Home as Investment: Housing Markets and Cultures of Urban Change in Houston

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ABSTRACT

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The dissertation is an ethnographic study of the conventions and practices of the actors of the US middle-class housing market concerning housing and neighborhood architectural change and management and its perceived relation to the protection of real estate investments. The ethnography takes as its starting point the widespread concern of the middle-class sector of American society with the preservation of residential "property values" and attempts to understand the interaction between more traditional (socio-cultural) middle-class landscape "conservatism" -as reflected in a restrictive attitude towards neighborhood change- and the symbolic demands of large-scale housing markets with which homeowners engage for purposes of wealth accumulation and social mobility. The research explores the ways in which middle-class neighborhoods are managed, improved and controlled with the purposes of protecting and improving home values and explores the large-scale urban impacts of these behaviors and ideas. The research also includes a critique of this model of city management insofar as it entails housing discrimination, urban segregation and spatial exclusion for the urban poor. An informal comparison with Latin American urban growth patterns is made. The research takes
place in the City of Houston, Texas and involves interviews and participant-observation fieldwork.
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I take, of course, full and sole responsibility for the ideas expressed in this work.
To Miguel Ángel Espino De León, in acknowledgment of the many passions we share and with hopes of great successes in his coming adult life.
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Introduction
On November 2, 1999 the chairman of the US Federal Reserve Board, Alan Greenspan, delivered a speech to America’s Community Bankers titled “Mortgage Markets and Economic Activity.” In it, he argued that the wealth generated by the sale and refinancing of homes had a larger impact on consumer spending than stock market gains and was also better distributed, favoring more lower-income households, who also tend to spend more. Housing wealth was also more stable and permanent than stock wealth, which tended to be volatile. For most people, housing wealth always increased with time. For this reason, Greenspan argued to the bankers, “Putting today’s youth on a higher [home]ownership trajectory would be in the best interests of both your industry and of the country.” (Greenspan 1999, 4)

During roughly the same period that Greenspan was highlighting the economic benefits of homeownership in Washington D.C., a zoning dispute was taking place in Missouri City, a municipality southwest of Houston. The Southminster Presbyterian Church had just opened an elementary school by installing temporary modular buildings on their property, located adjacent to homes of the “Lakes of Brightwater” subdivision. Some neighbors complained, arguing that the new buildings were too ugly, close, and noisy. A homeowner by the name of Sudhir Paul led the opposition in the corresponding journalistic report.

He doesn’t like how they look and at the city council’s Sept. 7 meeting said the placement of the trailers [sic] has “reduced the value of my home by about $50,000.” That in turn, Paul said, has negatively impacted his career opportunities because “we cannot readily move to better jobs on another location, because our house is unlikely to sell easily or in a reasonable time frame as long as the trailers are in place.” (Fulenwider 1999, 1)
The link between these two statements is the topic of this dissertation. Greenspan’s analysis emphasizes the general role of housing as a financial asset and a source of wealth, both for homeowners and for the economy in general. Mr. Paul’s statements illustrate how this wealth strategy relates to other, more sociological, aspects of US society -such as social mobility- but also, more relevantly, how the preservation of housing values, on which the whole economic scheme rests, depends, in the minds of homeowners and others, on a culturally specific spatial order on the ground that defines much of how the US suburban landscape is built and managed.

There is an indirect, but critical, relationship between general statements and analysis of housing wealth in the US and the myriad of spatial practices that take place daily in the world of US city planning, housing development, and neighborhood activism. The terrain is placed squarely “between money and meaning,” to use Barna’s (1992) felicitous combination of words.

This dissertation is an ethnographic study of the ideas and practices that the diverse group of agents that manage the US suburban residential landscape have and undertake to protect and improve the values of homes. To “protect” and “improve” is, in their own words, the name of this game. The terrain that the dissertation attempts to illuminate is the pursuit of housing values as an art of city building and vice versa. This I see as a peculiarly American model of urban discourse and practice, which can teach us considerably about the cultural and social context of such economic and political institutions as land and housing markets, development practices, and urban planning.
The origins of this dissertation can be traced back to my own sense of perplexity when I first moved to the United States as a graduate urban planning student. I arrived in the US with a degree in architecture and several years of experience in the government of Panama's historic preservation office, where I had monitored restoration and preservation efforts in several historic neighborhoods, towns, and buildings. I had tried my hand at drafting regulations and plans for several historic sites and neighborhoods, and had grappled with my share of hostile developers and government agencies. I had become familiar with the main planning agencies of the Panamanian government and other countries in the region, and had developed a good network of government planners both from Panama and from neighboring countries in both South and Central America. Before and during my tenure at the Historic Heritage office, I had also done research on low-cost housing in two university research institutes. I therefore considered myself to be somewhat seasoned in planning problems, and expected my graduate studies in the US to offer me the possibility to move forward on an already familiar path.

What I encountered was anything but familiar. I was immediately struck by the US planning scene's absorbing interest with housing "property values." Homeowners demanded their "protection," planners zoned for it, and cities considered it a legitimate and necessary planning goal, not the least because their revenues depended on them. Property values were obviously related in a direct proportion to a system of social valuation -what anthropologists would normally address as a system of "prestige"-something that became much clearer after I stumbled into Perin's anthropological classic, *Everything in its Place* (1977). In essence, property values were produced, maintained,
and enhanced through the design and management of a particular spatial order, involving specific land use arrangements, social mappings, architectural harmonies, and design controls.

The predominance of economic considerations in urban planning and development is nothing particularly exotic. It may well be the universally shared dimension of capitalist urban development. But a pervasive view of housing as an object with a permanent economic value, which has to be protected and enhanced through a permanent and conscious management of people and objects in space is, I believe, a peculiarly American model of thinking about and acting on the city. Real estate transactions and speculation are real enough in most cities of the world; the daily selling and purchasing of properties is one of the basic processes of urban development, and the determination and enhancement of value is its most pressing process. But, in my own previous experience, these processes were, from the perspective of homeowners, an occasional experience - considered more characteristic of full-time developers and investors- and which, consequently, demanded conscious thought only occasionally, if at all. There were no formalized rules on how to manipulate “value” of already built housing, and the highly centralized governments I knew of, depending little on an already inefficient system of property taxation, had nothing better to say on this topic.

I argue that the pervasive American concern with housing property values is not the automatic result of more developed taxation systems, more dynamic property markets, or of high homeownership rates. In an overview of the relation between homeownership and identity in developed capitalist societies, Agnew argues that
“Available evidence (...) suggests that home ownership does not invariably entail treatment of the house as an investment” (Agnew 1982, 81). In his analysis, what distinguished the US context was the higher mobility rates of its homeowner population and the pervasiveness of the idea of the house as an investment, constantly promoted through government and real estate discourse (ibid., 84). I agree. These ideas are precisely the focus of this dissertation. I am less concerned with confirming the actual use of houses as investments than I am with the intentions and expectations of such use in US culture. While the numbers that these practices represent are impressive enough -as Greenspan reminds us- the ideas behind them have an even greater reach and, regardless of the scale of their material rewards, their effects on the social landscape are equally important. Not every homeowner in the US deploys his or her house as an economic asset or even ponders about it, but in a very real sense this is what is expected of him or her. And the urban policies and initiatives that derive from this mentality are frequently pursued, as we will see, regardless of the actual number of investment-minded homeowners on the scene.

It would be equally expedient to describe the US case in terms of the high degree of commoditization of housing or the supremacy of exchange values in the American housing world. But it is the task of anthropology to unpack such notions as “commoditization” and “exchange values” and to place their meanings within a particular social context rather than to take them for granted. There is indeed a conflict in American culture between the use of houses as investments and their character as the realm of domestic life, but this has as much to do with the nature of capitalist urbanism as
with peculiarly American ways of comprehending the nature of neighborhoods, housing, and market values. In the end, housing property values are important in the US because such is the way it has been decided, argued, and legislated. Exogenous reasons do not determine the way societies organize their view of the world, and with it, their economy. What gets considered part of the “economy,” what things get assigned prices and economic value and which do not, is an intrinsic part of that society’s cultural and political makeup.

**Objectives and significance of the study**

This dissertation is an ethnographic study of the conventions and practices of the actors of the US middle-class housing market concerning housing and neighborhood architectural change and its perceived relation to the protection of real estate investments. The topic of “change” is central to the research, for the control of urban change constitutes the terrain where housing values are protected and enhanced in the US. The ethnography takes as its starting point the widespread concern of the middle-class sector of American society with the preservation of residential “property values” and attempts to understand the interaction between more traditional (socio-cultural) middle-class landscape “conservatism” -as reflected in a restrictive attitude towards neighborhood change- and the symbolic demands of large-scale housing markets with which homeowners engage for purposes of wealth accumulation and social mobility. The study attempts to be a contribution, from a cultural perspective, to the recent and ongoing debate on “urban sprawl” and its related issues of urban housing affordability, diversity,
and sustainability. It also attempts to increase our understanding of the intersection of commoditization and culture in a modern market, thus advancing our understanding of an important topic in current anthropology.

The thematic focus of the project is the widespread conservatism of American middle-class homeowners towards housing and neighborhood architectural change (reflected in the pervasive use and enforcement of such design regulations as zoning and deed restrictions) and their related concerns with the preservation of residential “property values.” While this conservatism towards neighborhood landscape change has been analyzed from a socio-semiotic perspective, emphasizing the nature of particular housing and neighborhood forms as social status symbols, less attention has been paid to how this socio-cultural conservatism intersects with the peculiarly American use of houses as financial assets, where houses are deployed as critical sources of equity, credit, and social and geographical mobility. Specifically, one can argue that middle-class houses in many US metropolitan areas never cease to be a commodity, either in fact or in the expectations of homeowners. While in many other countries private housing markets are pervasive, sensitivity to market value is moderated by an emphasis on the use, transformation, and appropriation of the domestic space, and an engagement of the house as a life-long project of the household, all of which make considerations of resale value of secondary importance. The nature of the US homeowner as a more or less permanent trader in possession of a (wishfully) saleable commodity affects the realm of housing form and symbolism and complicates its character as a “cultural” preference.
The ethnographic focus of the project is thus the "culture" of the middle-class housing market (in terms of its view of the relation between landscape change and property values), and as it transpires from the conventions and practices of its main actors: real estate agents, developers, lawyers, and homeowner association officials. While ethnographies of the house (and of modern consumer goods in general) usually emphasize the practices of consumer appropriation, there is less research at the level of the producing sectors or market institutions involved in the exchange of these goods. These sites are frequently seen as the terrain of a purely initial effort of semiotic packaging, later subverted through actual consumption. This approach is less appropriate, however, for the case at hand, where housing design is permanently caught up in the logic of decidedly non-local, large-scale economic institutions, and within which the home buyer is -and remains- at the same time a consumer and a producer. In this situation, the good itself never loses its status as a commodity and is thus never fully "appropriated." The study of the contemporary American residential landscape as a form of material culture thus involves the complex interactions between economic and cultural processes that characterize cultural production in many modern societies, and that constitute a new and challenging terrain of research within anthropology (Marcus 1990).

The topic is also of significant interest to the current and ongoing debate on "urban sprawl" in the US. Socio-cultural or investment-conscious conservatism influences the design of neighborhoods and the management of their change over time. Drastic restrictions to house renovations, infill construction, additions of accessory units, and neighborhood change have significant and recognized impacts on urban diversity,
housing affordability, and urban sustainability. In their analysis of these and other problems, urban sprawl specialists generally consider social and cultural “preferences” on the one hand (such as the desire for socially exclusive, low-density surroundings), and economic and institutional “constraints” on the other, but rarely the effects of “market-sensitive” behavior on the part of innumerable homeowners and their notions of risk and marketability. An ethnographic approach to the housing market institution can do much to illuminate the stakes involved and to take the cultural component of the debate to new levels of understanding.

The American house as cultural artifact

There is a wealth of literature on the history, form, and meanings of the US middle-class home and suburban residential environment, as well as on the economic conditions and public policies that have supported its creation and continued reproduction (Clark 1986; Cohn 1979; Fishman 1987; Girling and Helphand 1994; Haar and Kayden 1989; Jackson 1985; Jenkins 1994; Meinig 1979; Nivola 1999; Perin 1977; Wright 1981; among others). On the side of meanings, symbolism, and form, the literature highlights such socio-cultural ideals as a cult of domesticity and the nuclear family; a desire for privacy, independence, and individual expression; a cult of nature and an anti-urban ideology; the desire for an aesthetics of propriety and coherence; and a desire for social, cultural, and economic homogeneity, all of which has translated into a low-density, segregated and controlled landscape of detached single-family houses along winding roads in a park-like setting of open front lawns. On the side of policies, the literature
highlights the impacts of tax breaks for homeowners, mortgage insurance programs and
other financial incentives, highway construction and infrastructure provision throughout
an abundant hinterland, ease of municipal incorporation, and tolerance of local (socially)
exclusionary zoning practices.

For many years, the critique of this type of urban form took the form of a critique
of "suburbia," which was framed within a city-suburb dichotomy that was seen to hold
and express distinct social and cultural worlds—one ethnic, poor, and communitarian, the
other white, affluent, and conformist. This analytical framework eventually came under
attack as a simplistic and false match between physical and socio-cultural traits. Low-
density, single-family home neighborhoods, it was argued, could in theory house any
type of population and foster any type of culture. (The critique was advanced mainly by
recently, this position has strengthened due to the enormous expansion of the single-
family home landscape, which now frequently does not encircle any specific "city" and
has conformed to what Fishman (1987) calls the "suburban metropolis"—a low-density
built expanse prone to the same conditions previously identified exclusively with high-
density "urban" environments: ethnic diversity, poverty, or crime (see also Fishman
1996).

The critique of "suburbia" has thus concentrated recently on the wastefulness of
such urban form as a general model for urban development in the US (through the debate
on "urban sprawl" and sustainability; see an overview in Myers and Kitsuse 1999) or on
the politics of specific suburban communities, either vis-à-vis existing "cities" or other
communities within the patchwork of the new suburban metropolis (Lucy and Phillips 2000). The latter type of critique ties with the more traditional one, and engages the well-known topics of suburban racial and ethnic segregation and discrimination and regional economic inequities. Among these more recent positions, of special relevance here is the critique of the suburban universe as a conservative and over-regulated environment impervious to change. Ritzdorf (1985; 1994) argues that the dramatic changes in household composition noticeable in the demographic record since the 1980’s -in the direction of smaller, generally single-parent or childless households- together with increasing housing costs, should lead to changes in middle-class housing design, use, and renovation practices. These may include home-sharing by two or more households or the construction of accessory units for rent, occupation, or home businesses. These practices, however, are frequently prohibited by municipal zoning ordinances and deed restrictions (regulations built into the deeds of all properties in a neighborhood), which define what counts as a “family” (in terms of an allowable maximum of unrelated individuals) and restrict architectural additions. This resistance to densification of existing neighborhoods also hinders the evolution of cities in the direction of a more sustainable, compact urbanism (Myers and Kitsuse 1999). (A related critique and plea for a more flexible urbanism and architecture can be found in Moudon 1986, Harris and Berke 1997, and Brand 1994. For a critique from an affordable housing policy perspective, see Peattie 1994). This restrictive environment can also be related to a lack of ethnic landscapes in the US (Zelinsky 1997). Deviance from the dominant Anglo-American landscape model (e.g., Arreola 1981) is rarely tolerated, or is confined to enclaves or commoditized in the
form of corporate themed architecture. Finally, the restrictions also run counter to a supposedly American penchant for individual autonomy and self-expression (Moore, Smith, and Becker 1983) but which co-exists in tension with an equally strong desire to conform (see discussions in Clark 1986 and Cohn 1979).

One way of examining such levels of conservatism is to approach them through a more conventional socio-semiotic analysis and view them as strategies of preservation of a social (in this case, “middle-class”) status and identity transmitted through the built environment. It is a commonplace in the literature to see modern architecture and space as important social markers. In the US, as in many other modern societies, “location in physical space” is used as an indicator of “location in social space” (Rapoport 1990, 185). Residential address, as well as neighborhood and house form and style, are deployed as markers of status. This is seen as particularly critical and prevalent in societies where no other means exist to locate people in social space, such as widely recognized family names or remnants of sumptuary laws that fix the symbolism of other forms of consumption, such as clothing (Rapoport 1990, 71). For Bourdieu, the American middle-class world is precisely characterized by its “low degree of institutionalization of symbolic capital”, “low degree of mutual acquaintance”, and “multiple”, “fluid”, and “blurred” hierarchies, all of which leads to the pervasiveness of “pretension” and “bluffing strategies” (Bourdieu 1990, 139, 304 n.5).

The middle-class vision of the good domestic life—centered on the single-family house and the standard suburban landscape—does seem to have, however, a degree of stability and constancy that cannot be accounted for with the view of the US domestic
landscape as a terrain of pure symbolic competition. Perin (1977) has argued that the symbolisms of the suburban environment is based on the notion of a "ladder of life," where families start as ("urban") apartment renters and work their way to full homeownership with a house in a suburban environment, perhaps to return to an apartment at retirement age. The detached, privately-owned single-family house functions as a symbol of arrival at a middle-class status, with its associations of credit-worthiness (obtained through the relation with the mortgage lender), independence, and a family-centered life. This distinction between renters and multifamily apartment dwellers on the one hand, and homeowners and single-family house dwellers on the other, seems to mark a crucial symbolic watershed even though most home-owning families do not keep their first house but start trading it for better and larger ones as soon as feasible. There is, thus, competition, but within a more stable framework that distinguishes an imagined middle-class status from the rest.

This shared symbolic landscape had been, on the other hand, the target of early critics of suburbia, which saw its repetitiveness throughout the country as functional to a lifestyle founded on "residential transiency and temporary social bonds" (Schwartz 1976, 328). Suburbanites could move frequently in search of better life opportunities while always occupying predictable and symbolically sound neighborhoods. The socially coded suburban architectural model both allowed and explained a suburban culture characterized by "transience of residence awkwardly joined to an intense obsession with the repair and appearance of the home" (Schwartz 1976, 327). This obsession, however, could as easily be related to a critical middle-class practice: the deployment of houses as
financial assets in strategies of upward mobility. As Newman (1999) has argued, a critical characteristic of the (rather ambiguous) notion of “middle-class” in the US -as opposed to that of the urban poor- is its project (and/or expectations) of continued upward social mobility -a project in which houses play a critical role. In other words, the appearance of the home may be important not only for its socio-semiotic indexing, but because of its critical influence in a household’s possibilities of continuously moving up. Thus, research into the urban landscape as material culture must, in this case, account for those management practices that respond to the fact that the housing environment is being treated as a permanent commodity, as much as for those that respond to the more conventional desires for status maintenance and cultural reproduction.

The American house as investment

It has been argued that the privately owned house is the prime method of equity accumulation for most families in the US (Levy and Michel 1991). When housing values appreciate, families can re-sell at higher prices and purchase larger homes (a process known as “trading up”) or cash in the increment. Housing price increments can also be cashed in by re-financing the mortgage or by using the increment as a security for a new loan. As Greenspan explained, capital gains from housing obtained through these practices can be more permanent and reliable than those obtained from stocks and are also more accessible to a wider sector of the population (Greenspan 1999). Some authors go as far as arguing that the problems African-American households have (due to discrimination) in obtaining residential property in areas where its value can appreciate
over time is one of the main reasons the wealth and income gap between white and black households persists in the US (Conley 1999).

According to Mason (1982), widespread practices of “trading up” were already evident in the 1950’s and have continued ever since. While one can argue that this type of real estate speculation can be expected in any society where private ownership of land is allowed, this is a peculiarly American practice tied, among other things, to the considerable degree of mobility of the typical middle-class American household (Agnew 1982). Widespread homeownership, while being a prerequisite, is not necessarily a determining factor leading to this kind of speculative behavior, for homeownership can be valued mainly as a source of security (e.g., against landlord evictions), autonomy, and a sense of permanence, as is the case in many modern societies (e.g., Miller 1994 and Holston 1991) as well as in the US (see discussion in Ross 1999, 322 ff.). (For a general analysis of the contradictory effects of housing “use” and “exchange” values in US urban development, see Logan and Molotch 1987 and Gottdiener 1994).

The widespread deployment of the middle-class house as a commodity with reselling value has been found responsible for at least two related phenomena: a pervasive obsession with the maintenance of “property values” and a widespread standardization of house and neighborhood design, both of which are seen to contribute to a somewhat inflexible built environment. The belligerence of middle-class homeowners in zoning hearings where changes in neighborhood surroundings -perceived as potentially harmful to “property values”- are at stake is well known and documented (Babcock 1966; Babcock and Siemon 1985). Equally known is the widespread use and defense, in new
neighborhoods, of deed restrictions, which can go beyond zoning in their capacity to restrict changes from the level of lawn care down to the level of architectural detailing (McKenzie 1994). There is also the perception that the level of restrictions has increased dramatically in recent decades (McKenzie 1994, and compare with Kelly 1993). Can these profit-seeking strategies be assessed independently? What is the role, if any, at this point, of the more “cultural” aspects of middle-class conservatism?

Some comments in the literature help frame the research problem. Rowe (1991) argues that the increasing dichotomy between changing family needs and housing typology will not be solved through housing innovations as long as people engage in housing as an investment with returns to be made. Market-induced conservatism will simply impose itself above and beyond any dissonance between society and housing form. For Perin (1988, 64 ff.) this market criterion works at a national level (forming a national “economic community”), is determined by mortgage lenders and the real estate industry, and leaves very little room for dissent. Barna (1992) argues that artistic creativity through domestic architecture goes against the standardization required by housing markets and is thus likely to remain limited. Rowe (1991) and Perin (1977, 139) maintain, however, that standardization and convention are less important at the upper-income levels, where taste-making occurs and where the house is not the only financial asset. (The latter point would be compatible with Bourdieu’s [1984] influential analysis of taste-making in modern societies).
Relation of research to anthropological theory

The ethnography relates mainly to two bodies of recent anthropological research: the anthropology of landscapes and cities (and especially that of US middle-class suburban environments) and the anthropology of consumption.

In recent decades, the study of architecture and urbanism as cultural production has enjoyed widespread attention in anthropology (e.g., Rotenberg and McDonogh 1993; Pellow 1996; Rutheiser 1996; reviews in Lawrence and Low 1990; Jacobs 1993; Low 1996). The approaches are diverse, but -at least in relation to modern urban environments- the exhortation has been to combine the more traditional symbolic approaches of the discipline with concerns of urban political economy (Lawrence and Low 1990). In terms of the US suburban milieu, the work of Perin (1977; 1988) stands as exemplary in this regard, capturing the socio-cultural underpinnings of both suburban spatial planning and financing practices, thus opening up the production of the built environment for treatments similar to those applied to other modern goods within economic anthropology and related consumption studies. The specific topic of American suburban symbolism, as well as the more general subject of real estate practices in the US, have had, however, very little continuity in the discipline. Currently, the debate on US “urban sprawl” continuously foregrounds cultural dimensions in its discussions on desirable urban forms (generally couched in terms of varying “consumer preferences” or images of the good city) (e.g., Myers and Kitsuse 1999) while researchers on urban land markets have long acknowledged the cultural and social basis of real estate prices (Ward,
Jiménez, and Jones 1994). The terrain thus seems ripe for renewed contributions from anthropology.

