



GOING TO
TOWN

NEW URBANISM ARRIVES IN NORTHWEST MICHIGAN

GOING TO TOWN

Hot new 'old-style' neighborhoods can protect Up North's beauty and prosperity

Sherry Constantine thinks that she and her husband, Steve, have added another 10 years to their lives by moving to Midtown, a new neighborhood in the heart of Traverse City.

They walk or bike almost everywhere they go, whether dining out on Saturday night or going to church on Sunday morning. Ms. Constantine walks to art classes near the hospital

and Mr. Constantine rides the BATA bus to Suttons Bay and bikes all the way home, just for fun. One brisk Friday evening in January, they walked over to the Old Town Playhouse to buy tickets to *Anatomy of a Murder*. The theater is just down the street from their new condo, so they still had plenty of time for a bite to eat back home, or something to sip on at 310, a new restaurant, before curtain time.

With so much to see and do in Midtown, it's hardly surprising that 35 out of the 36 luxury condominiums and moderately priced townhouses in the project's first phase sold in just over a year. Barb Cooper, of Classic Realty, who represented the Midtown development, says it's easy to sell a brand-new place that is within a stone's throw of Boardman Lake and River and downtown Traverse City.



Traverse City's new Midtown development is one of many that are persuading Up North newcomers to live in towns rather than in sprawling suburban cul-de-sacs.

“You don’t really have to sell them,” she said. “You really just have to tell them the truth.”

Ms. Cooper—who also lives in Midtown—is one of many Grand Traverse region realtors who say that, even as the housing market cools after a 13-year, nationwide boom, the demand for homes in walkable neighborhoods remains strong. She said the new approach to development is so popular simply because it meets the needs of so many different people. Children can walk to parks and schools along safe, tree-lined sidewalks. Teenagers can get around without pleading for rides or buying their own cars. Singles and

transform greenfields into brand-new, bustling centers of commercial, public, and home life. All of them draw on a new vision for building neighborhoods and downtowns with a set of principles called New Urbanism. Whether this trend again dominates housing patterns in northwest Michigan—after decades of suburbanization that many longtime residents find worrisome—depends on whether more newcomers can be convinced that their vision of living out in the countryside can become instead one of living in a town where the countryside is close by and preserved.

Going to Town documents, explains, and encourages New Urbanism because

Based on demographics alone, over one-quarter of American households shopping for a home in 2010 will be looking for compact, walkable neighborhoods—a huge leap in demand.

couples can dine out, go to concerts, or barhop without constantly searching for parking or jumping in and out of their cars. Professionals can trade in stressful commutes for pleasant walks or bike rides. Elderly people can buy groceries, visit the doctor, and go to church without asking someone for a ride.

In this special report, *Going to Town*, the Michigan Land Use Institute documents newfound interest among northwest Michigan’s developers and government officials in neighborhoods like Midtown. Rising gas prices, escalating traffic congestion, and a rapidly growing population wary of both—and eager for a more sensible, healthier lifestyle—are fueling that interest. Today traditional-style neighborhood or town center developments are being planned, are already rising, or are now full of satisfied residents not only in larger towns such as Traverse City, Manistee, and Petoskey, but also in villages like Empire and Harbor Springs, and even rural townships like Acme.

Some are “infill” projects, built on old brownfield sites; others extend a town’s existing neighborhood street grids outward; still others hope to

it is essential to curbing the rapidly worsening sprawl in the region, the state’s fastest growing, and preserving the scenery and natural resources essential to its economy. Part One describes New Urbanism and tells why it is growing in popularity among elected leaders, developers, and citizens. Part Two recounts several new neighborhood success stories. Part Three outlines the basic steps to building such neighborhoods, and offers more technical explanations of New Urbanist precepts.

Easy to Love

The rise of New Urbanism is one of the most profound changes in American housing and commercial development patterns since the 1950s. That’s when heavily subsidized freeways, the country’s blossoming love affair with the auto, and revisions to zoning laws drove new homes, businesses, and stores away from each other, birthed the modern suburb and, with it, the country’s expensive, severe sprawl problem.

New Urbanism is a response to a different set of market signals prompt-



Studies confirm that more younger people now prefer living, working, and playing in walkable downtowns.

ed by sweeping changes in the shape of the 21st-century economy and culture. According to a University of Southern California study, two of the most important signals picked up by developers are the aging of a wealthier and healthier generation of approaching retirees and the advance of young adults interested in an alternative to conventional suburbs.

The study, published by national mortgage lender Fannie Mae, found that middle-aged and older households—whose numbers are growing rapidly as baby boomers age—now place a higher priority on living in walkable communities close to shopping, health care, and public transportation than do households headed by adults between the age of 35 and 44. But with the size of that younger group—which often demands detached, single-family homes—shrinking in coming years, and with the study showing very young adults embracing both urban and suburban models, the study confirms that building new neighborhoods and town centers is good business.

In fact, the researchers project that, based on demographics alone, over one-quarter of American households shopping for a home in 2010 will be



Hot Properties

EMPIRE

The New Neighborhood

DEVELOPER: Bob Sutherland, Quercus Alba

ZONED FOR: Residential/Commercial

ACREAGE: 31

RESIDENTIAL UNITS: 126 allowed, on 84 lots

COMMERCIAL SPACE: Up to 10 percent allowed

STATUS: Phase I and II completed

PUBLIC FUNDING: None

DESIGN FEATURES: The New Neighborhood extends the Village of Empire's existing neighborhood street grid and includes alleys and community sewers and wells.

WEBSITE: timbersmart.com/do/empire.html

LOCATION: At the southeast corner of M-22 and M-72, in the Village of Empire.

looking for compact, walkable neighborhoods—a huge leap in demand. Further growing this new housing market will be other, younger people who tire of worsening traffic congestion, meet people like the Constantines, and themselves discover the charms of walkable neighborhoods.

Also abetting the trend will be the developers themselves. As they respond to the new market and expand the supply of new neighborhoods and town centers, their projects will become more affordable, eliminating the price advantage of today's suburban developments, which rising gas prices are already beginning to negate.

pay a 15.5 percent premium for homes in New Urbanist neighborhoods. The good news is that the study confirms that such neighborhoods are indeed hot commodities.

But, without special economic incentives, changes in zoning laws, the dedication of some units to lower-income families, government-sponsored affordable housing trust funds, and other efforts to keep costs down—such as location-efficient mortgages that offer larger loans in return for living in places where one car will suffice—the bad news is that many families with modest incomes will not be able to afford such neigh-



Traverse City physician Ed Kalat uses his bike more for getting around now that he lives in Midtown.

Price: Bad and Good News

Right now, there is no disputing that New Urbanist developments cost more. One study by the University of Maryland's National Center for Smart Growth Research and Education examined 48,070 real estate sales transactions in Washington County, Ore., between 1990 and 2000.

It found that, on average, homebuyers were willing to

borhoods. Most New Urbanist advocates support affordable housing initiatives, but they also assert that, as such developments become mainstream and supply increases, their prices will fall.

Prosperous developers and reformed suburbanites are not the only ones excited by the rising popularity of new neighborhoods and town centers. Local officials are discovering that in-town developments boost their government's tax base without exploding their budgets because they make efficient use of everything from existing sidewalks, roads, sewers, and water mains to public safety services like fire and police protection.

