

FORECLOSURE AND THE AMERICAN CITY: A CONVERSATION WITH ROBERT FISHMAN



Lisa Hirmer, *Untitled* (from the series *Building Site*), 2008

Robert Fishman is a professor of architecture, urban planning and design at the Taubman College of Architecture and Urban Planning at the University of Michigan. He received his PhD and AM in history from Harvard University and his AB in history from Stanford. He is an internationally recognized expert in the areas of urban history and urban policy and planning, and he has authored several books regarded as seminal texts on the history of cities and urbanism, including *Bourgeois Utopias: The Rise and Fall of Suburbia* (1987) and *Urban Utopias in the Twentieth Century: Ebenezer Howard, Frank Lloyd Wright, and Le Corbusier* (1977). *Scapegoat* caught up with Professor Fishman at his office in September 2012 to discuss the history of foreclosure, the current housing market, and some peculiar American predilections regarding urbanism, violence, and labour.

SCAPEGOAT SAYS So where should we begin? Where does America's foreclosure problem start? One thing we would like to do with this interview, given your knowledge of American urban history, is to put the foreclosure crisis in a historical context, because this is not the first time that the housing market has become radically delaminated from the problem of housing as such.

ROBERT FISHMAN I was thinking about the questions you sent me in advance of the interview, and the issues they suggest. The foreclosure crisis was in fact global, so you can't put it entirely on America, or on American values. Nevertheless, it's interesting that it is in the United States where you first see, or see most clearly, the distinction between the use value of houses and their exchange value. I've always been struck by a comment by historian Richard Hofstadter (even if it is more about farmers than about home owners), who said, "Farmers have always been more attached to land values than to the land." In both urban and rural cases this is coming out of a similar issue

that emerged in the nineteenth century, that land values tended to decline both for farms and for houses. American farming techniques were highly exploitative of the land, so the smart thing to do was to go in, make a lot of money, and move on, leaving the land to whomever got stuck with it next. This was happening also within cities with respect to housing values. As cities expanded, the residential areas tended to become overrun with industrial manufacturing. As a result, the smart thing was to buy at the edge, hold it until the value went up and then dump it as soon as it started to decline. And the result was similar in both cases: you were attached to the farm, the village, the neighbourhood, or to your community, but only up to a certain point. What we see is a speculative approach to community, what one sociologist called "the community of limited liability." You bought in, but from that moment you had to be looking for when to get out.

SS But not everyone gets out. There are always a number of losers in this story, aren't there?

RF Of course. This is, in a sense, the tragedy of the American farm, the American community, and the American neighbourhood. The people who really believe in it wind up losing because they stay too long and they are too committed to it, whereas the people who have a speculative attitude to land, to neighbourhood, and to community are the ones who win. There is this deep fissure because we are supposedly about neighbourhood, and America is supposedly about building lasting communities, but the house is always really about exchange value. If you believe in the myth of community, you end up losing.

SS Was there not a need, at a certain point, for government to intervene in these hit-and-run relationships?

RF To begin to put this in a historical context, one important thing is that after what I think remains the biggest boom and bust in the 1920s, when housing prices collapsed, the government did intervene very strongly in an attempt to produce a different model—one of steady prices and longer lasting communities.

SS There was an attempt to stabilize the market?

RF Sure, but what happened in today's foreclosure crisis was that essentially all of the safeguards and interventions from the New Deal period had been eliminated or repealed, so that, in effect, we went back to this older model of boom and bust that was present in the 1920s.

SS In the context of the American presidential election in 2012, there is a peculiar way that the people who have the most to gain from the government stabilizing these systems also seem to be the people who are the most outspoken against these controls. So, how is it that over the course of the twentieth century these measures for stabilization were eliminated and repealed? Did people not notice because these are largely or relatively faraway concerns? How did this situation repeat itself?

RF In my view, the housing market is so opaque to ordinary buyers, but at the same time the issue of buying a house remains so emotional that people really get sucked into the bubble. When housing values are going up—and I know this well because I have been through several boom and bust cycles, and I can't say I ever played the market right during any of them—there is a kind of panic where you don't buy a place because it looks too expensive, but then a year later it is selling for 25% more. You think, "that's too much, I should wait and save my money," but all of a sudden, the house is 25% more expensive, and you certainly haven't saved that much. You are farther from buying the house than you were a year earlier. You wait six more months, and then the house is 15% more expensive than it was before. So you realize the people who bought eighteen months before you are making all the money on the value of the house, and it is receding further and further on your horizon. And people start to panic and think that they have to buy because if they don't, the cost will just keep rising.

SS The spike in real estate brokers and all those who foment this panic is part of the story too, isn't it? I was just in Las Vegas where the reality of this panic—and the resulting foreclosure relationship—is quite palpable still.

RF But what people can't really see is that the boom was fuelled by the tremendous availability of money that was made available by mortgage-backed securities. The way capitalism supposedly works is that when prices get too high, fewer people can afford a house, so prices level off and go down. But what happened in the foreclosure crisis is that the profits from selling mortgage-backed securities was so high, and there was so much money to be made from marketing them, bundling them, selling them to pension funds, etc., that as the price of housing went up and the bubble formed, instead of the supply of people who would qualify for mortgages going down, they simply changed the rules so that more and more people qualified, until at the end, you couldn't go into Countrywide or one

of those mortgage shops and not come out without a mortgage! They were the so-called affordability products, or the liar loans. The salesmen would say, "If you tell me you are earning this amount of money, you'll get the mortgage. You don't have to prove it or submit any documentation. But if you write down a figure, say, \$150,000/year, you'll get a mortgage without a down payment." I mean, there were mortgages where you didn't have to pay anything at all—the monthly payment was just added to the tab, as it were. Basically, the people who were running the system were so desperate to keep it going that they erased every requirement about who could be approved. The result, of course, is that the buyer saw a house in Las Vegas, say it was selling for \$150,000 five years ago. But they passed up on it. Then it was selling for \$250,000, and then for \$500,000. People had the mortgage brokers telling them that this house, which was increasing in value like that, would finally be theirs if they just lied about an imaginary annual income.

SS It is really interesting because in the very first issue of *Scapegoat*, on the theme of property, the Toronto-based political economist D.T. Cochrane wrote a piece called "Death Grip," which is the literal translation of mortgage.

RF [Laughs] That's right!

SS The subtitle, "Scapegoating the Subprime Loser," was important because what he did in the article was explain how "subprime" was not a category of loan as much as it was a category of people. But what he goes on to examine, actually, is how there was also a moral outrage at the very people who were swindled into taking the loans in the first place. So, it seems like a very pernicious aspect of American capitalism and American culture to try to blame the victims of the mortgage policies, especially when, as you say, there is such an emotional impulse related to home ownership.

RF It's a scary phenomenon because it is a pure example of blaming the victim, and sadly enough, the right wing in America has become an expert in this phenomenon. One of the origins of the Tea Party in the United States was a famous rant by someone who was supposedly a real expert, Rick Santelli, who was then employed by CNBC. The rant was about "bailing out" home buyers, these "losers" who should have never bought their houses, or renovated them, or took out money or refinanced to buy a car, etc. And here are their neighbours, people who sweated and strained to buy a house, but it's the "losers" who were cheating the system were now going to be "bailed out." It is fascinating



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to see this clip, because he is on the trading floor, so all of the people responding are those who bought into the system and who had an interest in blaming someone else. I would love to know who really wrote that rant! It was not a spur of the moment oration, and it was rather strange for someone who was nominally a reporter to engage in not just editorializing, but really, myth-making. It sounds paranoid, but that guy was not smart enough to come up with that all by himself; somebody decided it would be a good thing to inject that particular poison into the national conversation on mortgages. They were probably surprised by the deep response it got, which could not have been manipulated—but the message certainly was.

