

# McMansions and Teardowns: What's Causing It and What to Do About It

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# New Homes in Clifton, NJ



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# What is a “teardown”?

- Definition:  
Destroying an existing structure to build another
- Occurs in an existing neighborhood, where the too-big house is out of scale with its neighbors



# Where is it occurring?

- Inner-ring suburbs and central cities
- Where housing stock is sound, but possibly dated
- Where the neighborhood character has been considered desirable for some time

# What's causing teardowns?

- Vacant land is not available where people want it due to factors of:
  - Community amenities
  - Commuting cost & time



# What's causing teardowns?

- Value of lot exceeds value of improvement
  - Likely to be 50 percent or more of value of entire property



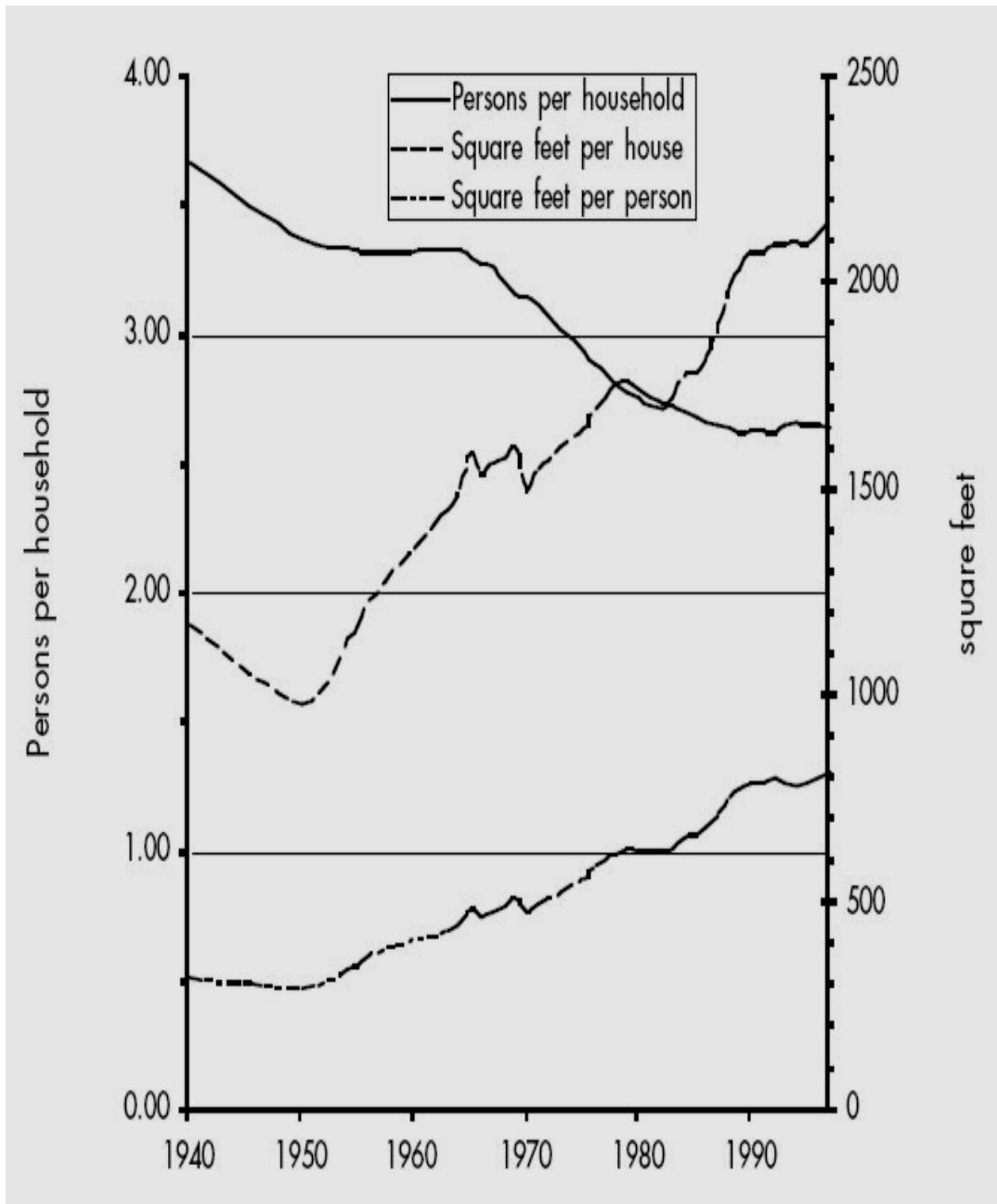
# What's causing teardowns?

