Paying the Price for Distance:

THE TRANSPORTATION COST OF HOUSING

—

The radical mismatch of jobs, salaries, and available housing, coupled with the spread-out nature of Atlanta's development patterns, means that driving is consuming a growing share of family budgets and time.

By 2000 the median commute time for Atlantans had climbed to nearly a full half hour (29.5 minutes), up 19 percent from 24.8 minutes in 1990. Over the decade of the 1990s, the time penalty for Atlanta's rush hour commuters increased at a rapid clip, so that Atlanta now ranks *first in the nation* in the share of its road network labeled as "congested." The annual traffic delay per person has more than tripled since 1992, from 11 hours to over 34 hours (and that figure includes not just drivers sitting in traffic, but every man, woman, and child in the entire population).

Many of us consciously make the tradeoff to spend more time in the car in exchange for an affordable house that meets our needs (though we often end up with even more drive time than we bargained for). Most people are unaware of the "transportation cost" associated with that home; that is, the amount of extra money it may take to own and operate the additional vehicles that connect the breadwinners to work and others in the household to school, social events, shopping, and everything else. For metro Atlanta as a whole, those figures are *nation-leading.*

From 1990 to 2001, the average number of vehicles per household in the region jumped more than 30 percent, from 1.75 cars to 2.27 per household. We possess more cars per household than residents in any other region, and we drive them more: 15,571 miles a year per car, versus the national average of 11,185.

But vehicle use isn't uniform across the region. Spread-out development patterns have a huge impact on rates of car ownership and driving, and hence, on the cost of transportation across the region. As might be expected, the number of cars per household and the miles driven per person each day rise the farther you get from the two core counties of Fulton and DeKalb, the only ones with a full-service transit system, MARTA. Fulton County households, for example, own an average of 1.69 vehicles, while in Fayette County the average is 3.17.

But while housing prices decline as a family moves farther out, the cost of transportation soars. For a working family earning between $20,000 and $35,000, the average costs of transportation in an in-town location near the core is $5,446; but it's over 45 percent higher in suburbanizing areas, nearly $8,000 (source: CNT). By one calculation, every time a family adds a car to their budget, they lose more than $75,000 of mortgage-buying power.

Purchasing a car is only one set of costs. Operating it is another set of costs. Look again at the average annual mileage for vehicles in Atlanta versus the national average, a difference of 4,386 miles. At 52 cents per mile, the AAA's estimated cost of operation for newer models, that additional mileage represents a "transportation tax" of $2,280 per automobile – as much or more than many people pay in property taxes. A family that drove a single car at the national average would save $190 per month, money that could be put toward buying or renting a home or any number of other household needs, or even saving for the future.

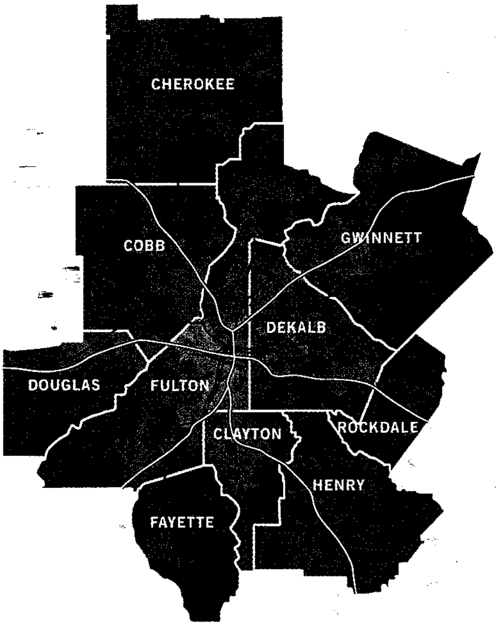

**FIGURE 7:
AVERAGE NUMBER
OF VEHICLES
PER HOUSEHOLD**

- 2.25 or more
- 1.75 to 2.25
- 1.25 to 1.75
- 0.75 to 1.25
- 0.27 to 0.75

Highway system
— MARTA system
— GA DOT commuter rail phase 1
--- GA DOT commuter rail phase 2

Source: US Census Tracts, SF3 2000. Prepared by the Center for Neighborhood Technology, 2003.

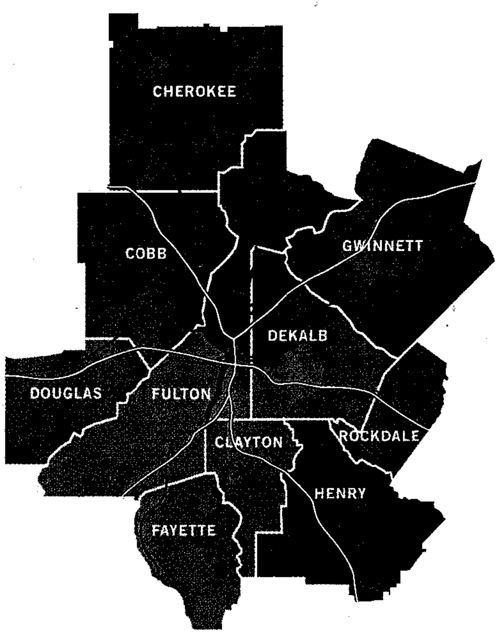

**FIGURE 8:
HOUSING AND
TRANSPORTATION
AS PERCENTAGE
OF INCOME**
FOR HOUSEHOLDS EARNING LESS THAN $40,000

- 50 or more
- 45 to 50
- 40 to 45
- 35 to 40
- 0 to 35

Highway system
— MARTA system
— GA DOT commuter rail phase 1
--- GA DOT commuter rail phase 2

Source: US Census, 2000, Five Percent PUMA. Prepared by the Center for Neighborhood Technology, 2003.

When the cost of housing is combined with the cost of the transportation, the average family earning less than $40,000 a year are paying nearly two-thirds of their income on just these two items. That's well above the national average, which is closer to 50 percent, which leaves far less for food, utilities, clothing, health care, entertainment, insurance, education and other household expenses. This extra transportation spending also represents a lost opportunity to establish financial security. While real estate generally appreciates, cars decline in value – and more rapidly the more they're used. Rather than build wealth by gaining equity in a home, the excess money spent on vehicles simply vanishes.

It seems unlikely that the additional transportation spending is purely a matter of individual preference. Like Americans everywhere, we Atlantans enjoy the freedom to get around in our cars. But we like to eat and pay our bills, too. With gas prices recently topping $2 a gallon, the distance penalty is growing larger still, making it all the more likely that future residents will be searching hard for affordable alternatives to long commutes.

