DEVELOPING EXPERTISE:
THE ARCHITECTURE OF REAL ESTATE, 1908-1965

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Abstract

Over the course of the twentieth century, how were real estate developers and architects involved in transforming their own professional practices and the built form of American cities? My dissertation uses historical, architectural, and urban analysis to show how real estate developers and architects in mid-twentieth century America shaped cities as well as housing and urban policy, encouraging suburban-style growth at the edges and centers of American cities.

During the first half of the twentieth century, American architects and real estate developers deployed a new kind of expertise that resulted in a qualitatively different set of professional practices and forms of urban expansion. As urban land development shifted in scale, from streetcar suburbs of a few blocks to Levittown-like subdivisions covering thousands of acres, real estate developers gained new knowledge about where and how to attain economies of scale and financial stability. The experiments these developers oversaw in greenfield development—untouched by municipal restrictions, tangential to existing urban fabric—offered new methods for creating profitable, repeatable developments. The legal, administrative, and aesthetic techniques invented for greenfield development influenced policy as developers advised policy makers through their professional organizations.

In the postwar years, real estate developers found new advantages in applying greenfield rules to downtown sites. Urban renewal legislation further encouraged large land-clearing projects in urban locations across the country. The increased expertise resulted in more highly controlled and homogenized landscapes while nevertheless opening the door to a new scale of intensity in development. This dissertation studies these changes through three developers from three cities—J.C. Nichols in Kansas City, Herbert Greenwald in Chicago, and William Zeckendorf in New York. Biographical analysis connects the expertise of these individuals to the larger historical trends in their profession. Two thematic studies—one on professionalization that studies the Urban Land Institute and another on finance and the life insurance industry’s funding of urban renewal projects—build the larger narrative about how expertise and finance operated in real estate and architecture. The connection this project will make between architecture and real estate development will inform how expertise turns a tract of land into profit.
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Introduction:
Making the Land Pay

In 1954, the Saturday Evening Post published a three-part series titled, "Downtown Isn't Doomed!" by journalist Hal Burton. The articles described a large, multi-year research project on fifty American cities that studied trends in population growth, demographics, transportation, taxation, city planning, and real estate. With unwavering optimism, the author recounted efforts from across the country to rebuild blighted neighborhoods, recapture tax income, alleviate traffic problems with new highways, and preserve real estate values with zoning ordinances. Side by side were two photographs [Figure 1]: one of a new parking garage under construction in Chicago and another of a group of researchers surveying a Levittown-like residential subdivision. What did

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that parking garage have to do with the suburban lawn next to it? And why were questions of city planning and real estate development given such a fever pitch to readers of the *Saturday Evening Post*, known for popularizing Norman Rockwell’s image of small town America, mainstream fiction, and cartoons like “Hazel”?

Answers to these questions come by studying the real estate industry—in particular, the practices and professionalization of real estate developers from the early- to the mid-twentieth century in the United States. During this period, real estate development coalesced as a profession, organizing the Urban Land Institute (ULI) to lobby for the industry as well as spread its expertise to a broader public. The *Saturday Evening Post* articles were a case in point: Burton’s study was funded by the Urban Land Institute, who later published his results in book form. By appealing to a broad audience, Burton and the ULI hoped to sway public opinion in support of a shared but neglected resource: city centers. Downtowns, they believed, needed a business- and development-friendly regimen of massive public and private investment in urban renewal to solve the crises of the city. Suburbs, on the other hand, illustrated a real estate model that had successfully drained urban centers of private capital and public subsidies—there was something to be learned from them.

In this dissertation, I study the history of real estate development to understand how American cities changed over this time period. During the first half of the twentieth century, American architects and real estate developers deployed a new kind of expertise that resulted in qualitatively different forms of urban expansion. As urban land development shifted in scale, from streetcar suburbs of a few blocks to large-scale subdivisions covering thousands of acres, real estate developers gained new knowledge about where and how to attain economies of scale and financial stability. The experiments these developers oversaw in greenfield development—tangential to existing urban fabric, untouched by municipal restrictions—offered new methods for creating profitable, repeatable developments. Working without the pressures of a dense urban environment, they invented legal, administrative, and aesthetic techniques for controlling the externalities that plagued real estate—encroaching land uses, noxious neighbors, falling market prices, unreliable financing. Developers then shared these techniques with policy makers through
professional organizations such as the National Association of Real Estate Boards and the Urban Land Institute, bringing this private-sector expertise into public legislation and policy.

Developers also struggled to understand how center and suburb related during this period. Seeing the two as distinct urban forms in competition for consumers, jobs, infrastructure, and tax base, developers wanted to capture suburban lifestyle amenities for downtown housing, office, hotel, and retail projects. Downtown developers also recognized the success of suburbs in one area that oft eluded them: the ability to maintain land values over time. Also changing was the landscape of finance that invested in downtown and suburban developments, bringing investors to a project from hundreds of miles away. This changed the parameters for how developers sought financing, and how the investors exercised control over a project during the design phases.

The expertise that real estate developers created, exchanging ideas and techniques among cities and suburbs, shaped how American cities grew. Cities became more homogenized in their urban and architectural forms, but also more accessible to outside design talent as investors and design teams partnered over increasingly large distances. As real estate development gained standing as a field and, eventually, as a profession, developers exercised their status and entrepreneurial skill—that is, their salescraft—by partnering with and advising legislators and urban renewal authorities. Expertise garnered authority.

A few trailblazing real estate developers stand out as employing design to address the problems facing their profession and American cities. J. C. Nichols, a developer in Kansas City, used the discourse of city planning and the latest techniques in landscape design to raise the status of his single-family home subdivisions at the edge of town. Herbert Greenwald, working in Chicago in the immediate postwar years, employed architect Ludwig Mies van der Rohe to design a new ethos for downtown living in the apartment towers they built. Finally, William Zeckendorf, based in New York City but working in Denver, Washington D.C., and elsewhere with architect I.M. Pei, envisioned a dense and lively urban environment created in partnership with the public sector through urban renewal.
In the search for greater financial security, real estate developers transformed land development practices, influenced public policy, and shaped the built form of American cities. Having cultivated *expertise* and *salescraft*, real estate developers interacted with planners, city leaders, business elites, investors, and government agencies (as well as consumers and the broader public), using their outsized personalities to recast their vocation as respectable, even civic, in the public eye. Led by the availability of financing, developers propagated some of the most clichéd economic processes of the production and reconfiguration of space in twentieth century America—suburban sprawl and downtown renewal. Combining the logics of political Progressivism and economic Keynesianism with a moral overtone, developers advocated for public aid and the use of public powers to manage financial risk and ensure private profit.

**CHRONOLOGY**

I begin this dissertation in the early decades of the twentieth century, and follow the professionalization of real estate developers through the formation of their own professional organization. Though land speculation has a much longer history in the United States, in the early twentieth century the term “real estate developer” did not yet exist.² There were “real estate operators” who brought investors, brokers, and design and construction teams together to build projects, but the subset of operators who were engaged in “developing” property—that is, acquiring land and constructing new buildings on it to increase its value and create profit—had yet to split off into their own, coordinated subfield. Professional organizations for real estate brokers (later to be called “realtors”) began in the late nineteenth century, and developers worked within those organizations, but an institutional platform for real estate *development*—as opposed to equity investing, real estate sales and brokerage—did not appear until the mid-twentieth century with the Urban Land Institute.

In the early decades of the twentieth century, real estate developers built suburban subdivisions of single-family houses at the edges of American cities. On large sites, outside of

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² This claim is supported by findings on Google ngrams for the term “real estate developer.” The term did not appear in text until around the 1910s. A similar query on Google’s Culturomics Bookworm website (designed in part by digital humanist and historian Benjamin Schmidt) supports the same results: before 1922, the pair of words “estate developer” is almost nonexistent. bookworm.culturomics.org, accessed April 11, 2012. The graphs for real estate broker and real estate operator show more frequency from at least the 1890s forward.
municipal controls, away from the reach of planning boards, zoning, and city taxes, developers built middle- and high-end subdivisions using the latest planning techniques. Relying on the example of a few pioneering developers from the late nineteenth century who built very high-end subdivisions, these developers found new techniques for protecting their properties from outside threats that might affect property values. At the same time, they joined the quest for an improved status for the field by aligning with city planners and landscape architects whose aesthetic agenda insulated them from a reputation as money-grubbing. By formatting this search along the same lines as other Progressive-era reform movements, that is, modeling themselves after corporate organizations to reform, rationalize, and systematize modern life, developers fashioned themselves as neutral experts and moral businessmen. Following at the heels of the Progressive reform of municipal government, real estate developers borrowed a rhetoric of civic improvement and the public good to align their work with business elites.

By the 1930s, a handful of American real estate developers had achieved professional status, attaining the legitimacy needed to finance, manage, and build projects at the edges and centers of American cities. By successfully balancing the risks of their trade, developers came to hold a position of influence that they used to sway public policy through their professional organizations, the Federal Housing Administration, and later, urban renewal legislation. In matching investors to projects, and in assembling teams of architects, planners, landscape architects, and engineers, developers transformed urban America through increasingly ambitious projects.

In the postwar years, other developers began to apply the lessons from suburban subdividing to projects in increasingly cash-strapped central cities. Legislation made funds available for urban redevelopment projects where the private and public sectors partnered to rebuild downtowns in an effort to stem decentralization and white flight. At the same time, cities’

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competition with suburbs for tax base and residents meant that developers imported suburban amenities to their downtown projects. The rhetoric of cleaning up cities engendered a *tabula rasa* approach to redevelopment where redevelopment authorities razed entire neighborhoods to make way for new construction. With the large scale of this work, the same economies of scale developers had attained in the suburbs were possible in downtowns, and they could apply some of the same land development and landscape architecture techniques.

This modernist ideology of urban renewal, involving wholesale clearance and reconstruction, proved politically, socially, and financially difficult. Eventually, cities looked to spot-clearance and historic preservation, mixed with demolition and rebuilding, to constitute their renewal agendas. With the turn away from *tabula rasa* approach went the idealistic dreams of crafting a new type of American urbanism that blended city and suburb; in its place historic preservation offered an often nostalgic image of urban life. I close this dissertation before the shift toward historic preservation, with the peak of large-scale urban renewal projects, showing how the large personalities of the developers involved engaged the political and public relations struggles these projects caused. These big projects, big urban visions, and big characters remain connected to the suburban fringe and to their historical antecedents. The techniques developed in urban expansion in the early twentieth century allowed for large-scale development strategies that became par for the course in postwar American development.

**METHODOLOGY**

This dissertation studies these changes in two ways: through individual developer case studies and through thematic chapters that bridge between the case studies. The three case studies are J.C. Nichols in Kansas City, Herbert Greenwald in Chicago, and William Zeckendorf in New York. In these, biographical analysis explores the expertise of these individuals and their cultivation of *salescraft*. Connecting these individual accounts are thematic studies: one, on professionalization, looking at a major professional organization for the industry, the Urban Land Institute, and the second, on finance and an important class of investors in real estate development: the life insurance industry.
The choice to apply biography to real estate development acknowledges the importance of individual personalities in greasing the machines of capital. Similarly, biography allows for a particular perspective on professionalization that is lost in institutional analysis. Biographies of developers also widen our historical lens. The project teams represented in traditional architectural histories focus too much on the isolated genius of architects to the exclusion of a host of characters that brought projects to life. Real estate developers acted as important members of a broader design team, not just as financiers and check-signers or team aggregators. They actively influenced design decisions from project conception often through construction. With one hand in financing and another in project management, developers negotiated sometimes conflicting pressures on projects, and not always to the detriment of design. Developers were important clients to architects whose role beyond instigating projects is rarely studied, but whose activities have shaped the urban landscape to an uncharted degree.

The thematic studies, by contrast, extend the claims made about individual developers to a wider historical accounting for shifts in practices and professionalization. Importantly for this project, institutional actors revealed the traits of expertise. By looking at the Urban Land Institute, I trace the collective interests of a group of developers as a professional quest for legitimacy and understand how that group came to influence the logic of urban renewal as established advice-givers called in to witness new policy initiatives. By studying the changes in the investment proclivities of life insurance companies, I register narrative shifts in funding sources as a marker of risk-taking, both at the broader scale of large companies and at a micro-scale of the individual mortgage managers who worked with developers and architects. Through these bodies, the expertise of real estate was visible. Professional organizations, like the National Association of Real Estate Boards, the National Association of Home Builders, and the Urban Land Institute, provided the interface for the legislative and legal changes that formalized the expertise of real estate development. While the dealmakers, brokers, and fixers in the world of real estate operated in a different mode than professional organizations, which negotiated market competition and collective social stature, studying both angles will reveal more about how urban form was managed and constructed through institutional and individual agency.
ARGUMENT

While their role has rarely been the focus of architectural history, developers played a central role, not only in the financing, but in the conception, programming, and design of projects. The dissertation shows how the type, source, and process of financing for a project influenced its design. Likewise, its case studies chronicle how individual developers shaped design as large projects adopted suburban patterns to bolster financial security and standardize urban and architectural amenities. Using historical, architectural, and urban analysis, it illustrates how real estate developers and architects transformed professional practices, public policy, and the built form of American cities in order to buoy the financial security of investors.

This project argues that these technicians of city growth were agents in an organization of collective capital that invented new urban forms. Such operations established a set of relationships between architecture, the market, profit, and expertise. As practices became more organized, more technically and politically adept, and more responsive to economic and consumer markets, new patterns of development appeared in the landscape: enhanced legal controls over land use, projects of larger scale, fewer street grids and more cul-de-sacs. These patterns developed not only from technical innovations and political expediencies, but with the professional organizations and force of personality that inevitably accompany expertise. I argue that increased expertise resulted in more tightly controlled risk-taking in financing and in design and in more homogenized landscapes while nevertheless opening the door to a new scale of intensity in development as projects became more responsive to their financial than their urban context.

Accounting for expertise in the shift from small- to large-scale development requires a critical understanding of the practices of city-making. This period saw the expanded use of financial tools for underwriting construction, the development of legal strategies such as deed restrictions to ensure the financial stability of new developments, the accommodation of the automobile in site planning, and the founding of federal and local urban renewal programs. These new practices did not result from a desire to build cities as symbols of capital, but instead from a desire for “progress:” bigger, better, faster. Likewise, the expertise that generated these inventions did more
than automatically perform the logic of capital, as theorists Fredric Jameson and David Harvey have suggested; it also catalyzed individual personalities, professional practices, and social relations.

**THEMES**

The dissertation hinges on understanding the rise of expertise in early twentieth century America. Historian Steve Fuller argues that the first modern use of the term *expert* appeared in court cases early in France’s Third Republic in reference to handwriting specialists offering testimony to verify or disprove witness statements.\(^5\) At once individual and collective, the job required the skill of a specialist belonging to a similarly-skilled community whose members could verify or dissent. The expert, whose experience-based knowledge rendered authority, claimed status by leveraging his personal salescraft, but always bolstered that individual skill with a backup network of professional colleagues. Different from technicians, those “gentlemen calculators” who shared knowledge and whose book-learning personified objectivity without salesmanship, experts were information hoarders, doling out valuable data from the witness stand, and offering an authoritative seal of approval on the work of technicians.

Experts are also close kin to managers, their appearance coinciding with the rise of scientific and industrial management in early twentieth century America. Frederick Winslow Taylor’s “scientific management” proposed a rational system for eliminating inefficiency in factory work that crossbred ideas from engineering and business to create a new field, industrial management. Managers, as analyzed by historian Alfred Chandler, were a salaried class of employees responsible for improving efficiency, insulated from time-clocks and piecework, who occupied a midpoint between laypersons and intellectuals. Situated between these poles, experts wielded the specialized knowledge of technicians, the organizational authority of managers, and the persuasive personality of salesmen. They represented experience for hire.

Upon this definition of expertise, real estate developers worked to increase their beleaguered status in the marketplace. Professionalization, they believed, would stabilize a

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\(^5\) Steve Fuller, *Knowledge Management Foundations* (Boston, Butterworth-Heinemann, 2002), 143. The term appeared in English a few years earlier, but this use as a French noun is more in accord with today’s usage.
volatile industry and insure themselves a role. Through a process of legal, economic, and moral standardization, real estate developers organized their industry and positioned themselves as experts who could advise on policy questions as urban renewal legislation was drafted and enacted. Through alignments with city planning and land economics, real estate operators offered legislators and city leaders the benefits of an aesthetic and organizational understanding of urbanism and the financial acumen bred from having a stake in cities’ futures.

By approaching economic issues as inseparable from their cultural context, this dissertation argues that social capital influenced the risk-taking of the real estate industry. As historians studying the life insurance industry have shown, many pressures—from public perception to religious values to racism—influenced the economic calculations at the heart of actuarial science. Similarly, real estate decisions were not made in a vacuum, but amidst professional networks, social relations, and class biases. They were part of a cultural economy. By studying individual developers and addressing the decision-making process within projects, I examine how the force of individual personalities has weighed heavily on the history of property development. The particular stance of real estate developers as entrepreneurs in a field that required both collective association to establish status and individuation to establish salescraft outlines an ideology of entrepreneurial capitalism that balances the collective and the individual. It is a unique mix of Progressive ideology and American economic liberalism that played out in American urban and suburban space.

Borrowing from Progressives’ arguments about efficiency in city planning and administration, and from reformers’ moral arguments to motivate change, real estate developers deftly combined economic theory with an ethics of real estate practice to create what I am calling economic moralism. Like many professionalizing fields, real estate development hoped to instill moral behavior in its practitioners through different means such as education and licensure. When those failed, others succeeded—for example, the difficulty of securing loans made starting out in the field hard, and the Federal Housing Administration’s mortgage insurance program added an additional check on much of the system—and developers focused instead on convincing the public and each other that their motives were upstanding. To persuade investors, city leaders,
and planning officials, real estate developers proposed moral arguments for why new developments ought to be considered. In the suburbs, developers were creating environments for families, where their largest investment (a house) would be protected by careful and efficient site and landscape design, and further protected by deed restrictions. Especially with urban redevelopment and renewal, developers could argue that investing in downtowns was morally the right thing to do, as it saved from decay and devaluation pre-existing investments. But this moralism was never separate from the economic ends of a project and the developer’s bottom line. Rather, the profit-making agenda went hand-in-hand with the moral agenda, surrounded by a rhetoric that brought one with the other. Eschewing quick but unethical business practices, professionalizing real estate developers determined that upstanding behavior benefiting the public good would reap the steadiest, most long-term profits.

Any image of urban form implies a portfolio of capital growth and real estate practices that reveal the ideologies, political economies, and social technicians behind it. Appearing in the shape of a skyline of towers, or as arced rows of ticky-tacky houses, or concentric ring roads around an urban center, such tableaus also make visible the marshaling of expertise within real estate development. The machinery of real estate profit that produced these now-familiar vistas of large-scale urban form required advanced systems of management delivered via the medium of expertise. The building-to-profit relationship required professional expertise in architecture, planning, and real estate in order to achieve the scale and speed of development typical of the second half of the twentieth century. The early twentieth century roots of the social, professional, and institutional development of expertise, then, are one angle on the postwar American built environment that this dissertation situates within the larger question of the relation between architecture and capital.

Risk reaps reward. Risk also demands both daring and cautious management. The financial operations that enabled large-scale developments in postwar America relied on the careful balancing of risk, and it was the job of the developers who shepherded such projects to help guarantee against default. Developers sought out available capital to initiate new projects, with certain types of investors more willing to assume the risk on large mortgages. As architectural
projects grew in size, developers needed larger pools of capital to realize them. In order to obtain that capital, developers had to convince investors even more that the risk was low. This process required more than just properly calculated balance sheets. The developer himself—his personality, reputation, social capital, and business experience—became the surety, or the guarantee of the project’s success, working to ensure the investors that the project was a solid investment and would pay dividends as required. Thus, the financial risk assumed in a project is directly related to the salescraft of the developer. The ceremonial paperwork signings preserved in press photographs signal the importance of the characters involved, reminding us that it was not just the details of accounting, technical drawings, and projected sales prices that brought projects to construction but also the individuals whose desires and skills propelled a project forward.

The flow of expertise among financiers, design team, and developer was matched by the flow of capital during this time period. Increasingly, projects were funded by financial institutions that were not local. The changing landscape of mortgage finance, including the decline of local mutual aid and building societies, the growing reluctance of banks to invest in real estate, and the entry of life insurance companies into the mortgage market, shifted the business of large construction and mortgage loans from a local practice, performed through social capital as well as pro formas, to a more distributed practice. An insurance company in one city might underwrite a project in a different state, with a design team from yet another city. The funder may never have met the developer or architect before, and may have no interest in the aesthetic or urban mark the project will make on a place. Separating the developer, investors, and design team from the local context altered the social system of familiarity in the local development markets, opening the field to new selection criteria, including a more merit-based system.

Architecture’s role in these shifts deserves close attention, not to frame it as the complicit servant of capital, but because studying it reveals new historical insights for the time period. For Nichols in Kansas City, design connected city planning and landscape architecture to the suburban landscape, and provided him with a tool for elevating the status of both his work and

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6 Because all my case studies and all the projects I examine included only male developers, brokers, and financiers, I use to the masculine pronouns throughout the dissertation.
the plots of land he sold to consumers. For Herbert Greenwald in Chicago, an association with Mies van der Rohe gave rise to an urban agenda that responded to Chicago and Detroit’s urban conditions and articulated a cosmopolitan urbanism steady enough to compete with the suburbs. William Zeckendorf used I.M. Pei’s designs to elaborate his already-formed vision for dynamic urban places, consulting with other designers and policy makers to pursue the most feasible way to realize them. These designs, read as documents of their time, contain new insights about how architecture and real estate corresponded to imagine and construct new worlds. The scale of the projects is also significant. Bigger projects created opportunities for architects to design a new kind of urbanism—laying out streets, distributing programs, coordinating relationships among streets, sidewalks, open spaces, and buildings. This scale of approach gave rise to a new field, urban design, that architects in 1956 conceived of as something between architecture, landscape architecture, and city planning. Mediating between the planner’s metropolitan scale, the landscape architect’s focus on interstitial urban spaces, and the architect’s attention to the scale of the individual building, urban design matched in scope the agenda and ambition of urban renewal and the large-scale projects of the postwar period.

It is no revelation to note that American cities at the end of the twentieth century were vastly different than their younger, early twentieth century counterparts. Suburbanization and decentralization had taken a toll on downtowns, as had new highway construction. At the same time, the discourse around urban and architectural form shifted. The interests of city planners moved from a focus on comprehensively-planned civic centers to a split between the new field of urban design and a demographics-driven planning discipline. These generalizations on sweeping changes in urban form and discourse offer limited analytical fodder, but point to schematic shifts in building industry practices. As projects grew in size, they grew in price tag, and the finance industry invented new mortgage structures (more national in scope, more diversified in nature) to account for this creep. Larger projects, constructed on larger sites, could use design to help insure those mortgages against failure. By using urban-scaled site-planning strategies to protect against noxious neighbors or adjacent incompatible land uses, designers could insulate a project.

from financial threats. Legal pressures also appeared as a standardizing force to ensure financial stability. The quest for professionalization by real estate developers, and also for elevated status by architects and landscape architects, also impacted urbanism in the push to standardize practices and techniques in the industry. Handbooks on urban design and neighborhood planning promoted a regularized vision of urbanism that developers and architects could apply in various settings, like pattern books for suburban regularity or urban renewal’s isolating boundaries.

On another track, the case studies illustrate a transmission from suburb to center. Urban renewal legislation further encouraged large land-clearing projects in urban locations across the country. In short, real estate developers found new advantages in applying greenfield rules to downtown sites. The increased expertise resulted in more highly controlled and homogenized landscapes while nevertheless opening the door to a new scale of intensity in development. At the same time, real estate investing changed as more capital was available for new development, open to greater risk. Political support for land clearance in urban areas opened prime sites, and legislation further eased the hurdles to urban renewal.

CONCLUSION

In its wider implications, the project uses the role of the real estate developer to study the relation between expertise, architecture, the market, and profit. In 1900, architect Cass Gilbert famously proclaimed that the skyscraper was “a machine that makes the land pay.”\(^8\) Gilbert optimistically understood this architect-controlled, urban-scaled “machine” as transforming architecture into a form of capital accumulation, specifically designed to increase returns for the landowner. Over seventy years later, architectural historian Manfredo Tafuri also connected the skyscraper to capital growth, but with a much more fatalistic mindset. What Gilbert saw as progress, Tafuri saw as “land sweating”—the reformer’s term for the packing of leaseable square footage onto a piece of land at the expense of all else. Tafuri proclaimed the skyscraper to be an “anarchic individual” in the urban fabric. He saw only tension between the controlling mechanisms of capitalism and the power of the single corporation to construct the city. Aggregated, Gilbert’s architect-designed machines formed city skylines, an image that Tafuri viewed with a critical eye.

as “the organization of collective capital.”\(^9\) Gilbert’s take, though simplistic, offered architecture agency in its relation to capital; conversely, Tafuri’s interpretation, though politically rich, denied architecture any power. These opposing interpretations establish a range of relations between architecture and capital markets that I triangulate in this dissertation with accounts of individual developers, public policy, and expertise.

In this project, the question of the relation of architecture and capital revolves around the articulation of expertise as gauged in the production of urban form. Studying particular characters and their professional associations in tandem with real estate development projects will uncover the various modes of expertise that reigned over postwar development. In other words, I situate industry practices, tracked against their spatial consequences, in a larger framework of capital. While located in the field of architecture, the project negotiates its relation to urban history, intellectual history, and regulatory discourse, leveraging their affinities while maintaining focus on the building industry and resulting urban form. Prioritizing the spatial implications of development projects will address the challenge of such an interdisciplinary approach. The connection this project makes between architecture and real estate development informs our understanding of how expertise makes the land pay.

Chapter 1

Creating Expertise Outside City Limits: J.C. Nichols in Kansas City, 1908-1945

In 1946, when the real estate developer Jesse Clyde Nichols (1880-1950) approached his sunset years, the National Association of Real Estate Boards honored his professional achievements at a special banquet in Atlantic City. Neither as bawdy as a roast, nor as academic as a festschrift, the 1946 “convocation” presented premature eulogies to Nichols’ lifework, heralding him as the “Dean of American Community Planners and Builders.” He earned this title, the letterpress brochure states, “For his leadership in the thoughtful planning of American cities” and “For the great pattern he has created in the development of a livable community.”\(^1\) Underscoring the profession’s pursuit for respect, fellow developers spoke about Nichols’ legacy: his innovative subdivisions in Kansas in the Country Club District, his impact in raising the standards of the profession, and his leadership in the industry and its national organization, mentoring other developers in the craft of subdividing. His life’s work created an expertise that other developers prized.

Admirers dwelled on Nichols’ personality and reputation as well. One speaker described growing up

\(^1\) “In Tribute to Jesse Clyde Nichols,” Atlantic City, New Jersey, November 14, 1946. Published by the National Association of Real Estate Boards, Chicago, Illinois. Personnel files, “Nichols, Jesse Clyde,” Archives of the National Association of Realtors®, Chicago. Material from this chapter was presented to the Society of American City and Regional Planning Historians in Oakland, California, in October, 2009.
two hundred miles from Kansas City and hearing Nichols’ name as a child, and understanding his “legendary” reputation even then. Nichols’ stature carried into the future within the profession, the press, and the planning community. Newspapers and magazines highlighted Nichols’ important role in Kansas City alongside his humble origins and hardworking character, headlining articles with “From a Tract Beside a Hog Lot Grew His District of 10,000 Homes,” “How a Man with an Ideal Created a City of Beauty,” and “The Town That Jess Built.”² [Figure 1-2] When Nichols died in 1950, the Urban Land Institute created a foundation in his honor that today bestows the prestigious J.C. Nichols Award of $100,000 annually to an individual whose work demonstrates a commitment to responsible urban development. In the past decade, New Urbanists have picked up the mantel of Nichols’ “community builder” mantra; a 2006 PBS documentary on Nichols features several prominent New Urbanists describing the importance of Nichols’ legacy in “community building,” with both parties, Nichols and the New Urbanists, valuing how good urban design creates quality environments. Nichols’ high-acreage developments were matched by his high-profile status in the field.

Nichols’ rise to success from modest origins via a Protestant work ethic—the embodiment of an American myth—deserves scrutiny as a carefully crafted sales pitch, a persona built to sell lots and legitimize a profession. Such an analysis will also delve into the workaday world of tasks that forge a profession—and real estate development, at the time when Nichols entered that occupation, was hardly a profession. The field at that moment was not yet mobilized through a network of clubs or associations, and no degree or coursework legitimized it as a profession. Exploring Nichols’ early career offers an entirely different perspective of the man than his late-life tributes. Just out of college and a year studying at Harvard, he began his first venture in real estate by convincing his father-in-law and a few farmers from his home town to invest in a tract of land southwest of Kansas City, outside the city limits. The land was sold in a forced sale for cash by a bankrupt company, and in 1903 Nichols swooped in to take advantage of the deal. Kansas City had recently suffered serious flooding, destroying scores of houses, and Nichols leveraged this tragedy to his advantage, calling the development “Highlands”—not because the land was on

² See ULI personnel file on Nichols, Jesse Clyde Nichols, “Personnel Files,” Archives of the National Association of Realtors®, Chicago.
DID you ever look around your neighborhood and wish Mr. Jones wouldn’t paint his house that color, that Mrs. Smith hadn’t stuck her garage where it ruined the appearance of the neighborhood, that the Browns hadn’t built that ugly porch which shuts off the view, and that something would be done to keep that hideous gasoline tank from ruining the street?

Did you ever sigh and wish that you could plan for the whole district and keep people from spoiling everything after you had spent so much money to build a home you could be proud of?

Have you ever planned an ideal neighborhood, with brooks and trees, shaded walls, flowers, and wide, curving streets winding through parks and green valleys, with real homes nestling in shrubbery, a district play-ground for the children, and attractive business centers, not far away, built so that they add beauty instead of making a hideous spot in the town?

Well—and this is not a fairy story—there is a man who did all these things.

Born in one of the homeliest little towns in the world, out on the rolling plains, he had visions of beauty, and when he grew up he found the opportunity to build the city of which he had dreamed.

That man is Jesse C. Nichols. There is no need to tell anyone in the Missouri Valley, from St. Louis up to Great Falls, who Jesse Nichols is; for he is a household name.

He has built a city of homes for more than 25,000 people. He has turned a raw, rough section of washed prairie and hill land into one of the most beautiful spots in the world. In the district he chose to beautify and to build his model home city, there are six civic centers (and will be ten), four country clubs and golf courses, 120 miles of perfect streets and boulevards, eighteen miles of bridle trails, wading pools, playground parks, camp ovens, ponds, hills of woodland.

The garbage can, the trash pile, the back alley—all are gone. The stores, the movie houses, the business blocks, the gas-station stations—all are beautified by trees and shrubbery, and the architecture of each building fits into the entire plan.

THIS Nichols is quite a man. He started with an ideal, a couple of rails, and a board—and never lost sight of his ideal. Eventually he converted some of the richest men in Kansas City to his ideals and they helped him make them come true.

Not only has he built a model residence district of the country, but he has left his imprint all over the United States. He persuaded the big oil companies that it would be a sound investment to make their filling stations ornamental rather than hideous, and drew the plans most of them use.

He has been on the Kansas City Board of Education for seven years, he is president of the Art Institute, and leader in the work of improving the Missouri River. He was a main figure in planning and building the great Kansas City War Memorial on the hill overlooking the railroad station, a tribute of the estate.

Figure 1-2: Paul Kinkead, “This is the Town That Jess Built,” Liberty magazine, April 16, 1927, p. 65.
particularly high ground, but because such a suggestive name would help to sell lots. (Nichols subdivided and sold the land but did not build houses on it.) Nichols printed circulars advertising the advantages of this tract of land and the houses he was building on it to pass out to prospective buyers, handing them out “as destitute families left their flooded houses with their few belongings,” as Nichols later admitted in his memoirs.3 Clearly this incident was not cited when Nichols was named the Dean of American Community Planners and Builders, but it undercuts (in a historically productive way) the usual trajectory of Nichols’ biography. Nichols’ later success, and the professionalization of the field of real estate development, was not predestined, but was actively negotiated, from the raw material of hog lots and Highlands’ circulars to the language of ‘planned,’ ‘financially secure,’ and ‘beautiful.’

The little known details of his early career and how he became a national figure whose projects were models for other developers is more complicated than the myth suggests. The true story reveals insights into Nichols’ practice, decision-making, and ultimately, illuminates the effects his career had not only on Kansas City, and not only on the field of real estate development, but also on the American landscape. In his earliest endeavors, Nichols established the expertise that he would leverage for decades, extending his salescraft from home buyers to fellow developers to city planners and finally to the Federal Housing Administration (FHA).

This chapter will explore how Nichols created expertise by subdividing land and selling lots, convincing buyers of the security of their investment, and how his innovations reverberated in the fields of real estate development and planning. J.C. Nichols began his career as a small-scale subdivider with large ambitions; innovation came early in his career when he created automatically-renewing deed restrictions and home-owners associations. He promoted these innovations as protections for the buyer and for the community, tracking these and other new techniques in subdividing that held marketable advantages, and by presenting himself as a hybrid developer-planner. His career covers the professionalization period for real estate developers, predating and overlapping the key organizations in that movement. His work with the Community Builders’ Council and the Urban Land Institute (ULI) promoted his ideas not just to other

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3 Jesse Clyde Nichols, "Memoir,” 12. J.C. Nichols Company Records (K0106), State Historical Society of Missouri Research Center—Kansas City.
developers, but also to the Federal Housing Administration (FHA), that later adopted Nichols’ vision for deed restrictions as a model for other developers who wanted FHA mortgage insurance. Ultimately, this chapter will show how Nichols helped make deed restrictions a standard piece of the American landscape by leveraging his influence as a successful real estate developer, lobbying first for municipal regulations on zoning and later for federal support for deed restrictions as a means of private planning in perpetuity by formalizing his standard restrictions through the ULI and the FHA.

Showing how Nichols contributed to standard practices in the field of real estate development is one step toward understanding his role in creating *normative American urbanism*—the theoretical framework within which I will evaluate Nichols’ professional practices. What I am calling normative American urbanism refers to a typology of urban form that is undergirded by professional, aesthetic, and, most importantly, legal foundations that resulted in typical patterns of development, most easily seen in residential subdivisions. It grew out of expertise and persona, not just policies and governmental regulations, reflecting the salescraft Nichols employed in selling land lots to consumers. Investigating Nichols’ hand in creating that typology shows how such foundations ultimately impact urban form.

The framework of normative urbanism builds from Joan Ockman’s structure for understanding late modern architecture in her essay, “Toward a Theory of Normative Architecture.” Ockman contrasts a major and a minor architecture, arguing that the major field—the dominant style of late modernism exemplified by Skidmore, Owings and Merrill—defines itself politically and aesthetically in relation to the minor (and multivalent) field of pre-war European high modernism. According to Ockman, modernism’s “functionalist ethos infused the industrial process, increasingly becoming the chosen aesthetic of American big business. … this approach now became transformed from a merely accepted fact into a symbol of American cultural policy, an efficacious ideological tool. In other words, modern architecture stopped being an American import and became an export.” The International Style exhibit at MOMA—in Ockman’s retelling, the hinge between minor and major architecture—enabled an “increasingly homogenous architectural imagery” to be “transmitted back to Europe and throughout the world by a
triumphalist American culture.” Skidmore, Owings and Merrill’s glass towers came to exemplify the dominant major field, or what Ockman refers to as normative modern architecture.

Nichols’ impact on American urbanism parallels how American practitioners of modern architecture redrew its ideological framework in large-scale, mainstream projects. The chronology is not the same in this argument for urbanism as in Ockman’s case for modern architecture. In the case of urbanism, the major and minor categories are more deeply entwined and coeval. Nonetheless, comparing them will aid in theorizing the roots of a hegemonic pattern of urban development. In such a comparison, Nichols’ work represents the major or normative category, and the discourse on city planning in the U.S.—a shifting dialogue of the City Beautiful and the City Functional, the founding of municipal planning departments, what M. Christine Boyer calls *Dreaming the Rational City*—represents the minor urbanism, akin to the unsullied, politically-engaged high modernism of Ockman’s comparison. By putting these major and minor categories in conversation, this analysis can answer some of the ‘how’ questions, describing the application of ideas from city planning to a pattern of development that became ubiquitous.

The ideology of city planning discourse in Nichols’ time, a discourse that he both contributed to and learned from, embodied a Progressive political vision of municipal reform, coupled with an aesthetic of order, rationality, and efficiency. Comprehensive city planning—as championed by Charles Mulford Robinson and others like Harland Bartholomew, Edward Bassett, and John Nolen—was seen as the means for achieving an efficient and coordinated whole for the physical city, a vision that required a strong political orientation, liberal social policy, and an expanded municipal government. The comparison to Nichols is not to suggest that the discourse on city planning was monolithic or untainted by capitalism (or that it challenged the tenets of capitalism); it was neither monolithic nor independent of capitalism. Nichols’ work, in contrast with planning discourse, was a primarily private-sector endeavor whose horizons were limited to a

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tract of land, its physical improvements, and its salability. The political orientation of Nichols’ vision was backgrounded, its social policy stunted, and its vision for the role of government was to enable and aid private economic and physical development. Formally, though, the comparison between the city planning discourse of the time and Nichols’ projects is tenable, aligning at certain points including their approach to landscape architecture, their desire for visual harmony, and their holistic approach to achieving those goals.

Nichols, a singular but key player in creating the cul-de-sac landscape of suburbia, repackaged and projected an image of Good Real Estate Development through large, oft-cited projects—just as Ockman argues that modern architecture was repackaged. Nichols regularly borrowed from both the language and techniques of city planning to achieve his projects, and he repeatedly and explicitly defined his work and that of other “real estate men” in relation to the discourse on city planning. Nichols wiped any off-putting politics from city planning discourse in his retelling of it, casting city planning as a business-friendly initiative that would work hand-in-hand with developers to grow American cities.\(^7\) His deed restrictions established self-perpetuating, private controls to development that became the model for other developers, forming the legal groundwork for private land use control, aesthetic controls, and an intractable urban fabric. As this chapter will show, the legal, professional, and aesthetic practices that Nichols helped develop became foundations for normative American urbanism.

**ESTABLISHING SALES CRAFT: NICHOLS’ EARLY CAREER**

In his first few years as a subdivider, Nichols worked construction with his company’s one employee and a crew of workers, grading streets with borrowed equipment and building houses. At the end of a full workday, having changed into a suit, he would meet prospective buyers at the sales office located at the end of a streetcar line, and sell lots and houses until dark. He slept on a sofa at his head carpenter’s house, woke early to tend his horse, and chartered deals with neighboring landowners, offering in one case to demolish a barn in exchange for the salvaged

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\(^7\) This was a very different approach from Harland Bartholomew’s, that focused on city planning as ideally separated from private business initiatives, more ensconced in the public sector. Joseph Heathcott, “"The Whole City Is Our Laboratory": Harland Bartholomew and the Production of Urban Knowledge,” *Journal of Planning History* 4, no. 4 (November 2005).
wood that he would use to build sidewalks.\(^8\) Nichols worked incessantly and demanded the same of his employees. But at the same time, staff members were treated like members of an extended family. In the decades ahead, he would run his company with a strong air of paternalism, evidenced in the dozens of carefully made company scrapbooks that catalog events in the life of the company and its employees. As the benevolent ruler, Nichols was a quick judge of character, and would hire new employees on the spot, who would then spend their entire careers working for Nichols.\(^9\)

When he began subdividing in 1904, Nichols had no experience building houses or grading streets, and had never apprenticed with another subdivider. Not only was his experience thin, but his financial backers were hesitant at first as well. His one previous venture into land development in Texas and New Mexico had failed for lack of capital—his hometown investors were unwilling to send their cash so far, and Nichols himself had no financial reserves. Once he settled closer to Olathe, Kansas, they were more willing to support his idea to build small houses on the outskirts of Kansas City. Youthful experiments in entrepreneurship, selling everything from rotten bananas to mining stock, had prepared Nichols for diving into the field of real estate development, an occupation that would call for eager pitches to potential home buyers and financiers in addition to a larger sense of economic development.

In mid-career interviews, Nichols reflected on an industrial history class he took at Harvard with economist O.M.W. Sprague as spurring his interest in land development. The topic became the subject of his final thesis in economics—how

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\(^8\) Sidewalks made of wood boards were typical, William S. Worley, *J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities* (Columbia, Mo.: University of Missouri Press, 1990), 55.  
\(^9\) The J. C. Nichols archive holds the scrapbooks and microfilmed versions of them. Stories of Nichols' hiring practices can be found in his memoirs as well. Also see Richard Longstreth, "J.C. Nichols, the Country Club Plaza, and Notions of Modernity," *Harvard Architecture Review* 5 (1986).
raw land could be developed to increase its value. In the class, Sprague lectured on ‘natural economic law,’ or the idea that industry will relocate close to raw materials. Nichols later recalled how this concept translated to American geography in the boom of growth in the South and West, and then, in his mind, to his plan for southwest Kansas City’s expansion. As he put it, “Subdividing must necessarily correspond to the growth of the city, and the growth of every American city is necessarily industrial from the very beginning.” Nichols’ practical experiments in urban land development repeated the larger trend Sprague described.