- People want more in their homes
  - Walk-in pantry / commercial fixtures
  - full bathrooms / walk-in closets
  - 3+ car garage
  - 10' ceiling heights
  - home offices / media rooms
- Average house size
  - 1987: 1,900 sq. feet
  - 2001: 2,300 sq. feet
  - 2005: 2,434 sq. feet
- In N.E, average house size was 2,556 in 2005

# What's causing teardowns?

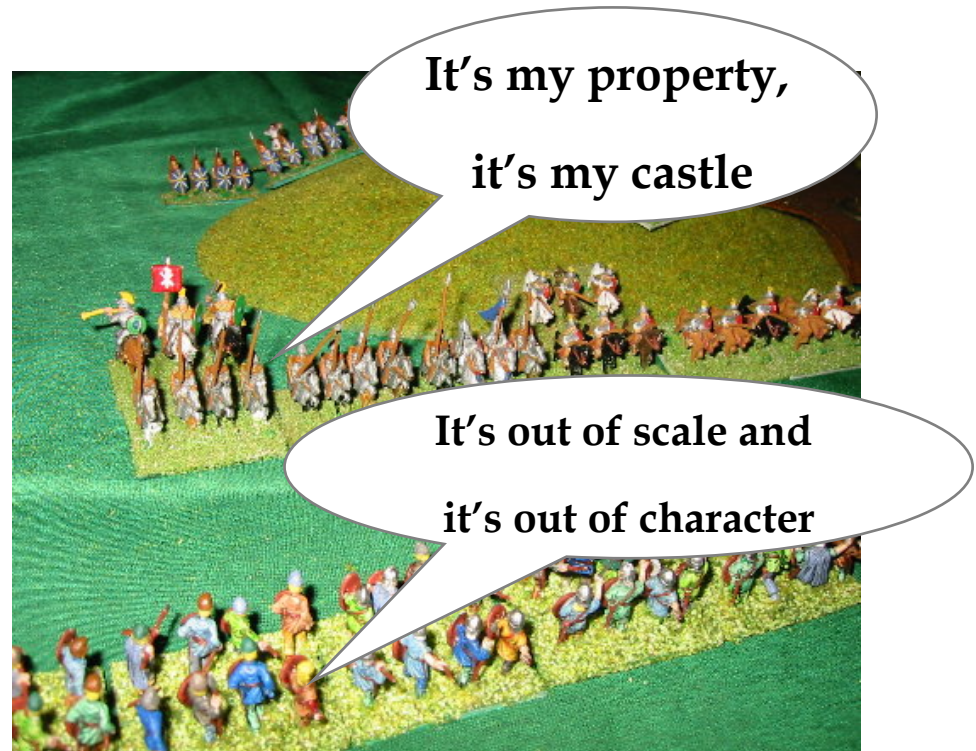
- The financial systems are in place to encourage larger homes
  - Accumulated wealth
  - Low interest rates
  - Mortgage interest deduction
  - New mortgage instruments





# What happens next?

- Eventually, it becomes a political issue
  - Is it progress?
  - Is it an opportunity?
  - Is it detracting?
  - Is it a threat?



# Who's happy?

- People buying in
- People selling out
- Short-term investors
- Builders
- Realtors
- Tax assessors



# Who's unhappy?



- Long-term residents
- People not buying or selling
- Residents who rue loss of character / scale
- Neighbors to “bulk-ups”
- Aestheticians/historic preservationists



# The big question

- “What constitutes an appropriate house in terms of building and lot size, context within the neighborhood, or other objective measurements?”
  - Terry Szold, “Mansionization and its Discontents,” *Journal of the American Planning Association* (2005)

# Framing the issue

- The Master Plan
- The Reexamination Report

# Approaches

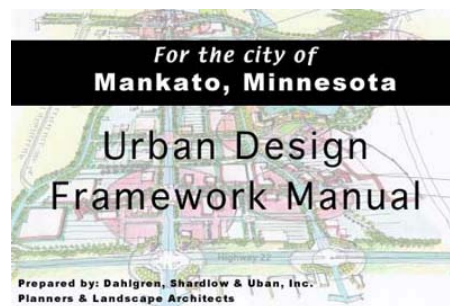
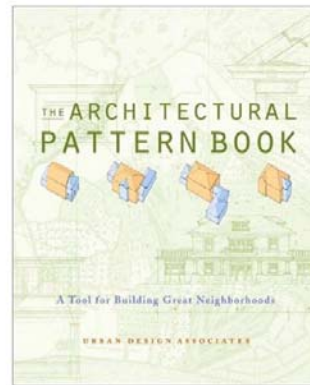
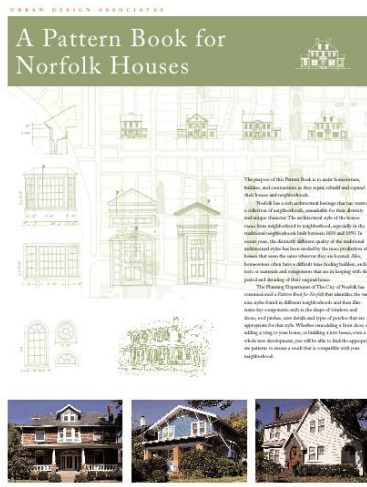