REGULATORY PRACTICES

One reason for the skewing of housing costs towards the high end can be traced to local governments and their regulatory practices. Even as jobs were migrating to suburban jurisdictions, those same areas were erecting barriers to housing affordable to the people who would take those jobs.

In the 1990s suburban counties and towns began to impose zoning restrictions, code requirements, and development conditions that had the effect of driving up the costs of new houses. They also slowed or stopped the provision of rental housing and excluded lower-cost housing types, such as townhouses and duplexes, altogether. Some of these practices, which planning experts refer to as "exclusionary zoning," include:

- Mandating large minimum lot sizes, driving up the land costs per house;
- Requiring large minimum house sizes, making construction more expensive;
- Placing moratoria and long-term bans on multifamily construction. Henry County, for example, limits the maximum allowed density to four units to the acre.
- Requiring fewer homes per acre than local comprehensive plans call for, again driving up the per-unit land cost;
- Mandating exterior finishes, such as stone or brick facades, that drive up construction costs.

In addition to these practices, many local governments also impose zoning regulations that lead to income segregation, allowing only houses of a certain price to be built within each development.

Local governments offer a variety of justifications for exclusionary zoning. Because these jurisdictions rely heavily on property taxes to pay for services and schools, many prefer to expand their tax bases by encouraging the building of higher-priced housing and commercial development, while discouraging apartments and so-called "starter" development. In reality, spreading out development greatly increases the cost of providing public services because of the need for additional streets, the added expense of picking up garbage and busing children to school, all of which wipes out any gains from increased taxes on larger housing. Local officials also are responding to pressure from citizens, who sometimes fear that allowing housing that is less expensive than their own will depress property values. This is more myth than fact: in research for a lawsuit argued against Henry County's exclusionary zoning practices in 2001, researchers found that home values in mixed income communities rose at nearly twice the rate of homes in subdivisions with uniform house types and price ranges. In the case of housing for the truly low-income, residents worry that poor people will bring crime and overcrowd schools.

Some critics contend that these practices are proxies for racial and class prejudices. It is difficult to know whether and to what degree that is the case. The complicating factor is that our local government tax structure can make exclusionary zoning seem like the rational thing to do from a revenue-producing standpoint, even if it is less than fair. Any comprehensive effort to provide affordable homes for people must address these sorts of structural obstacles, while also working to dispel some of the less well-founded assumptions and biases.

Ease Zoning for Housing Diversity:

EDITORIAL FROM THE *ATLANTA JOURNAL-CONSTITUTION*, APRIL 27, 2004

Though one size doesn't fit all when it comes to housing, many metro Atlanta communities have developed with a cookie-cutter rigidity. Like it or not, single-family homes on standardized lots have become the predominant form, representing about 70 percent of the area's housing market.

Notwithstanding fabled notions about homeownership being the "American Dream," the region's stifling lack of housing diversity has public policy implications that aren't always fully considered. Among the more obvious downsides for many hoping to realize that dream are local zoning laws that by design or default have created communities strictly segregated by race and class.

Recently, Habitat for Humanity's ongoing efforts to build new homes for low-income families have been stymied by zoning codes that are too narrowly focused. For example, several communities require houses to have at least 1,500 square feet of living space and include amenities such as two-car garages. But in order to keep its houses affordable, Habitat typically builds houses of only about 1,300 square feet, with concrete parking pads and few frills.

In response, Habitat has either raised the prices of its houses, raised income eligibility limits for applicants or extended the term of their mortgages. The cost of complying with county zoning requirements can easily become a make-or-break proposition for prospective homeowners of limited means.

Innovative steps to address this problem through "inclusionary zoning" have been tried in a few other states, including New Jersey, Maryland, Oregon, and Illinois. But those measures haven't caught on in Georgia.

These programs are either mandated by state law or offer financial enticements for municipalities to relax their zoning codes to achieve broader housing goals. In Massachusetts, for example, the "Anti-Snob Zoning Act" allows developers of affordable housing to appeal local zoning decisions to a statewide committee, but also offers economic incentives in counties promoting a variety of housing options.

"This sticks-and-carrots approach could work here," says M. von Nkosi of the Atlanta Neighborhood Development Partnership, a nonprofit housing agency. Nkosi is director of ANDP's Mixed Income Communities Initiative, which advocates regionwide action on housing, transportation, and land-use issues.

"We're not trying to twist anyone's arm, but municipalities that embrace more diverse housing types will find that, over time, they have a competitive advantage over those that don't."

Certainly, zoning laws are important to protecting the investments of existing homeowners. But they needn't be so restrictive that they effectively handcuff developers trying to expand housing choices for a new generation of home buyers with differing lifestyles and needs.

"GENTRIFICATION" AND THE LOSS OF AFFORDABLE HOUSING

Along with rising demand and the constraints placed on housing supply in the jobs-rich suburbs, other factors also have worked against families searching for affordable housing. A combination of grueling commutes, demographic changes, and a reawakened interest in urban life for many people has led to the rediscovery of close-in or in-town areas. The resulting "gentrification" represents a long overdue reinvestment in city neighborhoods. At the same time, however, it has put upward pressure on rents, home prices, and property taxes for lower-income homeowners. In some cases, existing apartment buildings have been converted to condominiums or razed to make way for upscale housing. This displaces existing residents who are hard-pressed to find similarly affordable homes with access to transit. This is happening at the same time that contracts for federally subsidized "Section 8" apartments are expiring, so that many very low-income units are being lost. Federal monies for Section 8 housing, for example, have declined by 75 percent over the past two years.

Helping the Private Sector Meet the Demand

As this study and others have concluded, there is a large, under-served demand for a broader range of more affordable housing types and for homes in walkable, urban settings with transportation choices. If that is the case, why isn't the private sector meeting the demand?

There are several reasons.

First, of course, are the exclusionary zoning practices discussed in the main body of this report. Less well understood are the huge, hidden subsidies for "greenfield" development. Agencies and utilities that invest in and deliver infrastructure and related services for water supply, storm water drainage, sewage, natural gas, electricity, transportation, and municipal services such as fire and police protection and schools just don't charge anywhere near the full cost for providing these services to new developments. Studies show the full infrastructure cost for each new home in a new "greenfield" area approaches $60,000. That same home as an "infill" development in a "brownfield" (post-industrial) or "grayfield" (aging shopping center or adaptive parking lot reuse) might only require a $5,000 to $10,000 upgrade, or zero if placed in a suburb with excess infrastructure capacity.

The coordination among service providers and land-use regulators that could help to improve the efficiency and lower the cost of development is utterly lacking. While MARTA thinks only about mass transportation, the Georgia Department of Transportation plans and develops highways, often without considering the impact on the roads maintained by local governments. Electricity and gas utilities are the province of regulated private companies, while water and sewer are provided by local governments. Only the state of Georgia has the breadth of interest and potential authority to demand efficiency and coordination of public investment, but to this point has not done so.

