

## WHAT ZONING IS

W. J. McDONALD, Ph.D.

Zoning may be defined as the determination of the character and intensity of the use of land. By "character of use" we mean segregation into residence, business, and industrial districts or classes of districts. By "intensity of use" we mean control of the height of buildings and of the percentage of the lot occupied by the building. These have a very definite bearing on congestion of population, on congestion of business and traffic as well as on health and general welfare.

In a particular city, for instance, there might be established:

- a. Single-family residence districts;
- b. Multiple-family residence districts;
- c. Commercial districts;
- d. Light industry districts;
- e. Heavy industry districts.

In addition, zoning might establish area districts, in which buildings might be permitted to cover, respectively, 30 per cent, 50 per cent, 70 per cent, or 90 per cent of the area of the lot. Certain other refinements would probably be necessary, such as the control of side yards and rear yards and courts.

The height of buildings might be controlled as follows; for instance:

2½ stories with a limit of 35 feet, 4 stories and 50 feet, 6 stories and 70 feet, and other height districts if necessary.

### Progress in Zoning.

The first zoning ordinance in America was adopted by Los Angeles in 1909. It was followed in 1913 by Berkeley. Both were inadequate and have been superseded. The organization of the New York Commission on Heights of Building Districts and Restrictions, and finally, after still more thorough study of European zoning and of New York City conditions, the New York zoning ordinance was adopted in 1916. Having thus demonstrated that it was possible to zone the largest city in America, it was apparent that all other cities could be zoned and with even greater ease, and certainly to greater advantage, by anticipating the problem before it became acute.

St. Louis followed in 1918, Newark in 1919, and White Plains, Yonkers and Niagara Falls in 1920. Other cities large and small, have been at work on zoning and several partial zoning ordinances have been adopted.

Everywhere there is interest in zoning as one of the definitely practicable and valuable phases of city planning. But zoning requires a high grade of technical knowledge in the preparation of the plans, and ordinance, and the ability to "sell" the idea to the community by working out the plans on the ground in consultation with the people of the city.

If well done and properly handled, zoning is a proper first step in city planning. Its cost is limited to the cost of pre-

paring the ordinance, which responsibility is usually placed on the building inspector or the city engineer. Compared with the other monumental features of city planning, it costs practically nothing at all. Zoning, therefore, has the merits of costing little and of being a measure on which the chamber of commerce can get action. This phase of the problem, of course, every secretary appreciates.

### Zoning and Real Estate Values.

Besides the definite bearing that zoning has on industrial development, it has a vast significance for owners of property, both large and small.

The president of the Carpenters' Union in one city supported zoning because the house next door to his was to be converted into an apartment upstairs and a funeral establishment downstairs. Most of us would rather defer such close proximity to a funeral parlor until "some more convenient time." A garage may ruin an apartment house or a residence street. In one instance an apartment fell in value from \$100,000 to \$60,000, with a consequent loss in city revenue of \$1,200 yearly. The value of the garage was only \$10,000. In almost any city one may find land values falling in formerly good neighborhoods owing to the coming of a butcher shop or a store, a garage or an oil-filling station, an apartment or possibly an industry.

More values are destroyed for lack of zoning than by fire. The home owner can protect himself against loss by fire by means of fire apparatus. There is no insurance against loss due to misplaced buildings except a zoning ordinance. No city would be without adequate fire apparatus such as motorized fire engines costing about \$10,000 each. And no city can afford to be without a zoning ordinance which would cost most cities somewhat less to secure than a single fire engine. Surely the home owner is entitled to this form of protection against loss of value, especially as there is no form of insurance that covers this sort of risk.

### Zoning and Housing.

The stabilizing of real estate values by means of zoning has a definite bearing on housing. The investor in mortgages will more readily invest if he knows that property values will not be destroyed by misplaced neighbors. There will be fewer vacancies if the property is rented; it will be easier to sell a home in a definitely established residence neighborhood. Investors in New York sustain fewer losses according to New York City mortgage authorities. Fewer loans are called at the end of the mortgage term. Besides, it is much safer to loan up to a close margin on the value of a house and lot than where no zoning law applies. Mortgages are safe in a city which is zoned.

One consequence of zoning is that it makes it possible for citizens to own their own homes in safety. If more may be borrowed on a house and lot, this makes it easier to make the original purchase and, as has been observed, it makes the purchase safer. In more than one city visited, it has been discovered that skilled workmen and executives of industrial plants continue to rent or live in rooms because there is no section of the city in which they may safely buy and build.

What it would mean to the city if every citizen were a property owner and thereby interested in the quality of government given, every secretary appreciates in full. It certainly is highly important that one great barrier to home ownership should be removed by the adoption of zoning ordinances in our cities.