The lots Nichols first developed in 1905 had no services: water, sewer, or electricity. The roads were graded but only some were paved, and ranged in width from twenty-five to thirty-three feet. His first advertisement touted the lack of city taxes and restrictions on the properties. The houses Nichols initially built on these lots had outhouses and no electricity; his own house had no water. Some lots were sold for as little as one dollar down and one dollar a week, and some houses for $10 down and $10 a month, but generally the total price of a Nichols house ranged from $800 to $1000. Financial backers for Nichols’ earliest ventures included college friends who were lawyers in Kansas City, with whom he established a joint venture, Reed, Nichols & Co., and farmers from his hometown. For subsequent projects, grain merchants, banks, and insurance companies also provided capital—generally short term loans of a few years that Nichols paid back with interest, terms just long enough to allow Nichols to offer installment plans for the houses and lots. Formally, Nichols’ earliest projects did not diverge from the existing street grid. Small in scale, generally only a few city blocks in size, these subdivisions followed the conventional pattern, extending existing streets in straight, cardinal lines. The street layouts avoided any expensive re-grading or other improvements; no landscape architect was involved. Lots were very narrow and long, and the inexpensive houses were basic working-class dwellings.

12 Worley, J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities, 64.
From the outset, Nichols’ desire was to move up-market into ‘high-class’ (that is, upmarket) residential subdividing—where he believed that land value was more likely to increase over time—and one model for this enterprise was the Rockhill District south of Kansas City, developed by *Kansas City Star* publisher William Rockhill Nelson. Nelson’s developments, though at the high-end of the market, represent the norms of real estate that Nichols would eventually rewrite.

Before expanding into real estate development, Nelson had worked with local leaders on Kansas City’s foray into the City Beautiful movement, a parks and boulevard system designed by landscape architect George Kessler in the 1890s, and had become interested in landscape architecture as a tool for real estate development. 

Nelson’s own role as a developer and his political power in the city as a newspaper publisher led to some criticism from those who saw a conflict of interest.

Nelson organized an effort to get approval for a new landscaped boulevard, part of Kessler’s original plan, that would extend from downtown out to his Rockhill District. Though eventually successful, the effort harmed his reputation, with Nelson disparaged in the process as “fantastically selfish, and wrapped in a vision of hundred foot boulevards… built out of the public

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16 There were three major papers in Kansas City at the time: the *Times* and *Journal* were morning papers, the *Star* was the evening paper. The *Times* editor Charles Grasty was involved with the Jarvis and Conklin Trust, a conduit for British capitalists looking to invest in growing American cities. Edward Bouton, developer of Baltimore’s Roland Park and a model for Nichols, worked for Jarvis and Conklin as a construction superintendent, and when Grasty moved to Baltimore to edit the *Baltimore Evening News*, Bouton followed to escape his Kansas City creditors. Bouton develops Roland Park beginning in 1891. Worley, *J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities*, 29-31, 52-23, Pearson and Pearson, *The J. C. Nichols Chronicle : The Authorized Story of the Man, His Company, and His Legacy*, 1880-1994, 30-32.
Around 1904, Nelson built his own formidable house and more modest stone houses to rent to his employees, then sold off other lots for residential use. He also built curving streets lined with trees and stone walls within the development connecting it to the existing Kansas City Country Club to the southwest. These landscaped streets, larger lots, and proximity to the country club helped attract wealthy people to the area. J.C. Nichols hoped that this demographic shift would rub off on his first venture in the area, located between the Country Club and the Rockhill District. But perhaps Nichols also learned a lesson from Nelson’s political snafu—reliance on public funding for neighborhood improvements engenders risks to one’s reputation and one’s projects. Unlike Nelson, J. C. Nichols would come to see the public sector as having a weak role in developing cities; real momentum could only be generated by private individuals and private funding. The relation between private sector businesses and public programs and funding required careful navigation for entrepreneurs like Nichols who saw interconnectedness of city planning and land development.

The razed barn that Nichols transformed into wooden sidewalks was the first of the physical “improvements” to the Country Club District—the name given to the aggregation of smaller, contiguous subdivisions developed piecemeal over Nichols’ career southwest of Kansas City. Nichols borrowed the equipment to put in the first curbs in the Country Club District from Peter Larson, William Rockhill Nelson’s foreman. Eventually Nichols built “our little white colonial office” [Figure 1-5] at the end of the streetcar line, but kept an office in town as well (at the back of a pharmacy that he traded for a lot). In regular newspaper ads and from the office, he offered copies of the plat to potential buyers, and he toured visitors around the neighborhood to show them construction progress and tout the area’s benefits. The sales building, built of frame construction and only existing for a few years, mixes the appearance of a residential building and the symmetrical pomp of a small civic structure complete with a flagpole. Already a sales tool

19 Called Bismark Place, Nichols advertised it in Nelson’s newspaper as being in the Rockhill District, a claim to which Nelson took offense. Ibid., 67-69
itself, the small building suggests ‘elite suburb’ in its design—Palladian windows at the ends of the two protruding wings of the building, a small pediment over the central door, roof cornices, many large windows, a curving stone wall at the street, and a pair of domestic fireplaces as bookends. The edifice greeted potential buyers and projected the aesthetic standard that the Nichols Company imposed on its subdivisions. Though new to the field of real estate, Nichols applied lessons from other developers’ examples and his own salescraft to capture the attention of potential buyers.

**CREATING EXCLUSIVITY: LANDSCAPE ARCHITECTURE**

One important difference between the work of an innovator like Nichols and that of a typical practitioner, like William Rockhill Nelson, is that Nichols employed landscape architects to design his subdivisions and most developers, like Nelson, did not. Landscape architects were an added expense that was usually avoided, but Nichols mined the techniques of landscape design to make his subdivisions more exclusive and more profitable. W.R. Nelson, on the other hand,
designed the layout of the streets without hiring a landscape architect, and his street layouts do not show the expected signs of a landscape architect’s hand—curved interior streets, small park areas, or a hierarchy of roads. Though he was familiar with some of the techniques of landscape architects from working with George Kessler on the parks and boulevard plan for Kansas City in the late 1890s, Nelson relied only on low stone walls, a curved boulevard, and tree-lined streets to convey continuity with Kansas City’s City Beautiful plans.

J.C. Nichols, by contrast, did hire a landscape architect during in his work on the Country Club District. As early as 1907, Nichols worked with George Kessler to subdivide a large farm he was purchasing west of land already subdivided. At this time, Nichols platted other smaller subdivisions whose layouts also suggest that Kessler might have been involved, perhaps offering suggestions and advice but not creating the drawings himself. The plats show curved streets, designed to address awkward, non-rectilinear conditions and topography. The November 1907 plat of Rockhill Place, for example, had to contend with streets to the west of the site that did not align with the streets on the east, and did so by creating a curved interior street to dissuade non-local traffic. Also to this end, the blocks were reoriented to run east-west, giving the bounding north-south streets more hierarchy for traffic coming from downtown to the north. This arrangement also improved southern exposure for the houses and broke the prevailing northerly winter winds.

George Kessler worked in Kansas City early in his career, preparing the parks and boulevard plan for the city with Nelson’s support, and working with Nichols on a few subdivisions. Kessler was trained in Europe in botany, landscape design, and civil engineering before returning to the U.S. to work as a landscape architect, and briefly as a gardener in New York’s Central Park. Newspaperman W.R. Nelson engaged him to design the parks and boulevard system after seeing his work in Merriam, Kansas, where he had designed a park at the railroad station. The

21 Worley, J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities, 70, 79-80, 94. William Rockhill Nelson and George Kessler were friends, see Worley 93-94.
23 Kessler bio from Kessler papers at UMKC (microfilm copy of his archive that resides at Missouri History Museum in St. Louis). Kessler worked for the St. Louis & San Francisco Railroad as head gardener after he
Kansas City commission was significant, and led to more prestigious work designing the fairgrounds for the Louisiana Purchase Exhibition in St. Louis in 1904, and further work in the Southwest. The parks and boulevards plan that Kessler created for Kansas City in 1893 called for land clearance of working class residential neighborhoods in order to shore up values of existing and planned upper-class neighborhoods. Kessler’s City Beautiful-inspired report was “a call for public funds to bolster private real estate values” more than it was an attempt to improve conditions in the city for the betterment of all citizens.\textsuperscript{24} The green space Kessler proposed alongside enhanced boulevards created buffer zones protecting expensive residential properties from encroachment by undesirable land uses that might appear along busy streets. Tellingly, the roads selected to become green-scape boulevards almost always abutted highly valued property. In contrast, Kessler’s task in working on subdivisions with Nichols (and also with Baltimore developer Edward Bouton on Roland Park) was to create—not just reinforce—higher land values through landscape architecture. Economic exclusivity and enhancement of lot values was the goal.

In 1907, Nichols was hired by the Ward family to develop their Ward Farm into Sunset Hill and he hired Kessler to design the subdivision. [Figure 1-6] Kessler’s design again shows blocks that run east-west, offering winter wind breaks and southern exposure for the houses. The northwest edge of the site was bounded by a meandering stream, Brush Creek. Ward Parkway, a thoroughfare whose first section was part of the Sunset Hill plat, parallels the creek in the northern part of the plan and then winds south through the Ward property; it was one of the major boulevards added to the 1915 edition of the parks and boulevard plan for the city (though it was not in the original 1893 scheme the Kansas City Country Club for which the district is named, sat on the east boundary of Sunset Hill (now Jacob Loose Park) and established a gridiron street

\textsuperscript{24} Worley is responding to claims by William Wilson’s book on Kansas City, Wilson, \textit{The City Beautiful Movement in Kansas City}. See also William H. Wilson, \textit{The City Beautiful Movement}, Creating the North American Landscape (Baltimore: Johns Hopkins University Press, 1989).
Figure 1-6: Map of Sunset Hill from company scrapbooks. From J.C. Nichols Company Records (K0106), State Historical Society of Missouri Research Center—Kansas City.
pattern (with the help of property lines and roads bounding the site). Though Nichols’ subdivisions in the Country Club District were what are now called “greenfield” developments, the land had all been surveyed and used in some way before Nichols arrived. Because the District grew in a piecemeal fashion as Nichols acquired land and financing, many of the preexisting streets (and a railroad line) were kept in the new plats. Given this pattern, it was inside the boundaries of the smaller subdivisions—benignly named areas like Sunset Hill, Rockhill Place and Hampstead Gardens—where Nichols and his landscape architects tested and applied new ideas. Even the construction details were calibrated to attract high-paying buyers. Following what W.R. Nelson did in the Rockhill district, J.C. Nichols paved the roads in his subdivisions. [Figure 1-7 and Figure 1-8] By 1908, he specified an eight-inch base of crushed stone covered with two-inch heavy macadam, crowned for drainage, and bordered by a two-foot wide cement curb and four-foot granite (“granitoid”) sidewalks. The curb design and size

25 As evidence of this, surveys of Jackson County, Missouri, from 1904 and 1911 show the neat grid of property owners’ names in this and all areas outside Kansas City’s limits. Plat of Jackson County, Missouri, Compiled from County Records and Actual Surveys, (Minneapolis, Minn.: North West Publishing Co., 1904). Plat of Jackson County, Missouri, Compiled from County Records and Actual Surveys, (Kansas City, Mo.: Berry Publishing Company, 1911).
was important for keeping cars off lawns in these early days of the automobile.26 Nichols was an early adopter of new techniques in land development that accommodated the automobile, setting his subdivisions apart from others. At this early stage, Nichols was providing for civic amenities—through landscape architecture—in his projects, using this to market them to high-end buyers.

After Kessler moved his practice from Kansas City to St Louis, Nichols hired the local firm Hare and Hare to create the street layouts and plans for his subdivisions.27 Sid Hare, the elder of the father-son pair, believed in combining landscape design with engineering. His son, S. Herbert Hare, trained at Harvard with Frederick Law Olmsted, Jr. and advocated landscape design techniques in the latest style.28 Two anecdotes help explain why Nichols chose Hare and Hare. One builds on Nichols’ Harvard connections. According to the company scrapbooks, Nichols made a trip to the east coast around 1913 when he met Frederick Law Olmsted, Jr. and asked for a recommendation for a landscape architect; Olmsted responded that he had a “man” in Kansas City already, the younger S. Herbert Hare, who was a pupil of Olmsted’s and one of the first people to study landscape architecture at Harvard.29 The second anecdote confirms the important role of Kessler in the landscape architecture profession in Kansas City. The father, Sid Hare, had worked as a civil engineer for Kansas City, beginning first as a ‘rodman’, progressing to draftsman, levelman, and transitman; when Kessler was hired to do the parks and boulevards plan, he consulted with Hare to provide local knowledge. The exposure to concepts of landscape design that Hare received through Kessler convinced him to change careers, working first in cemetery design and eventually opening his own landscape architecture firm, with his son later

26 Pearson and Pearson, The J. C. Nichols Chronicle: The Authorized Story of the Man, His Company, and His Legacy, 1880-1994, 49. Platted in 1909, Sunset Hill also had Nichols’ first cul-de-sac at 5120 Street. This was not the first cul-de-sac in the country (Tuxedo Park in New Jersey had some of the first), but Nichols’ use of this device is interesting given that New Urbanists, who bemoan the cul-de-sac, adore Nichols.
27 Kessler’s departure was on good terms—he was selected to design the fairgrounds for the Louisiana Purchase Exhibition in St. Louis in 1904. As his practice grew in acclaim and success, smaller projects like residential subdivisions for Nichols were not as important. Nichols and Kessler were friendly and corresponded occasionally even after Kessler moved away. KC054 001 microfilm v1p115-117.
29 The company diarists’ narrative gives this account in greatest detail. KC054 001 microfilm v1p117-8 Also see the biographical narrative from the Hare and Hare archive, UMKC reference number KC0206. Formal education in landscape architecture was still very new when Herbert Hare attended school; the Harvard program in Landscape Architecture was the first in the country.
Nichols benefited from the connection to Olmsted that brought him Hare’s talents as a landscape architect, but more noteworthy is the small and close-knit world of landscape architecture at this time period. As Nichols would look to professionalize real estate development, these contacts in landscape architecture modeled how a field began.

Nichols’ landscape architects used design to sell buyers a vision of high-end suburban living. Though Hare and Hare’s practice would never be as influential as Kessler’s, the firm designed features in Nichols’ subdivisions that reflect a new approach to real estate development. Their first project for Nichols was the small Hampstead Gardens subdivision. [Figure 1-9] Blocks were generally oriented to run east-west, as in Nichols’ previous projects, accentuating the hierarchy of arterial roads. The plat introduced curving streets and small, triangular parks at three-way intersections to direct car traffic with shared postage-stamps of landscape. These small triangular parks became a recurring theme in the Country Club District, defining the area as automobile-friendly and offering set-pieces for the public art that Nichols often included in his subdivisions. Curved streets, Nichols believed, offered an “ever-changing vista” that was “more pleasing to the eye,” as his son later recalled his father saying on drives through the District.31 The well-paved roads and sidewalks were all highlighted in advertisements for the District to illustrate readiness for the family car. Nichols’ two sons worked on road-building and maintenance crews in the summers, learning to lay heavy stones as base, breaking up that stone

Figure 1-9: Hampstead Gardens plan, Hare and Hare landscape architects, 1913. Nichols Company Scrapbooks, v.1 p.118. From J.C. Nichols Company Records (K0106), State Historical Society of Missouri Research Center—Kansas City.

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30 Hare opened his office in 1902; his son Herbert joined the practice in 1910. Hare’s interest in geology and local knowledge of the topography led him to tour Kessler around the west bluffs of Kansas City (became Cliff Drive). Kessler was also good friends with Sid Hare for years after they worked together. KC054 001 microfilm v1p115-117 See also Hare and Hare archive’s biographical sketch, UMKC reference number KC0206.

with a napping hammer, and “enduring the suffocating asphalt fumes as they spread the macadam top.”32 Increasing car traffic in the District led Nichols to specify road beds with a twelve-inch stone base below the macadam top (up from eight inches) in 1917, exceeding local and national standards for road construction.33 Well-maintained, well-constructed streets were a selling point for the Nichols Company, a feature Nichols leveraged to convince buyers of his progressive vision.

Early in their collaboration with Nichols, Hare and Hare designed the high-end Mission Hills subdivision, a 240-acre development of large lots on the Kansas side of the state line.34 Mission Hills, platted in 1912, was bisected by a creek that divided the residential area from the country club and golf course to the north. The traffic arteries that continued into the subdivision from the east curved to follow the topography and creek, creating the visual interest Nichols' liked. One exception at the center of the subdivision was “Colonial Court,” a block-long divided road with a formal planted median. Triangular parks at intersections were again laid out in accordance with the turning radius of an automobile. Lots were very large, some with as much as 175 feet of street frontage and varied in size. They were intended to draw high-paying buyers. “In these days of the motor car you can whisk around these long blocks in a jiffy,” Nichols told the Ladies Home Journal in 1921, explaining how the large-lot design improved automobility for residents.35 In an act of goodwill that nonetheless promoted his company, Nichols also planted thousands of trees in the subdivision between 1912 and 1919.36 Since the subdivision was in Kansas and in an unincorporated area, all services—sewers, water and electricity—were provided by the Nichols Company. The high level of service provided by the developer led to further innovations in the management of the subdivision through a homeowners’ association that will be discussed later.

By the early 1920s, Nichols’ street patterns regularly disregarded the preexisting grids within tracts of land. In the Armour Hills development, Hare and Hare designed a subdivision that...
Figure 1-10: Plan of Mission Hills, Hare and Hare landscape architects, 1916. From J.C. Nichols Company Records (K0206-15.0019a-001), State Historical Society of Missouri Research Center—Kansas City.
continued the numbered streets running roughly east-west on the site, but modified them to curve gently and break the grid’s regularity. [Figure 1-11] An aerial photograph of the development early in its construction shows a line of trees from the previous grid pattern that covered the site, in contrast with the new, curving street pattern that disregards the older plan.\(^{37}\) The plat plan [IMAGE - 1922] responds to the relatively flat topography of the site and the lack of any outstanding landscape features by highlighting the slight changes in topography with the lines of the streets and transitioning from a regular, gridded street system on the western boundary to a more curvilinear scheme in the center, and then returning to a regularized street pattern at the eastern boundary.

The application of techniques from landscape architecture to Nichols’ subdivisions offered greater marketing potential for the Nichols Company. Company advertisements highlighted these features to potential buyers, and later assessments of the District would praise Nichols’ achievements with regard to landscape architecture as different from the “ordinary way to prepare this tract for building,” which “would have been to lay it off with streets and alleys in rectilinear

\(^{37}\) Photograph is undated, but probably dates from around 1925.
fashion, without regard to its topography, the adaptability of its building sites or its natural lines of communications. Hilltops would be graded down to fill up hollows. Streets would cut ugly gashes in hills and go across ‘fills’ in the valleys. Trees in the way ... would be cut down.”

Nichols’ vision for landscape design set his subdivision apart from the ‘ordinary way.’ It also laid the groundwork for the legal and managerial codes that would regulate future development and land use on the site. The curving streets that follow the topography, triangular mini-parks that ease traffic flow at intersections, and attention to landscaping created a visual tableau that attracted buyers and provided copy for newspaper ads. From Nichols’ white-washed, neo-colonial sales outpost, potential buyers could survey the landscape and imagine stately homes and mature trees behind each sidewalk. But landscape architecture was not enough in itself to maintain property values over time. Nichols would need to rely on other mechanisms to achieve that goal.

CREATING EXCLUSIVITY: DEED RESTRICTIONS

Other developers were already using deed restrictions when Nichols began subdividing land in Kansas City, but only in the sales contracts with individual property buyers. J.C. Nichols, on the other hand, began his developments at the start of his life's work in the Country Club District by filing deed restrictions with his plats before a single lot had been sold. Legally, this expansion of the use of deed restrictions—combining blanket restrictions with the neighborhood (the plat) and individual restrictions with each lot—offered new and enduring possibilities. A deed is a private contract between buyer and seller; the restrictions or special covenants attached to that deed by the seller are said to "run with the land"—that is, these restrictions, once established by this private transaction, are attached to the land itself and remain, often as public record, for as long as the contract outlines. Plats—the publically recorded maps of a subdivided land—were typically used as selling tools by developers to show customers how lots were laid out in the area. Deed restrictions were not typically filed with the plats to the city or county. But Nichols realized the advantages of filing some restrictions with the plat to show customers his commitment to high-class residential development. It proved consistency to the buyers. Nichols’ earliest deed restrictions controlled land use by allowing only residential use; they controlled class by setting a minimum construction cost for the not-yet-built houses; and they controlled the urban fabric by mandating setbacks from the street and orientation of the building.39 By contrast, Nichols’ Kansas City competitor William Rockhill Nelson attempted to make his Rockhill District exclusive only through more conventional methods. He retained architectural control of the neighborhood solely through the original sales contract of each lot he sold, which was legally less binding and did not apply to resold lots. The cost of all common improvements like streetcar rights-of-way, low stone walls along arterials, and services like water, electricity, and sewers were built into the sales price.40 He put his profits toward neighborhood improvements like landscaping and road improvements; there were no deed restrictions controlling development.

39 After a period of 20 years, they would also expire, and were later revised (with approval of all property owners, attained by the Nichols Company). The earliest restrictions also included no provisions on race, relying only on economic means to exclude non-whites.
40 Worley, J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities, 96. Nelson did not hire landscape architect George Kessler, or so it appears, to design the Rockhill District, designing it himself instead. Given their work together on the parks and boulevard plan, though, Nelson
Building up his holdings, Nichols had accumulated over a thousand acres by 1908. At this point, the small areas which he had developed and sold were in a section already platted by a previous developer. [Figure 1-13] Nichols began advertising his larger plans in the Kansas City Sun by highlighting the large size of the development and the deed restrictions as protection against market instability. “Have You Seen the Country Club District? 1,000 Acres Restricted for Those Who Want Protection,” the advertisement read. And in a subsequent company brochure: “In the Country Club District you are given the protection that goes with ‘a thousand acres restricted.’” [Figure 1-14] The limitations on property use and buildings translated into good sales practices for the Nichols company. The language of Nichols’ ads suggests the exclusivity accompanying a members-only club and reflected consumers’ concerns that in a volatile real estate market ripe with speculators, their investment in a property might disappear. The substance of the restrictions—setbacks, common space, racial exclusion, and land use limitations—played off those concerns and were the central focus of Nichols’ sales pitch.

In the world before zoning, land developers who hoped to work at a large scale and build up a strong reputation in a city had few tools at their disposal to stabilize their business. Most developers looked to turn quick profits by subdividing open land and selling it to individuals as residential property. This type of development in nineteenth century cities is cataloged by Sam likely learned some landscape techniques from Kessler. Wilson, The City Beautiful Movement in Kansas City. 41 Worley, J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities, 124.
Bass Warner’s *Streetcar Suburbs* and resulted in the “gap-toothed appearance” of many American suburbs of this era. But in residential development for the upper class, the real estate men of the late-nineteenth century began testing options for deed restrictions to control the quality of development and attract a higher paying buyer. Deed restrictions in America had existed since at least the early 1800s—in Kansas City since 1850—and were commonly used in a very simple form. A restriction might stipulate a minimum cost for the house to be built on the site, or a particular material that must be used. But early deed restrictions did not often detail the enforcement nor the expiration and remained simple private contracts between the developer and the buyer. Developers used these restrictions as a sales tool to convince buyers that their property values would be maintained since neighboring properties would carry the same high standards. Enforcement, then, was at the discretion of the developers who had the option to

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impose fines as detailed in the restrictions or sue for breach of contract. Neighboring property owners could also sue but courts did not always uphold the deeds as valid contracts between those parties. Deed restrictions are best known as a tool for imposing racial segregation. Most deed restrictions written in the first half of the twentieth century contained provisions for racial exclusion—blacks, Asians, and other non-whites (sometimes even Jews) were not allowed to buy or occupy property. [Figure 1-15] Real estate analyst Helen Monchow’s 1928 book, *The Use of Deed Restrictions in Subdivision Development*, provided a guide to residential developers on how to use covenants. The chart catalogs how developers, including J.C. Nichols, employed racially restrictive clauses as one technique for controlling development when their legal durability was still untested. In 1948, the Supreme Court ruled in the case *Shelley v. Kraemer* that racial exclusion was unenforceable by the state under the Fourteenth Amendment, which rendered all such clauses void. But historians including Lizabeth Cohen and Dolores Hayden have argued that their influence did not end there. As the Federal Housing Administration (FHA) and Veteran’s Administration gained significant power

| Table III. Restrictions on Alienation and Occupancy |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Name of Subdivision and Location | Restrictions On Alienation | Restrictions On Occupancy |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Alleghany Furnace.......... | African-Americans prohibited | African-Americans prohibited |
| Baker Ranches.............. | Caucasians only | Caucasians only |
| Altonia, Pa................ | | |
| Arlington................. | | |
| J. E. Robertson & Co. | Caucasians only | Caucasians only |
| Chicago, Ill............... | | |
| Arlington Park............ | | |
| Landmark Realty Co. | | |
| Chicago, Ill............... | | |
| Armory Hills............. | Negroes only | Negroes barred |
| E. C. Nichols Inv. Co. | | |
| Kansas City, Mo............ | | |
| Anchorage Heights......... | | |
| Anchorage, Ky............... | | |
| Ashburton.................. | Seller must approve | Seller must approve |
| G. R. Morris Inv. Co. | | |
| Baltimore, Md................ | | |
| Andrews Sub’d............. | | |
| New Britain, Conn........... | | |
| Ayres Center Estates....... | | |
| N. P. Brown | | |
| Cleveland, Ohio............. | | |
| Aspen Hill Sub’d.......... | | |
| Brookline, Mass............ | | |
| Belmont Country Club....... | Caucasian only—Condition | Caucasian only—Condition |
| A. T. Me Intahal Co. | | |
| Chicago, Ill................ | | |
| Barton Hills................ | Caucasian only | Caucasian only |
| Ann Arbor, Mich............ | | |
| Beet Manor.................. | Caucasian only | Caucasian only |
| Fred T. Wood Co. | | |
| Oakland, Calif............. | | |
| Beacon Falls............... | | |
| Beacon Falls, Conn.......... | | |
| Bonelli-Adams Co........... | | |
| Boston, Mass............... | | |
| Bourbonnais Terrace....... | | |
| Louisville, Ky.............. | | |
| Brown Section............. | Caucasian only | Caucasian only |
| Thorne Bros. | | |
| Minneapolis, Minn.......... | | |
| Brookline Hills Sub’d...... | | |
| Brookline, Mass............ | | |
| Cuyahoga View Heights..... | White race only | White race only |
| Huxley & Haddon Co. | | |
| Cuyahoga Falls, Ohio........ | | |
| Colony Hills................ | | |
| Springfield, Mass........... | | |
| City view Realty Co........ | Negroes barred | Negroes barred |
| Baltimore, Md................ | | |
| Craig Sub’n............... | | |
| Lucas Valley, L. L. | | |
| Cushing’s Island......... | | |
| Cuyahoga, Mo................ | | |
| Devere Heights............... | Caucasian only—Condition | Caucasian only—Condition |
| Eagle & Shanesville | | |
| Carmel, Calif............. | | |
| Devereaux Manor Annex....... | | |
| Snead & Dato | | |
| Chicago, Ill................ | | |


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45 *Shelley Et Ux. V. Kraemer Et Ux. Mchhee Et Ux. V. Sipes Et Al.*, 334 U. S. 1(1948).
in the housing boom following World War II, these racial exclusions became racial policies implemented through federal insurance to mortgage companies. While racial exclusions were unenforceable, they set the pattern which softer discriminatory practices, such as red-lining practices by realtors and zoning ordinances by municipalities, followed. Histories of racial politics in the U.S. by authors like David Freund and Andrew Wiese focus on racial covenants in deed restrictions as tools for creating racial segregation. The spatial geography of the country traces these lines of racial exclusion and prejudice, with deed restrictions playing a significant role.

Nineteenth-century developers applied deed restrictions to their upper-class residential projects in different ways to promote exclusivity. Llewellyn Park, New Jersey, an elite planned residential community from the 1850s, had deed restrictions that restricted certain land uses and planned for maintenance of common areas. Lake Forest, Illinois, also used deed restrictions in this way. But both of these developments catered to such a limited upper-class market that other subdividers could not copy them. Typical of the time for more mid-range developments which carried covenants were restrictions like those used by developer Kersey Coates in Kansas City who only required brick construction in his subdivision, Coates’ Addition. In contrast, the residential districts designed by Frederick Law Olmsted are the most well-known, and oft-copied, cases of nineteenth century and turn-of-the-century deed restrictions, and some of the most extensive. Olmsted, Vaux and Company’s Riverside (1869), southwest of Chicago, had deed restrictions specifying setbacks from the street, minimum house costs, fence restrictions, and owner maintenance of street trees, but did not require company approval of house designs; his son and stepson, as Olmsted Brothers, would later include that provision in future developments. Other developments by Olmsted Brothers refined the restrictions; in Brookline, Massachusetts, (1884) restrictions included use restrictions, nuisance prohibitions, minimum setbacks and

maximum heights, and specified an expiration for the restrictions in 1920.\textsuperscript{50} A 1925 article in *Landscape Architecture* written by Henry Vincent Hubbard summarizes the restrictions used by Olmsted Brothers from 1883-1923, and is accompanied by a two-page, fold-out chart of the various restrictions in each development. "Nuisance" uses are often prohibited; charges for maintenance of common grounds, restriction to residential use, and building setbacks are all described. With these examples presented in a professional journal, Hubbard’s clear intent was to suggest them as templates for future subdivisions.\textsuperscript{51}

Olmsted Brothers worked with a developer in Baltimore, Edward Bouton, who built Roland Park, an upper-class residential district that opened in 1892. Landscape architect George Kessler, who later worked with Nichols, designed the first section of Roland Park, and Olmsted Brothers, the subsequent section.\textsuperscript{52} Roland Park was an important precedent for Nichols, and Bouton an important colleague. Bouton established deed restrictions in Roland Park, and included a more detailed set of prescriptions than others had used before. Businesses were prohibited, a minimum cost for houses was set between two and five thousand dollars, setbacks were fixed at thirty to forty feet, and the usual prohibition of nuisances such as raising hogs or building outdoor privies was also included. These restrictions on the first group of lots sold (pre-1900) were to run with the land in perpetuity. In subsequent properties Bouton limited the restrictions to twenty five years, then later allowed for their renewal by a majority vote of landowners. On the advice of the Olmsteds, Bouton added a stipulation in the sales contract—separate from the deed and not "running with the land"—that building plans be approved by the company in order to achieve architectural consistency in the development. Charges for maintenance of common areas (and things like street lighting until annexation by the city) were set in the deed restrictions and given a price limit. Deed restrictions were the only mechanism by which maintenance costs could be borne by residents, so developers were keen to employ them.

\textsuperscript{51} Hubbard, "Land Subdivision Restrictions: Notes and Table." Since the Olmsted firm was in business for over a century, and kept good records, tracking their use of deed restrictions is much easier than tracking other developers’ use of the tool. Earlier examples, like Llewellyn Park, Lake Forest, and Tuxedo Park, left few records for comparison. See also Worley, 26.
\textsuperscript{52} Worley, *J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities*, 29-36.
Bouton charged an annual fee to residents based on the street footage of each lot. Nichols and Bouton met a number of times during the 1910s in conferences of high-end residential developers, where they exchanged ideas about their projects' successes and struggles.

**PERPETUATING EXCLUSIVITY: RESTRICTIONS AND HOMEOWNERS’ ASSOCIATIONS**

Nichols continually revised his deed restrictions until they could function in perpetuity without his company overseeing them. The first small sections that Nichols platted inside his thousand restricted acres carried simple deed restrictions that set a minimum house cost, outlawed apartments, denied sale or occupancy to blacks, determined orientation and setbacks, and provided utility easements at the back of lots. These restrictions were set to expire after twenty years with no provision for renewal. By 1909, his restrictions in high-end areas had added a provision for extending the term of the restrictions by a majority vote of property owners. This renewal scheme was an innovation that Nichols later credited to Bouton in Roland Park, but it was new for Kansas City and new for the scale of development which Nichols had in mind. In 1914, Nichols altered his standard restrictions again. The renewals that he, the Olmsted Brothers, and Bouton had been using left the burden on property owners in favor of the restrictions to organize an election to renew the deed restrictions. But when Nichols platted Mission Hills in July 1914, he placed that burden on property owners who would want to change them. Instead of voting for a renewal of deed restrictions, he made renewal the automatic condition and required a majority vote to change or remove the restrictions. Nichols later boasted in a journal for the real estate industry that his Country Club District was “the first district in the United States where self-perpetuating restrictions were used.” In comparison to zoning, which was attacked as restrictive and negative, this change in administration implied that Nichols’ deed restrictions were self-perpetuating in a positive way. With the old style of renewals, restrictions could easily lapse when

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the renewal period slipped by, or if the developer went out of business. The new style of renewal meant that the property owners were not so dependent on the development company and could renew or change the restrictions through their homeowners’ association as they liked and as conditions changed. But if they were not paying attention to the expiration date, they would not lose the restrictions.

Changes to existing restrictions were also possible. For example, many restrictions included prohibitions against garages in the earliest years of the century (though not Nichols, who anticipated widespread use of the car). But as cars became more popular so did garages, and many subdivisions wanted to have that stipulation removed. Outside oil tanks, radio antennae, and sleeping porches all caused similar conflicts.\(^{55}\) The legal soundness of amending the deed restrictions was under debate in many states, but not in Missouri or Kansas, where well-written restrictions were generally upheld by the courts. Nichols also added an innovation by splitting the deed restrictions in two: one section, which was filed with the plat, was consistent over the entire subdivision, while a second section was particular to each lot and established orientation, setbacks and outbuilding locations, and other lot-specific requirements.\(^{56}\) This strategy drew the favorable attention of banks.

Another tool that Nichols innovated and used to manage the aesthetic and financial stability of his subdivisions was the homeowners’ association. Deed restrictions could provide a legal mechanism for controlling land use, aesthetics, and other variables, but the question of enforcement of the restrictions was still open. The developer, in this case the Nichols Company, could bring a lawsuit against infringements of the deeds, but after a subdivision was established, there was little incentive for a developer to continue its enforcement of restrictions. The Nichols Company nonetheless stayed involved, as a matter of professional reputation, but Nichols wanted to create a body that could accept this task in perpetuity. The way to achieve this goal became


\(^{56}\) By May of 1924, the J. C. Nichols Company had developed its restrictions to such a point that it wanted to standardize the restrictions across all previously platted subdivisions in the Country Club District. Nichols hosted local meetings to discuss the plan and then called for a vote which passed easily, and despite one lawsuit that went to the state supreme court, the deed restrictions for the entire Nichols area were re-filed and made binding. Also, plan approvals were part of the sales contract, and thus not included in the debates and changes in the deed restrictions. Worley, *J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities*, 132-134.
apparent with the Mission Hills project. Because it was sited on the Kansas side of the state line, it was not incorporated into the city of Kansas City, Missouri, and was miles away from any other incorporated municipality. Nichols faced the question of how to provide city services like water, sewers, and electricity—all necessary for the elite subdivision he planned. Nichols chose to incorporate a company that was distinct from the Nichols Company, and instead connected to the homeowners in Mission Hill, to provide these services. His innovations with this model created the blueprint for others to follow, and for Nichols to heavily promote for decades to come.

Homeowners’ associations had existed in various forms for decades before Nichols began employing them. Models can be traced back to the mid-eighteenth century in London’s Leicester Square, and in the U.S., to Gramercy Park in New York City and a landowner-initiated version in Boston that began in 1844. Village improvement societies became popular in the late nineteenth century, and provided another model for developer-initiated homeowners’ associations, though their goals were vague and their success questionable. Bouton’s Roland Park in Baltimore was one of the first developments to have a developer-initiated homeowners’ association that was founded for the purpose of sustaining the original vision of the development plan but membership was voluntary. Its predecessor was the Roland Park Civic League (est. 1895), whose functions included supporting the fire department, lobbying the developer for improvements like sidewalks, and overseeing garbage collection. After a dispute with the Roland Park Company and Bouton over water rates, the Civic League formed the Roland Park Roads and Maintenance Corporation on July 26, 1909, and Bouton transferred to its control the upkeep of street roadbeds and sewers, the right to collect and administer maintenance funds, and the right to waive or enforce restrictions. It was controlled by a board of directors, made up mostly of residents with a few seats reserved for the Roland Park Company. By 1918, Bouton reported that the arrangement was successful; during this time, as mentioned before, he was meeting regularly with a group of high-end residential developers that included Nichols, so it is possible that Nichols learned of Bouton’s experiment during these meetings or through this group of developers.57

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57 Ibid., 157-161. On village improvement societies, see also David P. Handlin, *The American Home: Architecture and Society, 1815-1915*, 1st ed. (Boston: Little, Brown, 1979), 91-116. The meetings of high-
Nichols had also experimented with the idea of a legally incorporated body to achieve control over real estate’s externalities early in his career. When he was just beginning the Country Club District, streetcar service to the area was bleak—the only option was a noisy, smoky train that required changing lines between downtown and the District. Nichols wanted to upgrade service but could not convince the rail operators to comply.\(^5^8\) Unable to work with them, Nichols organized the Westport and Southside Improvement Association in 1905 by gathering support from his investors and from property owners in the area to raise the funds needed to take over the streetcar line. The association bought the line in 1906, deeded the property to another streetcar operator who electrified the line and provided good service to the area (even naming its cars Country Club Cars so that riders boarding in downtown were marked as residents of the Country Club District).\(^5^9\) Following this victory, the Westport and Southside Improvement Association appears to have folded, their mission achieved.\(^6^0\) Single-issue oriented groups like this one were common in Kansas City for business and property owners to lobby for certain aspects of the parks and boulevard plan; they were also a model for Nichols when he was looking for ways to maintain his subdivisions.

Later, after Nichols completed a handful of subdivisions in the District, the question of how to provide certain services to it arose as Kansas City debated annexing the District. Working from the examples he had seen, Nichols organized a voluntary homeowners’ association among all homeowners who had bought their lots from him. Established in 1910, the Country Club District Improvement Association charged an annual fee based on the front footage of each lot. The Nichols Company paid the fee for any unsold lots. The association organized police protection from Kansas City (despite being outside the city limits) and garbage collection—both city services that would soon be provided by Kansas City, as the city had all but given final approval of annexation. The association was tightly connected to Nichols, who wrote the letter announcing

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58 The company that owned the tracks leading to Nichols’ property was still using steam engines and had not electrified the line, making the journey smoke-filled and unpleasant, hardly suitable for Kansas City’s elites.

59 Worley, *J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities*, 77-81. The association also lobbied for a boulevard connection from the city down to the District, and by 1910, Nichols (working without the association) finally received approval from the park board.

both police and garbage services, and, like the streetcar-line association, was under Nichols’ control.\textsuperscript{61} The tasks of the association were not additions in service so much as they were transfers of responsibility from the Nichols Company, whose interest in the continual upkeep of the property would reasonably decline with the sale of the last lot, to an entity that would exist beyond the life of the Nichols Company.\textsuperscript{62}

On the Kansas side, the Mission Hills Homes Company (est. 1914) likewise provided city services to residents, but, without the forecast of annexation, the association needed to provide more than garbage collection and policing. Being its own jurisdictional island, the association maintained common landscaping and vacant property, and hired contractors to build and maintain sewers, street lighting, and signage. The association was responsible for gas, water, electricity, fire protection, and paying the taxes for common areas. No longer based on a voluntary system, membership in the Mission Hills Homes Company was automatic upon purchase of any lot and began with the sale of the first lot. These characteristics set it apart from previous models, making it more akin to a private government than an improvement society. While now sharing control with property owners even in neighboring subdivisions, Nichols still reserved his right to enforce deed restrictions, which gave a broad range of parties legal standing in any conflict.\textsuperscript{63} With these means, he extended the enforcement of the private contract between developer and buyer to the wider neighborhood. In addition to having the right to compel adherence to deed restrictions, the association also had the funds to do so from assessments and the incentive as equity-holders to intervene. As a legal body with some budget for fees, they could bring suit against anyone in the development whose violation of the restrictions was egregious enough to require action.\textsuperscript{64} From Nichols’ perspective, this entity was a way to ensure that the neighborhood standards that were

\textsuperscript{62} Before the homeowners’ associations, Nichols Co. sales contracts contained a provision for a neighborhood maintenance fee, but had no provision for increasing this annual assessment. Pearson and Pearson, The J. C. Nichols Chronicle : The Authorized Story of the Man, His Company, and His Legacy, 1880-1994, 60.
\textsuperscript{64} The idea to cede this right to the association probably came from Bouton’s experience in Roland Park. Worley, J.C. Nichols and the Shaping of Kansas City: Innovation in Planned Residential Communities, 168 note 123.
written into the restrictions could continue without his oversight, and that a governmental body (like a village or a township) could not override the homeowners.\textsuperscript{66} Assessments were determined not by street frontage—as Bouton had done—but by the square feet of a lot.