The lack of coordination and planning creates a chicken and egg problem: Walkable neighborhoods are likely to be most desirable when connected to a transit system, but high-frequency transit service usually comes only after high densities have been built. This study suggests that addressing transportation and development planning together offers great potential to serve this growing market segment.

Regulation, tradition, and the local development culture have combined to suppress a diversity of housing products that could effectively result in mixed use, mixed income communities. Housing types that are common in cities and early suburbs in other regions are all but absent here: two- and three-family houses, rowhouses, and low-rise walkups. Likewise, apartment buildings with fewer than 50 units fit easily into a mixed context. Atlanta, which at 50,000 units a year produces more housing than any other metropolitan region in America, produces less than 500 units per year of two- to four-unit housing, and only a handful of multi-family developments of any kind.

The problem that the region faces in making smart growth work for everyone, producing affordability, prosperity, and regional economic performance is that all of these market failures require a culture that supports (a) transparency in the costs of development, (b) a reward structure that facilitates market transformation, and (c) regional institutions and networks aligned around these goals. The private sector can do a great deal to meet the existing and coming demand, but only if governments reward – and not punish – creativity and innovation while pursuing policies that are clear and consistent across jurisdictional lines from the state down to the local level.

The Washington Post

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HEADLINE: Space for Employers, Not for Homes;
Residents Driven Farther Out as D.C. Suburbs Lure Business and Limit Housing

BYLINE: Peter Whoriskey, Washington Post Staff Writer

BODY:

First of three articles

In the pages of its master plan, the suburb of Clarksburg seems perfect.

The old farming crossroads off Interstate 270 in northern Montgomery County is being transformed into a town-size development of homes, shops and offices, all according to a detailed scheme crafted by county planners. The developers are dressing up the project with traditional home architecture and a village green, and they call their creation "a new American classic town."

Yet for all its proposed charms, the Clarksburg plan embodies the kind of basic imbalance that is setting off waves of inefficient land development around Washington.

The master plan approved by Montgomery County leaders permits enough office space and shops to employ 40,000 workers. But it deliberately does not provide for enough housing for all of those workers -- fewer than 15,000 new homes. By the time Clarksburg is completed, homes for thousands of workers will have to be built elsewhere.

But where? The answer resounding from county governments across the Washington region these days is: not here.

Attracting workers -- but not the homes for all of them to live in -- is not official policy just in Clarksburg and Montgomery County; it has increasingly become the practice across the region. Local governments believe this makes financial sense because workplaces pay more taxes and use fewer government services than homeowners do. And governments maintain this imbalance through zoning and other development controls.

But by creating housing shortages, the policies push developers, home buyers and renters farther and farther away to find available land and more reasonably priced houses.

This migration, in turn, produces longer commutes to work, more road congestion and the destruction of remote natural habitats, planners say. The extra auto travel contributes to other troubles, including air pollution and the "dead zones" in the Chesapeake Bay. And, most of all, sprawl.

"Many local governments haven't controlled growth, unfortunately -- they've deflected it," said Gerrit Knaap, a planning professor and the director of the National Center for Smart Growth Research and Education at the University of Maryland.

Developers are often blamed for sprawl, and as self-interested businesspeople, they often lobby for road and home-building projects in outlying rural areas. But to a large extent, they are only catering to the housing demand in the Washington region within the constraints placed on them by local governments.

"Developers do what makes them money -- they build what they find to be profitable," Knaap said. "But what they find to be profitable is determined by consumer preferences and public policy."

During the 1990s, the number of jobs in the Washington region grew much faster than the supply of housing, according to a study by George Mason University's Center for Regional Analysis, leaving a shortfall of 43,200 homes.

The Metropolitan Washington Council of Governments, which compiles job and housing projections based on reports from each of the local governments, says the number of jobs in the region will increase by 550,000 this decade, while the number of homes will rise by only 312,000.

Assuming the typical 1.5 workers per home, that leaves a shortfall of 82,000 homes.

"We already have an imbalance," said Robert E. Griffiths, director of technical services for COG. "And with these growth trends, the gap gets bigger in the future. More housing development is happening further and further from the center."

Landsat satellite imagery of the region taken since the 1980s, analyzed and mapped by researchers at the Woods Hole Research Center with NASA funding, illustrates the development pattern.

The images show that until the mid-1980s, development in the region was suburban but relatively focused around its historical centers in Baltimore and Washington. Since then, more development appears as splatterings, much of it on large lots far from the region's core of jobs.

"Since 1986, and even more so since 1990, there is a lot more low-density residential development appearing in outlying areas," said Scott Goetz, associate scientist at Woods Hole. "The scattering of development has become much more prominent."

Planners as far from Washington as Caroline County, Md., on the Eastern Shore, and Berkeley County, W.Va., report an uptick in applications from developers who feel squeezed out of the Washington area by tight home-building restrictions.

"I'm just amazed that people would go back and forth from here to the Washington area, but they do," said Paul Harner, a town supervisor in Liberty Township, Pa., a hamlet about 70 miles north of Washington that finds itself on the front lines of the sprawl wars. "Now that those places in Maryland have stopped home development down there, we realize it's coming up here."

Between 1982 and 2001, the average distance commuters drove daily on freeways and major roads in the Washington region rose more than 40 percent, from about 10 miles to 15 miles, according to the Texas Transportation Institute's widely used survey. The number of hours lost per person to congestion rose from 10 to 34 hours a year.

Automotive emissions, though they have lessened with cleaner cars, continue to keep the region in violation of federal air quality rules and contribute to the "dead zones" of the Chesapeake Bay.

"We're trying to reduce the number of miles people drive because of the emissions and the congestion, which is spreading so fast," said Ron Kirby, the transportation director for COG. "But we haven't been very successful. We have more cars going more miles."

While the housing shortage is pushing home buyers farther out to find an affordable new home, more convenient places for suburban home development have been placed under tight development regulations. More than half the land in the Washington metropolis, from Stafford to Carroll county and from Loudoun to Anne Arundel county, is zoned for maximum densities of one home per three acres, according to a Washington Post survey of jurisdictions.

Instead of stopping developers, however, such restrictions have led them to carve up farmland or woods into home lots that may retain their pastoral look but that planners consider wasteful, especially given the housing shortage.

"Too big to mow, too small to plow," agricultural planner Randall Arendt said of such large "rural" lots.

