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The march of the McMansions

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Abstract: In countless Boston suburbs, the green movement and even the recession have been unable to halt the practice of demolishing Capes and ranches to make way for monster-size homes. [...] while it's been playing out in Weston, as well as in parts of Wellesley, Newton, Needham, Natick, and a handful of other expensive, sought-after communities for some time, most of these cities and towns saw a small drop-off in the number of applications for single-family demolition permits during the recession.

Full text: It's a gorgeous day in Weston, and real estate broker and developer Michael Palmer is conducting a driving tour to show me the properties he's helped buy and sell. Palmer isn't just any broker, though. He specializes in finding homes to tear down.

His method is simple. The heavyset 50-year-old with a crop of dark blond hair pilots his Volvo around Weston and other high-end towns looking for worn-out candidates like a cattleman culling a herd. He's seeking a smallish house that might be a few decades old surrounded by new, large houses or other teardown candidates. Maybe there's a dilapidated basketball net in the driveway or the lawn hasn't been mowed in a while. Perhaps the shades have been pulled down for a couple of weeks and the gutters haven't been cleaned. All this might signify that the owners are an older couple, with kids out of the house, probably with a vacation home, likely on Cape Cod or in Florida, and they are in no hurry to sell their Boston home, but perhaps could be persuaded.

Palmer is patient. He sends the owners a letter once or twice a year asking if they're interested in selling. When they are, and they almost always eventually are, he either brokers a straight deal to a family looking to buy, buys the house himself and flips it to a teardown contractor, or buys the house to renovate and expand and flip to a family. He prefers not to do teardowns himself - he's more like the Teardown Matchmaker. He's got the names and numbers of every contractor, architect, and real estate broker in town and a list of owners who he thinks are close to selling. He and his business partners (wife Stacey and brother Jim) fly under the radar, working out of their homes, but he's confident that everyone in the business knows who they are, because they have their fingers on the pulse of what will be coming on the market next, sometimes even before the owners know it.

We drive along Radcliffe Road on the south side of Weston, an area where Palmer has had great success. To the left, tucked into the trees and blending seamlessly with the landscape, are small ranches and Capes surrounded by mature plants and bushes. They look long occupied and well loved. Some have toys scattered in the driveway, and some owners are out watering their gardens. These homes, however, seem like nothing but a diminutive, underfed JV football defensive line when compared with the hulking varsity offensive line arrayed on the right side of Radcliffe Road. These are new homes, and they are simply massive. They sit on lots almost denuded of shrubs and trees to accommodate their girth. They appear to have been designed by the same architect, someone devoted to perpetuating that quintessentially American style known as "McMansion," marked by a dearth of architectural elegance and grace, but with cruise ship-esque rooflines and lots of garage doors.

Palmer explains that you can always spot the teardown projects that were built on spec by a developer. "They lack, how should I say this, architectural interest," he says. "They make them generic, so they appeal to a broader group of buyers." As we pass a huge home that was custom-designed for a family working with an
architect, the difference is clear. This house at least looks as if someone cared about whether it fit into the neighborhood. But it's one of very few. Radcliffe Road looks like a game that the JV team is destined to lose, and badly.

And while it's been playing out in Weston, as well as in parts of Wellesley, Newton, Needham, Natick, and a handful of other expensive, sought-after communities for some time, most of these cities and towns saw a small drop-off in the number of applications for single-family demolition permits during the recession. Likewise, the median square footage in the Northeast for newly permitted homes fell to 2,260 square feet in 2009 from 2,407 square feet in 2005, according to the National Association of Home Builders. The survey fueled speculation by some experts that an overall trend was emerging: We were coming to our senses about how much space a family actually needs to survive. They also guessed that perhaps we were becoming attuned to the environmental impacts of replacing small houses with humongous ones. However, it appears that the downturn in house size was just a hiccup in our pursuit of all things large. For example, the number of applications for single-family demolitions is back on the rise, in some cases surpassing pre-recession highs. And the most recent data from the first quarter of 2010 show that the median new home size in the Northeast clocks in at 2,433 square feet. Homeowners who can afford it are clearly in no mood to downsize.