And, sensitive to the rising importance of protecting northern Michigan's quality of life, local government officials support New Urbanist neighborhood developments because they greatly reduce traffic congestion, bad air, polluted pavement runoff, and view-ruining sprawl.

Walking the Talk

Most fans of new neighborhoods say that walkability is the chief attraction.

Laura Sielaff, of Sleeping Bear Realty in Benzie County, said that one mother paid \$85,000 for a lot with a mobile home in one of Empire's older neighborhoods so she could build a new house there, allowing her children to grow up on a block with sidewalks.

Chris Stapleton, owner of Stapleton Realty in Beulah, says she finds that many families now want easier access to shops and entertainment than suburban tracts offer: Parents like taking their kids to the library, the public beach, or downtown without strapping everyone into car seats and driving for 45 minutes. Ms. Stapleton says that, while home sales at the edges of Traverse City remain good, the market is now exceptionally strong within the city's downtown neighborhoods simply because "people with young kids want to be able to take their kids to town."

Busy professionals like the fact that they can get plenty of exercise by walking or biking to work every day. Ed Kalat, a physician, and Greg Piaskowski, the director of Traverse City's Agency on Aging, walk or bike a mile or two to work every morning now that they live in Midtown. Both men say that they've boosted their level of activity since moving to downtown Traverse City from, respectively,



Many seniors enjoy the diversity and convenience of walkable downtowns.

10 PRINCIPLES OF NEW URBANISM

Planners and developers can apply these 10 New Urbanist principles to almost any project of any size—from a single block to an entire community.

1. Walkability

Most needs are within a 10-minute walk of home and work. Street design is friendly to pedestrians, because buildings are close to the street and have porches, windows, and doors. Streets have lots of trees and on-street parking, with parking lots and garages placed behind buildings and houses, often connected to alleys. Streets are narrow, which slows traffic dramatically.

2. Connectivity

An interconnected street grid disperses traffic and encourages walking.

3. Mixed-Use and Diversity

Neighborhoods, blocks, and buildings offer a mix of shops, offices, apartments, and homes. The neighborhoods welcome people of all ages, income levels, cultures, and races.

4. Mixed Housing

Zoning allows the close proximity of a wide range of housing types, sizes, and prices.

5. Quality Architecture and Urban Design

Buildings emphasize beauty, aesthetics, and comfort and establish a sense of place; public spaces function as civic art, establishing an attractive, quality public realm.

These 10 principles are drawn from NewUrbanism.org. For more information, visit www.newurbanism.org.

6. Traditional Neighborhood Structure

Neighborhoods have definite centers and edges, with public spaces near the center. Each neighborhood contains a range of uses and densities within a 10-minute walk.

7. Increased Density

Buildings, residences, shops, and services are close together to make walking more convenient, services and resources more efficient, and living areas more enjoyable.

8. Smart Transportation

A network of high-quality public transit connects cities, towns, and neighborhoods, while pedestrian-friendly design encourages more use of bicycles, rollerblades, scooters, and walking as daily transportation.

9. Sustainability

The community uses respect for natural systems and eco-friendly technologies like energy efficiency to minimize effects on the environment. The community connects strongly with surrounding farmland, encouraging land preservation and local food consumption.

10. Quality of Life

These design principles produce a life that is well worth living by providing places that enrich, uplift, and inspire the human spirit.

Garfield Township, which encircles Traverse City, and the countryside near Cedar, west of Traverse City.

Ms. Cooper, the Midtown realtor,

and her husband, Tom, are walking so much that they have sold one of their cars. So have the Constantines.

"We have done very well as a one-



Hot Properties

HARBOR SPRINGS

Bay Street Cottages

DEVELOPER: *Rob Mossburg, The Cottage Company*

ZONED FOR: *Residential only (adjacent to downtown)*

ACREAGE: *1.25*

RESIDENTIAL UNITS: *18*

COMMERCIAL SPACE: *None*

STATUS: *Partially completed/under construction*

PUBLIC FUNDING: *None*

DESIGN FEATURES: *Bay Street Cottages is clustered on 1.25 acres, simultaneously preserving land and increasing neighborliness.*

LOCATION: *Bay and Zoll Streets on the eastern edge of downtown Harbor Springs.*

car couple,” said Ms. Constantine. “It’s absolutely doable.”

Variety: The Spice

Another New Urbanist feature that residents say attracts them is the variety of people who live there.

“Since we’ve all come in together, with a range of ages and income levels, Midtown is not an exclusive, gated community,” said Ms. Constantine. “With St. Francis High School down the street, and Central Grade School within walking distance, you see children and you see elderly folks—it’s a live community.”

New Urbanists say that mixing many single-family homes, duplexes, townhouses, condominiums, and apartments of different sizes in a single neighborhood leads to many positive, spontaneous, community-building interactions that happen far less frequently in car-dependent settings. People on foot bump into each other at the post office, coffee shop, or bakery; conversations spring up; good things happen: Younger people might offer to rake leaves or shovel snow

for elderly neighbors. A middle-aged couple might advise a first-time homeowner about a good plumber. Retirees might volunteer their time at the local elementary school. It is called good, old-fashioned socializing.

In Empire, according to Ms. Sielaff, a new development called The New Neighborhood is triggering that phenomenon. The project extends the village’s old neighborhood grid, which includes some handy main street shops, into greenfields just across the main road. It offers modestly priced lots and homes that are attracting young families, year-round residents, and workers—diversity that virtually every small town in the state urgently needs.

“The kinds of people moving into The New Neighborhood,” Ms. Sielaff said, “are actually going to work and support a family. Some people who were renters in Empire had the opportunity to purchase homes because the houses going in there are more affordable. The Empire market was largely seasonal and retired residents until The New Neighborhood showed up.”

YOU KNOW IT WHEN YOU SEE IT

Here are four decidedly low-tech tests that anyone can conduct to figure out whether a neighborhood or town center is truly a New Urbanist masterwork.

Halloween Test: Is it a good place for Trick-or-Treating? Kids figured out long ago that the best place for scoring Skittles is, hands-down, a neighborhood where houses are close together, traffic is slow, streets are well lit, and sidewalks are abundant. New Urbanists would say the neighborhood “has higher density and is pedestrian-friendly.”

Ice Cream Test: Can you buy ice cream and walk it home before it melts? If you’re only halfway there and you’ve already got Mint Chip down to your elbow, the neighborhood flunks New Urbanism’s walkability and mixed-use criteria.

Parade Test: Could your town center draw a crowd for a parade? People rarely gather in big-box store parking lots. New Urbanist projects must include inviting public spaces.

Date Test: Is it a good place for a walk with your paramour? Also known as the “smooch” test, this is about strolling somewhere to grab a bite, stop at a shop, or relax in a park. New Urbanist neighborhoods offer these amenities within an easy walk of your front porch.



Taking the ice cream test.



MLU/Gary Howe

What New Urbanists call "high-density, pedestrian-friendly" neighborhoods, kids call great places for Trick-or-Treating.

Stronger Economies, Better Citizens

Traverse City's Midtown and Empire's The New Neighborhood have been particularly successful at bringing the gen-

erations together because HomeStretch, a local, nonprofit housing provider, bought units and sold them to local families at more affordable prices. The organization helps homebuyers who

have steady jobs, good credit, career skills, but modest incomes.