Driven by high demand and low inventory, housing prices in the Washington region have soared 65 percent over the past five years, according to data from the Office of Federal Housing Enterprise Oversight. The rise in this region is 50 percent faster than national home prices. With the region set to add a million people by 2020 and housing developers leapfrogging outward in search of land to build on, the trends seem likely to continue.

Several jurisdictions in the Washington area have pursued a strategy of attracting more workplaces than homes, but Montgomery County under County Executive Douglas M. Duncan (D) made it an explicit goal. Duncan proposed -- and the County Council approved in June -- a policy calling for faster job growth than housing growth.

New residents generally cost the county money. The average household in the county pays about $6,500 in property, income and other taxes to the county. But the county spends about $8,500 a year educating the average school student, not including state and federal aid.

"This policy is good for the tax base," Duncan said.

Or, as a Montgomery County booklet puts it: Creating workplaces faster than homes is "the economic development strategy yielding the greatest long-term net fiscal benefits."

County policy aims for employment growth of 2 percent and household growth of 1.4 percent annually. Though it won official approval only this summer, it appears to have been in practice for more than a decade.

In a major 1993 review of county development, planners found that the number of jobs and homes in Montgomery County were "reasonably balanced." Since then, Montgomery County increased its jobs figure by 110,000 while increasing its home supply by 42,000, according to county figures. Assuming the average of 1.5 workers per home, this leaves a shortfall of roughly 30,000 homes.

David Platt, the county's economist, said that assuming that those who work in the county continue to want to live in the county, the gap between the growth in jobs and the growth of homes will create an upward pressure on prices.

Ideally, the housing limits in Montgomery and other suburbs would propel buyers and builders into the District, some planners say, because there they would be close to the jobs core and generally close to mass transit. Thus far, however, the market for homes has moved more outward than inward, as the development maps show.

Montgomery County Council member Phil Andrews (D-Gaithersburg), who voted against the strategy, called the new policy "indefensible."

"It exacerbates two of the most serious problems in Montgomery County: traffic congestion and housing affordability," he said.

County Council President Steven A. Silverman (D-At Large), who supports the policy, acknowledged that "we have a regional housing shortage because of hurdles put up by local governments."

But, he said: "I get elected to represent the people of Montgomery County, not the region. I support broadening the tax base."

Silverman noted that although the policy may drive up home prices, the county has an affordable housing program that at one time was considered a national model. In 2003, developers created 143 units under the county's Moderately Priced Dwelling Units program, and the annual average since the program began in 1976 is a little more than 400.

Duncan and Silverman said it was wrong, too, to assume that when Montgomery's job creation outpaces the number of new homes, the county has to "import" more of its workforce.

Some of the new jobs, they explained, will be filled by people already living in the county and commuting elsewhere. When they find a job in the county, they said, it will reduce commuting.

The critics of the policy are operating under a "false assumption," Silverman said. But he said he has "no idea" how many new jobs would be filled by people already living in the county.

Census data suggest that the number of "imported" workers will be substantial. Between 1990 and 2000, the share of people working in Montgomery and living somewhere else grew 30 percent faster than the number of jobs.

As of 2000, about 154,000 workers were commuting to Montgomery, up from 140,000 in 1990.

"No matter how you dress it up, housing-jobs imbalance generally exacerbates sprawl," said Marya Morris, senior researcher at the American Planning Association.

It isn't just Montgomery, either.

The largest single housing-jobs gap in the region exists in Fairfax County, which spends $7 million a year to bring in jobs. It's part of the county's objective of drawing 25 percent of its real estate taxes from commercial properties instead of homes.

During the '90s, the number of jobs in Fairfax County rose from 404,000 to 533,000, according to county figures, for a rise of 129,000, while the home supply rose by 51,000.

Assuming the county average of 1.5 workers per home, this leaves a housing shortfall of 35,000 homes.

"We've been phenomenally successful at attracting jobs to this county," said Fairfax Board of Supervisors Chairman Gerald E. Connolly (D). "That creates a tax base to finance the kinds of services we want to have."

"It's a vicious cycle," said John McClain, a senior fellow at the Center for Regional Analysis at George Mason University. "Every county, it seems, is trying to load up on jobs but not houses."

Even aside from the effects on sprawl and housing prices, critics blame such policies in Fairfax and Montgomery for, in effect, shifting the burdens of providing housing to neighboring jurisdictions. Some planners call this a "beggar thy neighbor" approach. Its use by the region's most affluent counties strikes some as particularly galling.

"What it comes down to is class warfare," said Michael Replogle, a former Montgomery County planner who works for Environmental Defense. "It's an effort to keep low tax rates in one of the most affluent jurisdictions and make their neighbors pay."

For people who work in Montgomery, affordable housing often means a commute north on Interstate 270. At Human Genome Sciences in Rockville, for example, more than 100 of the company's 1,100 workers live in Frederick County, six go even farther to Hagerstown and three live in Pennsylvania, according to company figures.

In the Clarksburg area, one of four workers lives outside the county, according to local employment figures. When the offices slated to be built in Clarksburg are completed, the proportion living in those northern locations is likely to be higher because the gap between jobs and housing in Montgomery will have grown.

Planners in Hagerstown and surrounding Washington County said the area is seeing a boom in home construction, much of it to serve workers in Frederick and Montgomery counties.

"We haven't had a growth boom since the '40s," marveled Kathleen Maher, Hagerstown's planning director. "With the housing we have in the pipeline now, the number of homes we have will rise 20 percent."

Many will wind up living in places like Hager's Crossing, a planned community in Hagerstown more than 40 miles northwest of Clarksburg and an hour or so away in rush hour. Going home every evening, they will cross thousands of acres of land preserved as "rural" under Montgomery and Frederick planning restrictions.

Prices in Hager's Crossing start at $189,900 for a new townhouse and $300,000 for a new detached home. Several families of Montgomery workers live in the community, which is in the early stages of construction. The sales staff said that as many as half the buyers are coming from Montgomery.

In some ways, these far-flung subdivisions are merely another version of the American dream. But those home buyers who work in Montgomery see it in less romantic terms. To them, it's more like a rational choice to sacrifice time in the car in exchange for an affordable, larger home.

Ibiso and Telema Erekosima -- who both work for Montgomery County, he as a bus driver and she as an administrative aide -- moved with their four children for a simple reason. "It was the prices," Ibiso said. "We looked in Pennsylvania, too, but that just seemed too far."

John Johnson, a computer worker in Germantown who just moved in with his wife and their teenage son, made the same choice. "I couldn't afford anything closer," he said. "My idea wasn't, 'Gee, let me see how far I can commute.' It just ended up that way."

The other day, as he dug into a pizza that had just been delivered to his new house, Johnson estimated that his new commute will be an hour or an hour and a half each way.

