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"Room to Grow"[1]

Urban Ambitions and the Limits to Growth in Weld County, Colorado

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This study reconsiders the political conditions behind the geographically extensive pattern of urbanization in the United States by focusing on a rapidly urbanizing county on the northeast fringe of the Denver metropolitan area. Unusual for Colorado but typical of the industrialized northeast where this pattern first emerged, Weld County has a high concentration of small towns, the primary repository of statutory authority and ideological legitimacy to convert agricultural land to urban use. The urbanization of Weld County in the 1990s was amplified by the expansion of the towns into their surrounding farmland, which flooded the market with newly urbanized land. The study goes on to consider the prospects of this distinctively American political form in the wake of the property tax revolts of the late 1970s and early 1980s and the structural changes in the American economy during the past 30 years.

Keywords: *urban sprawl; housing crisis; metropolitan reform; land use*

The recent downturn in the U.S. housing market challenges the easy equation between economic growth and urban sprawl that policy makers and industry advocates have used for years to justify spatially extensive, environmentally wasteful, and socially exclusionary patterns of urbanization.[1] The low interest rates of 2000 to 2003 fueled a record run-up in housing prices and a surge of new construction that brought millions of new homebuyers into the market, drawn not so much by the dream of homeownership as the fear of missing the boat. As these conditions shift into reverse, much of this new construction has become a net drag on economic growth (Bernanke 2008).

This study focuses on a rapidly urbanizing county on the northeast fringe of the Denver metropolitan area, where the connection between urban sprawl and economic growth is particularly weak. According to the

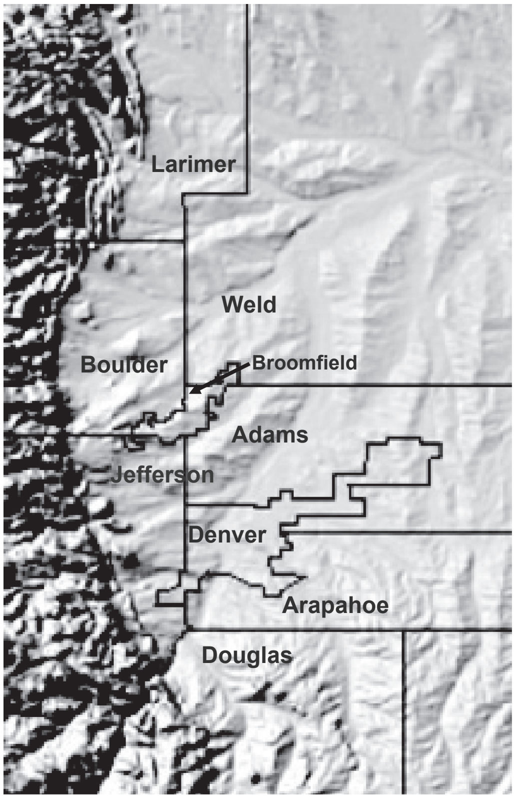
U.S. Census Bureau, Weld County had the fastest growing population in the country between 2000 and 2003. In 2006, however, it achieved the more dubious distinction of having the highest foreclosure rates (RealtyTrac 2006). It is of wider interest, we believe, because of the political framework within which this population growth occurred. Weld County has a large number of small towns, all of which have access by general statute to a wide range of powers that fall under the rubric of "home rule," including the right to frame their own charter, impose new taxes, and designate and enforce new uses of land. Although unusual on the urban fringe today, where local government is more likely to consist of a multitude of special districts and homeowners' associations, this political framework is similar to the original urban fringe of the industrialized northeast, where the proliferation of small towns also substantially predates urban sprawl. This allows us to situate the urbanization of Weld County in the 1990s in the historical trajectory of a distinctively American political form: the small home-rule municipality. More specifically, our study of Weld County in the 1990s highlights the original contribution of this political form to urban sprawl: its enhanced capacity to convert agricultural land to urban use. As expectations of growth took hold in the early 1990s, the small towns of Weld County flooded the market with up-zoned land, substantially reducing the cost of that other highly standardized commodity on the urban fringe: the single-family home.

The study unfolds in six parts. We begin with a brief review of the conditions behind the surge of population on this urban fringe in the 1990s. We then situate the small towns of Weld County in the longer history of the small, home-rule municipality, first in the United States generally and then in Colorado, emphasizing its contribution to the patterns, processes, and politics of twentieth-century urbanization.[2] The next two sections apply these insights to the urbanization of Weld County in the 1990s, emphasizing its broad similarities with the first wave of suburbanization after World War II. We bring this geohistorical comparison up to the present in the final section with a brief look at the period since 2000, when Weld County rose to the top of the national charts in population growth and foreclosure rates.

Weld County, Colorado

The southwest corner of Weld County is the northeastern fringe of the Denver metropolitan area (See Figure 1). It is also one of the most productive agricultural regions in the country, thanks to an earlier regime of federal

Figure 1
Front Rage Counties



Source: US Geological Survey

aid for irrigation and rural roads (USDA 2004). By the 1940s, Colorado had the 11th largest road network in the country, just 1,500 miles short of California's (ACRE 2002). Although a small high-tech center emerged in Boulder and Larimer counties in the 1970s that spilled a few production facilities across the county line, the state's primary industry remained agriculture and its primary city, Greeley, a regional center of food-processing and agricultural supply industries. In the volatile economy of the late 1970s and early 1980s, however, this agricultural strength became an economic drag, even as the rest of the state's economy boomed on energy and real estate development. Farm earnings dropped sharply, and parts of the county saw net out-migration (BEA 2005a; U.S. Census Bureau 2006c). In the late 1980s, the rest of the state followed Weld County into a deep slump as first energy and then real estate prices collapsed.

The primary catalyst of urbanization in Weld County in the 1990s was a broad-based recovery in the state's economy. Employment in Colorado grew at twice the national rate in the 1990s and more than three times the rate in high-tech manufacturing (BEA 2006). In the early 1990s, the housing industry benefitted from the low interest rates engineered by the Federal Reserve to ease the national recession, amplifying this underlying economic growth into another real estate boom. By the late 1990s, two construction jobs were being added for every one new job in manufacturing (CDOL 2007). More specific to Weld County, two major infrastructure projects were nearing completion just a few miles south of the county line: the $5 billion Denver International Airport and E-470, a new circumferential toll road about 16 miles from downtown Denver, the first phases of which opened in the early 1990s. The actual pattern of urbanization, however, was highly scattered. Rough estimates from county planning maps show an urbanizing area of almost 600 square miles west of the Platte River, extending some 50 miles to the north (Schmidt 2003). By way of contrast, Douglas County on Denver's southern fringe added twice the population in less than half the space in the 1990s, most of it contiguous to the urban core (U.S. Census Bureau 2006d).