Sarah Lucas, a 28-year-old planner raising a three-year-old son, fits that description. She jumped at the

NEW URBANIST IMPOSTERS

Sometimes developers boast that their projects are Smart Growth projects because they have one or two New Urbanist features. Beware of these three models, which are often hyped but seldom hit the mark:

Commercial Strip Development: These "strip malls" along the highway miss the New Urbanism mark by a country mile. They are typically designed for the convenience of cars, not pedestrians, and do not foster a mixed-use environment where people can walk easily and safely while doing their errands.

Lifestyle Centers: These new outdoor shopping malls are supposed to replicate the ambience and attractiveness of real downtowns, but lack the vitality of attractive streets. Few residents stroll them, and public spaces are rarely anything other than big parking lots.

Clustered Rural Subdivisions: Clustering does not reduce sprawl. Sure, the practice provides open space, sometimes even shared recreational areas, but that's all. Even if there are sidewalks, they do not lead to meaningful destinations. Everything you need still requires getting in the car. Worse, clustered subdivisions add to traffic congestion because they still have cul-de-sacs instead of street grids, and increase rural taxes because they require extending public services across costly long distances.

A final note: Some new developments have sidewalks, front porches, narrower lots, garages in the rear, and street grids but still don't make the grade because they neglect the most crucial component—location. They are far from stores, workplaces, and other neighborhoods. New Urbanist developments are all about walking a lot more and driving a lot less, and that just doesn't happen when a development is built on a disconnected greenfield.



Hot Properties

MANISTEE

Harbor Village

DEVELOPER: DSLT Inc.

ZONED FOR: Residential/Recreational/Office Space

ACREAGE: 55

RESIDENTIAL UNITS: 274

COMMERCIAL SPACE: 10,000 sq. ft.

STATUS: Partially completed/under construction

PUBLIC FUNDING: None

DESIGN FEATURES: *Tightly bound streets lined with compact cottages accent Manistee's adjacent neighborhoods.*

WEBSITE: www.harbor-village.com

LOCATION: *Just north of the Manistee River on Monroe Street in Manistee.*

opportunity to buy a new Midtown condominium at a price she could afford on her salary of \$33,000.

"The stress level just plummeted after I bought," she said. "When you rent, you always know that you're going to have to leave, and it's expensive to come up with the security deposit and to find a decent, affordable place. Buying a house really stabilizes your life."

HomeStretch's work, like that of other nonprofits devoted to reducing the state's severe shortage of affordable housing, actually helps a community's economy, as well as the people that they serve. Reasonably priced starter homes attract and retain talented college graduates, families with children who will keep

schools full and funded, and year-round households whose purchases can help keep Up North businesses profitable through the long winter months.

And because New Urbanist neighborhoods are so closely connected, physically, to existing communities, they also are building better citizens. For example, since moving to Midtown from Midland, Mich., last April,

Great new neighborhoods and town centers attract great employees and customers while preserving farmland, forests, beaches, and open spaces.

the Constantines have not only made lots of friends, they have also plunged into Traverse City's civic life. They walk to community meetings about managing the nearby waterfront or removing some of the dams along the Boardman River.

"We've found these town hall meetings and living in Midtown encourage people to be involved in the process of being a town," Ms. Constantine said. She also thinks that Midtown, in the heart of a sizeable city, has refreshed her appreciation of the surrounding region's rural culture, thanks to the easy walk to the Traverse City Farmers Market.

"We've discovered this whole world of agriculture," she said. "It's the organic farmers you meet at the farmers market, the eggs and the meat and homemade bread."

Sustainable Prosperity Calling

Walking through Midtown, it's hard to believe that the vibrant community was once the site of an abandoned factory and badly contaminated land. As the Institute reported in *New Plans for Barren Lands: A brownfield redevelopment guide for Michigan's northern coastal communi-*

ties, the state's brownfield redevelopment program triggered the redevelopment of the once-nasty area into a clean, safe, lively neighborhood.

But the project would have failed without a growing hunger for true community living that is safe, efficient, friendly, familiar, and favorable to the economies of local governments savvy enough to revise ordinances, devise incentives, and work closely with developers to encourage New Urbanist development. As Bryan Crough, director

of the Traverse City Downtown Development Authority, points out, great neighborhoods, long-term regional planning, and Smart Growth are vital to the region's economy.

"In his book *The Rise of the Creative Class*," said Mr. Crough, "Richard Florida talks about a new strategy where people move to a great place and the industries end up coming there because the employees are already there. The premise is that the strategy of economic development is about creating great places and quality of life issues. When you look at our success in drawing small, entrepreneurial businesses, it's astounding."

Northern Michigan, with its beaches, dunes, forests, farmland, and small towns, has a long history of attracting entrepreneurs and artists. But for that to continue, the development that new people trigger must preserve the spectacular landscape and bounteous natural resources.

That is where New Urbanist neighborhoods come in: Great new neighborhoods and town centers attract great employees and customers while preserving farmland, forests, beaches, and open spaces. There are now many indications that, in northern Michigan, build it and they will come, and stay, and prosper. ■

CLASSIC CONCEPTS BREED SUCCESS

Up North's New Urbanist pioneers launched a movement



Courtesy The Cottage Company of Harbor Springs

The Bay Street Cottages feature 18 units on just 1.25 acres of land adjacent to downtown Harbor Springs.

The 55 acres of slashed dunes, deep pits, and scored earth along Lake Michigan just north of the Fifth Street beach in Manistee could have been reborn as almost anything after its life as a sand mine: An amusement park. An expanded industrial zone. A reclaimed Great Lakes natural reserve.

Instead, starting in 1989, a group of builders under the close oversight of city officials constructed Harbor Village, a coastal vacation and retirement community that includes multi-story duplexes and, significantly, a network of tightly bound streets and 34 compact cottages designed to complement the city's adjacent neighborhoods.

"The idea was to create a mini-neighborhood," said Jon Rose, Manistee's community development director. "Neo-traditional wasn't even a buzz word back then. But they certainly captured the elements."

Indeed, the cottages at Harbor Village, which predate the nationally prominent New Urbanist architectural



Hot Properties

PETOSKEY

Petoskey Pointe

DEVELOPER: *Jim Wilson, Lake Street Associates*

ZONED FOR: *Residential/Commercial/Retail/Public Parking*

ACREAGE: *One downtown city block*

RESIDENTIAL UNITS: *67 permanent, plus 102 hotel rooms*

COMMERCIAL SPACE: *46,000 sq. ft.*

STATUS: *Site plan approved*

PUBLIC FUNDING: *Brownfield Redevelopment Funds*

DESIGN FEATURES: *This development will convert an entire city block in downtown Petoskey into a large retail, residential, hospitality, and parking destination.*

WEBSITE: *www.petoskeypointe.com*

LOCATION: *Will be at the corner of US-31 and Mitchell Street, in downtown Petoskey*

movement, form the first new neighborhood in northwest Michigan constructed with traditional design principles. The cottages were the result of negotiations between the developer and the city, which wanted a buffer between the older, adjacent neighborhoods and the modern, multi-story condominiums Harbor Village's developers wanted to build along the Lake Michigan beach. Mr. Rose recalled that, once agreement was reached, the cottages moved through the approval process with the same steady pace—at times agonizingly slow for builders—as any other development.