Nichols did not establish any other homeowners’ associations for seven years after starting the Mission Hills Homes Company. Then in 1921 he started the Country Club District Homes Association, and gave it many of the same powers as the Mission Hills association, even though it was well within Kansas City limits. Services that were the responsibility of the city, such as snow removal, care for street trees, street lighting, garbage collection, and maintenance of public areas and playgrounds, were then supplemented by the association. This association began after many lots had been sold, so to initiate it, the Nichols Company had to convince the owners of a simple majority of the front footage of each subdivision to agree to join. Given that the company was itself still a significant landowner in the area (some lots remained unsold), this task was not too difficult. The example of Mission Hills, by this time a few years old, was persuasive, and Nichols worked with some sympathetic landowners to convince others to support the association. Nichols hosted dinners at the Mission Hills Country Club for residents of three subdivisions to organize homeowners’ associations. His commitment to the project of creating homeowners’ associations, evidenced in these efforts, reveal both a genuine interest in maintaining the high-end quality of the neighborhoods and the business acumen that helped sell the remaining lots in those areas while maintaining his good reputation. Afterwards, Nichols would organize homeowners’ associations at the start of each new subdivision, seeing them as a new sales tool for ensuring stability, exclusivity, and services over time.\textsuperscript{66}

Developers believed stricter restrictions were favored by property owners because they also thought, along with bankers, that such stipulations would ensure stable property values. The mortgage industry typically offered mortgages on a five year term which then went up for renewal, and in a stable neighborhood where property values had not fluctuated, banks were more likely to

\textsuperscript{66} Ibid., 166-167. The association was called a company because this was the best fit for the time—Kansas did not recognize non-profit organizations as legal entities until they were incorporated—and as a company it could achieve the intended results. UMKC WHMC KC0106 Box 279, J.C. Nichols Company, “Book of Restrictions,” p.85. Also see “The Historical Development of Mission Hills” (draft chapter by Flo Littleton for a 1981 land use study), UMKC WHMC, KC0106 box 170 folder “Historical – Residential – Mission Hills.”


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offer favorable rates on the remaining balance of the principle.\textsuperscript{67} Nichols believed that the Country Club District was "a practical demonstration of the value of good planning, as is shown by its effect upon the banks and insurance companies, simply because they feel that by our planning we are securing values, stabilizing values."\textsuperscript{68} Without zoning regulations or deed restrictions, and without the authority of a city planning department, a home buyer would have no assured expectations for the development of neighboring properties. Further, the home buyer would have little to no influence on neighboring subdivisions. Real estate was "unstable merchandise," in Nichols' words.\textsuperscript{69} Not only would the bank be more likely to renew a loan on a covenant-restricted property, but noxious industrial or commercial tenants could not move next door. While these protections offered the developer the obvious incentive of greater profit and interest in the property, they also afforded the buyer significant benefits as well. Residents of the Country Club District would promote the benefits of the homeowners association, and in 1944, the executive secretary published an article in \textit{House Beautiful} examining how the restrictions supported by the association kept the neighborhood in line. [Figure 1-16]

\textbf{SHARING EXPERTISE}

Nichols’ work as a private developer, expanding Kansas City and forecasting future conditions in the legal contracts, is an exemplary case for investigating the relationship between private development and public planning discourse. The business world always had a strong involvement in American city planning, but if deed restrictions are included under the umbrella of planning as this chapter argues, then the scale of that involvement expands immensely to include not only top-down, grand plans supported by business leagues but also residential subdivisions regulated upward from the base unit of a single lot. How it was that private developers stepped in to do the work of planning (by regulating land use, building setbacks, etc.) alters our view of the relationship between private enterprise and the idea of the public good in American urban history. Deed restrictions at this time stand as an instance where alternatives to the power of the private market were eschewed, and where comprehensive, government-led planning failed to take hold.

\textsuperscript{67} Ibid., 137.
\textsuperscript{68} Nichols, "Financial Effect of Good Planning in Land Subdivision," 95.
\textsuperscript{69} J. C. Nichols, "Home Building and Subdividing Department," \textit{National Real Estate Journal} (27 August 1923): 27.
If you are a typical American, you take a lot of pride in your home. Large or small, city or suburban, it must look right, work right, have an atmosphere which spells y-o-u. You probably saved a long time to buy it, spent weeks, months, or even years seeing that it was tastefully decorated, efficiently equipped. You work hard now, cheerfully, to keep it up. It’s your background—your world—a place of which to be proud. And you want it to stay that way.

But do you realize there are many things which affect your home over which you have no control? Are you aware that your neighborhood can change its character or integrity, influence your family life, alter your friends’ impression of it, and even reduce the value of your property—without your lifting a finger? For the neighborhood in which your home is located is an integral part of your home’s atmosphere and value. And neighborhood characteristics are determined by and depend upon everybody in the neighborhood.

Let’s say you chose your home site for certain neighborhood qualities which appealed to you—a quiet street, tree-shaded, with newly kept lawns. It is zoned, yes, against commercial build-

Figure 1-16: Littleton, Faye D. "Is There Something the Matter with Your Neighborhood?" *House Beautiful* 86 (November 1944): 90.

against the desire to stabilize real estate values in a volatile economy. In place of the comprehensive plan stood individual legal contracts between developers and land purchasers, documents written as private contracts of sale, filed with municipal governments but attached to
the land, whose externalities sometimes result in public benefits. The legal history of deed restrictions, and the New York State case (*Neponsit Property Owners Association, Inc. v. Emigrant Industrial Savings Bank*, 1937) which finally solidified their standing “in perpetuity” as contracts that “run with the land,” support the claim that even with the momentum and good will of the Progressives, deed restrictions achieved only one goal fully—to convince buyers that their investment was more secure—while serving a severely limited idea of the public good, often for whites only.\(^7\)

While it is “prevailing historical orthodoxy” that “business groups had heavy hands in many reform schemes of the early twentieth century and sought to further their own social and economic interests under a mantle of efficiency, economy, and businesslike methods,” how this process unfolded with regard to the legal means available to private developers working without the benefit of comprehensive plans remains to be seen.\(^7\) Before 1916, American developers did not yet have comprehensive metropolitan plans to support or guide them, nor did they have zoning ordinances. One way this alliance between developers and planners revealed itself was in the debates about deed restrictions as a tool for controlling urban growth—a debate which would also help solidify the professionalization project of real estate developers.

Nichols himself crossbred the professions of real estate broker and land subdivider, which put him in contact with both the world of real estate and finance as well as landscape architects.

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and their alliances with (and development into) planners.\textsuperscript{72} His personal story, from residential developer to booster for planning, illustrates how the business community influenced the movement for comprehensive planning. In 1912, after the basic outlines of the Country Club District had been constructed, Nichols spoke at one of the first annual conferences of the National Association of Real Estate Boards—his first exposure to national prominence. The NAREB, the professional organization for the real estate industry, was just beginning to assume a national presence. In his speech, Nichols detailed his methods as a developer, and challenged many of the basic truisms of the industry: that land should be sold as fast as possible, that costs should be minimized, and that advertising should be sensational. Nichols expressed his preoccupation with how older residential areas were being abandoned for newer ones at the edges of towns (which meant more business for the real estate industry). He believed this population shift happened because those older neighborhoods carried none of the protections of zoning or deed restrictions to stabilize their values. Nichols then quickly made the connection to planning: “I believe the city-planning idea is growing throughout the country, and will soon extend into the better subdivision and protection of residence property.”\textsuperscript{73} Nichols believed that his method, which incurred much higher “carrying charges,” that is, investments in land and infrastructure that did not pay off quickly, than normal, was beneficial to all parties. “The best manner of subdividing land should not necessarily mean the quickest sale…. The most efficient manner of platting the land should be the plan which gives the greatest value and security to every purchaser, adds the greatest amount of value and beauty to the city as a whole, yet produces a big profit to the man who plats the land.” He then described his success with deed restrictions. “In the early time I was afraid to suggest building restrictions; now I cannot sell a lot without them. We … find the more restrictions we can put upon that plat, the more this property is sought by those wishing to build permanent residences.”\textsuperscript{74} Nichols promoted this style of development to city planners as an urban landscape architect.


\textsuperscript{74} Nichols, Real Estate Subdivision: The Best Manner of Handling Them, 6-7.
proposition, believing it would result in better cities that would not be pockmarked by uneven
development.

As mentioned, Nichols used his plats as a sales tool. Prior to any sales he filed plats with the
city which included deed restrictions on every property within that plat. This recorded plat showed
potential buyers that all the properties in the area were guaranteed to carry the same restrictions.

Before this innovation, developers would show buyers the restrictions on each lot but there was
no guarantee that those restrictions would be applied to each sale. Subdividers would sell off the
last properties in a development without these restrictions so that they could finish a project more
quickly and cover their carrying charges. Nichols changed this practice so that the desirability of
an area would increase with each sale as the neighborhood became more established and the
effect of the deed restrictions became more visible. Speaking to fellow developers, Nichols said
that, “one of the most difficult things of platting property is the sale of the last five, ten or fifteen
per cent of your lots…. In our present development, our last lot is always the highest-priced lot
sold in the addition; and we do not have our market flooded behind us by our purchasers
endeavoring to re-sell their land below our own prices. And every sale we make naturally adds
value to our adjoining holdings.”

Deed restrictions, platted as Nichols did, could promote

Deed restrictions can be seen as an attempt to mediate between private property owners
and different conceptions of the public good. At a simple level, what one property owner does to
his or her piece of land can have a huge effect on that owner’s neighbors. But in the early
twentieth century, the government had done little to protect individual property owners from
impositions by their neighbors. Regional Planning Association of America (RPAA) member and
planner Henry Wright agreed with Nichols’ use of deed restrictions because of this lack of
protection, and said, responding to a speech by Nichols on deed restrictions, “It remains for our
public to realize that he who exercises his independence in a way which will damage the value of
his neighbor’s property is just as much to be condemned as if he had actually taken from him

\[75\] Ibid., 11.
\[76\] Histories like Privatopia tend to forget this.
some object of ascertained financial value." Planners like Wright saw the unfairness of unregulated free-market urban space as something which deed restrictions, as a contract between neighbors mediated through a developer at the time of construction, could alleviate. The debate regarding the rights of individual property owners within a larger neighborhood was at the center of the issues of deed restrictions, and those deed restrictions were originally designed as a way not just to protect property values, but also to negotiate, albeit privately, the difficult line between the rights of one property owner against another.

From Nichols’ perspective, a formalized, public planning process would negotiate those issues with input from many fields. “Efficient city planning involves vitally [sic] every industry and every individual of our cities. It is the insistent demand of business and human instinct for the use of reason, fairness and foresight in the organic construction of a city—according to a carefully prepared plan—on exactly the same principles as govern any commercial undertaking, the building of any house, the laying out of any farm or the intelligent execution of any human activity.” The profession with the most experience, and the skills to improve cities in this way, was Nichols’ own. “Cities are the handiwork of the real estate men. Whether our cities are physically bad or physically good is our responsibility…. [W]e are realtor scientists.” Capturing the spirit of Taylorism and Progressive ideology, his invocation of the word “scientists” seems geared to motivate other real estate men to improve their practices along similar lines. He sees the path he advocates as a change from the City Beautiful movement, at which Nichols scoffs: “The time has come when we must cease to foolishly and vaguely regard city planning as simply a visionary scheme of idealists for civic embellishment; and we must now realize it in its fundamental practical scope of actual planning and replanning of cities as they should be.” Nichols’ reduction of the City Beautiful movement to “civic embellishment” allows him to position his innovations as the purview of a new breed of business-friendly, homeowner-friendly planner.

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79 For a perspective on how push for comprehensive planning coincides with the City Beautiful movement, see Jon A. Peterson, The Birth of City Planning in the United States, 1840-1917 (Baltimore, Md.: Johns Hopkins University Press, 2003).
comprehensive plan, for Nichols, solved the problems of the city, the problems of the individual property owner, and the difficulties of the land developer.

Many stakeholders were involved in the debates around planning. Landscape architects gained prominence for their connection to the design community and their experience with large tracts of land. The Progressive hope was that the skills of scientific management could be imported from the private sector world of business into the public sector’s administration of urban issues. Nichols saw himself as offering that expertise to the discourse, and given his frequent invitations to speak at conferences, publish in journals, and eventually lead the Urban Land Institute, his colleagues in planning were interested in his perspective. As he stated in 1916, “I believe that the work the subdivision men have done in this country has been, in a certain degree, the foster mother of the city planning movement.”

Calling on both his colleagues and landscape architects to work better together, Nichols continues:

> The whole work of the layout of the city in general is largely the work of the real estate men…. And every landscape architect makes an immense mistake when he simply tries to cram down the real estate man’s throat certain ideals of his own, and doesn’t take into full consideration the cost…. I want to assure you that the ideals of the men engaged in the real estate business in this country will respond to your suggestions, and in the next few years we will get a better grade of land subdivision in this country, on a better paying, financial basis.

Nichols believed that the financial costs of good planning need not be high, and were easily made up with the increased potential for profit. Landscape architects could teach real estate developers how to make more pleasant and less costly subdivisions, with grading plans and landscaping that maximize beauty and efficiency. But one’s job as a real estate man, he later said, is to “devote his energies to the study of stabilizing property values, the betterment of living conditions, and the making of our cities more efficient for commerce and industry. Here is the great opportunity of our National Real Estate Association, and, in all frankness with ourselves, any scientific diagnosis of the physiology of our cities should spur into immediate action every man in this convention.” An intelligent city plan “is simply good, practical hard sense.”

According to Nichols, the crisis of real estate volatility is due to the “economic depreciation hazard attendant

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81 Ibid., 106.
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in all classes of property arising from the proximity of property of injurious character or uses.” Nichols thought “sweeping control of private property” was needed, especially through zoning and its far-reaching implications.83

The power of intelligent planning stretched even further for Nichols. In a 1914 article for the American Academy of Political and Social Science, Nichols argues that deed restrictions can be applied just as successfully to low-income housing as to high-priced developments. As municipal governments were beginning to get involved with the control of the urban environment through park commissioners, fire codes and the right to condemn buildings, Nichols saw an opportunity for cities to increase their involvement in low-income housing.84 Nichols knew of laws and ordinances in many cities which affected “better residence property” and wondered, “if the real estate owners [of less-affluent areas] of the country will not give this question the same consideration as they are in the better residence property, is it not a matter for municipal control and legislation?”85 Here Nichols made an early call for greater government involvement in regulating the urban environment. As a business person, Nichols wanted greater security in the industry to stabilize his business against the fluctuations of the market; as an urbanist, Nichols wanted to see equal consideration given to the development of all residential areas in a city; as a professionalizing developer, Nichols wanted to halt the corrupt practices of the typical curbstoner from shaping the city through shabby piecemeal development, and wanted instead a comprehensive set of improvements which would be administered by efficient businessmen in partnership with a well-administered government. Two years later he states his opinion even more explicitly in an address to the National Association of Real Estate Exchanges: “It is only by the adoption of a progressive, intelligent city planning commission, with wide municipal control, cooperating with the city administration and supported by the population at large, that we can give residence sections of our cities in general, the same economy, efficiency and convenience being

83 Ibid., 30.
worked out in the few high-class residence developments of our country today."86 Public administration would have to step in.

“Now, how in the world can the private developer, without municipal assistance, expect his property to succeed, if he is to work with unregulated development all around him?” Nichols firmly believed that “private development must have municipal aid” in the form of zoning, at a minimum.87 For him, zoning was a mechanism that extended protections to the individual property owner that deed restrictions already offered in the form of private contracts. Despite pronouncements of community or civic benefit, zoning was in many ways a public regulation developed out of a private attempt through contract law to protect individual landowners. Perhaps more accurately, zoning protected property values. Planning historian Constance Perin concludes, “Even to its most convinced champions, zoning has never been a reliable growth mechanism for deliberatively limiting and channeling growth. In fact, just the opposite is true: it is a major piece of industrial equipment, quickly tooled … to produce the latest models favored by the capital market.” The fast success of zoning, Perin believes, would not have occurred if it had not also been to the benefit of its promoters in the real estate industry.88 Zoning regulations produced similar results to the techniques used in deed restrictions, and large land developers like Nichols wanted to see zoning enacted because it would help control what they were already trying to regulate on their own.

**NICHOLS’ LEGACY**

After his early years developing the Country Club District, Nichols continued to be a booster for both zoning and deed restrictions. He maintained his involvement at the national level in the real estate industry and was one of the founders of the Urban Land Institute (ULI).89 Through the ULI, Nichols chaired the Community Builders’ Council which published *The Community Builder’s*...
Handbook in 1947 as a guide for other developers to learn from the experience of Nichols and others. The guidelines for deed restrictions in the handbook mirror Nichols’, and are headlined as recommended by the FHA. In the early 1960s, the FHA contracted the ULI to research homeowner associations and prepare a handbook of recommendations; the Country Club District is listed as a case study more than fourteen times. As part of his role with the ULI, Nichols was ultimately one of the key architects of the standard deed restriction that the FHA used to insure mortgages in the following decades. One historian summarizes that “[m]ost of the goals that J. C. Nichols outlined in 1916, for public and private land-use planning and regulation to aid the residential development industry, were basically achieved by 1940.” Nichols’ role was central to the final stages of the historical development of the deed restriction: by the late nineteenth century, deed restrictions appeared in many high-end developments; by the 1920s they were standard practice for large residential developers; and by the 1930s, they were essential for builders wanting to offer FHA mortgage insurance. Nichols helped make deed restrictions a standard element of the American landscape by leveraging his influence as a successful real estate developer, lobbying first for municipal regulations on zoning and later for federal support for deed restrictions as private planning in perpetuity by formalizing his standard restrictions through the ULI and the FHA.

Deed restrictions began their ascent to common usage with the aid of city planning ideology. While they remained as private contracts between buyers and sellers, restrictions also embodied the hope for the rational administration and control of urban space. Developers employed deed restrictions to offer buyers more security in their investment, to insure higher sales prices for their land, and to help sell the final lots in a subdivision. As private contracts, deeds gave developers the chance to test out different restrictions and rules to see how they would work during the

91 The Homes Association Handbook.
sales period and over the longer life of the subdivision. Such experimentation gave planners new information to contribute to an understanding of how the private sector could negotiate the relationships among different property owners. In politics, the Progressive logic claiming that sharp business acumen would be able to sidestep traditional corrupt politics gave credence to the developers looking to push forward a planning agenda that also served their own needs. Nichols contributed to the process by refining the use of deed restrictions and homeowners’ associations in middle- and upper-class residential developments and later went on to popularize them through his work with ULI, helping to turn deed-restricted subdivisions into a mass-produced consumer commodity.\footnote{Evan McKenzie, \textit{Privatopia: Homeowner Associations and the Rise of Residential Private Government} (New Haven: Yale University Press, 1994), 55.} Further, the type of promotion deed restrictions received from Nichols—who always couched his lectures in terms of city-wide improvements—pushed the planning field (i.e. municipal planning departments) to support the needs of individual property owners’ (as a special interest group) above the general population.

CONCLUSION: THE CONSTRUCTION OF CERTAINTY

The patterns of development employed in the U.S. as the built environment expanded in the mid twentieth century owe a great debt to the procedures that Nichols’ refined and promoted in prioritizing large contiguous sites of undeveloped land. In short, his innovations in real estate

Figure 1-17: Image from a brochure published by the Urban Land Institute, date unknown (c. 1952-5?). “ULI—D17,” Archives of the National Association of Realtors®, Chicago.
development practices formulated the outlines of normative urbanism. His application of landscape architecture communicated exclusivity to middle- and upper-middle class buyers; his innovations in deed restrictions created the legal foundations for the permanence of the suburban pattern; his mandatory-membership homeowners’ associations created an independent mechanism for maintenance; and his salescraft enabled the success of all these techniques. Still in wide use today, deed restrictions have remained an important tool that relies on the complicated ties between private contract law, private business initiative, and urban space. His engagement with the larger professional discourse of real estate developers ensured the spread of his practices.

Nichols’ career spanned the period when real estate developers professionalized, creating the National Association of Real Estate Boards in 1908, founding the *National Real Estate Journal* in 1910, and organizing the non-profit, advice-giving Urban Land Institute in 1940. In this formative period, Nichols could slide between the role of real estate operator and expert on planning, advocating for comprehensive planning in cities while luring middle- and upper-class citizens outside the city limits. Nichols’ steady voice in the field and the respect given him by other real estate operators furthered the reach of his ideas. The social currency he developed in the field was also present in the running of his firm. The patriarchal tone appeared not only in company scrapbooks, typeset memoirs by secretaries, and in annual holiday dinners for the subdivisions, but also in the expanding scope of the business over the decades—from land subdivider/curbstoner to city-services-provider to a full complement of twenty-four departments at the Nichols Company (including architecture, landscape design, brokerage, conveyance, financing, publicity, sales, insurance, building, and managing utilities). Through this organization, Nichols could control all aspects of development work.

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95 This was in 1939. Total development acreage, 4000 acres; 33 subdivisions housing 35,000 people. "The Nichols Organization and Its Activities," *National Real Estate Journal* 40, no. 2 (February 1939).
Nichols’ project was one aimed at the construction of certainty. He built subdivisions, laid asphalt roads, poured sidewalks, and filled lots with single-family houses, but his umbrella project was to create the assurance that a financial investment like a house or a piece of land would be stable, that the image of neighborhood was not fleeting, that the inflated and constructed value his company toiled to create was not an illusion. His push to share his knowledge in a step-by-step, how-to manual for real estate development, the Handbook, was a mechanism to standardize practices in an industry that desired professional status.

Standardization (economic, legal, and moral) was a route to professionalization that the National Association of Real Estate Boards was simultaneously pursuing, and Nichols’ project for the ULI similarly sought those goals.

His efforts toward professionalization for real estate developers were key—first as an innovative, young developer during the NAREB conference in Kansas City in 1920, then later as a model to be upheld and lauded. Not only did his grandfatherly role attract attention late in his career as the ULI was new and in need of mentors, but it would be called upon much later to herald a recent trend in urban theory—New Urbanism. Nichols’ work has long attracted attention from local historians in Kansas City and from historians of planning, but his legacy has been...
strengthened by his position as a godfather to New Urbanism, a role exemplified by the Public Broadcasting Service documentary on his life that was broadcast in 2006.96

Subdividers working with large acreages like Nichols had more freedom to control planning factors, usually with little municipal oversight, and, with the aid of the landscape architects they hired, developed large, soon-to-be-annexed areas at the outskirts of major cities. Their experiments in increasing the public benefits of private developments then armed planners with techniques for achieving similar goals. Nichols’ projects at the outskirts of Kansas City tested many theories—how best to sell houses, how to landscape a subdivision to appeal to buyers, how to design an area for durability over time, and how to legally protect and maintain those design features. The open land of the Country Club District, at the edge of the city, developed before annexation into jurisdiction of Kansas City, gave Nichols the opportunity to experiment with real estate techniques without the added pressure of oversight from a municipal body. But the lessons Nichols learned in those projects, which he then shared with fellow developers through his writings, speeches, and involvement with the industry at a national level, would spread. Other developers picked up Nichols’ ideas and applied the same principles to different urban and jurisdictional contexts. Nichols’ model, and the lessons culled from his experiments in land development at the periphery, would be taken up by the center.

96 DVDs of the video are for sale through the Urban Land Institute. www.uli.org, accessed October 12, 2011.
Professionalization:
The Urban Land Institute’s Suburban Logics of Urban Renewal

In 1938, a group of real estate developers proposed a new degree-granting educational program: a “School of Urbiculture,” or, alternatively, a “School of Urbanology.” The program would be attached to an existing university as a new department, and would offer courses in specialized real estate knowledge. Not only would the school offer technical classes on land appraisal methods and brokerage procedures, the curriculum would also address such expansive topics as the influence of city planning on family life, the relationship of government to private land ownership, and the significance of the neighborhood. The goal, given the broad stroke of such topics, was not to create an army of brokers and appraisers, but to develop a new body of knowledge linked to the broader questions facing urban America.

The planners for this School of Urbiculture never found backing for the program and went on to form the Urban Land Institute instead. Today the Urban Land Institute (ULI) is a respected booster organization for the real estate industry in the United States and throughout the world. To disseminate its established expertise, the ULI publishes books, brochures, and a journal, and co-sponsors studies on best practices in real estate development. The Urban Land Institute’s status did not develop overnight. It represents a more than century-long project to professionalize the industry, going back not only to the founding of the ULI, but extending to its parent organization, the National Association of Real Estate Boards (NAREB, founded 1908).

In 1940, a group of real estate developers from the National Association of Real Estate Boards established the ULI, fashioning it as a non-profit organization offering expert advice to an industry whose business practices were ad-hoc and improvised. The groups’ leaders crafted

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objectivity for ULI from the separate missions for each association, with the ULI focused broadly on objective research and education and NAREB more closely aligned with business interests. Many of its founders, who included J.C. Nichols, were developers of suburban single-family residential neighborhoods, and its publications, such as the *Technical Bulletins* from the 1940s and 1950s, disseminated to the real estate industry the lessons learned in the suburbs. After the Title I provisions of the Housing Act of 1949 expanded urban renewal efforts across the country, the ULI was often called in to evaluate programs, regularly encouraging suburban, low-density strategies in high-density urban neighborhoods.\(^2\)

**PROFESSIONALIZATION OF REAL ESTATE DEVELOPERS**

In the late nineteenth century, the field of real estate in the United States had an image problem, and many developers and brokers attempted to improve their public reputation through professionalization. They sought respectability for their industry in two ways: first, by entering into a professional project that combined moral, economic, and legal standardization; and second, by allying themselves with city planning. In the late nineteenth century, real estate transactions were handled by brokers who navigated the legal requirements of property sales, dealing with title companies and court filings for a fee. These brokers were organized by local real estate boards that acted as local professional or trade organizations, but they were not coordinated nationally until the NAREB formed in 1908, prompted by Progressive attacks on big business.\(^3\) Real estate brokers and developers attempted to construct a project of moral standardization. Establishing a code of ethics—a set of moral standards connected to membership in the new organization that was consistent across the country—would allow the industry to raise its collective professional status. A moral measuring stick would draw a sharp boundary around members of the


organization, helping to protect them by distinguishing them from their less scrupulous colleagues. Moral standardization in conjunction with a public relations campaign would also serve to repair public perception. Real estate frauds had marred the status of the field with the public. Establishing the developers as ethical operators as part of the larger professionalization project was one way to improve their reputation.

The public image of real estate brokers, especially those who were also land developers, suffered greatly in the late nineteenth century booms of railroad expansion. Fraudulent brokers, “who carry their offices in their hats,” and sharks, “who ply their disreputable trades on the unwary” were enough of a menace that local realty boards were formed to improve the field’s public esteem.4 “Curbstoner” became the name for a residential developer who sold lots to unwitting buyers, having installed no services beyond a line of curbstones despite promises of full improvements (water/sewers/electricity/country clubs). Popular literature lambasted the unscrupulous characters who preyed on widows and newcomers unsuspecting of crooked land speculation schemes. A story from Harper’s in 1854 chronicled how its narrator swindled a naïve old man out of his fortune and indirectly caused the death of his two children. Another Harper’s story, a serial by Tom P. Morgan from 1889, depicted its central character, Herod M. Bilfinger, as a likeable huckster parading as a high-class developer who regularly relocated, taking with him “the financial pelts, as it were, of a goodly portion of the community.”5 Sinclair Lewis’ novel Babbitt (1922) is the most famous literary representation from the era of the disreputable real estate broker, but other satirists, including H.L. Mencken and Ring Lardner, would continue the mudslinging into the 1930s.6 A 1910 article from the National Real Estate Journal bemoaned that “the average Land Man suffers in person and estate for a reputation for which he is in no way responsible.” Given this state of affairs, the author attempted to re-characterize the Land Man as “the Scout of Civilization, the Herald of Progress, the Pathfinder of Opportunity.”7 [Figure 2-1] But

creating a new reputation required more than clever titles in a trade journal. With such an unsavory reputation cemented in the public imagination, local boards were unable to fully contest the lowly status of their members. Consequently, in 1908 these local boards joined together to form the National Association of Real Estate Boards to combat this negative image and improve the reputation of the field. In short, the land operators wanted to shift from being cagey characters to influential experts.

From the beginning, a main focus of the national organization was the crafting of a code of ethics to regulate members' behavior and serve as a public emblem of the organization's moral-mindedness. "Real estate 'sharks' are in danger of extermination through the formation of a national real estate organization" led the *Chicago Tribune* article reporting on NAREB's first conference. Not long after its founding, NAREB established a committee on ethics that gave its first report at the second annual convention in Detroit in 1909. By ethics, they meant proper, non-fraudulent business conduct, but they promoted the "Golden Rule" as its foundation. The report focused on "square deals" and simplified definitions of the types of relationships common between brokers and clients, with few structural suggestions on how the organization could develop its position on ethics. For an organization that a year before proposed to "wipe out the riffraff that brings this business into disrepute," no mechanism for applying ethics reform in the industry had yet been identified. A year later, the new president of NAREB established another committee, this one tasked with writing an ethics code, an idea suggested by the Omaha board, which had written rules of conduct "under which a spirit of fair dealing had developed." The committee was to write a code of ethics "broad enough for the map of America, yet narrow enough to appropriately confine within its limitations" a broad list of professions, including, "the

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8 "Realty Men Band to 'Kill' Sharks."  
9 Davies, *Real Estate in American History*, 97.  
10 Davies, "Real Estate Achievement in the United States," III.3.5-6.  
11 "Realty Men Band to 'Kill' Sharks."
building manager, the town lot promoter, the mortgage broker, the auctioneer, the administrator, the buyer, the seller, the borrower, the lender, the renter, and the investor. The underlying principles of our business are the same from Baffins Bay to Mexico, from Hatteras to Sitka.”

Modeled on similar codes of ethics from law, medicine, engineering, typography and advertising, NAREB’s new code of ethics fell in line with a broader trend to use moral standardization to promote professionalization. Even though enforcement of the code was rare, and cancellation of membership the only penalty, the code performed as the NAREB leadership had expected. With a uniform code of ethics across the nation, NAREB made headway toward professionalization.

In the early decades of the twentieth century, NAREB expanded its efforts. The code of ethics required the organization of shared real estate listing services, and established a licensing requirement (the Realtor® designation today). With offices in Chicago and a handful of staff, the organization had the administrative support to put plans into action. Work was divided between many committees, and publications and annual conferences in different cities each year kept members abreast of current issues and agendas. But steeped in the Progressive Era ideology of expertise, NAREB’s leadership knew that a program of education was needed to present this new real estate operator to the public.

FOUNDING OF URBAN LAND INSTITUTE

By the early decades of the twentieth century, NAREB’s leadership saw education as the path to professionalization. A licensing program separate from a formal education requirement could only achieve so much, and comparisons to other fields—everything from barbers and bankers to lawyers, planners, and landscape architects—yielded frequent notice of their more formalized education programs. Real estate had been slow to develop any academic roots. No recognized body of knowledge grounded the field of real estate brokerage, appraisal, or

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13 In France, the process was similarly tethered to the legal professions, but was seen as part of the explosion of middlemen between commerce and court officials, who during the Third Republic could not profit from commercial ventures. See Alexia Yates, “Selling Paris: The Real Estate Market and Commercial Culture in the Fin-De-Siècle Capital” (Dissertation, University of Chicago, 2010), 277-81.
14 Horstein; Davies, “Real Estate Achievement in the United States,” II.2.6, III.3.20.
15 See Davies’ first two-volume institutional history that covers the activities of the organization in detail. Davies, “Real Estate Achievement in the United States.”
development, and the literature on real estate topics was comprised of tip-books, local rules-of-thumb, and aphorisms. Not until the 1920s and the creation of “land economics” at the University of Wisconsin did a field of knowledge called “real estate practice” exist.\textsuperscript{17} Educators might offer an occasional course, such as the one J.C. Nichols took at Harvard, but no formal programs existed. Richard T. Ely was the main figure in establishing the program at the University of Wisconsin, starting the land economics focus within the economics department, and publishing widely on the topic.\textsuperscript{18} In 1920, he wrote an article for the *National Real Estate Journal* (the NAREB organ) titled, “Real Estate Development as a Profession” that presented ways to achieve professional status. Using the same logic as other Progressive professionalization movements, Ely argued that increasing the aspect of “service” to customers in the profession would not infringe on profits and but would improve the profession, its practitioners, and its relations with customers. Similarly, a licensing statute, akin to those in law and medicine, would lift the profession, but was not enough. “Expert knowledge,” Ely claimed, was needed, because determining reasonable values for a commodity like land was much more difficult than for a commodity like grain. Although the real estate business was, Ely opined, “rapidly becoming a profession,” it was in a “comparatively primitive condition” compared to other fields. To keep up, real estate needed to look to how universities had aided the medical and legal professions, “offering to the future professional men, not only a high grade of technical training, but also a number of courses of a more general nature, which are nevertheless essential to his

\textsuperscript{17} Hornstein, 75; Davies, “Real Estate Achievement in the United States,” IV.1.128.
later success." Universities, he believed, ought to pursue research on the problems of “landed property” and should request state funding to do so. “If the real estate business becomes a profession, then it will come into closer and closer relations with our educational institutions, and, on the other hand, our educational institutions will do more than they ever have done heretofore for the real estate business.” Education was a way to improve the expertise of the real estate developer, and thus the status of the profession.

Ely’s call for real estate education was heard by NAREB’s leadership. In 1936, NAREB attempted to address the question of education when it established the National Real Estate Foundation. Chartered as a non-profit corporation, the Foundation was run by NAREB staff overseen by a board of directors that included J.C. Nichols (Kansas City), Walter Schmidt (Cincinnati), and other developers from all corners of the country—including New York, Palm Beach, Chicago, and Los Angeles. Two NAREB staff members, Harry Grant Atkinson and Herbert Undeen Nelson (no relation to William Rockhill Nelson in Chapter 1) helped write a proposal for an education agenda. [Figure 2-3 and Figure 2-4] Both Atkinson and Nelson were published authors on real estate topics. Atkinson had also developed and managed a set of twelve courses run by the Chicago real estate board starting in 1925 and would later publish a four-volume work on real estate fundamentals with Leslie Fraison, Modern Real Estate Practice. Nelson had published a book on the management of real estate boards (based on his early experience in Minneapolis before working in Chicago), and another on

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19 Ely, "Real Estate Development as a Profession," 29.
20 Ibid., 29.
22 Harry Grant Atkinson, Modern Real Estate Practice: A Study of the Basic Principles of Modern Real Estate Practice, 5 vols. (Chicago, Ill.: Lane Publishing Co., 1944); Harry Grant Atkinson and L. E. Frailey, Fundamentals of Real Practice (New York: Prentice-Hall, 1946); Harry Grant Atkinson, L. E. Frailey, and National Association of Real Estate Boards, Fundamentals of Real Estate Practice (Chicago: National

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European housing based on his own travels, as a guide of sorts to alternative real estate practices.\textsuperscript{23}

In 1938, Atkinson and Nelson proposed a preliminary education program to the new Foundation for “a School of Urbiculture (or Urbanology)” that would be a permanent institution associated with an established university. The program would offer bachelor’s and advanced degrees as well as short courses for professionals. The curriculum would cover nine subjects: the origin and growth of cities, principles of land utilization, neighborhood and city structure, elements of real estate value, neighborhood and city decadence, principles and functions of real estate management, finance, brokerage, and appraising. Though many of these subjects overlapped with what city planning programs were starting to teach, the NAREB leadership did not make the connection, seeing their work as entirely different and more solidly grounded in land economics.\textsuperscript{24} To establish the school, they proposed an initial research program that would be coordinated by the school but carried out in other institutions. The board discussed various sources of private funding they could possibly secure and ways to get the program started, but Nelson’s correspondence with Northwestern University, the University of Michigan, and various funders did not produce the intended results. The universities wanted an endowment before


\begin{figure}[h]
\centering
\includegraphics[width=0.8\textwidth]{image}
\caption{Herbert Undeen Nelson, Executive Secretary of the National Association of Real Estate Boards, c. 1943. NAREB Personnel file, Archives of the National Association of Realtors®, Chicago.}
\end{figure}
entering any agreement, and NAREB wanted help fundraising. NAREB dropped the proposal, deciding to focus their energies elsewhere. No “School of Urbiculture” was ever founded.25

Cincinnati developer Walter S. Schmidt was the chair of the education committee of NAREB and was leading the Foundation during this time.26 He clearly pointed to dual goals for the Foundation: developing both a research agenda and an education agenda to improve the expertise of NAREB members. He saw “the absence of a large body of trained experts in the several broad fields of real estate activity” to be a problem, and the Foundation could perform “a most valuable piece of work .. in getting this real estate instruction systematized” to provide “accurate, practical, and sound” instruction. But he saw a larger problem as well. NAREB was a professional organization, and its research and opinions would never be neutral enough to pass as expertise. Schmidt and others believed expertise was the collective knowledge, based on experience in the field, that would confer on ULI members authority among allied fields and government agencies. Schmidt wrote:

Both in education and research there is need of a body which can speak without the implication that it is serving a personal business object. As a trade association, the NAREB declarations are necessarily ex parte. … [T]hey should not be so regarded since when we speak we necessarily do so for the good of real estate and hence for the national good. But nevertheless the NAREB recommendations are viewed as tinged with an interest. Hence the need of a separate entity, which we may promote and help, but which yet is a distinct organization.27

NAREB needed an independent institute that could collect research, perform studies, and publish findings that had the appearance of separation from the business interests leading NAREB. Given the difficulty in establishing an educational arm for the organization, the research agenda would get full attention. This shift had its advantages. While the idea of establishing a school of real estate easily garnered a list of fifty-eight topics for coursework, everything from foreclosures and slums to prefabrication and capitalization rates, Schmidt and Nelson saw the greater value in acquiring a new body of knowledge that was unique to their organization. Rather than focus on slight, incremental improvements in real estate education (NAREB had already persuaded eighty-

26 In 1929, Schmidt headed NAREB’s study of building obsolescence for the Treasury Department that formed the basis of the income tax deductions for building depreciation. “NAREB Personnel File – Walter S. Schmidt,” Archives of the National Association of Realtors®, Chicago.
27 Eskew, 33-34.
five colleges to offer some program of classes in real estate), a new institute could emphasize research on pressing, contemporary issues in the field. Leaving aside the project of standardizing and formalizing education in the field, the institute could instead break new ground, formulate new questions, and chart a path forward for the field.28

In November of 1939, Schmidt, Nelson, Atkinson and their colleagues established the Urban Land Institute by renaming the Foundation. The goals of the new Urban Land Institute focused solely on a research program rather than splitting its focus between research and education. This new orientation allowed the organization to be more of an active lobbying group, moving its office from the Chicago headquarters of NAREB to Washington D.C. where the members and staff could be in closer contact with federal lawmakers.29 Though real estate was typically a local issue regulated at the state level, NAREB leaders sought to forge a national body to give voice to common issues of concern.30

In the early years, NAREB was the main funder of the operating budget of the ULI; some outside money also helped support specific research projects. Pledge cards went out with new memberships and as well as invitations to join the board of directors.31 The board, seemingly selected for name recognition in the field, included prominent real estate developers from NAREB, including J.C. Nichols of Kansas City, Walter Schmidt of Cincinnati, and Paul Stark of Madison, Wisconsin, as well as prominent business men from across the country.32 Nelson courted a wide variety of possible investors, from newspaper magnates like Henry Chandler of the Los Angeles Times to department store heirs like Marshall Field III.33 In looking for $60,000 to start the ULI, he contacted, “some of the leaders in the chain store group, with the automobile

30 Later NAREB leaders resuscitated the National Real Estate Foundation, which had remained as a subgroup within NAREB and a separate organization from the ULI. In 1945, the Foundation resolved “to foster, maintain, and protect private ownership of homes, farms, and other real property.” The rhetoric circled around security and protection of investments, similar to the way Nichols and other suburban developers had advertised “protections” in their residential developments. “ULI – Archivist’s Notes, Box D17,” Archives of the National Association of Realtors®, Chicago.
31 On the pledge cards, see Eskew, 29.
32 The businessmen included Harry Chandler (owner of the Los Angeles Times), the president of Goldman Sachs and Proctor & Gamble, a VP of Prudential Life Insurance, heads of various title companies.
33 “Archivists’ Notes – Chronologies,” Box D17 and “ULI – Archivist’s Notes,” Box D17, Archives of the National Association of Realtors®, Chicago. Eskew, 57-61.
industry, and with foundations." But Nelson also recognized the entry of a new class of investor in real estate development—the life insurance company—explaining to the Board of Directors that he contacted, "leaders in the insurance field because obviously the insurance companies have a big stake in this matter also." It was clear at this early date to leaders in the real estate industry that life insurance companies were increasingly important investors in new development work. As Chapter 4 will show, 1940 was an early date to recognize the role of life insurance investment in real estate mortgages, but state legislation was already changing to allow it. ULI’s relationship with NAREB would stay close for decades, sharing personnel, research, and funding.

The research agenda meant that the new institute was focused on developing expertise. The ULI would be structured toward knowledge production. Its leadership would focus on creating an elite research bureau whose members could serve as experts on all manner of real estate issues.

To achieve this goal, the ULI would “collect information concerning trends and developments in American cities [and suburbs] and … prepare recommendations for voluntary and legislative action to conserve that which should be conserved and to point the way towards sound reconstruction where decay is far advanced.” Additionally, the ULI would “offer an advisory service to cities desiring it through its board of consultants with special skill and experiences in the major fields of urban life, including business, city planning, finances, transportation and communication, and industry.” The ULI budget provided for a research director, an

![Figure 2-5: Through its publications, the ULI promoted demolition and rebuilding of areas bordering central business districts. Map of St. Louis inset. The Urban Land Institute Bulletin, April 1943, v.2 n.4, p.1.](image)

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34 Letter from Herbert U. Nelson to NAREB Board of Directors, January 31, 1940. “Archivists’ Notes – Chronologies,” Box D17, Archives of the National Association of Realtors®, Chicago. 

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administrative executive, rent, travel, publishing, and publicity, and allotted $20,000 allotted to retainers for specialized consultants. Together these activities would build up a store of knowledge and transmit it both within the field and, through more targeted, often legislative channels, to a broader public.

