Entrepreneurial Vernacular

Loeb, Carolyn S.

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PART II

AGENCY, FORM, AND MEANING
CHAPTER 4

THE HOME-OWNERSHIP NETWORK

Constructing Community

How did a consensus in favor of suburban single-family subdivision development emerge that led to the dominance of this housing solution? Spokesmen from a number of different but reinforcing sectors repeatedly articulated the benefits of this particular pattern of housing. The same themes were broached again and again, inflected by the concerns of disparate spheres of activity. These reiterations melded the voices of those making them into a unified, activist bloc that achieved widespread acceptance for subdivision development.

In short, the developers of the Ford Homes, Brightmoor, Westwood Highlands, and others like them were not alone responsible for the pattern of development found in these subdivisions. Realtor-developers lent their voices to a larger chorus of housing professionals that included engineers, social reformers, bankers, university professors, building-materials suppliers, heads of government agencies, and others. The resulting network provided, on a larger stage, the kind of organizational leadership on housing issues that the National Association of Real Estate Boards performed for just one sector of this network, the realtors. The interlocking pyramids of professional organizations that comprised the housing network—in which local members were guided by their national leaders as well as by the combined expertise shared by these leaders across professions—reflected a style of management that was rooted in the Progressive Era's claims for experts' objectivity and that reached maturity during Herbert Hoover's tenure as secretary of commerce.

The housing network that was established in this way was concerned especially with promoting home ownership. While the single-family house was the dominant type of dwelling in this period and suburban development was growing, home ownership itself was lim-
ited. The campaign to increase home ownership enrolled numerous strategies, but central to these was the notion of community. The home-ownership network promulgated a schematic, minimal idea of community, one that Clarence A. Perry crystallized in his neighborhood unit plan. This reduced form of community was sufficient to stamp the residential character of a tract and to ensure its perpetuation, thus minimizing home owners’ investment risks.

The pattern of suburban subdivision development responded, then, to a broad range of concerns. Before tracing these and the network that addressed them, it is necessary to consider the housing trends that provided their basis.

The Prevalence of the Single-family Detached Suburban House

On any graph that describes housing trends in the United States, the decade of the 1920s stands out like an exclamation point, punctuating periodic rises and falls with its steady climb toward record-breaking heights—and then its rapid decline from them (see fig. 1). The average number of nonfarm housing starts per year during the 1920s was 703,000, almost double that for the first decade of the twentieth century, which had previously held the record.1 Between 1922 and 1929, from recovery following the post–World War I depression to the stock-market crash, the average number of housing starts per year climbed to 833,000, more than twice that of any previous seven-year period.2 While this surge was in part stimulated by the all-time building low during World War I that intensified housing shortages, it also continued the trend toward increased residential construction evident since 1880. Analyzing housing statistics from the late-nineteenth century, one historian noted that “by all previous standards, the extent of residential construction in all American cities in the 1880s and 1890s was staggering.”3 Each succeeding decade through the 1920s amplified this growth.

The majority of this residential construction, moreover, consisted of single-family units. There were local anomalies, such as the preva-
lence of multifamily dwellings in New York City, but in twenty-one out of twenty-five selected cities, more than 50 percent of the houses were single-family units in both 1890 and 1930; in fifteen of these the figure was 75 percent or more. Although the construction of multifamily housing increased dramatically during the decade of the 1920s, single-family units never accounted for less than 56 percent of new housing starts. Construction statistics from the late-nineteenth and early-twentieth centuries, then, substantiate the dominance of the single-family house as a residential form in the United States.

Pattern-book writers, journalists, social reformers, architects, and others helped to promote this housing form during the nineteenth and early-twentieth centuries. But even individuals who had little or no contact with one or another type of this persuasive literature often chose to live in detached single-family houses. A study of housing patterns in Detroit, for example, found that there was a higher incidence of such dwellings among recently arrived immigrant groups than among native-born, middle-class residents, those most likely to have been the target of promotional efforts in popular magazines and other literature. Instead, a higher proportion of the native-born middle class lived in apartment buildings.

On the national level, indeed, increased apartment-building construction during the 1920s seemed to challenge the tradition of detached single-family housing. Other successfully implemented alternatives offered models for contesting that tradition, such as the medley of fourteen hundred rowhouse, duplex, triplex, single-family, and apartment units constructed at Yorkshire Garden Village in Camden, New Jersey, in 1918 for the United States Shipping Board’s Emergency Fleet Corporation. As early as 1913, some proponents of detached housing had not been above designing strategies to subvert such alternatives, as when housing reformer Lawrence Veiller suggested that his colleagues

do everything possible in our laws to encourage the construction of private dwellings . . . and penalize . . . the multiple dwelling of any kind . . . if we require fire escapes and a host of other things, all dealing with fire protection, we are on safe grounds, because that can be
justified as a legitimate exercise of the police power. . . . In our laws let most of the fire provisions relate solely to multiple dwellings, and allow our private houses and two-family houses to be built with no fire protection whatever.\footnote{9}

The fine-grained study of Detroit housing suggests that these concerns were relevant for particular localities or the preferences of a particular class. The norm throughout the United States, however, remained the single-family house, encouraged by popular media but not entirely dependent on them for its acceptance.

Home ownership, however, was not as widespread. Even in upper-middle-class suburbs, house rental was sometimes preferred to ownership.\footnote{10} In 1890, 36.9 percent of nonfarm dwellings were owner-occupied. Thirty years later, a gain of only 4 percent had been made, reflecting at least in part the effects of economic depressions and war. During the single decade of the 1920s, the increase in home ownership surpassed that of the entire preceding period, raising the total to 46 percent; in only five of the twenty-five selected cities mentioned above were 50 percent or more of the homes owned by their residents in 1930.\footnote{11}

Wider availability of financing contributed to this increase in home ownership. Savings and other time deposits had swollen to $52 billion in 1929, from about $5.2 billion in 1900, growing at a rate three times that of the overall economy.\footnote{12} This provided a source of investment funds for developers and it also underwrote the increase in home ownership.\footnote{13}

The single most important institution to widen access to financing was the local building and loan association (more frequently after the 1920s referred to as a savings and loan association). First established in 1831, these were “the only financial institutions created to specialize in lending on homes and very little else.”\footnote{14} They suffered virtual destruction during the long depression of the 1890s. Afterwards they were reorganized and began slowly to recover public confidence. By the 1920s, they had succeeded in reestablishing their soundness: building and loan associations had financed fewer than 700,000 houses during the first decade of the century, but they underwrote
construction of 4,350,000 houses during the 1920s.\textsuperscript{15} By offering mortgages for longer terms (up to fifteen years) and for a greater portion of the value of property (up to 75%), and by calculating amortization so that repayment of principal and interest was divided into manageable monthly installments, building and loan associations became more attractive than other sources of financing despite their somewhat higher interest rates.\textsuperscript{16} By 1929, home owners owed $20 billion on their houses; building and loan associations held about $8 billion, or 40 percent, of these loans.\textsuperscript{17}