Since then, traditional neighborhood design principles have spread across northwestern Michigan.

New Urbanism Gains Ground

All of this new activity confirms that New Urbanism is gaining ground in the rapidly growing region. Developers there report that, after a period of initial skepticism by bankers, city engineers, planners, and planning commissions, new neighborhood and town center developments are now no more—nor less—difficult to design, permit, finance, and build than conventional projects.

“Now that a few of these projects have been built, people are more comfortable with the idea,” said Timothy K. Burden, the president of Red Management in Traverse City, one of the premier New Urbanist developers in northwest Michigan. Mr.



Tim Burden's company, Red Management, is responsible for River's Edge, Midtown, and Fairway Hills, Traverse City's first three New Urbanist Developments.

Courtesy Red Management

They've been used to construct similarly dense and walkable neighborhoods in Empire, Harbor Springs, Traverse City, and other places. Manistee is coming back for more, too: A proposed development in the southern sector of town, near the new high school, incorporates aspects of traditional townhouses set close to the sidewalk, separate garages, alleys, sidewalks, pocket parks, and a higher density of homes.

Burden's company built the city's two new neighborhoods, River's Edge and Midtown, and is now building Fairway Hills, a 23-unit project on 17th Street.

To be sure, constructing almost any project of any size in northwest Michigan demands equal measures of vision, patience, technical expertise, and money. It's not easy under any circumstances, say builders and local officials. Successful projects require a fortunate convergence of available land for the right price in the right location, good design, competent engineering, supportive local regulators, appropriate zoning, interested lenders, good materials, skilled craftsmen, competent managers, able marketers, and willing buyers.

So, pioneering these first smart, environmentally sensitive, energy-efficient, neighborhood-oriented, denser developments in northwest Michigan was no small order, say their builders. The many impediments included an unproven market for pedestrian-oriented neighborhoods, inflexible mortgage lending requirements, rigid building and zoning codes, and opposition from neighbors and local officials nervous about the unfamiliar.

Harbor Springs: Progress Takes Patience

For example, in 2002, when Rob Mossburg proposed replacing an old

motel on a 1.25-acre site in Harbor Springs with 18 beautifully detailed units of Bay Street Cottages, set around a common landscaped walkway, the idea generated considerable talk. The city's zoning code wouldn't allow it, even though a large, blocky, undistinguished apartment-style building full of high-end condos could have been permitted.

But Mr. Mossburg, the owner of the Cottage Company, a four-year-old real estate development, construction, and interior design firm in Harbor Springs, patiently marketed his idea with residents and city leaders. Instead of approaching the city as an adversary, Mr. Mossburg, a member of the board of the Michigan Land Use Institute, suggested his concept during an informal planning commission hearing.

At Mr. Mossburg's urging, the city adopted a new "cluster zoning option" in its zoning code to encourage such innovations. The developer asserted that giving builders more flexibility to construct houses clustered together would be great for homeowners, good for downtown businesses they could walk to, and would generate substantial revenue for city coffers. Indeed, when Bay Street Cottages is completed it will be valued at roughly \$9 million and generate more than \$150,000 a year in city, county, and school property taxes, almost 15 times more than the declining motel that used to occupy the site—an excellent yield for a 1.25 acre development. Of the 18 cottages proposed, 12 have been built and 10 sold.

That favorable experience, and his own convictions, prompted Mr. Mossburg to propose two more New Urbanist developments in Harbor Springs. One is a two-story live-work building on East Main Street, in the city's commercial district, with space for two stores or offices on the first floor and two residences upstairs. The Harbor Springs Planning Commission approved it in 2005, and two units have been sold even before the start of construction.

The second development, Harbor Cottages, clusters nine homes between Second and Third Streets. The plan-

How Petoskey's Visionary Founder Got It Right

In the fall of 1871, as survivors sifted through the ashes of the Great Chicago Fire, large freighters steamed north from that ruined city searching for lumber to rebuild the fallen Windy City. One town freighters visited was on a beautiful Lake Michigan inlet called Petit Traverse Bay, or Little Traverse Bay. Named after Ottawa Chief Ignatius Petosega, Petoskey quickly bloomed into a port community.

As ships and passenger trains brought thousands of visitors from Indianapolis, Cincinnati, Chicago, Detroit, and elsewhere, news of the lovely coastal village spread; soon, many people wanted to move to this place of sparkling water and fresh air. Petoskey was forced to think about how it should grow.

It fell to entrepreneur and financier Hiram Rose to summon the vision and passion to design Petoskey. Mr. Rose had made his money during the gold rush and was eyeing Upper Peninsula copper when he discovered something even more valuable—a community with gorgeous assets but little vision.

How could a place with majestic cliffs, a beautiful bay, and rolling hills not have a plan? Mr. Rose decided to invest in Petoskey's huge potential and start planning the town.

He knew it must include a well-connected street system, a commercial area and, an easy walk away, homes in a variety of sizes and architectural styles. He imagined villagers strolling from homes to the town center to work, socialize, buy goods, and catch trains to Harbor Springs, Detroit, or Chicago.

So Mr. Rose helped the citizens develop a master plan that established a "walkable" street grid and allowed "mixed uses" that included homes, stores, schools, and churches. He included "transit-oriented development" by integrating the existing rail infrastructure into the pedestrian-friendly village. Those steps helped Petoskey accommodate residential, commercial, and institutional construction and become a vibrant community.

By 1882 there were 13 new mixed-use buildings in the new town center, as well as new homes and a Methodist resort village, now known as Bay View, all close to the train station and to each other. Almost 150 years later, Petoskey remains a well-planned community, one that defines the quintessentially charming, walkable, livable town. It still respects its turn-of-the-century architecture, American-style Main Street, and mixed-use buildings that sit right up against the sidewalk. Petoskey voters' recent approval of a new, \$50 million hotel, housing, and retail development right downtown would probably make Mr. Rose smile, as would the town's growth, which confirms that his design was a classic one that today's New Urbanists would approve of in every way.

As Petoskey continues to grow, local historic preservationist Candace Fitzsimmons hopes people remember Hiram Rose's great foresight and the good things it has brought to her town, which is handling the auto age in fine style.

"Citizens have to continually be educated on why people originally came here, the charm of our towns, the hospitality, and quality of life," Ms. Fitzsimmons said.



Petoskey's train station, circa 1880.



Hot Properties

TRAVERSE CITY

Midtown

DEVELOPER: *Tim Burden, Red Management*

ZONED FOR: *Residential/Commercial*

ACREAGE: *Approximately 5*

RESIDENTIAL UNITS: *70*

COMMERCIAL SPACE: *Approximately 30,000 sq. ft.*

STATUS: *Phase I near completion, Phase II under construction*

PUBLIC FUNDING: *Brownfield Redevelopment Funds*

DESIGN FEATURES: *Located in downtown Traverse City along the Boardman River, Midtown features a river walk in a central location that allows more people to go downtown without their vehicles*

WEBSITE: *www.midtowntraverse.com*

LOCATION: *Along the Boardman River, just north of Eighth and Cass Streets, in downtown Traverse City.*

ning commission held a public hearing on the project on June 17, 2004; neighbors, including the city manager, who lives across the street, said they supported the idea. The planning commission applied the new cluster zoning option to the proposal and unanimously approved it the same evening.