SS In terms of this, I'd like to bring in the myth-making of the end of social housing, which you talk about in the film *The Pruitt-Igoe Myth*, directed by Chad Freidrichs¹ Obviously, there are a number of differences, but the question of social housing in America has suffered from similar myths.

RF First, let me set up a larger historical interpretation. We should go back to the 1930s, to this critical period when the housing market collapsed completely, and there was a real fear

that it could never be rebuilt, as well as a certain hope from the reformers that when it was rebuilt it would be along more social democratic lines. The essence of the social democratic approach—and people may not believe it but there really was in the 1930s a strong social democratic impulse in the United States—was, in effect, to try to form a coalition between the working class and the lower-middle class around the idea of social housing. Not social housing as a thing for the poor, but social housing as the way in which the majority of American people would get their housing in the future. Private enterprise had failed, and new housing, modern housing, would be built by a government agency on a large-scale and not-for-profit basis, and would be so superior to what the private market had offered that not just poor people, but the bulk of the American population would want this new social housing based on modernist, essentially Bauhaus, principles. Catherine Bauer's great book, *Modern Housing*, was based on the possibility of adapting essentially German models to the United States. And you certainly had enough German architects in the United States who were hoping to build in this way, as well as Americans who had trained at the Bauhaus. Countering that very real possibility was the American real estate industry, which was picking itself up from the worst disaster in its history. They knew that there had to be serious government intervention in the industry, but they didn't want to see something they regarded as socialist take hold. So their approach was a sharp distinction between public housing and market housing. Both would be supported, in a profound sense, by the government, but the people who qualified for mortgages guaranteed and subsidized by the Federal Housing Administration thought they were in the private market, and they believed this was something they had earned, whereas the poorer people would have public housing which was subsidized. Of course, both were very heavily subsidized and couldn't exist without the government, but only one was stigmatized as government-run housing for the poor. But this is what was fought out in, for example, the 1937 Housing Act, where there would be two systems. Instead of the social democratic ideal where the working class and the lower-middle class were together, you would have the lower-middle class and part of the white working class with access to the FHA mortgages on one hand, and the urban poor on the other with public housing. And public housing was to be literally stigmatized: the amount you could spend per unit was limited; the amount you could spend on design was limited...

SS The amount on maintenance as well?

RF Yes, instead of demonstrating, as Bauer had hoped, the superiority of this new model of housing, it would demonstrate its inferiority. It would illustrate how you were stigmatized as part of the urban poor. So, built into the system in a very profound way was this division between the worthy people who could afford good housing and deserved it—but who could never have a thirty-year mortgage without serious government intervention and subsidization—who lived in a myth that they had a good job and deserved a house, which was a reward. Then there was the other group who did not qualify for the mortgage and were stigmatized as the urban poor. And the essence of the Santelli rant was his basic claim that the people who got mortgages during the bubble should have been in the stigmatized group, but they lied and cheated their way into getting mortgages with the “good people,” and now they are coming to the government saying, “Bail me out!”

SS But in the meantime, before the current crisis, the public housing that had been created in this context of stigmatization had also been eliminated. It is not as if there were, for the urban poor, other options of effective public housing that they had turned down. This was, for many of the urban poor, their only option.

RF Yes, but myths have their power, and myths become even more powerful the more removed they are from reality. The essence of the emotional power of the myth is, as I think about it, that there are these “others” who are constantly trying to get what they don’t deserve. First, there’s the myth that they don’t deserve decent public housing, and that is about the federal government throwing money at them when they didn’t deserve it; and second, they certainly don’t deserve a mortgage, but lied and cheated their way into one.

SS There is a strange way that this argument, this myth, allows those who have housing to say, “I deserve it, I deserve my house.” By saying some people don’t deserve it, the myth is really saying that some people do, legitimately, deserve their house, their property, but that everyone else doesn’t. It is a strange affirmation of the American work ethic.

RF As I said, the Santelli rant was just too well thought out, too carefully crafted in advance. The whole question is really, when the bubble bursts, who is stuck? Who is holding the bag? Every responsible housing economist that I have read, including not just Paul Krugman, but even the very conservative types like Alan Blinder were all saying you have to write down the princi-

pal, which would mean big losses for the banks. These were, of course, losses that they deserved—the whole idea of the mortgage is that the value is set by the collateral, the house itself, and if that value has collapsed by half, then the mortgage is really only worth half of its value. But, to actually write down the principal meant that the banks would have to accept that as their loss. At that point, their strategy was instead to make everybody else pay. The way they do it is through this myth: the *people* who are seeking principal reductions are the losers, the parasites, those who don’t deserve it. They should pay what they contracted for or get tossed out of their house.

SS But, isn’t it the case that the banks get to repossess the house as collateral *and* get bailout money from the government for what they don’t get back on it? Don’t they win twice?

RF Exactly, and it’s horrifying because this is just what has happened.

SS So what you get, in the end, is a vast amount of wasted housing stock that is ruined because weathering is more severe when no one is living in these houses, and families forced out on the street so the banks can maintain their profits.

RF They are faced with this alternative: continue with high monthly payments because the house will never have the value they are paying for it, or get tossed out. And, again, the banks were very cynical about stringing people along. There was one program after another of principal reduction and lower monthly payments—and frankly, I was horrified by what these people went through—but what happened was that a month later, they call back and the bank says “we lost your paper work, but send it again, and keep paying.” And they would delay, and delay, and say “keep paying.” And they pay and call back two months later, and instead they get a new guy who says, “I don’t know what’s happening, give me some time, but keep paying,” and this went on and on. And, when the bank decided they would make some money off a foreclosure, things happened very fast and people were foreclosed on.

SS But, I think this is important because there was a case that after the bank bailout, and I can’t recall off-hand which firm it was, but they took a chunk of their bailout money and used it to hire lobbyists to go to Washington and lobby against mortgage reform.

RF That’s the whole industry.

SS But their explanation was: that is our design, that is our genetic program. If you bail us out, we have to use the money to protect our future profits. They are not ashamed at all. But, all the while, in the US right now, the only discussion, and the whole presidential debate as well, is about jobs. There is absolutely no mention of housing.

RF Obama has, once or twice, acknowledged that housing is the greatest failure of his administration, but, having said that, he clearly doesn't want to say anything more about it.

SS But why, really, is housing so stigmatized? I mean, listening to the presidential campaign discourse recently, the only real thing anyone says the government should be doing, domestically at least, is creating jobs. How did the responsibility for housing get so lost? Where, in your estimation, did this responsibility go?