What shaped the urbanization of Weld County into this unusually sprawling geographical pattern—and, we will argue, significantly accelerated its pace—was its political framework. As summarized in Table 1, one-third of all incorporated municipalities in the greater Denver area are located in the southwest corner of this one county (Weld County also has 33 unincorporated towns). The counties directly to the west, by contrast, are dominated by one or two large cities, whereas the dominant political framework further south is the single-purpose special district.

The most critical feature of this political framework to this pattern and pace of urbanization, we find, is the greater capacity of municipalities for self-government. Despite considerable modernization in recent years, county government remains an administrative arm of state government for most purposes, with only limited executive and legislative capacity (the typical governing structure is a small commission elected at large with no equivalent of a mayor or governor). Special districts and public authorities,

Table 1
Front-range Political Framework, by County

County	Municipalities Wholly Within County[a]	Municipalities That Cross County Lines[a]	Special Districts and Authorities	Population (2004)
Adams	2	7	64	389,857
Jefferson	7	4	40	526,351
Arapahoe	9	4	102	522,812
Douglas	4	1	99	237,963
Boulder	7	3	9	278,917
Larimer	5	3	34	268,872
Weld	23	5	41	219,257

Sources: Colorado Department of Local Affairs, Active Local Governments (CDOLA 2004); Census Bureau, Inter-census Population Estimates (U.S. Census Bureau 2006c).
a. Municipalities include statutory towns and home-rule cities. Not included are Denver and Broomfield, which have consolidated city–county governments.

by contrast, are limited-purpose entities with tied revenue sources and (usually) nonelected governing boards. Equally important to our findings, however, is the close proximity of towns on this metropolitan fringe. In the context of a recovering state economy, this combination of small towns with big powers significantly amplified the opportunities and incentives to up-zone agricultural land for urban use. Before turning to this specific case, however, we situate the urbanization of Weld County in the history of the small home-rule municipality at its core, first in the United States generally and then in Colorado. Although unusual on the metropolitan fringe today, this political framework is similar to the urbanizing fringe of the industrial Northeast. The initial multiplication of small municipalities around big cities dates to the advent of general incorporation laws in the mid-nineteenth century and was substantially in place when the first census of governments was authorized by Congress in 1910 (Anderson 1934).

Small-town Home Rule

The small towns of Weld County embody a national ideal said to be grounded in a deep-seated Jeffersonian belief about the proper relation between citizen and state (Friedmann and Bloch 1990). Their original founding as self-reliant agricultural communes, modeled after the famous

Union Colony at Greeley, captures a key material condition behind this belief: the collective effort required to make a harsh frontier bloom (Turner 1984). The specific powers they exercise, however, arose not in the countryside but in the big cities, specifically in the protracted conflict of big-city politicians and voters around the turn of the twentieth century for freedom from rural-dominated state legislatures and courts (Gelfand 1975). These powers, which fall under the general rubric, "home rule," include the right to frame and enforce a municipal charter, impose new taxes, and establish and enforce specific uses of land. Their extension to small towns was largely automatic under the prevailing legal doctrine of the time, known as "legal formalism," which tended to favor general statutes and universal rules over anything that suggested "special privilege" (Fox 1977).[3]

For most small towns, home rule remained a latent capacity—invoked, perhaps, but rarely claimed (Mott 1949). The exception was small towns in the vicinity of the big cities, where historians have documented a vigorous though fairly narrow application of the new home-rule powers to the conversion of agricultural land to urban use. The specific condition was an unusually haphazard pattern of urbanization as industry began to decentralize at about the turn of the past century (Walker and Lewis 2001). As the working class moved out, small land owners began to realize big profits from a quick subdivision of the land. Similar to poorly located factories in the cities, this "land butchering," as contemporaries called it, threatened not just the public health but the public purse, requiring costly retrofits of basic utilities such as sewers and streets (Weiss 1987). Large landowners and town managers quickly realized, however, that a municipal zoning code, derived from the town's statutory grant of home rule, could not only rein in the land butchers but substantially enhance the value of land, well beyond the profits of a quick subdivision.[4] This is because it could establish and enforce in a small, controllable space the primary attribute of urban as opposed to agricultural land: its proximity to other urban land uses (Harvey 1982). The ruralization of municipal home rule was the political condition, in short, behind the rise of a new type of developer Marc Weiss calls "community builders," who began to transform the urban fringe into well-planned and well-serviced residential enclaves (Weiss 1987).[5] Given the proximity of small towns on that first urban fringe, it also contributed to a substantial overproduction of urbanized land as towns began to compete for the same limited market of middle- and upper-income homebuyers, although it is difficult to disaggregate this effect from other factors contributing to the land bubble of the 1920s (e.g., the downturn in manufacturing profits and the recession in farming) (Scott 1969).

This original contribution of small-town home rule to the twentieth-century pattern of urbanization in the United States—the wholesale reformatting of agricultural land for urban use—was overshadowed in the postwar era by the extensive system of subsidies and tax benefits for the commodity on top of that reformatted land: the single-family home. Beginning with the Federal Housing Act of 1934, federal policies extended the opportunity for homeownership way down the social ladder, significantly increasing the demand for urbanized land (the rate of homeownership increased from 53% to 63% in the first 20 years after World War II, adding a total of 17 million households to the ranks of homeownership) (U.S. Census Bureau 2006b). A major critique of municipal home rule to emerge at the time was its tendency not to expand but to restrict the supply of developable land via practices such as large-lot zoning or restrictions on multiunit housing (Danielson 1976).[6] A more substantive critique targeted the right of small towns to collect and keep the taxes from the postwar surge in residential property values for exclusive local use. This largely passive fiscal advantage contributed to a significant redistribution of population and wealth away from the urban core, and by extension, the social and fiscal crises that engulfed the big cities in the late 1960s and 1970s (Beauregard 2006).[7] It was also at the core of a generation of legal challenges to municipal home rule based on the equal-protection clauses of state constitutions, as well as a wave of metropolitan reform movements that would have replaced many home-rule powers with metropolitan ones.[8] The most successful challenge to small-town home rule in the postwar era, however, was the property tax revolt. Beginning with California's Proposition 13 in 1978, state legislatures across the country imposed limitations on the rate at which residential property—the primary tax base of municipal government—could be assessed and taxed. Although the primary condition behind this revolt was the high inflation of the 1970s, there was also a significant overextension of this tax base in the 1950s and 1960s as each town strove to develop and distinguish its own small schools, parks, and public works in the metropolitan mix (O'Sullivan, Sexton, and Sheffrin 1995) (see Table 2).

