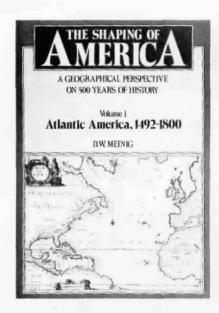
Suburbia Deserta



These houses, once in an area of rich rice land, are now in the "foreclosure rainbow"

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n only 12 years time, more than a thousand of them have appeared, places whose names evoke the country, aristocracy, and the past, places that sound like dreams come true - Kings Forest, Whispering Pines, Nottingham Country, Mandolin, Windsong, Vienna Woods, Woods of Wimbledon, Golf Villas of Atascocita, Pecan Grove Plantation, Sha-De-Ree.

For many, these places do represent lifelong dreams, even though the dream is way the hell out, even though the dreamer is moving to a block filled with strangers, even though his dream looks like every other house on the block. The suburb, for many of us, is the preferred setting for raising a family, staking out a community, making a life.

Robert A.M. Stern calls the home the "badge honoring individual success," and until recently, Houston has had plenty of that. But with the sudden economic downfall, some suburban neighborhoods have turned into what city planners call "war zones," a description formerly reserved for innercity ghettos. Houston is often called the city of change, the city in process, but drive to certain middle- and upper-class neighborhoods and you'll see where things just stopped.

One section of Houston has seen so much suburban breakdown, so much abandonment it has been nicknamed the "foreclosure rainbow." It is an 18-mile arc of newer subdivisions in West Houston, stretching from US-59 south to US-59 north. Many of these subdivisions were built to be near the Energy Corridor, the series of energyrelated offices along the Katy Freeway

A real-estate salesman, who will be called Jim, takes me into the foreclosure rainbow. We drive along the I-10 feeder road, near Mason Road. "This area was supposed to be the center of Houston," Jim says, driving past great expanses of unmowed fields. The area was once rich rice land.

Driving through a healthy looking suburb, he explains why many of the two-story brick houses look alike: "One builder tried it and it worked." He gives a few quirks of the trade, including, "If there's no sidewalk, it's called an estate."

Jim drives to a different subdivision, where there are few signs of life, where things have stopped. The houses are in the \$100,000 to \$200,000 price range and only a few years old. Towards one horizon, there are enough adjacent empty lots to suggest a desert scene. Jim parks his car at a half-completed block where a few of the houses look lived in and the rest look vacant. We enter one of the vacant houses; carpeting has been ripped up and sinks are missing, reclaimed by their builder, Jim speculates. But most of the destruction has been done by teenage vandals. "There's nothing else for these kids to do out here," he says. A message has been painted in every room: "Rock 'N Roll" over the kitchen cabinets; a bedroom has been renamed the "Trashroom."

Scenes like this are common in Houston for a number of reasons. First, there is the economy; a prime contributor to foreclosure rainbows has been the absence of economic "lightning." Houston developers gambled that lightning would strike Houston a second time, but it did not, according to Barton Smith, director of the University of Houston Center for Public Policy. Our first boom, which began in 1975, was counter-cyclical in that the rest of the

nation suffered during that period, prompting many Americans to migrate here. In 1981, foreseeing another great counter-cyclical boom, builders went wild, especially in the outlying regions of town. But the second boom never took place. In 1982, the oil market started slipping. "It was all kept secret," says Smith, "but many people lost their jobs and moved out." In a 15-month period between 1982 and 1983, 160,000 people lost their jobs here.

With a tremendously overbuilt realestate market, property values dropped. This sent shockwaves through a town that had come to believe that the value of anything in Houston was bound to go up. At the same time, interest rates were rising. To make home buying more appealing, mortgage banks introduced the graduated mortgage which allowed a buyer to initially assume low monthly payments, then pay more with time, creating a situation where the buyer eventually made steep monthly payments as he or she watched their home's value decrease. This, along with job losses, encouraged foreclosure. If Houston had been a state during the summer of 1985, it would have led the nation in foreclosures.

But the economy does not tell the whole story. It doesn't explain why one subdivision makes it, while another in the same area does not. Other factors come into play, most importantly, quality of life.

According to University of Houston sociologist John Gilderbloom, too many projects were built by inexperienced developers who were "unable to see the big picture," who were looking for a quick buck. Rather than rely on the wisdom of professional planners or borrow from the examples of successful neighborhoods, these developers, says Gilderbloom, "acted too much on a whim." Gilderbloom believes that the neighborhoods that worked are those that were founded by developers who not only believe in planning, but who also commit to staying with their project. A viable neighborhood also requires a sense of community, a sense of "we-ness," as Gilderbloom puts it. Often, he laments, homebuyers choose their home solely for the deal they can get, overlooking who their neighbors will be, and whether the neighbors are the kind that look after one another.