RF As with so many of the Obama Administration's economic policies, they ran into a total refusal of the Republican Party to allow all kinds of initiatives in housing and other areas, so they just hope for the best. I think, within the Obama administration, there was a strong disagreement among economists, including Christina Romer and Lawrence Summers to a degree, and the Wall Street insiders like Timothy Geithner, the Secretary of the Treasury. The sad thing is that Obama sided with the Wall Street insiders. The arguments were made at the highest level and he made the decision: the key thing was whether to change a seemingly obscure bill about bankruptcy procedures that would allow judges to write down principal. The administration seemed to support it, but they did not really make an issue of it. Again, this is important: the genius of the Roosevelt administration, and of all people who know how to use government to achieve change, is to identify those seemingly obscure but key points that will make a huge difference in the larger system. The Roosevelt administration, in 1933, identified mortgage refinancing as the key to turning around the whole economy, and so they created something called the Home Owners' Loan Corporation to refinance mortgages and bail out homeowners and mortgage holders. They did that in three months. They set up the whole organization that gave Americans the 30-year mortgage, the whole system of FHA mortgages. Whereas in 2009, there was a similar moment of decision about mortgage refinance and writing down principal, and the Obama administration punted. They allowed the system to continue, and the banks knew exactly what that meant. It meant that all they had to do was to forestall action

and they would not be held accountable. It was a very real test of strength. This is what political economy is about: how much power a government like the Obama administration has, even with Obama elected with a landslide and the Democrats controlling both Houses of Congress with unheard-of majorities in both, versus the plain power of money to decide the course of action. Many responsible economists said repeatedly that you can't have a jobs recovery without a housing recovery. You're not going to have a housing recovery unless you clean up the mortgage business, and you can't do that unless you start to write down principal.

SS It seems like there is, or there was, a space where the Obama administration could have said there isn't going to be a jobs recovery without addressing housing. But, in your estimation, Wall Street flexed its influence and Obama recoiled?

RF Yes, that is exactly what happened. It is not as if the arguments weren't presented at the highest level. There were economists who understood perfectly what was going on, but, under the influence of Geithner, they administration recoiled at the implications of reform and said, instead, that we should just muddle through.

SS But it seems that the argument was that constraining the banks in any way is almost a question of national security?

RF It was a very revealing moment in American history, and to me, a very depressing one, because you couldn't ask for a more opportune time, the election had spoken so clearly. But in the end the election didn't matter, because even McCain would have done pretty much what Obama did.

SS Half way between the division of the FHA mortgage and public housing that appears in the 1930s and the free fall of the banks in the 2008, there is the destruction of Pruitt-Igoe. Where does the currency of the idea of public housing go astray? In the context of "no jobs recovery without a housing recovery," this is an important historical point as well, isn't it?

RF I can give you my interpretation of this problem. It might get us into some controversial areas, but why not? Things start to go wrong, in my mind, in 1937, as soon as public housing is defined as housing for the poor, and everyone else has deeply subsidized housing but they are told it is something they deserve. At this moment, the trajectory is set for the destruction

of public housing by its own definition. The way out is to go back to that turn and to see housing in a different way. That is why, despite its many issues and problems, I was actually encouraged by the HOPE VI program of the 1990s, which demolished most of the old high-rise public housing. HOPE VI was also an attempt to create new, mixed-income urban housing, in which there would be a range of highly subsidized rental units and market-rate condo units in a single development. That, to my mind, is the only way to address this problem. This is controversial because a mixed-income project will by definition have fewer units for the people who need subsidized units, and HOPE VI rarely delivered a one-to-one replacement of units. But I think we have to admit that public housing just for the urban poor is over. It is deemed to have failed, and it just can't be made to work.

SS In the context, for example, of Toronto, the Regent Park development is being rebuilt because subsidized housing is said to have failed. It is being rebuilt, but not one-to-one for the public component, partly because there is money to be made from the development of the land through public-private partnerships. This has led to a strange spatial argument that basically contends: if the urban poor live in close proximity to the wealthy, there will be a trickle-down opportunity from the rich to the poor. Maybe this is a much simpler description, but is the Reagan-era imaginary of trickle-down a myth as well?

RF I think that a lot of the foreclosure bust was based on the concept that the American metropolitan area will expand indefinitely, so land at the edge will always become more valuable. Even if you write a mortgage on a house for someone who obviously can't afford it, and is going to default on the mortgage within months, the house will still hold its value because the land at the edge of a metropolitan area will always increase in value. One meaning of the bust has been the end of that perception, and people now understand that there is actually a big risk in building at the edge, and that it isn't necessarily going to become more valuable. Also, conversely, they understand that there is less risk building closer to the center of metropolitan areas in places that are served by transit. These areas are now, and will be in the future, mixed-income. It is kind of ironic that in many metropolitan areas, such as Chicago, the sites on which many housing projects stood is getting increasingly valuable. I think it makes sense to define the areas where public housing stood as places for mixed-income development. Everyone benefits from being close to the core, from having

transit, from being close to a wide variety of jobs, so I think this model makes sense. The real danger, in our cities, is now what Alan Ehrenhalt has called "the great inversion," where the city centres are just for wealthy people. So, what these developments aim to achieve is the preservation of a mix of incomes for the future of the city.

SS When you commented on the *Foreclosed: Rehousing the American Dream* exhibition at the MoMA, was this part of what you were looking for?

RF That was the perspective: if you look at the metropolitan area from the perspective of risk, and from an understanding of risk, what this means is that capital will not flow as easily and or in such massive quantities to the edge. The simple fact is that there is no cheap land at the edge any more. No matter how low it's marked down, the cost of transportation alone means it is expensive land. So the way in which the American metropolis expanded by way of cheap land at the edge doesn't work anymore. Instead, the places where capital is flowing now are relatively dense, mixed-use, and mixed-income areas close to transit. So the challenge of design, of urban and housing design, is to maximize the social benefits of that kind of density and that kind of mixed-economic reality. It has to be consciously fostered.

SS Did any proposals from the *Foreclosed* show do that?

RF I think Studio Gang's proposal for Cicero, Illinois was certainly the one that was most attuned to this new reality and tried to comprehend not just mixed income, but also mixed use. The Hispanic families who live in Cicero are much more used to this mixing of commercial and domestic space. If you look at public housing, it was always very insistent that this is housing alone, and it even tended to exclude ordinary, day-to-day retail uses. But this was actually a reaction to the slums that existed prior, where there was very intense mixed use, where there were people sewing garments in their apartments, so the new world would be one where people went from a wholly domestic urban environment to very efficient urban factories. And you wouldn't have people sewing garments or doing repair work in domestic environments. Obviously, we don't want to go back to the worst of what was called "home work" in the past, but it is clear that this deep division should no longer apply. It is a mode of economic improvement for people to have the opportunity to work in or close to their living spaces.

SS Is this a peculiarly American division? The rigid distinction between work and residential?

RF Europe has zoning regulations, but they generally recognize a closer relationship between home and work. I think in America this comes out of an ideal of domesticity; also, the sordid realities of working at home were associated not only with immigrants, but with the poorest of immigrants. It is just amazing, in some ways, that the regulations which we still live by were formed by the extreme conditions of 100 years ago. So, part of the challenge, which is both very obvious and at the same time very difficult, is summed up in the two simple phrases: mixed use and mixed income. If we can design dense urban neighbourhoods with both, that is the whole solution.

SS But there is also the very peculiar American insistence on the sanctity of work, that there is a work place, a work day, and this too is waning as we see the trend of working cities emptying out as jobs are shipped overseas, etc. Where do these so-called shrinking cities fit into the real estate story?