“There is broad support for these types of projects now,” said Mr. Mossburg. “People see the quality of developments such the Bay Street Cottages and recognize the advantages of traditional neighborhood design. They realize that higher density by design creates neighborly, pedestrian-oriented land uses that are good for our northern Michigan villages.”

It took two years for Bob Sutherland, the owner of Cherry Republic in nearby Glen Arbor, and his four partners to convince the village planning commission and council to approve the project. Opponents argued it was too dense and too large. But Mr. Sutherland insisted The New Neighborhood would meet the needs of a growing community set amid Sleeping Bear Dunes National Lakeshore while conserving land, protecting the environment, and fitting the community’s character.

In the end he prevailed, in large part because of The New Neighborhood’s attention to detail and price. Lots sell for \$30,000 to \$56,000; a lot plus one



The New Neighborhood, in Empire, aims to provide neighborhood amenities at prices young families can afford.

Empire Building

Another example of new neighborhood design is Empire’s own aptly-named The New Neighborhood, a housing development on 31 acres in Leelanau County. The project, first proposed in 2000, is entirely within Empire’s village limit and will consist of 84 single-family homes on modest lots along narrow streets with sidewalks. Alleys and garages are behind the houses; 26 lots have been sold, 15 homes have been built, and five are under construction.

of the 1,400- to 1,800-sq.-ft. homes goes for \$160,000 to \$180,000, a good buy in the northwest Michigan new housing market. The homes have three and four bedrooms, 2.5 baths, full basements, and are a five-minute walk from Empire’s business district and a 10-minute walk from the Lake Michigan beach. “We are really focused on young people who will live here year-round,” said Mr. Sutherland, also a board member of the Michigan Land Use Institute.

Traverse City Spark Plug

While Manistee was the first northern Michigan town to embrace New Urbanist design, and efforts in Harbor Springs and Empire have made the concept more mainstream, the success of northwest Michigan’s traditional developments can be traced in large part to the work of Mr. Burden and Traverse City officials, who have actively promoted neighborhood-scale design for nearly a decade. In the late 1990s, under the guidance of planner Russ Soyering, Traverse City modernized its master plan and zoning code to provide both more certainty and flexibility to developers seeking to build higher density, mixed-use developments.

The city’s new code is designed to produce more clarity for developers reluctant to try something new, protect

Three New Urbanists Reshaping Michigan's Development Patterns

Among the many hats Christopher Leinberger has worn as a New Urbanist developer, one stands out. Mr. Leinberger, who last year began teaching at the University of Michigan, founded and directed Albuquerque's public-private Historic District Improvement Company. The project spurred more than \$200 million in redevelopment projects, turning a sun-faded downtown into one of New Mexico's best places to live and work.

When Mr. Leinberger announced his appointment last year as professor and director of the new Real Estate Development Program at the University of Michigan's Taubman College of Architecture and Urban Design, The Albuquerque Tribune lamented the departure and commended him for "making the clearest case yet for investing private money downtown—and for putting his money where his mouth is."

Mr. Leinberger is now focusing the same sort of innovative intelligence and energy on redeveloping housing and commercial districts in Michigan, especially downtown Detroit. He joins two other land use specialists of equal renown who've also come from out of state to help rebuild the state's cities, promote New Urbanism, conserve farmland and open space, and generate prosperity.

The first is Soji Adelaja, the John

A. Hannah Distinguished Professor in Land Policy at Michigan State University, who, among other things, helped to form a \$1 billion farmland and open space conservation fund in New Jersey.



Christopher Leinberger, Soji Adelaja, and Mulugetta Birru.

Dr. Adelaja, an economist and native of Nigeria, has built MSU's two-year-old Land Policy Program into a compelling, long-term project of academic research and outreach across 10 areas of public policy. He recruited within the university and at campuses statewide to assemble an interdisciplinary research team dedicated to convincing Michigan to establish a new way to grow, including improving the design of existing and new neighborhoods. "I want to know what the big idea is here," he almost always says when evaluating a research proposal.

The third big dog that's run onto Michigan's redevelopment field is Mulugetta Birru, an economist and native of Ethiopia, who for nearly two years has directed the Greater Wayne County Economic Development Corporation. Dr. Birru earned

a national reputation for resuscitating struggling neighborhoods in Pittsburgh, where he also advocated for a successful bus rapid transit system, built several sports stadiums and a convention center, and revitalized hundreds of acres of former industrial sites into office, retail, and industrial developments.

Dr. Birru's signature proposal for metropolitan Detroit is turning 25,000 acres around Detroit Metro and Willow Run airports into an environmentally sensitive, resource-conserving, energy-efficient, neighborhood-promoting, public transit-oriented "Airport City."

"When you want to create something you don't go with the flow," he said. "You sometimes have to be a little radical in your thinking."

Mr. Leinberger also is more than willing to challenge convention. He cautions students that "if you want to learn how to do conventional sprawl development, don't come to Michigan." His articles on how to design, zone, finance, and build inspiring rather than demoralizing developments have appeared in *Atlantic Monthly*, *The Wall Street Journal*, and *Urban Land*.

"There is market demand for progressive alternatives to conventional development that is readily apparent," he said. "The focus of my work is to help train the next generation of developers to build it."

neighbors concerned about property values and maverick building projects, and reassure bankers unaccustomed to lending for projects that fall outside of standard large-lot, single-use, sprawl-generating subdivisions.

Mr. Burden, who endured an ordeal in building River's Edge, a mixed-use brownfield redevelopment project in the 1990s, followed the city's guidelines to the letter in winning efficient approval for his Midtown townhouse development, now under construction along the banks of the Boardman River down-

town. He appears to be on a path to similar success with Fairway Hills, now under construction on a five-acre site on a steep slope that Mr. Burden purchased for \$820,000 in May 2005.

That project will eventually feature 17 handsome homes—two are under construction—designed by his company and built on 45-foot-wide lots. There also will be room for six houses on larger lots. Tying it all together is a 22-foot-wide alley with a sidewalk. The alley, a classic facet of New Urbanist design, provides access to garages and

will store storm water to avoid erosion.

Fairway Hills won approval last summer by the city planning commission. "Everybody had a chance to say their piece," said Mr. Burden. "There was so much support for the city.

"We know our way around the process by now," he added. Then he offered his advice to other New Urbanist developers: "The formula is not hard. Do your homework. Know what you are proposing and what's allowed. Know the zoning code. Work with the city. Keep neighbors in touch with what you are doing." ■

S T E P B Y

STEP

A New Urbanist Primer for Michigan

Northern Michigan has many examples of well-designed towns and villages, mostly built during the late 1800s. But it has been generations since new neighbors reflecting that classic design have been built there.

“Modern” zoning laws that separate homes and stores from jobs have made new town centers and neighborhoods virtually illegal. So most local officials, developers, and bankers are familiar only with spread-out, auto-focused suburban development. As northern Michigan grows, we must make it easy to again build quality town centers that, as so many area residents clearly desire, preserve rural character.

This section of *Going to Town* offers guidance to officials, developers, financiers, and citizens on how to build new town centers and neighborhoods or grow old ones.