The anthropological literature on modern consumption has generally approached the explanation of the tastes and preferences that inform the production of goods (Appadurai 1986; Douglas 1996; Douglas and Isherwood 1979; Friedman 1994; Miller 1987; Sahlins 1976). The literature has also examined how modern commodities, while produced for a mass market in standardized fashion, are “appropriated” (Miller 1987; 1988) or “singularized” (Kopytoff 1986) by consumers through use and transformation, and are so “de-commoditized”. More personal, familial, or group meanings are attached to goods through time, eventually replacing the meanings supplied by the more stereotypical mass market. The literature thus works through the relationships and mutual influences between “producers” and “consumers,” and traces the “biography of things” (Kopytoff 1986) as they move from their status as commodities to that of more personalized possessions.

Of special relevance here is Kopytoff’s discussion of processes of commoditization and the tensions he identifies with cultural processes of “singularization”. In his scheme of things, houses would classify as durable goods (as opposed to “terminal commodities”), which tend to entail the expectations of future sales and thus retain an implicit status of commodities while (we might add) resisting certain forms of appropriation. In Kopytoff’s scheme, commoditization works against “culture,” which is understood as a resistance to the intrinsic drive to homogenization of goods through commoditization that all exchange systems possess, especially when they are
monetized. Block and Parry (1989) have questioned this position by pointing out that there is nothing non-cultural about the use of money or any other exchange technology, and that culture always provides the meaning of even the most abstract forms of exchange. This position is similar to that of Marcus (1990), who advocates the ethnographic study of markets, commoditization, and monetary exchange as cultural processes, rather than as technical and culturally-neutral systems of production and distribution. The parallel study of both the commoditization of cultural production (in this case, domestic architecture) and the cultural underpinnings of processes of commoditization that these authors propose is at the center of the theoretical setting of the present project.

The project thus concerns the particular effects of "marketization" on what could be seen as standard "cultural" practices. While many studies have focused on the impacts of housing commoditization through the development industry, pointing towards the high degree of "packaging" and image manipulation that it fosters (e.g., Knox 1992; Relph 1987, 176-178; Marcus, Francis and Meunier 1987), there has been less attention paid to the fact that these same practices may have to be carried forward by homebuyers themselves in their effort to keep their houses saleable. This ethnography attempts to understand the effects of this condition on the American urban landscape.
Site and research design

The research was conducted in the Houston Metropolitan area. Houston is the fourth most populated city in the country, and also one of the most culturally diverse, trailing only Miami and Los Angeles in its proportion of non-Anglo residents. In the last 30 years, the City has seen a massive settling of immigrants from Mexico, Central America (especially Salvadorans), and Asia (especially Chinese and Vietnamese) (Houston Metropolitan Study 1998).

In the urban planning literature, Houston has been noteworthy for being the only major city in the US without zoning. Neighborhood change is instead controlled by private deed restrictions, although less than half of the City's neighborhoods currently have them. The lack of zoning has prompted the comparative use of Houston in a number of studies about the effects of zoning and other land use controls in the US (e.g., Siegan 1972), including the seminal ethnography on American suburban culture and planning by Perin (1977). For purposes of the present project, the combination of ethnic diversity and regulatory laxity offered a perfect terrain for the study of unhampered architectural and urban change.

The Houston area also contains a number of "master-planned communities," which, as is well-known, represent the most ambitious attempt in the development industry to create a large-scale, highly regulated and predictable residential environment at the service, among other things, of stable property values (Moudon 1990; also Ross 1999 for a case study of a "new urbanist" example). The Houston metropolitan area is currently home of five of the ten largest active master-planned communities in the
country (Cook 1999). Fort Bend County -west of Houston, and home of one of the largest- has been recently recognized as one of the best and fastest growing areas in the nation for managerial and professional workers (Gilmer 1996). In addition, many municipalities within the Houston metropolitan area do have zoning, and present a regulatory environment reminiscent of the more conventional suburban city.

A final variable that makes the Houston area particularly appropriate for this study is the history and dynamics of its real estate market. Houston has suffered a number of boom-and-bust cycles due in part to its dependence on the volatile world oil economy. The city saw the most dramatic decline in housing prices of the country in the 1980’s (Case 1992) due to the collapse of the oil market in addition to the general “savings and loan” crisis that marked the period (Gilmer 1991). The debacle prompted, in 1993, a third (and, once again, failed) attempt to implement zoning as a hedge against declining property values (Dillon 1991; Gilmer 1993). The initiative revived the contention that has characterized all zoning debates in Houston: a middle-class desire for a stable, suburban environment versus the fears of minority and low-income groups of restrictions on their housing opportunities and -together with developers- on the flexible use of their properties (Babcock 1982; Gilmer 1993).

In terms of previous research, Barna’s (1992) work on the relation between architectural design changes and the real estate crisis of the 1980’s in Houston and other Texas cities is an important starting point for this project. There is also a fairly exhaustive literature on Houston’s urban politics to serve as contextual reference (Feagin 1988; Shelton et al. 1989; Thomas and Murray 1991).
The research was conducted mainly through key-informant interviewing and participant-observation. I conducted a number of open-ended interviews with key players of the Houston housing market in order to understand the set of conventions, spatial management practices, and points of view of these agents regarding the relationships between housing resale values and housing change. The aim was to identify the qualitative "industry knowledge" about spatial management that is commonly put forth as "best practice," and that defines general trends. Initially, the interview would focus on the role of the interviewee in the process of housing construction, management or sale, and would then transition into considerations of value maintenance or enhancement. What should homeowners do or not do with their houses in order to preserve or enhance their resale value? What types of house renovations and changes are recommended in this regard, and which are not?

The interviews were conducted between August 2000 and April 2001. Every effort was made to interview persons with a proven track record or recognized authority and experience in their field. The list of professionals interviewed is as follows: three homeowner association managers, three land use lawyers, two architects/planners, one architect/developer, three real estate agents, two neighborhood activists, two banking officials, two trade association officials, three affordable housing officials, and two City officials. In addition, I attended the board meetings of two homeowner associations in two different parts of the City. In the chapters that follow, the names of the all the interviewees, and of the neighborhoods mentioned, have been changed in order to preserve their confidentiality.
The participant-observation research was conducted in a local planning firm where I worked from 1997 to 2002. A number of insights in this study have their origin in the experiences lived with other professionals in the midst of work.

Finally, the research also benefited from material culture analysis, mainly the examination of industry drawings, promotional material, and actual houses and neighborhoods. The study of material culture—in this case, of architecture and urban design—has been recognized as an important source of insights into social life that are not readily available through discursive elicitation. As Miller (1987, 115) points out, important distinctions that appear in the domain of artifacts, and that may encode important social differentiations, may not appear in the realm of discourse and ideology, and vice versa. The built environment functions as a form of nonverbal communication and, as such, requires its own methods of analysis (Rapoport 1990).

The dissertation is organized in the following manner. Chapter 1 ("Form") is a review of the history and evolution of the Anglo-American suburban architectural environment, emphasizing the origin of its main characteristics. Chapter 2 ("Regulations") is an overview of the origins and evolution of the two main sets of regulations used in the suburban world: deed restrictions and zoning. It also explains the particularities of the Houston region in regards to these types of regulations. Chapter 3 ("Practices and Beliefs") contains most of the ethnographic material and explains the beliefs, conventions, and practices common in the world of neighborhood management as explained by its agents. It also includes insights into the salient socio-cultural aspects of the suburban environment. Finally, Chapter 4 ("The Middle-Class City") serves as a
conclusion, summarizing the findings and reflecting on the relations with other existing research.

The reader will find a number of references to a work entitled, *Planning and the Purchase Decision: Why People Buy in Planned Communities* (Werthman, Mandel and Dienstfrey 1965) which consists of an exhaustive, never-published study conducted forty years ago in two California “master planned communities.” The study included more than one hundred interviews with homeowners, followed by several hundred questionnaires, and was incorporated into the sources of this dissertation late in the research, after the fieldwork had been finished. The similarities of the findings between the two efforts are both surprising and comforting, and speak of the striking permanence of some cultural processes.
Chapter 1: Form
The history of the US suburban design tradition can be approached in at least two ways. A common one would consist of analyzing the US suburban environment as a part of the so-called “Anglo-American” design and planning tradition (Hall 1975: chapter 3). This approach would lead to an account of the contributions of a specific group of professionals that have worked with the idea of the suburb as an alternative to the industrial city. The group would include Ebenezer Howard and his most immediate followers/practitioners Raymond Unwin and Barry Parker, the American suburban designers, especially Frederick Olmsted, and the later theorists and designers Clarence Perry and Clarence Stein.

The problem with this approach is that it suggests that the suburban environment is the product of these professionals’ ideas. Hall (1975) has pointed out, however, that what characterizes this group is precisely that they based their work on a fact that preceded all of them and that they assumed as their starting point: the existence of the suburb itself. Fishman (1987) has documented that the typical commuter suburb has its origins in 18th century England as an evolution of the bourgeois weekend villa (Fishman 1987: 39). The model of detached houses with deep setbacks and placed along winding roads in a green setting was the result of a process of trial and error of the London merchant class in search of a new lifestyle. The experimentation was carried out with a set of varied historical and contemporary precedents: the aristocratic country house surrounded by land (idem: 45) and the classical villa of antiquity and the renaissance (idem: 45), but with its classical garden replaced by the romantic-picturesque equivalent, more favored at the times (idem: 48-49). So, in essence,
...if suburbia was an original creation, it was not the product of an architect of genius who conceived the modern suburb in a single vision, which then gradually inspired the design profession and the middle class. Indeed, in this history of suburban design, professional architects and city planners play a remarkably limited role. (Fishman 1987: 9)

In this context, the Anglo-American group of planners contributed to perfecting the model or adapting it to changing circumstances, as well as reforming it according to utopian visions. The suburban design history is much of a hodgepodge of common day practices, designers’ practical solutions, and utopian design visions, later copied discriminately and in a simplified manner by developers and public officials. What the Anglo-American group has in common is their commitment to a low-density environment (around 12 dwellings per acre or less, if we start with Unwin’s formula, see Kostof 1991: 176) placed in a natural setting, in contrast to the higher density developments based on the apartment that other theorists were working with in (mainly) continental Europe (Hall 1975: chapter 3).

The following sections thus aim at describing the origins and evolution of the suburb as a social phenomenon, highlighting the contributions of the design fields as they appear in this history and affect its evolution.

The social context of the Anglo-American suburb

The appearance of the suburb has its origins in the desire for social segregation. Fishman (1987) detects the following factors behind the emergence of the eighteenth century London suburb. First, the emergence of the idea that “social distinctions require physical segregation” (idem: 32). In the previous urban model, the poor lived frequently
in the same building as the wealthy, either as apprentices, workers, or simply as renters, as is well documented for many cities (see for example Kostof 1992: 117 et seq.). Social distinctions were preserved through well established “patterns of deference” (Fishman 1987: 82) or through sumptuary laws. With the industrial revolution, the scale of production grew in a short period, increasing the typical labor force and forcing the relationship between classes into anonymity and estrangement, and -where labor exploitation was very evident- into fear. The upper classes responded by isolating themselves from an urban milieu dominated by lower class strangers.

The second factor was the emergence of the nuclear family as the basic (upper-class) social unit, stimulated by the Victorian and Evangelical ideal of domesticity. This is related to the increased emotional attachment between family members, which were now blessed with an increased lifespan. This led to a desire to protect the children and women from the “outside world,” which meant physical isolation and the expulsion of workers (and the family business) from the house. The “outside world” meant not only the world of the lower classes, but the city itself, which now assumed negative connotations. The city was also seen as the world of “work” environments, in contrast to the peaceful and secluded residential environment. This anti-urban ideology was combined with a strong faith in the spiritual benefits of nature.

This vision that opposed domesticity in nature to the city of pollution, lower classes, and the corruption of children and women is the basis of the series of features that characterizes the suburban environment, and that defines it as an opposition to the city: winding streets Vs. the grid, detached Vs. row houses, greenery Vs. solidity,
absence of commercial uses Vs. their presence, etc. (see Rapoport 1990: 162 et seq. for a good description of these opposing features as seen in the U.S.).

Because the new ideal was envisioned as a new environment (not just a new type of dwelling, for example), the suburban neighborhood appeared as an indivisible unit with a specific character to be preserved. Once the model was established as detached houses in a continuous green setting, it was seen necessary to control the actions of each property owner for the benefit of this common landscape, understood now as being as much the symbol of status and identity as the houses themselves. From this stem a series of landscape -and sometimes architectural- design controls that have accompanied suburban development from its origin up to this day.

As an additional ingredient to the emphasis on a visually coherent environment and on the natural setting, the suburban ideal has also frequently resorted to what may be called a “rural village imagery,” set with associations of an idyllic past of tradition, peaceful social relations, and union with nature. In Fishman’s analysis (1987: 71), this nostalgia was first practiced by the British bourgeoisie who was precisely disrupting and destroying the real village world. In broader terms, this recurring theme can be seen as a reaction to the “alienation and anomie” of modern city life (Harvey 1989: 14). The elimination of spatially bounded communal structures by modern life has left a recurring nostalgia for “tradition” and “roots” that finds consolation in metaphoric designs based on traditional forms (see Harvey in Ellin 1996: 272). The suburb has proved to be especially amenable to this approach.
The above context applies to the U.S. without major changes. Moreover, in the U.S., the suburban ideal acquired great strength as a result of its peculiar circumstances. According to Muller, Americans “were not urban dwellers by design” (Muller 1986, 24) and urban life was a late historical phenomenon, forced by the process of industrialization on a culture based on an agrarian ideal and distrustful of urban life. Furthermore, U.S. cities suffered considerable migration, not in “gradual additions,” but in the manner of the “indigestible floods” that Jacobs (1961: 283) found destabilizing. The presence of an unintegrated black population added a racial and ethnic dimension to the suburban issue of segregation.

In terms of urban geography, the peculiarity of American suburbanization was its eventual availability for a large proportion of the population. This was made possible by the availability of cheap land and by government transportation and house insurance policies that opened it up for private development (Muller 1986: 26). The scale and pattern of suburbanization lead to a sophisticated land use planning scheme, where the privileged single-family house neighborhood was not only preserved as a unit, but also buffered from denser, more “city-like” and lower-cost developments through the means of a gradient of uses and densities formalized in what became known as Euclidean Zoning.

Independent of historic origins, the crucial point is the fact that the suburban neighborhood became the most important symbol of social status and achievement and means of upper-class spatial segregation. This does not mean that it was only that. There were also other reasons for the suburban preference, some which have been mentioned
frequently: the convenience of private yards for children's play and the common aesthetic preference for natural settings. The main point, though, is that without its nature as a social marker and its function as a means of class isolation from a diverse cultural and social environment, the suburban settlement pattern and its evolution are largely inexplicable.

An important point is that suburbanization was not the only possible response to the ecology of the industrial city. Fishman (1987: chapter 4) has made the comparison of the British and U.S. case with the reaction of the French upper-class, which, through the process of “Haussmanization,” clung to central Paris and reformed it for its benefit. In continental Europe, cultural stability, government policies, and land scarcity have, in general, hindered widespread suburbanization (Muller 1986; Nivola 1999). In Latin America, the lack of resources for efficiently connecting the urban hinterlands may have had a similar effect. In any event, the social geography of the European and Latin American cities—with the poor living in the less dense periphery and the wealthy in the urban core—is the reverse of the U.S. city (Rapoport 1978: 62).

In addition, the cult of nature that supports the suburban ideal is incomprehensible, for example, in Latin America, where nature (at a scale larger than the private garden) is still seen much as a hostile milieu and not as a lost paradise menaced by technology. In the extreme cases, rural-looking settlement patterns may even be identified with the low status native culture (Rapoport 1990: 144-145). In reality, what makes the Anglo-American solution peculiar is not the fact of class segregation, the predominance of the nuclear family, or even the preference for the single family dwelling
(traits of many modern cultures and cities), but the integration of these variables into the suburban ideal, with its emphasis on low density, natural surroundings, a physically homogeneous environment, and an exclusive residential land use. Moreover, this ideal was made economically feasible in the U.S. at a scale unsurpassed elsewhere.

The Evolution of the Suburban Form

Carriage, railroad, and street car suburbs.

The English suburb originated in the eighteenth century as an innovative privilege of the economic elite. The same would be true of the first American suburbs.

Clapham Common (outside London) was one of the first suburbs in which the new ideal environment was tested. The suburb was created by the purchase of rural estates in a former agricultural village between 1735 and 1790 (Fishman 1987: 51-58). Connected to London by private horse carriage rides on an open country road, it started as a neighborhood of weekend houses. It consisted of ten-acre lots placed in an irregular pattern surrounding the former village common. While the houses had private yards in the back, their front faced an open yard that blended with the common. In general, this whole space was used by the neighborhood children as playing grounds.

Former villas in the region had always enjoyed the protection of open space, but they would eventually be engulfed by the city and isolated within their own property limits. The homeowners of Clapham decided to protect the whole neighborhood and the characteristic environment they had created. At the start of the 19th century an agreement of landowners was made to guarantee the conservation of a minimum lot size.
Agreements were also made for the individual maintenance of the front yards and of the common areas. Thus, an early example of private covenants was established. An early version of the “lawn culture” can also be identified.

The “spontaneous” upper-class suburbs like Clapham soon caught the attention of prominent designers. John Nash’s Blaise Hamlet (c.1811) followed the “houses surrounding a common” scheme, this time with intentional traditional village references in layout and architecture (Fishman 1987: 67, Stern 1981: 15). Blaise Hamlet was the precedent for another of Nash’s design, the epoch making Park Village (1823), whose name aptly summarized the new suburban ethos.

Not all English suburbs followed this model. In the more industrialized Manchester region -where class conflicts were especially acute- the suburbs were walled and gated, and protected by watchmen (Fishman 1987: 94). Moreover, the villas themselves were also fenced. Victoria Park (c. 1837) is an example. Its layout follows, in all other respects, the winding roads scheme interspersed with greens and open spaces.

In the early nineteenth century, commuting costs guaranteed the isolation and exclusivity of the English suburbs. The same situation predominated in the railroad era after the 1830’s. The first American suburbs would be precisely part of this generation of “railroad suburbs” (Muller 1986: 29-30).

The two conditions that led to suburbanization in England -class segregation and separation between work and residence- were already present in the geography of U.S. cities in the early nineteenth century (Fishman 1987: 116, Muller 1986: 28). As in England, the desire for isolation typically led to suburbanization. An exception would be
the “private streets” of St. Louis, started in the 1850’s and popularized in the next decade, 
which consisted in closing and gating streets to create upper-class “enclave”
neighborhoods within the typical American urban grid. These compounds eventually 
evolved into more suburban forms—with detached houses around green spaces—but 

If the English suburb evolved from the weekend villa neighborhood, the American suburb evolved from the summer resort (Fishman 1987: 144 et. seq). Chestnut Hill 
(Pennsylvania, 1854), for example, started with a hotel, a country club, and a church. By 
the end of the century, the resorts had evolved into neighborhood country clubs and their 
green areas into golf courses, both of which offered the correct combination of natural 
scenery and social prestige upon which the suburban lifestyle was based (Fishman 1987: 
147). This combination has not lost its influence to this day.

The railroad suburb coalesced, on both sides of the Atlantic, into a peculiar and 
classical form. Because it had to be organized around the railroad station, it stayed 
compact, its limits within walking distances. Lots were generally narrow, with small side 
setbacks. Certain local communal and institutional uses were added to the station area, 
which became a natural focus for the neighborhood (a “town center”). These facilities 
served as socializing centers for the women and other confined household members 
(Stern 1981: 10 and 27, Fishman 1987: 148-150). The developments were regulated by 
private covenants, which “…set a minimum value for a house; prohibited any commercial 
or industrial use; and frequently barred Jews and blacks” (Fishman 1987: 151).
Surrounded by open countryside, the suburb in this period came as close as it would to the exclusive village ideal.

Frederick Olmsted’s Riverside (Illinois, 1869) is the most famous American railroad suburb. Designed in the “winding roads” tradition, it was bounded by greenbelts as a protection from urban encroachment, and was also gated (Stern 1981: 24). A “town center” with some institutional, recreational, and commercial facilities was organized around the station. Small green areas and parks were dispersed around the neighborhood, to provide opportunities for recreation and community life (Fishman 1987: 130-131). As was typical, private controls on lot sizes, building placement, and landscaping were established. Interestingly, multifamily residences were also proposed around the station (Christoforidis 1994: 430). This scheme of combining and concentrating multifamily and commercial uses in the areas along transportation routes, so congruent with the suburban model, would find its way swiftly into modern land use practices. Riverside is not only an exceptional suburban design, but probably the first “master planned community” or even “Planned Unit Development” (PUD), the format that many decades later would allow designers to organize all the activities of a development in an integrated fashion.

What made Riverside and other similar suburbs typically American was their grander scale and conception. A comparison with the British railroad suburb Bedford Park (1875) is illustrative (Stern 1981: 27). While Bedford Park’s front setback was 12 feet, Riverside’s was 30 feet (Southworth and Ben-Joseph 1995: 67-68). In Riverside, the British tradition of low fences that converted the front yards into gardens was rejected and the tradition of the free flowing front lawns sustained (Fishman 1987: 146-147).
Trees were planted in a strip between the roads and the sidewalks, a practice that Olmsted repeated systematically and that has become a standard feature of American suburban design since (Southworth and Owens 1995: 67). Even the typical narrow lot front was lamented. To compensate, the house styles were changed to more “horizontal” prototypes (Fishman 1987: 148-150). (The desired expansion of the lot front would not be a practical possibility until the automobile age). Riverside’s decidedly naturalistic layout was also an important statement. As in New York’s Central Park, the curving roads were more a result of Olmsted’s suburban philosophy than of working with the topography (which was basically flat) (Stern 1981: 24, Fishman 1987: 129). Although the naturalistic layout was obviously based on the British precedents, it was a much improved model. Bedford Park’s irregular grid is considered a conventional design (Stern 1981: 27), but in reality it was more focused and village-like than the pastoral and sprawling Riverside. Bedford Park also included attached houses, a feature that would have certain prominence in British suburbs, but never in the U.S. counterparts.

Interestingly, the modified grid took a strong hold in England after the Garden City designers embraced it, combining it with the baroque (“City Beautiful”) repertoire. The naturalistic variant in America was also challenged by the City Beautiful movement and, especially, the speculative grid, but eventually established its hegemony as the U.S. suburban style par excellence in the post W.W.II period.
The automobile suburb and modern city planning

The suburban settlement pattern established during the railroad era remained basically unchanged until the introduction of the automobile. The introduction of the electric street car in the 1890’s opened more land for suburbanization, as the urban geography of hub and spokes typical of the railroad era became more dense with the proliferation of the cheaper streetcar lines. This raised social conflicts, as lower class suburbs were developed in the interstices, in the spaces farther from the lines. The initial British suburbs had already resisted the construction of new roads and railroad lines to limit accessibility to the countryside (Fishman 1987: 136). In this case, the definite solution only came when the automobile finally liberated the different suburbanite groups from common access points (the stations) and, later, from a common destination, as the central city fell under the force of commercial decentralization (Muller 1986: 32-33).

In synthesis, the automobile era produced a massive suburbanization, the decentralization of jobs and commerce, a freer spatial distribution of ethnic and class groups, and the decline of the central cities and of public transport systems (Muller 1986: 35 et seq.). The widespread suburbanization was favored and stimulated by Federal-backed programs for road construction and improvements (starting as early as 1916) and for the mortgage insurance of detached housing (started in 1934) (Southworth and Ben - Joseph 1995: 71 and 73). (Apartments would not count with this support until 1961, see Moore 1985: 5). Various time lags must be noted: mass construction of suburbs did not start until the post-war period when economic conditions would be more favorable; the
automobile, on the other hand, was already influencing suburban design by the first decade of the 20th century.