RF A few years ago I was in Rochester, New York, which has certainly suffered from these losses, with Kodak going bankrupt—and yet they are not doing too badly. They didn't have much of a housing boom, so they didn't have a bust. There is a university, hospitals, and so on, and surprisingly they have a lot going for them. But, the key that Rochester had, for whatever reason, is something of a more entrepreneurial culture. Rochester was not, in fact, dependent on Kodak the way Flint was and is dependent on General Motors, for example. It is fundamentally difficult for us to see that the era where communities organized their whole being around the big corporation was a temporary phenomenon, and that small-scale entrepreneurship is the more lasting response. There is a phrase that I heard about Eastern Europe after the Communists that goes: "we know how to take an aquarium with beautiful fish and turn it into fish soup, as the communists did, but what we don't know is how to take fish soup and turn it into the aquarium." In other words, how do we reverse very destructive processes?

In the United States, we have the advantage that this is a place where people want to come. They bring with them all of their skills and possibilities; what places like Flint, MI and Schenectady, NY have to do is to attract a lot of immigrants. Perhaps the availability of cheap housing can be leveraged to attract them?

SS We are doing an event in Flint this weekend, with Andrew

Herscher and Andrew Perkins from Buffalo, called *Ruin + Value*, which is meant to suggest that in addition to use value and exchange value, there is something else, another value after capital recedes. As you know, Herscher's Detroit Unreal Estate Agency, which was also featured in the first issue of *Scapegoat*, is committed to exploring these "unvalues."

RF I have had this conversation with Andrew, or at least started it. I see Andrew as a kind of successor to the anarchist tradition, to people like Peter Kropotkin, who said that when the State withdraws, it allows people to organize in wonderful ways. It allows them to make their own world. But, the other thing that happens when the State withdraws is violence. So much could happen, for example, in Detroit, if there wasn't the factor of fear and violence, and the way in which violence cuts at the heart of community organization. That's the part of the withdrawal of the State that anarchists need to deal with.

SS The question of the ability of emerging community organizations to take on all of these responsibilities is also significant. Again, in Detroit, for example, we can't imagine grassroots groups being able to suddenly manage all of the arsons taking place.

RF What is striking to me, at least in reading about places where you're also working, like Jakarta, is that there is much more poverty, but without the extreme levels of violence. The American association—a deep association—between poverty and violence does not exist there, so people can and do organize in ways that are economically creative in very difficult circumstances.

SS The association between poverty and violence in America could really be seen as a second mutation of what began as State violence and led to extreme poverty for, again to use the example of Detroit, the high number of veterans living there who were basically abandoned by the government after their service. I would also add the incredible impediments to basic mobility for the urban poor in the United States also have to be addressed in this argument.

RF Detroit is the worst of any major metropolitan area in terms of the distance to travel and the absurd state of public transit. I'm not sure if this is on the subject, but this is what we are dealing with.

SS What about the city as a problem of bankruptcy? Not home-

owners, but American cities themselves. What happened in the history of American urbanism that we have cities declaring bankruptcy?

RF It is a big topic, but one that I enjoy talking about. One way to define a city in a legal sense is that it is a corporation. It is incorporated as a legal body so its principal right is to borrow money. If you go back to the nineteenth century and ask, where did all the infrastructure come from, it comes from the legal capacity of an incorporated city to borrow money with its collateral being its tax base. At the time, there was such a firm belief in urban growth that you could borrow with a tax base of 1× and expect to pay it back with a tax base of 2× or 3×. You were borrowing against growth. It was a wonderful system, but it stopped working when cities stopped growing, either because they were constrained and could not annex their suburbs, or because growth within the city stopped. So, cities began to become dependent on the federal government for infrastructure.

SS Is there a moral connotation to this as well, as in the case of the home buyer?

RF Most urban bankruptcies result from the fact that growth is taking place outside the boundaries of the city that is borrowing money. Even though they are providing infrastructure for the whole metropolitan region, the tax base for the central metropolitan unit is not growing. So, you have this tremendous disparity between the responsibilities that are placed on the central city and their capacity to tax. There is an economist named Myron Orfield who has done studies of what he calls the “tax capacity” of different municipalities within a given metropolitan region, asking, “What is the ratio between the tax base and their basic responsibilities?” And what you find is that the central cities or metropolitan units with the greatest responsibilities are those that have the least tax capacity. What is sad about it is that it is not really a problem inherent in the reality of the modern metropolis; it is inherent in the way we draw boundaries, and the capacity of suburbs to wall themselves off.

It’s actually interesting in terms of where we began because you create a completely artificial division between city and suburb, in effect cutting the city off from the growth at the edge that is due to the city, and then you say, “Look at this loser city that can’t afford anything!” And then you can suggest that the suburbs shouldn’t pay in to the central city because it is already lost, and it will just waste the tax income. It is this

artificial division that allows for moral claims about deserving and undeserving municipalities.

SS But, morality notwithstanding, if the city is destroyed, there is a cost to the suburbs!

RF We have been fighting this battle, as planners, for over sixty years! But the fact of the matter is that as some major cities like Chicago come back, they develop a tax capacity that is larger than many of the suburbs around it. And suddenly these suburbs now want to be part of a regional government. The sad thing about Detroit is that while the worst of the urban crisis has been overcome in other metropolitan areas, it is still at its worst in Detroit. Detroit will recover, but more slowly than other cities. Theoretically, then, you could say that there is more opportunity in downtown Detroit than there is anywhere else in the country. It is just a question of how long before that opportunity is realized. Unfortunately, a lot of people will suffer before things turn around. ○

ENDNOTE

1 www.pruitt-igoe.com

BIO Lisa Hirmer is an artist, designer and writer based in Guelph, Ontario, Canada. She has a Bachelors of Architectural Studies (2005) and a Masters of Architecture (2009) from the University of Waterloo, where her thesis work won an Ontario Association of Architects Award of Excellence and was placed on the Royal Architectural Institute of Canada’s Honour Roll. Her photographic and graphic work has been exhibited and published across Canada, in Europe, and the UK. She is also a founding principal, along with Andrew Hunter, of DodoLab, an experimental research collective.

止赎权与美国城市： 与 Robert Fishman 对话

纪逸纯译



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Robert Fishman 是位建筑及城市规划专业的教授, 目前执教于密歇根大学 Taubman College 的城市设计, 建筑及城市规划学院。在取得史坦福大学历史系学士学位后, Fishman 教授又继续攻读了哈佛大学历史系的硕士以及博士学位。他是位在城市历史、城市政策和规划领域享誉国际的专家, 在他众多探讨城市以及城市化的经典著作中包括有 *Bourgeois Utopias: The Rise and Fall of Suburbia* (1987) 和 *Urban Utopias in the Twentieth Century: Ebenezer Howard, Frank Lloyd Wright, and Le Corbusier* (1977) 等。2012年9月, 在他位于 Taubman College of Architecture and Urban Planning 的办公室里, “替罪羊” 拜访了 Fishman 教授, 并与其就止赎权的历史、住房市场的现状和部分美国在对城市化, 暴力以及劳工问题上的特殊偏好展开讨论。

SCAPEGOAT SAYS 我们应该从何谈起? 美国止赎权的问题是从哪里开始的? 鉴于你是美国城市史的权威, 我们希望这次的访谈可以历史为背景解读止赎权危机, 毕竟住房市场与住房问题间的根本性脱节已经不是第一次发生了。