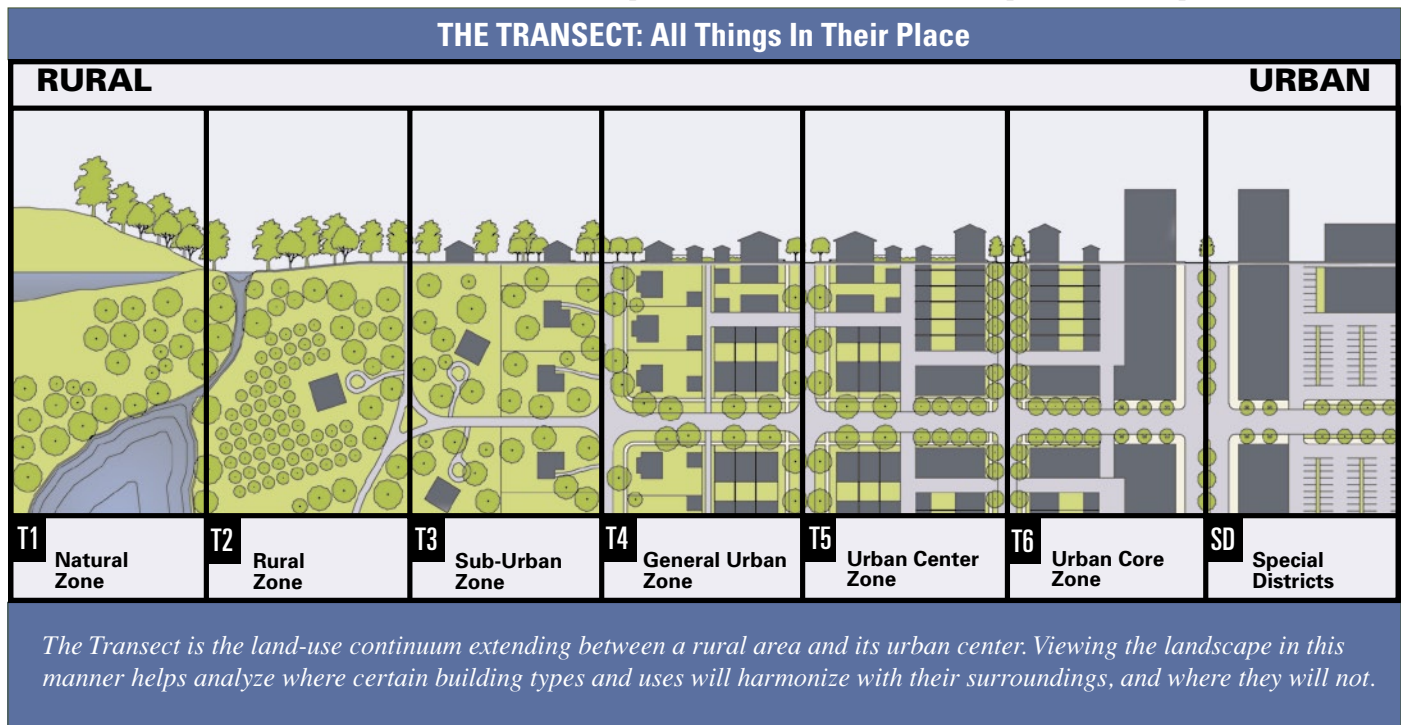
Three key elements to consider are planning, design, and execution.

**Element One:
Right scale, right spot**

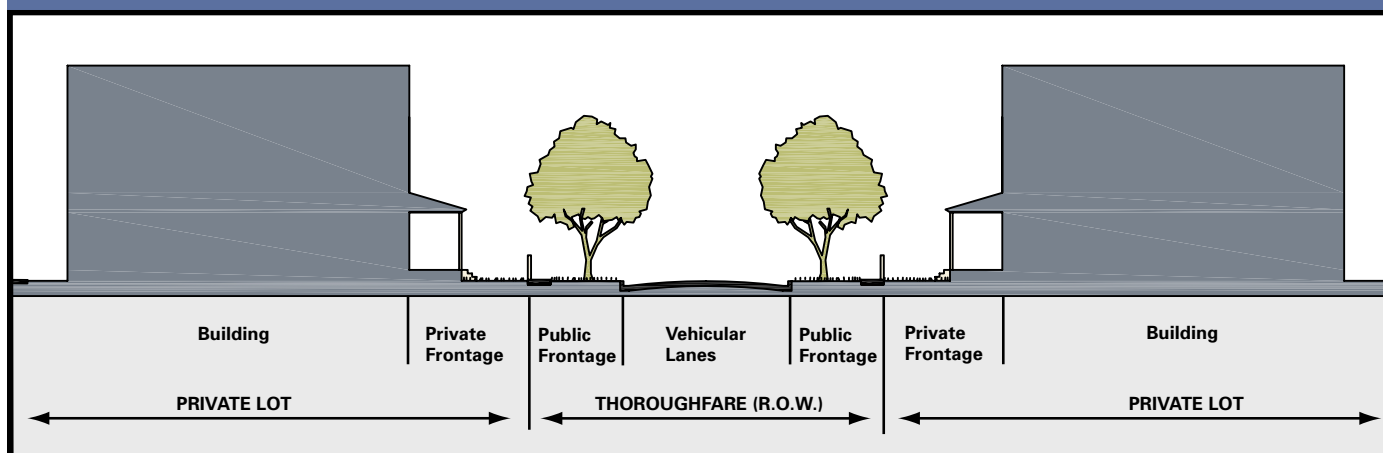
All such projects should be compatible with the community's master plan. Because zoned communities must update their master plans every five years, citizens have opportunities to review projected growth patterns. When a project is proposed, communities must carefully determine whether it fits that plan and what its scale

and density should be. Local planning officials must determine what additional infrastructure is required for the project and how much capital it will take for those improvements, including roads, sewers, water, parks, schools, and public safety. These steps give the community an excellent idea of what opportunities there actually are for New Urbanist development, which comes in three varieties:

The first expands existing villages and towns by adding new neighborhoods. Extending an existing street grid and mixing in appropriate commercial development can grow a village without incurring large infrastructure costs. The New Neighborhood in Empire is an example.



FORM-BASED CODING: More Pictures, Less Print



Form-based coding or "Smart Codes" offer a much clearer and more predictable approach to new development than traditional zoning because of its focus on descriptive graphics and design standards. This new approach encourages mixed usage while paying great attention to the details of how a new building will fit within the community. Setbacks, architecture, parking design, and pedestrian movement are all described in great detail, providing developers and neighbors a clear understanding of what is allowed.

Courtesy www.dpz.com

The second, called “infill” development, applies to already-developed urban areas—including brownfields, abandoned properties, or parking lots. River’s Edge and Midtown in Traverse City are examples.

The third involves building a brand-new town center where there’s little or no existing development. This more unusual approach occurs in townships that have no commercial center but are facing significant, diffuse growth. An example is Acme Township’s vision for a town center on an undeveloped, 172-acre field. (See box, page 17.)

Thorough research and planning are essential. Review regional and local growth trends and market studies to ensure the project’s commercial and residential components make sense. Consider how master plans of neighboring communities could affect the market. County planning staff can help assess demand for future growth.

The process should also include a community “build-out analysis,” which determines how many new structures current zoning ordinances ultimately allow. The analysis is a good starting point for communitywide discussions about future growth and usually indicates that if current zoning remains unchanged, the area will eventually

be filled with low-density residential development.