"I don't think Montgomery County is against family values," Johnson said. "But they certainly are cutting into my family time."

The Washington Post

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LENGTH: 2196 words

HEADLINE: Washington's Road to Outward Growth;
Far-Off Houses Are Cheap, but Drive Carries Costs: Time, Traffic and Pollution

BYLINE: Peter Whoriskey, Washington Post Staff Writer

DATELINE: CHARLES TOWN, W.Va.

BODY:

Second of three articles

The vast new home development under construction here lies so far beyond the last ring of Washington suburbia that even rival developers marvel at its audacity.

The 3,200-home Huntfield community has been laid out according to neo-traditional town planning principles and designed with nostalgic American home architecture. It boasts front porches, lots of parks and an obelisk at the entrance. New four-bedroom homes sell for about $270,000 -- at least $150,000 less than the cost of a similar house closer to Washington.

But the real-life price for the vast majority of residents is a daily commute that takes about an hour or more. The subdivision of super-commuters sits across the Blue Ridge Mountains and more than 25 miles from the nearest job center, in Leesburg, and even farther from offices in Reston, Tysons Corner and Washington.

According to statistics provided by the developer on the first 100 home buyers, only one will work in West Virginia. Of the others, 72 will work in suburban Virginia, 13 in Maryland and five in Washington. The rest identified themselves as self-employed or retired.

"I'm going to be refreshing my Italian with some CDs during the drive," said Eugene Marino, an archaeologist who gets on the road at 5 most weekday mornings for a voyage from Charles Town to Arlington that takes an hour and 15 minutes each way. "It's not that bad. We wanted to have a nice place that we could afford -- so here we are."

Marino's next-door neighbors each spend an hour and 45 minutes commuting -- one to Capitol Hill and the other to the Pentagon.

No one, it seems -- not the developer, environmentalists or many Huntfield residents -- believes it makes sense to build homes for Washington area commuters so far from work.

There is plenty of undeveloped land much, much closer. But as Huntfield's developer and some residents see it, they're investing here because strict building restrictions on land in more convenient locations have contributed to a shortage of affordable home lots across the region. While pricier homes on large tracts of land are permitted in neighboring Loudoun County, for example, much of the land has been declared off-limits to conventional subdivisions.

Home buyers have long been willing to commute to find a home with a yard at the right price. But the typical commuting time for Huntfield residents is roughly double that of regional averages. The extra driving leads to more gasoline consumption, dirtier air and other environmental problems. The traffic is choking roads in rural areas.

"The land use regulations in Loudoun and Fairfax have done nothing to stop sprawl," said Paul J. Raco, the planner for Jefferson County, W.Va., which surrounds Huntfield. "They've only accelerated it. They've pushed it out here."

Amy Schmitt, a Huntfield resident, gestures from a lawn chair on the wooden deck of her home. "It's nice out here -- look," she said.

The drawback is that her husband must commute to Reston and Sterling.

"People say, 'You moved where?' But when they come, they're pretty impressed," she said. "Why would I pay more when I can drive 30 minutes more and get something like this?"

Bruce Morrison, a BMW mechanic who moved to Huntfield from Loudoun County, seems just as pleased with the trade-off. It takes him an hour and 15 minutes to get to work. But, he said, appreciatively slapping the woodwork of his new home, "I couldn't touch a home like this in Loudoun County."

That kind of satisfaction leads many to argue that sprawl -- homes spread out on the landscape in a way that demands car travel -- is exactly what most Americans want. In fact, some describe such places as the object of what amounts to a spiritual quest.

"Millions of people every year leap out into the void, heading out to communities that don't exist, to office parks that are not yet finished, to places where everything is new," commentator David Brooks, a chronicler of suburbia in "On Paradise Drive," wrote recently. "This mysterious longing is the root of the great dispersal. To grasp that longing, you have to take seriously the central cliche of American life: the American dream."

Yet most Huntfield residents view their new neighborhood as a measured compromise between price and commuting. The economic forces that create home-building pressures on the region's fringes arise not from any vision of utopia but from the efforts of counties around Washington to build their tax base by attracting more workplaces than homes.

The economic forces that shaped Huntfield can be traced as far back as the early '90s in Fairfax County, when a jobs boom got underway along the Dulles corridor, the highway that runs from Tysons Corner to Dulles International Airport.

Thousands of new employees working in the corridor were priced out of living in Fairfax County, at least in part because of strict home-building limits there. Citing reasons of environmental, agricultural and neighborhood preservation, Fairfax leaders over the years have limited about 55 percent of the residential land in the county to no more than two homes per acre.

For workers in the Dulles corridor, Fairfax's restrictions helped make Loudoun County a logical place to look for a home. It was the next county down the highway, and during the '90s, the number of Fairfax workers living in Loudoun doubled, helping to double the county's population, from 86,000 to 170,000.

The influx into Loudoun, however, set off a revolt. Led by a citizens group that called itself Voters to Stop Sprawl, voters installed a slow-growth set of leaders in the 1999 elections.

Jim Duszynski, chief executive officer of Greenvest, the developer of Huntfield, said it was then that the company locked onto its West Virginia property.

"We leapfrogged over western Loudoun to find the next logical place to build," Duszynski said. "We don't like to think of it as exporting sprawl, but it is clearly leapfrogging development."

Within two years, Loudoun's county board dropped the number of houses permitted there from about 187,000 to about 100,000. And although some question the commitment of the current board to the land-use reform, the western two-thirds of Loudoun remain off-limits to conventional subdivisions -- developers are generally limited to no more than one home per 10 acres.

It wasn't just about preserving the county's rural character, though that got lots of attention.

The leader of Loudoun's reformers, Scott K. York, then a Republican, talked less about the environmental effects of sprawl than its fiscal ones. A fiscal impact analysis done in preparation for new growth rules showed that the county could save $103 million annually by 2020 by slowing residential growth.

Cutting the number of homes reduced demand for schools and other services, which can drain government coffers. Instead, York wanted businesses to come to Loudoun because they typically generate more in taxes than they consume in services. He said he wanted "boardrooms, not bedrooms."

Ideally, the vast reserve Loudoun planners created with the home-building restrictions would have blocked the surge of sprawl outward from Washington, acting as a kind of firebreak in metropolitan building trends.

Some environmentalists who lobbied for Loudoun's home-building restrictions say that, as they anticipated, the restrictions have helped redirect growth toward Washington and its inner suburbs.

"A lot of people looking for homes have pushed inward toward the city," said Stewart Schwartz, director of the Coalition for Smarter Growth. "You can see it in the house prices. They're bidding up prices in order to live in closer."