- Design manuals
- Historic preservation
- Amendment of development standards
- New zoning code; form-based code

# Design manuals

- Design manuals
- Pattern books

- Advantages
  - Non-confrontational
  - Non-intrusive
  - Can be unifying in vision



- Disadvantages
  - **Voluntary, relies on good will**
  - May have little impact

# Historic preservation designation of area in zoning ordinance

- Authority depends on Municipal Land Use Law
- Generally requires a historic preservation element
- Identification of criteria up front
- Requires individual approvals
- Can be confrontational

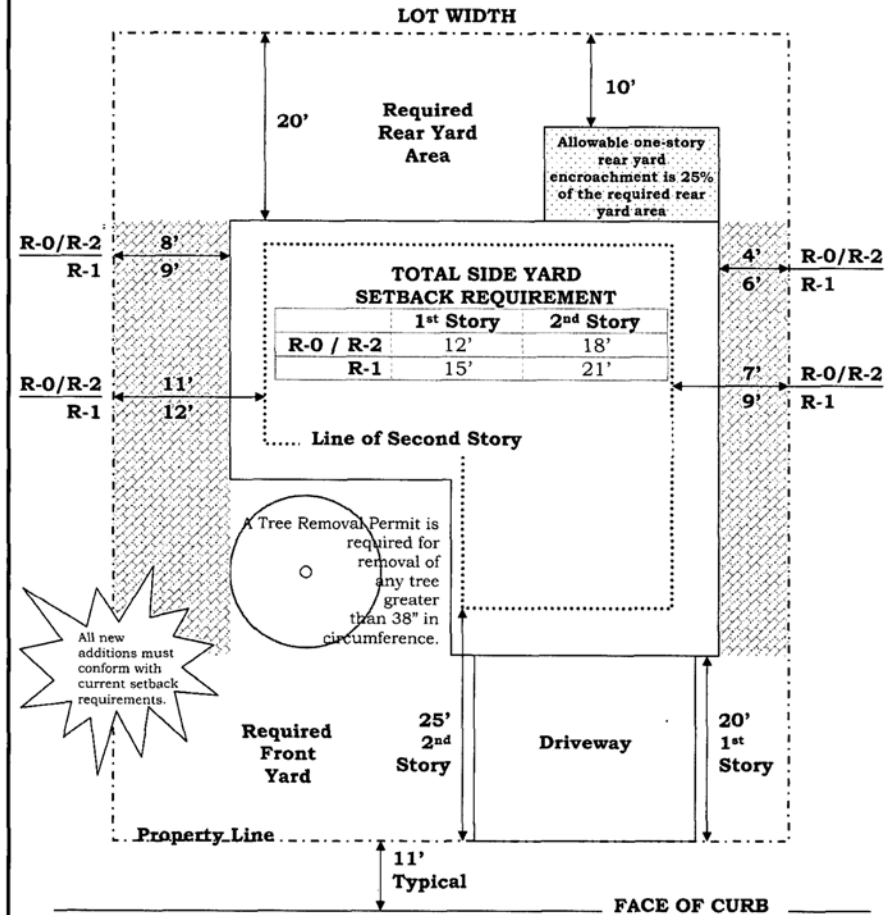
# Amendment of development standards

- Setback
- Building or lot coverage
- Building height
- Floor area ratio
- Building volume ratio
- Advantages
  - Can be precise
  - Impartial
  - Can be non-confrontational
- Disadvantages
  - Standard may not be appropriate in every instance
  - May have little impact if the standard is not right
  - Tend to adopt and forget

# Lot setbacks

- Lot setbacks:  
original zoning  
control for bulk
- Advantages
  - Establishes “character” from street frontage
  - Controls how close two buildings can be
- Disadvantages
  - Crude 2D measure that ignores height
  - How to deal with overhangs

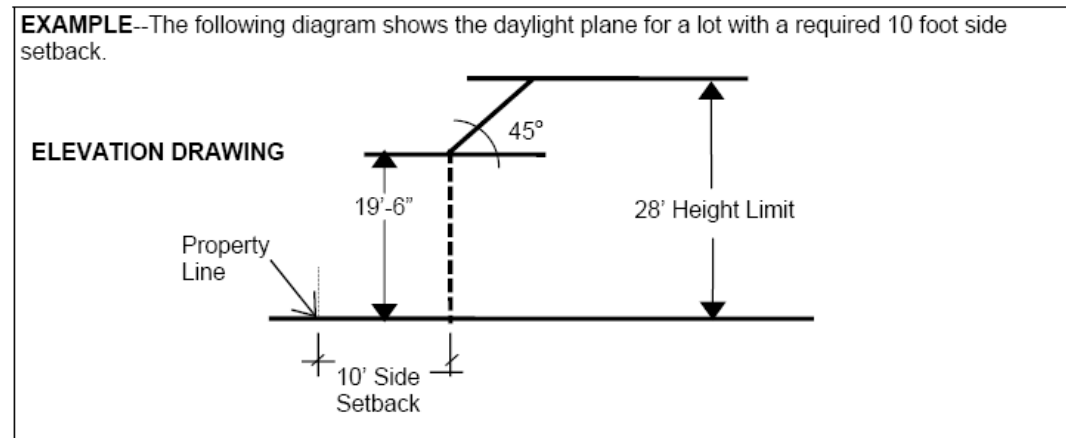
## SETBACK AND ZONING REQUIREMENTS FOR THE R-0, R-1 and R-2 Zoning Districts