**SUBURB TO CENTER**

The ULI’s expertise in its earliest years came from the experience of its founding members, many of whom were residential developers building single-family-home subdivisions at the edges of American cities. J.C. Nichols of Kansas City, Walter Schmidt of Cincinnati, Hugh Potter of Houston and others shared their skills in real estate development with the organization through its publications: the *Technical Bulletins*, the newsletter, *Urban Land* journal, and various brochures. ULI’s parent organization, NAREB, published the *National Real Estate Journal*, which frequently articulated the techniques developers employed in the suburbs to profitable effect: using deed restrictions to control land use, hiring landscape architects, working within a master plan, and employing salescraft.

In an apparent fit of confessional apologetics, Kansas City real estate developer J.C. Nichols published two articles in the early *Technical Bulletins* of the ULI: “Mistakes We Have Made in Community Development” and “Mistakes We Have Made in Developing Shopping Centers.” Both were well-received, praised in the field, and oft-reprinted as bulletins from the Urban Land Institute. The articles offered a list of Nichols’ best practices that contradicted conventional knowledge in the field. Nichols, revered as a successful, upstanding professional, publicly presented his errors of judgment as sacrifices on the altar of professionalization—lessons that were then absorbed by other developers and applied to entirely different urban contexts in the centers of American cities.

35 Eskew, 49-51. “Archivists’ Notes – Chronologies,” Box D17 and “ULI – Archivist’s Notes,” Box D17, Archives of the National Association of Realtors®, Chicago. Much of the funding for the ULI came from small donations from members. Ibid., 52-53, 57-58.

36 Articles from even the earliest years of NAREB suggest these strategies. See, for example, Richard Watrous, “How Can the Real Estate Man Beautify His City?,” *National Real Estate Journal* 1, no. 6 (August 15 1910).

37 J. C. Nichols, “Mistakes We Have Made in Community Development,” *Technical Bulletin No. 1*, 11945); J. C. Nichols, “Mistakes We Have Made in Developing Shopping Centers,” *Technical Bulletin No. 4*, 1, no. 4 (August 1945).
Over the course of the twentieth century, real estate developers invented new techniques from the shifting scale of development—from streetcar suburbs of a few blocks to the large-scale postwar subdivisions covering thousands of acres—about where and how to attain economies of scale and financial stability. Like other subdividers, the experiments Nichols oversaw in greenfield development—where the sites were outside city limits, untouched by zoning restrictions, and tangential to the existing urban fabric—offered new ways to make real estate development profitable and respectable. [Figure 2-6] Nichols and his colleagues working at the outskirts of town invented strategies for dealing with encroaching land uses, noxious neighbors, and securing land values. Without the pressures of a dense urban environment, developers could test new street patterns and lot sizes, experiment with administrative bodies like homeowners associations, and vertically integrate their businesses to include financing, insurance, and engineering. At the scale of the tract and not the urban block, developers engaged in a spatial practice that was legally, formally, and administratively geared toward investment protection.

Suburban land development techniques were tied to the professional project of real estate developers, as developers could discuss these practices with the elite profession of city planning. Connecting to city planning and civic beauty was another way to push away from the bad reputation of curbstoners. The American Civic Association connected the fields of city planning...
and real estate development with its agenda of civic improvement and beautification through landscape, outdoor art, and planning.\(^{38}\) As early as 1910, the American Civic Association’s secretary, Richard B. Watrous, spoke at NAREB’s annual convention about how real estate operators could beautify American cities. Watrous’ speech described the need for “improvement activities” that would allow real estate developers “to achieve greater things and contrib[e] to the happiness, culture and good health of communities rather than being wholly engaged in a scramble for dollars and cents.”\(^{39}\) This willingness to place the altruistic goals of civic improvement in line with, rather than at odds with, the profit-making function of the real estate business was typical of these early interactions between the real estate field and city planners and civic reformers. These designations frequently overlapped anyway, with planners, reformers, architects, landscape architects, and lawyers all involved in civic improvement in different ways. Watrous encouraged NAREB members to be involved in civic reforms, to aim for long-term profits and “eliminate from your business the merely sordid features of commercialism.”\(^{40}\) Watrous’ speech eventually landed on the common ground that would become increasingly important in the alliance between planners, reformers, and real estate developers: he offered suggestions on how best to develop elite suburban subdivisions. He proposed curving streets, larger lots, restricted deeds, and small parks and playgrounds—some of the same ideas Nichols utilized in his subdivisions and later promoted in his 1945 articles.\(^{41}\) Though his ideas were not new, Watrous recognized that these suggestions would appeal to his audience of real estate developers, looking to improve their

38 Boyer, 133.
39 Watrous.
40 Ibid.
41 Nichols, "Mistakes We Have Made in Community Development."; Nichols, "Mistakes We Have Made in Developing Shopping Centers."
status while still turning a profit. He encouraged the real estate operators to learn more about city planning, describing it as a field made up of experts who represented many disciplines and efforts “for the practical and the aesthetic in a manner far in advance of any former steps toward city improvement.” Watrous’ position appealed to the developers’ desire to gain public status through a program of civic improvement and suggested the nascent field of city planning as an avenue for achieving that end. But Watrous was also highlighting, and the journal publishing, land development strategies that were only feasible for use in the suburbs and not on tight city lots. These elite subdivisions were where innovations in planning and real estate development were born and incubated.

Advice from suburban land developers was valuable even to downtown developers. The practices that Nichols and his suburban colleagues tested was more cutting-edge than anything happening in downtowns and older cities. The suburbs were a testing lab for new ideas in planning and real estate. Zoning regulations, existing street grids, and planning commissions constrained downtown developers. Limited land availability and smaller sites left developers with fewer options and fewer overlaps with planners and the issues that concerned them. Planning and real estate development were, as far as their practical applications, more separate spheres in the city than in the suburb. Downtown developers who wanted to think big, to imagine renewal and “reconstruction where decay is far advanced,” looked to the practices of suburban developers for new methods of land development. Developers in any context faced similar threats to the success of their projects, primary among these was the risk that land uses in the larger neighborhood would negatively impact property values, threatening the investment security of a


44 Quote is from above, Eskew, 49-51. “Archivists’ Notes – Chronologies,” Box D17 and “ULI – Archivist’s Notes,” Box D17, Archives of the National Association of Realtors®, Chicago.
new project. These threats, what economists would call “externalities,” the pressures exerted on a site that impact its value and profitability yet are outside the direct control of the owner, were precisely what suburban developers like Nichols were attempting to control through deed restrictions, master planning, and landscape design. Developers working on dense, center-city sites were vulnerable to the same forces but hoped to learn new ways to guard their projects against externalities.

The earliest publications of the ULI relied on the expertise of suburban developers for their content. Nichols’ articles spawned further investigations into subdivision regulations and shopping centers. “Subdivision Regulations and Protective Covenants, Their Application to Land Development” was Technical Bulletin No. 8 by Max Wehrly and Seward Mott (who had been hired in 1944 as Director of the ULI after working in the Land Planning Division of the FHA). A proposal to align street layouts to follow existing land contours was the subject of News Bulletin No. 7. “Who Pays for Street and Utility Installations in New Residential Areas?” asked Technical Bulletin No. 13. [Figure 2-8] Mixed in with these articles, clearly aimed to address questions faced by greenfield developers, were articles about center-city issues. “Automobile Parking in Central City Districts” was the feature of Technical Bulletin No. 13, “Who Pays for Street and Utility Installations in New Residential Areas?”

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46 “News Bulletin No. 7,” The Urban Land Institute, July 1, 1942, 2-3.
Bulletin No. 6. [Figure 2-9] Clarence W. Beatty addressed “What Is the Market Value of ‘Improved’ Land in Slums?” in Technical Bulletin No. 7. The juxtaposition of two distinct types of expertise—downtown development and new residential subdivisions—not only kept the publications relevant to a wide range of real estate operators, but allowed for a robust exchange of ideas that kept both ends of the field connected.47

As the ULI grew, the downtown and suburban developers comingleing less. The ULI leadership segregated the two arenas in the late 1940s when they formed the Central Business District Council (1945) and the Community Builders’ Council (1948) in order to further specialize knowledge production.48 But what drew the two sides together was a concerted program to address the challenges of decentralization that began at the founding of the ULI. The ULI never explicitly studied nor described the split between suburban and downtown developers, though it is clear from the experience and resumes of developers that most tended to work in one or the other, rarely in both. This lacuna is instructive. Given how expertise was shared through the ULI publications between these distinct arenas, greenfield vs. infill/reconstruction, the ULI leadership wanted to find common ground for shop talk, for a professional discourse that all real estate operators could join.

Walter Schmidt [Figure 2-10] encouraged the ULI to address the question of decentralization as the newly founded organization’s first focus of investigation, bringing together different groups

47 The News Bulletins reflect this more, given their reportage of conferences, lectures, and goings-on in the field. See Urban Land Institute News Bulletins, c. 1941-1942.
in the field. Decentralization was a hand-me-down topic passed on to Schmidt from NAREB’s Council on Commercial Districts when the research scope grew beyond its purview.\(^49\) (Though the ULI was a distinct organization, it grew so seamlessly out of NAREB that differences in viewpoint are indistinguishable for at least the first decade.

They shared office space, personnel, and leadership.) It was the ideal starter project for the new ULI, grand in scale and firmly rooted in economic issues affecting real estate. Schmidt and others in the field saw decentralization as the greatest threat to downtowns, but also as an arena that suburban developers were expert in; thus, it was a great area of overlap in which all real estate operators could participate. The purpose of the ULI project was to create “a corps of experts” who would visit and study a city to make “a definite plan for a period of years including a financial plan, to correct the problems of blight which may be apparent.” Their major concern would be “progressive blight and decay in commercial and residential areas which seriously affect the entire structure of property values and real estate investment.”\(^50\) Decentralization was, they believed, the cause of this blight, drawing people and jobs out of established downtowns which depressed real estate values; therefore, the topic was an ideal one to address. This subject of investigation also highlighted issues of investment security, which suburban developers like Nichols had been trying to control with some success for decades.

The ULI would also study “conditions within cities so as to keep purchasing power from dispersing and so to make the city a good place in which to live as well as in which to work.”\(^51\)

The economic realities at the heart of decentralization were what the ULI hoped to address. A

\(^{49}\) Notes from Urban Land Institute Board of Directors Minutes, 1936-1965, “Archivists’ Notes – Chronologies,” Box D17, Archives of the National Association of Realtors\(^\circ\), Chicago.

\(^{50}\) Report titled: “The Urban Land Institute of the National Real Estate Foundation,” c. 1939, “Archivists’ Notes – Chronologies,” Box D17, Archives of the National Association of Realtors\(^\circ\), Chicago.

\(^{51}\) Author unknown (likely Schmidt, Atkinson, or Nelson), “The Urban Land Institute of the National Real Estate Foundation,” c. 1939, “Archivists’ Notes – Chronologies,” Box D17, Archives of the National Association of Realtors\(^\circ\), Chicago.
focus on decentralization also allowed the ULI to differentiate itself from city planning. In a report detailing the goals of the ULI at its inception:

"It is felt that an organization of able and practical business men and research men is necessary at this time in order to bring city planning back into the field of realities. In the past, in many cities, city planning has been thought of as city beautification or as provision of recreational facilities or as the development of civic centers or as zoning. As a result, most city planning has been one-sided or fragmentary. It has not taken into account all the factors necessary to create a sound community."  

To emphasize beautification was to sidestep reality; it obscured bigger concerns for the ULI leadership. They wanted to outline more clearly how private enterprise could contribute to or alleviate the problems facing American cities. With this lens toward economic issues, the topic of decentralization kept the suburb/center dialogue alive, bringing together planners and suburban and downtown developers.

In April of 1940, the ULI published a report, "Decentralization: What Is It Doing to Our Cities?" that was a "preliminary survey of 512 reports by expert appraisers and brokers from 221 cities on what this new force is doing to urban life."  

Nelson’s introduction to the publication framed the issue in terms of the soundness of real estate as an investment “for the average American of small means,” and the importance of the security of that investment. “Anything which threatens the soundness of the values of homes or of real property is a concern to all of our citizens. At present there is a trend in our cities, called decentralization, which is threatening a large part of that real estate…”

The Urban Land Institute banded together, Nelson explained, to study such problems, and “[u]ltimately, these efforts should lead to nothing less than a replanning and rebuilding of the community.”

Figure 2-11. Arthur W. Binns, Gordon Whitnall, and Walter S. Schmidt at a ULI Conference in Boston on city replanning, October, 1941. From Urban Land Bulletin n. 2, November 14, 1941, 3.

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52 Author unknown (likely Schmidt, Atkinson, or Nelson), “The Urban Land Institute of the National Real Estate Foundation,” c. 1939, “Archivists’ Notes – Chronologies,” Box D17, Archives of the National Association of Realtors®, Chicago.

of most American urban communities.” Already in the ULI’s first publication, the intent to demolish and rebuild large urban areas was explicit. The Institute continued in this direction over the next few years, shifting from a research agenda focused on decentralization to a related topic, postwar replanning. The only committee to precede the Central Business District Council (1945) and the Community Builders Council (1948) was the Postwar Planning Committee, founded in 1943. This committee would pursue further research on replanning and rebuilding the decentralizing center-cities across the country, giving the Urban Land Institute another advocacy platform for what would become urban renewal legislation.

**HOW ULI SHAPED URBAN RENEWAL LEGISLATION**

The federal urban renewal program in the U.S. began with the Housing Act of 1949, but its roots go back much further. This legislation came almost directly from policies promoted by the Urban Land Institute and the National Association of Real Estate Boards. In the 1930s, real estate brokers from NAREB were pushing for “district replanning” as a solution to the problem of “blight” made more visible by the Great Depression after the real estate boom of the 1920s. Real estate interests directed their attention to the term “blight,” instead of slums, because blight defined an economic condition—declining property values—whereas slums, which could be profitable for slumlords, were associated with social problems that fell outside the professional agenda of real estate developers. Blight threatened all business owners in downtowns as high income residents moved out to the periphery while low income residents remained nearest downtowns. The fear of declining property values allied elite businessmen with the real estate industry, putting power behind the scheme for district replanning. This coalition looked to the government for help with removing the roadblocks they faced in large-scale efforts to rebuild blighted areas.

55 Notes from Urban Land Institute Board of Directors Minutes, 1936-1965, “Archivists’ Notes – Chronologies,” Box D17, Archives of the National Association of Realtors®, Chicago.
56 See Urban Land Bulletin n.2, November 14, 1941.
57 Here again the seamlessness between the two organizations is clear.
In President Hoover’s 1932 Conference on Home Building and Home Ownership, real estate and downtown elites proposed an agenda for achieving district replanning. The private developers, aligned with downtown business interests, wanted help in consolidating sites through the power of eminent domain and help with planning through the power to tax and to create the infrastructure of roads, utilities, services, schools, and parks needed for the redeveloped areas. With these tools, it was possible to imagine demolishing and rebuilding the low-rent districts that bordered most CBDs in the United States. Building on a Progressive Era tradition that used the government to stabilize corporate expansion, the ideology of urban renewal was on solid footing. The proposal in the 1932 report from Hoover’s conference outlined NAREB’s interest in urban renewal; very little would change over the next decade except that the New Deal would demonstrate that the role of the federal government in urban renewal could be much larger than anticipated.

Through the later 1930s, Herbert Nelson, then NAREB’s executive secretary, was preoccupied with the organization’s fight against public housing which the real estate industry opposed, since public housing was perceived as taking jobs away from private industry. But in 1939, after successfully blocking further congressional appropriations for this purpose, Nelson turned his attention back to renewal, and in 1940, after the Urban Land Institute was founded, Nelson used it as his new tool, custom-designed for exactly such a lobbying task. Though the stated goal of the ULI was to be “an independent agency for research and education in the field of real estate” and an “advisory service to aid cities in replanning and rebuilding,” it was clear that the organization hoped to advise lawmakers as well.

59 Hoover began promoting this in the 1920s when he was head of the Commerce Department.
61 By 1939, he signed letters as Executive Vice President of NAREB. Archive of the National Association of Real Estate Boards, “Urban Land Institute, Box D17,” Archives of the National Association of Realtors®, Chicago, Illinois.
In 1940, the Urban Land Institute published "A Proposal for Rebuilding Blighted City Areas" and the above-discussed "Decentralization: What Is It Doing To Our Cities?"\(^{63}\) [Figure 2-12] The ULI was simultaneously busy with a study of decentralization in seven cities, eventually published individually as "Downtown Proposals" that looked at the congestion and parking problems facing central business districts, and set forth an agenda for demolishing blighted areas, selling the land to private developers, and using government powers of eminent domain and taxation, along with government grants (federal, state, and/or local), to achieve the organization’s goals. These publications helped outline exactly how a program of urban renewal would operate as part of a postwar replanning effort. Technological changes permitted "an ever lengthening urban

\(^{63}\) Notes Marc Weiss on the decentralization studies: "A large portion of the money for these studies came from the Estate of Marshall Field, the largest property owner in downtown Chicago . . . , through its trustee, George Richardson, who was also a ULI Board member, and who had been a member of President Hoover’s Committee on Blighted Areas and Slums." Weiss, "Origins and Legacy of Urban Renewal," 76, note 21.
radius, plus defective city patterns of land use,” and this transformation lay at the heart of the problem of blight, the ULI argued. “We can not continue to hammer modern living, commerce, and transportation into a form that was built for horse and buggy needs.” Modernization was to be the solution, through “replanning” and demolition (i.e. “Clearing the Decks”) in order to make the “rebuilding of blighted city areas … a vast field of operation for private enterprise.” In 1942, the ULI published an “Outline for a Legislative Program to Rebuild Our Cities” that was very similar to the provisions of the Housing Act that Congress would adopt seven years later. The ULI program called for local redevelopment agencies using federal funds to acquire blighted land through eminent domain, and then to sell or lease that land to private businesses for redevelopment. The proposal called for a new federal urban land agency to oversee redevelopment that was modeled on the Federal Housing Administration, an agency with which the ULI and NAREB had an especially close and harmonious relationship, trading board members, staff, and directors frequently. Also in the ULI’s legislative program was a recommendation for the federal government to provide grants to local planning agencies to pay for master planning, an idea that was not enacted until 1954.

In September 1942, many members of the ULI attended a conference at the Cranbrook Academy of Art hosted by Eliel Saarinen; the ULI, in fact, suggested the event to Saarinen, whose research and forthcoming book on urbanism interested ULI members. The ULI broadcast news of the event with a memorandum by Saarinen sent to members in advance of the meeting, a write-up of the event in the Urban Land Institute Bulletin the following month, and a transcript of the proceedings circulated to all members. At the event, Saarinen presented his plan for “organic decentralization” which he described as “gradual and pre-designed evolution from the present

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66 On Herbert Nelson’s views of FHA, see Eskew, 30.
disorderly spread of the growing city, into the formation of individual communities such as are well-organized, functionally, physically, and architecturally, and are protected one from the other by means of a [green]belt system of free land.\textsuperscript{69} Saarinen’s own proposal was to clear blighted areas, rebuild them with planned, low-rise communities, and circle each community with a greenbelt.\textsuperscript{70} The round table discussions at the event, though, were focused on three competing plans for how to legislate replanning and rebuilding efforts. The ULI’s “Outline” summarized its preferred method; the FHA had its own agenda that was quite similar; and planners had a third. The planners’ proposal was presented by Guy Greer and Alvin H. Hansen. It had been written by Hansen, a Keynesian New Deal economist from Harvard who worked for the Federal Reserve Board; Alfred Bettman, a leading planning/zoning lawyer; and Greer, an urban economist and editor of \textit{Fortune} magazine; and had already been published both by the ULI and by the National Planning Association in 1941.\textsuperscript{71} The FHA plan was written by Seward Mott, who also wrote \textit{Technical Bulletins} for the ULI and became its Director. The small cast of characters overlapped, in biography, in training, and in expertise, making it no wonder that their plans were quite similar and favorable to the real estate industry. All three plans proposed using eminent domain to purchase large tracts of blighted land, government funding of demolition and infrastructure upgrading, and private redevelopment of the land, either through lease or purchase.\textsuperscript{72} All three


plans also ignored the existence of a legal precedent for slum clearance that had been tested in the courts—by public housing authorities that used eminent domain applied to large areas of private property—and all three neglected to make any provisions for rehousing the displaced populations.\textsuperscript{73} Public housing advocates would lobby for such provisions, but were ultimately only somewhat successful.\textsuperscript{74} Real estate interests controlled the debate.

The ULI forged ahead to lobby for real estate interests in urban renewal legislation. In 1943, the year following the Cranbrook conference, the ULI prepared a bill for Congress, known as the Wagner bill. Competing against it was a bill prepared by city planners, the Federal Urban Redevelopment Act, or the Thomas bill. Many city planners—those distinct from public housing advocates and reformers—were aligned with city business interests including the real estate industry. But as public housing advocate Catherine Bauer explained, “[The leaders of the city planning profession] saw redevelopment as the means toward more rational and efficient organization of central areas, by removing wasteful or inappropriate land uses and facilitating new development in conformance with some kind of plan of the area.”\textsuperscript{75} [Figure 2-14] The main differences between the bills were miniscule, but nonetheless represented different visions for redevelopment. The planners imagined a larger role for the public sector in postwar land development practices, while real estate interests minimized public involvement and maximized public subsidy. Both bills were shelved until after the war, reappearing as the Housing Act of 1949. On the major differences, the ULI won out in the rewritten law. Given these points of legislation closely as an advocate for public housing; her articles are striking, opinionated, and offer a sharp analysis of the many perspectives, from real estate, planning, public housing, and the variety of opinions within those categories. Catherine Bauer, "Cities in Flux: A Challenge to the Postwar Planners," \textit{American Scholar} 13, no. 1 (January 1944); Catherine Bauer, "Housing’s White Knight," \textit{Architectural Forum} 84 (March 1946); Catherine Bauer, "Is Urban Redevelopment Possible under Existing Legislation?," \textit{Planning (News letter (American Society of Planning Officials))} 1946); Catherine Bauer, "What Are Our Goals? Freedom of Choice," \textit{The Nation} 166, no. 20 (May 15 1948); Catherine Bauer, "Middle Class Needs Houses Too," \textit{The New Republic} 121 (March 29 1949); Catherine Bauer, "Redevelopment and Public Housing," \textit{Planning (News letter (American Society of Planning Officials))} 1950); Catherine Bauer, "Redevelopment: A Misfit in the Fifties," in \textit{The Future of Cities and Urban Redevelopment}, ed. Coleman Woodbury (Chicago: University of Chicago Press, 1953); Catherine Bauer, "Three-Way War in Housing: Lenders V. Builders V. Reformers," \textit{Reporter} 10 (June 22 1954); Catherine Bauer, "Pattern of Urban and Economic Development: Social Implications," \textit{The Annals of the American Academy of Political and Social Science} 305 (1956).

\textsuperscript{73} Bauer, "Urban Redevelopment: Crisis in Land Economics Produces Hansen-Greer Plan and Others," 5.
\textsuperscript{74} Weiss, "Origins and Legacy of Urban Renewal," 72. According to Weiss, “Urban renewal did not build low-rent housing—it destroyed it. It is a sad commentary that public housers and planners, by their active support of urban renewal, lent public legitimacy to this destruction.”
### CURRENT PROPOSALS FOR POST-WAR REDEVELOPMENT OF BLIGHTED AREAS

<table>
<thead>
<tr>
<th>LAND ACQUISITION</th>
<th>URBAN LAND INSTITUTE PLAN</th>
<th>URBAN-REDEVELOPMENT PLAN</th>
<th>F.R.A. HANDBOOK PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>JURISDICTION OF LAND ASSEMBLY AGENT</strong></td>
<td>The metropolitan area as defined by the U.S. Bureau of the Census.</td>
<td>The metropolitan area.</td>
<td>The urbanized area.</td>
</tr>
<tr>
<td><strong>FUNDS FOR LAND PURCHASE</strong></td>
<td>Federal loan to the local land commission.</td>
<td>Federal advances to the city.</td>
<td>Funds derived from sale of properties taken for tax delinquency, and funds borrowed by the city.</td>
</tr>
<tr>
<td><strong>COOPERATING FEDERAL AGENCY</strong></td>
<td>A &quot;Federal urban land commission&quot; established within the National Housing Agency.</td>
<td>National Resources Planning Board and National Housing Agency in planning matters.</td>
<td>Various agencies of the Federal government.</td>
</tr>
<tr>
<td><strong>REORGANIZER OF LAND FOR PRIVATE REDEVELOPMENT</strong></td>
<td>By sale or lease to private builders or redevelopment companies.</td>
<td>By lease to private enterprise.</td>
<td>By lease to redevelopment corporations.</td>
</tr>
<tr>
<td><strong>PLANNING FOR REDEVELOPMENT</strong></td>
<td>Redevelopment in accordance with a master plan.</td>
<td>Redevelopment in accordance with a master plan.</td>
<td>Redevelopment in accordance with a master plan.</td>
</tr>
<tr>
<td><strong>Funds for Planning</strong></td>
<td>Local funds supplemented by grants from the Federal urban land commission.</td>
<td>Advances and technical aid for planning when necessary.</td>
<td>Local funds.</td>
</tr>
<tr>
<td><strong>Area to be Planned</strong></td>
<td>Metropolitan area as defined by the U.S. Bureau of the Census.</td>
<td>Metropolitan area as determined for each city.</td>
<td>Metropolitan area.</td>
</tr>
<tr>
<td><strong>Administration of Plan</strong></td>
<td>Local land commission.</td>
<td>Metropolitan planning commission.</td>
<td>Within corporate boundaries of city.</td>
</tr>
<tr>
<td><strong>Planning Agency</strong></td>
<td>Metropolitan planning commission.</td>
<td>Metropolitan planning commission.</td>
<td>City planning commission.</td>
</tr>
<tr>
<td><strong>TAXATION OF REDEVELOPED PROPERTIES</strong></td>
<td>Land sold, and leasehold value of land leased by the local land commission, and all improvements to be taxed at the prevailing city tax rate assessed values of land sold and leased by the commission to be on the basis of reconstituted use values.</td>
<td>Improvements to be taxed; ground rents for land would include payments to the city equivalent to taxes.</td>
<td>The City Realty Corporation would pay taxes on property that produces revenue.</td>
</tr>
</tbody>
</table>

*The reality corporation could also act on behalf of the city "in making fiduciary and other contracts with agencies of the state and Federal government, relating to the acquisition and financing of sites duly selected for rehabilitation.*

Each of the three plans contemplates that:

The local land assembly agency will acquire land for public purposes, as well as for private redevelopment.

In reacquiring land for private redevelopment the local agency will have authority to disregard acquisition value when the establishment of a lower value is necessary to put the land to its most beneficial and appropriate use.

Redevelopment will be governed by adequate safeguards and controls exercised by both Federal and local authorities.

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Figure 2-14. Chart showing comparison of different proposals for urban redevelopment legislation from the ULI, the FHA, and the Greer-Hansen plan (city planners). From *The Urban Land Institute Bulletin*, No. 10, October, 1942, 3. Archives of the National Association of Realtors®, Chicago, Illinois.
disagreement, and that public housing was eliminated almost completely from the debate, the
Housing Act of 1949 was a triumph for the Urban Land Institute.76

In 1943, Herbert Nelson and Catherine Bauer (Vice President of the National Public Housing
Conference) were invited to the Philadelphia Housing Association’s annual luncheon and
cconference to speak on the theme, “Cities After the War: A Challenge to American Enterprise.”77
Nelson gave a stump speech summarizing the position and legislative agenda of NAREB and the
ULI, focusing on their plans for redevelopment and slum clearance legislation. Catherine Bauer
spoke as a public housing advocate with a keen eye on postwar redevelopment legislation. Bauer
argued that the divide between public and private housing had been significantly blurred by the
FHA and war housing, and would become more so with the proposed grants from the government
for urban redevelopment. Bauer also argued that the ULI did not care about the suburbs and only
focused on downtowns, despite the large role already expected for outlying areas to play in the
postwar housing crisis. But in the discussion, Nelson responded to a question about how new
development on cleared sites would be controlled by pointing to the suburban techniques for land
development that constituted much of the expertise of his two organizations.

Questioner: If the local land commission acquired land through funds granted by the
Federal government, and then sold the land at its use value, a much lower figure than it
paid for the land, and private industry then built on it, what controls are there to prevent
ultimate deterioration of the area?

Mr. Nelson: Your control is that the land starts in unified ownership. Modern
subdivisions are very successful, notably in Kansas City and Houston. There are
covenants in the deeds whereby neighborhood standards are maintained. Some even
promote that the buyers or lessors of the land must form a neighborhood association
and pay a slight tax toward its support.78

Earlier in his talk, Nelson described the replanning of cleared center-city sites as needing to
provide the same amenities that draw people to the suburbs, including ample lots and better
infrastructure. But in the above passage, Nelson is explicit in describing how suburban strategies
for controlling the quality of development can be applied to urban renewal sites. Rather than

76 For more on the public housing question, see Weiss, "Origins and Legacy of Urban Renewal.": Richard
(Winter 2006).
77 Philadelphia Housing Association, Herbert U. Nelson, and Catherine Bauer Wurster, "Summary of
Proceedings ... Subject, Cities after the War: A Challenge to American Enterprise" (Philadelphia, March 25
1943). Edmund N. Bacon also spoke at the event; he was then the managing director of the Philadelphia
Housing Association. Bacon was a student of Eliel Saarinen’s at Cranbrook.
78 Ibid., 16.
having to resort to the planners’ suggestion to lease the land, which would give the land owner more control over time, Nelson’s deed-restricted solution meant that private developers could still envision selling the land if they chose. They could count on the legal stability of deed restrictions, that ran with the land in perpetuity, to stabilize property values. The expertise of the ULI, bringing together downtown and suburban developers, provided a private-sector solution to the question of how to protect redeveloped sites.

**ULI AS CONSULTANT**

Through shaping the legislation for urban renewal in its publications and lobbying efforts, the ULI shifted into its intended advisory role. New programs by the ULI also expanded its advisory capacity. The Central Business District Council formalized what it referred to as a panel system. “Drawing on a panel of 25 highly informed and experienced men”—ULI members who were not compensated for their time and who were never local to the city under study—the ULI produced reports for cities with the goal of offering “the best solution to any given city problem, regardless of whether it is locally popular or unpopular.” The ULI always waited for invitations from local sponsoring organizations (the ULI “receive[d] remuneration for its services”) before organizing a panel. The local sponsors outlined the general problems their city faced, then the ULI selected its panel of 5-10 member experts. They commenced research, using documents sent by the sponsors, then visited the city days in advance of a meeting to study, observe, and meet with local planners and officials. The final day-long meeting with sponsors, city officials, and local civic and business leaders was transcribed into a report with final recommendations, and shared with participants. These panels brought further attention to the work of the ULI, with local newspapers reporting on the events and the reports.

The program operated “on the sound assumption that all [cities] had similar problems; that advice from outsiders might well be more impartial and less colored by past associations; and that a panel of men with no financial interest in the city under study might be able to present its conclusions with the sound hope that they would be more favorably received.”

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book summarizing the work of the panel system years into its operation, Boyd T. Barnard, the committee’s chair, noted it was “possible to issue a book summarizing these findings and conclusions—which, surprisingly, vary but little from the crowded urban centers of the Eastern seaboard to the ‘main street’ towns of the Middle West.” As outside observers and experts on real estate, the ULI’s panelists saw much that was the same in all the cities they studied. The forces behind decentralization that captured their attention in 1940 continued through the mid-1950s with these studies. But Boyd also expressed the boundless optimism of a booster: “I should like to make it plain that the Institute has no pessimism about the future of the American city. On the contrary, our studies have proved conclusively that the city is a growing, healthy organism…” The ULI’s new interpretation of decentralization had changed upon witnessing the postwar boom. “You may hear talk of ‘decentralization,’ or a flight from the city. It does not exist. Cities simply have burst their bonds. They have expanded outside their boundaries. … There lies ahead a future far more glorious than the past.”\(^{80}\) [Figure 2-15 and Figure 2-16] The ULI’s new boosterism—for parking garages, downtown retail, zoning, slum clearance, and highways—aligned with downtown business elites.

\(^{80}\) Ibid., 15.
The panels continued in various forms, their reports published in *Urban Land, Technical Bulletins, The National Real Estate Journal*, and in two books, *The City Fights Back* (1954) and *Nine Cities: The Anatomy of Downtown Renewal* (1969).\(^8^1\) These studies gave the ULI a platform from which to lobby for local and federal urban legislation, and ensured the Institute’s members cultivated and retained their status as expert witnesses to downtrodden urban districts. The ULI, established as advice-givers and experts, used its position to push a political agenda that benefited the private developers who comprised its membership and helped secure the professional status of the real estate industry.

Chapter 3

A Terrific Gamble: Herbert Greenwald in Chicago and Detroit, 1946-1959

In 1946, Herbert Greenwald, an inexperienced, 31-year-old developer in Chicago, sought an architect for a high-rise apartment tower he was planning on the city’s South Side. After an education steeped in the Great Books program at the University of Chicago, the idealistic Greenwald had high hopes of achieving wide acclaim and a lasting legacy in his first large project, which he would begin with seed money earned from a small apartment complex he had developed in Evanston, Illinois. Seeking an architectural aesthetic to promote his vision of urban living, and inspired by the erudition of his education, Greenwald wrote letters to the most famous modern architects of the day then practicing in the United States: Frank Lloyd Wright, Eero Saarinen, and Walter Gropius.¹ Wright responded with a request for an exorbitant retainer; Saarinen declined on account of being too busy; and Gropius, himself busy with running the Graduate School of Design at Harvard and his own projects, suggested that Greenwald contact “the father of us all,” Mies

van der Rohe, who was conveniently located in Chicago. Greenwald followed Gropius’ advice and set up a meeting with Mies to discuss the possibility of an apartment tower project.

Greenwald and Mies—thirty years older than Greenwald and known for mentoring his students and employees—hit it off at their first meeting. Greenwald’s wife, Lee, later described their auspicious first encounter as follows: “They began going steady right away.”

Whatever the psychological alignment between these two figures, their professional relationship bore fruit in a number of well-known projects in Chicago and elsewhere. Greenwald was Mies’ first non-institutional client in the U.S., and gave Mies the opportunity to build high-rise towers that embodied architectural ambitions he had harbored for decades. Beginning with the Chicago apartment towers—Promontory Apartments in 1946, then Algonquin Apartments, the 860-880 Lake Shore Drive Apartments, 900 Esplanade, and the Commonwealth Promenade Apartments—Greenwald and Mies then expanded their geographical reach with urban renewal projects in Newark, New York City, and Detroit. Greenwald spoke of wanting to put a Mies-designed apartment tower in every city in the U.S. Though their relationship would end prematurely with Greenwald’s death in a plane crash in 1959, it represented a prolific period for Mies, producing projects that largely established the face of modern architecture in the U.S. for decades to come and included one of the most architecturally successful urban renewal projects in the country.

The unusual collaboration between Mies and Greenwald raises many questions. At the peak of the post-war, suburban, single-family boom, it is unclear why this young developer, paired with a world-famous architect, built high-rise apartment towers in central Chicago. Given the large scale of Greenwald’s projects and his relative inexperience, the quest for financing was difficult and shaped by diverse factors. Once secured, the financiers of the projects influenced the designs in untold ways. Similarly, the liaisons between funders, such as life insurance companies, and the design team exerted pressure on certain aspects of design, but how this process

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3 After arriving in the U.S. in 1938 as director of Armour Institute of Technology (later Illinois Institute of Technology, IIT) department of architecture. Only the Armour/IIT projects preceded Greenwald.
occurred and what their precise interests in a project were is unclear. Greenwald’s eventual path to urban renewal projects reflects his ambition to build bigger, but also suggests the content of his vision for middle-class urban living, and for the urban environment more generally. In other words, by studying these projects and the relationships between Greenwald, the design team, and the funders, one can begin to see what kind of urban vision this application of modernist principles offered.

In contrast to the typical developer whose goal was to turn a quick profit, casting aside questions of the larger urban environment, this is a story of a developer who prioritized improving the city through new apartment buildings. Greenwald wanted his projects to encourage the middle class to remain in the center of town, incorporating amenities that would appeal to that demographic while at the same time cloaking them in an aesthetic that signaled they were modern and progressive—a marked contrast to the aesthetic offered in the suburbs. In contrast to single-family home developers, Greenwald promoted an alternative vision of what his mostly white, educated, middle class clientele would respond to and purchase, and convinced his financial backers to support that unorthodox aesthetic. Greenwald’s contribution to the postwar built environment, then, complicates the standard story of suburbanization and consumer culture, and offers another angle on understanding a postwar building culture that accommodated architectural innovation and a Miesian aesthetic.

Greenwald’s salescraft was evident in two different markets: he sold individual apartments to consumers, and he sold unbuilt projects to financiers. His projects had to be appealing in both those markets, answering the concerns of financiers while also serving the consumer housing market. To overcome the repeated difficulty he faced looking for traditional financing in Chicago and beyond, Greenwald relied on atypical financing arrangements to boost his business, leveraging them to launch subsequent projects. His first project with Mies used a mutual ownership cooperative scheme which attracted more financing from a life insurance company.4

4 The mutual ownership plan was a variation on cooperative ownership, which was typical in urban apartments before the Great Depression. The Depression laid bare the problems with cooperative ownership, which did not insulate owners from each other. Greenwald’s mutual ownership cooperative scheme was a way to defend against a few owners going bankrupt and causing the entire building to default on its mortgage. Matthew Gordon Lasner, "Own-Your-Owns, Co-Ops, Town Houses: Hybrid Housing Types
Another project with the same company gave him enough experience to pursue other funders with deeper pockets. Eventually he used the developer-friendly accommodations of the federal urban renewal program (Title I of the Housing Act of 1949) to expand his business outside Chicago in markets where he would have been otherwise unlikely to gain a toehold. Eager to work in cities on monumental projects, urban renewal offered him large sites at reduced costs and the political support of local elites that enabled his access to both local and remote financing.

Architectural history too often separates design analysis from the market forces that influence architectural production; that is, it divorces professional practices from market forces, design aspirations from capital ambitions. Canonized architects like Mies are particularly neglected with regard to the integration of their design work within a market context. Projects of inferior design quality are often derided as "speculative" and written off by historians and critics. By contrast, Mies' projects with Greenwald demonstrate that innovation in the property development and financing arenas helped enable an architectural vision as the alternately conflicting and aligning interests of the design team, the financing partners, and the developer negotiated designs. How Mies' designs in particular responded to those conditions not only informs our understanding of Mies, but also that of architectural production and the built environment in general.

Of the seven projects Greenwald developed with Mies as architect between 1946 and 1959, all except the last one were funded at least in part by life insurance companies whose headquarters were remote from the project sites. As such, they were part of a larger trend in the twentieth century away from locally-financed construction, and they illustrate how big corporations directed capital towards construction loans. The day-to-day decisions of programming, site design, amenities to include, and features to highlight in advertising show how those relationships ultimately influenced projects, and suggest that the loan managers working for life insurance companies ought to be analyzed as active participants in the design process.

The projects analyzed in this chapter exemplify Greenwald's quest to produce cosmopolitan urbanism through speculative construction—a middle class vision of cosmopolitan urban living in elegant high-rise housing encompassed in Mies' designs.\(^5\) By offering well-designed, architecturally significant buildings, Greenwald, as Mies said of him, “began with an idea of the social consequences of his work,” that is, he saw the buildings as forging his legacy in the city. What motivated his business in property development was improving the city. Mies continued: “along the way [Greenwald] also discovered he was a very good businessman.”\(^6\) His skills and success were fallout from his motivation toward civic improvement through new apartment buildings. His early experience working for a developer while attending the University of Chicago informed this goal, and offered him some of the tools he would use to achieve such a legacy.

**FROM GREAT BOOKS TO GREAT BUILDINGS**

Born in 1915 in St. Louis, Missouri, the fifth of seven children to immigrant Russian Orthodox Jewish parents, Greenwald left home at age 14 to study for the rabbinate at Yeshiva University in New York. At age 17, his disappointed parents watched as he received a scholarship to study philosophy at the University of Chicago during the early years of Mortimer Adler and Robert Maynard Hutchins’ Great Books program. While studying there, he worked as an agent and then as a business manager for a Chicago real estate development company that later built some of the first apartment complexes to be constructed under the FHA mortgage guarantee program, including River Forest Garden Apartments.\(^7\) This job constituted his basic education in real estate development, helping him understand the complexities of finding investors and the bureaucracy that federal involvement entailed. He would also later work with the architect of those garden apartments, John Holsman of Holsman, Holsman, Klekamp, Taylor, who specialized in mutual

\(^5\) Greenwald’s apartment projects were all speculative, that is, not built for particular end users, and were being sold to two customers—those who would live in the apartments, and those who would invest in their construction.