If a neighborhood possesses the abovementioned characteristics, it can flourish, even in these rough times, even way out in the foreclosure rainbow. Cathy Lecky enjoys living there, in the suburb of Nottingham Village. She and her husband have been there since 1980. From her screened-in porch, we look out on her flower garden, the centerpiece of her spacious backyard. Her fence blocks the view of I-10, although we still hear the traffic. Lecky brags on her 2,875 square-foot home. "We got a super deal," she says. "It's sturdy, energy efficient, and it doesn't leak." She adds that in the house's early stages, their builder, Ray Braswell, was very cooperative. "A lot who built out business," she says, "but he still builds out here." here have left town, or have gone out of

Nottingham Village, built by Kickerillo Company, is nicely landscaped, offers recreational facilities, and good schools. But despite its well-laid foundation and active civic group, Nottingham now has its problems. When Kickerillo sold out, the new developer built a big apartment complex near the country club, which angered homeowners. Crime also has increased. Teenage crime is a minor nuisance: recently kids knocked over mail boxes and stole the yard-of-the

month sign. A more serious concern is adult crime. A security man told Lecky that because of the economy, more and more people are stealing jewels, guns anything they can sell quickly.

But things are good in Nottingham compared to other subdivisions nearby, where, says Lecky, a "world of people" have foreclosed. Some have lost their jobs, others are unhappy with their subdivisions. Many houses leak badly. A developer in one subdivision built \$300,000 to \$400,000 houses and never got around to planting trees. Homeowners in another expensive suburb were startled when they discovered that the road connecting I-10 to their homes would be lined with strip centers.

Lecky knows a couple who are considering walking away from their poorly constructed \$200,000 home. Their monthly payments have shot up to \$3,000. They've paid \$180,000 on the house - almost its original value yet they still owe \$215,000!

Some Houston streets now have as many as a half-dozen or more foreclosed houses in a row. When faced with such extreme abandonment and eventual deterioration, the best response for remaining residents is to draw on the strength of their homeowners association (HOA). The North Houston subdivision of Forestwood offers a case in point. Built in the late 1970s, its inexperienced developer sold out to another one who went bankrupt in 1985. The developer had been acting as Forestwood's homeowner's association, so that when it went under, there was



no longer a HOA, and no deed restrictions could be enforced. Residents who couldn't pay the private garbage collector let months of garbage pile up in the backyard. One man raised goats. There was no street lighting; the club pool was covered with slime.

One resident, a school teacher named LaSandra Sanders, decided to save the neighborhood. She knocked on doors and she tried to clean up things. "My husband and sons would mow nearby vacant lots and it kind of caught on, Sanders says. They enlisted more neighbors by holding outdoor socials and literally stopping passing cars.

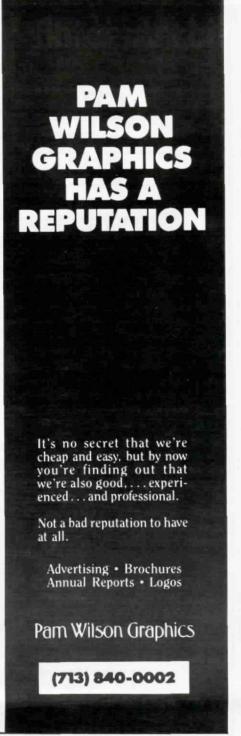
Sanders and her neighborhood posse then tried to get the owners of the abandoned homesites to maintain their own properties. Often it took months to figure out whether a house was actually vacant, suburban life being what it is. Once they did declare a house abandoned, it could take several more months to track down the owner. Making Forestwood their pilot project, the Center for Public Policy and Houston Proud stepped in to assist the Forestwood residents.

In October 1986, Forestwood residents achieved a milestone. By getting the approval from the necessary 50 percent of its property owners, Forestwood could recharter its HOA, giving it legal power to maintain restrictions and collect fees to pay bills. Forestwood's destiny, to a far greater extent, was in the hands of its homeowners.

In Forestwood, or anywhere else, when people walk away from their homes they go in many directions. They leave town, they rent apartments, or buy trailer homes. Some obtain bigger houses at lower prices. It is not uncommon these days for a person making huge payments on a house to foreclose, and, in the same neighborhood, find an identical house which has been repossessed by the Department of Housing and Urban Development and is being offered for \$20,000 less than the value of the original home. To pull this trick, one must sign on to the new home before foreclosing on the old one.

Many people are desperate and one can find all kinds of "creative" negotiating. Says David Montgomery, a Forestwood resident, "All kinds of deals are taking place. You see a lot of 'save my credit' listings in the classifieds. It's unbelievably chaotic. It's a flood. Lenders are swamped with property now; they don't really want to be in the property management business; it's a great buyer's market right now. You can get good prices and good financing, if you've got a job.'

Charles A. Fuller has made a business out of the current chaos. He goes door to door, buying homes about to foreclose, cleaning them up, and reselling them. Three years ago, he was himself a Houstonian in dire financial shape. Now he nets a six-digit income, and he trains teams of foreclosure buyers in seminars across the United States. Fuller sees himself as an entrepreneur who generates a previously stagnant market. (Continued on page 20)



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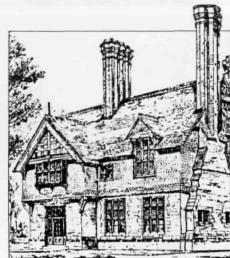
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On 13 September 1986, the University of Houston Center for Public Policy and Houston Proud hold a half-day conference: "Neighborhoods at Risk: Strategies for Community Action." It takes place in a ballroom of the Mariott Brookhollow. Water is served.