The automobile suburb was not just another spontaneous product of the upper-class market. Two factors influenced the evolution of suburban form in the 19th century: the inclusion of the suburban ideal in the urban design utopian tradition and the regulation of suburban growth by public bodies. By the turn of the century, projects in the suburban tradition were proposed by utopian thinkers as a solution for the whole society, not just its privileged elite. Ebenezer Howard’s 1898 proposal for “suburban (garden) cities” had a long series of precedents, but his synthesis was the most influential. Leaving aside the long series of utopias that followed Howard’s path, the design innovations of the Garden City designers would have a lasting influence in the practical world of the U.S. suburb. On the other hand, massive suburbanization forced public planners to regulate growth in order to avoid the worst excesses of a privately-driven development. This meant a new focus for the planning profession, which was up to then obsessed with the tremendous problems of the central city, especially its own type of mass housing -the tenement house neighborhood.

The 19th century suburb was thus conceived in the midst of planning practice and professional debate; furthermore, at the moment when the planning profession itself was being established (Relph 1987: 62). Although rarely in conflict with the century-old ideal, planning concepts and tools did have an important effect on the suburban landscape. This forces the analysis to start this time with the planning contributions, mainly the Garden City movement, the neighborhood unit, subdivision regulations, and zoning.
**Garden City Innovations**

The Garden City movement was initiated by the British Ebenezer Howard, mainly through the promotion of his book *Tomorrow*, published in 1898. The movement sought to solve the problems of the industrial city by establishing autonomous, self-sustaining communities, governed by a board of trustees. The towns would be created through philanthropic efforts (Relph 1987: 55-62). It is not difficult to see the coincidences of Howard’s physical scheme and the suburban ideal already in existence: the town would have a limited population and would be surrounded by agricultural fields. They would also be divided in zones, with a central park concentrating the commercial and institutional buildings. Howard’s scheme seemed to be conceived basically along baroque (City Beautiful) lines, with straight, radiating boulevards, focused on the public buildings. This trend was followed by the movement’s actual designers. As a planning utopia, Howard’s proposal had precedents in earlier philanthropic industrial towns such as Port Sunlight (c. 1887) and Bournville (c. 1895) (Kostof 1991: 72-73, Stern 1981: 53), which were also divided in zones and based on the village metaphor. These also had their precedents on even earlier socialist utopian towns championed by thinkers like Fourier, Owen, and Cabet (Benevolo 1978: 114), but at the end, Howard’s formulation proved to be the most influential in the long run.

In general, the Garden City would become the force behind the post W.W.II British (and other European) New Towns and its counterparts in the U.S., in the form of the New Deal Greenbelt Towns, and the later New Towns backed by the Federal
Legislation of the 1970's (Christoforidis 1994: 431, Audirac and Shermyen 1994: 164, also Stein 1957). The Greenbelt towns were envisioned as towns exclusively for workers, while the later U.S. New Town versions aimed at social mixes. This refers to the issue of the evolution of the Garden City ideal, which evolved from a socially-mixed city with segregated neighborhoods in Howard's original view, to a fine grained social mix in the latter -especially post W.W.II- proposals (Sarkissian 1976). The Garden City ideal thus evolved into a complete restructuring of the suburban ideal, not only proposing its availability for all society, but also attacking its purpose of social segregation.

The impact of the Garden City in the U.S. has been very limited and is basically of interest for planning history. The New Towns really built were few, and were never conceived as autonomous units. Their effect on the American landscape was small, as was the success in terms of their social goals (Christoforidis 1994; Audirac and Shermyen 1994). The major influences of the Garden City movement in the U.S. came in the form of design features created under its ideals and later copied by designers, developers, and public officials in the context of a privately-driven suburban growth.

The first built Garden City was Letchworth, started in 1904 in the outskirts of London, and designed by Parker and Unwin. According to Stern (1981: 58), it is more successful in its fragments than overall, probably due to its failure as an autonomous town and its conversion into just another commuter suburb. Lechtworth introduced the super-block, the cul-de-sac, and the T intersections (copied from Sitte) into the modern planning world. A varied selection of traditional and neo-vernacular house designs was used. All of this has had long-term influences (Relph 1987: 59, Kostof 1991: 72-77).
Overall, the layout was a combination of a baroque scheme and modest picturesque curves, probably the most suitable formula for a small town vision.

Parker and Unwin’s next achievement, Hampsted Garden Suburb (1906), is considered an exceptional suburban design, maybe the British equivalent to Riverside (Stern 1981: 42). Set out from the start as a commuter suburb, it was criticized by Garden City followers precisely for this reason. Unlike Lechworth, it was an early (and failed) attempt of social integration (Sarkissian 1976: 237). In design terms, it followed Lechworth essentials, but also incorporated a more careful analysis of traffic issues. While in Lechworth Parker and Unwin had consciously ignored the specific demands of traffic (Kostof 1991: 77), Hampstead was designed with the automobile very well in mind. A street hierarchy was designed and cul-de-sacs were sought to create peaceful and safe residential clusters.

Interestingly, these two features confronted the designers with the city’s 1875 planning regulations, which prohibited small street sections and cul-de-sacs in an effort to guarantee light and air in the tenement house neighborhoods of the central city (Southworth and Ben-Joseph 1994: 67-70). This demonstrates how the suburb as a distinct public regulation issue had not been addressed in its own terms yet.

The Neighborhood Unit and the Modern Traffic Issues

Garden City design features eventually coalesced with Clarence Perry’s neighborhood unit, one of the most influential modern planning concepts. Conceived by a sociologist for the urban environment in the context of the 1920’s New York Regional
Plan, the neighborhood unit was, according to Banerjee and Baer (1984: 19), "...a strange amalgam of pragmatic philosophy with goals of social betterment and a belief in the means of social determinism."

The pragmatic part was a result of an analysis of the traffic realities of the times and of the convenience of guaranteeing the access to local services in residential areas. With the increase in automobile traffic, the city was being cut into "cellular blocks" surrounded by busy arterials. The neighborhood unit was proposed as a way of dealing with this problem (Relph 1987: 63). A neighborhood unit would be a residential area surrounded by main arterials and with an internal street system adjusted for meeting only local traffic needs and deterring through-traffic. The neighborhood unit would be organized around a school and other communal buildings and its size would be determined by the "catchment area of a primary school" (Hall 1975: 59). Children would be able to walk safely to school. Stores would be placed in the corners along the outer arterials, where they would be accessible from the inside and could also benefit from a wider market. These local services would also include 10% of the total area dedicated to parks.

The "social idealism" of the proposal lay in Perry's desire and assumption that the neighborhood unit would lead to and coincide with a real community. The placement of communal buildings in the center would lead to a sense of unity, and the space itself would be used for local celebrations (Sarkissian 1976: 239). Monumental entrance gates would also help (Audirac and Shermyen 1994: 164).
As in the Garden City developments, Perry organized the area with a City Beautiful axis focused on the center, and modest curves and direction shifts in the rest of the road network to deter through traffic. He was careful enough to stipulate that the use of staggered streets and cul-de-sacs should not be in detriment of an effective pedestrian circulation, and that, where long blocks were to be used, pedestrian shortcuts should be provided (Southworth and Ben-Joseph 1994: 72). In essence, Perry's traffic scheme was based on contemporary professional debates on street hierarchy and on the work of Unwin (Southworth and Ben-Joseph 1994: 71-72).

Perry's social vision responded to an important chapter of early 19th century reformist thought that was again struggling with the idea of the destruction of the communal ties of the pre-industrial era (Banerjee and Baer 1984: 20-21). This group saw the school as a possible social and civic center of the community to be salvaged. It would also serve as the seat for local democracy. The neighborhood unit was thus "...invested with the character of the garden city and its precursors, the ideal English village and the American small town" (Sarkissian 1976: 239), in other words, with the well known nostalgic imagery of both elite and idealist suburban proposals. The important difference, though, was its vision as a replicable cell and "building block" for a city, and not as an isolated village surrounded by open space. Its commitment to suburban cultural patterns was there nonetheless: the apartments were placed alongside the stores in the outer ring.

Even though Perry thought that the neighborhood unit would require social homogeneity to attain its social goals (Audirac and Shermyen 1994: 164), the concept was enthusiastically embraced by more radical planners and used extensively in the New
Town proposals that championed social mix (Sarkissian 1976). It was precisely in these few experiments that the neighborhood unit was thoroughly applied in the U.S. While in Europe it was widely influential in New Towns and general regulations (see Relph 1987), in the U.S. it found its way into more modest recommendations in subdivision guidelines.

One of the first American developments to use the concept was Stein and Wright’s Radburn, New Jersey (1933), which became famous for its “practical side” on dealing with traffic issues. In Radburn, Perry’s formula was carried a step further by completely separating pedestrian circulation from the roads, and concentrating it in a park placed at the center of a superblock. The vehicular access was solved through cul-de-sacs. Radburn brought cul-de-sacs and superblocks again to the forefront of the planning repertoire, but failed to make an impact in U.S. suburban design of the times, which was based on the private lot. And while Stein forcefully insisted that the savings in roads -due to the abandonment of the grid- would pay for the park (see Southworth and Ben-Joseph 1994) developers eventually kept the cul-de-sacs and sacrificed the communal open spaces (Appleyard 1981:149). Radburn’s echoes can be seen more recently in master planned communities and “garden apartments.” In Europe, though, it proved very influential in the post-war New Town boom (Relph 1987).

The discussion on street hierarchy and the urban “cells” had still a long way to go. In 1942, the British Alker Tripp called them “precincts” and suggested that their surrounding arteries should have very few accesses and no frontage development, in order to facilitate traffic circulation (Hall 1975: 61). In 1963, the also British Traffic in Towns or Buchanan Report, called them “environmental areas,” defined in terms of the
amount of traffic that they could generate and sustain without unacceptable environmental costs. By then, Perry's "social" dimension was under attack as nostalgic and unrealistic, so Buchanan carefully avoided ascribing any social meaning to his "cell" (Appleyard 1981: 152-153).

The limited access arterial was already being produced. The first were built in the 1920's as scenic parkways at the service of the weekend trips of the privileged car owners (Muller 1986: 36, Fishman 1987: 173), but soon the approach was needed to solve more pressing problems of the common street network. In the 1930's, the Los Angeles Automobile Club proposed to superimpose a grid of limited access freeways on the city's existing suburban grid in order to relieve congestion, in other words an American freeway system. The plan was presented in 1937 and adopted by the city two years later (Fishman 1987: 173-174). By the 1950's, the street hierarchy system -running from the residential street to the highway- and its corresponding scheme of physical partitioning was a standard concept shared by developers, public planners, and transportation engineers (Southworth and Ben-Joseph 1995).

Subdivision Regulations

Subdivision regulations were a result of putting together the above influences in an ordinance aimed at controlling -along with zoning- the development of a suburbanizing society. But if the earlier zoning ordinances concentrated on the scale of the lot and large areas, subdivision regulations aimed at the new "cell" or development
project, trying to guarantee the provision of local services (mainly parks) and internal traffic security, both of which had their precedents in Perry's unit.

Up to 1928, subdivision regulations were used basically for the purpose of efficient deed registrations (Listokin and Walker 1989: 142). That year, the Standard City Planning Act expanded their purpose for growth regulation. But concrete design guidelines did not appear until the 1930's with the work of the Federal Housing Administration.

The new guidelines rejected the grid as costly, unsafe in traffic security terms (confirmed later by actual studies), and visually monotonous. Instead, they proposed the use of a street hierarchy, curvilinear streets, cul-de-sacs, and courts. The guidelines also established street standards, minimum setbacks, and even discouraged excessive planting in front yards (Southworth and Ben-Joseph 1994: 74-75). Cities all over the U.S. added to these requirements for dedications (or exactions) for parks and schools (Listokin and Walker 1989: 154). The neighborhood unit, though, was not used nationwide as a legal requirement, although it was used in some mass subdivisions such as Levittown (Banerje and Baer 1984: 25-27). The federal guidelines were enormously influential, for they were tied to the approval of mortgage insurances (Southworth and Ben-Joseph 1994).

It is not difficult to see how the federal guidelines sanctioned the American suburban cultural model, making it, at the same time, more efficient, predictable, and safe.
The form of the suburban metropolis

Southworth and Owens (1993) and Moudon (1992) have sketched the evolution of this century’s typical suburban neighborhood, in response to the determinants summarized above. The former authors describe an evolution of the pre-1950’s speculative grid into a network made up of an increasing number of curved streets and cul-de-sacs after this period. The evolution carries with it decreasing linear feet of streets (a cost saving advantage of the abandonment of the grid that was recognized by the Radburn designers and the Federal officials); a decrease in the number of blocks (a natural consequence of automobile oriented design foreseen by Perry), and a corresponding decrease in the number of intersections and access points. The authors correctly see this evolution as responding to a quest for traffic security, a naturalistic aesthetic ideal, and privacy. As seen above, the first two variables were included in subdivision guidelines. The quest for privacy (and personal security) is a variable with a life of its own that has gained increasing prominence, but that also has a long history in suburban design.

Southworth and Owens also identify an evolution in lot sizes and building placement: having started with the narrow-lot-and-house format with garages in side alleys, the front of the lot increased after the 1950’s, taking almost a square form to accommodate houses with an elongated front, half of which would be dedicated to an enlarged garage space. The front setback was also increased. After the 1960’s, rising land costs shrunk the lot back to its former shape; the garages were shifted to the front of the house -where they now occupy most of it- and the front yard was reduced to a minimum.
Moudon sees a very similar evolution: a small grid with narrow and deep lots in the pre-1930's, a curvilinear layout with wide and shallow lots in the 1930-1960 period, and a profusion of loops and cul-de-sacs with a variety of lot forms afterwards, complemented with the appearance of "garden apartments" and master planned developments.

The way these developments are put together in a continuous settlement pattern is compiled by Handy (1993) from government guidelines. The scheme simply follows the street hierarchy system established in the 1950's. The grid of arterials that define the residential "cells" can be irregular or totally perpendicular, the latter being the case in the western states that shaped their roads according to the 1785 Land Survey. The school and park of each cell is preferred in the center, in the manner of Perry's unit. However, the axial layout and public focus of Perry's City Beautiful scheme has been replaced by an unfocused curving layout more reminiscent of Riverside. Each cell has few connections to the limited access arterials on the outside. However, each cell could or could not be developed as a unit, depending on the landownership pattern inside. The cell could contain a number of autonomous developments, each isolated from the others, and connected only to the outside arterials. The degree of connectedness between developments would depend on the municipality's willingness to enforce the through roads. The arguments in favor would refer basically to the efficiency of the road hierarchy -but could be resisted in terms of security. When apartments are included in the cells, they are generally -and predictably- placed (and zoned) along the borders.
The cells can also be filled with PUDs (Planned Unit Developments). PUDs have an ambivalent nature as a luxury development produced by the need for product differentiation in a suburbanizing society, and a response to rising land costs and decreasing municipal resources in the 1960's, which led to the convenience of house clusters, zero-lot-line lots and "garden apartments," as well as privately provided parks. In their luxury version, they generally include golf courses. In their cheaper version, they are a low-cost alternative to "cookie-cutter" subdivisions, also used by public officials for introducing apartments in aggressive municipalities (see Moore 1984: 5). They are considered by some authors as a distant relative of Radburn, but may also be seen as a direct descendant of Riverside. In terms of layout, they are a display of loops and cul-de-sacs, even less connected to main arterials. They appeared in the 1970's with a close companion: the "gated community" which may or may not be designed as a PUD (Ellin 1996: 69-74).

The issue of neighborhood stores requires a separate comment. When Perry placed the stores alongside the outer arterials, he was simply recognizing an existing tendency of the times. Stores started concentrating along the automobile routes, but still served the local neighborhood pedestrian. After the 1950's, though, stores started increasing in size. Responding to agglomeration economies, stores expanded their services and clustered into commercial centers. Expected to be accessed by car, they were surrounded by parking lots and placed in the main arterials at increasing distances from each other. These distances were related to the radius of their catchment areas, which tended to be even larger due to the low population density of the whole settlement pattern.
(Handy 1993). At the same time, stores have been zoned out of residential areas to prevent traffic hazards (Handy 1993: 28). They are also rejected because they bring foreigners to the neighborhood (Audirac et al. 1990: 474), and also constitute targets for crime (Greenberg and Rohe 1984: 58). The winding and isolationist residential street network is also a natural inhibitor for the placement of any commercial enterprise. The result is well known: shops are distant from the neighborhoods and only accessible by car. When they are placed adjacent to a residential area, they are walled from it, for they aim at customers coming from large areas and arriving in car. The retail hierarchy has been reduced to commercial centers and malls, the latter placed along the highways. A similar process has occurred with the schools, which are now typically placed along main arteries (Moudon 1992).

The above pattern obviously relates to the nature of contemporary suburban society. In general, it is assumed that suburbanites, as most of present urban populations, build their social networks more on “community of interests” than on “propinquity”, a pattern that sociologists consider typical of modern societies (Audirac and Shermyen 1994: 162). This has obviously been made possible by the increased level of mobility offered by the automobile. As long as the transportation network is well developed, services and friends can be located and accessed at any point of the region (see argument in Sieverts 1986). With fewer members of the household staying at home, the old neighborly railroad suburb has no real descendant. This has, in some way, undermined the concept of neighborhood services. Even the last remnant of Perry’s scheme, the neighborhood park, has been eliminated from planning practice in some municipalities,
which now invest the exactions in regional parks, where families and (chauffeured) children now prefer to go. In general, authors consider that the "neighborhood" of today is basically important as a social status marker ("I live in ..."), as a cognitive construct useful for orientation, and as the seat of an acting social group only when menaced from the outside (by a road, an apartment complex, etc.) (see Banerje and Baer 1984: 172, Rapoport 1980: 71, and Perin 1977).

The lack of neighborhood relations has its incidence in the security issues discussed above. Greenberg and Rohe (1984) identify two main approaches to neighborhood crime control: the "defensible space" approach, introduced as a concept by Jane Jacob's *Death and Life of Great American Cities* (1961), and the more recent "opportunity" approach. The former depends on the informal surveillance of neighbors, which keep their eyes on the streets, keep the streets busy, and know the local faces. The latter approach aims at controlling access to strangers and eliminating crime targets, and does not consider neighborhood participation. It is not difficult to see which approach is more suitable to present lifestyles, and which has affected more the form of the present suburban city.

The ideal of the suburban neighborhood has also been adapted to new circumstances. As the neighborhood lost its use as an activity place, and its outdoor activities were internalized in the house, the front lawn has remained solely as a style element of the suburban imagery. Its use is informally discouraged as a playground, and for any other purpose (see anecdotes in Perin 1987: 31 and Rapoport 1990: 129-130). Interestingly, when developers have cut down on lot sizes, the backyard (where the
family has moved the outdoor activity) has been the one reduced, confirming the continuing importance of a large and empty front lawn as a key element of the suburban image (see Moudon 1992: 195).

As in the past, this landscape is still preserved through covenants. But recently, the controls have also encompassed more of the architecture. The Levittowns of the 1950’s already incorporated controls on the color of houses, in addition to the typical restrictions on yard landscape and use (Popenoe 1977: 116). The houses were designed in different “models,” maybe assuming that they should suffer few changes in the future, and that house variety should be something offered from the start. Presently, houses are sold with minute detailing (more or less, depending on the cost) and exterior changes are prohibited (see Knox 1992). This refers back to the old suburban insistence on a coherent neighborhood image, but also reflects something new:

The idea seems to be that everything on the property must bear the stylish look of professional design. Individuality in the corporate suburb is now expressed not by making substantial modifications and additions to one’s house...individuality in the houses of the 1980’s is expressed by one’s choice of completely finished corporate products (Relph 1987: 177-178)

This may also be related to the frequency which with people move. Houses are not occupied for long periods, so they don’t have to be adapted. Families simply change the house, buying another one in the next step up the neighborhood status ladder (see analysis in Perin 1977). Each house stays in its stylish pristine condition, ready to be bought by an up-coming successor. It is this pattern of constant reselling which makes homebuyers (and bankers) so sensible to land use changes. Because houses are being bought not for their long-term use, but for their reselling potential, any land use shift that
diminishes its market value in the context of the suburban ideal (e.g., a new apartment complex in the vicinity) is a blow to the family's potential for climbing farther up. This type of mobility also has an obvious impact on neighborhood life.

Concluding Comments

It seems clear that the post-1950's suburban settlement pattern is a model in itself, worked out to considerable detail. By studying the road hierarchy scheme, the typical subdivision regulations, zoning patterns, and development tendencies, one gets a very complete image of the urban form. It is very easy to imagine, for example, how the typical neighborhood will look; it is also evident that the streetscape of the main arteries will be defined by the back or side walls of private lots, interspersed with commercial centers in the intersections, or by longer commercial strips. The model is predictable and has a logic and a rationale behind it. It is a product of planning, but it is also well adjusted to certain lifestyles and cultural patterns that go far back in history. The car has to do a lot with its shape; its functioning is obviously dependent on it. But the car is not only a luxury that has gone out of hand; it helped resolve conflicts and desires that preceded it. Transportation issues are closely related to issues of social control in the history of suburbia.
Chapter 2: Regulations
Two main types of regulations have accompanied the development of the suburban realm through its history: restrictive covenants and zoning. Restrictive covenants (or "deed restrictions") are private, legal tools that were used to preserve and protect the social and aesthetic integrity of the suburban environment before the appearance of government zoning. Zoning evolved, to a large extent, from the previous experience with restrictive covenants and made the preservation of the suburban landscape a government responsibility.

**Restrictive Covenants**

Restrictive covenants function, in general terms, as an agreement—a contract—between private individuals that limits the ways in which a property can be used. The covenant consists of a legal document listing a series of restrictions that apply to the particular property. The covenants are usually established and drafted by the seller of the property; the buyer is supposed to be notified of their existence, and agrees to them at the moment of purchase. Restrictive covenants are part of the deeds (that is why they are also known as "deed restrictions") and, as the expression goes, "run with the land," that is, bind all subsequent purchasers of the property.

In the realm of residential land development, neighborhood developers are able to draft common restrictive covenants for all the lots produced in the development and, in this way, bind all the future homebuyers (or lot-buyers) to the specified restrictions. In cases where deed restrictions were never imposed by the original developer of the neighborhood, the existing homeowners sometimes have the possibility of imposing restrictive covenants on themselves if certain level of consensus is attained among them and if certain legal procedures are followed.
The restrictive covenants can be enforced by any property owner by taking violators to court, as long as both parties are subject to the same restrictions. In more legal terms,

Covenants are usually signed at the time of subdivision between a developer and his purchasers, although the residents of an established neighborhood may do the same. Under accepted legal doctrine, a scheme of covenants creates reciprocal negative easements between all the property owners within the affected area, giving each of these (a) the right to enforce the covenant, and conversely, (b) the duty to conform to its restrictions. (Williams 1966, 18)

Restrictive covenants were used in England at least as early as the seventeenth century and were introduced to the US early on, being used extensively in the nineteenth century on the east coast (Green 1952, 21 ff.). Restrictive covenants were used for the first time as a device to control the character of a whole neighborhood by the Roland Park Company of Baltimore in the 1880’s (Delafons 1969, 85). In general, the use of restrictive covenants throughout the US followed the spread of more formal and larger subdivisions by private residential developers from the end of the nineteenth century onwards (Green 1952, 23). As with the case of zoning, the use of restrictive covenants in the US is closely linked to the historical process of suburbanization. Restrictive covenants were an important and integral part of the early American suburbs which sprang up around major cities in the latter half of the nineteenth century.