\(^6\) Mies spoke at Greenwald’s funeral. Ludwig Mies van der Rohe, Eulogy for Herbert S. Greenwald, collection of the author, courtesy of Herbert Greenwald’s son, Bennet Greenwald. Mies used the same line in the interview with Progressive Architecture found in the Library of Congress Mies archive.

ownership apartments—the financing strategy Greenwald would later use when he began his own practice.\(^8\) Mutual ownership cooperative apartments were similar to traditional co-ops but required eviction of defaulting owners. The Holsmans invented the Mutual Ownership Trust, which, in addition to financial safeguards, kept the developer involved in a project over the life of a building. Buyers purchased a certificate in the trust that represented their share of ownership, but they did not run the trust as co-op owners would. Instead, the developer ran the trust with a board of trustees. Liability in the project rested mostly with the developer and trustees, rather than with the owners as in a traditional co-op; tenants were only liable for their original equity investment. The set-up helped the developer acquire equity when the project was in design so that a construction loan and mortgage for the building was easier to acquire.\(^9\)

For a few years out of college, Greenwald worked as a teacher and principal in Chicago Hebrew schools. He married his college steady, Lillian Feldman, in 1940, and was rejected from the Navy in 1942 when he applied. With a baby on the way, he augmented his income with administrative and fund-raising work for agencies of the Jewish Federation through which he met Samuel N. Katzin [Figure 3-20], a Chicago real estate investor whose primary business was owning and running a few prosperous Chevrolet dealerships.\(^10\) Katzin invested in almost all of Greenwald’s Chicago projects, but as a background partner, leaving the active work of client handling and pursuit of projects to Greenwald.\(^11\) With this small amount of work experience and a single, small-time investor to support him, Greenwald was able to launch his career.

**INITIAL COLLABORATION: PROMONTORY APARTMENTS**

Mies’ first project with Greenwald was the Promontory Apartments on Chicago’s south side near Hyde Park and the University of Chicago. In 1945, Greenwald scouted the site, around the

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\(^8\) The financing scheme did receive attention in the architectural press. "The Financing of Promontory."
\(^10\) Berger, 233-38. Katzin was active in several philanthropies, and later became a commissioner of the Chicago Housing Authority.
corner from the Museum of Science and Industry, and determined it was an excellent location for new apartments even before he began his search for an architect. At around the same time, with Katzin, he formed the Herbert Construction Company that would serve as the general contractor for the project. At the start, the 31-year-old Greenwald could contribute only the small amount of money that he had made from a small, low-rise garden apartment project he had developed in Evanston, Illinois, with a modest inheritance. With Katzin’s help, Greenwald purchased the Promontory site at 5530 South Lake Shore Drive. Although Greenwald and Katzin did not have the capital to build anything on the site, Greenwald began his search for an architect. His cold-calls to famous architects reveal both his naivety about architecture and his vision for the project. Saarinen, Gropius, and Wright would have offered very different design strategies. Greenwald was educated and cosmopolitan enough to call out three of the biggest names in modern architecture at the time, but it is not clear what, aside from a general tendency toward non-normative modernist practices, Greenwald believed that those names would offer him. He described a desire for building a legacy with his projects, but at this stage of his career, it was unclear what form that legacy might take. Through this scattershot method, however, Greenwald found Mies, who would come to guide Greenwald’s architectural philosophy. Over long chats late into the night, sitting in chairs facing drawings arrayed on the floor, Mies smoked a cigar, discussed philosophy and design, and used his cane as a pointer to educate Greenwald about architecture. As a consequence, Mies not only received many important commissions from Greenwald, but also the steady income that kept his firm afloat.

13 Ibid., 3. Greenwald kept the office afloat financially when necessary. When Greenwald died, the firm shrank. Fujikawa and Blum.
But why did Mies gamble on the inexperienced and underfunded Greenwald and agree to design the project? The opportunity to design a tower—a building type with a social and urban agenda Mies had been fascinated with since at least 1921—outweighed the risks for him. After their initial meetings, Mies readily agreed to work on the project and essentially tutor Greenwald in a Miesian vision of modernist architecture. But doubts about the success of the project and the budding relationship with Greenwald did exist within Mies' office. On a page of notes from an early meeting about Promontory Apartments with Greenwald, amid negotiations about the fee for the architects, is a scribbled note “terrific gamble.” [Figure 3-3]

Though Mies' office was eager for the opportunity to build, they were aware of the risks in working with such an untried developer using an unusual financing scheme. Having selected his architect, Greenwald now needed more investors, but his plans for an unconventional building impeded that search, despite a postwar housing shortage and a market

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14 On Mies’ early drawings of skyscrapers, see the Friedrichstrasse competition project in Jean-Louis Cohen, *Mies van der Rohe*, Architecture Collection (London: E & FN Spon, 1996), 23-28. The connection from Mies to Greenwald is more complex. Charles (Skip) Genther was a student of Mies at IIT. He founded PACE Associates architects in 1946, the associate firm in many of Mies and Greenwald’s projects. Genther and Katzin knew each other through Jewish charities, and Genther’s wife claimed that Genther introduced Mies and Greenwald. Lambert, ed., 219-20. Certainly the common acquaintance of Genther, whether or not he was the original matchmaker, would have bolstered the early friendship. (Bennet Greenwald, Herbert’s son, claimed that Genther was a professional acquaintance only, at first, did not know of the possible link between Genther and Greenwald through Katzin. Author interview, April 28, 2010.)
flooded with buyers. He needed a strategy that would make him—although young, inexperienced, and in pursuit of modernist design—appealing to the holders of the purse-strings.

Greenwald’s early experiences working on mutual ownership cooperative apartments suddenly became useful. Greenwald formed a mutual ownership trust whereby trust certificates (one per apartment) were sold to prospective tenants. As Greenwald recalled his wooing of possible investors for Promontory: “They fell into three groups—those who weren’t impressed by Mies van der Rohe’s plan, those who weren’t impressed with by the mutual-ownership idea and then those who didn’t like anything about either one.” Luckily for Greenwald, Charles McElvain of Western & Southern Life Insurance in Cincinnati, Ohio, liked the mutual ownership idea. In the end, about one-third of the construction money came from selling the mutual trust certificates, and about two-thirds came from Western & Southern Life Insurance. Greenwald sold shares for half of the apartments before construction began, and the remainder before the concrete frame was finished—a success that startled the real estate community. (The apartments were marketed to University of Chicago faculty, whose campus was adjacent, among others.) The sales of these shares gave him the equity needed to finance the remainder of the project through a traditional loan with Western & Southern Life Insurance; income from apartment rents would eventually pay down this loan.

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15 See also Genther interview and his claim that Holsman was on project to advise on mutual ownership issues; he was later taken to court about this, putting architectural expertise on trial. See Genther interview, he argues for a difference between mutual ownership and cooperative ownership (and condos too). Charles Genther and Betty J. Blum, “Interview with Charles Booth Genther,” in Chicago Architects Oral History Project (Department of Architecture, The Art Institute of Chicago, 1995), 20.


18 Berger, 236.

Salescraft

In order to sell the apartment shares before construction began, Greenwald had Mies' office design and produce a sales brochure for Promontory Apartments.\(^20\) [Figure 3-4] The letter-size brochure shows a black and white model photograph on the cover, with the project name in bold red. Inside the cover is a low-level aerial photograph of the neighborhood, highlighting the project site and labeling nearby amenities; below these is a site plan that shows parking and open space. One spread shows the lobby plan below renderings, several other spreads in the same format describe the apartments. The final page covers the mutual ownership scheme in brief detail, and the back cover shows another model photograph and lists the project team and contact information. This brochure design later became the template used for all the Mies/Greenwald Chicago projects to promote the projects to both investors and residents.

Figure 3-4: Perspective renderings from Office of Mies van der Rohe, “Promontory Apartments” brochure, Mies Archive, MoMA and Edward Duckett papers, Art Institute of Chicago. Also in “Promontory Apartments” brochure, Duckett Collection 1986.2, Folder 1.8, Art Institute of Chicago, Ryerson & Burhnam Libraries.

\(^{20}\) The brochure is in the collection of Edward Duckett at the Art Institute of Chicago. “Promontory Apartments,” Duckett Collection 1986.2, Folder 1.8, Art Institute of Chicago, Ryerson & Burhnam Libraries. It can also be found in the Mies Archive at MoMA. Mies Archive, MoMA, Promontory Apartments, Folder 1.
Compared to subsequent brochures for similar projects, the brochure for Promontory Apartment is the most hesitant to proclaim its modernist design. The furniture shown in the apartments in all the renderings is very traditional. Overstuffed chairs sit below ornate picture frames; the dining and side tables have cabriole legs. None of Mies’ signature chairs or tables occupy the apartments or lobby. The text of the brochure trumpets its modernism only briefly before moving onto prose lists of disaggregated, mundane details. The first sentence establishes Mies as “one of the internationally-famous founders of modern architecture” and cites the building as “one of the finest examples of reinforced concrete construction in the world.” A catalog of building amenities follows, but fails to associate these features with the lifestyle they represent to the buying public. Only a final closing line passingly refers to the “modern, gracious living” that these apartments afford. But the aesthetic put forward in the brochure is at odds with the design itself, an awkward handling by the brochure’s director (likely Greenwald, and not Mies) to placate normative tastes on this initial project. This brochure had to speak to both potential tenants and to investors like banks and life insurance companies, and Greenwald’s technique, his salescraft, was to clothe Mies’ modernist design in traditional garb, illustrating the flexibility of the design to various tastes. Having no track record himself in the business, nor any experience with modern design to anticipate how the market would react, Greenwald opted for the safest choice, and in doing so revealed the inchoate state of his urban and architectural vision. The brochures proved successful, as the apartments sold quickly and an investor (though not a bank, which would have been the most conservative and therefore desirable choice) bought in, Western & Southern Life Insurance. The project could then go forward.

The Promontory Apartments were completed in 1949. Wide windows and brick panels infill the exposed, reinforced concrete frame. The single tower, twenty-one stories tall as allowed by zoning, abuts the site boundaries on the sides, is set back at the front, and has a surface parking lot at the rear of the site. The concrete columns project from the structural grid at the ground level and step back as the building rises to be flush with the beams at the top. [Figure 3-5] A solarium on the roof adds a shared amenity to the building, in addition to the lobby, lounge, and terrace. The ground level lobby is recessed from the plane of the window and brick infill at the upper
levels, with a wide, on-axis glass wall facing the street and lake. The building contains 122 two- and three-bedroom apartments, and it faces an unobstructed view of Lake Michigan and South Lake Shore Drive, adjacent to Promontory Park.

Consumerism

The promotion of Promontory Apartments also played to consumer desires for a modern lifestyle, if not always a modern aesthetic. A subcontractor on the project who outfitted the kitchens advertised the project in the *Chicago Tribune* (the only printed ad with images for the project), and the advertisement again revealed uncertainty about the modernist aesthetic of the building. Other, similar projects were advertised much more extensively, like Park Meadows. Suburban subdivisions built at the edges of Chicago also were widely publicized in newspapers.21

While the largest text touted it as “Most Modern,” the photograph of a kitchen interior (a stand-in, as the building was unfinished) showed traditional, plaid curtains and mullioned windows. The same photograph could easily have been used to promote a suburban home of the Levittown variety. The ad places the project squarely within postwar consumer culture, where the trappings of domestic technology, seen in the “latest-model GE Automatic Range, GE Refrigerator, GE Automatic Disposall,” are complimented by “worlds of shelf and cupboard space” to hold further purchases, allowing all families to participate in the consumer Keynesianism of the postwar world.\(^{22}\) For Mies and Greenwald, though, these attractions to the apartments were ancillary to the location and architectural design.

**Speculative Derision**

Promontory Apartments is often derided in architectural literature as a highly compromised, speculative design that does not achieve the formal originality of the subsequent Greenwald-Mies project, 860–880 Lake Shore Drive. For example, architectural historian Phyllis Lambert states: “Promontory was a speculative project whose design was determined largely by economic factors, and as a result many compromises had to be made. ... The ‘pragmatic’ Mies was nonetheless willing to grasp this chance to construct a high-rise building working within the given

parameters.\textsuperscript{23} Market forces certainly did play a role in the decision to design the structure with a concrete frame—one steel company approached by an associate architect (Charles Genther of PACE) estimated an eighteen month delay on the steel order for the project. But dependence on market conditions is hardly unique to this project, nor is its status as speculative. In fact, the compromises are less significant here than in other, more celebrated projects. For example, at 860–880 Lake Shore Drive, Mies and Greenwald bowed to pressure from investors made nervous by floor-to-ceiling glass and were forced to delete features like air conditioning that would have improved the buildings. On 860–880, Mies also wanted more elevators than Greenwald and the investors allowed.\textsuperscript{24} But on Promontory, Mies did not question the cost per square foot that Greenwald set for the project.\textsuperscript{25} He was willing to work within the parameters of the market. Given how quickly apartments sold at Promontory, and the late-stage involvement of the mutual ownership’s board of trustees in overseeing the design, compromises were, in fact, rare. More likely, this project represents a perceived falter for Lambert and others in Mies’ career-long march toward a formal architectural zenith (in the Seagram Building and Farnsworth house), a stumble that requires an explanation originating in the gritty world of markets and money and safely outside of architectural formalism. Those two worlds are not so easily separated, though.

The history of Promontory’s design is often mistold as a story of unmet architectural ambitions in order to allow a teleological reading of Mies’ work, rather than as a surprising success for an inexperienced developer and an architect who had never built a tower before that demonstrates the historiographical proclivity to isolate design decisions from market forces. Most accounts of Promontory describe an original design of an all steel-and-glass tower that was not realized. Historians assumed that the developer had suppressed the steel design in favor of a concrete design. Later interviews of key team members on the project revealed that the drawing supporting this chronology was actually created after the building was already under construction,

\textsuperscript{24} Dunster, 102.
\textsuperscript{25} Ibid., 102.
when Mies was thinking ahead to a future, imagined project. The building was always planned to be in concrete and not in steel because steel was in short supply immediately after the war.²⁶

A better historiographical approach would be to understand the building as the first stage in the Mies-Greenwald relationship, when the architectural and urban vision of the two was not fully developed or aligned. Greenwald wanted the best architect in the world but was unsure of how to maximize that asset.²⁷ With so little experience and a sizeable project to lead, Greenwald could not rely on his enthusiasm and ambition to manage the complicated project, and he struggled to stay afloat. He frequently fell behind on payments to the design team.²⁸ The project team members were working together for the first time, contributing their own expertise as they defined the roles they would each play.²⁹ After construction

Figure 3-7: Street elevation of Promontory Apartments. Photo from Heidrich-Blessing Archive, Chicago History Museum. Negative HB12173a.

²⁶ Lambert set the record straight by referencing oral interviews. Genther and Blum, 25. An undated drawing by Fujikawa of the project showing steel mullions was mistakenly thought to have coincided with predesign, but interviews later confirmed that it was completed after the concrete frame of Promontory was completed; the drawing instead suggested a direction for subsequent projects, especially 860–880 Lake Shore Drive. Fujikawa and Blum, 17-18. (The story of Greenwald wanting the “best architect in the world” also replaces Saarinen with Le Corbusier).
²⁷ Lambert, ed., 198.
²⁸ Correspondence in the archives, between Mies and Greenwald, illustrate the less-than-regular payments from Greenwald to Mies. See, for example, correspondence about Promontory Apartments, Mies Archive 4604.1 Research File, MoMA, NY.
²⁹ These included Charles Genther of PACE Associates, John Holsman of Holsman, Holsman, Klekamp, and Taylor, and investors Samuel Katzin and the Western & Southern Life Insurance Co. (represented by C.A. McElvain, brought on board for the project by John Holsman). See Genther and Blum, 23. Mies had worked with PACE before.
began, the mutual ownership board of trustees began inserting its opinions into the fray, further complicating the balance of stakeholders in the project.

Still, the clean-lined apartment tower, with its exposed concrete frame, simple brick spandrel panels, and wide expanses of glass, reveals the architectural ambition of the project. In many ways, the design of the project is the most urban of all the Mies-Greenwald projects. The open lobby floor, set back from the street and recessed from the upper floors, faces the lake across a modest plaza. As the building fills the entire width of the site, one structural bay on either side of the building’s ground level serves as an open automobile passageway to the rear parking area without drawing undue attention to the presence of the car. Without setbacks on the sides of the site, the building retained the neighborhood’s urban street front of shared party walls rather than embracing the more suburban format of isolated buildings surrounded by open space.

Figure 3-8: Inside cover spread, Office of Mies van der Rohe, Promontory Apartments brochure, Mies Archive 4604.1 Research File, MoMA, NY, and Edward Duckett papers, Art Institute of Chicago. “Promontory Apartments,” Duckett Collection 1986.2, Folder 1.8, Art Institute of Chicago, Ryerson & Burhnam Libraries.
Site

The Hyde Park site Greenwald selected was just north of the Museum of Science and Industry and faced the lake. [Figure 3-8] The promotional brochure advertised the location as being near Promontory Point on the lake, the Bret Harte School, Illinois Central Hospital, Hyde Park Bank, Illinois Central Station, East End Park and Jackson Park, and the Windermere, Shoreland, and Flamingo hotels. (The hotels, amenities likely unused by Promontory residents, were landmarks that would signal to consumers the affluence of the area.) The photograph does not show the University of Chicago campus, but outside the frame, a red square indicates its location relative to the photo, highlighting the proximity to campus. A more general list of nearby amenities includes parks, playgrounds, hospitals, transportation, churches, shopping centers, amusements, restaurants, and schools.30

Greenwald’s formula for successful real estate development can be seen here, presaging future projects. The site is in an established neighborhood, near the lake (which was the aerie of luxury apartments prewar), and not too close to the “L.” The tower of apartments was 21 stories tall and aimed at middle-class consumers. The only variables that Greenwald allowed to veer from standard practice were the glazing (much more) and the relative openness in the apartment floor plans. [Figure 3-9] However, as these items were hallmarks of the project’s Miesian ambition, they could be viewed alternatively as a tentative embrace of that ambition, or, a pragmatic recognition of how far he believed his target market was willing to go.

30 Mies Archive, MoMA, Promontory Apartments, Folder 1.
FLOOR-TO-CEILING GLASS: ALGONQUIN APARTMENTS

Floor-to-ceiling glass windows in the apartments of a residential tower [Figure 3-10] had never been built when Mies proposed them for the living and breakfast rooms of his unbuilt second project for Greenwald, the Algonquin Apartments.\(^\text{31}\) [Figure 3-10, Figure 3-14] Mies’ now iconic drawing of his Friedrichstrasse skyscraper from 1921 [Figure 3-11], the quintessential glass-and-steel tower, was still an unrealized dream twenty-five years later. Even after Promontory’s success, with expansive if not full-height glass, Mies’ project for the Algonquin Apartments was still a hard sell to investors. Residential design—whether cutting edge or not—needed to make residents feel comfortable in their surroundings, and investors feared that such large, vertiginous expanses of glass would have the opposite effect. Balancing risk was precisely their job, and most investors felt that this modernist vision tipped the scales too far toward risk, perhaps even scaring off potential buyers. When Greenwald took this design to possible investors, only one expressed interest.\(^\text{32}\)


The interested party was once again Clifford A. McElvain of Western & Southern Life Insurance. When Promontory was under construction, Mies and associate architect Charles Genther of PACE Associates visited the building after the concrete frame was up but the brick panels had not yet been installed. [Figure 3-12] They went to the southwest corner of the top floor and envisioned what a floor-to-ceiling glass living room would be like. Genther shared the experience with an uncertain McElvain, explaining also Mies' ambition to build an all-glass-and-steel tower.  

Before he made a serious offer of financing, McElvain performed an experiment. McElvain wanted to see if this fear of glass—as an issue of comfort, not safety—was real.  

To do so, he took his wife and daughter to a bar called the “Tip Top Tap” [Figure 3-13] in the penthouse of the 

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33 Fujikawa and Blum, 17-18.
34 This is a decidedly different take on issues of fear of glass than others have addressed. See, for example: Josep Quetglas, Fear of Glass: Mies Van Der Rohe's Pavilion in Barcelona, English ed. (Basel ; Boston: Birkhäuser-Publishers for Architecture, 2001); Annette Fierro, The Glass State: The Technology of the Spectacle, Paris, 1981-1998 (Cambridge, Mass.: MIT Press, 2003).

Chapter 3: Herbert Greenwald
Allerton Hotel in Chicago, and seated them next to floor-to-ceiling windows. Seeing his family completely unbothered by their surroundings, he decided to recommend the Algonquin project for a loan. As a result, Western & Southern Life Insurance proposed to provide about a third of the total funds needed.\(^{35}\) Associate architect Charles Genther made a direct connection between this fiscal support for Algonquin and the inclusion of floor-to-ceiling glass at 860-880 Lake Shore Drive [Figure 3-18], saying of the glass at Lake Shore Drive, “That was McElvain’s influence.”\(^{36}\) McElvain’s support of Mies’ projects not only created an opportunity to build innovative designs that had often eluded Mies in the past, but it also created a platform of saleability for Greenwald.

In short, a major instigator of the design of Mies’ first steel and glass tower was a usually silent co-conspirator—the middlemen who controlled the flow of capital from investors in one city to the design team in another. While the developer Greenwald played matchmaker, escorting the capital and design from paper to glass and steel, the funders

\(^{35}\) Blum, 23-24.

\(^{36}\) Ibid., 23-24. Ultimately, the Algonquin project (referred to as “Algonquin I,” designed by Mies’ office) was not built either with floor-to-ceiling glass or with Western & Southern Life Insurance money. The quest for financing stalled when FHA regulations blocked access to capital, Mies dropped the project. Later shelved for lack of mortgage commitment, it was brought back as six smaller towers designed by PACE Associates, that were eligible for FHA financing. Joseph Fujikawa confirmed this connection between Algonquin and 860-880. Lambert, ed., 357.
provided the approvals—passed through McElvain—to release the construction money. McElvain had to calculate the risk those panes of glass represented to his company against the returns the loan would bring. His role illustrates two important tendencies in architectural production in this era: one, the increasing role and geographical remoteness of financing partners like life insurance companies in large projects; and, two, how this new, remote source of capital enforced certain conventional ideas about the local real estate market, while allowing leeway for design innovation in other areas.

The site for the Algonquin Apartments was also on Chicago’s south side, at Cornell Avenue between East 50th Street and Hyde Park Boulevard. The site was near Promontory but without a clear view of the water. It therefore followed the pattern that interested Greenwald and would appeal to the same consumers that bought the Promontory apartments so quickly. Mies’ first, unbuilt design for the Algonquin Apartments, illustrated in a marketing brochure, [Figure 3-14] consisted of two reinforced concrete frame towers of three-bedroom apartments, 22 stories tall.
with brick infill. While this design did include floor-to-ceiling glass in the living rooms and breakfast rooms, the second, built design by PACE Associates, eliminated this innovation.[Figure 3-15].

The critical change Greenwald made for this project was in the financing. He did not want to do another mutual ownership scheme, as dealing with the board of trustees was troublesome and time-consuming for Greenwald and Katzin, who was managing much of the day-to-day business at this point as Greenwald sought new projects. Greenwald wanted traditional financing, and saw the Federal Housing Administration's mortgage insurance programs as the best way to do that. While historians of postwar housing rarely focus on multifamily housing, the FHA did have programs, shaped largely by the homebuilding industry, to provide mortgage insurance for apartment buildings. Though only the rare developer took advantage of these provisions before World War II, by the postwar period many developers, particularly in East Coast cities, were using FHA mortgage insurance to back multifamily projects. One who did use the program before the war was architect/developer John Holsman, whom Greenwald had hired to consult on the mutual ownership scheme for the Promontory Apartments, while also leaning on his decades of experience building multifamily housing in Chicago.

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38 The second design by PACE is of six identical fourteen-story buildings housing efficiency, one- and two-bedroom apartments inside symmetrical (but unequal) three-by-five bays. The reinforced concrete frame construction, with projecting columns that gradually step back to be flush with the beams at the top of the building, is sheathed by windows and brick spandrel panels (with no floor-to-ceiling glass), like Promontory. Surface parking lots dominate the ground plane around the buildings, with minimal green space, and wide, central walkways from each building that lead to the sidewalks. Both designs appear in the published volumes of the Mies Archive, volume 14. Ibid. (See image 4612, and note that site plan shows building 2 sitting over an existing building that Greenwald did not own and never would.) News articles also cite Mies' involvement in the project. Al Chase, "South Side Rental Project," Chicago Tribune, January 7 1950.
39 For an explanation of the mutual benefit trust and the promoter’s (Greenwald’s) responsibilities to it for the life of the building, see "The Financing of Promontory." Bennet Greenwald, Herbert Greenwald’s son, claims that the board of trustees sued Greenwald over a dispute of some kind, and this spoiled Greenwald to the idea. He also believed that coops were becoming unpopular politically in the McCarthy era, and that was reason enough to avoid them. Author interview with Bennet Greenwald, April 29, 2010.
41 Greenwald, before setting out as a developer, worked for Holsman for a short period in 1945. Holsman; "Mutual Ownership Apartments: How One Builder Held Costs to a Minimum," American Builder
widespread by the 1960s, Greenwald was at the leading edge of this trend, having attempted an FHA-insured multifamily project as early as 1948.

Mies’ design for the project was rejected by the FHA, which refused to insure more than $500,000 for each of the two towers, per their policy, even though the projected costs were much higher. After months of negotiating between Charles Genther and reluctant FHA administrators, a second design was completed—without Mies—for six smaller fourteen-story buildings that would each fall under the arbitrary $500,000 limit set by the FHA. With this design, they were able to obtain approval for FHA mortgage insurance, could then secure financing, and build the project. The FHA also pressured the team to design apartments that had fewer bedrooms (and were thus less family-friendly); in the final design, each floor had one efficiency apartment, two one-bedroom units, and two two-bedroom units. Genther, and perhaps also Mies and Greenwald, given the initial design, would have preferred a mix of two- and three-bedroom units.

It was therefore a collaborative project, where Genther, a former Mies student not only created the construction drawings with his firm PACE, but also negotiated the revisions necessary to obtain the FHA seal of approval. The project morphed from two large towers to six smaller towers, increasing the overall scale of the project. Greenwald was confident the revised version of the project would meet the FHA criteria, and boldly believed that financing a much larger project would be feasible with the FHA insurance. Still, no landscape architect was hired for the project, and in both schemes the accommodation of the automobile took the same form—surface parking lots between the buildings. In the first scheme, a sizeable L-shaped green space

42 Genther and Blum, 23-28. Chase.
43 Mies Archive, Box “Rush Huron 4803 Algonquin I 4806”, Folder “Algonquin #1,” MoMA, NY. PACE Associates Archive at AIC. Genther and Blum, 23-28; Lambert, ed., 357, 511. For more on the FHA interest in the number of bedrooms, see Lasner, "No Lawn to Mow: Co-Ops, Condominiums, and the Revolution in Collective Homeownership in Metropolitan America, 1881-1973", Ch. 3. Greenwald was expanding the upmarket lakefront with middle-class housing, rather than by expanding the city at the edges with suburban homes as a way to alleviate the housing crisis. Greenwald presented an alternative answer to the problem with urban apartments. It was a very different strategy than, for example, Park Forest, Illinois, the subject of William Whyte’s Organization Man.
44 Genther interview, 24-26.
45 See letter June 11 1948 that shows agreement proving that Greenwald already owned the full site by early June when the design team began work on the project, in Mies Archive, Box “Rush Huron 4803 Algonquin I 4806”, Folder “Algonquin #1,” MoMA, NY.
on the southwest corner of the site links the two buildings, seemingly attempting to balance the parking area. For the second scheme, the parking lots were more prominent on the site, breaking up the ground plane between the buildings and leaving little room for landscaping or shared green space. Wide walkways connect the buildings to the street and sidewalks. The literature on Mies mostly ignores this project, as it was neither Greenwald and Mies’ first collaboration, nor was the design a significant departure from Promontory (same material palate, similar detail of stepped-back columns on facade), and its provenance as an original Mies design was in question. What makes it worth discussing, though, is how Greenwald sought FHA backing for the project, and how the project team reconfigured the design to accommodate FHA policy.

At the same time that Greenwald asked Mies to work on Algonquin, he also initiated two other projects—the Rush-Huron office building and what was then called the Delaware Project. The Rush-Huron office building was planned to be an 8-story, mutual-ownership office building located at 109 Huron, at the corner of Rush, in Chicago’s near north side. Design work began on Rush-Huron in June 1948 and on the Delaware project in August. Mies may have worked on some preliminary designs for Rush-Huron, and had even planned at one point to move his office into the building, but the final project appears to have been the work of Holsman, Holsman, Klekamp, Taylor. It was an unusual idea to extend the mutual ownership scheme to an office building, but the project was abandoned for reasons that are unclear. The Delaware project took over the attention of Mies’ office, and the other projects were ceded to the associate firms, PACE and Holsman, Holsman, Klekamp, Taylor.

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47 Ibid., 357. Lambert claims Rush Huron began in March 1948, and was abandoned December 1948. The PACE Archives show a brochure of a building that was built on the site (and was the Thai Consulate in 2010) by another architect. The same folder also includes a memo from Henry Holsman (John Holsman’s brother and partner in the firm) that details the mutual ownership office scheme. PACE Archive, Folder “Rush Huron Office Building (1948-1950),” Art Institute of Chicago. Fujikawa interview describes that 860–880 took over the office, in part because of Greenwald’s enthusiasm for a brass model. Fujikawa and Blum.
AN URBAN STRATEGY: 860–880 LAKE SHORE DRIVE

The Delaware project would eventually become known as the 860–880 Lake Shore Drive Apartments. Work began on the project in August of 1948, and the building was completed in 1952. 860–880 was the first of Mies’ multiple-tower projects to be set back from the property line on at least three sides, creating a complex of buildings composed asymmetrically on an open, landscaped plaza-like space that would become his urban signature. Mies had already explored an urban strategy with the campus plan for IIT [Figure 3-16], but at 860–880, he applied it to private apartment towers on a relatively small site surrounded by a dense urban fabric. This move was a departure from the normal tendency of developers and architects to fill an entire site with as much building footprint as possible, and, despite the creative solution, was predominantly motivated by the terms of the property sale contract. Robert McCormick, an investor and partner in the project, negotiated the sale of the southern parcel of the site (where 860 would later stand) from Northwestern University and the final agreement required either one or two tall buildings on only a portion of the site to preserve view

48 The site is bounded on the north side by East Delaware Place, on the east by North Lake Shore Drive, and on the south by East Chestnut Street.
49 Both Algonquin and Promontory abutted the lot lines, and Algonquin was surrounded by surface parking lots—also note that this is not mentioned in Schulze biography, not in Spaeth, only briefly in Lambert. Lambert, ed; Franz Schulze and Mies van der Rohe Archive., Mies van der Rohe : A Critical Biography (Chicago: University of Chicago Press, 1985); David A. Spaeth, Mies van der Rohe (New York: Rizzoli, 1985).
easements to the lake. The buildings’ height was also shaped by outside forces. City building codes required that any building taller than 250 feet have a smoke stack—a costly loss of saleable floor space on every floor—thus setting the maximum height for the towers. The proportions of the towers, then, reflected external legal and economic pressures on the design that were out of Mies’ control. The elegant proportions and site design resulted from negotiations between a talented designer and an economic and legal context.

Greenwald partnered with McCormick, who also owned a parcel of the site. McCormick would become a marketing manager for the project, while Greenwald spearheaded the financing and the construction management. Sam Katzin was again an investor in the project. This time Greenwald did not seek FHA mortgage insurance, perhaps because of the difficulty he was simultaneously facing on the Algonquin project, but also because he did not have trouble in finding financing—the success of Promontory established enough of a track record that the banks and insurance companies he approached for financing were willing partners, especially given the upmarket site for 860–880. Lake Shore Drive north of the loop was mostly developed by the time Greenwald purchased the site, and had been established as a neighborhood of luxury apartments by the early decades of the twentieth century. With this site, Greenwald would benefit from the

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53 Ibid., 375. Lambert’s original source is McCormick comments at a 1992 symposium in Chicago which are in the research files at CCA.
neighborhood’s cachet; the success of the project then enabled him to finance and build more upmarket apartments.

The most well-known of the Mies-Greenwald collaborations, the 860–880 Lake Shore Drive Apartments consists of two 26-story steel and glass towers, identical on the outside and set back from the property line on three sides of the site. [Figure 3-18] The project has underground parking and its urban form breaks from the neighborhood norm in its setbacks, its modest, slender form, and its rigid orientation to the street grid (and not toward the lake and Lake Shore Drive). 860–880 establishes an orientation to the street that due to its setbacks is independent of

Figure 3-18: 860-880 Lake Shore Drive Apartments, Mies van der Rohe, 1948-1952. Chicago. Photo from Heidrich-Blessing Archive, Chicago History Museum, negative HB11548d.
surrounding buildings, unlike Promontory’s continuation of the street facade of its neighbor [Figure 3-7]. Rather than follow the aberrant, curving line of Lake Shore Drive, the gridiron orientation obeys—yet is set back from—the urban grid. [Figure 3-17]

The steel and glass apartment towers satisfied Mies’ desire to build in materials he felt were representative of the age and took advantage of the increased postwar capacity for steel production.\(^{55}\) In the short time that passed between the start of Promontory and the start of 860–880, the market for steel had wildly changed—rather than promising delays on steel orders of up to eighteen months, steel companies were offering discounts to the project team to encourage the use of steel in new buildings. Built to a twenty-one-foot module, three bays deep by five bays wide, the steel frame towers with concrete slabs on steel decking were faced with structural steel mullions surrounding aluminum sash windows in a glass curtain wall. One tower contained one-bedroom apartments and the other, three-bedroom apartments (totaling 290 apartments).

The search for financing was far from easy for a developer like Greenwald, and in the postwar boom, required developers to cast a bigger net. An exchange between Robert

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\(^{55}\) On Mies wanting to work in steel, see Fujikawa and Blum, 18. For discussion of Mies’ use of materials and technology, including concrete see Lambert, ed., 202-03.
McCormick, Greenwald’s business partner, and Greenwald's widow, Lee, recalled the difficulties of securing funding for the 860–880 Lake Shore Drive Apartments:

McCormick: “We went to New York together to get a mortgage. Nobody in Chicago would give us any money. In those days Chicago banks didn’t lend construction loans and permanent loans, you had to go to New York. … I think on Promontory Herb went to Cincinnati, didn’t he?”

Mrs. Greenwald: “He went everywhere.”

Chicago was, like much of the country, in the midst of a housing shortage in the immediate postwar period, and Greenwald’s projects looked to alleviate that need. Unlike most other real estate developers working on housing, though, Greenwald was not looking to build single-family subdivisions at the edge of town. His vision was patently different, one of urbane, high-rise living, connected to the cultural amenities of the city, embodied in a masterpiece of modern architecture. But finding financing for this vision proved a challenge. Local banks and mutual benefit societies in Chicago were low on cash and not lending to high-rise residential projects. On the other hand, mortgages for new construction like Greenwald’s projects were attractive to life insurance companies looking to put that capital to work, even when those projects were swimming upstream, as Mies and Greenwald’s were—both in terms of their unusual design and as center-city apartment towers in an age of booming suburbs and white flight.

As the next chapter will discuss in more detail, life insurance companies increasingly became the source for construction and mortgage loans for postwar, downtown projects, instead of the more traditional local banks, mutual benefit societies, and savings and loans. Life insurance companies funded commercial and residential mortgages, including all of the Mies-Greenwald apartment towers in Chicago. As the above exchange illustrates, what had changed in the mortgage market was that a developer had to travel further, and to many places, to make his pitch for financing. Capital for new development had to be sought with airplanes, not shoe leather.

57 Berger, "Glass and Steel: Herbert Greenwald."
REMOTE CAPITAL: COMMONWEALTH PROMENADE / 900 ESPLANADE

[Figure 3-20] Two later projects by Greenwald and Mies, an apartment tower on Chicago’s North side known as Commonwealth Promenade and the Esplanade apartments next door to 860-880, were funded by Equitable Life Assurance Society whose home office was in New York. Though in different neighborhoods, the projects were simultaneous, managed and bid together. Equitable provided an $11 million, 20-year loan as a package deal to build both projects. After some contentious experiences with the owners’ board at Promontory, Greenwald had soured on the mutual ownership scheme, so he financed these projects with outside capital., travelling to New York to meet with different investors and pitch the project. With successful

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58 The Esplanade Apartments, or 900 Esplanade, are now called 900-910 Lake Shore Drive.
59 Berger, "Glass and Steel: Herbert Greenwald," 238.
projects under his belt, Greenwald could obtain financing more easily for these projects. He did, however, pursue and receive FHA mortgage insurance for this project, unlike at Promontory.

Figure 3-21: 900 Esplanade, 1953-1956. Photo from Heidrich-Blessing Archive, Chicago History Museum, negative HB18101e.

900 Esplanade [Figure 3-21 and Figure 3-22] echoes the adjacent 860–880 Lake Shore Drive project in its basic form and site layout: two towers, each twenty eight stories and two hundred sixty feet tall. Though it appears to be a steel-and-glass tower like 860–880, the structure is actually reinforced concrete, which allowed Greenwald to squeeze two more floors into approximately the same height. (Mies did not mind the change to concrete because the concrete was not visible.\textsuperscript{60}) The exterior is clad in a dark tinted aluminum, using large extrusions and prefabricated panels, and the windows are tinted to counteract solar gain, unlike 860–880. Greenwald and Katzin purchased the site for one million dollars in 1954, reportedly the largest

\textsuperscript{60} Spaeth, 133-34.
sum ever paid for a residential property in Chicago since the boom of the 1920s. Greenwald originally wanted the project to be three towers containing more apartments, each the same size as the 860–880 towers, and each twenty-six stories with a mix of studios, one-, two-, and three-bedroom apartments totaling six hundred units. From the beginning, the team planned to include air-conditioning in the project, and the new structural system, combined with the mechanical space needed for the air conditioning, required an entirely different treatment of the meeting of slab and wall at the windows.

The two large towers of Commonwealth Promenade [Figure 3-23], almost three miles north of 900 Esplanade and a half mile inland from the lake, are based on a different bay size than 860–880 and Esplanade, but the structural and mechanical systems of Commonwealth match those at Esplanade. A reinforced concrete frame with light-colored aluminum and tinted glass cladding are set over open ground floor lobby spaces. The project was originally planned as six, then as four towers, though only two were built because the full site was never secured; it also includes a small parking garage, plaza, and a pool—amenities that were becoming standard for postwar high-rise apartments and as such, easier to finance.

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61 MoMA Archives, Box “Commonwealth / 900 Esplanade 1953-1956 5304 (1) 1-7,” Folder “Commonwealth Esplanade #1.”
LOOKING BEYOND CHICAGO

Greenwald was described as someone “who could juggle property transactions, loan negotiations, municipal codes, esthetics, market trends, and thousands of facts—all in his head.” Still, Greenwald preferred to think of his role as stepping beyond the balance sheets. “I would rather hang myself than think of myself as a financier,” he said. Greenwald wanted to build Mies buildings from coast to coast, believing his modernist vision for a clean-lined, economically

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constructed city could raise living standards and improve urban life.\textsuperscript{63} His constant refrain, especially as his business grew into urban renewal work, was, “Our cities are growing too fast and decaying too fast. To rebuild, we must tear out whole sections. The city is damned but by no means doomed. Let’s rebuild it.”\textsuperscript{64} Greenwald developed plans to build Mies buildings in Detroit, in New York, and California, seeing Chicago as only the start of his efforts to improve American cities. His management style, like his personality, was vigorous. He often sided with the architects on issues where their design ideas were threatened; at other times he pushed the architects to try new building technologies, as he did with the aluminum windows at 900 Esplanade.\textsuperscript{65} He would defend Mies’ aesthetic choices when tenants complained, whether it was about lobby furniture at Promontory or curtain colors at 860-880 Lake Shore Drive. Recalling Henry Ford while describing draperies, he stated, “tenants can have any color they want, so long as it’s off-white.”\textsuperscript{66} He understood that the multitude of small details like these added up to the architectural vision he sought.

Greenwald used his role as the developer, the controller of the purse strings, to draw the best out of his team, but could also see that a unique design was a feature he could market as an asset. Mies said Greenwald was “never surprised or shocked when we show him something. For example, when we showed him the plans for all the glass buildings at 860-880 Lake Shore Drive—something that he had never done before—he was not at all shocked; in fact he inspired us to go ahead…. I am sure if it had not been for Greenwald we would not have built these glass buildings.”\textsuperscript{67} Innovation served both Mies’ interests and Greenwald’s.

Simultaneous with these Chicago projects, Greenwald was becoming interested in urban renewal work. Aware of the Title I provisions in the Housing Act of 1949, Greenwald likely saw this program as yet another opportunity to get access to capital that would allow him to build Mies buildings from coast to coast. Title I provided federal capital to cities that wanted to clear slums

\textsuperscript{63} Fujikawa and Blum, 12.
\textsuperscript{65} Lambert, ed., 202.
\textsuperscript{66} Berger, “Glass and Steel: Herbert Greenwald,” 237. On Promontory lobby furniture, see correspondence at MoMA.
for private builders to create new developments. The grant money would bring down the costs of land acquisition and clearance to rates that were just attractive enough to private developers to show interest. His connection to Mutual Benefit Life Insurance in Newark, New Jersey, might have been the link that helped him win the Colonnade and Pavilion Apartments project on Broad Street in Newark, a Title I urban renewal project (Branch Brook Park Redevelopment Project) from 1958-1960.  

[Figure 3-24] They also collaborated on the Battery Park City Apartments from 1957-9 [Figure 3-26] in Manhattan and an apartment project in Brooklyn for the Pratt Institute that was on a cleared site but was not Title I urban renewal work; although neither was built.  