It appears that neither the recession nor our alleged increased environmental and energy consciousness has done anything to dampen our thirst for an ever-larger American dream.

The recession is still whacking the residential real estate market in many Massachusetts cities and towns, where Palmer says he sees new subdivisions frequently sit half-filled, even with the temporary boost created by the homebuyer tax credit. But as one gets closer to metropolitan Boston, says Palmer, his experience over the past 25 years is that the laws of supply and demand have in large part retained control, especially in communities that are a short commute to Boston with good public schools, a low crime rate, a high-end commercial and recreational infrastructure, and convenient transportation options. These sought-after communities have held their residential real estate values fairly well - although not entirely - compared with elsewhere in the state. They also have little vacant buildable land. They are filled with properties in which the house is worth less than the land underneath it. In other words, in these communities, the teardown house can be purchased for approximately the same amount as a vacant lot.

Mario Alagna, owner of Summa Development Corp., has completed more than 30 teardown projects since 1994 in Weston alone, as well as others in surrounding areas. He says that for anyone who wants to build a new house to their own specifications in Weston, teardowns are about the only way to do it. (I contacted a number of private homeowners involved in large teardown projects, but all declined to comment for this story.) "In a town like Weston, where you have between 3,000 and 4,000 houses, you might get six vacant lots a year," says Alagna, who also lives in Weston and is currently building a big house where a small one, purchased for $1 million, once stood. "The answer to the question of why people do teardowns in Weston is that there are more teardowns available than vacant lots."

Alagna recognizes that when builders replace older homes with enormo-domes that radically alter the character of established neighborhoods, neighbors are irked. These neighbors also take issue with radically increased property values. Sure, some homeowners can't wait to cash out, yet others, especially those on fixed incomes who want to stay put, frequently fear the increased tax bill on their now more valuable property. And that, says Palmer, is one of the reasons that so many of them relent and sell, even though they know their beloved family home will likely be leveled.

"I have no sentimental feeling about it," says Harold Ottobrini, who lives on Tanglewood Road in Wellesley, which is one street over from a major teardown area. The 82-year-old and his wife, Eleanor, put their nine-room Colonial, which they bought for $42,500 nearly 50 years ago, on the market for $1 million. They're moving to a condo in Natick. "It wouldn't bother me at all" if the buyer wanted to tear his house down, says Ottobrini. He admits, however, that in the five decades he and his wife have lived there, he has seen a dramatic change in...
the feeling of the neighborhood. "It's not as friendly a town as it used to be," he says, ever since middle-income families started moving out of their homes, which were replaced by huge residences occupied by wealthy families who largely keep to themselves. "The kids don't play ball on the streets. Now they go to clubs and all the programs that kids go to today," Ottobrini says. "There's more traffic, because the mothers drive their kids around everywhere in those big vans. It's a colder atmosphere."

"We have no anti-mansion feelings, but we don't get to meet the people who own these homes, because there's no mixing. The families don't get together," he adds.

Patricia McKinney, on the other hand, shudders at the thought of her home being torn down. She had lived on Old Farm Road in Dover for 45 years in a four-bedroom Colonial surrounded by four recent teardowns. The 75-year-old McKinney put her home on the market a year after her husband, Gordon, died. It sold the first weekend. Watching all the homes around her being torn down "saddened me, but it didn't surprise me," she says. "What bothers me is that young couples that want to start a family and they go out to look for a home they can afford and . . . there won't be many left for starter homes or homes for older people who don't want to move into an elderly complex but still want their own, smaller house." That's why she was thrilled when she learned that the young family that bought her home last month was planning to renovate it, not tear it down. "I knew Gordon would never want the house torn down, because he loved this place," she says. "We had lived here so long, and he didn't want to be anywhere else."

Alagna, the developer, does feel her pain. A large house is being built on a teardown lot next door to his Weston home, and he says the builder involved in the project has been less than sensitive to the neighborhood. "It's an out-of-town builder who wanted to build a really big house," says Alagna. "There was a lot of push-back from the neighbors. I have mixed feelings about it. When you're building a house [on a teardown lot], you're building in someone else's backyard. You have to work with the neighbors."