Despite wide variation in the scope and effectiveness of tax limitation measures enacted by the individual states, there has been a significant restructuring of municipal finance during the past 25 years, as towns across the country scrambled to find less politically vulnerable revenue sources (Bartle, Ebdon, and Crane 2004; Mullins and Wallin 2004).[9] Most notable has been the shift to user fees, or charges for services that can be easily quantified and assessed for a specific use. In some states, there has also been a shift to the sales tax, a revenue source long dominant in state finance.[10] Although these new sources have more than filled the revenue gap—after a

Table 2
Estimated Change in Property Tax Burden Relative to Home Prices and Household Income (Inflation Adjusted)

	1950–1970	1970–1990
Property tax per homeowner household[a]	85%	–14%
Median home price	44%	38%
Median household income	84%	6%

Sources: U.S. Census Bureau, Historical Census of Housing, Home Values (U.S. Census Bureau 2008); Mean and Median Household Income (U.S. Census Bureau 2006e); Median Money Income of Families and Unrelated Individuals, 1947–1970 (U.S. Census Bureau 1975); Homeownership Rates (U.S. Census Bureau 2006b); Historical Finances of State and Local Government (U.S. Census Bureau 2007); Consumer Price Index (BLS 2005b).
a. The estimate of property tax burden has been adjusted for the rate of homeownership. It does not distinguish residential from commercial or industrial sources, thus understating the effect of the property tax revolt, which focused on residential property.

brief drop in the early 1980s, municipal revenues rebounded strongly and are currently running about 25% higher on a per capita basis (U.S. Census Bureau 2006a)—they have also tended to undermine the case for municipal home rule. User fees are easily structured as a dedicated revenue source for agencies that are not directly accountable to voters (Mullins 2004; Lyon 2000). Sales taxes have been implicated in a stepped-up rivalry for commercial development, often at the expense of the quality of life (Lewis 2001). (We follow up on these arguments in our study of Weld County below.) The most significant effect of the property tax revolt, however, has been the rise of homeowner associations (HOAs). These nonprofit corporate entities, invented by developers to manage the common amenities of new subdivisions and planned-unit developments, grew from a few thousand in 1980 to some 160,000 in 2008 (CAI 2008). On the urban fringe, they have effectively replicated small-town home rule, not just in a revenue sense—the "special assessment" charged by HOAs, like the property tax, is based on the assessed value of a home—but also in the sense emphasized above: the creation and enhancement of land values in a small, controllable space. Census data indicate that a majority of population growth in the 1990s was in such unincorporated places, a trend that continued into the 2000s (U.S. Census Bureau 2006d). The critical difference, of course, is the absence of any presumption of a larger public purpose or democratic process. All decisions in an HOA are in the hands of homeowners who vote, like shareholders in a private corporation, according to the relative value of their homes (McKenzie 1996; McCabe 2005).

Home Rule in Colorado

In 1902, Denver became one of the first cities in the United States to win a home-rule charter from its state legislature, a victory that included a significant expansion of the city's territory. In 1912, the legislature extended the right of home rule by general statute to all towns with a population more than 2,000, justifying this extension in legal formalist terms as a critical foundation of republican rule (Mott 1949). As elsewhere in the United States, the generalization of home rule coincided with a new fixity of municipal boundaries as small towns on Denver's fringe discovered the fiscal and legal capacity to urbanize on their own. Annexations by Denver all but ceased between 1902 and 1941; when they resumed after World War II, the legislature tightened the rules (James and Gerboth 2001). In 1965, however, the state legislature substantially eased the procedures for municipal annexation, citing a new round of haphazard growth on the urban fringe, now widely referred to as "sprawl." The enabling condition this time was a new legislative promiscuity with municipal powers: After World War II, states across the country responded to the suburban surge by creating thousands of special districts and public authorities, most with narrow functions and dedicated revenue sources (Smith 1964). Colorado had almost 600 of these quasi-municipal entities by the early 1960s, most in the Denver metropolitan area, providing services to widely scattered subdivisions (ACIR 1964).

Although widely accepted in other western states with a similarly vulnerable urban fringe, the argument that municipal annexation could provide a cure for sprawl proved highly controversial in Colorado. Denver, a city far more typical of the industrialized northeast in terms of economic power and partisan bent, used the occasion to launch an aggressive annexation campaign to recapture some of its fleeing property tax base.[11] This threatened not just the new suburban enclaves but the surrounding counties, whose dominant constituency of farmers and ranchers had traditionally resisted the city's advance.[12] Far from providing a cure, in short, the Municipal Annexation Act of 1965 set off another protracted debate over who would control development on Denver's urban fringe. To elaborate briefly, opponents of Denver's annexations initially managed to establish a few new municipalities in the city's path before rallying the general electorate to pass the Pounstone Amendment, a ballot initiative that limited Denver only to the more restrictive annexation laws governing counties (Denver was the only municipality at the time with a combined city and county government structure) (James and Gerboth 2001). The decisive issue—school busing—reinforced fears not just of the big city but of big government in general, which contributed to successful campaigns against the state's progressive Land Use Act of 1970 (DeGrove 1984) and the formation of multipurpose special districts under the Service Authority Act of 1972 (Lewis 1996). In addition to school busing, the national context of these debates included the Supreme Court's *Baker v. Carr* ruling (369 U.S. 186 1962) overturning legislative apportionment along county lines (when complete, reapportionment in Colorado decreased rural representation in the state legislature by some 43%) (James and Gerboth 2001; Furniss 1973), as well as campaigns in Congress to strengthen metropolitan levels of government and establish a national land-use plan, both of which would have required a conforming state response (Weir 2000).

The primary effect of this decade of debate about who would control the development of Denver's urban fringe was to legitimize the fragmented system of government already in place. By the late 1970s, home rule in Colorado had become a generalized claim asserted by municipalities, counties, and special districts alike.[13] Indicators include a rate of special-district formation that remained three times the national average through the 1990s, as well as a growing share of the state's population living outside municipal boundaries (census data show that 45% of Colorado's population growth in the 1990s was in unincorporated areas, about twice the national rate) (U.S. Census Bureau 2006d). At the same time, however, the troubles of Denver notwithstanding, the legislature continued to uphold the state's liberal annexation laws. Indeed, in 1987, it went one step further, requiring all municipalities to prepare a detailed plan for land within a three-mile perimeter of their boundaries, "in order that . . . territory proposed for annexation is or will be urbanized" (SB 45; Colo. Rev. Stat. ‘ 3112105).