Three topics were initially covered by residential restrictive covenants used in the context of suburban neighborhood development: the exclusion of potential lower-income buyers from the neighborhood, the exclusion of racial or ethnic minorities, and the exclusion of businesses. Since then, most of these types of restrictions have been
challenged legally, some have been outlawed, some have survived unchanged to this day, and others have been expanded.

“Racial covenants,” or restrictive covenants that excluded racial groups (usually Blacks) from residential neighborhoods, were declared unconstitutional by the US Supreme Court in 1948. Previous to this decision, however, racial covenants targeted at Blacks had been consistently upheld by the courts, including the Supreme Court, throughout the early twentieth century (Williams 1966, 94). By 1940, a piece in the University of Chicago Law Review could state confidently that “the constitutionality of this private means of segregation is firmly established” (cited in Ascher 1953, 227). The 1948 decision was the result of a second wave of litigation, which came on the heels of the post-war migration of African-Americans to the North and of increased housing demand. Covenants against Jews, however, had been declared illegal as early as 1925, during the heyday of black discrimination (Williams 1966, 95-96).

The main thrust behind the 1948 decision related to issues of equal protection under the law (the fourteenth amendment of the US Constitution). Excluding Blacks from certain residential neighborhoods was considered a violation of their right to equal treatment under the law. But the decision also had to deal with the particular nature of restrictive covenants under US law, and that relates to a philosophical issue familiar to students of American political culture. In principle, restrictive covenants in the US are considered a private contract. The terms of the contract are seen as a private affair, that is, they are seen to exist largely outside of, and preclude, government interference. Thus, the 1948 decision of the Supreme Court against racial covenants was actually based on
the argument that the covenants were unenforceable, since a government court could not be asked to enforce a regulation that went against the Constitution. In the last analysis, what made the covenants legally problematic was the fact that they could not be enforced in court - the ultimate institution that could guarantee compliance - not that they were discriminatory to begin with. The emphasis changed in 1968, when the Fair Housing Act explicitly forbade the drafting of new racial covenants. Currently, racial restrictions survive in the deeds of many properties developed before 1968. Buyers and sellers mostly choose to tolerate and ignore these stipulations rather than to go through the complex legal process of eliminating them. Indeed, the unearthing and publication, as an embarrassment tactic, of racial restrictions on the deeds of houses owned by presidential candidates has become a common political ploy in the last 40 years in the US (Gerber 1999).

The character of the restrictive covenant as a realm of social practice isolated from state action is just one of many expressions of a government/society opposition that runs through many aspects of American political life and planning practice and debate, and that it is convenient to dwell on here. In essence, it echoes a popular view of the government as an entity that stands to opposition of the individual and her voluntary associations and institutions, including the economic marketplace. The individual - and by extension, the communities she forms - is seen to enjoy rights that the state can only protect, but never grant or deny, for these rights predate the state and are of natural and/or divine origin. This view also feeds the ideology of "home rule" that supports the incorporation of autonomous municipalities with powers to zone, and that has such a
critical bearing on the production and reproduction of regional and metropolitan social inequalities (Logan and Molotch 1987).

The ideology and practice of the free formation of autonomous communities has a long history in the US, and is no doubt relevant here. The description that Varenne offers of the ideology of community in the US as the backdrop for American models of marriage and family is equally applicable to the formation of residential communities.

The history of such a community ideology in the United States is a long one. What was made when English puritans founded villages in the seventeenth century after their transatlantic journey still echoes in a radically amplified manner when new groups emerge, establish their identity and claim their right to a space within the social matrix. In the earliest American communities, a group of men and women got together and agreed to a set of principles that would rule their association. These principles were set down in great detail in a covenant. Being drawn up by small groups independently of each other, these founding documents differed somewhat, in both theological and economic terms. They were in fact the subject of constant dispute and amendment. These disputes led some to leave, sometimes under threat of violence. After 300 years, conditions have radically changed, but many groups continue to use the model more or less explicitly. In the 1960's many discontented people created what they called "communes," and moved geographically to some place where they hoped not to be disturbed. Few communes survived, but new ones keep being established, though they are now most often regarded with suspicion by a public that fears "sects." More common are groups of people coming together to establish part-communities. It is not so rare, for example, to see a group of parents create a co-operative school based on educational principles different from those they find in neighbouring schools. (Varenne 1996, 419-420)

The good residential neighborhood is also a form of "part-community" - at least legally. In regards to the processes of community formation through restrictive covenants, the state offers its citizens the liberty to agree on and impose upon themselves specific templates or models of living, but it cannot be asked to enforce those aspects which violate its laws. As a legal expert put it in relation to the 1948 case, "The court admits that the covenant may be a valid promise between the parties but denies the
process of the state to enforce it” (Ascher 1953, 227). The restrictive covenant is the foundation of an autonomously defined community that exists beyond the reach of the state. To this day, the critical question regarding the content of restrictive covenants is still not their legality but their enforceability.

The nature of restrictive covenants as private voluntary agreements between private individuals distinguishes it from zoning, and this has important consequences for the process of residential neighborhood development and management. Zoning, as opposed to the regulation through restrictive covenants, is considered a “government action,” justified in terms of the “police power,” that is, the duty of the government to protect the “health, safety, morals, and general welfare” of the community. In consequence, the list of restrictions that can be imposed on residential development through zoning is usually seen as more limited:

As a means of control of the uses of property, restrictive covenants have many advantages over other forms of control. Since they are private agreements between private parties, the constitutional limitations involved in the “due process” and “equal protection” clauses of the Fourteenth Amendment are not ordinarily believed to have any application (except with regard to racial restrictions). This means that many things, such as the minimum costs of residences, architectural styles, landscaping, etc., which ordinances or statutes could not deal with, because they do not pertain to one of the “police power” objectives of public health, safety, morals, and general welfare, can be controlled by restrictive covenants. (Green 1952, 31)

The distinction between the domain of government action represented by the exercise of zoning and the realm of private contracting represented by regulation through restrictive covenants is not that clear, however, for the enforcement of the restrictions by a court is also considered “government action,” which then involves the test of constitutionality, as occurred in the case of racial covenants. In fact, there are numerous
types of municipal regulations -such as those that are seen to restrict “free speech”
through the prohibition of signs on buildings and houses- that have been declared
unconstitutional but that are widely used in restrictive covenants in private developments.
Thus, the distinction between regulations that would be illegal if imposed by a
governmental jurisdiction but not by a private developer or a group of homeowners is one
of the gray areas of the law that land use lawyers have to frequently grapple with. The
relationship between permitted public and private regulations is particularly important
because, as we shall see, one can hardly purchase a new home in the metropolitan US that
is not highly restricted through covenants, regardless of the presence of zoning. The legal
relationship is also critical for Houston, where, in the absence of zoning, special
legislation has been passed that involves the municipality itself in the enforcement of
private restrictive covenants.

The restriction of the income level of potential home buyers through restrictive
covenants -the second historically common type of restriction- has less of a controversial
history when compared to racial covenants.

It is generally assumed that it would be unconstitutional for government to take
direct and overt action to segregate residential areas by income levels -for
example, by restricting specified areas to those with incomes over $10,000, or to
homes worth over $25,000. There is some legal authority to this effect, though
not much -because few communities have been so bold as to try this. However,
restrictive covenants specifying the minimum value of a house have been very
common -perhaps as common as racial covenants- and are generally presumed to
be valid and enforceable, even now. In fact, this is often cited as an example of
what can be done by covenants but not by zoning. (Williams 1966, 100)

The character of restrictive covenant enforcement as a “government action,”
however, muddles this distinction -as it does many others- between what covenants can
do as opposed to zoning. Today, restrictive covenants handle the income level issue by
specifying a minimum square footage for homes built within the neighborhood rather
than by specifying a minimum cost. These “subterfuge” regulations of income level can
be more easily related to the public health topics of zoning ordinances such as density
and crowding that have been upheld legally in the zoning realm. In this regard,
William’s analysis and assessment below is still applicable today.

If (...) residential segregation by income groups is attempted, not by specifying
the minimum cost of a house, but by translating that minimum cost into the
equivalent minimum size of a house, then there is at least the possibility that all
the [legal] difficulties will suddenly and magically disappear. The size of a house
is of course a direct function of its cost, or perhaps rather vice versa; in fact,
budget costs are rather generally quoted in terms of so much per square foot (or
cubic foot). (...) This point is so elementary, and the subterfuge so obvious, that
in most American decisions local zoning regulations specifying the minimum
permitted size of residential buildings (whether phrased in terms of cubage or
floor area) have generally been invalidated as a thinly disguised form of economic
segregation. Nevertheless, in several recent decisions the situation has been
sufficiently muddled, sometimes by a suddenly discovered local enthusiasm for
public health regulations and sometimes by an undue deference to local
autonomy, that minimum-building-size regulations have been upheld... (Williams
1966, 101)

The third historical restriction mentioned before -the exclusion of businesses and
commercial activity- has had the least problematic legal history, and has a more direct
relationship to the history of land use planning regulations through zoning, analyzed
below. Of the three original types of restrictions, it is the only one that survives
unchanged and, in fact, serves as the foundation of the considerably expanded models of
restrictive covenants drafted nowadays. Indeed, this restriction, now as in the past,
practically appears as the first sentence of the standard document: “Each lot shall be used
exclusively for single-family residential purposes only.”
In the latter half of the twentieth century, the complexity of restrictive covenants increased considerably. Three new topics were developed, and today usually organize the content of the standard document, especially in the more sophisticated ones: the establishment and operation of a Homeowners’ Association (HOA), the requirement of certain levels of property maintenance, and the establishment of architectural standards for home design and improvements.

As analyzed in a following chapter, HOAs have become the common instrument for guaranteeing the proper management of residential areas in the US. The HOA consists commonly of a non-profit corporation regulated by state law. All lot- and home-buyers are automatically members of the association and remain so from the moment of purchase. The members pay an annual assessment to the HOA, which uses the funds to maintain the common areas and enforce the restrictions and regulations established for the subdivision. The mandatory association and assessments have become a necessity precisely because the common areas of more recent subdivisions are quite extensive and expensive to maintain, and because restrictions have become very sophisticated as well. Instead of being built as residential neighborhoods supported by municipal facilities (such as public parks), residential developments currently tend to take the form of self-sufficient communities with built-in amenities owned by the community itself, leaving the local governments in charge of the maintenance only of streets and utilities. The common areas may consist today of parks, swimming pools, sport fields, club houses, artificial lakes, or golf courses, in addition to the standard landscaped entrance monuments and exterior fences. Commonly, these facilities are not turned over to the
municipality, but are established as the property of the neighborhood’s property owners through the HOA. The homeowners are thus responsible for their management and upkeep.

In a similar fashion, HOAs provide an efficient mechanism for guaranteeing the enforcement of today’s more complex and demanding restrictions. Through the use of the HOA funds, lawyers are hired and violators taken to court. Even more effectively, consultants can be hired through the HOA funds to police compliance of homeowners on a regular basis, and thus avoid the costly court battles. Through the use of consultants, homeowners can also avoid the uncomfortable task of confronting their non-compliant neighbors personally, and instead challenge them through the more impersonal mechanisms of the association.

Current restrictions are strikingly comprehensive, and encompass every aspect of the appearance and use of the properties in the subdivision. The restrictive covenants for Shadowlake, a 1994 middle-class subdivision in Northwest Houston, are an example of a well-drafted, but by no means exceptional document. They establish the exclusive residential use for all lots, a minimum square footage for the homes, and the materials of exterior walls, fences, and roofs (in addition to their pitch and color). They also establish a maximum number of pets (three), and prohibit signs, temporary structures, the parking of unscreened boats, and the installation of unscreened antennas. Front and side setbacks (distances of the building from the street and property lines) are established, and landscaping requirements (such as the planting of trees, bushes, and lawns) are set.
These requirements are complemented by the establishment of an Architectural Control Committee, which is put in charge of approving the plans for all improvements (houses and additions or structures of any kind) to be built in any of the properties. The owner is required to submit the plans and specifications to the Committee, whose three members are appointed by the HOA’s Board of Directors. The powers of the Committee are sweeping, and take the level of control beyond the explicitly stated restrictions of the document, which, in any case, it cannot waive or contradict.

No improvement (...) shall be erected, constructed, placed, altered (by addition or deletion), maintained or permitted to remain on any Lot until plans and specifications, in such form and detail as the Architectural Control Committee may deem necessary, shall have been submitted to and approved in writing by such committee. The Architectural Control Committee shall have the power to employ professional consultants to assist it in discharging its duties. The decision of the Architectural Control Committee shall be final, conclusive, and binding upon the applicant. (Declaration of Covenants, Conditions, & Restrictions for Shadowlake Single-family Residential, Section 2 of Article IV).

The Shadowlake Declaration of Covenants, Conditions, and Restrictions includes the following sections and topics:

- Membership and voting rights in the association
- Assessments (mostly related to the purpose of the assessments, the amounts allowable, and the means of enforcing payment)
- Architectural Control Committee
- Covenants and restrictions: use, signs, total floor area, materials for exterior walls, fences, roofs (including pitch), parking of vehicles, erection of antennas, landscaping standards, and setbacks and building lines.
- Easements
• Maintenance standards for buildings and grounds

• Common properties

• Miscellaneous provisions regarding time limits of the provisions, forms of amendment, enforcement, and insurance issues.

Today, restrictive covenants are an essential and inescapable part of the residential development process. As an executive of a Houston title company expressed it, “restrictions are as essential as having sewer or water, or getting your building permit from City Hall. It’s meat and potato stuff.”

**A brief history of zoning**

The history of US zoning is more recent than the history of restrictive covenants, and belongs wholly to the twentieth century. Not surprisingly, however, the problems tackled by zoning were very similar to the ones addressed by the early covenants. The main differences respond to the fact that, while the home of restrictive covenants was the suburbs, zoning was first used to handle the problems of New York City. From there, it was eventually exported to the suburban domain, where it has become a key tool, together with restrictive covenants, in the production and preservation of the good residential neighborhood.

The two main problems behind the thrust for the promulgation of the first US zoning ordinance, the New York ordinance of 1919, were unchecked skyscraper development and the threats to the social character of a fashionable shopping street, Fifth Avenue (Toll 1969). The unplanned construction of skyscrapers had become a struggle
for sunlight as much as a rush for real estate profits, as new buildings covered existing ones with their enormous shadows. Rents, profits, and assessed valuations were soon affected.

The case of Fifth Avenue was closer to the concerns of the suburbs, for it dealt directly with problems of social segregation and the preservation of a specific social environment, in this case of an urban shopping district. The main issue related to the presence of the garment industry and their workers, who were mostly poor immigrants. Whenever they moved, the Fifth Avenue shops were followed by the manufacturing establishments that produced their merchandise. Their workers used the sidewalks during their lunch hour, mixing with the upper class shoppers and browsers, and ruining the social ambience of the street. The Fifth Avenue merchants lobbied for an ordinance that would exclude the garment industry from the area.

They wanted the garment industry to get out of Fifth Avenue, or, at the very least, they wanted it literally held down. They wanted this because the things which were the essences of the garment industry - the strange tongues, the outlandish appearance and the very smell of its immigrant laborers, its relentless drive to follow the retail trade wherever it went, its great concentrations of plants and people - violated the ambience in which luxury retail thrives. It demands insulation from gross forms of work and workers, the symbols of wealth and good living and sidewalks inviting the stroll, the pause, the purchase. (Toll 1969, 158)

The “insulation from gross forms of work and workers,” as well as the presence of “the symbols of wealth and good living,” were also critical themes in the production and reproduction of suburban residential areas through the use of restrictive covenants. The difference resided in the type of environment being defended, but not on the symbolic repertoire concerned. Luxury shopping, as much as domestic tranquility, required the exclusion of the activities and symbols of work and of lower-class social
groups, thus enacting the master symbolic opposition of Anglo suburbanization in general between work and residence, and between work and leisure (Fishman 1987).

The pressure from the Fifth Avenue merchants provided the critical political support for the zoning ordinance, much to the frustration of scientifically-minded planners who had expected zoning to be derived from a general urban plan and based on a scientific approach to issues of urban public health and welfare (Scott 1969, 152-153). The ordinance divided the city into nine zones: one residential district, four retail zones, two business zones, one industrial zone, and one unrestricted zone for all uses (Kwartler 1989, 190). To deal with the skyscraper problem, the zones were complemented with height and surface area ("bulk") restrictions, which stipulated size of yards (setbacks), courts, and maximum heights of buildings, the latter dependent on the width of adjoining streets.

The propagation of zoning ordinances through the US after the New York experience was massive and rapid. The new scenarios for zoning, however, were not other cities, but rather the expanding suburbs where restrictive covenants had already been used. As Abeles has commented,

Zoning really arrived too late to have much of an impact on the cities. The great American cities (with the exception of the newcomers of the West and Southwest) had completed the process of both physical and population expansion by the time zoning arrived. (Abeles 1989, 130)

The transplantation of zoning to the suburban context entailed several adaptations. The bulk and setback regulations that in the original New York ordinance were aimed at guaranteeing the entrance of sunlight into dark and congested streets, and that carried the weight of the public health justifications of the ordinance, were used in the suburban
context to establish the setbacks for single-family homes on individual lots, where considerations of access of light and air were mostly irrelevant. Setback regulations in suburbia mainly validated and helped protect what was already the preferred housing type - the detached, single-family home- the detached character of which could now be guaranteed by the local government.

Other aspects of the early ordinances were expanded through time. While the New York ordinance only defined one residential zone, suburban ordinances were soon built around an increasing number of residential districts based on the size of the typical lot and on density considerations. The more modest New York objective of separating land uses along major categories - manufacturing, retail, residential - was soon complemented with the further splitting of the residential category into a multitude of zones organized in the end around the income of potential homebuyers, much in the manner of restrictive covenants. By establishing minimums for setbacks and lot sizes, and density ranges for each residential zone, zoning could effectively determine the future income level of different residential areas within an urbanized region. By zoning for lower-density, large-lot residential development in specific areas, zoning could protect existing middle- or high-income neighborhoods from a future encroachment of lower-income development in adjoining vacant lands or insulate whole areas (even whole municipalities) from such development.

A critical distinction was established between zones for apartments and zones for single-family homes, for this division marked a key symbolic threshold in terms of social achievement. Before the introduction of the "garden apartment" in the 1950’s,
multifamily buildings consisted of urban tenement buildings or apartments houses, both of which were associated with immigrants and the urban poor. Those White families with the means to purchase a single-family home had the possibility of leaving this urban world behind and accessing a dramatically different suburban paradise of greenery, tranquility, and social stability, homogeneity, and status. Zoning was called upon to preserve the integrity of this new environment of privilege by zoning out multifamily buildings from suburban municipalities.

Zoning as a planning tool and a legal concept was intended to ensure that this achievement of home ownership and property value would remain. The basic purpose of zoning, and its related planning tools, was to maintain and defend the American Dream. (Abeles 1989, 134)

The use of zoning for social segregation and the preservation of the middle-class residential environment through physical requirements was complemented later with definitions for the actual occupants of single-family homes. Starting in the 1960's, some municipalities started including definitions of "family" in their zoning ordinances in an effort to exclude non-traditional households from the standard subdivisions. Thus the term "single-family home" in an ordinance started to denote not only a building type, but also a sociological unit.

Faced with changing life-styles in the 1960's (especially the move towards communal living and the deinstitutionalization of the mentally ill), and a strong desire to preserve the small nuclear oases they had created, local governments began to incorporate stricter family definitions into their ordinances. The new post-1960 definition of family began to limit the number of unrelated individuals (...) who could live together. In a 1983 study of the Seattle- Everett metropolitan area, for example, all the communities had family definitions that had been passed since 1950, and 74 percent had been passed or substantially revised in the 1960-1982 time frame. (Ritzdorf 1994: 123)
The legality of zoning was established in 1926 with the US Supreme Court’s ruling in the case of *Village of Euclid v. Ambler Realty Co.* The case involved a lawsuit by a commercial landowner against the municipality, which had recently adopted a simple zoning ordinance based on the New York City model of 1916. While the code only established three residential zones (single-family, two-family, and apartments), the social purpose of the ordinance (to separate the apartments from the single-family housing areas) did not escape the attention of one of the judges of a lower court in the case.

The plain truth is that the true object of the ordinance in question is to place all property in an undeveloped area of 16 square miles in a straightjacket. The purpose to be accomplished is really to regulate the mode of living of persons who may hereafter inhabit it. In the last analysis, the result to be accomplished is to classify the population and segregate them according to their income or situation in life. (Cited in Bergman 1974: 3)

The use (and abuse) of zoning for excluding low-income housing from whole urban regions and municipalities has been referred to as “exclusionary zoning,” even though, as we have seen, social exclusion or spatial segregation is at the foundation of US zoning generally. The problem has been commented on at length in the policy and academic literature (Downs 1993; 2000) but the courts have come late to the debate. Starting in 1975, in a series of court cases known as *Mt. Laurel*, the Supreme Court of New Jersey established a series of requirements that in effect forced the state’s local jurisdictions to accommodate low-cost housing within its boundaries, while declaring unconstitutional the use of zoning for clearly exclusionary purposes. While later actions of the state Legislature watered down the original intent of the court (Abeles 1989) the
Mt. Laurel cases are still one of the few examples where the exclusionary nature of zoning has been addressed explicitly in a majority decision of a US Supreme Court.

Sixty years after the exclusionary problem clearly had been identified in Euclid, the New Jersey Supreme Court, in three separate decisions, first clearly stated the problem, then required a solution, and finally stepped aside to abide by the power of local politics. (Abeles 1989, 147)

In her classic ethnography and critique, Perin (1977) concluded that the conventional US zoning scheme, designed to protect the single-family home neighborhood, is the spatial and symbolic expression of the dominant script in US society of a “ladder of life,” where families start as (“urban”) apartment renters and work their way to full homeownership with a house in a suburban environment, to maybe return to an apartment at retirement age. The detached, privately-owned single-family house functions as a symbol of success and arrival at a middle-class status, with its associations of credit-worthiness (obtained through the relation with the mortgage lender), independence, and a family-centered life. This distinction between renters and multifamily apartment dwellers on the one hand, and homeowners and single-family house dwellers on the other, seems to mark a crucial symbolic watershed that zoning is called upon to protect at the expense of the renting poor (see also Kruekeberg 1999).

Commenting on her analysis, and taking issues with her critique of zoning from the perspective of an egalitarian ideology, Rapoport (1979) suggests how the system could be, as well, an expression of a strong ideology of meritocracy, where the government is called upon to protect the achievements (in this case of housing and residential environments) of those that succeed.
The essence of zoning as protection mechanism of the US middle-class dream of a single-family home could be, paradoxically, best illustrated with the case of Houston, the largest unzoned city in the US.

**The Special Case of Houston**

The citizens of Houston have rejected the adoption of a zoning ordinance for the city in three separate referendums—in 1948, 1962, and 1993. Different—even disparate—social groups have historically converged on the opposition to zoning camp. For Houston’s low income voters, zoning represented a potential tool for discrimination. For higher income groups, zoning has been seen as an unneeded interference with the land market, and an invitation for official corruption and added bureaucracy. This does not mean, however, that the population has been indifferent to the potential virtues of zoning, such as the effective protection of single-family home neighborhoods. In fact, the debate has dragged for so long due precisely to the middle-class’ ambivalence about the effectiveness of the city’s only other form of neighborhood protection: the system of restrictive covenants.