In addition to these, Greenwald brought to Mies two urban design projects: the Hyde Park (Chicago) urban redevelopment plan of 1956 [Figure 3-25] and the Battery Park City (New York) design that eventually became the unbuilt apartment project. Both were in competition with the New York developer William Zeckendorf, and neither would be built by Greenwald. Zeckendorf

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68 Spaeth, 134.  
69 The Pratt Institute project was called Quadrangle Apartments, 1957-9. Fujikawa described it as a test for Greenwald by New York investors that might have led to more prestigious work there. Lambert, ed., 571-2, 88.  
would win the competition for Hyde Park, and the Battery Park project would stall under the watch of Robert Moses before being resuscitated after Greenwald’s death. For Greenwald, the appeal of all these projects was the chance to work within an urban context, to improve an urban neighborhood as a way to leave a legacy, and to showcase Mies’ skill as an urban designer. These projects also offered access to new kinds of capital for redevelopment, sometimes at the nation-wide scale of the life insurance companies, and sometimes from sources local to a project. The Title I projects were for Greenwald another avenue to financing, not unlike his experiments with mutual ownership and with FHA mortgage insurance. The larger sites, the complicated politics, and the added bureaucracy would, however, prove a challenge.

**URBAN RENEWAL: LAFAYETTE PARK, DETROIT**

In 1955, Greenwald and Mies began work on a Title I urban renewal project in Detroit called Lafayette Park. In a neighborhood known as Gratoit just east of downtown, they built an enclave of townhouses, row houses, and apartment towers set amid a tree-shaded landscape that most closely embodied Mies and Greenwald’s cosmopolitan vision for American urbanism. The project had a long history even before Greenwald arrived on the scene in 1956, and its story illustrates the complicated history of urban renewal projects across the country.\(^{71}\) The following extended

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background on Detroit’s renewal effort will explain the context of the Mies/Greenwald project, as their project was at least the third plan proposed for the site.

Detroit embraced urban renewal before most of the country had warmed to the idea, and before federal legislation eased the way. In the early 1940s, the city was suffering from a housing shortage and a poor economy. Highway and urban redevelopment projects had only exacerbated the problems. A housing commission, established in the 1930s with help from the Public Works Administration, elevated Detroit’s public housing program to the second largest in the nation after New York City’s, but the program could not overcome the housing shortage and racial strife. While it had had some success up to the early 1940s, the overcrowded, under-maintained public housing in Detroit was much derided by the end of the war as the housing shortage became even more intense. An alternative method for revitalization was needed.

In the mid-1940s, the focus of discussion shifted from solving a housing shortage to solving a slum problem. A series of articles in the Detroit News entitled “What Detroit’s Slums Cost Its Taxpayers” published in 1945 made the case for slum clearance and redevelopment, arguing that slums bred crime and disease and that low property values hurt city revenues. With the issue then in the public eye, and following a year of discussions on private enterprise, public housing, and slum clearance, Detroit’s Mayor Edward Jeffries announced the Detroit Plan in November 1946. Given the poor state of public housing in Detroit and its status as an already-derided idea, it was assumed that a government-centered solution would not be successful, and that private enterprise would have to be enticed to partner with the city for any solution to be realized. As historian Richard Longstreth has shown, much of the literature on urban renewal ignores this context, criticizing urban renewal projects that do not re-house their displaced populations in new

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72 Darden, 155-58.
74 Sugrue, 47-51.
public housing on the same site. But as Detroit’s experience shows, the process of evicting tenants, collecting and clearing land, and then rebuilding on the site can be quite discontinuous—a result of contentious politics that evade the difficult questions of how to balance a city budget and equitably house its citizens. As noted by historian Roger Montgomery, “The heavy criticism renewal has received for building luxury apartments on the ruins of slums seems pointless as long as ideological considerations place renewal at the mercy of the private market.”

Legislators, city leaders, and historians since have seen the profit motive as contra the humanitarian motive, obscuring the complicated motives and pathologies behind both private- and public-sector activities where race and social issues are involved.

The Detroit Plan proposed replacing slum housing with new privately-built housing, presumably for low-income residents. To do this, the city would declare an area to be redeveloped, condemn and acquire the land, then clear it and sell it to developers at a quarter to a fifth of cost. To finance the initiative, $2 million of the city’s budget would be put into a fund that would eventually be replenished by increased tax revenues from the redeveloped land. The same fund of money could then become seed money for further renewal projects. As historian Thomas Sugrue notes, city officials believed blight removal and new middle-class housing “would increase city tax revenue, revitalize the decaying urban core, and improve the living conditions of the poorest slum dwellers.” But as the plan developed, the welfare of the neighborhood’s residents was swept aside. The creation of the Detroit Plan did not involve the overwhelmingly black residents of any of the areas intended for clearance. Instead, “those with the greatest economic stake in the downtown area’s future—the banking, investment, retail-business, real-

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77 Darden, 155-57. In March 1945 a New York builder (Eugene Greenhut) proposed to build low-income housing on cleared land; the city rejected it because building public housing ruled out private enterprise and because of concern for the effect on the CBD. Private enterprise wouldn’t do it without help, though. Thus, the compromise solution of city-prepared/subsidized land + private development became the preferred solution. Testimony from local real estate and building interests helped, and so did “ideas generated in contemporary proposals to the federal government by the national organization of realtors.”
78 Sugrue, 47-51.
estate and building interests—touched an active part along with city officials in developing this strategy for eliminating slums and for stemming the tide of public housing with all of its feared consequences for each of the groups involved in the decision.” Further complicating matters, the liberal white Mayor Jefferies was replaced in 1950 by the conservative white mayor Albert Cobo who expressly disliked public housing and was left to implement the plan.

While the story of urban renewal is most often summarized as how the original intention “to replace slum housing with well-built low-income housing became a plan to remove slums and prevent public housing,” this narrative obscures the double bind that the city was in, and ignores the deep division between two distinct problems: slums as an urban problem, and a housing shortage. Without funds or a successful track record to build new public housing, the city officials decided that a partnership with private enterprise was necessary. Private developers needed the incentive of profit that building middle-class housing offered, so city officials ignored the low-income housing problem to instead focus on slum clearance and the prospect of increased tax revenues. A white, elite city leadership partnered with a white, elite professionalizing real estate field to rebuild—in what both groups saw as a better, more attractive, more tax-income-producing image—a black slum. Detroit’s experience also informed the federal initiative for urban renewal policy. Federal policy followed Detroit’s lead in using government funds to encourage private development, and in de-coupling public housing from federal funding for slum clearance altogether.81

The Gratoit Redevelopment site was one of the most important components of the Detroit Plan. Before the project began, conditions in the neighborhood included severe overcrowding in unsafe, fire-prone buildings. [Figure 3-27] The street grid of the neighborhood was especially dense and alley-ridden. Short blocks bounded by back alleys and divided into narrow lots were covered by a dense fabric of small buildings, mostly built in the mid-nineteenth century as

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79 Mowitz and Wright, 15-16.
80 Darden, 157.
81 Ibid., 157-58. Also integral to the story of renewal in Detroit was highway construction. City boosters promised highway projects would improve residential areas and the city’s economy, but this only proved true for white neighborhoods. Black neighborhoods, meanwhile, were bulldozed without concern for relocating residents, for the health of local businesses, renters, or property owners. Beginning in the late 1940s, the densest black neighborhoods were devastated by highway construction, including the Oakdale-Hastings (later Chrysler) Freeway that bulldozed the area near what would become Lafayette Park. Sugrue, 47-51.
German immigrant housing. Gratoit Avenue, to the north and west of the site, was a major thoroughfare, but the neighborhood itself had no major roads, few parks, and little retail activity to attract outsiders. The neighborhood was surrounded by industrial developments and abandoned rail yards, many of which would soon be replaced by freeways. The population of the neighborhood, estimated at around eight thousand, was 95% black. Historians who catalogued the disaster of rebuilding the area describe its pre-construction condition as “a classic slum.”

The city’s minor efforts at relocating residents displaced by the redevelopment were a wholesale disaster.

In 1950, under Mayor Cobo, the city began its first evictions. To legally justify the use of eminent domain, the mayor needed a public purpose for the land, and his administration used slum clearance, not public housing, as that justification. Already, the legal argument relied on removing the mess, not on housing or on creating a better place for the people in the neighborhood. This strategy was upheld in a series of unsuccessful lawsuits filed against the city by former residents of Gratoit. Through a slow and expensive process, the city acquired the land for redevelopment and cleared it. At about the same time, the Housing Act of 1949 passed into law, aligning exactly with Cobo’s mission to redevelop through a public/private partnership, providing federal aid to clear slums and aid private developers in rebuilding. The Title I program

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83 Waldheim, 69.
84 Mowitz and Wright, 17.
85 Sugrue, 47-51.
of the Housing Act required federal oversight by the FHA (Federal Housing Administration) and HHFA (Housing and Home Finance Agency) in return for redevelopment funds. However, Cobo’s aims were at odds with those of the Detroit Housing Commission. While Cobo’s desire was for single-family housing, which he saw as the basis for a stable neighborhood (and which was all but required given the financing constraints written into the plan), the Detroit Housing Commission’s desire was to house a larger number of people. In concert with the concern that a developer would not be able to profit on low-income housing or on low-density housing—the assumption was that high land costs would require high density, low quality buildings to make a profit—the result was discussion and discord without forward progress. By the summer of 1952, the many stakeholder groups had created a loose plan following neighborhood superblock theory that aimed at housing former residents of the area in the project. The plan set out land use targets in a zoning-style map that, combined with City Planning Commission reviews, would hopefully bring an adequate redevelopment design.

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86 Cooperative ownership was not allowed in the 1946 Detroit Plan. This meant that housing was either rental (and therefore fully financed) or that property would have to be divided and sold speculatively as single-family housing. The limits on density encouraged some single-family housing, which was also much easier to find financing for than multi-family rental housing. Cooperative ownership would allow denser townhouses that could be easily financed with FHA backing.

87 Montgomery, 459.
To begin implementing this new plan, and for the public-private partnership to work, the city needed a partner. None were forthcoming, and an auction to attract developers brought a high yield—fifty people—yet none of whom bid on the project. Despite all the incentives of land cost write-down, the property was unmarketable and the terms were not attractive enough. The city altered the plan to allow higher densities, found a bidder, but was later displeased by the cookie-cutter scheme this developer proposed and cancelled the sale contract in the summer of 1954. By this point, the site was cleared and empty and no tax revenues were coming in. A local initiative, from the United Auto Workers President Walter Reuther and a private citizen (a self-trained planner), spurred the creation of the Citizens’ Redevelopment Committee, offering another plan with a new set of goals for the project. This plan dropped any lingering desire to rehouse the displaced residents of Gratoit and instead focused on creating middle- and upper-middle class housing, with higher potential rent schedules and, therefore, higher tax revenues. With the mayor’s backing, the Committee hired local architects Minoru Yamasaki and Victor Gruen (through his associate Carl Van Leuven) and Philadelphia architect Oscar Stonorov to create a more detailed plan with which they wanted to draw the attention of investors and developers.88 [Figure 3-30, Figure 3-31.] Their new plan was likewise a superblock scheme, and was praised in Architectural Forum for “replacing a slum with a suburb.”

Many cities are searching for solutions to the same problem. ... Some blast, then rebuild new slums. In Detroit, where the problem was born, a new group of prominent citizens think they have a significant new solution: under Title One Redevelopment, they say, build mixed suburbs inside the city, mixed in building types—high-rise and low—and in populations, a mingling of races. In Detroit everyone drives to work anyway on the great new superhighways. Why not entice some to drive out of midtown in the morning to work, then at the end of the day back in, to live?89

The Yamasaki-Gruen-Stonorov project extended beyond the already-cleared land, and included 4,500 units of new housing, in low- and high-rise structures, as well as “easy access to superhighways, and facilities for car storage for every family.”90 This plot will be turned into a green suburb of houses and apartment buildings inside the city, urbanity after an old model—the

88 Ibid., 459; Mowitz and Wright, 58, 64-70.
89 “Redevelopment F.O.B. Detroit,” 118.
90 Though this number falls short of replacing the number of demolished units, it is quite a bit more than was eventually constructed from Mies’ plan. The Greenwald-Mies plan was for 1,800 or 1,700 units (but it didn’t include the 1,098 units of public housing that Yamasaki-Gruen-Stonorov plan included).
gracious squares like Rittenhouse in Philadelphia and Gramercy in New York. The plan was marketed as an urban model combining the amenities of suburban life, like auto-friendly parking, and the cachet of city life (if obfuscating the reality of urban life in Detroit). The site plan arranged low-rise clusters of houses to face interior courtyards, sited on a limited number of streets that continued the urban grid and ran through the site, without cul-de-sacs or gratuitous curves. Suburban-style front yards were mostly eliminated for the houses, and high rises were grouped in threes around a plaza. Public housing was located on the ‘extension’ sites that were adjacent to the original Gratiot site to the east and south, distinctly separated

from all the market rate housing. Surface parking lots, instead of plazas, surround the public housing towers. As a work of urban design, the Yamasaki-Gruen-Stonorov plan is unremarkable overall, and only interesting at the scale of the house-cluster, not at the scale of the site. Though it did win a P/A award in 1956, the interest it generated in the architectural press certainly had more to do with its status as an early urban renewal project on a large site in a major city, rather than with the particulars of the design.92

Prior to the Yamasaki-Gruen-Stonorov design, public housing was re-sited to ease the way for the racially integrated Gratoit project. Previously, the housing authority planned to build 3,874 units in towers adjacent to the site that would provide segregated housing for blacks (rosters included 200 white and 9,000 black families eligible for public housing in Detroit at the time). For such a large public housing project, planners assumed developers “would not build in its shadow,” and so they vastly reduced the number of units to 1,098 units and pushed them outside the original site boundaries.93 At the same time, the financing restrictions for the Gratoit project were eased to allow for cooperative ownership of housing. This strategy opened the way for sellable units that might share a wall—row houses and townhouses had essentially been disallowed in the previous arrangement in order to force the single-family units that Mayor Cobo wanted.

By removing and pushing the public housing off-site, the intent to increase tax revenue with the project became clear. What the Yamasaki-Gruen-Stonorov design did was rescue the project from its previous failures and illustrate that it could be successful as a money-maker for a developer. The new design was intended to attract a developer, first and foremost, and if this developer wanted to follow the new plan, all the better. But it was also understood that any developer large enough to take on a project of this size would insist on building their own design, by their own architect.94 A few months after the project was published in the March 1955 issue of Architectural Forum, Herbert Greenwald expressed interest in taking on the project in its entirety, under the condition that he could provide his own architect and plan. The Citizens’

94 Montgomery, 463.
Redevelopment Committee decided that Greenwald, with his partner Samuel Katzin, would be the exclusive redeveloper of the entire site, with Mies as the chief designer.95

Spurred by the success of his Chicago projects, and attracted by the federal support from Title I and the FHA (backing which Greenwald had struggled to obtain in Chicago), Greenwald was eager for this opportunity. The project would have been considered risky for most developers, but for Greenwald it was a chance to become more established. Despite the experience he had gained building six projects in Chicago, he was nonetheless a relatively small-scale developer, compared to bigger, more experienced firms with better access to financing like Arthur Rubloff in Chicago and William Zeckendorf in New York. Greenwald wanted to emulate those bigger developers, and a Title I project, he believed, could propel him into the ranks of established, large-scale developers. Other developers saw Title I work as especially risky, given its location and untested market. Federal involvement could mean the project would be slowed by approvals and red tape, thus extending the schedule for years beyond what a normal project would take. But Greenwald saw the opportunity as outweighing those risks. His projects in Chicago were similarly aimed at attracting middle class residents to live in an urban area, so it was a market segment he was familiar with, even if Detroit’s context was quite different from Chicago’s Gold Coast and Hyde Park neighborhoods. Greenwald knew how to market such apartments to the right clientele, and how to rein in costs to make them profitable. On the other hand, Greenwald had not built a racially integrated project before, and his feelings on the topic of race are not explicit in the historical record. While he did not attempt to build housing for the displaced residents of Gratoit, he did support establishing the new development as racially integrated.96

Greenwald had broader ideas about how to improve cities with his projects, beyond the expected concerns about financing, schedules, and balance sheets. Greenwald, self-deprecating

95 "Redevelopment F.O.B. Detroit." The Greenwald-Katzin proposal was accepted in November, 1955. Mowitz and Wright, 72. Greenwald, I believe, was a regular reader of Architectural Forum, and could have found that the project was looking for a developer in its pages. The Yamasaki-Gruen-Stonorov plan also received a PA Award, on almost the same day that the Mies-Hilberseimer-Galdwell plan was approved by the CDC and the City Plan Commission. Montgomery, 466. "P/A Design Survey for 1956 and Third Annual Design Awards Program," 76.

in a profile piece in *Architectural Forum*, said, “I’m not so good at making money as Zeckendorf,” preferring to see himself as allied with more creative pursuits: “If I could write poetry or paint, I wouldn’t be doing what I’m doing.” Others would similarly comment on the unlikely persona of this financier. Stanley Tigerman recalled, “I remember meeting Herbert Greenwald in 1950, when I was twenty years old, and I recall how impressed I was at hearing this ex-rabbinical student tell me that he was more interested in excellence than in profit, thus explaining his commitment to Mies van der Rohe.” Mies and Greenwald would frequently discuss philosophy, so much so that Mies believed that the “social consequence of the work” was Greenwald’s primary motivator. This social consequence had to do with improving the urban environment, and the way to do this was not just through new construction on infill sites, but through slum clearance. Like many at the time, Greenwald believed cleared sites in city centers were the only way to repair what ailed urban America. He wanted to “tear out whole sections” of cities to rebuild them, and saw this as the only way to bring change to downtrodden neighborhoods. Agreeing with the downtown business interests in Detroit, Greenwald saw a way forward only through a process of clearing land for new construction.

Along parallel lines, Greenwald had proposed building new housing in Chicago for “old-age pensioners now living in Skid Row flophouses.” “I think private enterprise can rescue these men,” he said. “I have asked the city to condemn some land on Skid Row, and I will get up a group of people to sponsor at least 250 housing units there. But so far I have heard no result from the city.” This frustration with the city leadership in Chicago contributed to his desire to work in other cities more open to demolishing existing buildings to make way for new, large-scale projects.

On an architectural scale, Greenwald wanted to construct buildings that incorporated new technologies that would ease modern life. For a profile in *Architectural Forum* in 1958, Greenwald said:

99 Quote from Architectural Forum, also in LoC Archive material. Berger, *They Built Chicago: Entrepreneurs Who Shaped a Great City's Architecture*, 237. Also see “Builder Wins Honors Here, Elsewhere: Greenwald Wants to Revive Chicago, but City Drags Its Feet.”
100 “Builder Wins Honors Here, Elsewhere: Greenwald Wants to Revive Chicago, but City Drags Its Feet.”
101 Ibid.
My greatest ambition is to find a solution to the housing problem, and to develop the perfect physical machine for living. In every field there has been tremendous progress—airplanes, cars, you name it. But our grandfathers lived in homes just as good as ours. Probably better because they were bigger, had more amenities. Today we just build houses, not homes.102

His aspirations were lofty, and he looked to use the tools of his trade and talented architects to improve urban living. In his projects with Mies, Greenwald pressured manufacturers to test new materials, like the colored glass used at 900 Esplanade and Commonwealth Promenade. His wife recalled that he turned their new apartment at 860-880 Lake Shore Drive into a window-tinting lab to find the best product for his latest project.103 While battling for better metal panels for curtain walls, he was also pursuing better clothes rods for closets.104 But in the end, he was a real estate developer, not a social reformer. His interest in solving the housing problem meant he wanted to build more units of housing, and that he wanted those new units to be better than what came before, not that he naively believed that in just one project he could solve the social and economic crisis that the housing problem really was.

In January 1956, Mies submitted his plan for the site, created with Ludwig Hilberseimer as urban planner and Alfred Caldwell as landscape designer.105 The design called for six apartment towers as well as row house apartments and terrace houses totaling 1,700 units aimed at middle- and upper-middle income residents.106 The low-rise buildings would be financed by the cooperative ownership model, and the towers, only two of which were ultimately built, by traditional financing from four local Detroit banks with an FHA mortgage guarantee—one of the first for urban renewal under Section 220.107 [Figure 3-41] The project did not include public housing nor did it include the adjacent site across the railroad where the Yamasaki-Gruen-Stonorov plan had indicated public housing. Following Hilberseimer’s superblock theory, major streets ran around the site, with short cul-de-sacs reaching into the site and a wide park

102 Carlson.
104 See, for example, "860–880 Lake Shore Drive, 1948-1951, 4807 (2) 8-12," Mies Archive, MoMA, NY.
105 Mowitz and Wright, 72.
106 This was much less than the Yamasaki-Gruen-Stonorov project (4,500), but on a smaller site and without any public housing.
107 “Detroit Fights Urban Blight.” Financing for the $3.2m loan came from Detroit’s First Federal Savings and Loan (10%), National Bank of Detroit (45%), Detroit Bank and Trust Company (25%), and Manufacturers National Bank (20%).
traversing the center and dividing the site into three north-south bands. The cul-de-sacs are especially reminiscent of Clarence Stein and Henry Wright’s plan for Radburn, New Jersey, [Figure 3-36] another, also ultimately half-completed, scheme for American urbanism that reconfigured the relationship between the built and natural environment.

Figure 3-33: Lafayette Park, model of low-rise housing. 1955 Photo from Heidrich-Blessing Archive, Chicago History Museum, negative HB19363a.

Figure 3-34: Lafayette Park urban redevelopment model. 1955. Photo from Heidrich-Blessing Archive, Chicago History Museum, negative HB19153c.

The talents and predilections of Mies’ design collaborators are evident in the project. Hilberseimer’s superblock design characteristically and rationally sets buildings in an open landscape, separating auto and pedestrian traffic [Figure 3-38]. The project is ideally sized for his “settlement unit” idea of a semi-autonomous, pedestrian-scaled community of discrete building typologies. The central, linear green space harkens back to Hilberseimer’s 1931-4 Fish Spine project [Figure 3-37], albeit in a more orthogonal orientation, with housing arranged along the spine, civic and cultural amenities aligned along the green space, and commercial activities located at the perimeter. Hilberseimer’s scheme owes much to the suburban scheme for Radburn [Figure 3-36], not only for the cul-de-sacs that separate auto and pedestrian traffic, but also for its programmatic distribution, seen as well in the Fish Spine. Hilberseimer’s political agenda, informed by his interest in socialism and the Siedlung housing settlements of Weimar Germany, sought economic independence for the settlement unit and

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109 Constant.
social reform through its program elements, especially with regard to food-producing gardens.\textsuperscript{110}

These socialist roots, also filtered through Ebenezer Howard’s Garden City ideas, influenced the arrangement of spaces in this much later project in Detroit, where the forms were washed of the socialist political ideology and reframed within a postwar consumerist ideology. [Figure 3-39]

For historian Detlef Mertins, the concept of the organic saturated both Mies’ and Hilberseimer’s work. For Mies in architecture, and for Hilberseimer in the city, the organic was an orderly relation and disposition of things in their proper place, following in the tradition of St. Augustine. For Hilberseimer, “things” were program elements, whether truck gardens or shopping centers, and their placement in his plans was of the utmost importance. In Mies’ introduction to Hilberseimer’s first American book, The New City, Mies states that cities “must serve life” and that

the job of the urban planner, as exemplified by Hilberseimer, was to “bring all the elements of the city into clear, logical order.”

Hilberseimer’s plan for Lafayette Park was the most significant built work of his career, and was an opportunity for him to apply many of the concepts he had developed first in Germany, and then in Chicago, to Detroit. What was radically different between the Siedlung and the slum-cleared Gratoit neighborhood, though, were the opposing forces at work on the city. Reformers in Germany were fighting the centripetal, centralizing tendency of the industrial city, while in Chicago and Detroit, the centrifugal, decentralizing force of urban expansion was what threatened the core. Rather than addressing this centrifugal force with increased density, though, Detroit’s urban planners had already determined that Gratoit needed suburban amenities, like low-density

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112 Theorist Albert Pope addressed the centripetal/centrifugal forces on American cities in this period, arguing that the orientation of street design relative to these forces impacts the urban conditions, resulting in either a grid or a ladder. Pope.
and single family houses, to succeed. The Yamasaki-Gruen-Stonorov plan embraced this approach. In accordance with Greenwald’s mission, Hilberseimer’s scheme provided a similar set of suburban amenities, despite the socialist roots of his planning strategy. At Lafayette park, although no single family houses were included, ample off-street parking signaled the priority given to the car, and the separation between buildings followed suburban patterns of deep setbacks. Though situated in the shadow of downtown Detroit, the owner-occupied units relate to the street in a distinctly un-urban way—buffered by green space, connected via a sidewalk to parking, and without shared lobbies or entryways.

The reception of the project in the architectural press was overwhelmingly positive, praising both the urban design by Hilberseimer and the housing units by Mies. At least one voice did offer a dissenting opinion, though. In an unusually critical review of the project, critic and historian Sibyl Moholy-Nagy critiqued how the orientation of the buildings ignored the major amenity of the plan, the central green space. Instead, “the classical pattern of the Miesian helicopter domino has been maintained at all costs.”\textsuperscript{113} Mies and Hilberseimer’s desire for order, in other words, resulted in blank brick walls facing an 18-acre public park. Moholy-Nagy also criticized the “total lack of civic coherence” in the project, given the absence of a focal point in the park, the lack of definition

\textsuperscript{113} Sibyl Moholy-Nagy, "Villas in the Slums," \textit{The Canadian Architect}, September 1960, 42.
in the open spaces, and the elimination of more civic programs from the original city plan.\textsuperscript{114} In contrast to the diffuse, open-ended green space of the Mies-Hilberseimer-Caldwell plan, she would have preferred a defined, central public plaza that organized the community. Still, the “settlement unit” idea was well received by the press in reporting on the project even if it had lost its socialist agenda. “Lafayette Park is a greenbelt village in a superblock—a self-contained settlement of 7,000 persons (about the size of Concord, Mass., or Oberlin, Ohio, or Oregon City, Ore.),” heralded \textit{Architectural Forum} when the plans were announced.\textsuperscript{115} The site layout and middle-class demographics were all that made the site a self-contained settlement, though—one school and one small shopping center were the only public program elements and job providers on the site. What the complimentary reviews focused on was the easy, car-friendly lifestyle the project allowed in the heart of the city.

Mies’ simple, easy-to-build row houses and townhouses were an excellent building block for the urban renewal project, and allowed Mies to realize something he had long envisioned. [Figure 3-33, Figure 3-42, Figure 3-43] In publishing Lafayette Park, \textit{Architectural Record} quoted from Mies a \textit{Bau und Wohnung} article, first published in 1927: “Today the factor of economy makes rationalization and standardization imperative for rental housing.” Mies’ design was economical and repeatable, yet it also fulfilled Greenwald’s desire to design to a maximum, not a minimum, standard, and to employ “the finest architectural talents … to avoid an institutional atmosphere of regimentation and standardization.”\textsuperscript{116} While the buildings were characteristically industrial and

\textsuperscript{114} Ibid., 42.
\textsuperscript{115} “The Miesian Superblock,” \textit{Architectural Forum}, March 1957. This estimate seems high for a development of mostly 1- and 2- bedroom units. 7,000 people would mean 4.1 people per household, given 1,700 units.
\textsuperscript{116} “News: Greenwald and Katzin Ready to Build Detroit Project by Mies van der Rohe.”
sharp-edged in their materials, the interior plans were simple and easy to build.\textsuperscript{117} Their rigidly orthogonal arrangement on site prioritized their neighborhood arrangement over environmental concerns like sun angles.

Hilberseimer’s plan did not address the local context and Detroit’s urban problems, nor did it question what the city planners and Greenwald wanted. While the street pattern successfully separates cars and pedestrians, it also made an island of the site, an enclave discontinuous with the surrounding street grid. By pushing commercial activity to one corner of the site, it robbed the park space of activity, exacerbating the centrifugal forces at the scale of the community as well as the city.

The spatial openness of Hilberseimer’s urban plan was well-suited to Caldwell’s vision of landscape architecture in which an undulating landscape provides a counterpart that softens the hard edges of modernist architecture. As at Radburn, pedestrian traffic was syphoned to walkways along one side of the houses leading to the central spine of green space, and cars were sequestered to cul-de-sacs and perimeter roads. Caldwell smartly sunk the parking areas and roadways a few feet below the first floor of the houses, in effect hiding them from the pedestrian, living,

\footnotesize{\textsuperscript{117} One unusual feature of the row houses was the shared access to maintenance space in the basement, reinforcing the collective, cooperative nature of the buildings that is sometimes obscured by their otherwise ‘suburban’ (read: green) appearance.}

Chapter 3: Herbert Greenwald 149
and green spaces of the site. This sectional change minimizes the impact of the car on the project, while still accommodating it. Mertins argues that Caldwell “rendered Hilbreimer’s organizational schematics into a palpable and compelling image of the latent utopian potential within the emerging postmetropolitan territorial urban reality.”\textsuperscript{118} It was in the collaboration between these great designers and a developer who supported their vision that Lafayette Park was realized as a new form for American urbanism.

Greenwald would not live to see Lafayette Park completed or to hear the extended praise showered on the project. In February of 1959, also in the midst of design for the Colonnade apartment building in Newark and the Pratt apartments in Brooklyn, he died tragically at age 43 in a plane crash in the East River, flying from Chicago to New York on business. His projects were handed over to Bernard Weissbourd, a lawyer who had worked with him, and continued under the name Metropolitan Structures.\textsuperscript{119}

**CONCLUSION**

Following the financing of Greenwald’s projects informs the historical trend toward remote financing in real estate transactions. From Chicago to Cincinnati, Detroit, Newark, and New York, Greenwald found financing from many sources, but more often through life insurance companies than traditional sources like local banks and savings-and-loans. The project team was also geographically remote from projects, with Mies and Greenwald in Chicago working on projects in Michigan and New Jersey. The flow of capital and expertise across great distances in the Mies-Greenwald projects relates to another debate from the time. Derision from architectural critics

\textsuperscript{118} Mertins, 11.
toward the built environment was rampant, and often pointed to a perceived homogeneity or loss of local differences—something that could be ascribed to larger developments with remote financing. The Mies-Greenwald projects match that description, and a close analysis of them reveals a more complicated picture of the production of the built environment that includes some normalization of amenities across cities while at the same time illustrating that the individual actors in a design team who produced the buildings had a significant impact on their different characteristics. The investors in projects, especially the life insurance companies that were new to real estate investing and were increasingly active in postwar urban projects, had influence over design decisions in many ways, and their motives for doing this were not neutral.

In September 1956, an article by Catherine Bauer entitled “By 1976, What City Pattern?” appeared in *Architectural Forum*. In December 1956, Greenwald sent copies to Mies and Hilberseimer accompanied by a note stating, “I believe the first article by Catherine Bauer is of vast significance to our mutual effort.” The article described the coming population boom in the United States and the challenges this surge would present for urban growth, especially given the space requirements of the automobile. Bauer advocated for increasing planning efforts to accommodate population growth in large and mid-sized cities to avoid the “ruban sprawl” [sic] already underway at the edges of towns, but mostly she argued that a program of New Towns was necessary to accommodate such astonishing growth. She even advocated for private developers to join the effort in developing new towns, believing developers would benefit from the increased demand. “The Zeckendorfs will love it.”

Greenwald’s eager interest in the article makes perfect sense. Bauer proposed an ambitious solution to a sizeable problem that had implications for design and for real estate. She proposed that developers work with architects and planners to test ways of arranging urban space to accommodate modern forms of living—what Mertins called the *emerging postmetropolitan territorial urban reality*. Greenwald and Mies were already seeking the answer to that reality in their projects. Mies’ architecture—simple, repeatable, strikingly modern—set the tone.

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aesthetically and offered benefits in ease of construction. Each project adopted planning principles that accommodated the car in different and increasingly sophisticated ways. At Promontory, cars drove under the building to a surface lot; later projects had parking garages; and the cul-de-sacs at Lafayette Park offered another solution. The buildings were increasingly setback from property lines. Promontory was setback on two sides, 860–880 on three, and in Detroit, the high-rises suggest towers in the park, setback on all sides. Greenwald continued to experiment with mutual ownership schemes to better account for shared ownership of service spaces and amenities, a mediation between the ideology of home ownership and the amenities of a cosmopolitan lifestyle. Bauer’s article prompted him to expand his already-established trajectory by another degree. Greenwald’s formula for a cosmopolitan, speculative urbanism was always looking for a way forward, and up.
In the postwar construction boom, capital was not local. Large-scale development projects were funded not by neighborhood banks or mutual benefit societies, but increasingly by far-away financiers willing to go any distance for a good yield. A new type of investor in this market was the life insurance company that funded commercial and residential mortgages for projects such as the apartment towers Mies van der Rohe built in Chicago with developer Herbert Greenwald (Chapter 3) and the redevelopment projects of William Zeckendorf (Chapter 5). As a result, developers seeking a mortgage in the postwar period had to travel further, and to many places, to make their pitches for financing.

The mortgage investments of life insurance companies are important for understanding postwar real estate development in the United States. Before World War II, state regulations had strongly restricted life insurance companies from investing in real estate, with the exception of their own office buildings. As described below, once those regulations were loosened, a new class of investor was born, one with deep pockets and an abiding interest in steady long-term returns on the life insurance premiums paid by millions of Americans.¹ In contrast to the local banks and financial institutions that often funded new development, life insurance companies did not limit their geographical reach. They sought to invest in projects across the country and in Canada, looking well beyond their home cities. The policy premiums they collected were sent out to distant cities where capital was hard for developers to acquire. Both at their home offices and

at branch offices near project sites, they cultivated real estate experts who became important contributors to the building enterprise. As capital flowed out from the home offices of life insurance companies, many in New York City, the sales pitches of the designers, developers, and city boosters flowed in the opposite direction, creating a cross-current of money, demonstrations of preparedness, and expertise.

A brief description of the broader landscape of finance will situate the role of life insurance mortgages, and explain why developers like Greenwald and Zeckendorf sought them out. The financial terms of insurance company mortgages differed significantly from those offered by banks, building trusts, and savings and loans. Perhaps, most importantly, their terms were much longer. A building society would loan money for three to five years, whereas an insurer was looking for terms of twenty to thirty years of steady interest. Insurers would not deal directly with consumers or contractors, instead preferring professional mediators like real estate developers or large institutions; this approach kept administrative costs down for the insurers. The financial terms offered by life insurance companies attracted developers looking to build large-scale projects.

Life insurance companies were interested in real estate investing for reasons more complicated than simply the prospect of economic gain. As other scholars, most notably Viviana A. Zelizer, have already shown, a moral dimension complicated the business of life insurance in the U.S. At different points in history, consumers questioned the ethics of the product (life insurance) and its delivery (the salesman), leading to different strategies by insurers to improve the public’s perception of the industry. As with other challenges the industry faced, insurers approached postwar redevelopment with an economic moralism that influenced their investments in large commercial and residential mortgages, prioritizing housing, big projects, slum clearance,

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and comprehensive planning to carry the message of thrift, efficiency, and moral behavior. By economic moralism, I am referring to a mode of marketplace activity motivated by (and inextricable from) both ethics and profits. A moralism and not a morality, it is preoccupied with moral teaching and moral lessons, implying a condescension to its consumers/recipients. It aligns the Progressive ideal of an upstanding, uncorrupt businessman with a business model oriented toward the public good, arguing that such an orientation supports a long-term vision of business success.4 Studying Met Life, which built more apartments than any other financial institution before 1950, reveals how morality became part of the economic logic of real estate.

Also important is how insurers asserted their economic moralism on design teams. Life insurance companies approached projects in different ways: either by acting as the developers themselves or by providing capital to an independent developer. This chapter will investigate each approach using a case study. The first will consider Equitable Life Assurance Society’s Gateway Center office towers in Pittsburgh, and another will revisit developer Herbert Greenwald’s projects with Mies van der Rohe in Chicago with more detail about their financing. At Gateway Center, Equitable Life Assurance Society instigated the project at the behest of local business elites and the construction company shared much of the work traditionally performed by the developer with the insurance company; but in the second case, the developer instigated the project and pursued the funders. Despite these differences, in both cases the life insurance investors set parameters for the projects and influenced design decisions throughout.

**HISTORY OF LIFE INSURANCE INVESTING**

Life insurance companies provided much of the financing of postwar redevelopment construction, but were newcomers to construction and permanent mortgage loans. Since the mid-nineteenth century, major life insurance companies in the United States had invested in their home office buildings to provide steady long-term returns on premiums.5 But widespread distrust of corporations and insurance companies at the beginning of the twentieth century led to strict

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5 Because they rented out much of the space inside their own office buildings, they acted as property managers and gained some understanding of management and tenancy operations.
regulations on the investments of insurers. States across the country passed new legislation designed to restrict the investment practices of life insurance companies to prevent unscrupulous deals that adversely affected policy holders. Because of the perceived lack of liquidity in real estate at the time, regulators believed it was ill-suited to investment by insurance companies: with funds tied up in real estate as real property, insurers might not be able to make payments to beneficiaries. From the moment the restrictions were enacted, insurers consistently pushed for their repeal, eagerly looking for new avenues for investment, pitching their stores of capital as a possible aid to the depressed economy. In 1945, California, New Jersey, and Connecticut—important insurance states—enacted laws allowing insurers to invest in both residential and commercial mortgages; other states quickly followed suit. With the new legislation, life insurance companies began shifting their investment of “float”—that is, the money collected in life insurance premiums beyond the amount needed to pay claims—into real estate. Due to their conservative investing practices (enforced partly by regulations), insurance companies came out of the Great Depression and World War II with great stores of capital in need of opportunities for earned interest. At the same time, the railroad stocks that many life insurance companies had invested in were sharply losing value as railroad companies went bankrupt. Stock markets were considered insecure, and government bonds offered weak returns. Finding good returns on their investments was increasingly difficult.

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9 On growth during depression, see Life Insurance Association of America, *Life Insurance Companies as Financial Institutions*, 20-21, Table 22-21. Historian Casey Horan explains: "The insurance industry fared much better than other financial institutions during the 1930s and continued to grow throughout the 1940s. Decades of conservative planning had protected the assets of most of the largest insurers during the stock market crash of 1929 and the ensuing Great Depression. For many insurance companies, particularly those specializing in life insurance, the crash actually accelerated growth, as investors who had lost heavily attempted to supplement losses to their estates by increasing their life insurance." Horan, "Actuarial Age: Insurance and the Emergence of Neoliberalism in the Postwar United States", 104 n. 138.

Insurance companies were looking for other investment outlets, and insurers anticipated the postwar construction boom’s need for investment capital. Some companies, such as Metropolitan Life (Met Life) in New York, had explored investing in worker’s housing as early as the 1920s. Based on its belief that environmental causes were at the root of worker mortality, Met Life saw the construction of decent housing as a way to improve the general health and welfare of its policy holders.\(^{11}\) Large pensions did not yet exist to quench the need for mortgages, whereas life insurance companies, many over a century old, had accumulated billions in assets needing an outlet for growth.\(^{12}\) By 1945, the life insurance industry owned assets of $44.8 billion, growing to $149.5 billion by 1964; this capital was invested in a mix of government bonds, securities, stocks, equity real estate, and real estate mortgages.\(^{13}\) Mortgages for large properties became increasingly attractive investments, almost doubling as a percentage of life insurance industry assets from 1945 to 1964.\(^{14}\)

The reasons for the mid-twentieth century interest in real estate investing included not only the easy match between money-lenders and money-seekers, but was also influenced by the economic moralism of industry leaders. Part of their motivation was to improve the status of the industry, which suffered from the interpretation that life insurers were gambling and “dealing in death” when industry leaders preferred to be seen as securing families’ futures. By shepherding new housing and development into urban centers, life insurance companies attended the public good. Housing was the first avenue because it connected with the longer history of life insurance companies’ social welfare programs. But in the postwar boom, when downtown redevelopment called for new office space as well, insurers broadened their economic moralism to include...

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\(^{13}\) Jones, Investment Policies of Life Insurance Companies, 9-10. Today, insurance is the largest industry in the world. A recent article in Science stated that if measured as against gross domestic products, the $3.2 trillion industry would be the third largest economy in the world. Evan Mills, "Insurance in a Climate of Change," Science 309, no. 5737 (August 2005): 1040.

\(^{14}\) Jones, Investment Policies of Life Insurance Companies, 10. Holdings of properties other than 1-4 Family Properties increased by 80% as a percentage of life insurance industry assets. See also Life Insurance Association of America, Life Insurance Companies as Financial Institutions.
gleaming office buildings that replaced blighted, run-down neighborhoods. The insurance companies believed that both programs could utilize the tools of design to influence behavior toward their moral bottom line.

The expansion into real estate altered the organizational expertise of life insurance companies. They needed people on staff who knew real estate markets. By the mid-twentieth century, with expanded interests in income property mortgages, life insurance companies—who balance risk and surety as their business in actuarial science—had cultivated their own real estate experts who would select projects for investment, manage those investments, and work with the developers and architects designing them to ensure their financial stability. These real estate experts directed the flow of capital into architectural projects across the country from their posts in branch offices of life insurance companies, working under a nation-wide real estate director. With headquarters in older urban financial centers such as New York and Newark, life insurance companies collected individual policy holders’ premiums from local offices in small towns and urban centers, then, through their real estate departments, redirected that money from their home offices to projects in other urban centers. A typical large life insurance company’s real estate department employed construction managers and appraisers at their home office under a mortgage director (for income property mortgages) as well as local real estate experts in branch offices (whose backgrounds were often in banking). This managerial structure facilitated the flow of capital from the home office to distant parts of the country, flowing easily to cities where developers struggled to find permanent financing from local financial institutions, as Greenwald did in Chicago (Chapter 3, and below).15

As part of this practice, these experts standardized design features across America’s urban landscapes. In pursuit of financial stability, the insurance companies lobbied for standardized features and amenities that would align with what they believed would succeed in the market. They created a geography of normalized amenities in office buildings, apartments, and hotels that were based on “comps”—that is, comparable projects or aspects of projects in the same

neighborhood—and on their experts’ experience in the field. These amenities were carefully calibrated to maintain financial stability for the life insurance companies, as well as to preserve or improve their image as civic-minded elites.