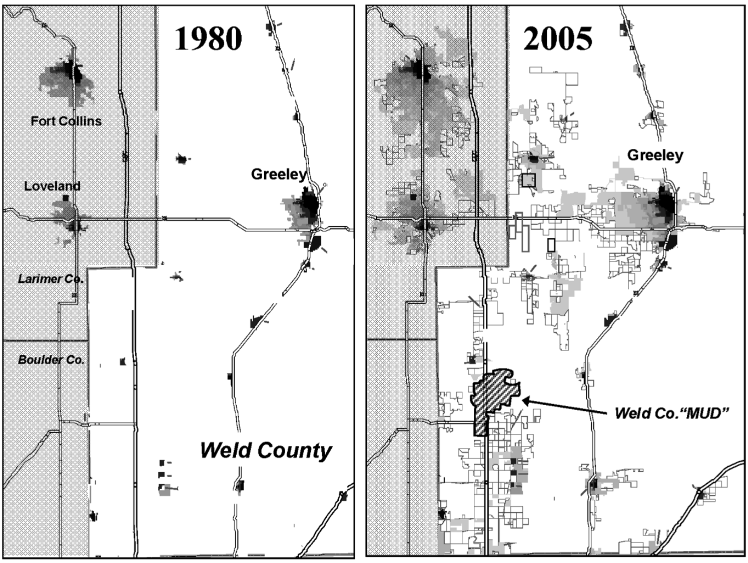
A good explanation for this continued privileging of municipalities by the Colorado state legislature is the failure of the debates of the 1970s to address the underlying problem: By the late 1980s, a new real estate boom had pushed urban sprawl back to the top of the legislative agenda. This, in turn, would have reinforced the financial incentive for annexation emphasized above, as indicated by the legislature's establishment in 1988 of a "vested property right" for land owners in the annexation process (protecting them from the chance that the municipality might change its mind) (Deutsch, Breggin, and Angelli 1988; Colo. Rev. Stat. 24-68-101). Another explanation, however, is the new fiscal incentive created by Colorado's version of the property tax revolt. In 1982, the Colorado Legislature not only rolled back assessment rates for residential property but fixed the ratio of residential to commercial property. This ensured that if the value of residential property continued to expand relative to commercial property, the tax on residential property would ratchet down (the Gallagher Amendment, Colo. Const. Art. X, 3 and 15).[14] The easiest way for Colorado's municipalities to compensate for this threat to their property tax base, in short, was to annex and up-zone land for commercial use. Indicators of this incentive can be found in the sharp increase in the size and pace of municipal annexations in the 1980s (DRCOG 1991, 6) as well as the stream of legislative clarifications and qualifications through the 1990s, expanding the number of parties with standing to object to an annexation proceeding (Broadwell 1996; Clifton 2002).

Room to Grow

In 1993, as the recession ended, three small towns a few miles north of E-470, the new toll road, recorded a sharp increase in annexations followed by an even larger surge in housing permits (CDOLA 2007). In the spring of 1994, the commissioners of Weld County sent a formal notice to all municipalities advising them to update their statutorily required three-mile perimeter so that "growth . . . [would] pay for itself" (the same notice also advised them of the county's intent to negotiate new boundary agreements with the towns) (Weld County 1994). During the next 10 years, the small towns of Weld County literally exploded into their surrounding farmland, adding a total of 50 square miles by 2000—nearly double their combined land area of 1990 (see Figure 2). Some of the smaller towns ballooned to five times their original size (Weld County 2006b). By way of contrast, municipal annexations in adjacent Larimer County totaled 15 square miles during the decade, an increase of just 21%, and municipalities in all seven counties in the Denver metropolitan area combined (Denver, Adams, Jefferson, Douglas, Arapahoe, Broomfield, and Boulder) added 80 square miles, an increase of just 13% (U.S. Census Bureau 2006d). Highlands Ranch, a large agglomeration of special districts and homeowners associations on Denver's southern fringe that rivaled Weld County in population growth during the decade, added no land at all.[15]

Judging by the small size of most of these annexations, over 40% were less than five acres each—the primary driver was small land owners looking to cash in on expectations of economic growth. The flood of newly upzoned land, in turn, was a primary condition behind the population surge because it allowed developers to build that other highly standardized commodity—the single-family home—at a substantial discount from adjacent areas (see Figure 3). Between 1994 and 2003, the discount on new home prices in Weld County was about 21% for Larimer County and 60% for

Figure 2
Weld County Municipal Annexations: 1980 and 2005

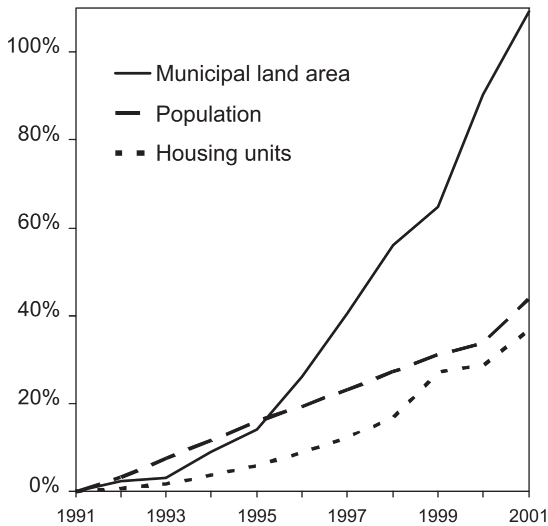


Sources: Planning Departments, Weld and Larimer Counties (Weld 2006b). Parcels outlined were added between 1990 and 2005.

Boulder County (NAR 2005). As two reporters figured the math, "you recently could have bought nearly a square mile of Weld County agricultural land for $6,000 an acre with water rights. On that land, you could build and sell 1,250 homes at great profit. At the same time, land in central Boulder was running at $176,000 an acre and would have been more difficult and expensive to get approved for development" (Guimond and Leccese 2000).

In addition to these small parcels, however, there was also a rush of larger annexations, some more than a square mile each. Judging by their size and location, these annexations were motivated not by the potential for windfall profits or the statutory prescriptions for good planning but the new fiscal pressure on the towns. By the early 1990s, the Gallagher Amendment had reduced assessment rates on residential property by more than one-third from the pre–tax revolt levels, substantially increasing the incentive to annex and up-zone agricultural land for commercial use (CDPT 2004). The city of Greeley set the pace in 1989 with a four-mile "flagpole" annexation

Figure 3
Municipal annexations relative to growth in population and housing units 1991-2001 (cumulative increase)



Note: In 2000, less than 20% of all new housing units in Weld County were located in unincorporated areas.
Source: Weld County, Maps and GIS (Weld 2006b); Colorado Department of Local Affairs, Economic and Demographic Data System (CDOLA 2007).

to the west, complete with a four-mile extension of its sewer system, designed to keep its dominant employer in town. As growth took off in the early 1990s, other towns began their own fiscal reach for major highways and arterials. In 1996, the town of Windsor, Greeley's small neighbor to the northwest, doubled its size with a two-mile stretch to Interstate 25 across the Larimer County line. In 1994, the small hamlet of Johnstown began an even more ambitious reach, extending its borders seven miles to the northwest in a series of small annexations strung out along rural roads.