Encouraged by these financing arrangements, the percentage of owned houses that were mortgaged increased. As one recent analyst has concluded, “more people were borrowing more money to buy homes, particularly smaller-sized, modest-priced homes.”\textsuperscript{18} If the gap between single-family residence and home ownership were to be narrowed, this would be achieved by addressing the market for the small house. As early as 1914, Kansas City realtor J. C. Nichols was publicly urging his colleagues to pay attention to working-class dwellings, for he doubted that “the housing problem [would] ever be successfully solved until more consideration is given to the creation and permanent safeguarding of neighborhoods of considerable area for the man who earns $2 a day, or less.”\textsuperscript{19} Indeed, it was widely recognized in the 1920s that the housing needs of people with modest means, “the wage earner and small-salaried man,” in the words of leading realtor Irenaeus Shuler, should be taken into consideration. “It is the duty of the subdivider and home builder to provide for all classes of people,” he wrote in a professional textbook.\textsuperscript{20}

The impetus for this sentiment derived in part from an awareness of existing tensions created by the steep rise in rental costs burdening both working- and middle-class tenants; rents rose an average of more than 50 percent between 1914 and 1920. “Class antagonism between landlords and tenants as such is becoming very intense,” observed a reporter for the United States Department of Labor.\textsuperscript{21} Such conflict seemed menacing in a world shaken by recent revolutions in Russia and Mexico, especially when postwar recession resulted in unemployment peaking at about 12 percent in 1921.\textsuperscript{22} Many saw home ownership as a bulwark against class tension and threats of
political turmoil in the United States. "A contented home owner is the best insurance in the world against social unrest," is just one especially succinct formulation of a viewpoint that recurs throughout the 1920s in discussions of housing solutions. This was seen as another reason to bring home ownership in line with the already-high incidence of single-family residency.

In terms of the wider economy, as one student of the industry wrote, residential construction served as a "pulmotor," a machine that pumps oxygen into ailing lungs until they recover the strength to function on their own. This image stands as something of a warning, for the pulmotor cannot substitute indefinitely for the body's mechanisms. In the decade of the 1920s, "the average index of residential construction was forty-five percent above that of industrial production"; without a strong general economy, the strength of residential construction alone could not avert the depression that ended the period. In fact, for many analysts this imbalance between investment in production and investment in fixed capital represents the root of the crisis that culminated in the crash of 1929 and the Great Depression. One of its first expressions was the steady decline in housing construction that followed the extraordinary peak in 1925.

The image of the pulmotor also expressed the extensive impact of residential construction on the body economic, from building-materials producers to wholesalers, distributors, and retailers, as well as the stimulation of household-equipment production and nonresidential construction. The exceptional boom in the 1920s resulted in new residential construction that alone accounted for 6 percent of the gross national product in the peak year of 1924, a dramatic climb from the low of barely more than 1 percent during the war.

The site of this new construction, increasingly, was the suburbs. Land became available as a result of the steady fall in the prices of farm commodities in the three decades following the Civil War; as their acreage lost its value for agricultural uses, farmers sold land to be developed for other purposes. Lower prices of land at the periphery, combined with the introduction of new transportation technologies, made such parcels attractive for residential construction; the three subdivisions examined earlier exemplify this pattern. Then, begin-
ning in 1914, a war-induced recession in urban land values further stimulated the market for suburban real estate. In 1900, 10.7 percent of the population of the United States lived in suburbs; by 1930, the proportion had grown to 18 percent. During the decade of the 1920s, the increase in suburbanization accelerated over that of previous years, growing 39.2 percent. This was more than twice the growth of central cities.

Thus, the pervasive trend in the early-twentieth century was toward single-family housing in a suburban setting. The maintenance of a trend toward home ownership, however, seemed less secure. Many of the housing initiatives of this period were made expressly to bolster this weak link.

The Home-Ownership Network

A major concern in an industry such as construction, one that is extremely sensitive to the periodic recessions and depressions of the economy, is to protect investments. Although urban housing reformers such as Edith Elmer Wood urged government planning and financing as an alternative to reliance on undependable market forces, the prevailing mood in the 1920s was to encourage private enterprise. As one critic later wrote, “During the 1920s period of peak identification between governmental agencies and business welfare, it was unnecessary for the federal government to do more than give its warm approval to the home ownership movements sponsored by the building interests.”

Spurning government planning, this period relied on another route to extend and deepen the trends of the preceding decades toward the ownership of detached, suburban, single-family homes. Described by one scholar as “non-statist social and economic planning,” this route entailed the forging of a network of increasingly organized, well-defined, and mutually-supportive groups, including realtors, building-materials producers, contractors, housing reformers, financiers, architects, engineers, and planners, who gathered and shared information and engaged in promotional activities. The federal government, too, performed a role in this network, fostering the initia-
tives undertaken by these groups and increasingly providing opportunities for them to meet.

By the end of World War I, most of the groups with roles to play in residential construction were organized at the national level. Building-craftsmen belonged to the United Brotherhood of Carpenters and Joiners and were represented in the Building Trades Department of the American Federation of Labor. The National Association of Real Estate Boards spoke for realtors; in the 1922 restructuring of the organization, the Home Builders and Subdividers Division was created, in recognition of the distinct interests of this group within the profession. Building-materials manufacturers and suppliers were organized as well, by individual trade groupings (the National Lumber Manufacturers Association, for example, was founded in 1902) as well as across the sector (the National Federation of Construction Industries was founded in 1918). The embryonic planning community had established the National Conference on City Planning in 1909, which brought together people with diverse backgrounds who shared an interest in planning issues; as planners developed a professional identity, they formed the more specialized American City Planning Institute (later called the American Institute of Planners) in 1917. Contractors had first organized in 1886 when they founded the National Association of Builders; this dissolved during the 1890s recession but was reestablished in 1919 as the National Association of Building Trades Employers. Contractors also broke away from the National Federation of Construction Industries to create, in 1918, the Associated General Contractors of America. Individuals at local levels who were interested in housing and planning had begun, by the turn of the century, to organize local improvement societies; these united nationally in 1900 in the American League for Civic Improvement, which became the American Civic Association in 1904. The architects’ professional association, the American Institute of Architects, had some interaction with these groups, but interested architects also tended to function as individuals within this network, as did engineers; the 1921 founding of the Architects’ Small House Service Bureau provided another kind of organizational presence, however.34

Gathering information was a major impetus for organization, first
within each of these fields and then among them. We have already seen the role it played in bringing realtors into association. Among materials suppliers, to consider another example, the exchange of information stimulated regional organization as early as the 1870s. The Chicago Lumberman’s Exchange began to compile statistics on lumber deliveries in 1874; although ostensibly these became the basis for grading standards, they also allowed for controlling production during periods of oversupply. On the one hand, “these supplier organizations provided a mere taste of the collusive, restrictive and oligopolistic arrangements for which the building-materials industry would become notorious.” But these organizations also provided an institutional framework for contact with other groups in the arena of residential construction, and the data they collected began to lay the groundwork for more comprehensive statistical studies of the industry. When the National Lumber Manufacturers Association was organized in 1902, this tradition continued, for “the maintenance of industrial statistics was recognized as one of the vital economic problems of the lumber industry.” This concern led to the compilation of production and delivery reports on a monthly basis in 1912; these reports were issued weekly beginning in 1916.

Gathering information also seems to have constituted the federal government’s main involvement with residential construction prior to World War I. The United States Census Bureau compiled varying sorts of data relating to housing; in 1890, for example, census reports began to include home-ownership statistics. The Bureau of Labor Statistics started to collect data on construction volume and building permits in 1921; these statistics laid the basis for studies of the industry by economists and others.