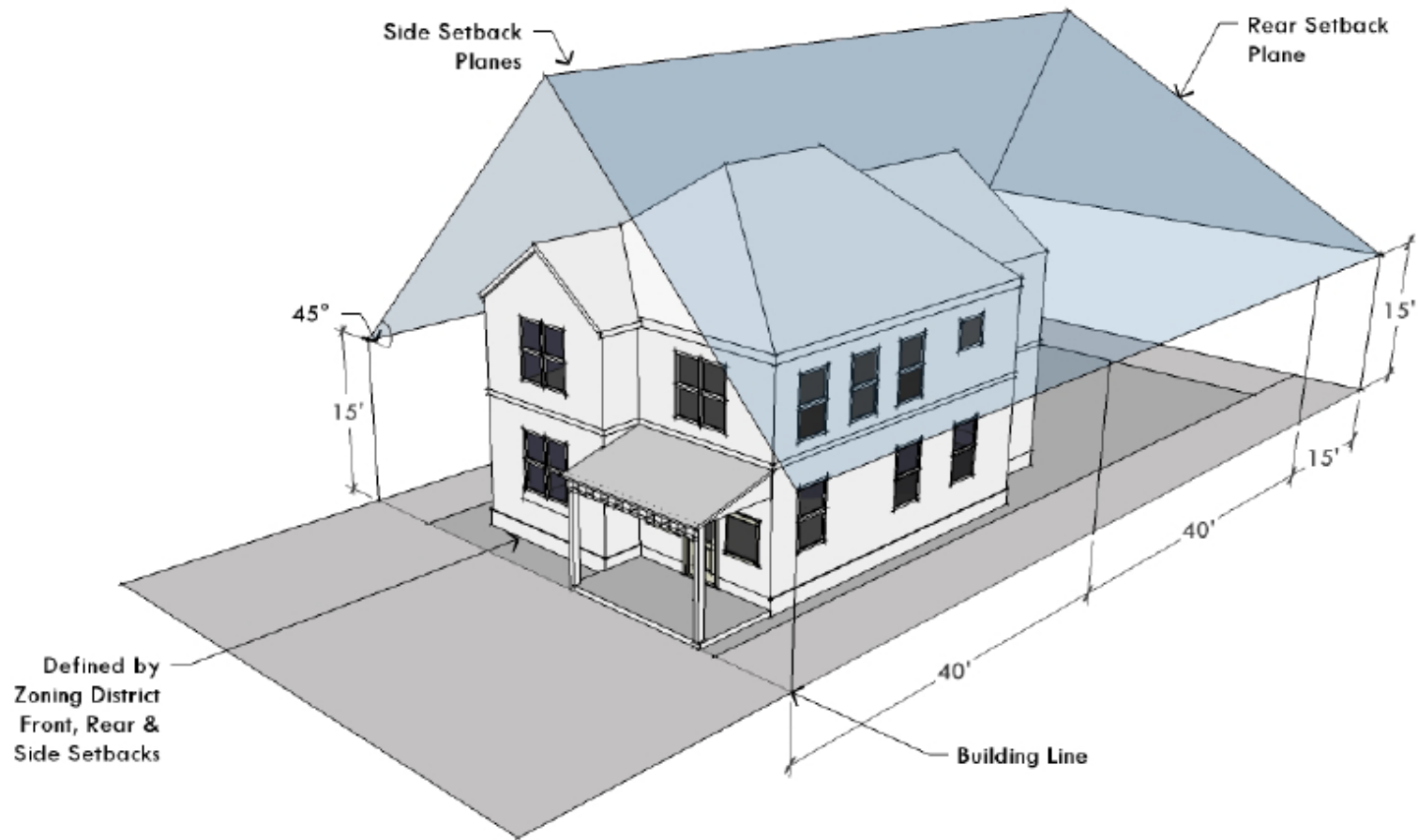
- **Maximum Lot Coverage** = 45% - 1 story and 40% - 2 story. Lot Coverage includes enclosed and unenclosed roofed patios.
- **Floor Area Ratios (FARs)** above the following percentages and square footage require a Planning Commission Hearing.  
 R-0, R-1 and R-2: 45% or 4,050 sq. ft., whichever is less.  
 R-2 Duplex or Multi-Unit : 55% or 4,050 sq. ft., whichever is less.  
 Floor Area includes both living area and garage area. Basements which are no more than 2 ft. above grade are not included as floor area. FAR is the ratio of the house size to the lot size.