In the late 1990s, a third pattern appeared on the landscape in the form of a 25-square-mile area encompassing both sides of the interstate highway, zoned by the county for mixed-use development (MUD) (also on Figure 2). The proximate reason for the county's decision to jump into the municipal fray was the prospect of declining revenues from the state. Colorado had a second tax limitation measure in 1992—the so-called Taxpayer's Bill of Rights (TABOR)—that imposed rigid formulas and caps on all government revenues. Weld County, like other counties, was not only far more dependent on the state than its municipalities (state aid accounted for about one-third of the county's budget, as opposed to only 16% for municipalities) but faced continued weakness in its fiscal mainstays, the agriculture and mining industries.[16] The MUD, in short, was a means of bolstering the county's faltering revenue base just as demand for its basic services was about to take off (strategic considerations also most likely included the prospect of attracting retail shoppers from adjacent towns; unlike the towns, the county has no sales tax). Behind these fiscal concerns, however, was the same constituency of rural land owners and speculators that had fought against municipal annexations and growth management in the 1970s (Furniss 1973). Weld County's comprehensive plan still lists private property rights as its first "guiding principle" (Weld County 2006a), and over the years, its leaders have approved hundreds of widely dispersed, poorly regulated subdivisions and large-lot estates, with all manner of zoning variances in between (Weld County 2007; Collins and Mika 2002). As Commissioner Glen Vaad put the view in a recent dispute with the towns, "If the cities want [open space] they should bring their checkbooks and pay the farmers" (Merritt and Whaley 2005).

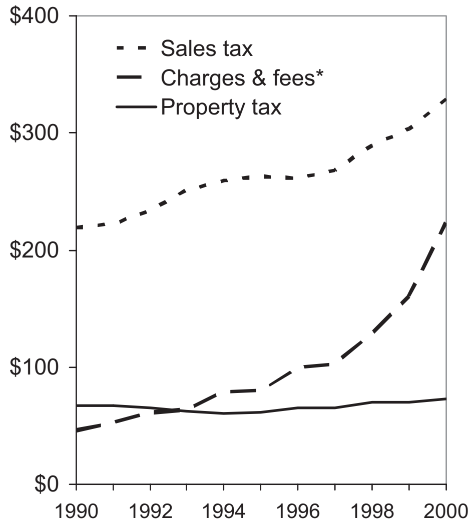
Urban Ambitions

In broad outline, the urbanization of Weld County in the 1990s was very similar to the surge of urbanization in the 1950s and 1960s on the fringe of the nation's big cities. The basic driver was economic growth in the urban core—in this case, a broad-based recovery of the state's economy led by high productivity and wage gains in the manufacturing sector. The growth in households almost exactly matched the increase in commuters: About 16,000 new households were added during the decade as compared with 14,000 new out-of-county commuters (U.S. Census Bureau 2000). Employment gains were dominated by sectors either directly or indirectly related to the housing boom, including construction (up 118%) and finance and real estate (up 94%). Job growth in mining (up 38%), one of the county's traditional industries, was attributed almost entirely to quarrying for building materials (CDOL 2007). Inflation was moderate: the consumer price index rose by about one-third, the same as it had in the 1960s, and the price of gasoline was approaching pre-1973 levels adjusted for inflation (BLS 2005b; U.S. Department of Energy 2007). There were also some familiar downsides. Traffic levels on major arterials rose sharply through the decade, inexorably slowing the morning commute (CDOT 2005), while air-quality monitors recorded levels of ozone approaching noncompliance with federal standards (U.S. Environmental Protection Agency 2007). In some places, traffic growth exceeded 5% per year, contributing to an accident rate three times that of other counties along the Front Range (CSP 2005). Parts of the old city of Greeley saw rising levels of crime and declining rates of homeownership, contributing to a displacement of population and economic activity to newly annexed areas in the west (FBI 2007; City of Greeley 2004). In 2001, the agency that manages the Big Thompson River project, the water supply system developed by the federal government in the 1930s, reported that deliveries to municipalities exceeded deliveries to farms for the first time (NCWCD 2005).

What was different about this urbanization, of course, was its spatial reach. As noted above, new construction sprawled across some 600 square miles in this county, following the general outline of the towns. This meant that the county faced some extra infrastructure costs to keep its economic growth on track (extra miles of highways, utility lines, water works, etc.). Compounding this concern was the declining prospect of external help. Congress assumed 90% of the cost of the interstate highways in the 1960s and 1970s, freeing state budgets for major improvements to the roads in between. In the 1990s, however, efforts to upgrade Interstate 25, the region's main interstate corridor (built to rural specifications), became stuck in a lengthy environmental review preliminary to a request for federal aid that would join an already long queue in Washington, D.C., while prospects for increased state aid for highways became stuck in the ongoing budget squeeze of the 1992 Taxpayers Bill of Rights (CDOT 2006). The county, which depends on the state for its extensive rural road network, saw its road budget actually decline on a per capita basis (inflation-adjusted), even as traffic surged (CDOLA 2008). Given the widespread expectation that a more diversified economy was being drawn into this spatial footprint, however, there was no reason to believe that the added costs could not be borne within the region itself. And indeed, by the late 1990s, several new infrastructure projects were on the drawing board with financing based on user fees and regional tax surcharges, including three major water-supply projects and a new regional authority designed to fill the region's transportation gap.[17]

The more significant difference between the urbanization of Weld County in the 1990s and the first wave of (sub)urbanization after World War II—a difference not just of degree but of kind—was the fiscal structure in which it took place. By the late 1990s, two real estate booms had reduced the assessment rates for residential property under the Gallagher Amendment by almost 75% (CDPT 2004), effectively decoupling the towns of Weld County from the rising property values their vigorous annexation and up-zoning of

Figure 4
Weld County Municipal Revenues Per capita, inflation adjusted (1996=100)



Note: Charges and fees include licenses and permits for new housing, and use taxes on construction materials.
Source: Colorado Department of Local Affairs, County and Municipal Financial Compendium (CDOLA 2007).

land had helped to produce. During the decade, the value of residential property in Weld County increased five times faster than property tax revenues (CDPT 2006). When residential property is disaggregated, the contrast is even more stark: taxes on residential property in Greeley were almost exactly the same on a per capita basis in 2001 as they were in 1992, despite an increase of almost 50% in the per capita value of the city's housing stock (City of Greeley 2007), while Evans, a fast growing town on Greeley's southern border, saw property tax revenues actually decline during the period on a per capita basis (inflation-adjusted) (City of Evans 2007) (see Figure 4). In contrast to suburbs past or homeowner associations present, in short, the towns of Weld County could not afford to become residential enclaves but had to find some new fiscal link to economic growth.