Under Secretary of Commerce Herbert Hoover, this trend became more widespread as he shaped this agency into “a clearing house [for the] helpful dissemination of ideas.” Data collection and reports proliferated. The use of voluntary associations to form and enforce policy recommendations was characteristic of Hoover’s administration of the Department of Commerce, too. This had been an element of Hoover’s style of management since he embarked upon public service in 1912 as an international organizer for the Panama-Pacific
Exposition. Later, as head of the Food Administration, he explained to a Senate committee in 1917, “Our theory of administration is that we should centralize ideas and decentralize execution.”\(^{42}\) He aimed to avoid legislation. Instead, he wanted to bring networks of representative experts together to formulate recommendations that would then be distributed to the wider memberships of their organizations through reports, publicity, press and journal articles, and personal contact. The associations that had been formed by groups connected to the residential construction industry were exactly the sorts of voluntary organizations that Hoover looked to “to resolve the great social problems of the day without scrapping such ‘national instincts’ as individual initiative, equal opportunity, and local responsibility, and without resorting to the ‘dangers of centralized and federally imposed control.’”\(^{43}\)

The residential construction industry was significant to Hoover not only for its developed structure of interconnected voluntary professional organizations that matched his conception of efficient administration; he also considered this industry essential to the maintenance of a stable economy. Looking for ways to use the industry to help manage the business cycle, he sought to design a type of economic planning by means of which cooperation would temper laissez-faire capitalism.\(^{44}\) Both goals are evident in the 1921–22 Conference on Unemployment and the subsequent report issued by the committee responsible for assessing the economic impact of seasonal operations in the construction industry. Composed of the presidents of the National Lumber Manufacturers Association, the American Federation of Labor’s Building Trades Department, NAREB, and the International Brotherhood of Electrical Workers, as well as the heads of a construction company and a bank, and the vice president of the AIA, the committee proposed cooperation and voluntary action within the industry to smooth periodic economic disruptions.\(^{45}\)

As we observed in connection with realtors’ activities, professional organizations maintained contact through attendance at each others’ national meetings. Sporadic interchange also occurred over specific concerns as when, for example, the American Institute of Architects and the National Association of Builders’ Exchanges, a contractors’
organization, jointly published standard contract forms in 1915. Similar interaction, independent of government sponsorship, continued to take place, but increasingly federal resources and support were provided, especially when discussion led to policy formulations. In marshaling the expertise of all participants in the residential construction industry, Hoover helped strengthen a network of organizations whose leaders were in a position to shape the course of housing. The promotion of both standardization and home ownership became guiding themes for this network.

Standardization was the leitmotif of Hoover's program to rebuild the postwar economy. Inspired by the work of the Conservation Division of the War Industries Board during World War I, whose functions were transferred to the Commerce Department’s Division of Simplified Practice after the war, Hoover saw in “simplification the best means to lower production costs and thus broaden markets.” In 1920, as president of the Federated American Engineering Societies, Hoover had initiated the study *Waste in Industry*. The conclusions reached by this study also served to guide his program of standardization. The concept was applied to every level of activity within the housing arena. In 1921, for example, the Bureau of Standards established Simplified Practice Recommendations for all industries, including manufacturers of building materials and equipment. The National Lumber Manufacturers Association worked very closely with the Department of Commerce to establish lumber standards. In 1922, the Building Code Committee, organized by Hoover and consisting of architects and engineers, recommended standard regulations for the construction of single-family and duplex houses, based on information gathered from architectural and engineering societies, builders’ exchanges, organizations of building-materials suppliers, and building officials. Similarly, in 1921 Hoover appointed realtors, planners, engineers, and housing specialists, among others, to the Advisory Committee on Zoning. This group produced *A Standard State Zoning Enabling Act* in 1924. A similar body developed *A Standard City Planning Enabling Act* in 1928. Each of these groups established a model that was intended to guide general practices within each field.
Many of the activities of the Department of Commerce that related to residential development became centralized when Hoover established the Division of Building and Housing in 1921. In 1923, this unit published *How to Own Your Home: A Handbook for Prospective Home Owners*, by John M. Gries and James S. Taylor, each of whom in turn headed the new Commerce Department unit. Consisting of advice on evaluating and financing lots and houses, the book included a foreword by Secretary Hoover that seems to have been directed as much toward the business community as it was toward prospective home buyers. After extolling the virtues and rewards that home ownership yields in terms of health, family happiness, material wealth, and civic responsibility, Hoover added: “[Businessmen] see that taking a neighborly interest in developing sound financing and other machinery for the use of home seekers, and insisting on the observance of honest, straightforward methods by those who deal with home seekers is not paternalism but good business and good citizenship. It is the ‘square deal’—and it is not only right but essential that the cards should not be stacked against the home seeker.”51 If read by such a home seeker, this book provided advice and reassurance. But its intended audience also seems to have been home builders and realtors, for whom its outlook would provide a model for desirable business practices.

This book complemented a promotional effort that the real-estate community initiated just before the United States entered World War I and that flourished in the postwar building climate. Under the slogan “Own Your Home,” local realtors organized expositions to demonstrate “how modern real estate developments, modern building conditions and modern financing are making home ownership possible.”52 In 1918–19, the Labor Department’s Division of Public Works and Construction Development coordinated this effort; posters advertising expositions were signed by the secretary of labor. A 1920 ad for the campaign in *Building Age* referred to the slogan itself as “A New Declaration of Independence,” supported by Uncle Sam (fig. 45). Realtors sought the collaboration of “representatives called from forty-seven national organizations covering financial groups, architectural bodies and building equipment and furnishing interests

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with home purchase and home building [sic]" to launch Own Your Home drives.53 Local real-estate boards promoted them in their communities, often tying them in with other local organizations and activities. An account of the activities of the Toledo Real Estate Board, for example, described the involvement of schoolchildren, and without embarrassment breathlessly claimed that “this plan constitutes a general campaign directed principally to the children of the city to instill in their minds a comprehension of the responsibilities of citizenship and the Own Your Own Home thought is interwoven with numerous lessons pertaining to the duties and privileges inherent to citizenship and the obligation of the individual in governmental, political and social matters.”54 Apparently it was not unusual for realtors to target schoolchildren for their home-ownership campaigns; in 1919, Nichols, the Kansas City developer, sponsored an essay contest in the schools on the theme “Why Father and Mother Should Own Their Own Home.”55

Another promotional effort that grew in strength throughout the decade and that received government support was the Better Homes in America movement.56 This was established in 1922 by Marie Meloney, an editor of the Delineator, a Butterick publication with a circulation that exceeded one million. The focus of the organization was to designate annual Better Homes weeks, for which local committees then developed model demonstration houses; its National Advisory Council selected winners nationwide. The movement grew rapidly: in 1922, more than 500 committees exhibited houses; participation doubled the following year and, by 1930, there were at least 7,279 committees.