One way to conceptualize this process is as the creation of a new ‘vernacular of capitalism’—a phrase from Carol Willis' *Form Follows Finance*. These big projects created by big capital spawned a sameness across the country that answered to a new set of pressures applied by this new class of investor: life insurance companies. Especially for non-housing projects—which were outside the scope of FHA policies—these big investors wielded immense control. They determined what was normal, what was needed, and what the market wanted, often with only a tenuous connection to the site or city where a project was located. Capital flowed across space, and with it came controls on design. As major investors in a project, life insurance companies could dictate apartment sizes or office square footage, determine the market for hotel rooms, or veto features like parking garages. Thus, these mortgage-managers directly affected the design process.

This chapter will argue that the involvement of insurance companies resulted in a broader and more diverse design team, but also one that was more focused on financials and more attuned to integrating that financial knowledge into a design project. In a complicated calculus, the architects had to contend with tighter reins on certain parameters of a project (such as distance to windows in office space, or mix of apartment sizes) and looser controls on others (material choices, structural and mechanical systems). The real estate experts from life insurance companies defined their particular interests in a design relative to the security of their investment and were headstrong in pursuing those goals. More importantly, though, these experts helped create a standardized urban landscape, evening out the differences among buildings, among neighborhoods, and among regions. Driven by a desire to insure the stability of the investments of their companies, they established a reading of what the market needed and defined the correct response to that need.

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16 Carol Willis, *Form Follows Finance: Skyscrapers and Skylines in New York and Chicago* (New York: Princeton Architectural Press, 1995).
BUILDING MORALISM AT METROPOLITAN LIFE

In the 1920s and 1930s, as life insurance companies looked to loosen restrictions on their investment practices, they strategically chose housing as a program that would draw wide political support. Their deep coffers could be put to use working to end housing shortages, they argued. As other scholars including historian Roberta Moudry have shown, the motivation for interest in housing also included a desire for social engineering on the part of insurers, who wanted to wipe out high mortality rates among the working classes. Through their own research, insurers pointed to environmental causes as the source of high mortality rates, and argued that new housing would reduce policyholder and general population illness and mortality rates. Also, insurers believed that new housing offered a chance to educate residents in home economics, where they could instill values of thrift and financial planning, and that the construction of new housing would demonstrate to the public the companies’ civic responsibility. In building housing that was efficient and well-planned, the companies could model to the general public the same behaviors they desired in their policyholders.

Met Life was particularly active in housing and redevelopment work, both in New York City and beyond. By 1950, Met Life had designed, built, and leased 35,000 units of housing in New York City.
York City alone. Those projects included a 54-building project that blanketed three separate sites in Queens [Figure 4-1], Parkchester in the Bronx, Stuyvesant Town and Peter Cooper Village on the Lower East Side, and Riverton in Harlem. Beginning in the 1920s, Met Life looked to Germany and Belgium, countries where governmental life insurance financed housing construction and mortgages, to learn how best to approach housing construction and investing from within its mandate as an insurance company. From its research, the company deduced new financial techniques drawn from the life insurance business to better secure its investment in the buildings. These provisions included one that allowed a family to keep its home following the death of a breadwinner. [Figure 4-1, Figure 4-2] Less evident in its first project in Queens were any explicit urban design goals for the project. The company worked with architect Andrew J. Thomas, well-known for developing low-cost garden-style apartments in New York, but given that the project was on three separate


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19 Ibid., 297. New York state was the first to loosen regulations on the investments of insurers, and in 1922 allowed ten percent of their investment portfolio to be housing. Housing shortages during World War I justified the regulatory change. Schultz, Life Insurance Housing Projects, 6. Plunz cites the four projects of Parkchester, Stuyvesant Town, Peter Cooper Village, and Riverton as totally 25,000 units. Richard Plunz, A History of Housing in New York City: Dwelling Type and Social Change in the American Metropolis (New York: Columbia University Press, 1990), 253.

20 The 54 buildings in Queens were each 5 stories; here, the company offered classes on everything from furniture arranging to home first aid and budget management. More on that project can be found in James, The Metropolitan Life: A Study in Business Growth, 252-256. Moudry, "Architecture as Cultural Design: The Architecture and Urbanism of Metropolitan Life Insurance Company", 297-301.

sites, the site design was a low priority for the company and so less reflects Met Life’s agenda. That said, the site design did erase lot line separations within the urban block, treating the block as a single site uneholden to the surrounding urban fabric of narrow-but-deep lots.

The design for Parkchester in the Bronx began in 1938 and was completed in 1940, comprising 129 acres and 51 medium- and high-rise structures that housed 42,000 people; it was the largest such enterprise by an insurer to date. Parkchester spawned other similar developments by Met Life across the country, including Parkfairfax, near Washington D.C., Parkmerced in San Francisco [Figure 4-3], and Parklabrea in Los Angeles; all were built in the 1940s. These projects used local architects, mixed high- and low-rise buildings, and provided communal open space. Advertisements and a brochure stressed proximity to schools and the “suburban” nature of the projects, and Met Life touted the very low population densities.

At Parkchester, the site design more clearly expressed the company’s agenda than in the Queens project. A landscape of parks on which were organized neat-but-varied towers of housing and low-rise structures containing community facilities, Parkchester was built on minimally developed land that required little clearance, in a neighborhood that offered few amenities for such a large population. [Figure 4-4] The site design eliminated the existing street grid, installing two boulevards that crossed the site in an arced X, meeting at a central, oval-shaped park. [Figure 4-6] The density of buildings was low, covering about a quarter of the site, and Met Life advertised an alternate site plan to illustrate the advantages of this low density. [Figure 4-5] In this hypothetical plan, Met Life arrayed a dense pattern of buildings—almost suggestive of dumbbell tenements—with no open space or community facilities. The comparison served to highlight the

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22 Ibid., 321-343; Plunz, A History of Housing in New York City: Dwelling Type and Social Change in the American Metropolis, 125-127; James, The Metropolitan Life: A Study in Business Growth, 252-256.

23 Moudry, "Architecture as Cultural Design: The Architecture and Urbanism of Metropolitan Life Insurance Company", 344-386. At the time Met Life was adamantly uninterested in slum clearance projects, and the site in the Bronx was the biggest site within commuting distance of Manhattan they could find. Ibid., 347-348.


Figure 4-4: Area of Bronx with Parkchester apartments in background, showing scattered developments nearby. Photo from Life magazine archive at Google, photographer Alfred Eisenstaedt, 1942. http://images.google.com/hosted/life/78cb1e5483da3f82.html, accessed 6 April 2012.


benevolent paternalism of Met Life’s interest in the social welfare of the family. The message was that Met Life took care of its residents, and its investments, by providing open space and communal amenities. Following the examples set by Clarence Stein at Radburn, New Jersey and elsewhere, the street layout limited auto traffic through the site. Parking garages were located at the periphery of the site, further underscoring the site as a zone unto itself. [Figure 4-7] “Unit clusters” were grouped together to form buildings, like strung-together Tetris pieces; this method provided a variety of building layouts and heights (seven to eleven stories) while standardizing much of the design work. The design borrowed from a “towers in the park” scheme, in that the tall buildings were surrounded by landscaped grounds and were not oriented toward a street facade, but the aesthetic of punched windows and brick facades with terracotta medallions over doorways recalled a cost-efficient plainness more than the ‘modern’ appellation the company brochures used. The designers based apartment plans on scientific housekeeping studies that prioritized safety and sanitation.

27 Given the poor public transit to the site, the hypothetical plan was unrealistic as demand did not exist for such dense housing so far from the core of Manhattan. Met Life had to run a shuttle bus to Manhattan because the subway service was so poor.

28 The project applied Stein’s Neighborhood Unit idea in other ways: proximity of housing, playgrounds, and shopping without major street-crossings. It had no schools or religious institutions, though, and the only ‘civic center’ was the shopping center. Moudry, “Architecture as Cultural Design: The Architecture and Urbanism of Metropolitan Life Insurance Company”, 358-361.

29 Ibid., 371-372.
design. The landscaped gardens surrounding the buildings likewise suggested hygiene and orderliness.

The administration of the project was quite unusual. Due to the large scale of the undertaking, Met Life established a board of design to create and administer the project; in this unusual arrangement, board members received an annual retainer and their staffs were paid for work on the project, while Met Life’s in-house architects performed the drafting work. The board of design included Richmond Schreve (principal at Schreve, Lamb, and Harmon, designers of the Empire State Building), Irwin Clavan (architect), Gilmore D. Clarke (landscape architect); Robert Dowling (real estate consultant); Andrew Eken (Eken Bros. Construction), Henry C. Meyer, Jr. (engineer), and George Gove (a housing specialist who worked for Met Life). Most members of the board had worked together before, also with Shreve as head, on the design team for the Empire State Building, a project financed with a mortgage that had been provided by Met Life. The company believed this method of design would offer increased efficiency, streamlined management, and would best take advantage of the many kinds of expertise represented on the board; certainly the speed of the project attests in some measure to the method’s success, opening to residents a mere two years after design began.

Met Life designed and built Stuyvesant Town (1943-1947) with public aid from a law spearheaded by Robert Moses, the Redevelopment Companies Law, New York State’s forerunner to Title I. Covering 18 blocks and 60 acres, the project consisted of 8,875 apartments for 24,000 residents in 35 buildings. The same design team that was on Parkchester worked on Stuyvesant Town. The site design was similar to Parkchester, with an oval park in the center, but

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30 Ibid., 349-350.
31 For more on the Empire State Building, see Carol Willis and Donald Friedman, Building the Empire State (New York: W.W. Norton in association with the Skyscraper Museum, 1998).
33 Robert Moses drafted the law, which was passed in 1943, then proposed housing on the lower east side to New York Life but they declined. When Met Life finally showed interest, Moses worked with them to create revisions to the law that met their needs. Peter Cooper Village, built adjacent and after Stuyvesant Town, was for a slightly higher income tenancy and was not part of the Redevelopment Companies Law. Hilary Ballon and Kenneth T. Jackson, Robert Moses and the Modern City: The Transformation of New York (New York: W. W. Norton & Co., 2007), 242-243; Plunz, A History of Housing in New York City: Dwelling Type and Social Change in the American Metropolis, 255.
more symmetrical and without the bisecting boulevards (U-shaped inroads provided access). The uniformly 13-story buildings were cross-bars in plan, arranged like spokes around the park and in open quadrangles at the periphery of the superblock.  

34 The context for the project was very different from Parkchester, though—the Lower East Side, the “gas house district” of Manhattan, was a dense urban environment. By choosing a superblock site design, Met Life highlighted

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34 Ballon and Jackson, Robert Moses and the Modern City: The Transformation of New York, 242-243.
Chapter 4: Finance

the uniqueness of the project from the surrounding neighborhood, creating an enclave separate from the uncertainties of older urban neighborhoods.\textsuperscript{35} The design was intended to contrast with the landscape of tenements surrounding (and preceding) the project. Historian Samuel Zipp notes that a Met Life press release described the project as enjoying, "an atmosphere of trees and paths such that many suburbs do not possess."\textsuperscript{36} Met Life explicitly discussed and promoted the project as a suburb in the city. They stressed the salubrity of the site and the amenities of middle-class life that the project brought to lower Manhattan.\textsuperscript{37}

Met Life’s agenda for the project was a combination of financial interest and social welfare, bolstered by the police powers of eminent domain. As Zipp describes, the insurers, planned to rescue a portion of the ‘rundown city’ for white, middle-class family life, decrease premiums for their policy holders, and secure the health of the public and their own social and economic investment in Manhattan real estate. In the process, they took on the largest slum clearance job to date [and] pioneered the effort to rethink the ethic of city rebuilding as urban renewal.\textsuperscript{38}

Stuyvesant Town was more than just an arrangement of new buildings, it was a controversial and highly charged social and political space, especially as Met Life segregated the housing for whites only. The company’s agenda for urban design backfired because of the growing opposition to racial discrimination in housing, especially for publicly-aided projects, with activists taking the battle to the courts. What Met Life saw as modern, comprehensively planned, and efficient, a

\textsuperscript{35} Only 27.4\% of the site was covered by buildings. At Stuyvesant Town, it was 23\%. Plunz, A History of Housing in New York City: Dwelling Type and Social Change in the American Metropolis, 253-254.

\textsuperscript{36} Zipp, "Manhattan Projects: Cold War Urbanism in the Age of Urban Renewal", 157.


\textsuperscript{38} Samuel Zipp, Manhattan Projects: The Rise and Fall of Urban Renewal in Cold War New York (Oxford: Oxford University Press, 2010), 76. What Met Life built on the lower east side became a blueprint for much of the urban renewal in New York, especially Manhattan, where the 1811 street grid had been mostly inviolable until Stuyvesant Town. Zipp, "Manhattan Projects: Cold War Urbanism in the Age of Urban Renewal", 158.
distinct break from previous slum conditions, many others saw as a “walled’ Jim Crow town” that refused entry to blacks.\(^{39}\) Moses added to the controversy, as historian Martha Biondi argues, by writing the Redevelopment Companies Law such that the government steered clear of tenant selection, thus handing Met Life the ‘right’ to discriminate “on a silver legislative platter.”\(^{40}\) To somewhat assuage the controversy, Met Life built Riverton Houses (1944-1947), a complex of five apartment towers containing 1,232 apartments in Harlem as segregated housing for the black community.\(^{41}\) This initiative demonstrated Met Life’s interest in the market for new housing for blacks, but did not calm the outrage over segregation in Met Life’s projects. The controversy dissuaded Met Life from building more housing after Riverton, but the company moved into other program types, notably office towers, as its economic moralism shifted to include saving the city by reinvesting in downtown development.\(^{42}\)

Jim Crow or not, a ‘towers in the park’ scheme did not necessarily equal an urban enclave. A different design strategy could create a new urban fabric that still connected to the neighborhood. Lake Meadows in Chicago was, like the Met Life projects, a redevelopment project built over a nineteenth century urban fabric and financed by insurers. [Figure 4-12] Designed by architects at Skidmore, Owings, and Merrill in 1950, Lake Meadows covered 100 acres on Chicago’s South Side with new apartments and was financed by a remote funder, the New York Life Insurance Company.\(^{43}\) The original design included two extremely slender and long slab buildings that, as analyzed by historian Sarah Whiting, defined an urban figure for Chicago marking the terminus of the Jeffersonian grid at the edge of Lake Michigan’s broad expanse. [Figure 4-13] Both the initial,  


\(^{40}\) Martha Biondi, “Robert Moses, Race, and the Limits of an Activist State,” in *Robert Moses and the Modern City: The Transformation of New York*, ed. Hilary Ballon and Kenneth T. Jackson (New York: W. W. Norton, 2007). Biondi argues that the slow speed of desegregation at Met Life’s properties signaled “the pattern for postwar urban redevelopment: the transfer of prized urban space to the white professional class under the reformist rubric of slum clearance.” Ibid., 119.


\(^{42}\) Dowling and Eken’s advice to Pittsburgh (discussed below) is especially intriguing on this point. By suggesting office towers for the site because it was cut off from shopping, it was clear their priorities had changed. Social welfare included slum clearance, regardless of the new program that would be built on the cleared site.

unbuilt design and the subsequent, more conventional double-loaded corridor design were quite distinct in urban pattern from the surrounding nineteenth century housing, yet neither design created an urban enclave like Stuyvesant Town. By referencing the surrounding grid in the arrangement of buildings, the project struck an entirely different tone than the Met Life projects, despite being wildly different in scale from the preexisting and surrounding fabric. Lake Meadows was a racially integrated project, and though historian Arnold Hirsch considered its integration a failure, as did the project's developer, Ferdinand Kramer, the race problems it faced, unlike at Stuyvesant Town, were not exacerbated by the design and site layout. Rather, the site design openly addressed the surrounding, but different, neighborhood.

While life insurance companies provided a new source of permanent financing that was welcomed by architects and developers alike, their involvement also added another set of pressures to a project—pressure that was imposed by the real estate experts who worked in the local mortgage division of large life insurance companies. Insurance companies were looking for capital diversification when they invested in mortgages—thus they wanted to increase stability, but they also wanted higher returns. This desire for higher returns incentivized risk, and some big insurance companies began to specialize in certain types of real estate and construction that would previously have been considered to be quite risky—for example, New York Life invested in garden apartment projects in the Midwest and Southwest, Met Life in large urban apartments, and Prudential in greenfield suburbs. Equitable Life Assurance Society invested first in individual single-family mortgages, then moved into developing their own projects. This involvement resulted in a particularly active and direct role for a life insurance company, and an unusual design process that pushed architects to the margins.

**DESIGN BY COMMITTEE: EQUITABLE LIFE IN PITTSBURGH**

Life insurance companies were not only involved in projects as investors. Sometimes they instigated development projects, shaping them from the very beginning, and performing much of the work usually done by a developer. This was the case with Equitable Assurance Society’s role at Gateway Center in Pittsburgh, Pennsylvania [Figure 4-14 and Figure 4-15]. Equitable was the sole financier, and was involved long before a design team was brought onto the project. Instead, the apartments were quickly filled by black residents so that there was never an even balance in the racial mix that Kramer wanted.

as a project first proposed by a well-organized group of business elites, the first priority was securing financial backing, the second, assembling a development team (of investor and construction company), and the third, selecting a design team of architects, engineers, and landscape architects. The development was part of a larger plan for downtown revitalization, and also illustrates how life insurance companies played a significant role in efforts to renew central business districts with new buildings and amenities as a method for urban and regional economic development.

Before and during World War II, Pittsburgh was a city facing serious deterrents to development—smoke generated by the coal burned at steel factories plagued the downtown, as did flooding since the city was situated at the confluence of two rivers. These factors shaped a “crisis atmosphere” that motivated the young business elite to organize efforts that would bring about a “Renaissance” for Pittsburgh.46 They saw Pittsburgh’s competitive edge slipping away as early as the late 1930s and began efforts to improve the city’s physical plant in order to improve its attractiveness to businesses, experimenting with urban renewal efforts earlier than most cities. This initiative involved establishing a new vision for what Pittsburgh’s downtown could look like and what

amenities it could offer—a vision where design played a large role, but one that sidelined architects, city planners, and landscape architects.\(^{47}\)

Richard King Mellon, an heir to the Mellon fortune, established the Allegheny Conference on Community Development (ACCD) in 1943 to plan the transformation of Pittsburgh from a city that corporations were looking to flee to one that would attract more businesses and grow as an economic center for the region. Building on the work by an earlier group, the Pittsburgh Regional Planning Association (PRPA), Mellon and other business leaders focused on the policy changes required to fix the smoke problem, fix the traffic planning problem (lack of parking downtown, no limited access roads, general congestion), fix the flooding problem (public works and Army Corps\(^{48}\)), and, finally, encourage the redevelopment of the CBD.\(^{49}\) As historian Roy Lubove notes, “The foundation of the entire Renaissance effort was the use of public powers and resources to preserve the economic vitality of the CBD and more broadly the competitive economic position of the Pittsburgh region.”\(^{50}\) By partnering with the city to capture powers of eminent domain for redevelopment (and as one of the first projects ever to use eminent domain to seize land for private development), local business leaders enacted sweeping changes for Pittsburgh’s downtown. As these leaders pulled together to steer the renewal process, they also leaned heavily on outside, private capital to finance the transformation. While federal urban renewal funding did not aid Pittsburgh’s renewal, national life insurance companies did.\(^{51}\) In short, the private sector, led specifically by life insurance companies, drove Pittsburgh’s postwar renewal, both in its leadership and in its financing.

\(^{47}\) On lack of involvement by design professionals, see Frederick Albert Gutheim, "Projects without Plans," \textit{Architectural Forum} 106 (1957).
\(^{50}\) Lubove, \textit{Twentieth-Century Pittsburgh}, 106.
\(^{51}\) There was a public works grant from the federal government that funded a study of the relocation of roads and utility lines, for $250,000 in June 1947. Sherie R. Mershon, "Corporate Social Responsibility and Urban Revitalization: The Allegheny Conference on Community Development, 1943-1968" (Carnegie Mellon University, 2000), 418.
In the early 1940s, the southern tip of Pittsburgh’s downtown, the historic Golden Triangle, was an industrial district congested with rail yards, warehouses, and a tangle of streets connected by bridges to the surrounding areas. It was an outdated, modest, but still functioning industrial district. The tip also held the remains of a historic fort, Fort Pitt, that preservationists longed to restore and surround with a park (Point Park). The Triangle was always the focus of new plans for the city. Every proposal for improvements in Pittsburgh proposed wholesale demolition for the area. The state’s redevelopment law of 1945 favored this approach as well, enabling a very broad definition of blight conditions that could be eliminated through eminent domain. Federal urban renewal did not yet exist to provide funds for land acquisition, but a fire at the Point in the spring of 1946 brought prices down enough to make land purchase by the city feasible. Plans for arterial roads, such as the one drawn up by Robert Moses, one of many New York City consultants to come to Pittsburgh, proposed a generous park with a monument to the fort where the industrial district then stood. [Figure 4-16] In the late 30s and early 40s, the Pittsburgh Regional Plan Association (PRPA), a private planning body, had established a program of public-private partnerships designed to buoy downtown land values, and subsequent work by the ACCD.

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52 The nickname Golden Triangle dates to the Gilded Age, when the steel industry brought wealth to the area.
53 The local chapter of the Daughters of the American Revolution restored and maintain the fort.
54 Lowe, Cities in a Race with Time: Progress and Poverty in America’s Renewing Cities, 139. The law passed unopposed, likely because legislators did not understand how broad the powers they granted to cities were.
55 Ibid., 139. Some federal funding did help the project, in June 1947, with a $250,000 loan (repaid when construction began) for a study of the relocation of streets and utility lines for the Gateway Project. Mershon, "Corporate Social Responsibility and Urban Revitalization: The Allegheny Conference on Community Development, 1943-1968", 418.
56 The later plan that was constructed was even more extreme than Moses’ proposal, calling for the demolition and rebuilding of the bridges at the Point’s tip, clearing up more space for park and giving less to roadways. The ACCD developed a plan for the downtown that included a 36-acre park and a 23-acre garden apartment development adjacent to it. It seems that this was a plan without planners or architects, but rather a group of businessmen with a map and a rough idea. Moses, The Golden Triangle: Arterial Plan for Pittsburgh.
benefited from its example. The PRPA, preferring to work without a comprehensive master plan and shunning professional planners and designers, was stalled by lack of cohesion when it attempted to secure federal dollars in 1938 and 1939.\(^{57}\) This precedent eased the way for the ACCD to draw together support from business elites and city government leaders.

What the ACCD needed was a major investor and developer, and they hoped to find both in one organization. As one ACCD member stated, “We saw that the first thing we had to do was to find a developer. This meant somebody with vast sums of money.”\(^{58}\) Local sources were not even considered, as the ACCD wanted to find a single funder that had in-house experience as a developer as well. Charles J. Graham, president of the Pittsburgh and West Virginia Railroad, knew about the “blight removal” housing projects Met Life had built in New York City and decided to approach its real estate department with a proposal to develop a similar project in Pittsburgh. Life insurance companies like Met Life were flush with capital and looking for new outlets for investment; a few had experience in property development as well.\(^{59}\) The Pittsburghers wanted to build housing on the site to draw people downtown to live, and urban housing was Met Life’s specialty.

A delegation, led by Arthur Van Buskirk (a Mellon advisor) and including Wallace Richards, Park Martin, and Charles Graham (chair of the Point Redevelopment Subcommittee of the ACCD\(^{60}\)), traveled to New York in the summer of 1946 and met with executives at Met Life, who were ultimately not interested in more property development work as the Stuyvesant Town project was well underway.\(^{61}\) Upon leaving that meeting, having no others lined up, the group decided to pay a call on Thomas I. Parkinson, the president of Equitable Life Assurance Society, who Charles Graham knew was a fellow member of the Pennsylvania Club. Pittsburgh was also a

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\(^{57}\) Bauman and Muller, *Before Renaissance: Planning in Pittsburgh, 1889-1943*, 243-244.


major insurance market for Equitable, which worked in the delegation’s favor. Parkinson met with them, heard their plan to develop the Golden Triangle, and asked what they were doing about smoke and flooding in downtown Pittsburgh. Satisfied that Pittsburgh’s obvious detractions were being addressed sufficiently by the ACCD’s efforts, he expressed interest in the project and passed the delegation along to his real estate department.\textsuperscript{62} The members of the ACCD had rightly recognized that New York was the best place to find capital for property development, and that life insurance companies were the right type of lender to approach.

The legal groundwork for the project required some preparation to allow a private developer—a life insurance company—to take over land that had been acquired through eminent domain for a purpose other than housing. In 1945, Pennsylvania state law changed to allow life insurance companies to invest in real estate development projects—an activity that had previously been outlawed by state statute.\textsuperscript{63} Life insurance investing was heavily regulated across the country to assure that what were in essence the savings of many Americans would be safely held and not put into high-risk investments. Life insurance companies successfully lobbied to loosen these regulations as early as the 1920s in many states, as described above. This looser regulation paved the way for urban redevelopment legislation in Pennsylvania, which encouraged life insurance investment in renewal work, explicitly allowing life insurance companies to invest in “city dwelling projects in redevelopment areas.”\textsuperscript{64} The 1945 Pennsylvania Urban Redevelopment Law, similar and simultaneous to postwar laws enacted in many states, also opened the way for the use of eminent domain by a redevelopment agency. Robert Moses’ work on New York City’s Stuyvesant Village with Met Life and the accompanying 1943 Redevelopment Companies Law was the model for Pennsylvania, where again local business and planning elites were aided by life insurance companies in rewriting laws to encourage life insurance participation in urban


\textsuperscript{63} Mershon, "Corporate Social Responsibility and Urban Revitalization: The Allegheny Conference on Community Development, 1943-1968", 415.

\textsuperscript{64} Ibid., 415.
redevelopment work. Complications arose in qualifying the Golden Triangle property as “blighted” given that it was a modest commercial district that was slightly scruffy at worst. But the broad language of the 1945 redevelopment law allowed for defining the area as “blighted” because it exemplified “inadequate planning” and “economically and socially undesirable land uses” that impeded the city’s development.

In March 1947 the City Planning Commission certified the 59-acre Point (including the 36-acre Point Park) as eligible for redevelopment by declaring the area blighted, and in November, established the Urban Redevelopment Authority. The decision to develop the entire area using one developer simplified the process significantly for the city. The mayor of Pittsburgh, David L. Lawrence, was the chairman of the Redevelopment Authority, and its board was a bipartisan mix of business and industry leaders of Pittsburgh, all signals to Equitable that it had the required political support and government cooperation and was safe from any partisan politics that might hamper work on Gateway. Still, the legal foundations of the Redevelopment Authority were shaky, as the constitutionality of claims against private property rights was untested in the courts.

From the development side, the cast of characters was small. As so few projects had been built by life insurance companies, the expertise was concentrated in only a few people. Equitable brought in their real estate advisor, Robert W. Dowling, President of City Investing Company to advise on the project. One of New York’s most successful developers (and a son of the same), the Parkchester, Riverton, and Stuyvesant housing projects. In addition, Equitable hired Andrew

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69 Ibid., 411-412. Mel Scott, American City Planning since 1890 (Berkeley: University of California Press, 1969), 490-492.
70 "Robert Dowling of City Investing Dead; Spearheaded Civic and Planning Drives," New York Times, August 29 1973. For Dowling’s role in the Met Life projects, see Plunz, A History of Housing in New York City: Dwelling Type and Social Change in the American Metropolis, 254-255. Lawrence, Robin, and Lorant, "Rebirth," 432-434. Dowling took over City Investing Co. when his father died. As the project progressed
Eken of Starrett Brothers & Eken Construction, also from New York. Eken was the builder of Dowling had worked with Equitable in the past and had also worked with Met Life insurance on many of Met Life’s apartment projects in New York, and had worked with Dowling on them.\(^71\)

Before building large-scale housing, Eken had built skyscrapers, and his expertise translated from vertical installations to horizontal ones and back again because of a single shared feature: bigness. Eken’s varied experiences, constructing tall towers and large housing blocks, shared a magnitude that required highly efficient management. Instead of the usual day-to-day negotiating between a contractor, a few subcontractors, an engineer, and an architect, these projects had teams of engineers, architects, and contractors that required a much higher degree of coordination and foresight. Materials had to arrive on site through a system that required the precision of a train schedule. In describing the coordination on the construction site of the Empire State Building, Eken said, “If a loaded truck happened to be as little as three minutes late, it just didn’t get in, and had to wait its new turn later.”\(^72\) Starrett Brothers & Eken only sought large jobs of over $1 million. Their work with Metropolitan Life led from one project to the next, with direct negotiations and contracts instead of competitive bidding. Eken’s reputation, earned through his work, was as a creator of projects, not as someone who was merely successful at bidding on

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\(^71\) Ibid., 435. He worked for Equitable probably on a contract basis thus he was an adviser and not the developer on the project. “Man over Manhattan,” *Architectural Forum* 84, no. 1 (January 1946).

\(^72\) Lee E. Cooper, “Silhouette,” *Housing progress* 1 (Fall 1945): 16.
advertised projects. Eken aggressively sought out new work by inventing new projects and putting teams together to build them. This method won him the Hillside Homes project in the Bronx with architect Clarence Stein (1935) and the government-owned Williamsburg Houses project in Brooklyn (1936-1938).\textsuperscript{73} Gateway was just another example where Eken’s role far surpassed his job description.

Applying their expertise in Pittsburgh, Dowling and Eken visited the site in April 1947 at Equitable’s invitation, studied its surroundings, and determined it was unsuitable for housing. Seeing the proposed site, Eken described it as “a breeding ground for hoodlums;” the area was cut off from “good neighborhoods” and from schools and grocery stores.\textsuperscript{74} A market study confirmed these suspicions.\textsuperscript{75} Dowling recommended that Equitable build office towers instead, and performed more market studies to confirm this strategy, showing that 99.8% of good office space in downtown was occupied.\textsuperscript{76} Dowling was hired to develop a scheme for the most

\begin{figure}[h]
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\caption{Early scheme for Gateway Center and Point Park showing 8 cruciform towers. "Pittsburgh Renascent." \textit{Architectural Forum} 91 1949: 63.}
\end{figure}

\textsuperscript{73} Ibid.
\textsuperscript{74} "Pittsburgh Renascent," \textit{Architectural Forum} 91 (1949). Lawrence, Robin, and Lorant, "Rebirth," 432. Lowe, \textit{Cities in a Race with Time: Progress and Poverty in America's Renewing Cities}, 140. Dowling worked as a consultant on the project, having moved from working for Equitable to becoming the president of City Investing Co. when his father (Robert A. Dowling, founder of City Investing Co.) died in 1943.
\textsuperscript{75} Lowe, \textit{Cities in a Race with Time: Progress and Poverty in America's Renewing Cities}, 140. On the study, see Mershon, "Corporate Social Responsibility and Urban Revitalization: The Allegheny Conference on Community Development, 1943-1968", 411. There was some challenge to find renters for the office space, as Equitable was requiring leases for twenty years for 80\% of the office space as part of their contract with the Redevelopment Authority. This requirement was typical for securing a commercial mortgage at the time; Equitable was following standard practices. Weber, \textit{Don't Call Me Boss: David L. Lawrence, Pittsburgh's Renaissance Mayor}, 261-263.
\textsuperscript{76} Mershon, "Corporate Social Responsibility and Urban Revitalization: The Allegheny Conference on Community Development, 1943-1968", 417. Lawrence, Robin, and Lorant, "Rebirth," 432-434. Equitable paid a “toll charge” of $1 million to the Urban Redevelopment Authority as a fee for benefiting from the government’s ability to collect the land through eminent domain that was sold to them at acquisition cost.
profitable long-term rental-value office space, and the project proceeded for a full twenty nine months of active planning and design without an architect. [Figure 4-18] Equitable had originally agreed to develop “several high-class apartment buildings” but then, at Dowling’s suggestion, decided to do just three office towers.77 When U.S. Steel announced that they were building a new office tower nearby, the Pittsburgh negotiators panicked, but Dowling advised them to approach Parkinson with an even bigger proposal—to develop not just three towers, but the entire commercial area slated for redevelopment. [Figure 4-19] Equitable agreed.78

The real estate department of City Investing Co. tested fourteen building shapes and six cruciform plans [Figure 4-20] to determine the most suitable, then passed these studies along to Starrett Brothers & Eken for further testing. Finally, a panel from the National Association of Building Owners and Managers (NABOM) offered suggestions on the plans, tweaking the size of the cruciform bays. Equitable approved these plans and pulled together a “Board of Design” to oversee planning and construction. This process was similar to and explicitly modeled after the way the Met Life projects had been organized. The Board of Design, a panel of consultants without a principal architect, met every Monday at Equitable’s headquarters in New York to discuss the project.79 The Board was given floor plans approved by Equitable and the seven major tenants (who added three inches to the floor-to-floor height for extra duct space), and a

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78 Ibid., 87, 102.
79 Ibid., 164. See also Carol Willis’ discussion of the design of the Empire State Building in Willis, Form Follows Finance: Skyscrapers and Skylines in New York and Chicago, 95. She describes the plans as “entirely financial, not architectural.”
Figure 4-20: Various plans studied by City Investing Co., as published in "Pittsburgh Renascent." *Architectural Forum* 91 (1949): 64.
three-page memo listing the requirements and parameters of the project. An eleven-foot-nine-inch floor-to-floor height was specified in the memo, as was a twenty-four by sixteen foot column grid. As written up by the architectural press, when architects were finally hired, they were given the memo and plans, and told: “There is the chassis. Now build the finest possible car around it.”

The cruciform-plan skyscraper answered the structural and mechanical problems of the typology within a rational Cartesian (and for Gateway, financial) geometry. But the form has a longer and more architecturally loaded history, as reviews in the architectural press of the project would soon note. Le Corbusier’s Ville Contemporaine of 1922 proposed an “ideal type” industrial city for three million inhabitants that included twenty-four sixty-story steel-and-glass skyscrapers. These office buildings were cruciform in plan, allowing for ample natural light and efficient use of the building’s core and the elevators Le Corbusier saw as vertical “streets” in the city. As an urban proposition, the towers sat on large superblocks within a green fog of park space, occupying less than fifteen percent of the ground plane. They solved the city’s worst problems—congestion and a lack of open space—while retaining the density of population that defined urbanity. For Le Corbusier, the skyscraper typology was a vehicle for investigating urban form. Set back on all sides from the street, the cruciform towers eliminated what Le Corbusier called “channels of streets,” opening up space at the foot of a tower. The project realized a vision of traffic-free, congestion-free urbanism, where design organized automobility and open space. When Gateway’s designers


80 “Pittsburgh Renascent,” 63.
81 Robert Fishman, Urban Utopias in the Twentieth Century: Ebenezer Howard, Frank Lloyd Wright, and Le Corbusier (Cambridge, Mass.: MIT Press, 1982), 191-192; Le Corbusier, Jean-Louis Cohen, and John Goodman, Toward an Architecture (Los Angeles: Getty Research Institute, 2007), 115-130. Le Corbusier wrote of the cruciform towers: “It seems that such constructions should be devoted exclusively to business (offices) and thus erected in the center of large cities whose arteries would be relieved of congestion; family life would not adapt well to the astounding machinery of elevators. The figures are stunning and pitiless, magnificent…” Ibid., 124.
82 On “channels of streets” see Le Corbusier, Cohen, and Goodman, Toward an Architecture, 125, 129.
drew a cruciform plan, their intent was not as utopian, but they were concerned with many of the same problems. Pittsburgh was an industrial city struggling with smoke, traffic problems, outmoded buildings and antiquated street patterns. New buildings needed light and air, underground parking and open space. What Pittsburgh had that most cities did not between Le Corbusier’s proposal in 1922 and Gateway’s construction in 1952-3 was a cleared superblock site in downtown.

Dowling and Eken shaped Gateway Center, determining its program, siting, size, and floor plans. All decisions for the Pittsburgh project were largely based on their experience building large-scale housing projects in New York. As capital from New York was applied to redevelopment work in Pittsburgh, so too was design expertise, outsourced from architects to developers and construction managers, and exported from New York to Pittsburgh. Architects, landscape architects, and trained planners were left out of the design process until the Board of Design felt their technical expertise was needed. Eken’s experience in particular, as a construction manager attuned to the bottom line, aided in this new design method. Dowling gave Eken control of the process. He arranged for input from NABOM, using the housing towers Met Life built in New York as a model.

The design studies of the team at Dowling’s real estate department quickly led to the idea of cruciform towers because of their dual efficiency. With a cruciform plan, the Gateway Center towers could have large floor plates that shared a single core, and yet still have no desk too far from a window. The design team defined too far as more than twenty four feet; others around the same time

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83 The lighting problem was already an anachronism, though. Reasonably priced fluorescent tubes were available in the late 1930s as a low-heat-generating solution to electric lighting. Willis points out that office towers no longer relied on natural light by the 1950s, and that lighting standards had risen from 25 footcandles in the late 30s to 100 footcandles in the 1960s. Willis, Form Follows Finance: Skyscrapers and Skylines in New York and Chicago, 132-133.
used twenty eight or thirty feet.\textsuperscript{84} (By comparison, the Lever House, a slab building of the same era, had floor plates 44\% the size of Gateway’s.\textsuperscript{85}) The site plan shared conspicuously large, yet sparse measurements: only one-fifth of the six-acre site was taken up by buildings, parallel walls were no closer than 150 feet and no points closer than 80 feet.\textsuperscript{86} This arrangement not only allowed for maximum natural light into the offices and maximum efficiency in loading the cores, but it also cleared ground space. Similarly, cruciform plans were the norm for many of the Met Life apartment towers in New York on which Eken and Dowling had also worked.

The Board of Design also determined that a pre-fab wall panel was the best choice for the project. Andrew Eken lobbied for a steel facade to showcase Pittsburgh as the Steel City, and worked with his construction experts to develop an interior-to-exterior finished panel that could be fabricated off-site and installed on the steel building frame.\textsuperscript{87} Eken’s prefab solution—one he had been working on since 1946—was intended to speed the construction process and to make the metal facade “functional” and not just a decorative cover for brick. Complications arose with the labor unions since the new building technology did not follow preset divisions of labor. This conflict was settled by allowing sheet metal workers to fabricate the panels, iron workers to hoist them, and stone masons to attach them.\textsuperscript{88} The panels were fast and simple to install. In one 8-hour shift, a full floor’s panels could be installed. The cost was slightly more than brick, according to Eken, but significantly less than limestone—two

\begin{itemize}
\item \textsuperscript{84} Ibid., 132.
\item \textsuperscript{85} Gateway’s floor plates were 13,500SF; at Lever House, 6,000SF. “Office Towers in a Park,” \textit{Architectural Forum} 99 (December 1953).
\item \textsuperscript{86} Ibid.
\item \textsuperscript{87} “Pittsburgh Renascent,” 65.
\item \textsuperscript{88} “The Curtain Wall Comes of Age,” \textit{Architectural Forum} 96 (April 1952).
\end{itemize}
materials that leasees had wanted. E9 Equitable lobbied for (and received) taller windows than Eken wanted, arguing that “tall windows sell space.” But it was Dowling who established the spacing and width of windows to allow maximum flexibility for tenants, whose requests on the minimum width of offices varied from eight to nine and a half feet. Dowling patterned the window spacing after the Adams Express Building on Lower Broadway in New York, a building developed by his father, arguing that it had the best rental record of any building in lower Manhattan. Here, design was determined by a precedent project in another city, a real estate “comp” that was not even remotely within the neighborhood.

Architecturally, the combination of building technology and design aesthetic was perverse. The prefab panels achieved many of the dreams of modern architecture: containing in one 5½-inch sandwich all the componentry and performance of a much thicker assembly built using traditional means, the panels were fabricated off-site, transported to the building, and installed quickly on the frame. But their uninspired detailing renders the facades flat, neither showcasing their thinness nor articulating the steel-frame structure they sheath [Figure 4-23]. The window sizing and spacing, based on a building built hundreds of miles away in 1912, was equally conflicted. The layout is neither ribbon-window nor glass curtain wall, but a traditionally-proportioned punched window that, while dressed in chrome, could easily adapt to lintel bricks and flanking pilasters. Yet the technology is curtain wall—the panels

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89 Ibid.
90 “Pittsburgh Renascent,” 65. Windows were originally going to be double-hung, then were switched to (the recent trend of) center-pivot windows.
91 Ibid., 65.
hang from the structure in the most modern fashion. The overall effect is of a bland facade of depth-less chrome panels with too-small windows rather than a design that expresses its technological advances. The traditional window proportions and unimaginative articulation negate the modernity of the panel system.

Once completed, Gateway Center’s three towers received a cold response from the architectural press. Lacking a famous architect to draw attention, the project was ignored by many American architectural magazines. One that did feature it, Architectural Forum, derided the towers as “ugly buildings” and deemed the project a complete failure. Editor Douglas Haskell penned an editorial that compared the towers to “upended diners,” labeled the site design “purely mechanical” and the landscape design “weak Versaillaise,” and lamented the “hill-billy standards of architectural design.”