A critical source of municipal revenue in this region directly relevant to housing growth has been the "impact fee," another post–tax revolt innovation that effectively allows municipalities to finance the cost of utility hookups and other facilities, sparing regular budgets these high up-front costs. The typical fee for new residential housing in Weld County rose steeply through the 1990s to about $17,000 per unit, or about one-tenth the cost of a new single-family home (CDH 2002). Not surprisingly, impact fees were also the fastest-growing type of municipal revenue during the decade. The drawbacks of the shift to user fees more generally were also on full display: even the smallest towns on this metropolitan fringe post annual reports that run to hundreds of pages, with revenues apportioned among scores of separate funds and enterprises not directly accountable to the voters.

Far more important than user fees, however, was the sales tax (see Figure 4). By the 1990s, Colorado had the third highest rate of municipal dependence on this tax in the country—about 26% of all own-source revenues, or more than double the national average (U.S. Census Bureau 2006a). Like the property tax, the sales tax is a general revenue source, or the kind of tax required for everything that cannot be provided a la carte, such as police, street maintenance, pest control, and general government. It is also widely perceived as more politically acceptable because of its relative invisibility and ease of assessment (it is imposed in small increments rather than a big lump sum and avoids the cumbersome process of real property assessment) (Edwards 2006). Unlike the property tax, however, the sales tax has a highly mobile tax base: consumer goods. In American suburbs, where municipal jurisdictions can change several times along the same stretch of road, increased dependence on this tax has coincided with stepped-up intermunicipal rivalry for retail development (Schwartz 1997; Thomas 2006; Wassmer 2002). In Colorado, where high dependence on this tax combines with liberal annexation laws, it has produced not just a redundancy of big-box retail but a redrawing of political boundaries: the state's first new municipality since the 1970s was created as a defensive move by residents of an unincorporated area just south of Denver against the attempt of an adjacent municipality to annex a local shopping district (the campaign for incorporation was waged under the banner "no taxation without representation") (Conte 2001; Clark 1999).[18] Dependence on the sales tax can also be blamed for an increasingly regressive tax structure in this state. Most municipalities in Colorado tax food, the kind of purchase usually made close to home, and almost as many tax household utilities—a commodity, like the house itself, that does not move (CDOR 2006).

In fast-growing Weld County, however, municipal dependence on the sales tax is producing a new regionwide sorting of municipal winners and losers that essentially reverses the fiscal dynamic of the first wave of suburbanization after World War II. Almost from the start, developers dubbed the interstate highway that borders Weld County to the west as the region's "new main street" and began developing plans for shopping malls, office complexes, medical centers, and other facilities designed for a regional population base (Lenthe 2005). Municipalities with jurisdiction over these central sites have, in turn, been able to offer tax incentives that effectively include the sales-tax base of outlying towns. The deal that secured a new regional mall for a major highway interchange (aptly named "Centerra") went one step further: it dedicated a sales-tax surcharge to a major retrofit of an adjacent interstate overpass, shifting the primary fiscal resource for municipal government to the region's infrastructure deficit (because, as one commentator put it, the region "can't wait for the state") (Peif 2004).[19] The same population that the towns were drawing in by their vigorous annexation and up-zoning of land, in short, was also fueling new agglomerations of economic activity designed to take their business—and their tax base—away. What this suggests, by extension, is that even if the region draws a more diversified economy into this spatial footprint, new intraregional disparities will open up in the provision of basic public goods and services—this time on the urban fringe, not the core.

The Limits of Growth

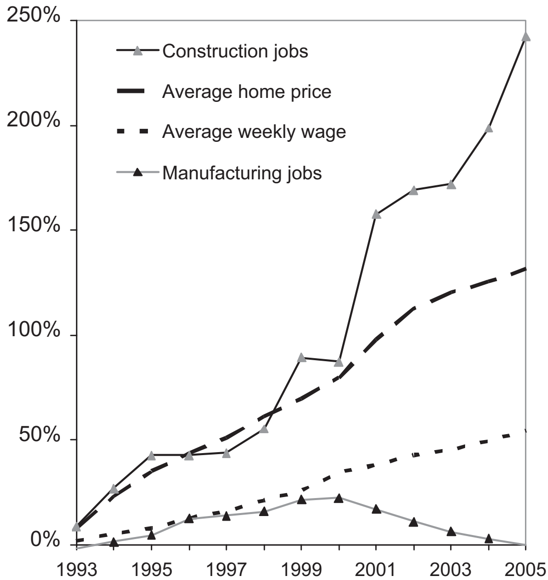
By the late 1990s, the pace of growth in Colorado was so great that environmental groups managed to place a measure on the November 2000 ballot that would limit all development to voter-approved urban growth areas (the state legislature considered no fewer than 30 growth-related bills during the 2000 session but had adjourned without passing any) (Clifton 2002). Called the Citizen Management of Growth Initiative, the measure was designed to build on Colorado's "tradition" of home rule by localizing the job: each municipality and county would be required to develop detailed plans for development within such growth areas that would be submitted to voters at regular elections. Although initial surveys showed widespread support for the measure, it suffered a resounding 70–30 defeat in the 2000 election. The dominant explanation was the deep pockets of developers, who outspent supporters some six to one, according to reports in the *Denver Post* (Ditmer 2000). The most insistent claim of opponents—that the measure would eliminate affordable housing—tapped into the original critique of municipal home rule noted above: its tendency to restrict land markets. Habitat for Humanity, a national advocacy group for low-income housing, appeared with Republican Governor Bill Owens in TV ads against the measure to emphasize this point. A quiet but equally insistent opposition, however, came from the municipalities themselves. The Colorado Municipal League complained that requiring citizens to vote on growth-area plans would “politicize” [their word] a highly complex process, tightly calibrated to market conditions, legal timetables, and local costs. They argued, among other things, that it would “preempt local control,” “interfere with good planning that already exists,” and provoke litigation from disaffected landowners (CML 2000). Comments recorded at a series of community roundtables as the election approached capture these concerns. “It will be impossible to manage,” complained one speaker in Greeley: “Cities and counties may face repetitive periods of political infighting and instability . . . emotions will reign.” Another speaker, from Glenwood Springs, commented with no irony, “To require a vote of the people to create and amend urban growth boundaries will weaken democratic government and ultimately home rule” (Wirth Chair 2000).