The construction of a National Better Home on the Mall in Washington, D.C., by the General Federation of Women’s Clubs launched the Better Homes campaign in 1922.57 President Harding led the opening ceremony at the site. Secretary Hoover was aware of the organization from its inception, when it was brought to his attention by an aide whose job it was to monitor and develop contacts with the periodical press. In a memo to Hoover, the aide noted that the Better Homes campaign was “exactly the thing needed to shove over the whole housing and better homes ideas [sic] of the Department.”58
Figure 45. The federal government helped coordinate the real-estate industry’s Own Your Home campaign. This advertisement from the June 1920 issue of Building Age shows Uncle Sam’s support for home ownership and celebrates the campaign’s slogan as “A new Declaration of Independence.”
Hoover contacted Meloney, joined the Better Homes advisory council, "and before long had become the organization's most prominent booster, assisting in its 'Demonstration Home' exhibits and securing, in his words, 'advance blasts . . . of propaganda' for them by persuading the president to sign endorsements and by writing material for presidential speeches." When the *Delineator* could no longer fund the project, Hoover reorganized it as a national educational corporation, secured private funding for it through a grant from the Laura Spelman Rockefeller Foundation, and made it "a sort of collateral arm to the Housing Division of the Department of Commerce," as he described it. Hoover served as its president, Gries as its treasurer. As he did on numerous occasions, Hoover asked his friend A. L. Lowell, the president of Harvard University, to "lend" him a faculty member to serve the government; James Ford, a professor of social ethics, became executive director of Better Homes in America, Inc. Ford, brother of city planner George B. Ford, had taught at Harvard since 1909 and in 1918–19 had managed the Homes Registration and Information Division of the U.S. Housing Corporation. He had written on housing issues, including critiques of apartment construction that retailed the negative effects of this type of dwelling. These included noise, the easy spread of disease, and lack of control over the type of neighbors one would encounter. All of these were summed up in Ford's conclusion that "in general the atmosphere of the tenement or apartment house is one destined to create a race of adults that is unhealthful, puny and socially highly artificialized." He would be a strong advocate for the Better Homes movement.

The culmination of the strategy of using the network of organizations with a stake in residential construction to pool information and resources to promote single-family home ownership was the President's Conference on Home Building and Home Ownership. Established by President Hoover, the conference was held in December 1931; more than thirty-seven hundred people concerned with diverse aspects of housing attended. More than five hundred specialists from all relevant organizations and professions participated in thirty-one committees that issued reports that the following year were published in eleven volumes. The reports dealt with financing and taxation,
types of dwellings, the relationship of income to home ownership, house design and construction, household management and home-making, methods of subdividing, and planning and community concerns, as well as urban housing problems, the housing of African Americans, and rural housing. One of the co-editors of the reports was Gries (coauthor of *How to Own Your Home*), who served as executive secretary of the conference. The other editor was Ford, executive director of the reorganized Better Homes in America movement.

The planning committee for the conference reflected the reliance on networks of organized experts that characterized Hoover’s leadership. Headed by Gries and Secretary of Commerce Lamont, the committee was composed of representatives from nineteen associations; the list of these underscores the commitment to bringing together a broad, if mainstream, range of groups whose interests related to issues of housing and home ownership:

- American Civic Association
- American Farm Bureau Federation
- American Federation of Labor
- American Home Economics Association
- American Institute of Architects
- Association of General Contractors
- Association of Life Insurance Presidents
- Better Homes in America
- Chamber of Commerce of the United States
- General Federation of Women’s Clubs
- National Association of Builders’ Exchanges
- National Association of Real Estate Boards
- National Congress of Parents and Teachers
- National Farmers’ Union
- National Grange
- Russell Sage Foundation
- Savings Bank Division of the American Bankers’ Association
- United States League of Building and Loan Associations
- Women’s National Farm and Garden Association.
As in other projects backed by Hoover, such as Better Homes, private funding was sought to pay the expenses of the conference.\textsuperscript{65}

The conference reports established federal policy in relation to residential construction, which is to say that they ratified the approach laid out by Hoover a decade earlier: promotion of single-family home ownership by fostering the organized elements within the industry, compiling information, and establishing standards. One reviewer wrote, “The Conference, on the whole, appeared to endorse the policy of leaving the field to private enterprise, contenting itself with appeals to existing organizations, threats of government action, and recommendations for further research.”\textsuperscript{66} The conference editors acknowledged such a point of view when they wrote that “since the World War there has been a significant change. Today it is possible, as it was not in the past, for a community to guide and regulate its house building. Today public interest and private interest, sound social policy and sound economic policy more evidently run together.”\textsuperscript{67} Written during a period of deepening depression, this statement seems especially blind to realities, yet it continued to represent the dominant view of the relationship between government and the private residential construction sector.

The conference took positions that reiterated the justifications for single-family home ownership that were leitmotifs throughout the literature of the residential construction industry and its allies in the 1920s. In one of the most succinct statements of this rationale, Gries and Ford wrote:

In designating the Conference as one on Home Building and Home Ownership, the President was profoundly aware of the importance of the ownership of homes in safeguarding the traditions and developing the ideals of our Nation. Responsible citizenship is largely dependent upon individuals having a stake in the community, which is the major source of civic pride and judicious participation in the affairs of local government. Through the relation of his home to its neighborhood and to the city government, the home owner acquires a keener civic interest and a greater sense of civic responsibility. In addition, home ownership means high standards and better control of the en-
vironment by the occupant. It helps also in the development of thrift and self-respect, facilitates wholesome living, and promotes character development in that it gives the family a fresh incentive for sacrifice and a new and high ideal.\textsuperscript{68}

The question of the kind of home to be owned was not in doubt. The editors noted that “it is unnecessary to argue for the detached single-family house or for the suburban community suitable for homes for those who have moderate incomes. A family usually has a natural desire to own such a home and live in such surroundings.”\textsuperscript{69} The task of the conference, then, was to affirm and encourage these established trends by specifying the best means to achieve them.

The reports consisted of discussions and analyses of current practices as well as recommendations. Committee members represented organizations or professions involved in that aspect of the housing question under consideration. For example, the committee on construction was chaired by the president of the Associated General Contractors of America. Three other contractors joined him, along with the director of the National Association of Real Estate Boards, five representatives of building-materials producers, two architects, one developer, an engineer, and one representative of a finance agency. A representative of the Division of Building and Housing of the Department of Commerce served as secretary. The sole note of dissent was struck by the one representative of labor, the president of the Building Trades Department of the American Federation of Labor, whose remarks were included in the final publication. Whereas the report supported efforts to standardize construction, the representative of the building trades stated:

I am opposed to too much standardization in home building, as it takes the individuality out of the construction of homes, and is a means of adding to our already large number of unemployed building tradesmen. . . . I am not in favor of erecting homes in the same manner as automobiles are built. The report savors too much of a machine-made home and, as a practical building trades mechanic, I know that the reforms as advocated in this report are not practical; hence, I am opposed to the report in full.\textsuperscript{70}

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The report of the construction committee ratified the progressive standardization of construction practices that had been occurring over the preceding decades and that had received support from the Department of Commerce during the 1920s. The spokesperson for the builders indicated by his dissent from the report how out of step with such developments the representatives of labor were.

Standardization was also endorsed by the committee on design, chaired by the president of the Architects’ Small House Service Bureau. Twenty other architects, drawn from across the United States, served on the committee, along with E. H. Bouton, who had developed Roland Park in Baltimore, the executive secretary of the National Association of Real Estate Boards, and the head of the Division of Economics of the United States Department of Agriculture. The committee’s research secretary was Henry Wright, co-designer of Radburn, New Jersey. Their report on house design observed that “the committee noted a marked similarity in the building product of each type [of dwelling] in many cities, extending often to details. . . . There is thus a certain standardization followed by builders all over the country, indicating that it is practicable to establish standards.” The object under consideration was, of course, the small house, whose design had traditionally been left in building-craftsmen’s hands; they were not represented on this committee, however. Instead, architects embraced standardization on their behalf, and elsewhere in the report they urged cooperation between architects and developers. Both positions are understandable in light of the dynamics among architects, building-craftsmen, and developers that we traced in previous chapters. By the time of the conference, architects were familiar with the needs of large-scale residential construction. It is significant in this regard that a representative of the Architects’ Small House Service Bureau led this committee, for its report also endorsed architects’ production of stock plans.