The concerns about disappearing starter homes and changing neighborhood demographics have been around for as long as developers have been doing teardowns. Joining them are new concerns about the environmental impact of the debris created by teardowns and the additional energy demands of significantly larger homes. City and town planners have responded to these challenges in a piecemeal fashion, with zoning rules and regulations that vary dramatically, even within community borders. It's a mishmash that prolongs and adds cost to teardown projects - thus angering the building community - and frequently hasn't worked very well in preserving existing housing stock - thus angering residents. Still, property rights generally reign in most communities. Even those who are the most opposed to teardowns and mega-mansions bristle when rules put in place to limit over-large houses begin to impact what they can do with their own properties.

Existing "by right" zoning rules allow homeowners with properties that comply with all existing zoning laws and building codes to do pretty much whatever they want, as long as the rebuilt home also complies with these laws and codes. In many communities, this means officials have little design control over what gets built in place of a teardown.

There is also Massachusetts General Law Chapter 40A, which bars cities and towns from setting limits on the interior size of homes. (Ironically, it was originally passed to block "snob zoning" that discourages small homes.) But many communities get around this law by using setback requirements and other exterior restrictions to affect interior size. A few communities have found other tactics. Since 1997, Weston requires that any home larger than 6,000 square feet or 10 percent of the lot area, whichever is greater, must undergo a site-plan review with the planning board. While not technically setting a maximum home size, and thus avoiding legal challenge, the site-plan review requirement has led developers doing homes on spec to go to great lengths to come in under the square-footage guidelines. Wellesley, meanwhile, has a lengthy large-house review process (house sizes that trigger a review vary, depending on the zoning of the neighborhood), which tends to help keep spec houses under a given threshold. And Brookline won a ruling in the state Supreme Judicial Court in 2008 that affirmed its right to establish floor-to-area ratios, which has the ultimate effect of limiting the interior size of a
house depending on the lot size, a zoning law adopted by many Massachusetts towns and cities, including Boston.

All of this may become moot in a couple of years, as the Massachusetts Joint Committee on Municipalities and Regional Government recently moved a major rewrite of Chapter 40A to the full Legislature for a vote. Called the Comprehensive Land Use Reform and Partnership Act, it has two provisions that are key for people concerned about or involved in teardowns: It simplifies the planning process (a boon for developers), and lifts the state's prohibition on regulation of maximum interior area of a single-family dwelling (a plus for starter-home advocates, environmentalists, and preservationists).

But this act still doesn't address two major concerns over teardowns: that they deplete a city or town's stock of affordable housing and that they are environmentally wasteful compared with what they replace. In this, communities are still left largely to their own devices.

Wayland and Brookline are two towns intent on preserving housing stock. In 2004, Wayland's voters changed zoning language to allow the town to block the demolition of any building that no longer conforms to the zoning rules for the lot it sits on, a designation that applies to about 50 percent of Wayland's housing stock. The only way such a building can be torn down is if it has been irredeemably damaged by fire or other involuntary or natural events. And even if the board approves the teardown, the house that replaces it "shall not be substantially more detrimental to the neighborhood" than what already existed. The result is that the number of demolition permits in Wayland has dropped each year since 2005, going from 13 in 2005 to two for the first half of 2010. But owners can demolish an existing, conforming building for any reason, as long as the new building complies with all zoning rules.

"What the planning board and the townspeople saw," says Dan Bennett, building commissioner for Wayland, "was some of these starter homes that they felt were valuable assets to the neighborhoods, and if they go, there would be no starter homes for people to get into town. They wanted to preserve the neighborhoods and original structures if there was nothing wrong with them and push people into renovation mode, which in most cases would still require a review by the zoning board of appeals."

Brookline, in contrast, is already filled with large historic properties, so the number of starter homes is low. The goal there, then, is to preserve the historic character of the neighborhoods by stopping as many teardowns as possible. To do so, the town has created local historic districts (which must be approved by a two-thirds vote at town meeting), in which the town gives itself permission to block a demolition if it feels the existing structure is historically significant. The town also reserves the right to delay the demolition of any potentially historically significant property anywhere in town for up to 12 or 18 months, a speed bump to get owners to consider renovation options instead of tearing the building down. In fiscal 2009, Brookline received just 12 requests for home demolitions. (Compare this with the more than 45 home-demolition requests that were received in Newton in 2009.)