A month after the defeat of the referendum, the question of “growth management” became moot as the stock market began its steepest decline since the Great Depression, taking with it most of the high-tech jobs on which Colorado’s economic recovery and growth in the 1990s were based. Between 2001 and 2003, the state lost 100,000 jobs—almost 6% of its nonfarm workforce—and dropped from 4th to 46th place in state economic performance (several counties actually lost population, including Denver, Boulder, and Jefferson) (BLS 2006; BEA 2006; U.S. Census Bureau 2006c). What saved the downturn from turning into a full-blown rout—here as elsewhere—was a record drop in interest rates engineered by the Federal Reserve Board. Between January 2000 and May 2003, the federal funds rate dropped from 6.5% to 1%, where it stayed for almost a year (Federal Reserve 2007). The cost, however, was a sharp run-up in home prices, as capital flowed from corporate equities into real estate and homeowners borrowed against the equity in their homes to keep spending up. Housing prices rose 50%, with much steeper rises on the East and West Coasts. Household mortgage debt doubled between 2000 and 2006, from $4.8 to $9.9 trillion.

According to widely cited economist Robert Shiller, the only period when housing prices rose a comparable amount was just after World War II, when demand was fueled by millions of returning GIs and the system of federal supports for suburban housing first kicked in (Shiller and Case 2003). The historical parallel extends to new construction, which rose to 6% of U.S. Gross Domestic Product in 2005, a rate surpassed only in 1950 (BEA 2005b). The more significant comparison, however, is not home prices but wages. For the first 25 years after World War II, American wages rose at about the same rate as the equity that American homeowners were building in their homes, creating a self-reinforcing spiral of income and wealth that spilled well beyond the housing market; since the 1970s, however, wages have risen at only a fraction of the rate of home values, a trend that reversed briefly only in the late 1990s.[20] Filling the gap has been a record migration of women into the workforce, raising household income (the statistic most housing analysts watch) (McNeil 1998), a number of changes to the federal tax code that have increased the tax benefits of homeownership (Carliner 1998), and a growing mountain of debt. What this suggests is that the current housing boom-now-bust is not a normal market correction but the structural limits of the system of fiscal and financial supports put in place after World War II to subsidize the costly commodity of a single-family home. For any real recovery to occur in the housing market, in short, American wages will have to rise (Brenner 2004). As playing out on this particular metropolitan fringe, however, the current housing crisis is also revealing the structural limits of the political form that shaped those postwar federal subsidies into the distinctively American urban pattern—an ever-outward shift of well-planned and well-serviced residential enclaves.

Although well below the stratospheric increases on the East and West Coasts, even hard-pressed Colorado saw housing prices rise almost 25% between 2000 and 2005, an amount just modestly below the late 1990s when Colorado's economy was growing at a record pace (OFHEO 2006). The effect in Weld County, however, was to restart the building boom with barely a breather. Between 2000 and 2005, the housing industry built another 20,000 units in Weld County, drawing in another 40,000 new residents, able now to factor a cheap mortgage on top of the already discounted price of land.[21] During the same period, developers completed major parts of their new town-center-in-the-making just across the county line, including a new industrial park (Crossroads 2003), a large sports and entertainment complex (Budweiser 2003), a new regional mall (Promenade 2005), and a new regional medical center (2006). The towns stepped up their pace of annexation, adding another 50 square miles of unincorporated county land (Weld County 2006b). And in 2003, the commissioners of Weld County announced plans to triple the size of their new "mixed use development" to 75 square miles, encompassing three more Interstate interchanges (Weld County 2005).[22] Even as the county rose to the top of the national charts in population growth, however, it sank to the bottom in housing-price appreciation, as the pool of homebuyers willing and able to stretch dried up (see Figure 5). In the third quarter of 2005, Weld County fell to 264th place out of 265 metropolitan areas in housing appreciation. The only metropolitan area with a lower rate of appreciation in that quarter was Mansfield, Ohio, a region that had steadily lost population for 25 years (OFHEO 2006). And in 2006, as noted above, Weld County rose to the top of the national charts in foreclosure rates (Svaldi 2006).

Figure 5
Weld County Economic Indicators, 1993-2005, Cumulative Increase



Sources: Colorado Department of Labor, Quarterly Census of Employment and Wages, 1990-2005 (CDOL 2007); Office of Federal Housing Enterprise Oversight, Home Price Index 1990-2005 (OFHEO 2006).

Although spared the declining property taxes faced by the big cities a generation ago, the small towns of Weld County will most likely suffer a similar revenue squeeze as residents adjust their spending to tighter economic conditions and lower equity in their homes. A survey of budget statements at the time of this writing confirms a sharp drop in impact fees, consistent with the housing slump, as well as falling sales-tax revenues. The most recent data from the Colorado Department of Revenue show a steady drop in new sales-tax accounts, a good indicator of future economic activity.[23] Proprietary claims on the sales tax were the primary reason for the rejection in late 2007 of a new transportation authority to address the region's infrastructure gap. Municipal leaders complained that the proposed

1% regionwide surcharge would divert "their" sales-tax revenues to projects benefiting the big developers along the Interstate 25 corridor. Several also cited looming shortfalls in their own transportation budgets, burdened by the 2,500 miles of new local streets they have collectively added since 2000 (Ortiz 2007; CDOT 2007). There is a real risk, in short, that the current housing crisis will give way to a more protracted fiscal crisis on this urban fringe. And the urbanization of a metropolitan fringe, shaped and fueled by the big powers of small towns, will remain incomplete.

Notes

1. "This phrase was taken from the official Weld County website, which describes the county as having "wide open spaces with room to grow, a small town atmosphere and close proximity to large metropolitan cities." http://www.co.weld.co.us/about/communities.html.

2. The term *sprawl* is a generic descriptor of the spatially extensive pattern of urban growth in the United States since the end of World War II, when federal subsidies for housing and highway construction extended the opportunity for homeownership way down the socioeconomic ladder. Defenders of sprawl argue that private property distilled in the ownership of a single-family home is both a cause and effect of economic prosperity. Sprawl from this perspective is undesirable only if the economic costs are greater than the benefits. For a widely cited article that makes this point, see Gordon and Richardson (2001). Critics of this pattern of growth generally do not dispute the equation between urban sprawl and economic growth but rather emphasize its longer term costs across a range of social, environmental, and fiscal measures. See especially Anthony Downs (1994) and David Rusk (1993).

3. Our analytical framework for this review is broadly institutionalist with regard to the influence of American political institutions. See Karen Orren and Stephen Skowroneck (1995). We also draw on the insights of Marxist geographers into the material conditions of the urban process and nature of land as a commodity form. See especially Michael Storper and Richard Walker (1989) and David Harvey (1982).

4. Legal formalism also inspired the original laws of municipal incorporation in the mid-nineteenth century. According to Hendrik Hartog (1983), the emphasis on universal rules effectively reduced the big cities to the legal status of small towns, making them incapable of managing the social and economic conditions of industrialization. The fight for home rule from this perspective was an effort to reclaim powers the cities had lost. Although most legal scholars argue that state legislatures cannot technically alienate their sovereignty, municipal home rule has been successfully defended through the years on the basis of precedent and tradition (Briffault 1990).