By the 1920s, standardization had advanced to a level that suggested that the rationalization of the single-family house had reached its limit. This is acknowledged in the report by the correlating committee on technological developments, whose charge was to define directions for future research aimed at further reducing the cost of
single-family houses. Composed mainly of engineers and directors of research and development from corporations such as General Motors and General Electric, the committee’s recommendations stressed the development of shop fabrication.\textsuperscript{73} Short of prefabrication, further simplification of the shell elements and their assembly did not seem possible.

Recommendations concerning financing complemented the reports’ emphases on standardization and simplification of design and construction. The committee on finance supported the establishment of a Federal Home Loan Bank System to enable prospective home owners to acquire mortgages with lower down payments and at reduced interest rates. This was one of only two resolutions—and the only substantive resolution—to be passed unanimously by the thousands attending the conference.\textsuperscript{74} Hoover had been a long-time supporter of such a plan, which was originally inspired by the 1916 Farm Loan Act that provided reasonable long-term mortgages to farmers. In 1919, Frederick Olmsted Jr. cited this precedent as a model for governmental promotion of home ownership in his final report on the lessons gained from the efforts to provide wartime housing.\textsuperscript{75} The mortgage-loan program established by the Real Estate Division of the United States Housing Corporation during the war served as another precedent.\textsuperscript{76} Two of the business leaders of the Own Your Home campaign, the chairman of a construction-industry information-services bureau and an executive of a building and loan association, formulated a proposal based on these earlier initiatives; in 1919, it was presented to Congress, where it failed.\textsuperscript{77} Revived in a statement issued by Hoover on November 13, 1931, and published in the final report of the President’s Conference, the Federal Home Loan Bank Act was passed by Congress in July 1932.

The conference, then, summarizes and illustrates both the method for creating policy and the content of policy as these had evolved during the 1920s. Addressing the graduating class of William Penn College in Oskaloosa, Iowa, in June 1925, Secretary Hoover defined the aim of progressive government as “a ‘partnership’ of responsible and interdependent social groups acting together to stretch ‘an enlarged vision of neighborly relations’ over ‘the nation as a whole.’”\textsuperscript{78}
This describes the 1931 assembly of experts who represented the network of professionals concerned with housing issues. Although Hoover spoke figuratively of “neighborly relations” in his commencement address, his support for detached, single-family, suburban home ownership emphasized the literal cultivation of a form of neighborliness. Developers addressed this theme, too, when they searched for subdivision strategies that would reduce their expenditures on land, utilities, and site improvements. The homeownership network embraced the idea of neighborhood to describe a number of contemporary subdivision practices. What did the notion of neighborhood mean, and how did it encourage home ownership?

The Neighborhood Unit Plan

By 1921, when an editorial in the National Real Estate Journal described the Garden of Eden as the first subdivision, it was clear that developers saw themselves as the primary shapers and lawgivers of new communities. This contrasts with the pattern of development that Sam Bass Warner reconstructed for late-nineteenth-century Boston suburbs. He called this “regulation without laws” to express the order that was achieved despite “extreme individualization of agency” as “nine thousand different people made separate decisions to build houses.” This kind of subdivision activity persisted, but contemporaneously there were some developers who also built houses on a speculative basis in their subdivided tracts; The Real Estate Associates, in San Francisco, is one we have already noted, and another often-cited example is the much larger-scale work of Samuel Eberly Gross in Chicago in the 1880s. As this form of residential development became more widespread, the issue of how to design such subdivisions grew in importance. What shape should these latter-day gardens of Eden be given?

The associational network of experts—whose interactions led to the forging of housing policy and its dissemination to practitioners working at the local level—provided broad parameters to guide developers toward the solution of this question. This diverse array of realtors, architects, planners, engineers, financiers, and others involved with
housing issues reached a consensus on the necessity and urgency of promoting home ownership; the campaigns and organizations traced above make this clear.

In the course of the 1920s, mechanisms to ease the achievement of home ownership were improved: financing, for example, was more widely accessible and, through building and subdivision codes, standardization, and professionalization, a sounder, more predictable product was increasingly available. As the report of the correlating committee on technological developments for the President’s Conference on Home Building and Home Ownership indicated, the cost of the individual house was not viewed as likely to change. Although this was regarded as limiting the possibilities for home ownership for those with smaller incomes, it did not discourage developers, since the dwelling itself was not their source of greatest profit. It did seem, however, that home ownership had reached a plateau and that if greater heights were to be achieved, as the network of housing professionals desired, another route would have to be taken.

Indeed, there was another route, one that both promoted home ownership and guided the design of residential development. This was not a network of human actors but an idea that was reinforced through its reappearance in diverse forms. The idea was to create neighborhood identity. Frequently referred to as “community-building” by developers, or as the designation of a “residential district” by planners, the creation of neighborhood identity entailed a set of flexible and fluid practices that had evolved by the 1920s. These practices both framed and addressed the question of the organization of large-scale housing development.

It is also necessary to differentiate this idea of neighborhood identity from developers’ or planners’ related ideas. To the extent that a “residential district” is the product of regulated land use achieved through deed restrictions and zoning mechanisms, the term residential district entails a narrower conception of how to shape the physical, social, and economic features of a development. These were certainly important devices for 1920s developers, but they represent only one set of tactics. Developers marshaled a broader array of practices, in-
cluding spatial and architectural means, to physically stamp the character of a housing tract.

We must also distinguish the concept of neighborhood identity from the idea of community used by period developers. While the notion of community played an important part in the formulation of practices designed to create neighborhood identity, often the term community was also a part of the self-description of realtor-developers. It would be a mistake to accept unquestioningly developers’ appropriation of the term, as when they invoked their role as “community builders.” Indeed, as William S. Worley has noted in his study of J. C. Nichols, what this leading realtor referred to as “community features,” far from signifying devices to encourage genuine human solidarity, meant ones that we would generally categorize today as public-relations gambits. Only if we maintain a critical distance from realtors’ uses of the term can we locate the meanings of the idea of community that enabled it to function effectively in subdivision development.

One way to achieve a sense of neighborhood identity was to manipulate the physical design of the setting for a large development of houses. A distinctive feature of developers’ subdivisions was the emphasis placed on nature, from planning the layout to providing for ongoing maintenance. Ideally, the natural topography of a site would guide the pattern of a subdivision’s streets, creating curvilinear arrangements where possible. Landscape features would grace roadways, and some portion of the tract would be dedicated to development as a shared park and recreation area. In addition, of course, each house would be nestled within its own natural environment of trees, shrubs, and flowers.