While most Houston middle-class neighborhoods have been developed historically with restrictive covenants in place, several problems have arisen. In the older neighborhoods, many restrictive covenants have expired. In other cases, homeowners have not had the resources to take violators to court. Because many neighborhoods were established without the system of mandatory assessments and associations, enforcement has taken a more informal and less effective path. The solution for Houston has been the
passage, starting in 1965, of a number of statutes at the state Legislature known
collectively as the Restrictive Covenant Enforcement Acts ("RCEA"), which enabled the
city to enforce private deed restrictions. The legislation only enables the City to enforce
provisions related to the use of the property, setbacks and building lines, and sizes of lots
and number of structures. In other words, the City cannot enforce the more detailed
provisions related to aesthetic or maintenance levels. Overall, the legislation is somewhat
unique in the country. In addition, the Texas Property Code allows homeowners of a
subdivision to extend or modify restrictive covenants, or to create new ones. All of these
actions require the approval of seventy-five percent of the property owners of the
subdivision. The City assists in the enforcement of restrictive covenants through its
Legal Department. It sends letters to violators and files lawsuits when inevitable. The
process necessarily starts with a specific complaint of an aggrieved homeowner; the City
has no capacity to start the process by itself. In addition, the City has a Deed Restriction
Assistance Program, which helps residents modify or renew restrictive covenants. This
service is limited to neighborhoods with average home values under $78,000 and that do
not have mandatory assessment fees. Overall, the City’s programs are targeted, and
mostly benefit, neighborhoods that don’t have the means to hire private lawyers or
management firms.

The idea that the Houston situation illustrates well is that, as indicated before, in
its bare minimum, the US regulatory realm seeks, above all, to protect the single-family
residential neighborhood from everything else. The urban space so envisioned consists
of tranquil and highly regulated suburban-style residential landscapes surrounded by a
dynamic, less regulated mix, where real estate speculation is let loose. Perhaps the best example of this vision in the Houston area is provided by the case of Baytown, a city within the Houston metropolitan area, which adopted a highly original zoning ordinance in 1995 that, true to the Houston legacy of distrust of zoning, confined zoning to its most essential function. The ordinance divides the City in only three zoning districts: Neighborhood Conservation (NC), Urban Neighborhood (UN), and Mixed Use (MU). The NC districts (the one in need of "conservation") consists of the newer low-density neighborhoods most threatened by unchecked development. The UN districts consist of older neighborhoods seen to accept more redevelopment and change. The MU is, in essence, the rest of the City, which is left mostly unregulated. The purpose of the Neighborhood Conservation District is, according to the ordinance, to "ensure land use compatibility and protect residential uses from adverse land use impacts that can occur when high-density residential or nonresidential development is located near residential uses" (Art. 3, B). The same philosophy is stated clearly in the introduction to the document.

Because the ordinance focuses primarily on ensuring that residential areas are not adversely affected by new development, much of the development that occurs in Baytown is likely to be unaffected by these Baytown-style zoning regulations. Under the new ordinance and the accompanying zoning map, most of the city is zoned MU, mixed use. The MU zoning district permits all types of uses and essentially allows new development to play by the same rules that applied in the past, before Baytown had zoning. Only when nonresidential development or apartment development occurs next to single-family residential areas will new standards apply to property in the MU district. And those new standards are not overly restrictive. After all, the intent of Baytown-style zoning is to offer protection to residents and the substantial investment they have in their homes, not to discourage development and economic opportunity. (City of Baytown 1995, I. Emphasis in original.)
Chapter 3: Practices and Beliefs
1. The Balancing Act

In general, most people on the suburban housing market seem to have two overriding concerns—the class image of communities and the investment potential of homes. But since the financial value of a house depends largely on the class image of the surrounding community, these two perspectives tend to be strongly related. (Werthman, Mandel, and Dienstfrey 1965, 12. Emphasis in original.)

Houston, and the US city in general, can be, and will be described in these pages, with many adjectives. But perhaps the most apt name would be the “middle-class city.” The US city is a middle-class city not because most of its population is middle-class (although this might well be the case), but because its self-image, its development and growth philosophy, as well as its laws and regulations, reflect and put in practice typical middle-class visions, expectations, and standards. Being middle-class in the US does not mean belonging to a specific segment of society, but rather to society itself, to that segment we should all aspire to, to that world that incarnates all the discourses about the American Dream. The middle-class is also the base from which social ascendancy can be safely pursued. You can be wealthier than middle-class, but you never want to be less than it.

Being middle-class means, of course, being a homeowner. Having your own house, rather than renting someone else’s property, is one of the essential proofs that you have, indeed, arrived at the American Dream, that you are middle-class. As the ideology goes, your own home proves that you are independent, responsible, and reliable. You are now in charge of fixing your own home, of improving it, and of paying for it in the long term—and of seeing that all your neighbors do the same. You belong now to a
neighborhood and a society of responsible owners, of people committed to the well-being of the communities they have put their own fortunes into.

Of course, the flip side of this profile is the view of those who rent as more unstable, and unreliable, and less committed to the well-being of the communities in which they live (Perin 1977; Goetz and Sidney 1999). Krueckeberg (1999) has traced the transformation of the ideal of the independent landowner from the early years of the republic into today's ideal of the homeowner. The early republican virtues of liberty, independence and self-sufficiency that were incarnated by the independent farmer are today carried by the independent homeowner.

But homeownership is not simply an important cultural milestone. In tandem with the farmer analogy, it is also an economic stage and trampoline. The middle-class homeowner sees her house as an economic asset that will allow social ascendency. The economic deployment of houses is indeed one of the privileges and benefits of the middle-class status. One should be a homeowner not only because it entails personal enjoyment and social recognition, but because it also allows for legitimate enrichment. This dual character of houses in the US as cultural and personal artifacts and as economic resources explains, to a remarkable degree, the form and growth dynamics of the American city. The dream of the typical middle-class homeowner is to live in a beautiful environment and be able, at the same time, to make an honest dollar out of it. These two objectives frequently clash, and bringing them into harmony sometimes requires vigilance and hard work. This balancing act lurks behind most neighborhood and city policies, regulations, and conflicts. The city's form and growth pattern plays it out.
It is important to understand the particular form that this dual character of housing
takes in the case of the US. The manner in which middle-class homes become economic
resources consists, paradoxically, of excluding all signs of economic activity. The main
objective of middle-class homeowners is the preservation of the “character” of the
neighborhood (as it is usually worded) which consists of its particular aesthetic and
appearance (Cullingworth 1993, 104). This character can be destroyed by real estate
speculation in the form of either commercial establishments or denser housing
development such as apartments or townhouses. It can also be destroyed, given the
historical and cultural origins of the suburban aesthetic, by the intrusion of signs from the
world of work. Thus, the preservation of the social value of a home and neighborhood is
at odds with any economic strategy that threatens the suburban image. In consequence,
and almost by elimination, the only legitimate strategy of economic speculation consists
of re-selling the property -or extracting equity from it- in its original form. This translate
into a belief that the preservation of the character of the neighborhood enhances the
economic value of the property, while any process that threatens this image impacts
immediately this value in a negative manner. A longtime Houston neighborhood activist
summarized it thus:

They think that when the character changes from what it has been it impacts their
investment in their home. They think they lose money. I don’t know that this is
really true, but that’s how they think.

The relationship is, indeed, not necessarily objective. In the dynamic land
markets of Houston and most US cities, a single-family property may be much more
valuable if it can be sold to commercial or townhouse developers. In fact, most of the
conflicts among homeowners in Houston neighborhoods with expired deed restrictions are between homeowners that want to preserve the neighborhood in its original condition and those that want to take economic advantage of the opportunities that redevelopment and densification offer. In neighborhood meetings, those that want to sell to redevelopers tend to be seen as traitors to the community, people who “only care about the money.” “It’s all about greed,” as I was told by a homeowner who opposed townhouse development in his neighborhood. The widespread belief that changes in the character of the neighborhood entail a drop in property values is what makes compatible the competing desires to preserve their middle-class environments and to profit eventually from the house. When I asked a land use lawyer the question if people talked about property values or just nice neighborhoods, the answer was succinct: “Both, and it’s the same dialogue. A nice neighborhood keeps property values up.”
2. The economic nature of middle-class homes

Can a house be more than a home?
[Sign on the glass doors of a Bank of America, promoting its home-equity loans]

Peattie (1994; 1997) has tried to advance the analysis of housing in the Third World as part of the economic and social strategies of the poor in general. Her argument is that housing in many urban centers of the Third World is a versatile resource that allows households to engage in all kinds of economic strategies: small shops can be housed, rooms can be rented, businesses can be started or incubated. Having a house entails being able to become a more effective economic agent in general. In consequence, housing policy in the Third World should not be seen as simply housing policy destined to provide households with shelter.

In this world of pavement dwellers and renters of tiny spaces it seems clear that “housing” is not to be thought of as part of the “market basket” of consumer goods as we tend to understand it in the social policy of the developed world. It is the most basic economic resource: access to the system. It can also be a piece of economic infrastructure, the place where goods are assembled for sale, services offered, equipment repaired. “Housing policy” in such a city is as much a basic component of general economic and social policy as “land reform” is for a peasantry. (Peattie 1997, 3)

The case of the US, as described above, compels us to reflect on how housing - i.e., homeownership- is also “access to the system,” in this case in a developed nation.

The differences are important, but not because of a simple wealth disparity, but rather due to how this disparity translates into very different landscape tastes and social mechanisms of identity negotiation that, in turn, condition how the house can be deployed as an economic resource. Simply put, if the economic value of the house in the “Third World” resides in its capacity to be productive, the value of the US middle-class home depends
on it being unproductive. The suburban aesthetic does not admit the signs of work, but, paradoxically, is an essential ingredient in widespread strategies of economic advancement.

According to a City of Houston official, most of the complaints the city receives regarding deed restriction violations are related to home businesses.

Most of the cases are about people wanting to run a business out of their homes: day cares, auto repair, selling tires, doctor’s clinics, you name it. People complain about cars parked, people coming and going, driveways blocked, people ringing the wrong door, deliveries.

The City’s enforcement services, as indicated before, are mainly used by poorer neighborhoods that don’t have assessments. Indeed, the struggle against home businesses is mostly a struggle against the businesses of the poor - at least against the poor who would rather use their houses as a shop rather than a pristine middle-class structure that can be traded later as such. A local land use lawyer sees the City’s work as a clash of paradigms, although the class bias is obvious.

There is the old model of home-business - the auto repair shop - and the new model - the cyber business. Most of what the city fights is the old model.

The cyber business is a more proper home business for the middle-class environment because it is less visible. Another land use lawyer defines the tolerable home business with a simple formula: “If you can’t see it, smell it, or hear it, it’s okay.”

In this sense, the suburban taste could be used as a good example of what Bourdieu describes as the bourgeois power to “keep economic necessity at arm’s length” and reduce the world to “the status of a landscape,” that is, an environment for contemplation that is devoid of symbols of work, need, and the utilitarian (Bourdieu
1984, 55). In fact, after the end of the civil rights movement’s effort to outlaw the
drafting of discriminatory deed restrictions, one of the few instances that the Federal
government has intervened to limit their powers has been to defend the inclusion of a
“tool” within the middle-class universe: satellite dishes. After successful lobbying from
the telecommunications industry, the Federal Communications Commission ruled that, if
the dish is one meter or less in diameter, deed restrictions cannot prevent homeowners
from installing them. Only their location can be regulated (Bill Altman, personal
communication).

But by far the most problematic tool in the middle-class landscape is the car, not
the least because it is inevitable and essential in the typical car-dependent US city. Even
though a luxury car can be to a house what an elegant accessory is to a dress, cars have
not lost their utilitarian connotations and are, in consequence, forced to remain in
enclosed garages in most deed restrictions. John Brinckerhoff Jackson has correctly
sensed that it is perhaps the car -its number, use, and characteristics- which really marks
the difference between neighborhood-based social worlds in the US as far as cultural
landscapes is concerned. What he describes as the “auto-vernacular landscape,” is, it
should be noted, the worst nightmare of the typical middle-class homeowner or HOA
manager.

It is no longer realistic, it seems to me, to discuss the vernacular dwelling as
having distinct architectural characteristics. More and more the dwellings of
lower-income groups (wage earners and workers in many service industries) are
all but identical, at least when seen from the outside, to the dwellings of the
middle-class. All that we can rely on as a definition of the vernacular house is the
way it is lived in and is relationship with its immediate daily environment.
Nevertheless, I continue to look for some visual clue to the nature of the contemporary American vernacular house, and I think I have found one. I think a vernacular house is one that is surrounded by a large number of cars. They are parked on a driveway that leads to the garage, in the back yard, sometimes on the front law, and along the curb. The husband has a car to go to work in (often his car is a truck or van that he uses all day long—delivering, collecting, hauling, servicing, and transporting people and freight). The wife has a car to go to her job in. One of the children drives to school in his or her own car.

The cars, pickups, and Jeeps surrounding the house represent small-scale investment. Bought at a low price from a dealer or auctioneer, they are tuned up, modified, customized, and sold at a profit, a small beginning of capital accumulation. The spectacle in certain neighborhoods of the infestation of cars is not attractive, but I find consolation of a sort in the notion that all those automobiles stand for liberation from the constraints imposed on the house: the prospect of easier contact with the surrounding world, the prospect of showing off and -the most important of all -achieving privacy. (Jackson 1997, 152)

Werthman, Mandel, and Dienstfrey (1965) found the rejection of the car, especially the car as a working tool -or a tool to work on- as a defining trait of the middle-class aesthetic and sense of identity:

Respondents unanimously agree that the greatest danger to the class image of a street comes from various kinds of socially contaminated automobiles. Trucks in front of houses, trailers in back of them, and the streets, driveways, or garages used as workshops are uniformly interpreted as signs that the lower class is present. These kinds of cars, moreover, sometimes produce the same sense of anger, frustration, and panic that is associated with a disheveled lawn or garden. (Werthman, Mandel, and Dienstfrey, 1965, 123)

Since the combination, to some degree, of residences and commercial establishments or endeavors is a common feature of urban structures the world over, the comparative question is not why other societies don’t mind mixing these activities, but rather why suburban US does. Studies of US society have highlighted how the spatial and geographical separation of work and residence is part and parcel of how the distinct domains of family and social life, love and work, and intimate and business interactions
are differentiated, lived and understood. Home is the domain of love and personal relationships; work is the domain of competition and impersonal power games. This split geography has been theorized as part of the overall fabric of US culture.

In American culture, particularly urban American culture, the contrast between home and work can be taken to exemplify the contrast between family and the outside world, and this in turn can be understood in terms of the contrast between love and money which stand for home and work. (Schneider and Smith 1973, 63)

The conceptual separation is reproduced spatially and geographically at very different levels and scales: downtown Vs. neighborhood, urban Vs. suburban, street Vs. house, activity Vs. tranquility, competition Vs. protection. The history of mainstream US suburban home design consists of the perfection of a “domestic” architecture dominated by “domestic” materials (bricks, shingles, wood) and forms (pitched roofs, dormer and bay windows, interplay of small building volumes). One of the most common images associated with the contemporary US home is that of “refuge” (Rakoff 1977; Marcus 1995). This image has a long history in the US, and has been promoted by social reformers as providing the necessary balance in a highly mobile and competitive social environment. As Clark argues, the imagery that has permeated US housing magazines and manuals have promoted this symbolism through time.

Inherent in this powerful promotional and reform vision of the middle-class house was the idea that the family home, as a retreat protected from the instability of a transient society and the competitiveness of the business world, could serve as the central, stabilizing force for American democratic society. In magazine after magazine, plan book after plan book, the same theme was repeated over and over again. A properly designed single-family house would protect and strengthen the family, shoring up the foundations of society and instilling the proper virtues needed to preserve the republic.

This ideal reflected a society-wide need that gave it an ongoing vitality for more than a century. From the 1840s on, the tremendous mobility of the population
lent credence to the reformers' vision of the single-family house as an island of stability in the midst of an unstable social system. (Clark 1986, 238)

Just as the house is an oasis segregated from the world of work, the suburban street is not an environment of work, either. It is a low-use space, destined mainly for contemplation and leisure, as Fishman's apt description, "houses in a park," connotes. It is an appropriate space for strolling and jogging, but not for car repairing or selling. Crowds and business activity are admitted only during exceptional events, such as block parties or garage sales, which are understood to invert the usual rules only temporarily (Rapoport 1987). Werthman, Mandel, and Dienstfrey (1965) found these traits to be critical for their respondents.

To the suburbanite, the model street suggests rest, leisure, and wealth. It is quiet and devoid of traffic. (Werthman, Mandel, and Dienstfrey 1965, 122)

The social aesthetic of good residential space suggests rest or leisure. Consequently, heavy traffic, stores, or industry violate the mood generated by this class image, because all these elements are associated with work. (Werthman, Mandel, and Dienstfrey 1965, 127)

The suburban street is also a space of exhibition. Through it, the family presents its home to the community, which will express the economic means of the family, but also its commitment to the well-being of the group through its level of maintenance and upkeep and the contribution of its grounds (lawns, flower beds, etc.) to the appearance of the neighborhood. The house inside is also a space of exhibition, as Jackson points out when describing his own coming-to-terms of the particularities of the US house.

My memories of the houses in which I lived, and of the houses of friends and relatives, are still so vivid that there was a brief time when I was a student of American domestic architecture I supposed that I could identify and describe the prototype exterior of the American dwelling. I soon found that I could do nothing of the sort. Take at random a dozen middle-class American families of a
generation ago, all living in the same town, all with the same education and much of the same income, and you will find one living in a white clapboard, two-story house, another in a Tudor cottage, another in their parents’ Victorian house, and still another in a scaled-down version of a southern plantation.

But once I learned to think of the prototype interior, I was on safe ground. The middle-class home I learned to identify was simply a composition of rooms or spaces accommodating certain cherished domestic values: privacy, family continuity, undisputed possession, and, most cherished of all, the ability to offer formal hospitality. (Jackson 1997, 146)

In Jackson’s analysis, the houses would typically include a series of spaces dedicated to welcoming and attending guests: a lobby, a large dining room, a guest room. Differences in the ability to accommodate guests were also a major indicator of social class. Typically, “formal hospitality,” or the invitation of strangers to the house, takes place in a series of “formal” spaces where the wealth of the family, this time in the form of furnishings and decoration, is displayed. When one compares the floor plans of the most economical houses offered by the national housing industry in Houston with their more expensive prototypes, one notes a “doubling” of the social areas, even before the number of bedrooms increases. The living room in the simplest houses is split into formal and living rooms in the more expensive ones; the dining room is split into a formal dining room and a breakfast nook. In the ideal case, the privacy of the family is protected in these family areas, leaving the formal areas for display and hospitality. The privacy of the individual within the family is, of course, guaranteed by the individual (private) bedroom, which is seen as the ideal for a family’s children throughout the US (Pader 1994). Duncan (1982) has already pointed out the apparent contradiction of this modern house that is both more private (as a refuge) and more exhibitionistic.
While cultural analyses such as those of Schneider and Smith or Bourdieu provide valuable insights into how this aesthetic and symbolic system is put together and works, a clearer picture is afforded by specific historical analyses of the US experience, such as that of Bushman (1992). Bushman traces the origins of the middle-class taste to the seventeenth and eighteenth century, when a sizable proportion of the population started copying and assimilating the manners and tastes of the minuscule American gentry. The democratic project of the US demanded the creation of an aesthetic appropriate for the general population, conceived as a society of free members with equal rights. Unable to unshackle itself from the influence of society's more powerful classes -first the English aristocracy and later its cultural descendants, the local gentry- the surging middle-class emulated and eventually created its own version of the genteel aesthetic. One of the contradictions that this process produced was the conflict between the work ethic of the middle-class and the leisure-oriented aesthetic of the gentry. The whole aesthetic universe of the nobility was based on a notion of refinement, which was the opposite of the coarseness observed in the lives of those unable to keep the world of work at bay.

(...) gentility was at odds with older middle-class values. Gentility envisioned an existence free of work, devoted to conversation, art, and the pursuit of pleasure. By contrast, industry lay at the heart of middle-class life and was rightly enjoined upon all who wished to succeed in the middle-class world. (...) Gentility was the culture of a leisured governing class, not of hardworking farmers and artisans. (Bushman 1992, 411)

The aesthetic universe of the gentry, including its architecture and use of space, was based on the exclusion of labor, but was assimilated by the working middle-class as a fundamental element of its social project of becoming the legitimate class of the new
American democracy. One of the key incorporations from the genteel universe was the parlor.

Above all, gentility created parlors, the most common and the most important site of refined living. A parlor emptied of beds and tools and ordained as a place for polite conversation was the most telling mark of genteel aspiration. (Bushman 1992, 181)

The parlor, as the origin of the formal living rooms and dining rooms of today, was one of a series of spaces—such as gardens—that stressed leisure over use and that are at the base of the incompatibility of residence and work of the latter-day suburban environment. This historic separation has entailed, of course, a cost, and this cost serves today, as before, to define the level of belonging to the middle-class.

A house and neighborhood environment designed around ideals of leisure, privacy, and display is obviously costly. Street environments are less versatile, houses are bigger. (If the family cannot guarantee the privacy of all its members within the house, these needs spill inappropriately into the street, as in Jackson’s analysis of the “auto-vernacular landscape”). The suburban environment’s exclusion of certain domains of modern life has a cost, both monetary and aesthetic. It is true, as HOAs argue, that cars and businesses ruin the aesthetic of the suburban environment, but only because this aesthetic was founded on their exclusion to begin with. The capacity of the middle class to keep the world of work away from its residential environment both confirms its economic power and establishes the basis of its taste.

The way the middle-class home works as an economic resource cannot be, in consequence, more different from that of Peattie’s underdeveloped world. The home is a resource not because it can be used productively, but basically because it can be resold
or, alternatively, used as a generator of capital through a permanent process of valuation, which is enhanced by its level of upkeep. The key practice is not the ability to house economic activities, but rather the ability to extract the "equity" from the home, that is, the difference between the home's market value and its outstanding mortgage debt. Home equity can be extracted in different, well-known ways: homeowners can sell the home, purchase less expensive property, and keep the equity; they can re-finance the mortgage for the whole value of the house and, again, cash-in the difference; or they can borrow against this same difference between value and debt (using the house as a collateral) through the increasingly popular "home equity loans" and "home equity lines of credit" (Canner, Durkin, and Luckett 1998). In all cases, any increase in the value of the property is a potential net gain in available cash or credit for the household. These practices are supported not only by the banking industry, but indirectly by the whole set of federal policies that support homeownership, and more directly by those that specifically fuel housing speculation, such as the tax exemption on capital gains obtained through home sales (see Carliner 1998).

In this system, the productive use of the home by the poor can only ruin the property and its chances to be sold, or assessed, later on as a middle-class home—and indeed it does. The problem is compounded because the US system does not produce housing for the poor. Government agencies in the US produce less than 2% of the housing in the country (Lucy and Phillips 2000, 15). An overwhelming majority of the housing produced in the US is sold by the private industry to households based on their ability to pay, and built following very high standards of quality required by law. In
other words, the US only produces middle-class houses. The poor typically live in rented apartments or in older and deteriorated former middle class homes that have lost a considerable proportion of their original value. (That is why Jackson could only distinguish the houses of the poor by its use rather than by their appearance).