Tables surround the room, staffed by various private and government groups. At one table is Darryl Keller, owner of Lifestyle Management. For the right price, his company will manage a neighborhood, overseeing security, trash, landscaping, and mosquito control. "Houston's a little unique, no local controls," Keller says. "We take the place of the local government."

The purpose of the conference is to stress the importance of the home-owner's association as a vehicle for improving a community's quality of life, and as a voice for reaching developers, local government, banks, and residents. Conference organizers also hope to cultivate future neighborhood leaders. Barton Smith speaks frankly to the audience of concerned homeowners, saying that Houston is experiencing the greatest home market decline since the Great Depression.

During a break, a member of the conference steering committee tells me that Houston could lose out as a whole because of its distressed neighborhoods. He hears that New York banks are getting nervous about insuring loans here. He also tells of neighborhood civic groups going to mortgage banks, trying to renegotiate, make trade-offs. "We'll mow lawns of foreclosed properties if you'll lower mortgage rates.' This has never been done before, but banks are open to the idea," he says.

Time sure flies. It seems only yesterday that Houston stood for power, but now we approach mortgage banks in the role of yardmen. Difficult years lie ahead for suburban dreams. Some literally may be plowed under, according to Smith. Others may revert to what he calls "mixed land use."

But when all is said and done, Houston may grow wiser. Perhaps in the future, we'll build suburbs with more care, and perhaps in this current struggle, we can add greater meaning to our existing neighborhoods. Says David Montgomery of Forestwood, "These are tough times, but the world's not coming to an end. At least in Forestwood, we're now talking to one another."

Citeations

Star Wars In the Labyrinth

"Buildings and Reality: A Symposium on Architecture in the Age of Information"

Sponsored by the Center for the Study of American Architecture The University of Texas at Austin 23-24 October 1986

Reviewed by Malcolm Quantrill

The line-up for this, the third symposium to be organized by the Center for the Study of American Architecture, promised more than the conventional swings and roundabouts between regionalists and fashion-artists purveying the very latest thing. Having spearheaded the first two events, the center's director, Lawrence W. Speck, gave the ball to Michael Benedikt, whose game plan also gave Charles Moore a more modest part in the action. All this seemed most appropriate as the longhorns settled to battle out of the labyrinth of linguistics, seeking a cosmic spiral that would deliver us from the beastly myth of the machine, upwards into the cool, fresh air of reality, no less.

Benedikt set the battle lines by saying that if architecture responds to cultural change, it is only doing what it has always done; but that now the "information explosion of video, VCR, Walkman, T-shirts, et cetera are imperceptably changing our perceptions." He then played the already mythical Bo Gehring, arch-priest of video's new compact simulations of alternative configurations in space. Gehring spoke of this new essence in terms of an exclusive perfume: "Five seconds of film took 125 people five months to make, but half the world's population saw its initial relay." His most convincing tape, however, was an unedited shooting by Claude Lelouche of a high-spewed motorcycle run from Versailles, down the Champs Elysées, through Paris, to Montmartre. He told us: "When we read the 'viewer' controls the speed of information flow, while in TV everything is in real time, with no variant." According to Baudrillard, he said, "Architecture has two options:

either to become more ephemeral (like the media) or more traditional: it is vestigial – it does not go away."

Horace Newcomb, professor of film and television at The University of Texas, saw "the environment as the medium. Through orientation and siting, the form of villages and towns express the environment. A cathedral expresses cultural values; a shopping mall does not. Postmodernism, its constant interrogation of forms, becomes not only the 'dissolver' of values but also a 'tutor.' TV, its endless being, becomes what Robert Eco has termed celebration of the victory of life over art; disolving the High Victorian illusion that stories have an ending into a mythic, religious, serialized, narrative of experience. But buildings are not serial," he said, "they do not embody narrative meaning except in the spiral and the labyrinth. And it is difficult to get people to invest in metaphors!"

Douglas Davis, architecture critic of Newsweek and a video artist in his own right, reminded us that the labyrinth basses through the Augean stables, o of which he made a determined effort to clear the bullshit. His tapes portray his own vivid efforts to break out of the labyrinth of television - one resulted in middle-aged women smashing their tubes in order to touch the beast within - supporting his contention that "there is no mass," because "the medium is only transmission, but there is also reception." He recalled the interview with a Texas woman in 1958, who, when asked what she thought of television, said: "It's great! If you close your eyes, it sounds just like the radio."
"The medium is not the message," Davis concluded: "the message is the medium."

Peter Eisenman proved that, while architecture may no longer have a narrative role – "Modernism failed," he told us, "because it is impossible to deal with the fictive in abstraction" – he is a great raconteur. On this occasion his theme was "The Art of Dislocation." "Whereas the caveman did not have in