This notion of “rus in urbe,” as one report from the President’s Conference described it—“The benefits of country life along with the advantages and conveniences of urban living”—stemmed from the ideals of suburban residence formulated by Andrew Jackson Downing in the 1840s. Concretized in early romantic suburbs such as Alexander Jackson Davis’s Llewellyn Park (1852) and Frederick Law Olmsted’s Riverside (1868), and promoted from pulpits and press as...
the healthiest physical and moral environment for the family, these ideals were influential throughout the nineteenth century. \footnote{85} Around the turn of the century, they were infused with English garden-suburb planning ideas and began to be incorporated into developers’ subdivision designs. \footnote{86} In the vivid terms of one 1920s writer, these took “the cream of the country and the cream of the city, leaving the skim-milk for those who like that sort of thing.” \footnote{87}

Among realtors, one of the most visible promoters of “garden-like” suburban development in the second and third decades of the twentieth century was Jesse Clyde Nichols, developer of Kansas City’s Country Club District. Nichols had been impressed with the physical design of villages he had seen while on a bicycle tour of England during his college years at the University of Kansas. \footnote{88} His interest in attempting to construct developments himself began to take shape following a year’s study of law and real estate at Harvard University. He related his experiences and argued for the strategies he worked out for successful subdivisions in speeches, articles, and interviews. For example, in an address entitled “Real Estate Subdivisions: The Best Manner of Handling Them,” given at the fifth annual convention of the National Association of Real Estate Boards in 1912 and later published by the American Civic Association, he argued that the City Beautiful movement, which had focused on civic centers, must extend to residential development as well. After describing the curvilinear streets, parks, and plantings that enhanced his own project, he concluded, “It really does pay to spend more money upon the beautiful things.” \footnote{89}

By 1925, when he contributed the chapter on town planning to a textbook on real-estate practices, Nichols had a very clear vision of the aspects of physical design that could shape a subdivision scheme as a totality. He described, for example, how residential streets, in contrast to through-traffic arteries,

should be so planned as to eliminate alleys, follow the contour of the land, be fitted to the lots and blocks, afford sites of interesting shapes, and permit individual landscape treatment. They should preserve and reveal vistas, creating street pictures. . . . Closed street views, so inter-
esting in the medieval towns, should be frequent. . . . Building lines should not be uniform, but should be varied according to site and view; blocks should be treated as a unit; and, wherever possible, harmonious group planning and collective building should be carried out. Residence streets should have a cozy, domestic character, be quiet, self-contained, garden-like.\footnote{90}

The picturesque aesthetic that Nichols describes is clearly indebted to garden-suburb precedents and it serves both to design the form and to define the character of a residential enclave.

Even in less-ambitious schemes, it was widely recognized that both streets and landscaping were important devices for linking new subdivisions to existing development through the extension of thoroughfares and park systems; both were useful to maintain separation as well. Boundaries could be defined by traffic arteries and landscape buffers, and the interior of subdivisions distinguished by independent street patterns and park areas. When Olmsted introduced, at Riverside, the planting strip between the street and the pedestrian walkway, a “physical and visual separator,” he demonstrated how planning devices could function both practically and as distinctive visual features.\footnote{91} Streets and landscape features could contribute, in other words, to the creation of a neighborhood identity, but so could other devices.

The leitmotif of the early romantic suburb was nature, and a pure example of it was often used as the focus of the community’s design. Downing conceived a park as the centerpiece of his ideal community; the public space at Llewellyn Park was The Ramble. In his plans for Riverside, however, Olmsted included facilities for schools and recreational activities, and by the 1920s it was common to find these, too, as important elements in subdivision designs.

Over the intervening decades, a broad network of Progressive Era reformers argued that such anchors for neighborhood identity were increasingly crucial in residential environments. Clarence A. Perry provided the most succinct formulation of this argument in his proposal for the “neighborhood unit plan” in 1925 (fig. 46). Perry’s concept became one of the central themes of the reports from the
Clarence A. Perry’s presentation of the neighborhood unit plan. His use of an abstract diagram emphasized the applicability of its principles to any residential environment. The scheme, generated by the capacity and location of the elementary school, is based on the separation of functions. Perry’s thinking about neighborhood design was influenced by his experiences in the community-center movement and as a resident of Forest Hills Gardens.
President’s Conference on Home Building and Home Ownership. Although there were other rationales for including schools and recreational facilities in subdivisions, the notions of neighborhood and community provided the language developers used to describe their projects.

The generative element in Perry’s scheme for neighborhood units was the elementary school. The number of families necessary to provide the enrollment for one school would determine the size of a community demographically. Spatially, it would extend for a radius of half a mile from the school, the maximum distance schoolchildren should have to walk. The school would serve as a center for community activities, possibly supplemented by other neighborhood institutions. Concerned with a safe environment for children, Perry located main traffic arteries at the boundaries of the neighborhood and limited the size of streets within it. Scattered parks and open spaces were included throughout the neighborhood; shops were grouped at its edges.

Perry made his first public presentation of the neighborhood unit plan in a lecture entitled “A Community Unit in City Planning and Development” in December 1923 at a joint meeting of the National Community Center Association and the American Sociological Society. The first published account of the neighborhood unit plan appeared in a volume of selected papers from the proceedings of the 1925 American Sociological Society annual meeting. It received wider attention as part of the multivolume Regional Plan of New York and Its Environs, sponsored by the Russell Sage Foundation and published in 1929.

The ideas presented in the concept of the neighborhood unit plan were not novel. Rather, in a simplified form, they represented a synthesis of proposals that had evolved in the context of planning and design theory, on the one hand, and through social reform movements, on the other. Perry’s personal experience placed him at a junction of these two worlds; since he drew on his experiences for the formulation of the neighborhood unit plan, it is useful to look briefly at his background and, through it, to the network of influences that helped shape his scheme.
In 1909, Perry began working for the Department of Recreation of the Russell Sage Foundation, a philanthropic organization that had been founded two years earlier. He was hired “to find out to what extent school buildings and grounds were used outside of school hours, or might advantageously be used for recreation and for other social and civic purposes.” His study of this question resulted in *Wider Use of the School Plant*, a 1910 publication that became very influential and inaugurated Perry’s activities in the movement to develop neighborhood centers. His exhaustive examination of the uses served by school facilities after day-class hours, both existing and potential, was based on the conviction that “the school is the natural focal point of the community’s social life since it centers the universal interest in children and cuts through social, religious and even racial lines.” By using the school building for evening and summer-vacation classes, public lectures and entertainments, meetings and recreational activities, the school could serve as a center for neighborhood social and civic life.

The idea of using the local school as a community center had been proposed as early as the 1890s by Jacob Riis and, in 1902, by John Dewey. Its roots were in the emphasis placed on neighborhood self-development by the social settlement movement. Inspired by the founding of Toynbee Hall in East London in 1884, the first settlement house in the United States, Neighborhood Guild, was established in New York City in 1886. By 1910, there were more than four hundred settlement houses throughout the United States.

The settlement program tended to focus on poor and working-class urban immigrant communities, in which assimilation to a new culture as well as issues of health, nutrition, and education were primary concerns. Sociologist Charles Horton Cooley’s influential writings in the first decade of the century laid a theoretical foundation for extending the emphasis on community development to all sectors of society. Cooley’s work stressed the role of human relationships in the development of personality and social organization, especially through what he called primary associations with family and community groups. He targeted these face-to-face interactions as a counterweight to the dislocating and disintegrating forces of industrialization.
and urbanization that affected all social groups. The community-center movement, as it came to be known, encouraged the reconstruction of a sense of neighborhood—a site that would nurture Cooley’s primary associations—through the use of the local school. Such a neighborhood center was also seen as “a possible cure for the evils of the political machine,” since it offered an independent site for political discussions and voluntary associations.102

Edward J. Ward, a leader of the community-center movement, initiated the first citywide program for the use of school buildings for social and civic activities in Rochester, New York, in 1907. In 1909, Ward established the Wisconsin Bureau of Civic and Social Center Development, where he developed a framework for extending school centers statewide. Two years later, Ward moved to the national level, organizing the first National Conference on Civic and Social Center Development, which Perry attended as an active delegate. Perry was one of the organizers of the National Community Center Association, an outgrowth of the conference, in 1916.103 This body was short-lived, however; in 1924 it was absorbed by the National Education Association. Nevertheless, Perry continued to work with the idea of the school as the focus of community life while he turned his attention to other aspects of residential design affecting the definition of neighborhood identity.