ROBERT FISHMAN 我在想你之前发给我的那些访谈问题, 和它们所涉及的一些论点。其实止赎权危机是一个全球性问题, 并非仅限于美

国,或是仅限于美式的价值观,然而有意思的是住房的使用价值与交易价值间的区别是最先在美国被发现的,或者说它在美国表现得最为明显。我一直对历史学家 Richard Hofstadter 的一个论点印象深刻(尽管那个论点主要是针对农场主,而非物业主)。他说:“农场主对土地价值的重视远超过对土地本身的关注。”从19世纪起,城市和农村都开始面临一个同样的问题,那就是土地价值呈下降趋势,无论是农场还是住房,无一例外。美国式的耕种方法对土地的消耗很大,因此最聪明的手法是买进后,赚一大笔钱,然后立马跑路,把土地问题扔给接手的买主。城市里的房屋价格也发生了类似的情况:随着城市的不断扩张,住宅区往往被工厂所取代,聪明的做法就是在城市的边缘置业,捏在手里直到价格开始上升,一旦价格开始有下滑的迹象,马上抛售。两种情况引发相似的结果:你对你的农场,村庄,邻里或是社区的关注只限于到某一个时刻为止。我们在这里看到了一种对社区投机的态度,有社会学家称之为“有限责任社区”(the community of limited liability)。从你买进的那一刻起就必须开始准备脱手的时机。

SS 但并非每个人都可以及时离开,这故事中总有一些失败者,不是吗?

RF 当然,这也可以说是美国农场,美国社区和美国邻里的一个悲剧。对此深信不疑的人往往吃亏,因为他们太忠心,留得太久,而那些对土地,邻里和社区持投机态度的人却成了获益者。在这之中有着一个巨大的断层,因为我们理应是在乎邻里的,美国理应建设具持久性的社区,但是对房屋市场而言重要的却是交易价值。如果你相信社区这个神话,最终就会吃亏。

SS 难道没有出现这样一个时刻,政府感到有必要出面干预这种赚了就跑(hit-and-run)背后的关联吗?

RF 首先,历史上曾经有过一个重要的时刻。在1920年代,我认为目前为止最严重的经济繁荣和萧条的交替期,当住房和住房价格崩盘时,政府曾非常大力地干预,企图摸索出一个能维持稳定房价和持久社区的新模式。

SS 那么有没有过企图稳定市场的尝试?

RF 其实当今止赎权危机中的究竟就是所有在NEW DEAL时期设立起来的安全措施和干预政策都或被淘汰或被取代了,因此,我们实际上又回到了1920年代发生经济繁荣和萧条更替时的旧模式了。

SS 在2012年美国总统大选中,一个很奇怪的现象就是对管制反对声音最强烈的人群,正是那些理应通过稳定这些体系而从中获利最多的人。那么在20世纪的历史中,这些稳定措施是如何被淘汰和取代的呢?人们之所以没有察觉,是因为它们或多或少超出了大家的关注范围以外吗?这种情况为什么又再次发生了呢?

RF 在我看来,住房市场对一般买家来说是非常不透明的,但同时买房这件事又是非常情绪化的,人们真的会被拖进这些泡沫里。即使我曾

经历了这么多次经济繁荣萧条交替的循环,我仍不能在任何一次中正确利用市场条件获利。在房屋价格上升的情况下普遍存在一种恐惧,如果你不买一间看起来太昂贵的房子,一年后它的价格会升了25%,你认为这太贵了,你想再等等并多存点钱,但突然间房子的价格又涨了25%,你当然还没有存够那么多的钱。比起一年前,你离买那房子的事越来越远。你再等了6个月,房子比起半年前又贵了15%。这时你发现比你早18个月买房的人赚了那么多的钱,而房子却在你的视线范围里越来越远。因此人们会开始恐慌,认为他们一定要买房要不然房价只会一直上升。

SS 这故事中还包括了物业代理中的害群之马,和所有助长这些恐慌的人。我刚去了拉斯维加斯,在那里这样的恐慌,及相应的止赎权问题还是蛮明显的。

RF 人们没有看到的真相是在这繁荣经济中源源不绝的资金是由住房抵押贷款支持证券实现的。资本主义原理的运行方法是当价格太高,越来越少人可以负担房屋时,价格就会滑落下降。而在止赎权危机中发生的情况是,因为售卖住房抵押贷款支持证券的利润非常大,而且推广它们、组合它们、把它们售予退休基金等可以获得更多的利益;当房价上升形成泡沫时,具资格获得贷款的人并没有相应地减少,而是通过调整规则,让更多的人符合贷款资格,直到最后你不可能走进Countrywide或任何贷款店却空手而回!这就是所谓的“可负担性产品”(Affordability Products),或“骗子借贷”(Liar Loans)。销售人员会说“只要你跟我说你赚这个数目的钱,你就会得到贷款。你不需要提交任何文件或证明。如果你写了例如说150,000美金的年收入,你就可以在不用付定金的情况下获得贷款。”我指的是有这么一种你不用付任何钱的贷款,每月的供款只是一直往帐单上加。因为操作着这个系统的人不可救药地希望让这个系统继续运行,所以他们把所有批准所需的条件都取消了。结果就是一个买家看到了一间五年前在拉斯维加斯价值150,000美金的房子,但他没有行动,结果那房以250,000美金售出,然后现在的索价是500,000美金。因此,人们会听到贷款代理对他们说只要虚构一个年收入,一栋如此可升值的房子最终就会是他们的了。

SS 这真是非常的有趣,因为在“替罪羊”第一期,“物业”这个专题里,来自多伦多的政治经济学家DT Cochrane曾写了一篇题为“死亡扶手”(Death Grip)的文章,正是对房屋贷款的最形象化的翻译。

RF [笑]没错!

SS 副题“次按中输家的替罪羊”是很重要,因为他在文章中解释了“次按”并不只是一种借贷的类型,而更代表了一种类型的人。他接着探讨了有关对这一群从开始就被骗申请贷款的人的道德指控。如你说的,在拥有房屋的过程中存在着这么一种情绪化的冲动,这种指责贷款政策中受害者的现象似乎表现了美国资本主义和美国文化中非常不正确的一面。



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^{RF} 这是一个非常可怕的现象因为这是一个纯粹指责受害者的例子, 而更可悲的是美国的右翼分子成了这种现象的专家。有这么一位真正的专家, Rick Santelli, 他的一句胡言乱语曾成了美国 Tea Party 的起源之一, 他当时受聘于 CNBC。那胡言乱语是关于“救助”(Bail-out) 买家, 他认为这些失败者从来不应购买、或装修他们的房子、或借款、或重组贷款去买车等等。他们的邻居是一些以自己的血汗钱去买房的人, 但现在需要“救助”的却是欺诈这个制度的人。那是一段引人入胜的短片, 因为他在交易所, 因此所有回应的人都是此制度中的一份子, 并都是可从指责别人中获益的人。我真的想知道谁是真正编写这段狂言的人! 因为这不是可以冲口而出的话。更奇怪的是一个所谓的记者不是去编辑, 而是亲身去编造神话。这听起来有点神经质, 但这人并没有聪明到可以独自杜撰这段话, 而是有人在背后决定在全国关于贷款的探讨中注入这针毒药。他们可能没有预测会有那么深远的回响, 传递的讯息被操纵了, 但这些反应却是无法被操纵的。