Cities, Houston included, do not allow the construction of substandard housing for the poor, for such action would imply that the municipality (or worse, the citizens themselves) either “want” or condone the construction of low-value developments that threaten the fiscal viability of the city or the interests of its homeowners. Such low-value developments are referred to negatively as “instant slums,” that is, projects that start off as poor. The alternative for the poor is, in consequence, to fabricate their own “slums” with the hand-me-downs of the middle class. The city is, then, a middle-class city in a very strict sense: all of its houses are middle class, either because that is what they are, or because that is what they used to be. A Houston architect explained it thus:

You don’t lower the cost of housing to reach more people, you bring people up to a desired level. What you offer is the American dream of a nice neighborhood. You want people to deserve what they get, to work hard for it. Otherwise they will not have a stake in the system. The city doesn’t want slums.
3. The social nature of the middle-class residential environment

Most communities in the United States are evaluated primarily in terms of what they symbolize or express about the social status of the family that live in them, and the two communities under study here were no exception to this rule. The most important attribute of a community to a new home buyer is its class image—a cluster of elements in the physical environment that symbolically identifies the level of income and occupational prestige attained by current and prospective residents. These physical elements can be arranged in a variety of ways, and the more or less agreed upon standards by which the arrangements are judged constitute what might be called a social aesthetic—"social" because the arrangements are used symbolically to organize relationships between people and "aesthetic" because the medium involved in the symbolism is considered "beauty." (Werthman, Mandel, and Dienstfrey 1965, 12. Emphasis in original.)

What is the social and aesthetic nature of this middle-class landscape that is preserved and defended on a daily basis in the suburban world? Answering this question requires delving into at least three related dimensions of the typical suburban neighborhood: its class image, and its nature as both a civic space and a stage for individual expression.

In a most basic sense, the US suburban environment tends to work with the assumption usually put forward for modern societies in general regarding the residential environment as a social artifact: given the lack of stable social hierarchies in modern societies and the constant struggle of its members to improve their social standing, architecture and spatial location (like many other forms of consumption) are used as evidence and source of such acquired social positions. Location in physical space has become an indicator of location in social space (Rapoport 1990, 71). One has to suspect, however, that not all modern societies place the same importance on residential space as a demonstration of status, and that the degree and manner in which this takes place is a
matter for empirical research (Duncan 1982). One could use here Bourdieu’s (1990; 1984) theory of social stratification, and wonder how households can deploy his different forms of “capital” (“symbolic” or “economic”) available to them in a particular society for defining social standing: “social capital” (i.e., social prestige, as indicated, for example, by well-known family names), “cultural capital” (i.e., education or taste), or “economic capital” (i.e., material resources, usually expressed through conspicuous consumption).

The argument has been made that forms of symbolic capital (social or cultural) are generally weak in the U.S., especially for the middle- and working-classes, and that this has transformed space, in the form of widespread concerns with residential address and neighborhood “character,” into a veritable battleground for the negotiation of social standing (see Perin 1977 and response by Rapoport 1979; also Cullingworth 1993, 103 ff. for comments on the general concern with neighborhood “character” in U.S. urban planning). For Bourdieu, the U.S. middle-class world is precisely characterized by its “low degree of institutionalization of symbolic capital,” “low degree of mutual acquaintance,” and “multiple,” “fluid,” and “blurred” hierarchies, all of which leads to the pervasiveness of “pretention” and “bluffing strategies” (Bourdieu 1990, 139, 304 n.5; also Knox 1992).

However, as was pointed out before, there is also, in the US, a highly popular “middle-class” housing model whose stability across time and space cannot be accounted for with the view of the US residential landscape as a terrain of pure material competition. The detached, privately-owned single-family house functions as a widely-
shared symbol of arrival at a middle-class status (or, as sometimes expressed, to the
"American Dream"), with its associations of credit-worthiness (obtained through the
relation with the mortgage lender), independence, and a family-centered life. The
distinction between renters and multifamily apartment dwellers on the one hand, and
homeowners and single-family house dwellers on the other, seems to mark a crucial
symbolic watershed in the US, even though most home-owning families do not keep their
first house but start trading it for better and larger ones as soon as feasible. There is, thus,
competition, but within a more stable framework that distinguishes a highly-valued
middle-class status from the groups and classes that are seen to live under it.

Competition (or status negotiation) within the middle-class landscape is provided,
in its simplest form, by the differently-priced subdivisions offered by the development
industry. But, beyond price, architecture also plays a role in defining the products and
targeting segments of the market. In their study of California developments, Werthman,
Mandel, and Dienstfrey (1965) found a pattern that could have used Bourdieu's
*Distinction*, with its emphasis on styles and tastes as a reflection of the buyers' varying
amounts of economic, social, and cultural "capital." A neighborhood with a
"contemporary" design with unusual features such as an atrium (Eichler), was typically
inhabited by homeowners with "occupational and educational ranks that far exceed their
financial status" (idem, 29). The wealthiest homeowners occupied more traditional
homes in a subdivision that allowed horses (Lynn Ranch), and that saw the Eichler
homeowners as people with less means, but more "arty" (idem, 30). The remaining
neighborhoods included more standard designs, including one that was widely considered
"cute." More will be said below about the role of styles and architecture, but for now we will focus on the larger issue of social segregation and class coding as produced by the development of similarly-priced subdivisions and homes.

It is not an exaggeration to say that social segregation is one of the main purposes and organizing principles of the U.S. land development system. Segregation is both sought in the production of the urban landscape and guaranteed in its long-term management. Downs (2000; 1999; 1993) has argued that U.S. land markets are not really "free" markets, but are rather highly regulated ones. Zoning and other controls place all kinds of restrictions on the way land can be developed and transformed. One could visualize a "free land market" as a landscape of plots and parcels of land any of which can be sold and bought for whatever purposes the buyer deems appropriate. But as Downs observes, the U.S. city is not a city of plots; it is rather a city of "neighborhoods." The city is built as a patchwork of subdivisions, each of which is targeted to a narrow range of house prices (and thus income groups).

The key (and, in Houston, the sole) mechanism for building and preserving a more or less segregated residential neighborhood is the use of restrictive covenants, which specify the minimum size (and sometimes general characteristics and materials) of the homes that can be built in a subdivision. In a Houston real estate agent's words, restrictive covenants establish "a floor" in terms of income level for the neighborhood. In other words, the social level of a subdivision is defined basically by the established minimum home cost. Werthman, Mandel, and Dienstfrey (1965) expressed it in a similar way.
The basic framework of a community or subdivision class image is established by the price range of homes that are included in it, but the most important point in the range is the bottom because this price determines the extent to which a community or subdivision is considered socially exclusive. The Lynn Ranch subdivision in Janss/Conejo and the Starview subdivision outside it, for example, are felt to be the highest status subdivisions in the Conejo Valley largely because most people could not afford to live in them. (Werthman, Mandel, and Dienstfrey 1965, 86)

Similarly, Hillsborough is considered the highest status community on the San Francisco Peninsula partially because it contains expensive homes but partially because it does not contain cheap ones. Since high-priced structures can be found in practically all Peninsula communities, the most important criteria in establishing the framework of a class image becomes the prices of homes that a community can exclude. (Werthman, Mandel, and Dienstfrey 1965, 87)

The establishment of the economic floor of a subdivision is the most basic step in the constitution of its class image. This step has to be followed and complemented by the design of the subdivision itself and of the individual homes. Here, the US housing industry utilizes a division of work that, beyond the advantages it offers to the industry in terms of efficiency, complies well with the way homeowners engage in the consumption of housing. Usually, subdivisions are built by land developers, who then sell the lots to homebuilders, who in turn sell the lots with homes to homebuyers. Larger companies may actually engage in both lot development and homebuilding, but even then, the home buying process does not lose its two-step format. Homebuyers usually select first the subdivision and lot, and then choose a house model to build on it. (Purely speculative housing construction, the building of homes before anyone has bought them, is also a common practice from the part of developers, but usually only in times of housing booms).
The economic level of the subdivision is established by the land developer, since she drafts the restrictive covenants. In other words, homebuilders purchase lots already restricted. In the words of a Houston real estate agent, "developers establish the restrictions, the theme, the aesthetic appeal, the aesthetic theme." Through the restrictive covenants and the land development work, land developers decide, for example, that a particular neighborhood will have a "rural" character, with gravel roads, large lots, and provisions for keeping horses. Of course, the restrictions can also be extended to the future architecture of the individual homes, specifying materials and other design issues.

The land developer thus establishes what the neighborhood will look like in general terms, what will be common and harmonious, despite the presence of distinct home designs. In US planning law, this desire to control individual home design and make it conform to a communal vision has been summarized in the "no excessive difference rule" and the "no excessive similarity" rule (Cullingworth 1993, 104), which advocate home designs that are clearly distinct for each home, but still share sufficient commonalities with the rest of the neighborhood's houses. In practical terms of the development process, the developers' restrictive covenants take care of the commonalities, while homebuilders deal with the individual differences. That is, the developer's restrictive covenants establish what all the homes should have in common, while the homebuilder provides what will make each house unique. In social terms, the common vision is what confers first a middle-class identity, and second, a class image that reflects the economic, and maybe cultural, power of its inhabitants. The individual
differences address an equally important American cultural concern: that of being distinct, individual, and unique. Let’s analyze the desire for a common vision first.

In a paper on the methods of European nineteenth-century autocratic planners, Kostof (1994) has left us a fascinating reflection on what common urban visions, and the methods used to implement them, tell us about a society’s political structure and self-image. Kostof analyzes the demolition and rebuilding work that absolutist leaders engaged in European cities in order to impose a uniform and monumental public space expressive of the leader’s power. He contrasts this approach with the more modest and piecemeal transformations that civic governments have produced through history in order to create a visual civic realm, and with the even more informal methods of societies that have renounced to a civic realm altogether. In the latter examples, cities (such as those of the Middle Ages) have been adapted to the needs of tribal and ethnic groups, carving closed superblocks out of urban structures originally planned with a more formal geometry and civic image in mind. These cases illustrate the use of a city as “an amenity where people live and work as suits their convenience, where their commitment is conditional and short-term” (Kostof 1994, 19). This city takes an “incidental” form adapted to everyday needs instead of a “perceivable” and pre-planned order. It is a model opposed to that of the city as a “work of art.”

In a very different (but related) piece, Margie Ruddick, a landscape architect, has offered us an account of her own reactions to a neighbor’s remodeling project of his house and garden in a Long Island beach neighborhood. The next door neighbor (“Tom”) started a series of changes to the building and grounds of his property that were
at odds with the traditional aesthetic of the neighborhood. In a neighborhood that emphasized an aesthetic of simple buildings in an (intentionally) natural, casual, and unpretentious surroundings, Tom started introducing elements—such as decks, basketball hoops, and vegetable gardens—that looked out of place but that were ultimately related to his family’s specific needs. The piece is a reflection on the contrast between professional designer’s methods—with its emphasis on formal consistency—and the design approach of a “tinkerer,” a person that tackles built form incrementally, and from the perspective of immediate needs rather than a preconceived order:

Tom’s design by accretion—his insertion of the functions that he wanted into the landscape—took the opposite approach to the professional’s overall strategy. Rather than being a ground onto which the objects of every day are placed, his landscape is the objects of every day, arrayed side-by-side. A beach ball does not merely provide atmosphere; it is the atmosphere. Tom’s landscape admits of the present, of the facts of daily life, in a way that a professionally prepared landscape rarely does. And the reason that it admits of the present is that it is constituted by change—the things that occur over seasons, over time—and by fragments. Lacking a cohesive overall plan, the landscape can accept new additions, as there is no pure intention as to the landscape’s formal integrity with which to interfere. There is no consistent whole to Tom’s landscape; it resists objectification because it is composed of incidences, all unrelated except in that they result from Tom’s needs. (Ruddick 1997, 110-111)

Kostof and Ruddick’s analyses contrast the character of domestic architecture as a flexible and adaptive artifact of everyday life with that of an alternative model that produces a more constrained environment in virtue of a preconceived and overarching stylistic vision. This vision is always that of a civic order through which society (or a segment of it) presents itself, as is clear in Kostof’s case, and more indirectly in the purportedly professionally-based aesthetic project of Ruddick’s example. Ruddick’s case has an obvious (but implicit) class-content, for both her stylistic vision and her neighbor’s
anything-goes method are representative of, respectively, the standard middle-class and lower-class approaches to domestic space. The uniformity of Ruddick’s Long Island neighborhood is not very different from the common visions that deed restrictions impose on new subdivisions throughout the United States, and whose purpose is precisely to control inappropriate “tinkering.”

Outward civic orders are intimately related to the notion of a “public” space, which is the other side of the coin of the modern “private” space of the home-as-a-refuge. The notion of a “public space” can be best related to the notion of a “public sphere,” as studied by Habermas (1991), which developed together with the modern liberal state, as well as the modern city. The public sphere is understood as a social sphere (an imagined community of a sort) which exists outside the “state,” which encompasses such entities as the “market” or “public opinion,” and which stands in contrast with such state on the one hand, and the private world of the individual and family on the other (cf. Taylor 1995). It is an impersonal social realm of free discussion and interaction. Urban “public spaces” have also been conceptualized as “free,” impersonal, and open spaces belonging to everyone. They stand in opposition to the space of the private home, and of private space in general. Such space reflects the “public,” and it is no wonder that it is seen as a space of display -of private and state wealth, of power, of group and personal identity, etc.- dominated by advertisements and a facade-oriented architecture. It is a space of social status and identity negotiation. In fact, the words “urban,” “open,” and “public” can be used almost interchangeably. There is no “urban” space that is not “public” space, and this space is always “open,” free, accessible.
The cultural nature of this private/public split is illuminated when contrasted with such work as that of Kaviraj (1997) for the case of urban India and Pellow (1996) for the case of urban China. In both cases, the local culture does not imagine “urban” space (space beyond the walls of the house) as a “civic” space belonging to a “public.” It is rather a residual space, a sort of “no-man’s land” relaxed of any strict behavioral code. Such societies seem to be structured around the residential group and extended family, beyond which there is but a very tenuous notion of a larger, more abstract collectivity. The “community” has yet to be split effectively into “state,” “society,” and “family.” (In these cases what tends to be produced is a city of blank, back walls rather than facades).

In Calcutta, in consequence, “public spaces” are seen as “available spaces” without an owner, and are occupied by groups and families in need of living space (Kaviraj 1997). Activities considered private and domestic in the common modern imaginary -cooking, doing laundry, sleeping- make their appearance in the “public” scene. Public space is thus domesticated, effectively eroding the public/private divide.

Pellow’s work on contemporary urban China (1996) also renders a social world in which identities are afforded by the residential group and extended family. The “public” space beyond the walls of the house is a residual space somewhat devoid of social content, and where everyone “behaves as though no one else is present” (1996, 126). Its extreme anonymity is used to engage in interpersonal activities -such as sex- which are extremely controlled within the domestic unit. Not surprisingly, streets in these cities are typically flanked by walled-off residential compounds.
Modern public and civic spaces, such as the ones created by deed restrictions, are thus necessarily expressive of the notion of a civil society. The main difference between Kostof's civic spaces and the world of US subdivisions resides in their respective scopes. While Kostof refers to the expression of the symbolic ambitions of capitals and whole cities, the suburban world is concerned with the image of particular subdivisions, each understood as a world in itself and expressive of the means and ambitions of its homeowners. In contrast to Kostof's example, the "civic" order imposed here does not refer to the city or nation, and is rather limited to a particular class and group. In the United States, regulations that control the public appearance of buildings outside residential subdivisions are indeed less common.

This limited "civic" sphere that is imposed on individual homeowners presupposes, of course, the existence of a class project or structure that is expressed, confirmed, and enacted through the environment - the project of the American middle-class. The US middle-class self-consciousness implies a sense of belonging expressed through a common ("civic") façade, but that nonetheless must leave ample room for individual expression. The tinkerer destroys this careful balance between belonging and individuality. By emphasizing utility over conformity, the sense of a common social belonging is destroyed.

The utilitarian tinkerer is not, however, the only form of threat to the common vision. The civic environment is necessarily unstable as well in cases were the group consciousness that is expressed by it is weak, even in the presence of a strong notion of public and civic space. Holston (1991) has analyzed the case of domestic architecture in
Brazil as a form of individual self-expression that is less dominated by common visions and their ensuing constraints and more by a competitive spirit. In his analysis of Brazilian households, tinkering is the norm, but not only for utilitarian purposes (that is, adapting the house to the household’s needs) but also for purposes of aesthetic expression closely tied to individual competition and social bluffing. Households frequently remodel their homes in an attempt to look more modern, stylish, or wealthy. As in other modern societies, the house is used to negotiate social standing, but in a more individualistic approach than what is common in the US.

It is not too great a generalization to say that in modern mass societies of the most varying sorts, this dimension [of the house as a public façade] becomes a public medium through which individuals broadcast claims about themselves and comments about the presentations of others. Of course, some modern societies, especially Islamic ones, legally regulate the facades of both public and private buildings; others, like the United States, have strong cultural codes of conformity. But in many countries, such as Brazil, people of all classes view houses as primary opportunities for individuating symbolic practices — indeed, “house talk” is almost required discourse, and those who don’t engage lose distinction. Across the social spectrum, people actively participate in the design of their houses, making domestic architecture in Brazil a privileged sign system for the literate public. Especially when house design and decoration are not disciplined by the rarifying standards of professional architects, they become systems of massively legible, highly competitive, and openly innovative communication. (Holston 1991, 457)

It might be that this more radically competitive terrain of domestic architecture in Brazil (and Latin America) is due precisely to the lack of a more defined middle-class universe that can provide the shared aesthetic that one finds behind deed restrictions in the US. There is certainly no comparable experience in the Latin American region as the one described by Bushman (1992) about the historical formation of a hegemonic middle-
class culture in the US, i.e., the project of a majority-based, class-less, and democratic domain of good taste and manners.

As is evident in the above discussion, a civic space implies not only a harmonic façade, but also a specific etiquette regulating the interaction among strangers or neighbors. In the US, the public space of neighborhoods is understood as a space of politeness, a notion that is translated into the architecture as well. In a discussion about the design of a new subdivision, an experienced Houston landscape architect saw the expression of politeness, for example, in the materials of walls and fences. The whole subdivision was to be surrounded by a brick wall that would protect the neighborhood from noise and intruders, and that would (through its materials and design) express the social level of the neighborhood. Inside, however, the fences between houses would be wooden, since brick walls would have been, in his words, “impersonal.” The use of solid brick walls between neighborhoods and flimsy wood fences between houses was a way of addressing the notion of a residential community that could distinguish itself from the outside world while constituting a civic space within.

In addition, the design of the houses themselves is also expected to express this civility. One of the reasons townhouses are rejected in redeveloping single-family neighborhoods is the fact that, due to the narrowness of their lots, garage doors dominate the facades of the units, thus contributing to the “impersonal” image. In the words of a Houston land use lawyer, “In townhouses, the front garage doors say: I don’t care about you.”
Historically, as Bushman notes, the development of a middle-class aesthetic (and, by extension, a residential civic space) in the US meant a shift from the do-it-yourself approaches of house tinkerers to the widespread endorsement of coherent house styles and domestic (sub)urban images, a process that accelerated in the mid-nineteenth century. Coherent architectural and landscape visions started to be promoted by professional designers through "pattern books," which were sought by -and targeted to- a large reading public in search of clear symbols of full social and cultural citizenship. Starting in the mid-nineteenth century, the US public was inundated with pictures of houses that treated domestic architecture as a landscape and that sought that "formal integrity" that Ruddick identifies with the professional gaze.

The direct descendants of the nineteenth-century pattern books are the US house plan catalogs of today, which are found in newsstands throughout the country or are sold as specialized publications. The universe of home catalogs stands, of course, in absolute opposition to the world of lower-class tinkering, but, as is the case of tinkering itself, it represents the realm of individual expression, this time of the middle-class. The universe of house plans provide middle-class households with a wide selection of coherent domestic images and fantasies that promise to fulfill the individualistic longings of homebuyers but always within the framework provided by restricted subdivisions.

The house plans are produced by "home designers" across the US and sold to homebuilders or interested homebuyers. Home designers are usually not architects; in fact being an architect is considered a liability (Knack 1997), since architects are thought to be unresponsive to the tastes and desires of the buying public. (One of the most
successful home designers in the Houston area is, in fact, an architect, but he hides this from his clients).

The system works in a surprisingly democratic and open fashion, since home designers can tell homebuilders which of their designs have sold the most (Knack 1997). Home builders can thus purchase a whole set of a designing firm’s “bestsellers” for their projects.
4. Communities and Home Owners’ Associations

Instead of having a benevolent public landlord, as [Ebenezer] Howard anticipated, CIDs [Common Interest Developments] feature a form of private government that takes an American preference for private home ownership and, too often, turns it into an ideology of hostile privatism. Preservation of property values is the highest social goal, to which other aspects of community life are subordinated. Rigid, intrusive, and often petty rule enforcement makes a caricature of Howard’s benign managerial government, and the belief in rational planning is distorted into an emphasis on conformity for its own sake. (McKenzie 1994, 18-19)

“Whenever you buy a home you should always buy with the idea of reselling it. (Would it be difficult to sell?) We won’t have a bit of trouble here as long as people keep up their lawns.” (A dentist, in Werthman, Mandel, and Dienstfrey 1965, 101).

As indicated in a previous chapter, middle-class subdivisions of today are not only restricted through deeds, but also include mandatory Home Owners’ Associations (HOA). While deed restrictions have a long history, the use of HOAs is a more recent trend of the last 30 years. Deed restrictions are effective tools for preserving the image of a neighborhood as long as consensus and cooperation among neighbors is the norm. But when violations are frequent and dramatic, and legal action is called for, homeowners are faced with costly and contentious legal battles paid voluntarily only by the homeowners willing to foot the bill. The need to manage the conservation of neighborhoods through time, rather than just the need to restrict them, is the origin of the modern HOA. HOAs are also the vehicle through which common amenities -parks, playgrounds, pools, fences, entrances- are maintained. On the other hand, the appearance of these private neighborhood amenities is the result of a vigorous trend of privatization of traditional local government responsibilities (such as the creation of public recreational facilities)
that has swept through the US during the last 25 years of strapped municipal budgets (McKenzie 1994).

There has been a tremendous increase in the number of HOAs in the US. The number has ballooned from less than 500 nationwide in 1964 to around 150,000 in 1992, encompassing a population of 32 million people (McKenzie 1994, 11). By 1998, the numbers had increased to 205,000 associations and 42 million people, that is, almost 15% of the population (Stabile 2000, 1). It is generally acknowledged that, just as deed restrictions have become so common as to be unavoidable, so it is increasingly hard today to buy a new house that is not included in a mandatory association (McKenzie 1994).

HOAs typically work through a board composed of voluntary members, elected among the neighborhood’s homeowners. The board drafts an annual budget, balancing the fees paid by every homeowner with the typical annual expenses: maintenance of common facilities, deed restriction enforcement, and construction of additional improvements (Hyatt and French 1998). Very frequently, the more affluent neighborhoods hire professional HOA managers -firms that specialize in administering the resources of an Association. Managers save homeowners (especially board members) a considerable amount of time and effort, for they take care directly of the day-to-day maintenance and enforcement tasks, and also draft the budgets and do the bookkeeping. They are present at all board meetings and function, in general terms, as specialized advisors who are knowledgeable of HOA legislation. More and more, neighborhoods of different economic levels are making use of professional managers due to the increasing
complexity of deed restriction enforcement and facility management, and of the time demands of these tasks. As a Houston industry expert explained, “the days of HOAs being run by a bunch of little old retired ladies are gone. You gotta have somebody that has some business sense. It’s a business – that’s what it is.”

HOA managers and board members are a mine of information and insight into the ideals behind middle-class neighborhood management - its notions of community, property values, and appropriate change. In the following pages, three Houston area managers will be introduced, representing three somewhat distinct approaches to the task of inhabiting and preserving a middle class neighborhood.