One solution that leaves future population projects unchanged but preserves open land is a “transfer of development rights” program. It allows landowners living in rural areas that a community wants to protect to sell their development rights, which are then transferred to a designated area zoned for higher-density development, like a town center or new neighborhood. These transfers require extensive community planning in the designated areas, but require no public funds. TDR programs allow rural communities to protect their open space by growing their village centers.

Include the public in every step. Good master planning is transparent and includes all key stakeholders, especially those who could derail a policy with their opposition. Invite the participation of community stakeholders, including owners of vacant land, existing residents and business owners, realtors, developers, and neighboring government officials.

Officials should post drafts of proposed policies and project maps in newspapers and prominent buildings, mail them directly to residents, speak about the process at local service clubs,

survey residents, and host neighborly meetings, complete with food and entertainment, to gather public input.

Element Two: Good Design

While there are many designers who can help lay out a new project, they will mostly follow the same basic set of New Urbanist principles.

Street grid design and placement require particular care. An interconnected street grid moves more traffic more efficiently than suburban cul-de-sacs that dump onto main roads; alleys allow garages and vehicles to be placed in backyards. Narrow, tree-lined streets and parallel parking calm traffic, while nearby transit stops encourage more pedestrian and commercial activity and increase convenience.

It is also important that public spaces the grid establishes are surrounded by buildings that face toward them, for increased public safety. All grids should work around, not pave over, natural features such as wetlands or steep hills. Orienting the grid to emphasize landmarks increases everyone’s sense of direction and place.

Traditional neighborhoods and mixed-use form the basic design unit. They are typically no more than a quarter-mile across and require about



Hot Properties

TRAVERSE CITY

Village at Grand Traverse Commons

DEVELOPER: Ray Minervini, The Minervini Group

ZONED FOR: Residential/Commercial/Retail

ACREAGE: 29

RESIDENTIAL UNITS: 17 constructed, 200-300 proposed
Commercial space: 200,000-300,000 sq. ft. within 10 to 12 years

STATUS: Partially completed, renovations ongoing

PUBLIC FUNDING: Brownfield Redevelopment Funds and Renaissance Zone

DESIGN FEATURES: This project is redeveloping dozens of historic buildings at a former, century-old state hospital facility. The sturdy, brick, Italianate structures offer beautiful designs and lofty ceilings; the expansive open spaces offer dozens of mixed-use redevelopment opportunities in a campus-like atmosphere.

WEBSITE: www.thevillageetc.com

LOCATION: Eleventh Street just west of US-31, on the grounds of the old State Hospital, in Traverse City.

five minutes to walk from the edge to their commercial center. That is essential; residents want to make far fewer daily car trips.

The design must carefully consider the size, placement, and aesthetic quality of buildings in order to create a continuum, not a mad jumble, which facilitates a wider range of possible activities. For example, placing a post office next to a convenience store next to a condominium project can be attractive if the look and scale of the buildings are correct. The resulting

mix that such design enables increases a project's walkability and economic stability.

Many elements can and should be mixed together. They include commercial and office space that provide jobs and boost pedestrian traffic, plus residential units—including both upscale and more affordable single-family homes, condos, and apartments—that encourage diversity of people and design.

Retail establishments should serve nearby residents' needs, but can rub elbows with national chains. Light industry and institutions (hospitals, schools, even jails) can fit well in residential areas, too, if properly designed, again adding to pedestrian and auto traffic. And every quality community must offer parks and recreational spaces; without them, a community simply will not attract new residents.

Use "Smart Codes" to build community character and make mixed-use work. Much of a neighborhood's feel stems from what the buildings look like and how they command the space around them. But traditional zoning ordinances say nothing about these crucial elements, often referred to as *form*; instead, they focus almost entirely on *use*.

In recent years, however, "form-based codes" have become powerful tools that regulate form and generally do not regulate use. They remove the chief reason people dislike living in commercial districts—buildings and roads cast in uncoordinated, unwalkable jumbles that only make sense to someone driving a car.

Form-based coding is very simple: It draws on the community's most attractive, already-established designs, standardizes them for replication, and often conveys them through drawings rather than dense, unreadable text (see



MLUI/Gary Howe

Because houses in Empire and The New Neighborhood are close together, installing a new water system is relatively inexpensive.

box, page 15). Rather than mandating what activities can occur within buildings, form-based coding describes the neighborhood's or town center's design, including walkways, parking, alleys, garages, front porches, street trees, architectural and building material standards, even the transparency of storefront windows.

The success of new town centers or neighborhoods depends on plenty of public input. Ultimately, designing a new town center or neighborhood depends on basics as simple as choosing designs that look nice and fit the community's character. Residents should be listened to because they usually know the features that will create a place of lasting value and can quickly derail a project they dislike. Charrettes—intensely creative, multi-day planning sessions that include designers, architects, and local residents—are effective ways to design a project that has a practical, shared vision.

Element Three: Getting It Done

Once a design has the necessary



TRAVERSE CITY

West Front Street

DEVELOPER: Mike Uzelac, Federated Properties

ZONED FOR: Residential/Commercial/Retail/Public Parking

ACREAGE: 1.4

RESIDENTIAL UNITS: 67

COMMERCIAL SPACE: 26,000 sq. ft.

STATUS: Under public review

PUBLIC FUNDING: Brownfield Redevelopment Funds

DESIGN FEATURES: This development would erect the city's tallest building, allow for expansive public parking, and would demonstrate that building up instead of out works in a relatively small town.

LOCATION: Would be at the corner of Pine and W. Front Streets in downtown Traverse City.

approvals, the developer must coordinate financing and phasing.

Financing is challenging because of longer paybacks. Conventional developments typically seek maximum return within five to seven years, while mixed-use New Urbanist projects do not typically see significant returns for at least seven years. Building places that will last for generations costs more up front, but because they remain so desirable, their value continues to grow long after a suburban development's value has peaked. So they are excellent long-term investments.

Traditional lenders often are less comfortable with such developments because they have such scant experience with them. However, that is changing as more developers work with New Urbanism; they often bring more of their own investment equity to a project to help finance their significant upfront design costs.

There are also some unique financing tools including tax increment financing, for streetscape improvements that enhance the project's value; special assessment districts, often implement-

ed by Downtown Development Authorities; state economic development funds; community development block grants; transportation planning funds; and affordable housing grants.

Timing is everything. How a developer "phases" different parts of a project is important to public perception and financial success. Building an anchor store early in a mixed-use project can generate traffic that helps sell additional retail spaces, and constructing a high-density neighborhood first can increase demand for nearby retail.

In the current regulatory and financing climate, it is more challenging to build a new town center or neighborhood than yet another ring of suburban tract housing. But New Urbanist builders, their municipal partners, and the people who live in those new developments know that the extra effort is worth it. As this trend arrives in north-west Michigan, it brings with it the promise of stronger communities, higher quality of life, lower taxes, and a more prosperous economy. It also offers a bright promise that can help sustain, rather than harm, the region's rural beauty and charm. ■

A LESSON FROM ACME

Foggy fine print can impede a clear vision

In 1999, residents of Acme Township, just northeast of Traverse City, joined their local government in updating their community's master plan. The final document included a visionary plan for building, from scratch, a brand-new town center "like Suttons Bay or Elk Rapids." Citizens clearly wanted the township to redirect much of the commercial and residential development foreseen in its previous master plan to a new town

center, thereby protecting the district's main highways, productive farms, and rolling hills from sprawling development.

