

# As with cars, affordable house means down-sizing, suburbs told

By Tim Richard  
staff writer

The Reagan Administration has joined the housing industry in an effort to cut construction prices 20 percent by persuading local governments to ease zoning ordinances and modernize building codes.

"Don't repeat the mistakes of the car manufacturers. Large homes, like large cars, are money-losers," said Pat Shaw, regional manager of the Federal National Mortgage Association, at a half-day conference in Dearborn last week.

Fewer than 20 municipal governments were represented at the Affordable Housing Seminar sponsored by the U.S. Department of Housing and Urban Development, the Veterans Administration, three area real estate groups, the state Builders and Mortgage Bankers associations and the Southeast Michigan Council of Governments.

It was one of a series of seminars being held nationwide.

THE SEMINAR announcement flatly called affordable housing "a major problem in the Detroit metropolitan area," particularly for households in the \$20,000-\$40,000 income range.

Speakers urged communities to use affordable housing for workers as a lure to recruit industry, as South Carolina has done.

While emphasizing cooperation with local government, the range of speakers tended to point the finger of blame at "bureaucratic red tape" in suburban government more often than at builders.

Robert Jones, a builder of \$200,000 luxury housing in Oakland County, praised government-industry cooperative methods in the Rochester Hills Task Force. There, monthly meetings have resulted in greater leeway for builders to "downsize" housing.

"We have found the problem, and the problem is us," Jones said, quoting comic strip character Pogo.

Jones said officials tend to be spooked by use of the words "property values" at public meetings. "Until people in this room believe affordable housing is necessary, it won't happen," the builder said.

BUT ROCHESTER Hills Mayor Earl Borden refused to let local government absorb all the blame for high housing prices. Borden pointed two fingers of blame at developers. He said:

• When his city zoned smaller lot sizes, builders put up "the same size homes — 2,400 square feet — on smaller lots."

• "All too often, developers will hire less than fully qualified professional persons" on planning. Thus, plat approval takes as little as six months for some developers and 1½-2 years for others.

"The difference has been the quality of product coming in the door to review — the inadequate quality," Borden said.

DONALD VAN Every, of Van Allen Builders, a builder of condominiums in Troy and Rochester Hills, disagreed. "It takes 18 months to two years to get a development approved, even with good help," he said.

The veteran of 40 years in building said his \$90,000 units are moving well. He said 25 percent of his buyers are unemployed, and many are paying cash. Another 25-30 percent are couples with combined incomes of \$40,000 to \$50,000.

After World War II, Van Every said he began building houses in the Telegraph-W. Chicago section of Redford Township, and these houses now resell for \$40,000 to \$70,000. He himself lived in one.

"But if you walked into a community today (with plans to build such houses), they'd say, 'We don't want the kind of people they bring in. I didn't know I was undesirable when I lived there,'" Van Every said.

Van Every said the large lot vogue of 10 years ago was "easing off" and presented "a tremendous waste of natural resources." But he was critical of municipalities which charge the same sewer-water tap fees for \$300,000 houses as for \$40,000 houses.

KATHRYN WARNER, a University of Michigan associate professor of urban planning, said that "only 30 percent of buyers, at best," could afford a median \$75,000 house at a 9.5 percent

interest rate in Ann Arbor.

Warner urged local governments to zone for more "manufactured housing" — the new name for what used to be called "mobile homes." "Since 1974, federal regulations have kicked in," making mobile homes safer and more socially desirable, she said.

Mark Wyckoff, editor of Planning and Building News, a trade magazine, said it's tougher to design more compact housing than high-price housing. But it can be done, through such methods as saving on closet space and greater

use of the garage for storage, he said.

REAGAN ADMINISTRATION officials, including HUD Secretary Samuel Pierce, spoke freely for a builders association film called "Affordable Housing — Dream or Reality?"

One HUD pamphlet defined "affordable" as monthly shelter costs which don't exceed one-third of income. It said families in the \$20,000 to \$30,000 annual income range find themselves frequently shut out of the market for new houses.

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