Robert Jackson is the owner of an HOA management company in northeast Houston that manages thirty-two neighborhoods (or “communities” as he calls them). Since “this is a labor-intensive industry,” the neighborhoods are purposely within a forty-five-minute driving range. He typically oversees maintenance contracts, manages deed restriction compliance, collects the funds, monitors insurance and state compliance, and does the budgeting and bookkeeping (keeping the corporation “financially alive”).

Deed restriction compliance is monitored through “drive-by inspections.” Every house in every neighborhood is checked every two weeks. In case of violations, he proceeds with a letter to the homeowner and from there “all the way to civil court” if necessary. He also testifies in court if needed. The drive-by inspections have to be done carefully and with appropriate record-keeping, since inspections have to be seen as equitable and uniform to avoid failure in court.
For Robert Jackson, his two major functions are to protect property values and to improve property values. The improvement of property values is accomplished by expanding the list of the neighborhood’s amenities: fences around the pool, well-landscaped entrances, a nice neighborhood fence. The maintenance and enhancement of the exterior boundary of the subdivision is critical, for the overall image of the neighborhood to outsiders is dependent on it:

What most people see of a subdivision is the entrance, the fence, the subdivision boundary. If that fence doesn’t look good, it impacts the whole community. It affects everyone, even those that live a half mile away. It affects property values.

In terms of individual properties, the job consists of monitoring both deed restriction conformance and the quality of renovation and maintenance work.

In terms of individual properties, the HOA encourages people to maintain their homes and guarantees that any improvement of an individual owner is conducive to improving all property values. For example, HOAs disallow above-ground pools because they’re difficult to maintain. There are individuals who like to have pools in the front yard or would like to have fences extending forward beyond the building line. Those would be a detriment to the community. The HOA would not let that happen. And there is really no other reason why the homeowner should not put a pool in their front yard or a fence or a big swing set, something that might be offensive to other people. So the HOA protects property values, encourages owners to improve their houses and keeps them in the right tract. No one can define taste, but the HOA does get into these issues. For example, what color to paint your house, or when it comes time to put a new roof, establishing standards on the shingles which improve the property values of the community.

Jackson uses the term “drive-by property values” to talk about the visual perception of the community in relation to its economic prospects. Neighborhoods that enforce deed restrictions and maintain a well-kept image have high “drive-by property values.” These are critical for banks when they are considering whether to approve loans
in a particular neighborhood. In addition, HOAs have to guarantee to the banker, before
the transaction takes place, that the house is not in deed restriction violation.

Mortgage bankers drive the community to evaluate values before loaning in that
neighborhood. They can tell on a drive-by basis if they want to give a loan there.
That [lax enforcement] catches the eye of the mortgage banker, who thinks “the
value in this community is not as high as in the others.”

In Jackson’s experience, lax enforcement of deed restrictions has tangible impacts
in the real world of real estate economics and HOAs know it –one reason the more
responsible ones go to great lengths to guarantee it.

Neighborhoods can go from 100 to 80 or 60 thousand in a couple of years, say 4
to 5 years, in drop of property values just because of lax enforcement and
maintenance. The same house in another neighborhood may be worth more just
because of how that neighborhood looks. One neighborhood spent [in legal fees]
between $15,000 and $18,000 to remove a car from a backyard. But you have to
do it if you want to keep the place up.

For Jackson, HOAs have a practical and well-defined objective, which has little to
do with community life in a more social sense: “The reason for HOAs is property values,
that’s why we’re here.” This implies that, even though extensive participation by
homeowners in the HOA is necessary, expected, and desirable in theory, the best
managed HOA is one where conflicts are rare, mass “town hall meetings” are avoided,
and turnover at open meetings is actually low. Once the HOA has been turned over from
the developer to the neighbors and the system is set in place, good management should
ensure smooth and conflict-free functioning.

Board meetings are public, but they won’t entertain much input from the public.
Good associations have monthly meetings, otherwise they lose contact with the
manager. Good management will also avoid town hall meetings. One of the
communities we manage has 2,500 homes and only 35 people have attended in the
last three years. A good management team will have a history of small attendance
membership meetings, no hot issues, no highly contested meetings.
When homeowners are happy, turnover is low. When a developer pulls out, interest is high. At this point you tend to have hotly contested elections because people know what the developer did wrong. Homeowners are eager to take control. After a first board, re-elections sometimes come instigated by resentful owners who have been sanctioned for violations. These cause town hall meetings. Town hall meetings are usually ugly. Homeowners try to avoid town hall meetings. One of the reasons boards meet every month is to try to avoid the one-time town hall meeting blow-up.

Jackson’s pragmatic view of neighborhood management is shared by other managers, who are inevitably concerned with property values. But other managers also combine this pragmatism with more idealistic views and expectations of community life. Frances Davis’s firm has a much larger operation than Jackson’s. She manages 85 neighborhoods in Northwest Houston, encompassing 19,000 acres and 34,000 units. Her views on the economic aspect of neighborhood maintenance are as clear-cut as Jackson’s.

Everyone is going to sell at some point. That’s in everyone’s consciousness. You become concerned about the image of the community to realtors.

When lenders step in to lend mortgages they look at the levels of enforcement, underwriting one subdivision over another. They make pictures and send them to investors. It’s all about risks.

The idea is that values are maintained or improved, so that when homeowners resell, they can recoup their investment and maybe get more. When we buy, we buy with the hope that values will go up. Every house is someone’s collateral.

But she also sees the dynamics of neighborhood management as something neighbors should get excited about. Echoing the popular view that equates homeownership with a sense of pride and commitment, she argues that “good” communities are always participatory. On the other hand, a moral sense of commitment on the part of homeowners is essential for good management, since the resources of
HOAs are limited and cannot sustain constant legal battles against violators. Thus, for
her, Robert Jackson’s experience of limited participation is “accurate but not good.”

A good turnover at meetings is 5%, but you desire more than 50%, people excited
and interested on what’s going on. A community that is really good will have a
good turnover regardless of the fact that there are problems or not.

To lift a community you need team building effort, a sense of pride, a sense of
community, peer pressure. If you don’t get participation, you’ll sue a couple of
homeowners and lose all your money on those cases. There’s not enough money
to sue everyone. You need pride of ownership, being a good neighbor.

Virginia Moss is another HOA manager who also takes seriously her role in
protecting property values, but also sees her work as that of preserving a way of life and a
sense of belonging. She personally manages only a handful of older and upper-middle
class central Houston neighborhoods. In her environment, inappropriate renovations and
redevelopment pressures, more than neglect, are the main problems. She complains
about homeowners that replace garages with large additions, which frequently include
rooms for rent or home businesses (sometimes used to pay for the renovation). Moss
calls many of these “income-producing properties” because their purpose is to make
money from the property, threatening the lifestyle of those who limit the homes for living
purposes (the fact that these homeowners also seek to produce income ultimately by re-
selling underscores how the discourse is set to distinguish legitimate from illegitimate
forms of profit). The neighborhood’s older houses (and lots) are small compared to
today’s suburban standards, so additions of multiple rooms, “cathedral ceilings,” and new
stories are common, much to the dread of the neighbors who prefer the older and original
house typologies. Developers also seek to buy properties where the deed restrictions
have lapsed, and rebuild them as townhouse projects –the worse prospect of all.
According to Moss, a third of the people that renovate drastically are building to stay. The rest are reselling and looking for a profit. She sees drastic transformations of the neighborhood environment as an emotional blow to faithful homeowners.

For example, when you lose trees to townhouse development. Here’s a neighborhood with a sense of place that people cling to and you start to remove that and it changes something in them physically, their sense of happiness and well-being.

A violin player herself, she sees the work of neighborhood management as the practice of an art, the art works being in this case the neighborhoods themselves. The battles against change are as dramatic as in the other examples, and she mentions a neighborhood that spent between 30 and 40 thousand dollars to stop a developer from splitting 5 lots into 10 in violation of the deed restrictions.

These HOA managers obviously vary in their views of a desirable neighborhood life. The range goes from the pragmatic, almost cynical, view of Jackson to the more sentimental view of Moss. What they have in common is, however, the unwavering commitment to the preservation of the physical integrity of the place. Community life can be active or almost nonexistent, but the task of preserving the neighborhood’s architecture as an expression of social class and a promise of future wealth will always be present. If these neighborhood communities forged around the idea of belonging to a social class are a form of “imagined communities” as Anderson (1991) has explained for the case of nations, one can argue that, in their simplest form, these communities can be reduced to an architectural fact—a managed, physical environment that embodies the attributes of its owners.
Foreign homeowners quickly learn that this regulated environment is serious business and makes little allowance for variety or improvisation. One board member of one of Davis's neighborhoods complained about the work entailed in educating foreigners, mostly through the neighborhood's newsletter, about the restrictions and the level and type of upkeep expected of them.

Many foreigners—Hispanics, Arabs, Asians—do not know about deed restrictions. Maybe they have never lived in a deed restricted community. I'm amazed at people buying very expensive homes and the things they do to them. Many don't know how to care about lawns. For example, Rye grass is a winter grass. During summer, it's Bermuda or St. Augustine. Not doing Rye grass may mean brown grass in the summer, which detracts on the look of the community, the looks of the neighborhood. We have to do a lot of advising, especially through the newsletter.
5. Sophisticated developers and mature buyers

As broadly defined by our respondents, "investment" is an orientation or perspective used to evaluate houses and communities on the market. Rather than talking about what they like or dislike about a location, home, or community, they often talk about what the market tends to prefer or reject, thus transforming "houses" into "commodities" that are being bought to resell but which function as "homes" during the interim. [...] And some people do not buy particular kinds of houses because they feel their own tastes only represent a minority of the market.” (Werthman, Mandel, and Dienstfrey 1965, 130. Emphasis in original.)

The successful preservation of middle-class neighborhoods depends on many factors, good management being just one of them. There are the forces of the larger real estate market, which make people move, and which frame a mindset discussed in the next section. There is also the quality of the deed restrictions themselves, which HOA managers are compelled to enforce, but which may vary significantly in scope, detail, and competence from one neighborhood to another. As discussed before, the drafting of the deed restrictions is a responsibility of the developer and once in place, the restrictions themselves are rather difficult to change. The care and competence put into the drafting of the deed restrictions from the part of the developers is thus an issue of great importance, for managers and neighborhoods have very small chances of modifying them and are limited to the role of enforcers. This issue is discussed in the residential development world as referring to the level of sophistication and experience of the developer. The other side of this coin is the experience of the homebuyer herself who, after all, has the opportunity to review the restrictions before purchasing the home. In this sense, success the middle-class suburban world belongs to mature buyers who purchase from sophisticated developers.
In the suburban patchwork of neighborhoods, the differences between restrictions can be important and these can change form one street to the next, depending on the development history of the area. The small area Virginia Moss manages, which consists of an older, interrupted grid of streets, has 21 different restrictions, and is the result of a piecemeal history of development. Time usually accounts for these differences, either because the developer becomes more experienced from one phase of the development to the next or the appearance of new potential threats has to be addressed. An advisor to HOA managers, explains:

In the case of deed restrictions, the longer you do it, the better you get. One neighborhood where I lived had 400 homes and each section had different deed restrictions. The sections 1 and 2 [built 1979], same deed restrictions. Section 3 [built mid 1980's] has different deed restrictions. What is legal in section 1 is not legal in section 3. The section 3 restrictions were better because the developer was smarter in mid 1980's. Satellite dishes are permitted in section 3 as long as you don’t see them. In section 1 they are totally banned.

Frances Davis also sees change as stimulated by the appearance of new materials:

"Recent changes in deed restrictions refer to new products (hardy plank), which qualifies as masonry. Specific materials, styles, there is so much variety, that you want to be specific."

But for others, the experience of the developer is the essential point. Here is Robert Jackson:

Deed restrictions vary in their details. It’s the developer’s call. An experienced developer will invest time on deed restrictions. If deed restrictions do not specify a prohibition, like for example, a window air conditioning unit on the front of the house, an uprising may happen when the turnover occurs. The developer has affected the property values in perpetuity.
For Jackson, mature buyers tend to be higher-income buyers, either because they are more knowledgeable about the economics of homeownership or because they have bought other houses before and are therefore more experienced.

In high-property value areas you have mature buyers, not first-time homebuyers. Republicans, very experienced, protect their investments, they will sit down and review the deed restrictions word for word before closing on that property.

In the case of start-up homes, these people will be overwhelmed by the paperwork. When they realize that they have been stung, they move, they leave the start-up home and move to a nicer neighborhood. They will take a better look at the covenants, and by the time they’re set for retirement they will take a very hard look at the covenants.

An advisor to HOA managers also sees the attention to deed restrictions as relating to the experience, but also the perspective of the homebuyer: “Buyers don’t read deed restrictions or don’t understand them. Sophisticated buyers know what questions to ask. Some people, like retired couples, may not care about property values.”

There is no reason, however, for restrictions to be more lax in the less expensive subdivisions, other than the fact that developers can get away with it easier. A Houston developer who builds lower-end neighborhoods is proud of his record of quality restrictions, and complains about the competition from less responsible colleagues.

Sophisticated developers do good deed restrictions. Competent and responsible developers will have good deed restrictions and those will survive the downturn. The others will be out of business because people will not buy in their communities because they won’t look as good. The cream always rises. Right now, you don’t have to be smart, you just have to be doing it. I’m seeing it right now and it’s scary, because you are competing against these guys and you know the moment there’s a downturn they’re gone. So right now, as long as the economy is good, they can be screwing up the market. They don’t know what they’re doing which makes it tough to compete. The pricing is wrong, the quality is bad. As sophisticated as we are as designers, most people can’t distinguish between good design and bad design. Someone walks in and says, I can buy a house in another place for x number of dollars, and we try to explain to them that
sure, you can buy, but you might not be able to ever sell. You can only probably
sell it in a market that is so high that everything sells because there are more
people needing homes than there are homes. Buyers will be selective and they
will buy in the nicest and well done. It’s the poor communities that suffer: poor
planning, poor design, poor quality. More than half the current buyers are just
looking for shelter, especially first-time buyers. They are not looking for quality.
6. Moving households and declining neighborhoods

At least in California, however, there is an economic as well as a social aspect to the way communities are evaluated by new home buyers. Due largely to the fact that land values in the state have increased steadily since World War II, most upwardly mobile middle class Californians hope to make a profit on the sale of their homes, a profit that is usually earmarked for a down payment on a “better” or more expensive home. There is a general belief that by parlaying equities into down payments as fast as land values continue to rise, a “hard working” and “ambitious” young couple, burdened with the misfortune of being born into the lower middle class, can climb to the top of the middle class housing hierarchy without appreciably increasing their “monthly payments” —or at least so the theory goes. In addition to expressing the current social status that a family has attained, this game thus transforms houses into “investments” that can be used, in turn, as independent means to fulfill mobility aspirations. (Werthman, Mandel, and Dienstfrey 1965, 83-84. Emphasis in original.)

The concern for property values -and thus housing appearance- is necessarily related to the expectation of moving. Frances Davis’s phrase, “everyone is going to sell at some point,” can be easily reworded as “everyone is going to move at some point,” for it is then when the home equity built through maintenance and deed restriction enforcement becomes a reality. The efforts of HOAs and homeowners bear fruit when the houses are offered in the open market to seeking buyers. In this process, everyone involved knows that buyers will compare the house with other available offers in other neighborhoods, and this introduces an implicit element of competition. One’s neighborhood loses in the selling game to comparable others if the level of upkeep and enforcement is poorer. Frances Davis explains it this way:

The basis for that is related to the perception of the community when you drive in. You drive in a community and you see cars parked on the lot, boats all over the place, storage buildings that are on the front of the house, instead of at the back of the house, how are you going to react versus a community where the streetscape looks reasonably neat? We’re not talking about an upscale community, we’re talking about street perception...mowed their grass, no storage buildings, no cars on lots, same thing with fence colors, you miss seeing all the houses, because all
you saw was the fences. If you had $50,000 to spend on a lot, where would you buy it?

Homeowners and their managers are compelled to enforce the deed restrictions because comparable neighborhoods are seen as permanently competing with each other for potential buyers. This is especially true in the suburban fringes, where individual neighborhoods have no significant locational advantages, and are seen as mostly interchangeable. The region is thus perceived as a patchwork of subdivisions in permanent competition.

Housing mobility is not only, or even mainly, about extracting equity. Housing mobility in the US is tied to notions about social mobility, so that moving is generally seen as reflecting either an increase in income or a change in lifestyle. In other words, social mobility entails geographical mobility. When a household’s income increases, the idea is that it should consider moving to a higher income subdivision, rather than improving on the spot, which is considered irrational from an economic standpoint. In this process, the current house is seen as a stepping stone for the next one. Its preservation is essential, for its equity is supposed to allow for the upgrade.

In consequence, the U.S. housing industry is a highly structured one, with products differentiated in accordance with an imagined trajectory of home-buying: there are “starter homes,” “move-up” homes, and “second move-up homes.” The language of housing development is full of dynamic terms: there is “entry-level production” and people “trade up” their houses. And while some neighborhoods built in the early postwar period included houses designed with expansions in mind (e.g., Kelly 1993), this practice is rather infrequent today. The current housing product of the development industry is
highly “packaged,” offering finished products targeted to a very specific buyer in terms of income, age, and household size (Franck 1987).

When neighbourhoods are so specialized and reselling is so important, the logical thing to do is to maintain the original income/lifestyle package originally provided by the developer. Improving the house excessively may catapult the value of the property above its neighbors and into a different income slot, potentially causing a loss of equity for the homeowner, who may still have to sell the house for the neighborhood’s average home price. In common parlance, and according to common wisdom, households should not put money (equity) in a house that they “cannot get out” when re-selling. Homeowners are called upon to follow the more conservative architectural conventions of the market, as a Greater Houston Home Buyer’s Guide recommends to its readers:

If you’re planning on staying in your home for a long period of time, which is more than five years in today’s market, be as creative as you would like when decorating and designing your home. However, if you think you may be moving because of transfer or the future opportunity to move into a larger home, keep a few things in mind. Take a good look at the neighborhood, considering the average selling price and size of the homes there. Look at some of the common features and upgrades the home owners have added to their homes....Pools are one of the controversial add-ons. If you’re considering the addition of a pool, again, look at the average price range of the homes in the neighborhood. If it’s typically a location that attracts first-time buyers, a pool can even impede the resale value because of the added expense and maintenance....Make sound decisions while the home is being built. There are so many upgrades and options available to new home buyers at the time of construction, that are much more cost effective to add during the building process than after. Four bedroom homes tend to be more marketable than three-bedroom homes. The same holds true for game-room additions, a third car-bay in a garage and additional wiring for electronics....Stay with neutral colors –especially for those of you who plan to be in your home for a relatively short period of time. Neutral colors not only make it easy for you, the home owner, to maintain an appealing consistency throughout the home, it will enable someone else to picture themselves in your home. (Rogers 1999)
The bias against remodelling, as opposed to purchasing new housing, that this quote reflects, is echoed by some striking national statistics. While new housing adds less than 2% annually to the nation’s stock of housing, it accounts for more investment in dollar value than the remodelling activity of the remaining 98% of the housing, and this holds true even if “remodelling” is defined to include not only expansions and upgrades, but also repairs due to aging or natural disasters (Lucy and Phillips 2000, 30).

The mobility that fuels the process is also striking. The US has one of the highest residential mobility rates in the industrialized world (Long 1991), and while three-fourths of the moves are done by renters, mobility among homeowners can also be relatively high; in Houston (a high mobility city) between 12 and 15 percent of homeowners were moving every year in the early 1980’s, before the real estate market crashed (Long 1988, 217). On average, 50% of all households in metropolitan areas move every five years, and the median stay of owners is only eight years (Lucy and Phillips 2000, 13).

Mobility, or housing turnover, generally increases with regional economic growth (Dieleman, Clark, and Deurloo 2000). With increased demand and buying power, developers intensify the production of new subdivisions, especially of the more expensive type (Downs 2000; Morrow-Jones 1998). The production of newer housing initiates a chain of moves where wealthier buyers move to the new subdivisions and leave their previous homes for others also “moving up”. This housing “filtering” process is seen by advocates of urban sprawl (and others) as a source for affordable housing for the low-income households that enter the housing market from “below” (Myers and Kitsuse 1999).
This “filtering-down” process, where lower-income households take over a formerly higher-income neighborhood is, however predictable and regular as an urban dynamic, what homeowners try to avoid. It may be the result, over time, of the increased obsolescence of the neighborhood’s housing stock due to aging or its limitations in terms of square footage. Because (due to increasing wealth) houses in general have gotten bigger over the decades, and because people tend to buy rather than remodel, older housing tends to lose attractiveness inevitably compared to the new housing. As Lucy and Phillips (2000) have found out, this “decline” tends to occur more dramatically in “middle age” neighborhoods (or neighborhoods with housing built between 1945 and 1970), which are not new enough to approximate the current space demands of the middle-class market but not old enough to be coveted as historic. This stock of neighborhoods, which can occupy considerable portions of urban regions, not infrequently turns into lower income areas of rundown housing for rent, littered with abandoned structures.

These urban developments are, however, long-term processes that are typically out of the consciousness of most homeowners. The typical homeowner’s anxiety has less to do with the prospect of her housing in the long term, and more with the short-term horizon of the typical stay. The objective is to preserve or improve the value at which the property was purchased, to the benefit of the upcoming selling moment, after which there is no looking back. The threat in these cases comes in the form of relatively quick lapses in maintenance and deed restrictions enforcement, which can ruin the middle-class ambience (and prospects) of the neighborhood. Because neighborhoods are evaluated as
integrated and well defined entities with more or less precise borders, this lapse can take the form of very localized transgressions that affect nonetheless all the neighborhood’s homeowners. As a Houston lawyer explained, “There is the notion of a ‘domino effect’: if we let one property go, the rest will follow.”

The more difficult situations arise, according to HOA managers, in the lower end of the market, where homeowners have less means for maintenance. Robert Jackson sees the differences among his clients.

In lower income neighborhoods homeowners start falling back on maintenance very quickly. The wealthy hire out the maintenance. They have the means to do it.

In one of my neighborhoods there are 775 houses. About 125 receive letters every two weeks. In another community you have 1,000 houses, but only 6 or 7 letters every two weeks. It depends on the income level. If houses are 80 thousand or less, you are going to have more letters. In the 40-65 thousand range 40% of houses are going to receive letters. Generally, after the 1st year, the place is going to start looking bad. People will try to enforce deed restrictions, but the situation may get out of hand. Once attorneys get involved, you may run out of funds quickly.

Above 300 thousand you’re not going to have so many violations. Most are going to be remodeling work rather than maintenance.

Jackson prides himself on having helped neighborhoods recover from these types of lapses by improving the HOA management process: “I have seen communities that went down the tubes by bad management. 3-5 years in funding depleted by managers. I have restored many communities and the impacts in property values are real, yes.” For other HOAs, the problems come in the form of inexperienced homeowners, as is the case of Silverlake (the subdivision whose deed restrictions we described before) in the words of one of its board members.
First-time buyers are typical in this community. The community is new, some five years. The deed restriction enforcement is heavy work because people don’t know how to maintain a home. They have not read the deed restrictions or the architectural guidelines, so there is more work than with other more mature communities, where people have been living in their homes for many years.

But, by far, the most critical situations are faced by neighborhoods without valid deed restrictions, professional management, and mandatory fees. These are older, lower-income neighborhoods which aspire to a middle-class status with very limited means.