What the plan couldn't contain, however, were home buyers willing to spend time in cars for new homes in a pleasant neighborhood at a low price. They are skipping over Loudoun's rural area to Huntfield and other West Virginia locations.

West Virginia has long been an outpost of Washington suburbia, but Jefferson County's planner, Raco, has seen a marked rise in development roughly coinciding with the housing limits in Loudoun.

Many of Huntfield's residents have moved from Loudoun, where they had been renting or living in a townhouse. Several drew a connection between Loudoun's home-building restrictions and their arrival in Huntfield.

Echoing economists who have studied the issue, Morrison attributed the relatively high home prices in Loudoun, where he had been renting a home, to that county's home-building limits. "Had they not done the slow-growth initiative, houses would have been more affordable because there would have been more of them," he said. "With the prices out here, it was a no-brainer for us. That's the whole reason you'll find people are moving here."

Other Huntfield residents were slightly more sympathetic to Loudoun's restrictive zoning.

"I understand -- they want to keep that country living in Loudoun," said Sharon Renehan, a teacher in Loudoun, who with her husband, also a Loudoun teacher, recently sold their Loudoun townhouse for a new detached home in Huntfield.

The Renehans have one child and moved because they wanted space for more. "I'd like to live in Loudoun County," she said. "If things were more affordable, we'd still be there."

Marino similarly rejects the idea that Huntfield is an ideal.

"I do like the fact of being able to touch nature, of being able to have a metro connection and live in a more pastoral setting," he said. "But I've been enjoying the pastoral setting because I've been put out to pasture by the housing market. And the way it is, I think there's going to be a lot more horses like me heading west."

Given the success of places such as Huntfield at attracting buyers, some planners wonder whether the Washington region might be stretched even farther if, as projected, economic growth in the region continues and home-building restrictions limit the supply of home lots.

The growing comfort of car travel, some say, puts more distant locations around Washington within commuting reach.

"Because I can use my phone and I have a cup holder and I have a comfortable seat, people are willing to tolerate longer commutes," said Chris Miller, president of the Piedmont Environmental Council. "You can continue your life while driving in ways that you couldn't five years ago. That's a big factor."

Developers already are showing an interest in building even farther west than Charles Town, particularly as Jefferson County has begun to look askance at new home projects.

Jefferson County recently created a $7,000-per-home impact fee and began looking for ways to protect rural land, and as a result, developers have begun looking to neighboring Berkeley County, planners said.

In 2002, planners in Berkeley County were asked to process plans for 3,000 home lots; last year, that number tripled.

"It's been fairly dramatic," said Sue Ann Morgan, the county's planning director. "There is a shortage of buildable land in the region, and we are absolutely more attractive to home buyers and developers. We have no impact fees. We have no zoning. It looks like we're next."

The development boom left Jefferson County struggling to find a way to pay for a new high school. The influx of housing led to a sewer moratorium. And the crunch has poisoned relationships between Huntfield's newcomers and the rest of Charles Town.

"We're the target," said one neighbor, who moved to Huntfield in May with her husband, and declined to be identified by name because she works in the criminal justice system. "I hear people say, 'If it weren't for Huntfield, there wouldn't be this traffic,' 'If it weren't for Huntfield, we wouldn't have the sewer problem.' For months, I've been very cautious about telling people where I live."

The influx also has resulted in sharply divergent views on the future of Route 9, a scenic two-lane byway that brings Jefferson County commuters to job centers in Loudoun County and the rest of the Washington metropolis. Because of the onslaught of Washington commuters, who can back up traffic for miles, West Virginia's highway builders are planning to widen the road to four lanes. They've already started clearing the way for a new bridge over the Shenandoah River.

Loudoun officials, on the other hand, have resisted proposals to widen the roadway on their side. Much of Hillsboro, a historic town, would have to be demolished if the road were widened there.

Loudoun Supervisor Sarah R. Kurtz (D-Catoctin) declares the town "besieged" and resists growing pressure to widen the roadway. Asked how she would respond to the West Virginians who will be bottlenecked if she succeeds in keeping Route 9 two lanes, Kurtz responded with a question.

"Do I demolish a historical town for your commute? You have a choice to live anywhere you want. If this is what you chose, this traffic in Hillsboro is what you'll encounter."

Huntfield residents counter that Loudoun's building restrictions have pushed people -- including many of the county's own employees -- to live in West Virginia and commute.

"It's Loudoun County's police, their firefighters and their teachers who live out here," Schmitt said. "They have to get to work."

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Neighbors' Hostility to Dense Projects Impairs Md. Land Preservation

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Last of three articles

Maple Lawn Farms and its picturesque rolling fields sit three miles south of Columbia and midway between the converging metropolitan areas of Baltimore and Washington. A six-lane highway, Route 29, runs by one side, and the property is wrapped on three sides by subdivisions.

There is no question that the farm and its grain silo, barns and pastures will soon give way to suburbia. The only question is what kind of development should rise in its place.

To Maryland's state planners and leading environmental groups, the 508-acre site is ideally suited for "smart growth." Besides its convenient location, the property has access to water and sewer lines and lies within walking distance of three schools. They envision something like a town: a cluster of shops, offices, apartments and homes at a minimum density of about four to five homes per acre.

Yet it isn't going to turn out that way.

As has often happened under Maryland's celebrated smart-growth program, which calls for building compactly in "smart-growth areas" such as Maple Lawn Farms to preserve land elsewhere, neighborhood protesters opposed the project for being too big and too dense. And contested projects like Maple Lawn Farms are a major reason that the innovative program enacted seven years ago has yet to make a significant dent in Maryland's sprawling building patterns.

Under pressure from neighborhood groups, county planners had designated the Maple Lawn property for no more than three homes per acre, or about 1,524 houses, a typical suburban density. When a specific development was proposed, vehement local opposition whittled the project down, first to 1,372 homes, then to 1,168 and finally to 1,116, or a density of 2.2 homes per acre, well below smart-growth norms.

Neighbors of the Howard County project contend that like other portions of metropolitan Washington, they're struggling with crowded roads and schools and want to preserve as much open space as they can in their neighborhoods.

"Each and every Fulton Manor homeowner spent a considerable amount of money to buy their property, build their dream home and raise their families in an idyllic country setting," John D. Morton, president of a nearby homeowners association, wrote in a typical plea to the county's Zoning Board during its deliberations on Maple Lawn Farms. "Today our dreams appear to be turning into a nightmare."

Planners say that reducing the size of Maple Lawn Farms will lead developers responding to a continuing demand for housing to build their projects in the fields and woods smart growth was designed to preserve. But even the former chairman of the Howard County chapter of the Sierra Club, which as a national organization advocates smart growth, objected to the Maple Lawn project. He lives about a mile away and said he preferred a development with fewer homes.