While Perry’s work at the Russell Sage Foundation led him to become involved with the community-center movement and to incorporate its emphasis on the school into his neighborhood unit plan, his choice of residence was also connected to the work of the foundation and this provided inspiration for his plan as well: in 1912, Perry was one of the first to move into Forest Hills Gardens, the model suburb designed by Frederick Law Olmsted Jr. and Grosvenor Atterbury, developed by realtor Edward H. Bouton and funded by the foundation.104 As Perry noted in his chapter on the history of the neighborhood unit plan in Housing for the Machine Age, his later book, “When the writer analyzed the Gardens development into its essential elements, he found that they constituted the main principles of an ideal neighborhood.”105 Incorporating some of the concepts of English garden-suburb design, Forest Hills Gardens presented Perry
with a model for his own schematic neighborhood plan. Perry found his own community exemplary—in size, in its inclusion of open space, and in its provision of special structures to serve neighborhood institutions. He thought that its street system was admirable to the extent that it broke away from the uniformity of the grid, but it also had shortcomings: it neither made adequate provision for the automobile nor separated through-traffic from the internal circulation system of the community. As a model, however, Perry found that “even its unsatisfactory features were helpful” in solving the problems of neighborhood design.\textsuperscript{106}

Thus, in the neighborhood unit plan Perry wed the Progressive goal of creating opportunities for community organization and face-to-face interactions with the garden-suburb aesthetic of curvilinear streets, landscaping, and distinctive internal architectural features. Lewis Mumford, writing about Perry’s work, pointed out that what Perry did was to take the fact of the neighborhood; and show how, through deliberate design, it could be transformed into what he called a neighborhood unit, the modern equivalent of the medieval quarter or parish: a unit that would now exist, not merely on a spontaneous or instinctual basis, but through the deliberate decentralisation of institutions that had, in their over-centralisation, ceased to serve efficiently the city as a whole.\textsuperscript{107}

Such ideas were basic to the social thought of the Progressive Era and were so widespread that, as Mumford acknowledged, Perry had “crystallis[ed] many diffuse efforts.” These included such earlier initiatives as the plan created in 1907 by the Committee on Civic Centers in Saint Louis to establish neighborhood centers; this appears not to have been known to Perry.\textsuperscript{108} He probably was aware, however, of another significant example of interest in community development, the 1913 competition organized by the City Club of Chicago “for Subdividing a Typical Quarter Section of Land in the Outskirts of Chicago.”\textsuperscript{109} The program of the competition included providing for social and recreational centers; one of the entries specifically described its design as a neighborhood unit plan.\textsuperscript{110} Perry’s scheme, in contrast,
was not tied to a particular locale and was much more simplified and abstract than the plans submitted to the Chicago City Club. In the spirit of the times, which, we have seen, emphasized standard models, Perry produced a distillation of elements to be applied in varied forms in situations ranging from new suburban developments to the renewal of decayed urban areas.\textsuperscript{111}

Furthermore, the confluence of experiences and ideas that Perry channeled into the neighborhood unit plan is an example of how physical design and social transformation were often linked during the early decades of the century. In his history and analysis of Ebenezer Howard's garden city scheme, Stanley Buder situates the evolution of Howard's concept within the context of his involvement in social, spiritual, and political movements for social change. The garden-city idea, Buder shows, was nurtured within "the small fervid world of late-nineteenth-century communitarianism."\textsuperscript{112} When Howard's idea was realized in the form of early-twentieth-century garden suburbs, however, it shed its challenge to private property relationships and to the fragmentation of the industrial city. Yet the sense of order represented by garden suburbs was attractive, in the United States, to "reformers gathered around the settlement-house movement, who welcomed the message of the Garden City movement as an extension of their own interests in environmental and social innovation."\textsuperscript{113} By synthesizing garden-suburb ideas with the reform spirit of the community-center movement, Perry's neighborhood unit plan embodied Buder's argument that Howard's "search for a new environmental ideal provided the passageway for ideas and individuals to cross over from" the social radicalism of the late-nineteenth century "to the twentieth-century profession of town planning."\textsuperscript{114} Perry's scheme did not claim to effect profound social transformation but rather offered a seemingly objective planning instrument to add to Progressives' strategies for rationalizing urban development.

By the time Clarence Stein and Henry Wright designed Radburn in 1928, they had discussed the neighborhood unit plan with Perry; this testifies to the awareness of his ideas within the progressive planning community.\textsuperscript{115} The publication of his contribution to the Re-
gional Plan of New York and Its Environs the following year extended his audience. In 1931, he participated in the President’s Conference on Home Building and Home Ownership, serving on the committee on housing and the community, which considered issues of health, crime, and safety. His ideas had a much wider impact, however; they appear in the reports on city planning, subdivision layout, and house design, as well. Each of these embraced neighborhood unit planning as the best way to create physical, economic, and social stability within a healthy, safe, and moral environment.

The neighborhood unit plan represented a diagrammatic, replicable model that, by the time of the 1931 conference, paralleled the practices of many large-scale suburban residential developers. As we have seen, realtors who engaged in large-scale development adopted the language of Progressive community building as part of their professional project. They scorned identification with the facet of real-estate practice that concentrated on buying and selling commodities to achieve short-term gain. Instead, realtor-developers emphasized their disinterested commitment to civic improvement through rational and efficient means. However, their communitywide focus also provided a way to accomplish financial ends—the protection of investments—by stabilizing property values. This was developers’ recurring concern. The value of land and property was always subject to the play of market forces, as Carl O. Sauer, a professor at the University of Michigan at the time and a land-use specialist, noted at a realtors’ convention in 1921. How could these complex and seemingly elemental agents be controlled? The next convention speaker, lawyer and planner Edward M. Bassett, offered a solution: Bassett gave an address on zoning ordinances, of which he was a well-known proponent. This juxtaposition of speakers—one posing the question, the other providing an answer—reflects the fact that increasingly realtors were looking to planning instruments and public regulations, including master plans, subdivision controls, and zoning, in addition to deed restrictions, in their search for greater economic predictability and stability.

Within the subdivision, physical design and construction played
the same role as these instruments. Contoured streets, the diversion of through-traffic, landscaping, and schools and recreational facilities contributed to the definition of the neighborhood as a predictable and self-perpetuating community. In his many addresses to conventions of the National Association of Real Estate Boards and to other bodies, developer J. C. Nichols increasingly stressed the interconnections among subdivision design, community planning, and profitability. The report in the *National Real Estate Journal* on a talk he gave in 1924 entitled “Suburban Subdivisions with Community Features” noted that the topic was “one Mr. Nichols is especially well qualified to discuss because of the thorough manner in which he has carried out the development of the community idea in his own subdivisions.”