5. Zoning was the product of a parallel fight of the big cities for authority to regulate the uses of land without the threat of a "takings suit" under the Fifth Amendment. The only way they could satisfy the courts that their regulations were not a power grab but a proper exercise of their police powers was to fix the uses of land in a rigid code that would bind successive administrations (Fischler 1998).

6. The capacity to create a new commodity out of the abundant farmland on the urban fringe explains why authorizing legislation for municipal zoning—standardized for suburban, not urban, applications—swept the nation in the 1920s and why, despite significant restrictions

on the private use of land, it was not substantively challenged for almost 50 years after passing final constitutional muster in 1926 (Juergensmeyer and Roberts 2003).

7. This observation reflects a shift in the dominant constituency of the towns from farmer-speculators to suburban homeowners and is consistent with the theory of municipal zoning as a "collective property right." See, especially, William Fischel (1985) and Jonathan Levine (2006).

8. Reinforcing this process were significant racial tensions as well as the partisan and sectional divides of the New Deal, which turned the new city-suburb boundary into a partisan divide. For a good history of the intersecting conditions behind the urban crisis, see Thomas Sugrue (1992).

9. Since California's 1971 court ruling *Serrano v. Priest* (96 Cal. Rptr. 601), local financing of education has been challenged in 43 states and overturned in 19 (Corcoran et al. 2003). Despite some favorable rulings, such as New Jersey's 1975 Mount Laurel decision (*Burlington County NAACP v. Mount Laurel Township*), cases brought against exclusionary zoning were far less successful (Briffault 1990).

10. Although the property tax still dominates in the older suburbs of the northeast and midwest, it has continued to decline as a share of municipal revenues in the south and west (U.S. Census Bureau 2006a). The actual share of property taxes in municipal revenues began to decline before the tax revolt, coincident with rising levels of federal aid. This source declined sharply in the 1980s, putting increased pressure on municipalities to find new revenue sources (ACIR 1994).

11. All but five states impose a sales tax, with an average rate of 5.4% (FTA 2007). The first surge of municipal sales-tax measures came in the 1960s as residential property values in the big cities began to decline (U.S. Census Bureau 2006a).

12. Denver adopted a strong mayor-city charter in 1902 and remained a bastion of Democratic partisanship in a largely Republican state. Most cities in the west, by contrast, adopted nonpartisan city-manager forms of government. For a good analysis of the ongoing effects of this early twentieth-century divergence in city government between east and west, see Amy Bridges (1997). Denver initially tried to control growth on its fringe in the 1950s through its powerful Water Board; however, outlying towns were able to use the state's special-district laws to develop their own water system (Judd 1983).

13. Colorado's statutory form of county government reflects the relative weakness of this political form: three commissioners elected at large with no equivalent of a mayor or a governor. Although counties were delegated authority to plan and zone land in 1939, weak planning and enforcement at this level were major factors behind the push for liberalizing annexation laws.

14. The legislature created a home-rule option for counties in 1971—justified in similar terms as the Municipal Annexation Act of 1965, "to better meet and resolve problems of growth and urbanization" (Colo. Rev. Stat. . ' 30-35-102)—although, as with municipal home rule, the right to draft and enforce a county charter was quickly extended to all counties by general statute (CCI 2006). Note that many states were promoting county modernization at the time as an alternative to more radical proposals for metropolitan reform. For a good summary, see Stephens and Wikstrom (2000).

15. Tom Brown (2000) documents an initial rise in property-tax revenues in the 1980s despite the rollback in assessment rates, which he attributes to a combination of a state takeover of the assessment process (one of the provisions of the Gallagher Amendment) and the new real estate boom.

16. The total land area of municipalities in Weld County was about 23,000 acres in 1980, the same as Highlands Ranch. Between 1980 and 2000, the municipalities added 85,000 new

residents, again about the same as Highlands Ranch, although their land area expanded about five times (Highlands Ranch 2008; CDOLA 2007).

17. In contrast to counties, municipalities have been fairly successful in protecting their revenues from TABOR limits via local ballot measure. Voters approved about 75% of such measures submitted by Weld County municipalities between 1993 and 2005 (CML 2008).

18. The three water projects include an expansion of the existing capacity of older municipalities and agricultural users (Seaman and Haligan reservoirs); a retrofit of the old pumping system from the western slope, designed to maximize existing water rights (Windy Gap); and a new reservoir sponsored by a consortium of the smaller towns. These projects have seen the most vigorous growth, billed as critical alternative to drying up farms (NCWCD 2005).

19. A notable irony in this case is the fact that the town whose annexation efforts were being resisted, Greenwood Village, was itself a defensive incorporation against annexation by Denver 30 years before (James and Gerboth 2001).

20. This technique, which required a declaration that the land was "blighted" to qualify for tax-increment financing under the state's urban renewal law, is currently being considered for three other aging interchanges adjacent to large speculative land holdings (Orsini-Meinhard 2004; Hacker 2006).

21. The average weekly wage for all production workers rose about 50% between 1950 and 1973 (inflation-adjusted) before starting to decline. As of 2005, it was about 20% below its 1973 peak (BLS 2005a). Comparable data for homeowner equity show an increase of about 40% between 1950 and 1973 and a current figure of about 75% above the 1973 level (this figure was adjusted for inflation and the rate of homeownership) (U.S. Federal Reserve Board 2007). Comparable data for Weld County show that the price of a new home rose more than twice as fast as the average weekly wage through the 1990s (CDOL 2007; OFHEO 2006).

22. Fueling the surge of homebuyers nationwide was an unusual laxity of standards and oversight of the mortgage industry, which also appears to have been exaggerated in Colorado, which had one of the highest rates of adjustable mortgages during the period. Northern Colorado ranked among the top 25 areas nationwide in interest-only mortgage (U.S. Federal Housing Finance Board 2008).

23. By way of contrast, the county added construction jobs at twice the rate of Douglas County, which rivaled Weld in population growth, and three times the rate of Larimer County, where most of the big new commercial developments were going up (CDOL 2007).

24. The most recent compendium of local finances from the Colorado Department of Local Affairs at the time of this writing was 2003, when the housing boom was at its peak (CDOLA 2008). Concern about threats to local sales-tax revenues substantially preceded the housing slump in Greeley, which historically has been far more dependent than surrounding towns on this tax. Greeley's own vigorous annexations efforts fell about four miles short of Interstate 25, prompting City Manager Roy Otto to make a public appeal to citizens to keep their shopping in town: "Shopping in Greeley not only benefits local businesses [but], it also provides the revenue necessary for local services such as police, fire, parks, recreation and much more" (Otto 2005, 1).

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