None of this addresses the impact teardowns have on the environment, a growing concern as the nation becomes more green-conscious. Alagna, the Weston developer, prides himself on recycling whatever parts of a teardown he can and responsibly disposing of the rest. He says more developers are joining him in this approach. But construction debris is just a slice of the problem. According to Nancy Goodman, vice president for policy at the nonprofit Environmental League of Massachusetts in Boston, huge houses have significant environmental impacts, even if they're more energy-efficient than the smaller houses they replace.

"Everyone's talking about energy efficiency," says Goodman, "but there are other resources at stake. There are the materials themselves used to build the house, the resources to transport the materials. Bigger houses create more impervious surfaces, which has issues in terms of contaminated water and depletion of water resources." New optional building codes from the state coming into effect this year, and adopted by 44 Massachusetts communities so far, will have stronger energy efficiency requirements, "but that's one piece of the resource puzzle," says Goodman. While it is possible to build a green home, it's significantly more
expensive than building a home that simply meets existing code. A recent report by the National Association of Home Builders shows that when the additional cost of going green exceeds $9,000, homeowners lose interest. McMansions are unlikely to be going truly green any time soon.

Those on both sides of the teardown debate agree that standardized, predictable rules for these projects would be ideal. But they differ widely on the other ways cities and towns should address the issues teardowns raise. Building advocates like Mark Kablack, a Westborough-based real estate attorney who sits on the board of directors for the Home Builders Association of Massachusetts, believes that the real problem presented by teardowns is that they skew the diversity of housing in a community. The solution, he believes, isn't limiting teardowns, but changing zoning to encourage denser, less-expensive housing projects to make up for the affordable homes lost to replacement McMansions.

Zoning that encourages large lot sizes "forces the sprawl of development," says Kablack. "It requires [for instance] one house on a 1-acre lot with a fenced-in yard. You can't solve the supply problem by keeping that [zoning] in place. Communities realize they have to zone for more dense housing in their towns." There are even legislative and economic incentives to do so; one of these is Massachusetts General Law Chapter 40R, which gives state money to communities to create dense, multifamily housing near public transportation. "Compact development" 40R projects are underway in Kingston and Belmont, in addition to several other communities.

"The state has recognized that we have to drive a different attitude about density to fill our needs going forward," says Kablack. "We think that's the direction to go toward to address supply, rather than on an ad hoc basis, where you're affecting one property owner and not another."

Land-use experts, however, believe the problem with teardowns is that they decimate the character of a community. Lane Kendig, a Sturgeon Bay, Wisconsin, city planning consultant and author of the American Planning Association's report "Too Big, Boring or Ugly: Planning and Design Tools to Combat Monotony, the Too-Big House, and Teardowns," believes the best solution is planning. He points to a case study in Canada in which city and town planners identify a neighborhood with architectural and historical worth and work to preserve it before the housing stock deteriorates or the property values rise and teardowns become popular. They allow renovations and additions, but only using approved design concepts that won't destroy the area's character. "They get in early to a neighborhood and say, 'This is a bungalow neighborhood,' or 'This is a 1950s neighborhood,' and even though it isn't now, it will be vulnerable to teardowns," says Kendig. "That's a really rational planning way to do this - to get ahead of the curve."

While some might find this approach a little too "big brother," it's clear the approaches offered by both sides have merit and are in no way mutually exclusive. And while it is far too late to stop what is happening in once-quaint neighborhoods like Radcliffe Road, a more comprehensive approach to planning will be required if people want to keep what they love about their community while preserving their right to do what they want with their own little acre of it.

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Subject: Real estate; Suburban areas; Construction industry; Luxury homes; Home building;
Location: Massachusetts
Publication title: Boston Globe
Pages: BGM.14
Publication year: 2010
Bibliography
Citation style: MLA 6th Edition, Annotated with Abstracts

PROQUESTMS. 19 Apr. 2015