The social and recreational facilities of the Country Club District, including its four golf clubs, were well-known features of the project. In another address to the same year’s convention, Nichols emphasized the economic goals of development: “The Realtor can and should stabilize our property values, not only as a national economic saving insuring permanency of investment, but to justify the security for larger loans.” After listing various types of zoning and design considerations that would serve these goals, Nichols noted, “There is a growing consciousness of the subdivider that he is not alone concerned in the values and prices at which he may sell lots in his subdivision, but that he has a professional responsibility for the maintenance of the value of the wares he sells his client.”

The kinds of planning and design decisions that developers made would preserve the investments of individual home owners as well as those of the realtors.

If home ownership was to become more widespread, it seemed, it would have to be through the reduction of risk provided by the kinds of large-scale developments that shared the features of neighborhood unit planning, for which Nichols argued and with which he was identified. With land-use regulations, design controls, independent street patterns, landscaping, schools, and other facilities, the character of the neighborhood as a residential enclave could reasonably be assured for the indefinite future.
Communities on the Ground

This web of social concerns and solutions—settlements, Cooley’s theory of community, the school-center movement, garden-suburb design, the neighborhood unit plan, assurance of the security of property investments—mirrors, in its multiplicity, the network of interactions among diverse groups within the arena of residential design and construction that shaped suburban subdivision development. There was no single line of influence, but an intersection of varied and overlapping proposals that met within the fluid framework of “associational progressivism.”

Associational progressivism is the term introduced by historian Ellis Hawley to describe the organization that Herbert Hoover established as secretary of commerce. Hoover used his governmental base to project “an extensive net of promotional activities, cooperating committees, and other ad hoc structures, all tied to private groupings and associations and all designed to energize private or local collectivities and guide them toward constructive solutions to national problems.” By the time Hoover forged this theory of administration, the idea that expertise from diverse fields could be pooled to resolve public issues was widespread. The loose network of realtors, architects, planners, engineers, financiers, reformers, materials suppliers, and others concerned with housing was already in place and prepared to develop both regulative and physical model structures to shape the built environment.

Whereas earlier chapters pointed to evident tensions among some of these groups (building-craftsmen, architects, and realtors) as they struggled for professional recognition, this chapter focuses on collaboration among some of these same groups (realtors, architects, and planners) as professional equals. The establishment of professional competence, including an organizational framework with ethical and procedural standards, was necessary in order to achieve recognition within the world of expertise. Once competence was established, the ethos of managing social development through gathering information and marshaling experts meant that cooperation was necessary. A succinct statement of this spirit can be found in an article from 1912, “Model Towns in America,” by architect Grosvenor Atterbury, writ-
ten while the development of Forest Hills Gardens was under way. He noted that "cooperative design and development make possible the employment of experts in all departments by distributing the greater part of the first cost of their services over a large area of development." Similar encouragement of cooperation among experts in the development of residential projects can be found in writings by realtors such as Nichols and in the reports from the President's Conference. It is worth noting, however, that building-craftsmen remained peripheral to this network, as the history of the transformation in the nature and level of their skills might suggest.

The experts that are necessarily the focus here are the ones who were active at the national level and in interaction with each other. But it is important to remember that they represent organizations that functioned pyramidal to disseminate information and ideas to their grassroots memberships. Through reprints of speeches, reports on meetings, and news of publications printed in professional journals such as the *National Real Estate Journal*, as well as through regional and local meetings, the models established by the national network filtered through each professional group. This was the process of education and enforcement encouraged by associational progressivism.

It is possible to see the impact of this process, especially in regard to the notion of neighborhood, by returning to the three subdivisions investigated earlier and reconsidering them in the light of the present discussion. Although each subdivision manifested the neighborhood idea in a different way, it was significant in all of them and to a significant extent guided the overall conception of each scheme.

Taylor self-consciously referred to himself as a "community-builder," and although the design elements that defined Brightmoor were minimal, he did anchor the subdivision with commercial and community facilities. In this connection, the Brightmoor settlement house can be seen as a literal transposition of a late-nineteenth-century solution to urban problems into a twentieth-century suburban context. By the 1920s, the community facilities available in most suburban subdivisions were not as obviously rooted in institutions of social reform. It is likely that Taylor felt that since the inhabitants he was soliciting for his community were new to the urban industrial
environment, they would benefit from the same kind of neighborhood center that had been created to foster the assimilation of earlier newcomers. In later subdivisions that he built for residents with somewhat higher incomes, Taylor followed Nichols’s precedent and substituted golf courses to serve as the centerpieces of his projects.

In the Ford Homes, a neighborhood anchor was created by the construction of the elementary school, the only community facility that was actually built, although a park had also been projected. It is possible to see this now as exemplifying a broader theory of neighborhood development current in this period, distilled in Perry’s neighborhood unit plan. And perhaps Ford Homes architect Albert Wood regarded this as providing an adequate site for the development of the civic activism he wrote about in “Community Homes.”

Westwood Highlands, in contrast, embodies the aspects of this approach to neighborhood development that emphasize physical layout and design. Baldwin & Howell substituted contoured streets that follow their site’s topography for the grid that Taylor merely extended in Brightmoor and that had already been platted in Dearborn. The boundaries of the San Francisco subdivision were clear, especially to the south, where the major traffic artery skirted the project. Design features such as the subdivision signage along this main boundary defined the community, as did the treatment of corner houses within the tract to acknowledge public space and suggest a larger whole of which each house and street was a part.

On the other hand, Westwood Highlands was less of a self-sufficient neighborhood than the other two subdivisions, since it shared its community facilities with contiguous developments in the West of Twin Peaks District, including an earlier tract developed by Baldwin & Howell. The district as a whole, however, includes significant features of neighborhood design, such as the location of shopping areas along the periphery on a main thoroughfare that was served by a streetcar line. Taylor, too, at Brightmoor, used the commercial area to define the neighborhood, but he located it closer to the center of the community rather than at its edge.

In different ways, then, a sense of neighborhood was integral to the development strategies used in these subdivisions. This contrasts with
the streetcar suburbs that Sam Bass Warner studied, where he found that “there was nothing in the process of late nineteenth century suburban construction that built communities or neighborhoods.” Rather, development there was geared to “an economically efficient geometry [the grid] which divided large parcels of land as they came on the market,” and thus “the result was not integrated communities arranged about common centers, but a historical and accidental traffic pattern.”

The subdivisions studied here exemplify, instead, new neighborhood environments that were designed deliberately, as Mumford noted in his description of Perry’s work.

By the 1920s, the awareness of neighborhoods as significant arenas for socialization and the integrated-design precedent found in garden-suburb schemes had merged with realtors’ needs for secure investments to provide a new model for subdivision development. Landscaping, street pattern, schools, and community facilities were devices to create physical and social coherence that could be self-perpetuating. The potentially long-term stability that this offered protected the realtor’s original investment as well as those of the neighborhood’s home owners. By controlling the character of the community, the developer was better able to control otherwise unpredictable market forces. The Federal Housing Administration and the structure of the federal income tax code, both dating from the New Deal, provided additional assurances to encourage home ownership. But short of these final building blocks, Dolores Hayden’s observation that “the development of suburban home ownership as the national housing policy in the United States offered a post–World War I idea to a post–World War II society” is borne out by the history traced here.

One other unifying element of these projects is the houses themselves. We next look at how these contributed to the form that suburban subdivision development took in the 1920s.