^{SS} 说起制造神话, 我想提一下你在 Chad Freidrichs 导演的影 “The Pruitt-Igoe Myth” (www.pruitt-igoe.com) 中提到有关公共住房正进入其尾声的言论。当然这之间会有不少不同之处, 但美国的公共住房也被相似的谬论所影响。

^{RF} 首先, 请先让我设立一个较大的历史注释。我们要回到 1930 年代, 在那个关键性时刻, 房屋市场已彻底倒塌, 并存在着可能永远无法复原的恐惧, 同时又有着一些改革分子怀希望沿着社会民主方向来重建。可能人们会觉

得难以置信, 但在 1930 年代的美国曾存在过非常强的社会民主冲动, 他们想在工人阶级和中产阶级的低层之间组成一个社会性房屋理念上的连盟。社会性房屋不只是给穷人的东西, 而是一个让大部分美国人可以在未来获得自己房屋的方法。私人房地产业已经失败了, 新的, 现代化的房屋应该由政府大量地以非牟利的方法建造, 而且会比市场上可提供的房屋更好, 使不止穷人, 而是更多的美国人会想住进这种按着现代主义理念, Bauhaus 理想所设的社会性房屋。Catherine Bauer 的重要著作 *Modern Housing* 就是建基于这在美国采用德国模式建房的可能性。(参考 Catherine Bauer Wurster, *Modern Housing*, 1934)。在美国当然有足够的德国建筑师希望可以按这方法建房, 再加上一群在 Bauhaus 受训的美国人。和这非常可能实现的理想对抗的是正从历史上最可怕的灾害中复原的美国房地产业。他们明白房地产业将不可避免地被政府大力干预, 但他们不想让一些他们认为是社会主义者的人来主导这件事。所以他们建议在公共房屋和市场价格房屋中划出明显的界限。两者都会由政府大力的支持, 但是具资格获得贷款, 并由 Federal Housing Administration 贷款资助的人会以为自己是私有市场的一分子, 并且相信这些是他们自己挣来的; 而被资助的只有公共房屋中的穷人。其实这两者都是被大力资助, 而且如没有政府都是不可能存在的, 但其中只有一种被贬为政府给穷人提供的房屋。最后成立的就是这样的一个制度, 例如在 1937 年的 Housing Act 之中就有两个系统。社会民主理念中工人阶级和低层中产阶级联合的理想没有被实现, 反而是低层中产和部分的白人工人阶级得到了 FHA 的贷款, 城市中的贫困者则分配到公共房屋。这时公共房屋也名正言顺地被污名化了: 每个单元可用的经费有限, 设计经费有限等等…

^{SS} 维护的经费也有限?

^{RF} 是的, 并非如 Bauer 所希望的, 新模式可以显示它的过人之处, 反而却暴露了它的不足之处。它显示了城市中的贫穷者如何地被诬蔑。在这系统中有着一个非常明显的分界线以分辨两批人: 其一是一群值得并应该获得好房屋的人, 但实际上如果没有政府大力的干预和资助, 他们永远不可能获得 30 年期的贷款, 这些人活在一个他们有好的职业并应有房子作为奖励的神话之中。另一群人是不具贷款资格并背上城市中贫困者污名的人。Santelli 狂言的精髓就是在于他的基础论点: 在经济泡沫中获得贷款的那群人曾是应背负污名的一分子, 但他们撒谎和行骗来和“好人”一样获得贷款, 而如今他们又跑去向政府说“救助我!”

^{SS} 但在目前的危机发生之前, 这些在被污名化背景下建造的公共房屋已被淘汰, 当然这是按其常规发展的结果。城市中的贫困者并没有拒绝了任何可选择的公共房屋, 对于大部分贫困者来说这是他们唯一的选择。

^{RF} 是的, 但神话有其自身力量, 当神话和现实离得越远, 其力量就越大。在我看来, 神话情感力量的核心存在于一群一直在尝试获得他们不配的东西的‘其他人’。首先他们不配得到高质量的公共房屋, 因为那代表着联邦政府在他们身上花着不值得的钱; 第二个谬论就在于他们其实不配获得贷款, 却以说谎和行骗的手法得逞。

^{SS} 奇怪的是这论点或谬论中容许有房子的人说“我值得, 我配拥有房子。”说一些人不配有房子真正意味的是有些人配合法地拥有他们的房子

和物业,而其他的任何人都不配。这和美国的职业道德 (Work Ethic) 价值观有着奇怪的关联性。

RF 就如我所说的, Santelli的整套狂言都太深思熟虑, 太精雕细琢了。真正的问题在于当泡沫爆破时谁被困在其中, 谁要收拾残局? 每个我读到的具责任感经济学家, 包括Paul Krugman, 甚至非常保守的Allen Blinder, 都认为要做的就是降低本金 (Write Down Principal), 但这也代表着银行巨大的损失。当然这些是它们应承担的损失贷款的整个概念就在于价值是按抵押品, 也就是房子的价值而定, 而当其价格降至一半时, 贷款价值当然也只值本来的一半。但是, 要真正地减少本金就代表着银行要接受这潜在的损失。此时, 恰恰相反, 他们的策略是要其余所有人负担。达成的这件事的手段就是利用这个谬论: 要求降低本金的人是失败者, 是寄生虫, 是一些不值得的人。他们该按合同付款或被赶出他们的房子。

SS 但实际上银行收回了作为抵押品的物业后, 还从政府那得到了他们收不到款项的救助金, 这样他们不就赢了2次?

RF 是的, 这是非常可怕的, 因为这正是刚发生了的事。

SS 因为没有人住的时候房子老化加速, 结果就是有大量被荒废掉的住房, 与此同时许多家庭被赶到街上, 让银行得以保证他们的收益。

RF 他们面对着这样的选择: 继续支付高昂的月供, 因为房子永远都不会值得他们所付的价格, 或被赶出去。同时银行在和这些人纠缠时的态度也值得怀疑。老实说, 我对这些人经历的事情深感恐惧, 在一个又一个减少本金和降低月供的方案之中, 人们在一个月后致电银行而银行说“我们丢失了你的文件, 请再发一次, 和继续供款,” 银行会一直拖延并说“继续供款。”当业主付了款并在2个月后再致电时, 会有一个新的人说“我不知道发生了什么事, 给我一点时间, 但继续供款,” 这样的情况一直持续。然后, 当银认定他们会在止赎权上赚一些钱后, 事情就会进行得很快, 人们就会被取消抵押品的赎回权。

SS 但我觉得这很重要, 曾经有个例子, 一次某银行被救助后, 我一下子记不起是哪家公司了, 他们取出了一部分救助金来聘请一群说客到华盛顿游说反对贷款改革。

RF 这是整个行业的状态。

SS 他们的解释是: 这是我们的设计, 我们的基因系统 (genetic program)。如果你救助了我们, 我们得利用这些钱去保护我们将来的利益。他们对此毫无羞耻。与此同时, 在美国, 所有的讨论, 和整个总统大选的辩论都只是关于就业。这当中完全没有提过住房问题。

RF 有那么一两次, 奥巴马曾指出在他执政期间最大的失败就是在住房方面, 但话说回来, 他很明显不愿意对此多谈。

SS 但是说真的, 为什么住房问题就那么不堪呢? 我的意思是, 如果你最

近在关注整个总统大选的话, 会留意到 每个人都认为政府唯一真正该做的事, 起码在国内, 就是制造就业机会。为什么住房问题完全被忽略了呢? 依你看来, 这背后的原因是什么?