Carol Johnson is a neighborhood leader in Southwest Houston. She defines her area as a “struggling neighborhood.” She complains that the neighborhood is full of renters who don’t care about deed restrictions, throw big and noisy parties and park trucks on the streets. Even though she also owns rental property within the neighborhood, she prides herself in its level of upkeep. She also sends letters to other rental property owners, so that they also keep up with their maintenance duties. Having friends in Austin and in City Hall, she gets tipped off when housing subsidies are being sought for an affordable housing project in the neighborhood, and uses her contacts to block the project. She only wants houses of 90 thousand dollars or upwards built in the area. And she, like so many homeowners, has a very dramatic view of neighborhood evolution: “A neighborhood can go down in a very little time. It don’t take nothing for a neighborhood to go down.”
Chapter 4: The Middle-class City
The American (...) people are faced with a dilemma. They want, and want badly, two things. They want to live in an efficient, convenient, healthy, and pleasant environment, and they want, as individuals and collectively as municipalities, to be able to make an honest dollar out of every piece of property they happen to own. The two are basically incompatible. Sooner or later they will have to decide which one is more important to them. (Blumenfeld 1971 [1964], 60)

This ethnography has attempted to paint a picture of a US residential landscape - the middle-class, suburban world of Houston- as an arena of social, cultural, and aesthetic practice, in sum, as material culture. It has explored this world as a terrain of practices, beliefs, and conventions and has pointed out how they generate their own type of city. It is now time to recapitulate and point outward to some of the wider projections of the research.

In suburban Houston, and in the suburban US more generally, the purchase of a house is not simply about taking possession of and appropriating a living space. Becoming a homeowner entails the initiation into a new social class (the middle-class) and a new environment, which comes with a bundle of duties and codified practices. These practices are highly standardized, and are expected from every homeowner regardless of their race, ethnicity, or national origin.

The practices concern the culturally appropriate management of residential landscape and property. Every homeowner is expected to manage and maintain the architecture and physical surroundings of their home in a certain way and according to a certain residential landscape model. Most of the time, and in a general sense, the model will correspond to long-standing American cultural images of the “good residential neighborhood;” other aspects of the model may respond to particular rules applying
specifically to the neighborhood where the house is located. But they all share a similar view of what homeownership and living in a neighborhood of homeowners is about in the US. This outlook and bundle of practices is common to all forms of residential development—from run-of-the-mill suburban residential projects to cutting-edge communities—in spite of the differences they could otherwise have or promote in terms of design or lifestyle ideals.

These duties of the homeowner in the US refer mostly to a series of private restrictions that limit what the owner can do on and with their property. The restrictions are considered a civic duty: they are supposed to protect the common interest of all the neighborhood’s homeowners. This common interest refers to the preservation of the neighborhood’s particular aesthetic, usually referred to as its “character,” which is what confers social value on the neighborhood. If this aesthetic is destroyed, the neighborhood, as a pleasant and desirable place to live, is destroyed too.

The “value” of the neighborhood and its individual properties is also economic—and indeed this is usually the intended meaning of the term “value” when it is used in the context of neighborhood preservation. It is assumed that all the properties in a neighborhood have an economic value, which depends on the degree to which the neighborhood’s aesthetic has been preserved and enhanced. The economic value consists specifically of the properties’ resale value—the hypothetical price that each house could command at some point in the future if it were resold. This value is important, for every homeowner is expected to sell the property sooner or later, and the house is seen as a critical—indeed the most critical—financial asset that a household has. It is seen as an
important source of wealth, and factors as a critical component of retirement plans and a collateral for bank loans destined for many important life events.

The preservation of the neighborhood aesthetic is thus an economic issue as much as anything else. Any negative change in neighborhood appearance is interpreted immediately as a potential economic blow to all the neighborhood’s property owners. Social, aesthetic, and economic valuation mirror each other and are inseparable. Visual order is a guarantee of, and one of the main sources of, economic value. This not only means that visual and aesthetic order is pursued and defended vehemently; the aesthetic/economic link also contributes to a conservative, risk-averse mentality of landscape management. Aesthetic change is generally considered risky if it doesn’t follow the usual conventions. Innovation and change are seen mostly as a threat.

What confers value to a neighborhood in the suburban periphery is the degree to which it can maintain an outward appearance of tidiness, careful upkeep, and general architectural harmony. The aesthetic follows the model of “houses in a park” (Fishman 1987), which, due to the lack of fences and general visual openness, is particularly sensitive to nonconformity in any of these dimensions. The model is also not very tolerant of economic activity and flexible use, all of which, added to its high maintenance costs, puts most neighborhoods beyond the reach of the poor. Home businesses, rented rooms or additions, multi-household living, or even visible parked cars are frequently prohibited in recent deed restrictions.

A factor that plays into this pattern is the fact that neighborhoods tend to be built as static, finished products. New neighborhoods are produced with most amenities in
place and are supposed to come with all kinds of restrictions, the more comprehensive the better. Aging, as change in general, is usually not foreseen or expected. Since neighborhoods are built in a finished state from the first moment, change is almost condemned to worsen them—indeed, under these circumstances, the only direction you can go is down.

Social scientists have described US neighborhoods in terms of a "life cycle," where neighborhoods are built, go through population successions, age, "filter down," or gentrify. But this is the view of an outside observer, who looks at neighborhoods from a diachronic perspective. From the perspective of the individual homeowner, these types of changes are potentially menacing and must be resisted, and usually make homeowners move. In fact, the US suburban residential landscape pattern is one in which people move while properties stay the same. Social mobility is correlated with geographical mobility, so that "moving up" in the social ladder—or in the household life cycle—entails moving to a different neighborhood, not on transforming the current one. While the analyst keeps her gaze on the neighborhood through time, the homeowner looks forward to the next move, and when that happens, never looks back. The homeowner’s gaze is a synchronic one.

The link between geographical mobility and social mobility is encapsulated by the housing industry in the concept of the “housing ladder.” When their incomes grow, households don’t usually improve or expand their existing house but move to a more expensive and bigger one, expressive of the newly acquired status. The American housing terminology is full of dynamic terms: there is “entry-level production,” and
“starter homes,” and “move-up” homes. This mobility is part and parcel of the fact that the American home is not experienced, or at least not anymore, as a family patrimony - that key inheritance for the children that so obsesses other societies- but only as a temporary possession of the parents (or, in their place, the childless couple), who can convert it, if necessary, into pure equity as part of their own retirement plans (Varenne 1996).

The resistance to remodeling has its economic correlate in the practice of assessing the economic value of properties in reference to the average value of the neighborhood, such that excessive improvement of a house beyond the neighborhood’s economic level is not considered a rational practice. This pattern of one income level per neighborhood is thus a critical component of what could be called a geography of social mobility.

This use of neighborhoods as stepping stones requires and implies the ability to maintain or increase the economic value of the house, for the wealth extracted from the current house is used to finance the purchase of the next one. The preservation or enhancement of value, which translates into the preservation or enhancement of the residential landscape, is thus a guarantee of both social and geographical mobility. Uncontrolled transformation of the landscape is a threat to this potential of personal or household advancement. Because the stakes are high, the sensitivity is high too. The value of neighborhoods and properties is considered something fickle and fragile, which has to be protected through constant vigilance and action. The value of neighborhoods is
potentially unstable, and small acts of negligence and disorder can be very costly and, if not corrected, can initiate a spiral of decay and eventually bring the whole place down.

What makes neighborhood management so essential is the notion that these neighborhoods are, in a sense, competing permanently for potential buyers. As many other domains of American life, the city is seen as a terrain of choice, and in people's mind, potential homebuyers will reward or punish neighborhoods based on how they compare in their overall appearance to other areas of their price range. Neighborhoods are thus seen as dynamic and potentially unstable; again, in the domain of lexicon as well as reality, neighborhoods “decline” or “rebound,” or are “lost” or “saved.”

As is evident, the key unit of analysis here is the “neighborhood.” The city is a city of neighborhoods, each with its own regulatory and aesthetic regime. Houses, as properties of value, do not exist in isolation, but as part of a neighborhood with a specific “character” and sharing a common destiny. Living in the “right” neighborhood is essential, for the US city is perceived a composed of homogeneous socio-spatial chunks, where all the virtues of domestic life and address -social status, good neighbors, and services- come in the form of discrete neighborhood bundles. But this also means that the fate of any particular homeowner is tied to that of her neighbors. If a particular property starts losing value, say, for lack of good maintenance, everyone else in the street feels affected, and appraisers will tend to charge the drop to the whole neighborhood.

The term most frequently used for neighborhoods is “community.” The community is an architectural and geographical fact as much as a social entity. The physical distinctiveness of the community -its aesthetics, particular style, cleanliness, and
visual separateness from its surroundings- is a preserver and enhancer of value. All homeowners are expected to contribute to the preservation and enhancement of this common physical frame.

The community may be more or less socially integrated, but it will still be called a community in virtue of its existence as a distinct physical environment. It is, in this sense, a work of the imagination, which confers identity, status, and a sense of belonging through space and architecture. Because the maintenance of the physical community is essential, it will be attended to through a specific community organization - the homeowner’s association- which may be the only active organization in place.

Regardless of the intensity of social interaction among homeowners, the members of the association will take care of the preservation of the physical community, for important aspects of their future depend on it. In fact, homeowners are as concerned about sharing common property maintenance standards among neighbors as they are about other, more cultural or sociological variables, that may hold the promise of high levels of social interaction.

The close relation between appearance, visual order, and value is not an easy one, for economic value in the highly liberalized US real estate markets has more than one logic. While there are different ways in which a homeowner can profit from a property, only some -those that preserve the “character” of the neighborhood- are considered legitimate by most homeowners. Thus, there is an implicit ethics of the homeowner, which demands from her fair play in the way in which she balances the economic and aesthetic sides of property management for the benefit of the community and herself.
The homeowner’s worldview described above is a normative frame as much as an actual form of social practice. It forms part of the production of new housing and new neighborhoods, and is taught to first-time homeowners, as well as to existing ones, as a form of knowledge for personal and family financial advancement. On the other hand, government regulations follow and support the economics of the model closely, providing legitimacy and constituting it as a sound and rational financial strategy. Not all homeowners follow or even know these rules and practices, but they are both expected and recommended, and much of what makes the US city what it is can be explained through them.

What kind of city is shaped by these dynamics? What this ethnography has described is a landscape composed as a patchwork or mosaic of neighborhoods, targeted more or less narrowly for households with different buying powers, and with a constant turnover of owners, who move through the landscape mapping in the process their history of economic success or failure. Some neighborhoods deteriorate and are occupied by those households who cannot usually afford new housing. Other neighborhoods are gentrified, staging a comeback to the middle-class world of respectability. All in all, these suburban regions are battlegrounds where neighborhoods are always vying for higher-income purchasers. Let’s now examine the relationship of this work on suburban Houston with other analyses of the US city more generally.

The rendering offered in this ethnography resonates with other descriptions of contemporary US urbanism. Fishman (1987), for example, coined the term “techno-city” for a similar type of landscape in his classic book subtitled *The Rise and Fall of*
Suburbia. For Fishman, the end of the suburb that he identified did not mean the end of low-density residential areas (quite the contrary), but rather the end of the classic suburb—that outer ring of single-family neighborhoods that used to surround older cities and that were an integral part of it. The classic structure of the US city, composed of a central business district and a ring of suburbs, has been gradually replaced by massive and amorphous suburban regions that include job and commercial centers throughout.

In a similar vein, Lucy and Phillips (2000) write about the present “postsuburban era” or the “era of suburban decline.” The concept of “suburban decline” indicates the end of the older models of urban development, which saw central cities decline as the suburbs took away their middle-class residents and shops. Nowadays, with such enormous expansion of suburban regions, it is the older suburbs that are going through processes of decline as the newer suburbs outmaneuver them in the competition for residents and patrons. But these struggling suburbs are not necessarily the oldest ones located in the inner rings of the metropolitan space, as the theories of concentric urban development would have us expect. In today’s decentralized suburban regions, struggling and successful suburbs can be located almost anywhere, and their fate is more dependent on factors such as age and design characteristics. All of this speaks of an urbanized region of multiple centers (commercial or job related, e.g., malls and office parks) equally accessible from a network of freeways and surrounded by a varied landscape of neighborhoods.

In this sense, the competition between neighborhoods that this research has identified, and whose urban consequences Lucy and Phillips delineate, is the result, at
least to some degree, of suburban expansion itself. To the extent that today’s suburban landscapes are not organized around a central city or key urban centers, location has lost relative importance as a purveyor of value. If all neighborhoods are comparable in terms of regional access, other factors -such as aesthetics and level of maintenance- necessarily become the critical ones. Value becomes more dependent on landscape management, stimulating risk-averse mentalities and more concerns with enforcement of regulations. Neighborhoods become more dispensable.

A third comparison with this research could be made with Koolhas’ “Generic City” (Koolhas and Mau 1998). The Generic City is presented as an intentional contrast to the historic European city, and represents the modern urban expanses of subdivisions, malls, office parks, and airports. The Generic City is a city without a center and without a communal identity. It is a city built solely on the basis of present needs. It is built with the “endless repetition of the same simple structural module” (idem, 1251) and only looks forward.

The Generic City is the city liberated from the captivity of center, from the straitjacket of identity. The Generic City breaks with this destructive cycle of dependency: it is nothing but a reflection of present need and present ability. It is the city without history. It is big enough for everybody. It is easy. It does not need maintenance. If it gets too small it just expands. If it gets too old it just self destructs and renews. It is equally exciting—or unexciting—everywhere. It is “superficial”—like a Hollywood studio lot, it can produce a new identity every Monday morning (Koolhas and Mau 1998, 1249-1250).

The great originality of the Generic City is simply to abandon what doesn’t work—what has outlived its use- to break up the blacktop of idealism with the jackhammers of realism and to accept whatever grows in its place. (idem, 1252)

However evocative of what we have found, the Generic City is different from a real suburban region such as Houston if only because the latter does not celebrate any
type of abandonment. The purported flexibility of the Generic City, based on its
disposition to move on, is seen and lived as a tragedy in the real suburban world, which
focuses on the loss of property values, housing stock, and urban infrastructure, and the
appearance of new “slums” (Lucy and Phillips 2000). The suburban world is not a terrain
of experimentation, but rather of conservatism, if only because the economic stakes
involved reproduce a risk-averse mentality. It does reproduce itself by repeating the
same modules - in that it is indeed very “Generic” - but insists on preserving them in their
original form. A Houston neighborhood activist complains about a neighborhood which
has been invaded by businesses and has thus been “in transition” for the past 30 years.
There is no realization that the current mix may consist of a model of its own. The
neighborhood is rather seen as an area in transition anyway, even if this transition has
already taken three decades and is still not over. In this sense, the suburban world is not
made to handle change at all. It is rather a landscape of denial: of decay, change, and the
presence of the poor.

The Generic City does remind us of that city as “an amenity where people live
and work as suits their convenience, where their commitment is conditional and short-
term” (Kostof 1994, 19) that we saw previously in Kostof’s analysis of urban identity and
political control. The Generic City’s democratic character resides precisely in its
rejection of a communal vision that imposes itself on the whole and that organizes the
space in terms of a symbolic and physical center. But as we have seen, the suburban
world does strive for identity, albeit of a fragmentary and class-based type. It is not a
world amenable to “incidental” form, and its flexibility is mostly unintended - wrought by
history rather than by design. Can a built landscape provide social identity without recurring to centralized power and, at the same time, deal with change and diversity in a conscious and intentional manner?

Kevin Lynch, that great philosopher of cities, left us an urban utopia where urban change and decay -two of his favorite topics- were actually planned. In his utopia,

Even as attention is paid to the recycling of material, so attention is given to the cycling of human settlement. Regional growth and decline may be tinkered with, but no one tries to preserve some final size or character. Change is expected; places evolve, even if explosive or irreversible change must be prevented. There are strategies for decline as well as strategies for growth. The processes of settlement, resettlement, and unsettlement are all attended to. The recent celebrated devolution of Manhattan into a cluster of small communities dependent on fishing, special recreation, and the mining of used building materials has aroused wide admiration. It is a landscape of ruins, like medieval Rome. Unlike Rome, it is also a healthy and comfortable place, and not oppressed by history. Yet it retains that magic sense of power and excitement which draws so many visitors. (Lynch 1984, 309)

But, again, how can all this destruction not be seen as an economic disaster? It is not coincidental that in Lynch’s utopia, land is ultimately owned by local governments and land trusts, and residents only enjoy the benefits of use. The commoditization of space and its integration to large scale financial markets has turned housing into a pillar of the banking system and of household consumption, and by extension, of the whole economy. As of 1997, 13 percent of all households in the US had home equity loans (up from 5 percent in 1977), and this debt accounted for one-third of all nonmortgage consumer (e.g., credit card) debt in the US (Canner, Durkin, and Luckett 1998). The effects on the larger economy are considerable: a sixth of the impact of capital gains on consumer spending in the recent years of economic boom can be traced to the extraction of equity from existing homes, while 40 percent of the growth of the banking industry’s
outstanding home mortgage debt during the last half of the 1990's originated as financing the extraction of home equity (Greenspan 1999). For some analysts, the recent sluggish economy has been saved by houses, which have kept financing consumption through the extraction of home equity in the face of plunging corporate profits and rising unemployment (The Economist 2002). Some authors even see signs of the appearance of a “housing bubble” not very different from the stock bubble of recent memory, and promising to create even more havoc in the overall economy upon bursting (Baker 2003; Fitch and Copple 2001).

All these large-scale dynamics connect directly, and are built upon, the small-scale, daily world of neighborhood and landscape management. The health of the housing market is defended -at least in people’s mind- in the board meetings of HOAs, in zoning hearings at City Hall, and in the weekly drive-bys of HOA managers keeping an eye on deed restriction compliance, street by street. There may not be an obvious link between the level of spending in the economy and a letter from Robert Jackson to a lax or distracted homeowner, but these facts are integral part of the same game.

The defense of this economy inevitably entails the defense of homeownership and middle-class interests, to the detriment of renters and the poor, whose presence inevitably spoils the game. Finding a dignified place for everyone in a beautiful city, it seems, is not possible as long this beauty is itself commoditized. Having demanded a middle-class aesthetic and standards in its urban space, the US public has mostly refused to subsidize those who cannot reach the standard, or waive them for the disadvantaged for the sake of inclusiveness. The middle-class city thus reproduces itself through ever more perfect
fragments, while always lamenting the fate of the fallen pieces, which it cannot stop itself from generating.

The research has illustrated the degree to which the deployment of middle-class houses as investments contributes to the social problems -exclusion, discrimination, inflexibility- identified in the introduction. But the relationship between the social and economic motives is multifaceted. As Bushman (1992) has documented, the historic project of the American middle-class always grappled with (and never resolved) a place for the more disadvantaged groups. The more recent emphasis on property values within this project has only made things worse, both at the level of neighborhood and municipal politics, and of large-scale economic institutions. As Carliner (1998) notes, for all the federal government’s emphasis on homeownership and its virtues, the majority of so-called homeownership “policies” have had as their real motive the stimulus of construction activity and the health of the overall economy. Ideology, economy, and cultural bias support each other. In this sense, this research can be seen as a critique of homeownership as a social goal and housing policy, at least insofar as such policies are presented as a benefit to society as a whole. Given the combined purposes -financial and social- that homeownership has in the US today, more homeownership may well mean more discrimination and exclusion (Achtenberg and Marcuse 1983).

The possible solutions to this conundrum are complex, and beyond the scope of this work. But the final goal is easier to identify—the development of cities “hospitable to creating housing security, not just housing debt” (Krueckeborg 1999, 27).
Afterword
The final writing stages of this dissertation have coincided, ironically, with a home-searching period in my own household life-cycle. Having moved back to Panama, and having decided to establish ourselves here, my family has been searching for a house to buy. The experience has provided an interesting opportunity to assess, however informally, the extent to which the patterns of middle-class housing consumption of the US have been exported or copied in this region as a result of economic or cultural globalization.

Real estate markets have, in fact, been increasingly globalized, as has been the case of so many types of markets. In terms of land and housing, this has frequently meant the “Americanization” of the notions of property that underlie the legal institutions that regulate the buying and selling of land and buildings. The tendency has been to see housing, and property in general, as a purely economic asset, whose ultimate destiny is to be put, as the US parlance goes, to its “highest and best use,” - i.e., to be bought and developed by its highest bidder- and, in the process, abandon any notion of a social role for land (Fernandes 2001). This has, among other things, allowed the operation of international land markets.

In parallel to this development, one could expect the internationalisation of a middle-class ethos, where households would be increasingly concerned first, with owning property, and then with property values, mobility, and product sophistication. This worldview, in general terms, has indeed intensified in Panama in the last ten years. Residential projects have become more sophisticated and design-conscious. At least in
one large, upper-income, and well-known development, architectural restrictions and harmonious design schemes have been put in place, and the neighbourhood has become famous for its reselling prices. It is the country’s first successful copy (and a conscious one at that) of an American “master planned community.”

But, in the end, important differences remain. Just as in Miller’s analysis of a similarly expensive and restricted neighborhood in Trinidad (Miller 1994), the restrictions are only loosely respected and the American complex apparatus of enforcement is completely absent. The conceptual link between appearance and reselling value is less emphasized, in part because value has also other sources. One need only to see the 20-plus-story condominium towers rising on the other half of the project to realize that one is still in the world of land scarcity. Properties in this new development sell well because there are few like it, largely due to the fact that few tracts with such good accessibility and size remain. Density imposes itself, and scarcity is the backdrop of private urban development. If, in Europe, urban geographical containment has been the result of explicit public policy (Nivola 1999), in Latin America it has its origin in the state’s historic inability to afford the expansion of (regular) urban services beyond tight hinterlands. The funds for building large scale networks of roads and highways for the development of American-style suburban sprawls have simply not been there.

In terms of policy debate, a more investment-conscious mentality has been promoted in the region by Hernando de Soto’s latest book, The Mystery of Capital (de Soto 2000), where Third World urban housing has been described as “dead assets,” due
to the lack of formal titles in many self-built, poor neighborhoods. This fact, in de Soto’s analysis, precludes their use as a collateral for bank loans, thus limiting the households’ access to funds, all of which hinders the creation of businesses and perpetuates poverty. The poor are not that poor, de Soto says. They have many valuable assets—they just can’t use them as a source of wealth. De Soto contrasts this situation with that of the US where, according to his analysis, the single most important source of funds for new businesses is a home equity loan.

This position has been criticized because it ignores the myriad of ways in which the housing of the poor actually functions as an economic asset independently of the possession of titles—as rental property, as the location of home businesses, etc. (Interplan 2001). But it also omits the issue of people’s willingness to put their houses on the line. Judging from informal conversations in Panama, few people here (rich or poor, business people included) are willing to risk their houses in a business venture. This radical commoditization of housing ignores the existence of what in anthropology has been traditionally known as “spheres of exchange,” and which in modern societies survive in conventions about which things can be considered permanent commodities and which should only be sold under certain circumstances. In this part of the world, houses participate in the market mostly as houses, and more infrequently as pure capital.

De Soto’s failure to recognize the different ways in which housing can be a source of wealth relates his discussion with the results of this research. As we have seen, the way houses become sound investments in the US precludes certain types of economic activities, usually the ones of interest to the poor. This only emphasizes the social and
cultural nature of economic value. The efficient use of houses as collaterals in the US is not solely the result of having deeds to the properties, but also of the enforcement of an urban order based on the exclusion and repression of the poor. The creation and reproduction of economic value is thus never socially neutral. This is, perhaps, the most important lesson of this dissertation.
References


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