# Setbacks—Daylight plane restrictions

- A three-dimensional plane that describes the building envelope that the residence must fit within
- Reduces building mass and projections
- May vary by zoning district



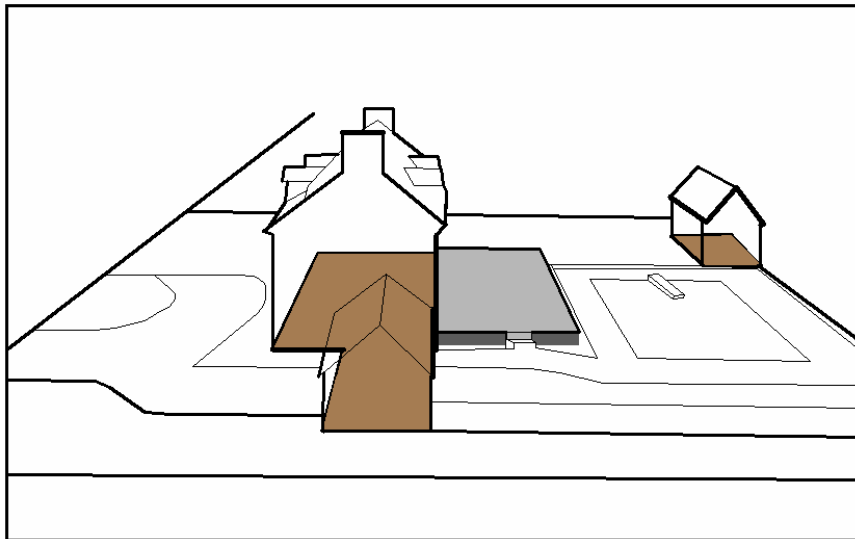
# Example of Setback Planes



Source: City of Austin, TX

# Building or lot coverage ratio

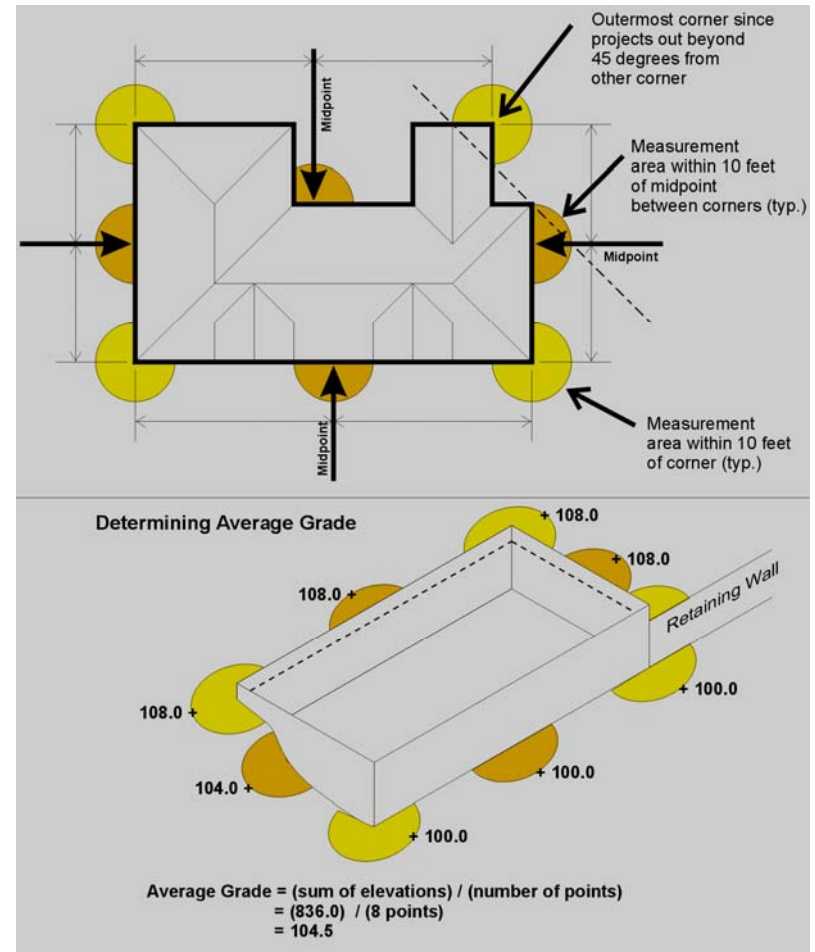
- Percentage or ratio of the building coverage to lot area



- Advantage
  - Can address, in some form, maximum impervious surface
- Disadvantage
  - Fails to deal with the vertical dimension