"My area has mostly five acre or larger lots," Dennis Luck said in testimony filed with the Zoning Board. "We expected to see the area population grow with like development."

Maple Lawn Farms developer Stewart Greenebaum did not even try to build the 1,500 houses planners had envisioned at the site. Nonetheless, he acknowledged: "We were pummeled."

If suburban sprawl and the ills it has been associated with -- air and water pollution, more driving, the fracturing of natural landscapes, even the national obesity problem -- have a solution, planners say it lies in focusing development into denser citylike or townlike settlements while leaving other areas untouched.

Residents could live, work and shop within these settlements, which by their compactness would cut down on driving. Mass transit, which often struggles to attract riders amid suburban sprawl, would become more practical.

It's either that, planners say, or more development scattered wastefully across the landscape.

"If we do not take steps to change our growth patterns," then-Gov. Parris N. Glendening (D) announced as he unveiled his smart-growth program in 1997, "the beautiful Maryland that we all love will be nothing more than a beautiful memory."

Glendening traces his thinking on land development to 1967 when, as a college student working a summer job in Miami, he watched glumly as subdivision after subdivision rose amid the Everglades. His concerns were compounded when, early in his political career, as a Hyattsville City Council member, he found himself repeatedly on the losing side of sprawl's outward surge.

He'd hoped to lure investors to the city to revitalize Route 1, a stretch of drab used-car lots and abandoned fast-food franchises. But developers told him over and over that they would rather buy farmland farther out to develop. "It didn't make sense," he said.

After his inauguration as governor in 1995, Glendening began casting about for a way to address sprawl and its impact: traffic jams, air pollution and the abandonment of cities.

He said he considered but quickly rejected as politically impossible a heavier regulatory approach such as Oregon's, which required cities to designate strict growth boundaries. He settled instead on a program largely based on incentives to developers. The incentives would come from the state, which would focus its spending for development infrastructure -- roads, water, sewer and schools -- in the smart-growth areas designated by local governments.

"We wanted to change the bottom line for developers," Glendening said. "We wanted to make it so that you didn't have to be a very bright businessman to know it was better to invest in a smart-growth area."

To win passage despite fierce opposition from Maryland's counties, Glendening and his planners were forced to compromise. The required densities in smart-growth areas, for example, are not as high as they would have liked. But the plan's passage was hailed as a milestone and touted by environmental groups across the country, largely because it created a statewide framework for the emerging smart-growth movement.

"At the time, I think it was a breakthrough," said David Goldberg, communications director for Smart Growth America, a nonprofit group that lobbies nationally for the concept. "Oregon's state planning is far and away the most comprehensive and probably the most effective. But Maryland's smart-growth program is next in line."

A review of key state and local planning records, however, shows no significant shifts in Maryland's development patterns since the passage of Glendening's smart-growth package. Growth still takes place where there was nothing, rather than where it has gone before.

Leading up to 1997, when the program began, about 75 percent of the land consumed by home building in Maryland was cut from pastures, woods and other parcels outside of the smart-growth areas. In 2001, the last year for which statewide data are available, the percentage was almost exactly the same, according to Maryland Department of Planning records.

More current development information gathered from five fast-growing Maryland counties similarly suggests no overall shift. In St. Mary's and Charles counties, the percentage of lots or building permits approved outside the smart-growth areas has been higher in recent years. In Howard and Frederick, there is no clear trend. Statistics were not available from Calvert.

Home building continues to consume roughly 25 square miles of Maryland landscape every year.

Some of the program's supporters argue that it may be premature to fully judge it because so many of today's building projects won initial approval before the new laws.

"It's too early to see a shift," said Douglas R. Porter, president of the Growth Management Institute, a nonprofit group based in Chevy Chase doing research and education. "It takes too many years for projects to work through the system."

But an unreleased November 2002 memo from Glendening's planners to the team of incoming Gov. Robert L. Ehrlich Jr. (R) raised questions about the program's effectiveness.

"The rate at which farm and forest land is being developed has not slowed," the memo said. "Our current smart growth laws and programs may not be sufficient to overcome the many obstacles that have made sprawl the dominant form of development."

As they were leaving office, Glendening's planners wrote that "although it may be too early to expect measurable changes in most areas, it is not too soon to start looking."

They saw "only modest progress" in reining in sprawl, but they did not pin the blame on developers. Instead, the report cited the pressure of neighbors' opposition to smart-growth projects, citing the "electoral backlash against local candidates seen as too indiscriminately favorable to rampant growth."

"Local officials are often stuck between a rock and a hard place," said Harriet Tregoning, special secretary in the Office of Smart Growth under Glendening. "Even when they want to put density in the right places, people will say they're in the pocket of developers. And it's hard, given our track record over the last 60 years, to tell people, 'Trust me.' "

At the local government level, plans to build homes or businesses in smart-growth areas have routinely been diluted or rejected. A development deemed a growth area by planners in Baltimore County was originally intended to have more than 11,000 homes. But fewer than half that number will be built after opposition forced developers to reduce the number of apartments.

The Fairwood development, rising on 1,059 acres in a smart-growth area in Bowie, was whittled down amid local opposition to a density of about 1.7 homes per acre.

But opposition to denser development is hardly confined to Maryland. Residential and retail projects around Metro stations -- considered ideal locations for smart growth because they would encourage using mass transit -- have been killed or scaled back because of neighborhood opposition in Takoma Park, Tenleytown and East Falls Church, and a project by Federal Realty in Bethesda has been delayed for years.

Many other smart-growth possibilities are killed even before they get to a proposal because master plans do not permit enough density. In the Briarwood section of Fairfax County, a site viewed by planners as logical for more homes because it lies about a half-mile from the Vienna Metro station, the county plan forbids apartments and townhouses.

"The neighborhood said they wanted single-family detached homes there," said Linda Q. Smyth (D-Providence), the Fairfax County supervisor for the area.

As a result, the developer is building at densities ranging from fewer than three homes per acre to slightly more than four homes per acre.

"It's a classic example," said Craig Havenner, president of Christopher Cos., the developer. "There is a housing shortage. But what might have been best for the region as a whole was not acceptable to the existing community."

Critics of smart growth contend that the basis for neighborhood opposition is elemental and immovable: Most Americans prefer fewer neighbors and won't willingly live in or tolerate the construction of denser neighborhoods.

"People generally prefer to live with a little bit more space and the mobility that only the car gives them," said Wendell Cox, one of the movement's most noted critics. He derides smart growth as "the opiate of the planners."

"That is a very difficult problem for people who believe we should live in higher densities to solve. In fact, it's impossible."