RF 和奥巴马执政中其他的经济政策一样, 他们步入了一个彻底拒绝然共和党的状况, 其中就包括拒绝有关住房或其他方面的任何提议, 所以 他们只是希望自己能做到最好。我认为, 在奥巴马当局内部, 经济学家之间存在着严重的分歧, 一边是例如Christina Romer和在一定程度上的Lawrence Summers, 另一边是华尔街的知情人如财政秘书Timothy Geithner。可悲的是奥巴马是站在华尔街这边的。对这个分歧曾有过最高层的辩论, 他得出的结论是: 关键问题在于要不要通过修改一条看似不起眼的破产手续条例议案, 从而允许法官降低本金。虽然当局表面上支持这件事, 但他们没有真正的当一件事来做。这里再有一个要点: 罗斯福当局的精明之处, 和所有懂得利用政府来达到改革目的的人一样, 就是能指出看似不起眼, 但能在更大的体系内产生重要成效的关键点。1933年罗斯福当局指出重组贷款 (Mortgage Refinance) 是改变经济状况的要点, 他们成立了一个叫Home Owners Loan Corporation来重组贷款并救助业主及贷款者。他们在3个月内完成了这件事。他们建立了一个完整的为美国人发放30年期贷款的机构, 以及整个FHA贷款体系。相较之, 在2009年, 曾有一个可以重组贷款和降低本金的决定性时刻, 但奥巴马当局却步了。他们容许了这个系统继续运行, 银行清楚地明白这代表只要他们按兵不动, 最后承担责任的便不会是他们。因此, 这是对力量的一个真正的测试。这代表着什么是政治经济 (political economy): 像奥巴马当局这样的政府有着多大的权力, 和单单只是金钱的势力去抗衡; 就算奥巴马是以高票当选外加民主党还控制着两个议院中前所未闻的大多数席位, 最后决定行事方向的又会是谁? 许多具有责任感经济学家一再强调房屋市场不复苏就业市场是不可能好转的。但是, 如果不解决贷款这个烂摊子, 房屋市场不可能复苏, 那么唯一的途径便是降低本金。

SS 这样说来有一个时刻, 或曾经有一个时刻奥巴马当局可以提出如果不面对房屋问题将不会有就业市场复苏这个意见。但在你的猜测中, 华尔街利用了它的影响力而奥巴马畏缩了?

RF 是的, 事实正是如此。这个辩论并非没有在最高层间探讨过。有经济学家清楚地明白发生了什么, 但是在Geithner的影响下, 当局在改革将会带来的影响前畏缩了, 并说我们应该瞎混过去。

SS 但这样看来, 对银行的任何管制手段都可能成为一个国防安全问题?

RF 这是在美国历史上一个非常揭示性的时刻, 也是对我来说, 非常伤感的一个时刻, 大选也清楚地强调了你不可能要求一个更好的时机了。但到最后选举根本不重要, 因为就算麦凯恩McCain也会做和奥巴马几乎相同的事。

SS 在1930年划分FHA贷款和公共房屋与2008年银行自由落体的那刻之间, 发生了拆除Pruit-Igoe事件。关于公共房屋这个概念的价值在何处

化为乌有了呢? 在没有住房复苏就没有就业复苏的情况下, 这也是一个重要的历史节点, 不是吗?

RF 我可以告诉你我对这个问题的理解。这可能会把我们引向一些比较具争议的方面, 但又有何不可? 我认为早在1937年, 当公共房屋被定为贫困者的住房, 而其他入一方面被大量资助另一方面却被误导他们配拥有那房子的时候, 事情已经往错的方向走了。从这刻起公共房屋已被其自身的定位引向消亡。唯一的解决方法就是回到那个路口并以不同的角度去看住房问题。因此, 尽管当中存在着许多问题, 我其实对1990年代拆除了大部分的陈旧高层公共房屋的HOPE VI计划是感到乐观的。HOPE VI是一个希望创造新的多元收入城市住宅的尝试, 单项开发中就会包括从高度资助的出租单位, 到由市场控价的公寓单位。在我看来这是唯一可以解决问题的办法。具争议的地方在于因为其混合入息的模式, 在定义上单元数目自然会比需要资助的人数少。因此HOPE VI中几乎没有提供过1比1数目的回迁单元。不过, 我想我们必须承认公共房屋仅仅为城市中穷人服务的概念已经是过去式了。这是个注定失败的概念, 完全没有可行之处。

SS 在当今的情况下, 多伦多的Regent Park 项目就是以资助房屋已失败了这个理由被重建。重建后的公共房屋比例并不再是1比1了, 部分归结于公私合营(Public-Private Partnership)的项目中土地是要带来利益的。这还引导了要把一个具争议性的看法空间化的奇怪论点: 如果城市中的穷人住在富人的周边, 将会有有一个从富人到穷人的“涓滴”(Trickle Down)的机会。这就是那个理由, 可能远比这段解释简单, 里根Reagan时代的“涓滴”是不是也是一个神话谬论?

RF 我认为有一大部分止赎权问题会爆破的原因是源自美国大都会将无限成长这个概念。因此, 位于城市边缘的土地总会越来越值钱。就算你提供贷款给一个明显无法负担的人, 而且他那人会在数月以内拖欠贷款, 房子的价格还是可以保持不变, 因为在都会边缘的房屋永远都在升值。这次经济萧条其中一个意义就是为这种观念画上句号, 现在人们明白在城市边缘建房是很冒险的, 而且不一定代表可以升值。再说, 相对地他们明白在离都会中心较近, 有公共交通的地方建房, 风险会较小。这些地区现在, 和将来都会是混合多元入息的地区。讽刺的是在许多都会, 例如在芝加哥, 一些有着很多政府住房项目的地区现在一直在升值。故此, 我认为把以前公共房屋所在的地区定义为混合多元收入住宅项目是重要而合理的。和城市核心接近, 有公共交通和接近各式各样的就业机会中是对大众有利的, 因此, 我认为这个模式是可成立的。目前我们城市中真正的危机是Alan Ehrenhalt所指的“The great inversion,” 城市中心地区只有富人。因此, 混合多元收入项目要达到的就是在未来, 及为了城市的未来, 保持混合多元入息的模式。

SS 当你评论MoMa的Foreclosed: Rehousing the American Dream展览时这是否就是你所着重的一部分? The Buell Hypothesis?

RF 我的看法是如果以风险的角度来看都会, 并以对风险的了解来说, 资金并不会简单地或大量地流向城市的边缘。事实上城市的边缘已不再有

便宜的土地了。不管价钱调得多低, 单单通行的成本就意味着这块土地的昂贵。因此, 美国大都会依赖边缘低价土地扩展的方法已经行不通了。取而代之的是, 资金会流向交通便利, 相对高密度, 多功能及多元收入的地区。因此城市设计和住房设计所面临的挑战, 就是要利用这种密度和混合经济, 使其的社会效益最大化。这是件必须有意识培养的事。

SS Foreclosed展览里有没有哪个方案做到了这点吗?