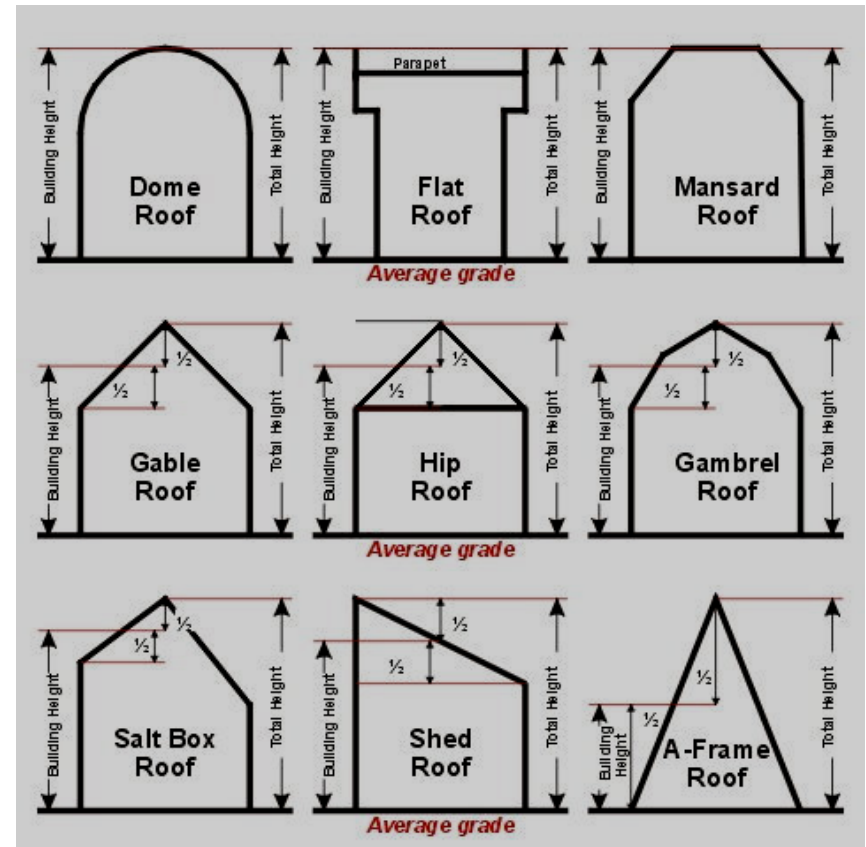
# Building height

- From
  - Lowest grade
  - Average grade
- From
  - Existing grade
  - Finished grade