Acme's updated master plan has an entire chapter about the town center, with pages of print describing what it should be. But the description did not include exact details about scale, size, and amounts of retail and residential space, inadvertently leaving the door ajar for interpretation. Sure enough, a team of developers soon showed up, proposing what they claimed was a town center. But most residents saw "The Village at Grand Traverse" for what

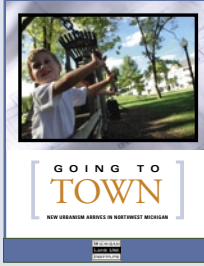
it was—a regional shopping mall far too large to qualify as a town center—and roundly rejected it.

The proposal has since triggered lawsuits, countersuits, appeals, a complete turnover in the elected township board, a public referendum, and lots of acrimony. Acme's lesson to other communities: Those who would manage the growth that is surely coming their way must clearly state size limits on stores, housing, other buildings, streets, and parking lots. Without them, deep pockets and clever legal strategies could also be coming their way.

REGIONAL NEW URBANISM RESOURCES

MICHIGAN LAND USE INSTITUTE

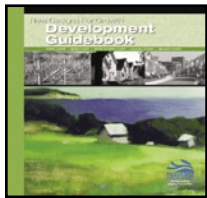
Web site: www.mlui.org



The state's leading Smart Growth advocacy organization can help local officials, developers, and citizens who seek more information on, or assistance with, New Urbanist projects in Michigan. The Institute has policy specialists who can help you find out more about what is involved in building vibrant, New Urbanist downtowns and neighborhoods. Contact us at our Web site or at our Traverse City office, 231-941-6584.

NEW DESIGNS FOR GROWTH

Web site: www.tcchamber.org/newdesigns.php



Begun in 1992 under the auspices of the Traverse City Area Chamber of Commerce, New Designs has helped shape commercial and residential developments. Its *New Designs for Growth Development Guidebook* offers clear design guidelines for developers and local government officials, complete with examples from northwest Lower Michigan. It is an excellent resource for applying many New Urbanist design principles.

ADDITIONAL NEW URBANISM RESOURCES

Center for Livable Communities

Web site: www.lgc.org/center

The center helps local governments and community leaders become more proactive in their land use and transportation planning and adopt programs and policies that lead to more livable and resource-efficient land use patterns.

Congress for the New Urbanism

Web site: www.cnu.org

The primary organization promoting New Urbanist community design principles.

NewUrbanism.org

Web site: www.newurbanism.org

A Web site based in Alexandria, Va., that offers a broad compendium of New Urbanist definitions, philosophy, examples, news, developers, and other information.

New Urban News

Web site: www.newurbannews.com

A monthly publication that surveys

trends, conferences, and progress related to New Urbanism. It links to many New Urbanist projects, practitioners, and other resources.

PlaceMatters.com

Web site: www.placematters.com

A site promoting better neighborhoods through "vision-centered, place-based planning."

Project for Public Spaces

Web site: www.pps.org

A nonprofit organization dedicated to building and sustaining public places that strengthen a sense of community by drawing more people to them.

Smart Growth America

Web site: www.smartgrowthamerica.com

Smart Growth America is a national coalition of organizations working to improve the ways towns and metro areas grow and develop. It publishes projects, reports, and articles on a variety of Smart Growth topics.

SMART GROWTH GLOSSARY

Affordable Housing: An increasingly rare commodity in many urban areas, defined as quality housing that costs a working family no more than 30 percent of its household income. For more information on affordable housing check the federal Web site, www.hud.gov/offices/cpd/. For information on affordable housing in Michigan, visit www.lisc.org/michigan/programs/. Find a great deal of guidance for professionals at www.designadvisor.org/ and www.knowledgeplex.org/.

Brownfield Redevelopment: The conversion of abandoned, idle, or under-used industrial and commercial properties into new or restored commercial or residential facilities, most often in urban areas. See the Institute special report, *New Plans for Barren Lands*, at www.mlui.org. Information on the State of Michigan's brownfield program is at www.michigan.gov/deq. Click on "Land," and then on "Land Development."

Context Sensitive Design: A relatively new approach to highway design that protects a locality's natural and built landscapes and involves citizens in decision making about the design details of proposed road projects. Search for the Institute's special report, *People and Pavement*, at www.mlui.org, or, for information on federal programs, visit www.fhwa.dot.gov/csd.

Design Charrette: An intensive, collaborative planning process that includes professional designers, local officials, and citizens in regional visioning, comprehensive planning efforts, community developments, or even the design of a single building. There is a great deal of information on this design process at www.charrettecenter.net. Training opportunities are listed at www.charretteinstitute.org. A firm that offers charrette consulting services is at www.masterplanning.com/chartettes.

Downtown Development

Authority (DDA): A legal entity that improves downtown areas by coordinating, supporting, promoting, or



New Urbanism builds stronger communities and lowers taxes.

acting as fiduciary for beautification and redevelopment projects. See www.michigandowntowns.com or visit the State of Michigan's site, www.michigan.org/medc/, and click on "Communities."

Form-Based Coding: A zoning method that regulates the form and function of buildings—i.e., how they look and where they are placed—rather than whether or not they contain commercial or residential operations. For more information, go to www.lgc.org/freepub and click on "Fact Sheets" under "Land Use." Also, www.form-basedcodes.org/resource.html and www.dpz.com (click on "SmartCode") offer excellent information.

Inclusionary Zoning: Zoning that requires new housing developments to include a set percentage of units that working families with modest incomes can afford. Use the search engines at www.realtor.org/library/index.html or www.brook.edu/.

Location Efficient Mortgages®: Financial tools that increase the amount of money urban homebuyers can borrow by counting as income the money they save by living in neighborhoods where nearby public transit allows them to use fewer cars. See www.nrdc.org/cities/smartgrowth/qlem.asp or www.locationefficiency.com for more information.

Transfer of Development Rights (TDR): A process that transfers development rights purchased by developers in areas a community wants preserved to areas a community wants developed. The technique, currently unavailable in Michigan, points commercial and residential projects toward (usually urban-

ized) "receiving areas," allows farmers and other land owners to cash in their development rights while retaining their property, and costs taxpayers nothing. Visit www.farmlandinfo.org/ and type "transfer of development rights" into the search engine, or consider purchasing *Beyond Takings and Givings*, listed at www.beyondtakingsandgivings.com.

Transit Oriented Development (TOD): Residential and commercial development that offers easy access to public transportation. These neighborhoods generally have a rail or bus station surrounded by relatively high-density development that gradually becomes less dense farther from the station. Type the phrase into the Federal Transit Authority Web site, www.fta.dot.gov, or visit www.transitorienteddevelopment.com or www.reconnectingamerica.org/html/TOD/index.htm.

OTHER RESOURCES

American Planning Association:
www.planning.org/newurbanism/index.htm

National Town Builders Association:
www.ntba.net

National Geographic:
www.nationalgeographic.com/earthpulse/sprawl

Sierra Business Council:
www.sbcouncil.org

Smart Growth Network:
www.smartgrowth.org

The Town Paper:
www.tndtownpaper.com

Walkable Communities Inc.:
www.walkable.org

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Cover Photo: Three-year-old Jack Lankford at neighborhood park in Traverse City.

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