

GULF SHORES— Marked by a stone sign at its entrance along Baldwin County 6, Andhurst Walk was pitched three years ago as one of the area's finest addresses, with some of the largest lots in town.

Today, the 114-lot subdivision set among thick woods has streetlamps, sidewalks, and cul-de-sacs, but boasts only one house: A 3,000-square-foot, brick custom home that Chuck and Sheila Engle built in 2007.

A sign near the subdivision's entrance reads, "Secluded living from the 190s."

"We got in here and started building and expected more houses to come in after us," Engle said. "And then it was three months, four months, six months."

Baldwin County, particularly the southern part, is littered with subdivisions in various stages of completion. Four years ago, a quip circulating among land planner types was that subdivisions had surmounted soybeans, cotton and sod as the top cash crop emerging from the fields.

Now, it's as if drought has struck, the soil mustering little more than utility stubs.

No one's compiled countywide numbers on how many planned homes haven't been built, but development officials in Foley recently produced an accounting of the burst bubble. Between March 1, 2004, and March 31, 2009, 44 subdivisions with a total of 2,416 lots were approved in the city's planning jurisdiction. On 750 of those lots, homes have been constructed or are under way. The remaining 1,666 sit vacant.

Among the partially gestated neighborhoods in Foley's tally is Fulton Place, built on a sloping tract south of Baldwin County 12. Of 107 homes planned there, only seven stand.

Not included in Foley's count is The Villages of Creekstone, a failed project in which 350 lots were platted on 189 acres at Baldwin County 12 and Wolf Bay Drive. There are no homes there, nor any roads. There's just a construction trailer, piles of sewer pipe and 16 dead palm trees on a field cleared of all but a pair of pines.

Unlike condominium towers— the developers of which generally receive no construction loans until they sell a majority of the units— subdivisions can be a more speculative game.

The Georgia-based developers of The Villages of Creekstone filed for Chapter 7 bankruptcy protection in April 2007. In filings made in Atlanta's federal court, Riverbrooke Capital Partners LLC claimed debts of \$135.3 million versus \$2.8 million in assets. As part of the liquidation that Chapter 7 bankruptcy facilitates, the sewer pipe piled at the Baldwin property is set to be auctioned May 2.

Meanwhile, a local environmental watchdog is trying to figure out whom to call to remedy a runoff problem at the property. Every time it rains, said Wolf Bay Watershed Watch's Stan Mahoney, the desolate site bleeds sediment into nearby Owens Creek. "It's just an environmental nightmare," he said.

Empty subdivisions can also burden local governments and utility services, which might spend millions of dollars to run new lines to former pastures only to wind up with no one to bill for the investment.

There's also the question of ownership for streets where nobody lives.

New streets usually become public after some period in which city officials assess whether they were built properly. In Gulf Shores, that period is two years, but the city recently added another caveat: A subdivision must be at least halffinished before taxpayers assume responsibility for its roads.

Public Works Director Mark Acreman said that the extra requirement stemmed partly from the fact that cement trucks and other heavy equipment will someday rumble down those

streets to finish the neighborhood, crushing curbs and shattering sidewalks.

A Gulf Shores subdivision that didn't build out in two years was once unheard-of. At present, however, the city is pocked with empty lots.

Off Baldwin County 8, Craft Farms North boasts meticulously landscaped roundabouts and treelined streets, but only about 20 percent of the 200 homes that were supposed to be built. Across a sod farm from that upscale development is Crimson Ridge, where 25 of the 133 planned homes have been built and streetlights illuminate dozens of lots with thigh-high weeds.

Nearer to the beach, not one of Island Wood's 126 planned homes has been started, and the only thing traversing the sidewalks along its secluded lanes are shoots of centipede grass.