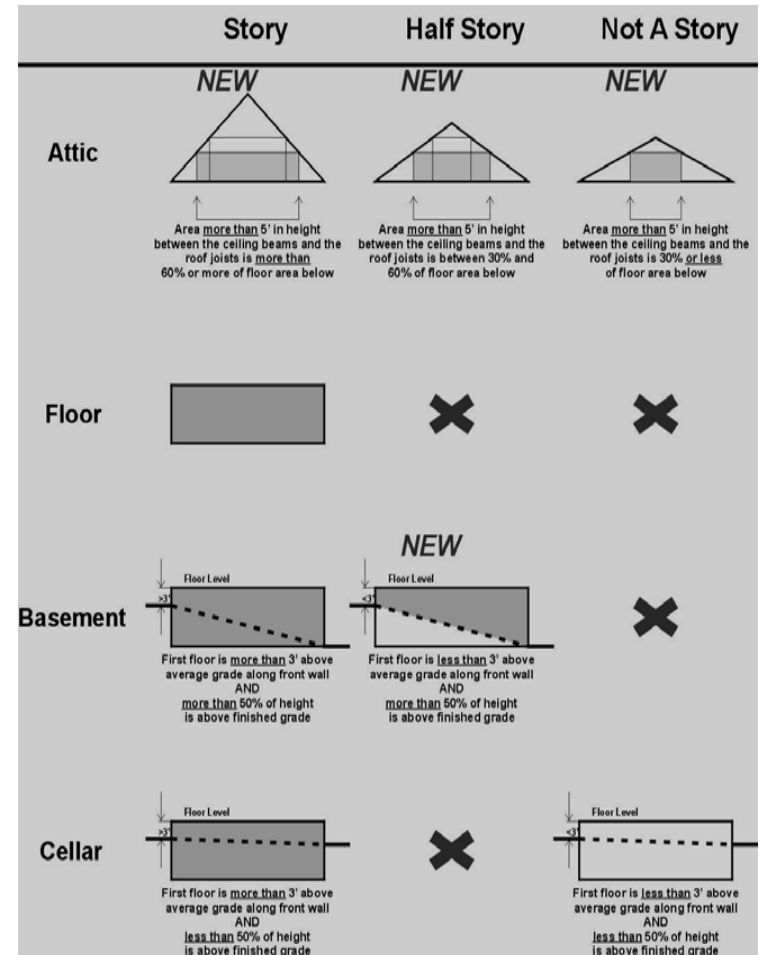
# Building height

- To –
  - top of ridge
  - midpoint of roof



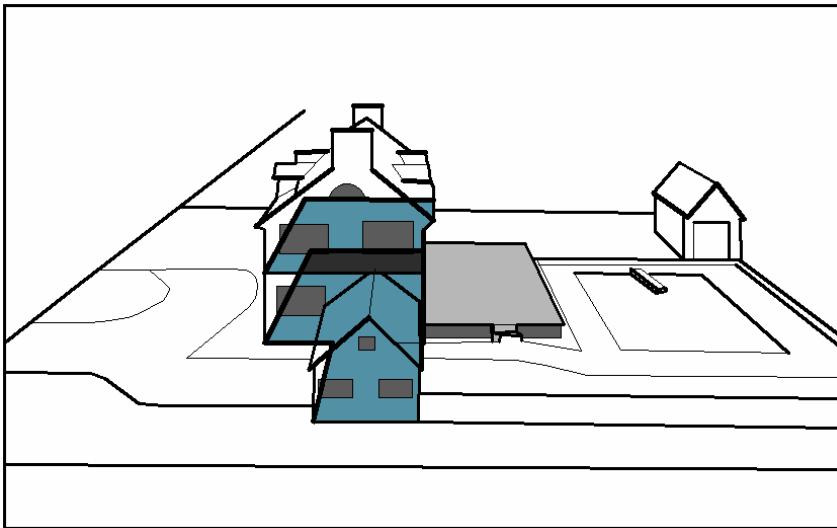
# Building height

- Keep your stories straight
  - basements / cellars
  - attics
    - hip / gable
    - gambrel
    - salt box



# Floor area ratio

- Ratio of total building floor area to area of the site

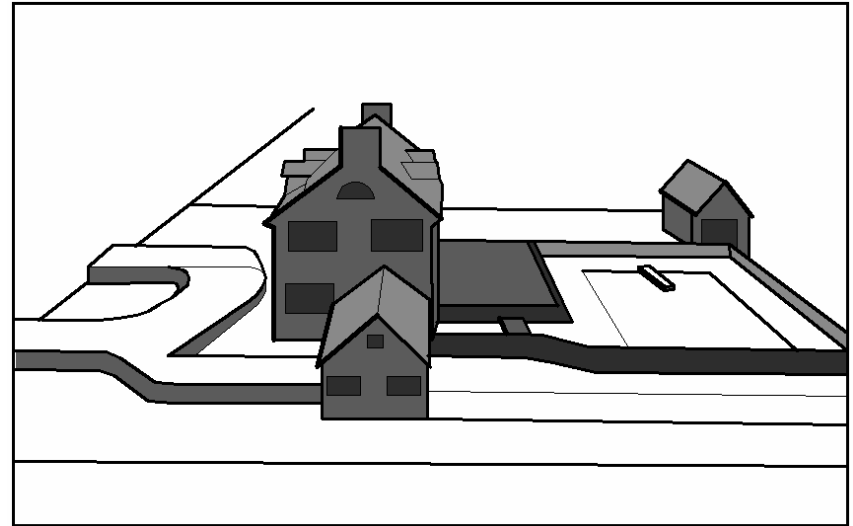


- Advantage
  - Takes multiple floors into account
  - Uses floors as a surrogate for height
- Disadvantage
  - Can never be completely accurate because of variations in height of floors



# Building volume ratio

- BVR: volume indicator that requires measuring the entire volume of the building above finished grade, or the visible portion of the building



# Building volume ratio

- $BVR = BV/10/LA$

Where BV is building volume, LA is lot area, and “10” is average height of floor

# Building volume ratio

- Advantages
  - Accounts for basements, attics, cathedral ceilings, and higher floor-to-ceiling heights
  - Flexible
- Disadvantage
  - May require computer-aided design software to calculate

# Form-based Codes

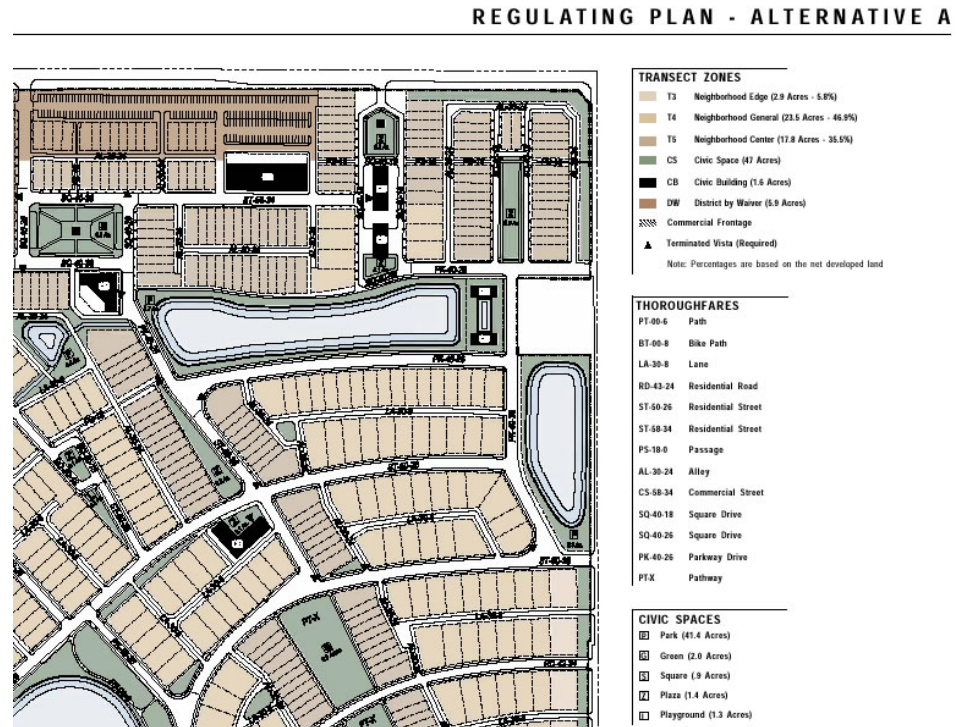
- Address the relationship between
  - Building faces and the public realm
  - Form and mass of buildings in relationship to one another
  - The scale and types of streets and blocks