RF 我认为Studio Gang为伊利诺伊州的Cicero提出的方案是和这个新现实最切合的, 不单考虑了多元收入, 还有纳入了多元功能的模式。居住在Cicero的拉丁裔家庭是比较习惯这种商业和住宅空间混合的模式。如果你仔细观察一下公共房屋就会发现, 它们往往非常强调其纯粹的住宅功能, 有时甚至对日常零售的元素都拒之门外。这其实是对以前功能极度混合的贫民窟的一种极端的回应。从前人们在他们的家中缝衣服, 在新的世界中人们将会从一个纯粹的城市居家环境前往一个非常高效的城市工厂。再也不会有人在居家环境中缝衣服或修补东西。当然我们不想回到从前最恶劣的“家庭工厂”的状态, 但很明显, 如此深刻的划分在当今已不再适用了。人们现在可以有选择在家或家附近工作的机会是一种经济进步的表现。

SS 这是不是一个奇怪的美式划分? 在工作与住宅之间僵硬的分割?

RF 欧洲也有土地利用的规范, 但是他们认识到家庭和工作之间密切的关系。我认为在美国这是源自一种理想化的家庭生活方式, 还有个难堪的现实就是, 在家工作让人联想到新移民, 而且是最贫穷的那些。从某方面来说, 这是件非常引人入胜的事情, 我们现在生活中的规矩是在百年前一些极端的情况下形成的。因此, 部分的挑战就在于如何把多元功能和多元收入这两个非常显而易见又非常困难的名词整合。如果我们可以利用这两者来设计密集的城市环境, 问题就会被解决。

SS 在这当中还包含着一种奇怪的美式的对工作尊严的坚持, 要有特定的一个工作的场所, 一个工作的日子, 这正随着就业机会移到外国, 工作城市被丢空等现象渐渐地衰退。在房地产的故事中这些所谓萎缩城市(Shrinking Cities)的角色是什么?

RF 几年前我在纽约州的Rochester, 一个因为柯达Kodak破产而面临这些损失的地方, 但那里的情况其实并不太坏。他们从没有过房屋上的经济膨胀, 因此也没有萧条。那里有大学, 医院等等, 城市中竟还有着活力。但重点是Rochester, 不知道什么原因, 有着比较浓厚的创业文化。和完全依靠General Motors通用生产的Flint不一样, Rochester并没有那么依赖柯达的支撑。对我们来说很难理解当年整个社区都是围绕一个大企业布局的现象其实只是暂时性的, 小型的创业才是一种更具持久性的方法。我听过的关于后共产主义东欧的一句话, 是这么说的“我们知道如何把一个有着美丽的鱼的水族馆变成一锅鱼汤, 就如共产主义者所做的, 但我们不知道的是如何把鱼汤变回水族馆。”换句话说, 我们如何才能逆转这这些极度摧毁性的过程。美国的优势在于这里是一个人们会想来的地方。他们会带来技能和机会; 像密歇根的Flint和纽约州的Schenectady要做的就是吸引大量的移民。有廉价住房的供应是否也可以对吸引他们有帮助?

SS 我们这个周末将会和 Andrew Herscher, 及从 Buffalo 来的 Andrew Perkins 在 Flint 举行一个叫做 Ruin+Value 的活动,意思是除了使用价值和交易价值外,在资金退却后还会有的一些其他东西和另一些价值存在。如你所知,在第一期关于“物业”的“替罪羊”中也有刊登的,Herscher 的 Detroit Unreal Estate Agency,是致力在发掘这些“非价值”(unvalues)的。

RF 我和 Andrew 有过,或起码开始了这样的对话。我认为 Andrew 是类似 Peter Kropotkin 那样的无政府主义传统的继承者,他们说过当政府撤走之后,可以让人们以美好的方法来管理。这样他们可以创造自己的世界。但在政府撤走时可能引发暴力。例如在 Detroit 底特律,如果没有恐惧和暴力的因素,很多事情都可以进行,暴力恰恰在社区组织的核心正中央划了一刀。这是无政府论者在政府撤走中必需面对的问题之一。

SS 让这些新兴的社区组织可以有弹性地负起责任也是一个重要的问题。再次以 Detroit 底特律为例,我们无法想象草根组织可以一下子控制住所有正在发生的纵火案。

RF 对我来说更震惊的是了解到关于你也在研究的其他地区的现况,例如雅加达,那里更贫穷但却没有发生极端的暴力的情况。像美国这种贫困与暴力间根深蒂固的联系在那里不存在,因此人们有办法在极端困难的情况下以经济上具创意的手法自我组织。

SS 在美国贫穷和暴力间的联系可以被视为是政府暴力的第二变种,而导致极度的贫困,再次以 Detroit 底特律为例,大量的士兵在服役后被政府遗弃所以才搬到那里。我也必须在这论题中强调美国城市中贫穷者所面临的基本交通上的障碍。

RF Detroit 底特律是在所有重要的大都会中行车距离最长,公共交通状况最差的地方。我不知道这问题是否有关,但这是我们要处理面对的事情。

SS 那关于城市本身破产的问题呢?不是业主,而是美国城市。在美国城市化历史上,为什么会有城市宣布破产?

RF 这是一个很大但也是我喜欢讨论的话题...一个在法律上定义城市的方法就是它是一个法人团体。它被整合为一个法人而其基本权益就是借贷。如果你回到 19 世纪并问这些基建的钱从哪里来,那就是来自一个法团化的城市利用它的税基来作为抵押品所借的钱。在 19 世纪时对城市生长是如此地坚信不疑,因此你可以 1x 的税基借钱而预计以税基的 2x 或 3x 还款。你是倚仗增长来借款。这曾一个很完美的体系,但当城市停止增长时,不论是因为城市被限制了所以无法和他们的市郊连接,或城市内部停止增长,这方法就行不通了。因此,城市开始得要依靠联邦政府提供基建。

SS 这有没有涉及到道德指向的问题呢,就像之前住房买家那样?

RF 大部分城市破产原因都是因为真正的增长发生在借钱的城市界限外。就算他们给整个大都会地带提供了基建,都会中心的税基并没

有增长。因此,在中心城市所背负的责任和他们可收的税之间有着巨大的差距。曾有位叫 Myron Orfield 的经济学家对在一个大都会地带不同的区域做过一个他称为“税收能力”(Tax Capacity)的研究。这些区域的税基和他们的基本责任之间的比例是什么?你会发现的是中心城市,或都会中责任最大的单元通常是税收能力最低的。可悲的是,这不是一个现代都会本身的现实问题,问题在于我们划分边界的方式,还有市郊自我隔离的能力。

其实这件事有趣的地方是在于,开始的时候为了把城市和因为城市而成长的边缘地区隔离,人们创造了一个完全虚构的,城市和市郊之间的分隔,人们会说“看看这个无法负担任何东西的失败城市!”接着人们就会建议市郊不要把钱投入中心城市,因为它已经败落了,这样只会浪费税收。就是因为这个虚构的分隔引发了关于值得和不值得的城市的道德言说。

SS 但先不谈道德,如果城市毁灭了,市郊也要付出代价的!

RF 作为规划师,这场仗我们已经打了超过 60 年了!但是事实上许多重要城市如芝加哥都复苏了,它们发展了一个比许多周边的市郊更大的税收能力。突然间这些市郊就想成为区域政府的一部分。Detroit 底特律最可悲的地方就是,当最严重的城市危机在许多其他都会地区都被解决了的时候,在 Detroit 底特律依旧严重。Detroit 底特律终会复原,但是会比其他城市慢。在理论上,你可以说 Detroit 底特律市区的机会多过国内其他任何地方。问题在于这些机会到什么时候才会发生。不幸的是,在事情好转之前有许多人还会继续受苦。

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