In this, he echoes some county leaders in Maryland who continue to question smart-growth objectives.

"Smart growth is inconsistent with the American dream of a big home on a five-acre lot," said David Bliden, executive director of the Maryland Association of Counties, which opposed Glendening's effort as an unreasonable intrusion into counties' power to regulate building. "The concept of a higher authority, of a Big Brother, is inconsistent with the democratic principles that have to be intertwined with land use management."

Advocates of smart growth argue that better-designed neighborhoods -- such as the fashionable neo-traditional towns with nostalgic architecture sprouting at Kentlands in Gaithersburg -- will make denser neighborhoods not only tolerable but also attractive to home buyers.

In an interview at his offices at the Smart Growth Leadership Institute, where he consults with government officials about smart-growth issues, Glendening acknowledged the difficulties facing the program but also noted its achievements.

Among them: The state spent more than $130 million acquiring nearly 52,000 acres of rural land for preservation; hundreds of millions of state school construction dollars were shunted toward established towns and cities rather than rural areas; some counties -- notably, Wicomico, Calvert and Washington -- have strengthened restrictions on developing rural land.

The program's most significant achievement, he said, was one of consciousness.

"We made it a public issue -- that's probably the most important thing," he said. "Episodically, you can point to all kinds of successes. . . . [But] we did not get here -- meaning sprawl and the abandonment of existing communities -- we did not get here overnight. The nation worked very hard for 60 years to develop the system that we've got. . . . So it's like changing the course of the Queen Elizabeth. You can just barely see it start to move."

Aside from the power of local opposition to undo smart growth, critics have pointed out other problems. Some local governments mapped smart-growth areas on land that should have been preserved as rural. Others, after choosing sensible smart-growth boundaries, made it too easy for developers to build in the natural areas outside them.

But if there's one thing that developers, home builders and environmentalists can agree on, it's that the financial incentives for developing inside the smart-growth areas have proved too weak.

"I don't think the dollars ever flowed in the amounts they needed to flow," said David Flanagan of Elm Street Development, a firm that has developed projects inside and outside smart-growth areas. "The idea behind smart growth was probably sound, but the execution and funding. . . . I think the rate of sprawl is faster today than I've ever seen it."

The smart-growth laws are still on the books, and Ehrlich last fall announced his own program intended to revitalize Maryland's cities. "It has always been in the Ehrlich administration's plans to build upon the smart-growth program by preserving its core mission: to encourage redevelopment of older communities and neighborhoods," said Shareese N. DeLeaver, a spokeswoman for the governor.

But in other ways, Ehrlich has not seemed committed to the program or its goals. He has eliminated the job of smart-growth secretary, a Cabinet-level position under Glendening. And environmentalists cite Ehrlich's support for road projects such as the intercounty connector and the widening of Route 32 in Howard County as evidence of his lack of commitment.

"We do hear a lot of rhetoric," said Dru Schmidt-Perkins, executive director of 1000 Friends of Maryland, an environmental group. "But he's creating exemptions in the law that you could drive a truck through, and he has absolutely decimated the funds for acquiring open space."

Even before the passage of smart growth, Howard County planners had designated the Maple Lawn Farms property for a combination of offices, shops and homes. Amid neighborhood complaints, the maximum planned density had been set at three homes per acre.

Once the state's smart-growth program passed, Howard County planners designated the area around Maple Lawn Farms as a smart-growth area.

They believed building homes there could relieve development pressure in Howard's more rural areas. A state report had noted that 14 percent of the county's unprotected agricultural land was developed during the 1990s, more than any other Maryland county. The report warned that it "may soon cease to have a viable agriculture industry."

The project was originally designed to include space for offices and shops, and Greenebaum agreed during negotiations with the neighbors that all of it would be laid out according to neo-traditional neighborhood design principles, which emphasize walking over driving. He frequently compared it to Kentlands, a celebrated "new urbanist" community nearby.

"Maple Lawn is an anti-sprawl development," Greenebaum said. "It takes the pressure off of areas that really shouldn't be developed."

But he never persuaded neighbors such as Peter Oswald, who testified against the Maple Lawn project. "I don't accept the hypothesis that these areas are smart for growth," Oswald said. "We need to demonstrate that there are adequate schools and roads before asking people to add to problems they already have."

After 32 public hearings, Maple Lawn is in the beginning stages of construction. When finished, it will have half the density of Kentlands.

"Smart growth is something people want," said Marsha McLaughlin, Howard County's planning director, who had supported more homes on the property. "They just don't want it in their own neighborhood."

Housing and Economic Sustainability in Arlington County:
Some Facts & Figures

2004 median family incomes in Arlington County:

Family size:	Single	2	3	4	5	6
Area Median Income	$59,780	$68,320	$76,860	$85,400	$95,232	$99,064
60 % AMI	$35,900	$41,000	$46,100	$51,250	$55,350	$59,450

1. In 2000, roughly 19,700 units in Arlington County were affordable to households with incomes at 60% of median income. Between 2000 and 2004, over 9,300 of the above units became unaffordable to households at that same income level.
2. In 2000, a unit at the average rent for Arlington County required an income of 56% of median income; in 2004, it required 68% of median income.
3. The average price for all homes in Arlington county rose between 2000 and 2004 from $ 248,000 to $457,000.
4. The average price in Arlington County for a single family detached home in September, 2004 was $640,700.
5. Between 1999 and 2003, the percentage of houses sold at a price less than $200,000 declined from 49.5% to 18.3%. The percentage of houses sold at a price greater than $400,000 rose from 9% to 38.7% for the same period.
6. Based on the most recent U.S. Census data, approx households with incomes below $40,000 who worl jurisdictions located outside the County.
7. Between 2000 and 2010, 33,800 new jobs are proj which will be in low wage positions; an estimated needed in Arlington County to house the projected
8. Approximately 50% of all workers in households v in Arlington County commute from outside the Co
9. A typical 250,000 square foot office building with 57 jobs that qualify for affordable housing; a typic building in the County generates approximately 50

I don't know
if this info
is helpful

Results

Without adequate housing for the work force, prospective employees essential to the County's economy are forced to live in places distant from the work place, and businesses in the locality will find it increasingly difficult to attract and retain necessary employees, leading to loss of productivity and competitiveness. This can result in the decision to relocate businesses to other localities where a favorable jobs housing ration exists, and, in some instances, the failure of businesses. It also promotes sprawl and the associated negative impacts on the County and the region, including significant overtaxing of the transportation and transit infrastructure, worsening air quality, and a reduced quality of life for workers generally. These negative effects on businesses ultimately reduce the tax base of the County and, therefore, its ability to provide services to businesses and residents.

February 24, 2005