# Form-based Codes

- Keyed to a regulating plan that designates the appropriate form and scale
- Lesser focus on land use
- Comprehensive
- Favored by New Urbanists
- Lots of measurements involved
- New to New Jersey

# Form-based Codes

- Requires
  - Existing conditions analysis
  - Charrette
  - Regulating plan
  - Urban standards
  - Architectural standards (as necessary)



# Stuart R. Koenig: The Problem in New Jersey

- Define what the problem is
- Examine what the current ordinance actually allows
- Problems with different types of development standards
- Remember what enabling legislation allows

# Legal issues

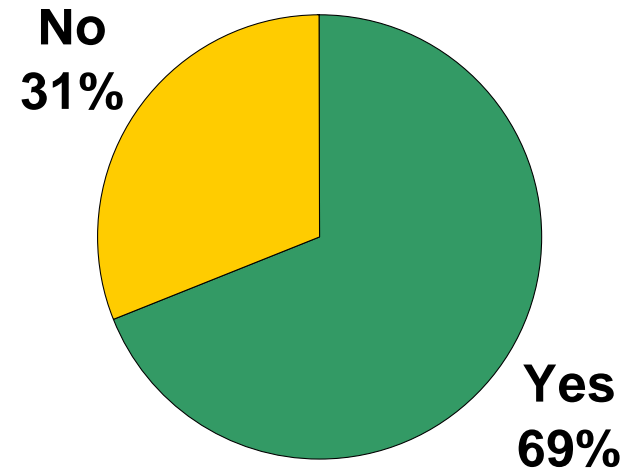
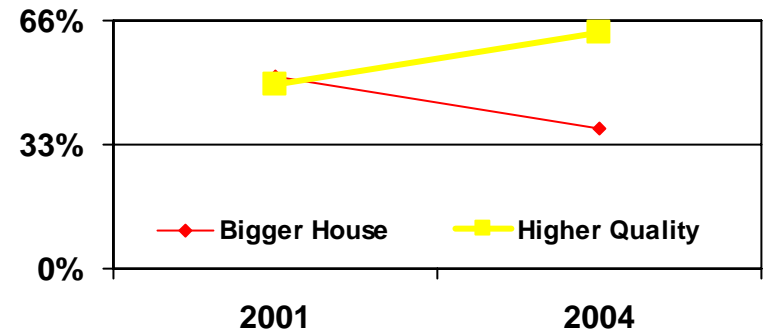
- Constitutional
  - Taking
  - Procedural due process
  - Substantive due process
  - Equal protection

# Legal issues

- Administrative
  - Creation of nonconformities
  - Adjudicatory relief
  - Variances
- Problems with moratoria on applications for development—See N.J.S.A. 40:55D-90

# Changes?

- NAHB surveys already indicating that more people want a smaller house with more high quality products and amenities
- Do you think American homes have gotten too big?



CNN / Money Poll (8/05)  
27,330 responses

# A Fad?

- If a fad, big houses will go the way of the “pet rock”

# Summary: The Big Objectives

- Balance concerns about neighborhood impact and privacy with property rights
- Create regulations that, when applied, do not preclude modest renovations, additions by homeowners
- Ensure that when new guidelines are implemented, older homes do not become nonconforming

# Sources

- Glen Chalder, AICP, “Size Matters,” PowerPoint Presentation, New England APA Conference (November 10, 2005) (materials used by permission).
- Lane Kendig, *Too Big, Boring, or Ugly: Planning and Design Tools to Combat Monotony, the Too-big House, and Teardowns*, Planning Advisory Service Report 523 (American Planning Association 2004).
- Terry S. Szold, “Mansionization and Its Discontents: Planners and the Challenge of Regulation Monster Homes,” *Journal of the American Planning Association* 71(2) (Spring 2005): 182-202.
- Jack L. Nasar, Jennifer S. Evans-Cowley, and Vicente Mantero, “McMansions: The extent and regulation of super-sized houses,” *Journal of Urban Design* 12(3) (2007): 339-358.



# The End

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