[Figure 4-25] The accompanying article, ostensibly reportage and not an editorial, framed the project neutrally as the first realization of Le Corbusier’s vision for the Ville Radieuse of cruciform towers in a park, but went on to complain

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92 “Office Towers in a Park,” 117.
that the “disappointing buildings” concealed their innovations in site planning, office design, prefabrication, and windows. [Figure 4-24 and Figure 4-27]

The site planning included underground parking garages that allowed for greater separation of pedestrian and automobile traffic, though later articles would complain that this approach did not fully fix the problem, resulting in a deserted pedestrian district without easing auto traffic. Others would argue that the problem was the lack of larger-scale planning to support the project, including master plans, traffic studies, and the like. Overall, the parameters of the project received some small praise, but the execution was heavily criticized, and rightly so. The site design was ill-considered. The formal gardens at the base of the towers attempted to force a symmetry and axial orientation on an arrangement that was neither axial nor symmetrical, all of which was anathema again to the modern aspirations of the cruciform towers-in-the-park.

What is interesting about the reception of Gateway Center is not the comparisons to Le Corbusier’s Ville Radieuse, but the panic its design process caused the architectural community. All the articles written about Gateway Center pointed out, and in some cases dwelled on, the fact that architects were not involved in the planning, and that their role in the project was reduced to an absolute minimum. The names of the architects were barely mentioned, while Eken, Dowling, and Equitable’s names were showcased. Architectural Forum referred to the project as the “Eken-
Dowling-Equitable Life slum clearance project.” At Gateway Center, “architecture was treated strictly as a stepchild, not allowed in the house until all decisions had been made, and then let in only through the back door.” Architecture was reduced, in Haskell’s terms, to “only something that could be painted on.”\textsuperscript{94} The expertise of architects and landscape architects was not heeded, and the architectural community overwhelmingly agreed that the project was a failure, citing a long list of missed opportunities. The designers took a reduced role, and the development team—of life insurance company, construction company, and outside consultants—numerically derived the building’s form and design, leaving only technical questions to the architects. In the end, Gateway Center was an architecturally notorious project that uncannily resembled the Ville Radieuse, but was instigated by business elites, handed off to a life insurance company, and pushed through by a construction firm, only involving architects at the last possible moment. Design efficiency and rates of return, calculated against comparable office tower and apartment projects in New York, determined the outlines of Gateway Center, long before an architect put pencil to paper.

The design for Gateway Center was calculated as a real estate investment first, as an urban amenity second, and as a design exercise last. As a real estate venture, it attracted both money and expertise from hundreds of miles away in New York to build office towers in Pittsburgh. Architects, a consulting developer, engineers, and construction managers were brought in from New York. Precedent projects that the team referenced included New York apartment and office towers; even the window spacing was modeled on a New York building. And the capital used to fund the project came from the premiums paid on policies across the country to Equitable Life Assurance Society, collected and dispatched from its New York headquarters. With the rise of real estate investing by life insurance companies, this type of operation was increasingly typical on large, urban projects in postwar America. Geographic remoteness from capital sources was

\textsuperscript{94} “Office Towers in a Park.”

Chapter 4: Finance

Figure 4-27: “Gateway Center.” Charette 31, no. 44 (April 1951): 9-12.
less of an impediment to urban development. Capital looking for a fair rate of return and a real estate market could be matched with a need for new rentable space. Urban renewal money continued the pattern, enticing developers to work in distant cities in search of federal subsidies.

For many projects, most aspects of a design were determined long before architects or planners become involved because the requirements of the real estate and capital markets took precedence over architectural visions. While the case of Gateway Center illustrated how the architectural input can be sidelined in a project led by a life insurance company, this hierarchy was not always the case. The relationship between real estate market, investor, and design team was often complicated, and sometimes opened avenues for experimentation and excellence in design.

**ADVANTAGES FOR DESIGN: GREENWALD AND MIES IN CHICAGO**

Herbert Greenwald and Mies van der Rohe’s Chicago apartment towers, discussed in Chapter 3, found financing with life insurance companies, but their involvement was not always to
the detriment of design. Evidence of the positive effect that remote financing could have on
design is the story, relayed in the previous chapter, of the floor-to-ceiling glass that one insurer’s
real estate expert, Charles McElvain of Western & Southern Life Insurance (Cincinnati),
encouraged. A closer look at the relationship between Greenwald’s team and the funders
indicates how actors like McElvain influenced design. As manager of the mortgage division,
McElvain’s job was to evaluate projects for his company to decide if they were investment-
worthy.\footnote{Dave McElvain, "Biographical Sketch of Clifford A. McElvain,"
http://reocities.com/athens/academia/7133/mcelvain.htm. The details on McElvain’s life come from his son’s
biography of him, which mostly details his experience as a pilot and prisoner-of-war in the First World War.
\footnote{"Mutual Ownership Apartments: How One Builder Held Costs to a Minimum," American Builder 74
In doing this, he became an expert on the local real estate market, using this knowledge
to decide which projects would likely make money and be solid investments. McElvain had a
history of supporting somewhat unusual apartment projects in Chicago, though they were unusual
not for their design prowess—they were quite conventional architecturally—but for their financial
arrangements as mutual ownership apartments.\footnote{Comments from Robert McCormick at the "Symposium:
Transcript by Edward Windhorst, moderated by Franz Schulze.} That McElvain would throw his support behind
the architectural non-conformity of Mies’ designs was surprising. It does suggest that a
conventional design was not required to find financing with Western & Southern, and that the
financing mechanism trumped aesthetics.

For the life insurance experts, stats and numbers preceded design. [Figure 4-29] As money
was sent from the home office to the underwritten projects in distant cities, the loan evaluators
cared little about local conditions outside of their “comps”—that is, comparable projects or
aspects of projects in the same neighborhood. Aesthetics, for example, was beyond their interest.
When designing the 860-880 Lake Shore Drive apartments, the architectural team was surprised
to discover that the funder, Mutual Benefit Life Insurance in Newark, New Jersey, wanted only to
see plan drawings and not sections or elevations, and had little interest in the buildings’
appearance.\footnote{Comments from Robert McCormick at the "Symposium: 860-880 Lake Shore Drive: A 40-Year
Retrospective," The Arts Club of Chicago, Saturday, September 19, 1992. Transcript by Edward Windhorst,
moderated by Franz Schulze.} [Figure 4-30] Greenwald and Robert McCormick, his business partner, had
traveled to New York in search of financing and were taken to Newark to meet with
representatives from Mutual Benefit Life. Greenwald and McCormick showed them plans and
elevations of the building. The insurance people did not like the look of the building, but were happy with the plans. McCormick reported that “if they gave us a mortgage they would not want to see those pictures [of 860-880 Lake Shore Drive] in the office again until the building was finished.”

Greenwald’s previous success with Promontory Apartments, plus the soundness of the floor plans and upmarket neighborhood “comps”, were enough to satisfy Mutual Benefit Life, which approved a $3.1 million loan at 4.5% for 20 years. Given the architecture of Mutual Benefit’s home office in Newark (Figure 4-30), a colonnaded and corniced neo-classical bank building, the company clearly understood that architecture could communicate a company message. They used a rendering of their building to advertise the company in postcards, portraying Mutual Benefit as a stable financial institution. But in their investment strategy,

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aesthetics were off the table, leaving those decisions to the architects. The trip to New York also garnered a construction loan from the New York Manufacturer’s Trust at 5%. These loans, plus the sale of trust certificates for the mutual ownership scheme (more than half were sold before construction began), completed the financial package for 860-880.

In this new relationship between design team and life insurance company, capital could flow when the designers met the parameters established by the real estate experts from the insurance companies, and that flow could also stop when a design decision was perceived to threaten the financial stability of a project. From the designers’ perspective, the parameters were somewhat unclear—they did not have insight into what the life insurance company would veto or allow. But further analysis reveals that a process of “normalization” was at work. The motives of life insurance companies, as applied by real estate experts like McElvain, were to maximize security of investment, which meant matching real estate comps. The interesting questions, then, are how this pressure from funders was applied in a project, and how it could work to normalize a design as it moved from drafting to construction.

Once a life insurance company had signed on to finance a project, its involvement did not end. Its real estate experts would manage the approvals process that controlled the release of funds throughout design and construction. In that capacity, these experts would preside over an ongoing cost-benefit analysis concerning decisions about design, materials, mechanical systems, and everything in between, using their knowledge (and enlisting appraisers and other real estate experts’ knowledge) of “comps” to determine if the price tag for each decision would aid the saleability of the project. As one investment analyst noted, the lender was interested in the stream of prospective returns and in its volatility due to future competition in the market. To

ultimately achieve high, stable returns, the lender would attempt during the design process to influence the lease provisions, management quality, services, location, and amenities.\textsuperscript{100}

Greenwald’s final two apartment projects in Chicago, Commonwealth Promenade and 900 Esplanade, had funding from a single $20 million loan from Equitable Life Assurance Society of America. Equitable’s representative on the two projects was Charles Pfaff, listed as Construction Engineer, who worked with an appraiser, William Becker, at Equitable’s local office in Chicago.\textsuperscript{101} At a time when Chicago banks were rarely offering permanent financing for new construction, life insurance companies in New York, the nation’s seat of venture capital, were the best option for a developer like Greenwald.\textsuperscript{102} Equitable was one of the largest life insurance companies at the time, and one whose interest in income property mortgages was the highest. Together, Pfaff and Becker inspected drawings for the projects, made suggestions regarding technical aspects of design, and [Figure 4-29] shaped the plan development in early project meetings.\textsuperscript{103} At key points in design and construction, Equitable’s approval was required to continue work and receive payments. When the paved portions of the site were engineered, Equitable’s Construction Division had to approve drawings and specifications, providing suggestions to improve site drainage.\textsuperscript{104} More common was the routine correspondence about specifications and material choices when Pfaff would review and approve Mies’ and the project team’s plans.

In one early design meeting, Pfaff and Becker made a number of design recommendations. For one, they wanted to include a dining alcove in the two-bedroom units of 900 Esplanade. As guardians of the security of Equitable’s investment, the inclusion of a dining alcove—achieved by rearranging and not adding space—provided a net benefit on the real estate market by adding


\textsuperscript{103} For example, see handwritten meeting notes from July 22, 1954, author unknown (Fujikawa?), Commonwealth/Esplanade Folder 16, Box, Commonwealth/900 Esplanade 1953-1956 5304 (3) 15-20, Mies van der Rohe Archive, Museum of Modern Art, New York.

another amenity to the list in the marketing materials. In the same meeting, Pfaff and Becker also requested that the kitchen size be reduced to sixty square feet in the one-bedroom units—likely to reflect “comps” they had researched. Perhaps the most vexing recommendation from Equitable’s representatives was to remove a spur wall between the entryway and living room. Such a change would alter nothing in the building’s marketing materials, or in its real estate stats, and the cost savings were minimal. If anything, it made the design more modern, the spaces more fluid. Did the modern aesthetic of the designers, their architectural expertise, transfer to the investors? Whatever the motivation, the insurers suggested altering the design in a small way, and the designers agreed. Pfaff and Becker’s influence extended even into such minute questions of design, seemingly and curiously removed from the ‘saleability’ criteria where one would expect their interest to lie. The life insurance company made its mark on the design.

Before capital flowed from Equitable in New York to Greenwald’s team in Chicago, Pfaff and Becker would have to approve the drawings. Sometimes Becker asked for more information, more details on the market when he did not have that expertise himself. For example, William Goodman, the mechanical engineer on the project, designed an unconventional air cooling system for the 900 Esplanade buildings (circulating cold water through heating pipes), and Becker asked for a list of “comps” that would assure him the money spent on this system would not be wasted. Becker himself was responding to pressure from the home office in New York, where the head of the Construction Division, the City Mortgage Department, and the Lead Appraiser were located.105 The design team and Goodman’s desire to install an innovative system (one that was less expensive and less disruptive of Mies’ design) crossed the line for Pfaff, who requested long reports from Goodman to justify his design. As central air conditioning was just starting to be used in residential buildings, Pfaff was unwilling to experiment on an

alternative, even if he was willing to indulge Mies’ comparably stark aesthetic that veered so from
typical apartments of the time.106

Once life insurance companies began
backing Greenwald’s projects, Mies’
modernism became more evident in the
marketing materials. [Figure 4-31] At
Promontory, the rendering of the living room
shows traditional furnishings with armchairs
and overstuffed couches, but by
Commonwealth Promenade (seven years, two
insurance companies, and three projects
later), Barcelona chairs populate the living
room. [Figure 4-32] Financial opportunity bred
bolder design. But that was not all. The
increasingly complex financing methods
involving oversight by life insurance
companies expanded the design team to
include real estate experts from the financiers,
and aided in normalizing the designs. The
analysis of these projects shows that the
influence of the life insurance companies—separated from the projects by hundreds of miles—
normalized designs (with changes such as conventional mechanical systems aligned with
“comps”) while at the same time enabled the realization of Mies’ largest projects to date. The
contacts Greenwald formed with large, nation-wide life insurance companies that financed his
early projects aided his plans to expand his collaboration with Mies beyond Chicago.

release] March 15, 1955, Commonwealth/Esplanade Folder 20, Box “Commonwealth/900 Esplanade 1953-
from Equitable was enough to complete the two towers designed at 900 Esplanade, but not the four towers
envisioned for Commonwealth Promenade, where only two towers and a parking garage were ever
completed. Lambert discusses the air conditioning system. Phyllis Lambert, ed. Mies in America (New York:
CONCLUSION: CULTURAL ECONOMY OF CAPITAL FLOW

In 1946, *Architectural Forum* published an article titled, “Man Over Manhattan” announcing that a “new giant” was pushing around New York real estate: Robert Dowling. [Figure 4-33] His City Investing Company was busy with the Metropolitan Life’s apartment projects in New York, and the next year he would begin consulting with Equitable Life on Pittsburgh’s Gateway Center. In the architectural press, he was a behind-the-scenes character, a real estate operator and financier who was not, at least as roles were typically defined, involved in the design process, but in the profile piece he was given center-stage. Describing his role in the Metropolitan Life projects, the article described him as “a man who combines a love for money-making with a carefully nurtured sense of his social responsibility.” Met Life had set the tone for economic moralism with its long-standing interest in social welfare, and real estate operators like Dowling followed suit, expressing the benevolent paternalism that blanketed a desire for social engineering. Whether it was for apartment projects whose scientific kitchens promoted good hygiene or neatly arranged park spaces that instilled good behavior in children, or for clearing blight to build new, planned office towers whose efficient layouts maximized natural light that enhanced worker productivity, design was implicated in the economic moralism that financiers brought to projects.

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107 ”Man over Manhattan,” 96.
The cultural economy seen in this analysis of architectural production centers not around a singular client and architect, but around the orchestration of institutional financing for a distributed client by a broad design team. This vision of cultural economy pushes back against an understanding of “networks of power” as contaminating influences on pure design. Instead, it seeks to find the operational alliances and professional practices across a broader set of historical actors and geographies that create architecture. Those alliances—which dug the canals that allowed capital to flow—approved payments to contractors, provided loans that paid designers, and ultimately turned tracts of land into both architecture and profit.

Risk aversion is devalued in traditional narratives of architectural history. But a different approach, which showcases risk aversion as an important mechanism in architectural production, especially in relation to financing, reconnects architecture with its economic milieu and can offer more satisfying explorations of architecture’s capacity to be social and political. The association with capital, while withdrawing from a project of architectural autonomy, opens new avenues for questioning architecture’s relation to the world, to allied fields, and to cultural economy. The relationship with capital provides both limitations and opportunities for architectural production that make its engagement with the world messier and more interesting. Innovation in architectural production occurred not only in design, materials, aesthetics, and technology, but also in finance. While risk-taking drove design, risk-avoidance tempered that impulse in areas such as finance and life-safety. The tension between these two opposing forces is productive territory for architectural history to explore, leading to new interpretations of what happened and who was involved.

A host of characters accompany the flow of capital as design transitions into building. The real estate experts that managed the life insurance companies’ investment in a project are but one example. The involvement of other classes of investors, such as pension funds, bred other actors in the transformation of the postwar urban environment. The real estate developers who partnered architects with sites, projects, and capital are another such character, and are even more important escorts in this process. Developers controlled many criteria in a project, making them interesting not only for their influence in architectural decisions, but also in larger questions
about the urban environment. Studying these figures can help illuminate the links between the flows of capital, the architecture that capital becomes, and the places those buildings inhabit. As capital became less local in the postwar period, the interactions between the design team and investors reflected the risk aversion and economic moralism of the life insurance companies who financed the projects.
Chapter 5


Pointing to William Zeckendorf, the Swiss architect Le Corbusier once announced to an audience, “There is the man who has done more than anybody else for architecture in America.”1 The father of high modernist architecture was in New York giving a lecture at Columbia University, and at a dinner in his honor afterward he chose to put the spotlight on Zeckendorf, a large, and larger-than-life, New York real estate developer. What exactly had this developer done for American architecture that drew such an ardent compliment from Le Corbusier? As the head of the prestigious Webb & Knapp real estate company, Zeckendorf had by this point in his career assembled the site for the United Nations and built a small office building in Atlanta, a shopping center on Long Island, a trio of government office buildings in Washington D.C., and a handful of apartment towers in Philadelphia and New York. Significant, yes, but certainly not enough to draw high praise from the designer of the Ville Radieuse. What made Zeckendorf stand out for Le

1 This probably took place around 1960, when Le Corbusier made two trips to the U.S. while working on the Carpenter Center. William Zeckendorf and Edward A. McCreary, Zeckendorf: The Autobiography of William Zeckendorf (New York: Holt, 1970), 238. Also referenced in Sarah Whiting, "The Jungle in the Clearing: Space, Form, and Democracy in America—1940-1949" (Dissertation, Massachusetts Institute of Technology, 2001), 146. The date of this story is unknown, but was probably when visited the U.S. twice while working on the Carpenter Center in Cambridge, MA (1959-1962). Mardges Bacon, Le Corbusier in America: Travels in the Land of the Timid (Cambridge, Mass.: MIT Press, 2001), 93. See also discussion between I.M. Pei and Le Corbusier on Helix apartment project in Philip Jodidio and Janet Adams Strong, I.M. Pei: Complete Works (New York: Rizzoli, 2008), 23. Material from this chapter was presented to the Society of Architectural Historians in Detroit, Michigan, April 2012.

Figure 5.1: Photograph of Le Corbusier (in jacket) with William Zeckendorf (pointing) and Webb & Knapp associates. "Real Estate Dynamo." Business Week (August 16 1947), 28.
Corbusier was the scope of his vision for American cities, something more easily seen on the Webb & Knapp drawing boards. Zeckendorf’s list of unbuilt work was wide in scope and broad in its interests: a cylindrical apartment tower of prefabricated expandable/contractible units; the tallest tower in the world to replace (not perch atop) Grand Central Station in New York; a shopping center with miles of air-conditioned moving sidewalks; a patent for a mechanized parking garage to solve New York City’s parking woes; and an airport to be built over a 10-story plinth on the west side of Manhattan. Zeckendorf embraced big ideas and grand possibilities for American cities.

Zeckendorf’s big vision led him to pursue work in many cities, especially after federal urban renewal policy opened up low-cost, cleared downtown sites for new construction. At different times in his career, he articulated his vision for cities and the role of design in both articles and lectures, laying out why he thought reinvestment in older downtowns was not only good policy, but why it was also a moral obligation for real estate developers. Combining the public-mindedness of J.C. Nichols and the cosmopolitan ethos of Herbert Greenwald, Zeckendorf saw himself not as a patron of cities, but as a quasi-governmental actor deploying his own private-sector Keynesian strategy to save downtrodden downtowns. Just as Keynes believed that the government’s strategic injections of capital into the market would spur the economy out of a downturn, Zeckendorf believed that new investments in downtown areas could reverse urban decline. Zeckendorf thought his projects primed the pump for more development, kick-starting the long dormant urban growth engine by refocusing efforts and investments on downtowns instead of suburbs. This chapter evaluates Zeckendorf’s work and his claims against the background of the ideology of modernist planning and contemporary real estate development practices. Zeckendorf’s fanaticism for bigness both responded to and co-opted Keynesian economics and the tabula rasa mode of planning. This chapter will also consider how urban renewal policy both attracted and deterred him, and how a savvy manipulation of public relations enabled him to land, if not always complete, the projects he wanted. His work as an urban renewal developer included the following projects, far exceeding in number and scope those of any other single developer: Southwest Washington D.C.; Kips Bay Plaza, Park West Village (Manhattantown), and Lincoln
Towers in New York; Society Hill in Philadelphia; and Hyde Park in Chicago. Proposals went out to San Francisco, Pittsburgh, Los Angeles, and elsewhere; studies by Webb & Knapp examined even more cities. Seen in the context of his other projects, Zeckendorf’s motives form a complicated mix of wanting to seek publicity, leverage available capital, provide steady income to his firm, and experiment with his ideas on rebuilding cities from their cores. An examination of these motives and processes will illustrate the production of the American postwar built environment from the perspective of real estate development.

As a journalist at The Nation in 1956 noted of Zeckendorf’s more flamboyant pursuits, a company engaged in the business of such projects is not in business. “It is adding to the gaiety of nations, the inspirations of city planners and the agony of investors, but it is not in business.” At a glance, his practice was long on schemes that attracted publicity, and short on realistic, buildable projects. And indeed, he did not stay in business for long. In 1965, Webb & Knapp’s creditors called due some loans on a severely overstretched balance sheet, forcing the company into bankruptcy; three years later, Zeckendorf declared personal bankruptcy, having entangled his personal wealth with the company in an effort to keep it afloat. This bust essentially ended a career that spanned from 1925 to 1965. Still, in his ostentatious practice, Zeckendorf’s motives went beyond headline-seeking. His ultimate aim was to redevelop American cities through large-scale demolition and rebuilding to create a new form of urban living that emphasized architectural design and cosmopolitan living and would attract people to stay in or return to city life. He believed public assistance was not only needed, but that governments and developers were morally obligated to save downtowns.

**IMAGINATIVE PUBLIC RELATIONS**

Even Zeckendorf himself admitted that his high-on-pizzazz, low-on-reality projects were part of a publicity strategy that attracted other clients to his door. Zeckendorf’s high profile projects received attention in the press and brought smaller money-making deals that provided the firm’s

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steady income. While Zeckendorf excelled at inventing extravagant projects for American cities, he had two other less-attention grabbing and significantly more steady sources of income. One lay in the intricate handling of property exchanges. Zeckendorf was a master of complicated real estate transactions whereby multiple parties would trade land and buildings, near and far, with Zeckendorf acting as matchmaker, buyer, and seller all at once. He described to Life magazine how one of these deals made Webb & Knapp money:

We had a property in Detroit that cost $100,000. It didn’t look like it was going to make any money. So we swapped it for another piece in Brooklyn and a second one in Camden, N.J. and took on a $60,000 mortgage. We then sold that for $60,000. We still weren’t getting anywhere. So I gave the Camden property and $80,000 for a piece in Trenton, NJ. We raised a $100,000 mortgage on that and about the same time sold the Brooklyn piece for $77,000. Then we got out of the Trenton deal for $30,000 and a building on 161st Street, Manhattan, and sold that for $20,000 and finally we had the Detroit turkey off our hands and $50,000 in the bank. Simple.

Simple or not, this kind of work was the traditional realm of the real estate operators of the early- and mid-twentieth century, and, while Zeckendorf excelled at it, he saw such deals as only a means to an end. He had bigger plans.

Zeckendorf extended Webb & Knapp’s purview into the development and construction of new projects via two tracks. Aside from the publicity-magnets mentioned above, Zeckendorf also, somewhat quietly, pursued a number of urban renewal housing projects that provided steady income to the firm and allowed him to experiment with the rebuilding of cities. His profile in the urban renewal arena became so large that he was called “Mr. Redevelopment” by the Journal of Housing in 1957, and his work in Washington D.C. prompted some to jest that the urban renewal legislation known as Title I be renamed the “Zeckendorf Relief Bill.” Zeckendorf was a self-proclaimed risk addict, and had become bored with real estate as card-trading.

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time that real estate graduated from the huckstering stage. If I’m a maverick or a radical in my business it’s because other people work only with money; I employ imagination too." By working with a talented architectural staff, Zeckendorf elevated his bread-and-butter urban renewal projects into sophisticated experiments in urban design, securing and sustaining them with his talent for imaginative publicity.

GRAPEFRUIT, LEMONS, BANANAS, AND PEANUTS

Zeckendorf was born in 1905 in Paris, Illinois where his parents lived briefly on their slow migration from Arizona to the east coast. Shortly after his birth, they moved to Long Island, remaining for two years before the family settled in Manhattan where his father sold and then manufactured low-priced shoes for a modest living. Zeckendorf attended public schools, then New York University for three years before leaving school to work. He was hired by his maternal uncle, Sam Brochard, to manage an office building and aggressively filled it with tenants that he, and friends he hired, poached from other buildings. Unsatisfied with his prospects while working for his uncle, he went to work for New York broker Leonard S. Gans, first to manage buildings and then as a broker, though it took a year for him to make his first sale. From there, his success and income soared. Working for his uncle and Gans, Zeckendorf learned how to compile complicated real estate deals with increasing finesse. After arranging part of a deal that Webb & Knapp oversaw, Zeckendorf left Gans in 1938 to join that firm.

Though its cash value was near zero, Webb & Knapp was a well-respected brokerage that did not do any new development or construction when Zeckendorf joined. It was a staid and conservative real estate firm specializing in building management, overseeing the real estate

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8 Ibid., 93-94. Original quote was to Newsweek magazine, date unknown.
11 The firm was successful through the Great Depression. Zeckendorf’s uncle speculated that because he never saw the hard times of the depression (and his autobiography testifies to this as he described buying yachts off people who were hit by the crash), “he never knew when he was licked.” Rachlis and Marqusee, "William Zeckendorf's Many-Splendored Cities," 267.
portfolios of its investors. The original founders in 1922 included architects Eliot and John Cross, who designed Webb & Knapp’s office building at 385 Madison Avenue. Founded in 1907, their architecture firm, Cross and Cross, designed many well-known buildings in Manhattan including the City Bank Farmers Trust Building (1931, 59 stories, 20 Exchange Place) and the Tiffany flagship store (1941), so the firm saw the value of architectural design and had a history of investing in it. Eliot Cross was the only remaining partner when Zeckendorf joined, brought in with a handful of others as new associates on an equal partnership basis in the well-reputed firm. Still during the depression, Zeckendorf took a pay cut to join, trading the loss of income for the prestige value of the firm’s reputation. While many of the senior employees in the firm left to serve in the armed forces during World War II, Zeckendorf stayed behind to manage the accounts, including Vincent Astor’s portfolio of $50 million in New York properties. In four years, while Astor served in the navy, Zeckendorf increased the portfolio’s value by $5 million (as conservative estimates claimed) or $15 million (as Zeckendorf asserted) by diversifying beyond New York. The fees Webb & Knapp earned gave it a capital base to move forward. Zeckendorf’s efforts for the firm were equally startling. Its value in 1942 was negative $127,000; by 1954, the net worth of Webb & Knapp had increased to $75 million. Even riding the tide of postwar prosperity, the rise was remarkable.¹³

Throughout his career, Zeckendorf took great pleasure in peddling parts of his own history to reporters, and the story he told most often was of the land deal he made for the United Nations site. The deal established a magnanimity toward him that he held dear. A slaughterhouse had long depressed prices in the neighborhood. When Zeckendorf found out the owners wanted to sell, he arranged the deal as secretly as possible, giving them a high price for the site in return for continued secrecy. If word got out, land prices in the neighborhood would soar. He then made a show of traveling to South America for three weeks while leaving his associates to buy up as much property in the neighborhood as they could before word got out that the noxious neighbor was leaving, amassing seventeen acres this way. [Figure 5.3 and Figure 5.2] Zeckendorf planned

to turn the site into X-City (so named, it seemed, for the “X” on the map that designated the slaughterhouses). Unveiled in 1946, the project was to be a 9-tower office, hotel, apartment, opera house, and retail complex complete with a helicopter landing field and a floating night club on the East River designed by Wallace Harrison and rendered by Hugh Ferriss.\(^\text{14}\) Instead, when it seemed the U.N. would not settle in New York, he offered to the mayor that he would sell the site. It was arranged so that John D. Rockefeller, Jr. purchased the land from Zeckendorf and then donated it to the city.\(^\text{15}\) Zeckendorf held five acres of the surrounding property after the deal, and proposed a plan for a widened boulevard-esque approach to the U.N. on land he donated in exchange for the city condemning six lots and selling them to him at a profit. Robert Moses, then the New York City Construction Coordinator, thought it was bad policy to condemn private property to sell to a developer at a profit, and refused the offer. Zeckendorf was angry, frustrated, and disappointed that his project was rejected so handily.\(^\text{16}\) He determined he no longer wanted

\[\text{Figure 5.2: X-City rendering. From "New Cities within Cities." Science Illustrated 2 (January 1947), p. 18-19.}\]

\[\text{Figure 5.3: Wallace Harrison's design for X-City. Rendering by A. Leydenfrost. From Newhouse, Victoria. Wallace K. Harrison, Architect. New York: Rizzoli, 1989, p. 107.}\]


\(^{15}\) Rachlis and Marqusee, "William Zeckendorf's Many-Splendored Cities," 259-263.

to build in New York around 1951, and indeed he did not, until Robert Moses himself invited him back. The legacy he earned by helping establish the U.N. as a New York institution was always marred for him by his discontent that the land deal did not become his construction project.

No shrinking violet, William Zeckendorf’s career included many other headline-grabbing projects. The same year that he unveiled X-City, he proposed a $3 billion airport for Manhattan built over a 10-story transit hub plinth at the Hudson River, extending from 9th Avenue west and from 24th to 71st Streets. He planned a “Palace of Progress” to be built in the air space over Manhattan’s Pennsylvania Station that would have been the largest building in the world, even larger than the Pentagon. After spending $1 million on planning, the project hit the cutting room floor. He moved on to an “Atomic City” to be built over rail yards in Manhattan’s west 30s that would include a permanent World’s Fair and a heliport over the Hudson River. In 1954, he wanted to replace Grand Central Station with the world’s tallest building, a hyperboloid tower designed by his in-house architect, Ieoh Ming Pei. Over his career his company owned

![Figure 5.4. Zeckendorf’s proposed airport for Manhattan. "New York City’s Dream Airport." Life, March 18 1946, 76-79.](image)

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properties as varied as hotels, office towers, gas stations, supermarkets, night clubs, oil tankers, cemeteries, the Chrysler Building, and the municipal jail of Boise, Idaho.\textsuperscript{21} He only agreed to write his autobiography as part of a real estate deal when he needed the publisher to extend his lease.\textsuperscript{22} In 1949, he patented designs for an automated parking system, a car elevator, and, with Pei, a circular split-level apartment tower called the Helix.\textsuperscript{23} [Figure 5.5 and Figure 5.6] Even his office layout attracted the attention of journalists—a penthouse cylinder-within-a-cylinder that put his desk at the concentric center.

What Zeckendorf learned from the real estate deals of his early career was twofold: one, that high-publicity projects brought him attention in the press that in turn brought him additional work, and two, that straight brokerage bored him. He had little interest in swapping properties for profit—the standard operation for most real estate brokers—without in some way altering his initial purchase. He also discovered that he could make more money out of these alterations—even with no physical changes to a property, keeping the deal-making among lawyers and tax professionals. Zeckendorf

\begin{footnotes}
\item[21] Rachlis and Marqusee, "William Zeckendorf's Many-Splendored Cities," 269; "Zeckendorf, William."
\end{footnotes}
devised a new way of splitting up a property into separate saleable parts. A building could be broken into the land it stands on, the building itself, the rental income, and the interest on the mortgage. Each part carried its own risks and advantages that appealed differently to different types of purchasers. And in this way, he could divide up a project into various pieces, sell them off, and land a healthy profit for himself. This unusual approach to brokerage—the split-up deal, credited as Zeckendorf’s invention—was possible because of tax depreciation laws that allowed write-offs for cash investments and leaseholds in buildings.

Depreciating buildings through tax law depended on an ideology of obsolescence that historian Daniel Abramson argues underpins urban redevelopment. Until buildings were understood to have a lifespan, after which they were obsolete, demolition and reconstruction made little sense. But tax law, shepherded by the National Association of Building Owners and Managers, quantified building performance and changing tastes to rationalize falling values. Within the framework of an expiration date that is calculable for all construction types, it was possible to imagine demolition and reconstruction as a productive, and not Sisyphean, task. Joseph Schumpeter’s theory of creative destruction—what he believed was a salient feature of capitalism—put urban redevelopment in a category with the creative, cyclical power of capitalism. Redevelopment, in this world view, would spur innovation. In urban sociology, a related literature on “value free development” frames this variety of economic activity as a rising tide to lift all boats. Similarly, Keynesian economic theory stated that spending encouraged economic growth. Therefore, reconstruction of city centers would serve to boost a local economy.

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But to attract funds from the private sector for redevelopment and thereby avoid relying solely on direct government spending, subsidies of some form were needed. Tax depreciation law was the mechanism that made redevelopment feasible on company balance sheets, but not all real estate operators immediately made the connection from obscure tax law to their bottom line. Zeckendorf saw the opportunity right away. He combined a clear understanding of the legal arrangements around real estate sales, leases, fee simple ownership, and tax law with field experience—always keeping phones nearby, even in his car. [Figure 5.7] This combination gave him an eye to what interested real estate investors.

Though a *New Yorker* profile noted that Zeckendorf’s real talent was in making dollars out of dollars, Zeckendorf himself preferred to describe his operations as “making grapefruit out of lemons,” or, depending on his culinary mood, “making bananas out of peanuts.” The complicated split-up deals, the wild prospecting proposals, and the urban redevelopment projects all shared one attribute: Zeckendorf purchased one thing, changed it in some way, and sold it as something different. As he saw it, he bought peanuts, brought in an architect to perform some transformation, and sold bananas. Journalists printed these catchy phrases for more than a decade, and Zeckendorf capitalized on the phrases for all they were worth. The magic of transformation was what piqued his interest. “What I like to do is...”

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recognize a great piece of land and conceive a suitable edifice for it,” he said.32 Given his extravagant speculative projects such as X-City and Palace of Progress, the scope of his interest stretched across the urban landscape, and the projects expressed a vision of urban America that he soon began to articulate in greater detail.

**A MODERN MEDICI HIRES HIS MICHELANGELO**

Around 1947, Zeckendorf decided, as part of his plan to elevate real estate from mere huckstering, that he needed an in-house architect to translate some of his big ideas for cities into concrete form. Zeckendorf consulted first with Nelson Rockefeller, determining it was “time that the modern Medicis began hiring the modern Michelangelos and Da Vincis.”33 Zeckendorf did not hesitate to think of himself in such grandiose terms. Having worked with Wallace Harrison and befriended Le Corbusier, Zeckendorf was not naïve regarding architecture, but he needed knowledgeable help. [Figure 5.1] Rockefeller instructed him to hire Richard Abbot, on staff but leaving the Museum of Modern Art in New York, to lead the search; Abbott spent a year interviewing potential candidates, sending about a dozen to interview with Zeckendorf. Zeckendorf wanted someone aged 25-35 who was not the “long-time hack in the back of somebody's office,” nor the scion of a wealthy family who was likely also a dilettante. While Zeckendorf felt that many of the dozen architects he interviewed were fine, he connected instantly with I.M. Pei. After some persuading, Zeckendorf hired Pei to be his in-house architect in 1948.34

At the time he was hired, Pei was teaching at the Harvard University Graduate School of Design and had built nothing. He showed talent, promise, and intelligence, and—importantly for Zeckendorf—was “a bon vivant and knowledgeable gourmet,” but he hesitated at the idea of being a captive architect for a real estate developer, a route that was quite a shift from the academic career he had followed thus far.35 Pei was young, so Zeckendorf felt he could shape Pei’s business acumen; Pei’s ethnicity also cast him as an outsider, something to which the Jewish Zeckendorf could relate. Pei’s added Far East exoticism was legitimized by his Harvard

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33 Wiseman, I.M. Pei: A Profile in American Architecture, 48.
34 Ibid., 48.
35 Zeckendorf and McCready, Zeckendorf: The Autobiography of William Zeckendorf, 97-98. According to Zeckendorf, Philip Johnson might have had something to do with Pei meeting Zeckendorf as well. Ibid., 97. See also Wiseman, I.M. Pei: A Profile in American Architecture, 48.
pedigree.\textsuperscript{36} His taste for art and wine gave him the social markers for mingling with the well-heeled investors in Zeckendorf’s circles. (Zeckendorf’s relationship with Pei would seem to be both as trusted colleague and as exotic accessory.) Pei was able to attract additional talent from Harvard to join Webb & Knapp, including Henry Cobb and Ulrich Franzen. Painter and theorist Robert Slutzky worked for Webb & Knapp producing brochures, as did artist Sol Lewitt.\textsuperscript{37} Having in-house architects and designers streamlined the design process for Zeckendorf when he pursued new projects, often producing very sophisticated marketing brochures at a high cost to illustrate the capabilities of the Webb & Knapp firm. Though the staff was somewhat small in the early years, by the time Pei’s office split amicably from Webb & Knapp in 1960, there were seventy people in the architectural division.\textsuperscript{38}

Zeckendorf’s interest in finding design solutions to improve urban life extended from the machinic to the iconic, and from the scale of urban automobility to the hue of a light fixture. When he hired Pei, Zeckendorf was especially preoccupied with automatic parking garages. His office walls were covered in drawings of automated parking systems that he eventually patented.\textsuperscript{39} [Figure 5.5] He had completed the X-City project with architect Wallace Harrison, discussed his projects with Le Corbusier, and had worked with William Lescaze on a preliminary plan for Denver. He would first engage Pei with the redesign of his Madison Avenue office and with plans for an apartment tower that easily accommodated reconfiguring spaces for expansion and contraction. [Figure 5.8 and Figure 5.9] Zeckendorf’s plans were big, but they started with a jewel-box project: his office, which Architectural Forum’s editor Douglas Haskell called publicized in Fortune magazine, then a month later in Architectural Forum, both in glossy spreads of color images by Ezra Stoller. While at work on the design, Pei fondly described the reasoning behind the creation of Zeckendorf’s round, windowless office in a way that suggests a close and frank

\textsuperscript{36} His degree was from the Massachusetts Institute of Technology; his teaching experience was at Harvard’s GSD.
relationship between himself and Zeckendorf:

“I came to the conclusion that he is a showman and that it would be ridiculous to create any environment for him other than one consisting exclusively of himself. ‘Why give him windows to compete with his own personality?’ I asked myself.”

Though the office renovation, including colored light displays in Zeckendorf’s chambers and at the street-level lobby, was hugely expensive and over budget, Zeckendorf often quipped that because of the good publicity the project received, he couldn’t have afforded to spend a penny less. From this first collaboration between Zeckendorf and Pei, the design agenda included creating an urban amenity, with the street-level lobby light show, and drumming up positive press that would illustrate the “mood of creativeness and sense of adventure that permeates the office,” as Architectural Forum reported it.

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40 Kahn, “Profiles: Big Operator I,” 59-60.
41 “Rooftop Showboat Produces Drama and Income for Realtor Zeckendorf,” Architectural Forum 97 (July 1952); “William Zeckendorf’s Office,” Fortune 45 (June 1952). William Lescase assisted and stamped the drawings because Pei did not yet have his license. (He went through the exam when working on the plan for Southwest Washington, reputedly failing the planning section of the test while replanning a large chunk of the nation’s capital.) On the lobby light display, see Rollo Gillespie Williams, Lighting for Color and Form: Principles, Equipment, and Applications (London: Pitman, 1954).
Chapter 5: William Zeckendorf

THE DUAL THREAT OF BAKED BUILDINGS AND DECENTRALIZATION

The swashbuckling style of Zeckendorf’s early projects did indeed lead into his ideas about urbanism. Not long before embarking on urban renewal projects, Zeckendorf gave two talks at Harvard’s Graduate School of Design that were featured as cover articles in *Atlantic Monthly* on the future of American cities, “New Cities for Old” and “Baked Buildings.” Zeckendorf later added a third article to the series, “Cities versus Suburbs.” In these 1951-1952 articles, he laid out his opinions on the integration of architecture and real estate, explained how his business ran, and described how he felt redevelopment ought to occur. Together they form his manifesto on urbanism. His concern was decentralization—that major cities were fast losing their tax base as suburbs expanded outside city limits and wealthier neighborhoods moved away from downtowns. All that was left on the best, most central properties in a city were what he called “City Hall slums.” He felt that such areas should be redeveloped to attract a higher tax base to the city—meaning commercial uses, businesses, and wealthier inhabitants—and that redevelopment had to be done without building to the lowest standard allowed by the FHA. Public housing advocates at the time lobbied for either new public or low-cost housing to be constructed on the sites of cleared downtown slums.

The FHA, Zeckendorf believed, pushed down the quality of new buildings by encouraging

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developers to build by “designing as cheaply as possible, building as inexpensively as you can, and never mind the rest.”\textsuperscript{45} Furthermore, the structure of financing was flawed as he saw it. Funding for new real estate development came from corporations that were ruled by boards of trustees. The individual trustees, whose expertise was likely not in finance, guided investing, and so opted for what was conservative and proven rather than what was innovative and modern.\textsuperscript{46} Zeckendorf aptly described a conservatism in investing that showed his understanding of the mechanics of the corporate world, but he also underestimated the value of social capital within the finance world, the role of real estate experts in the process, and a more general tendency of capital to seek out avenues for risk and growth.\textsuperscript{47} Zeckendorf himself was a master at leveraging social relations in support of his projects, and the diffuse power of the board of trustees system frustrated his way of doing business.

As a result, developers produced “baked buildings” such as the typical “terrible-looking six-story apartment house that looks as though it came out of an oven, baked, according to a stenciled plan.”\textsuperscript{48} The low quality of the architecture was a problem for Zeckendorf. By building low-quality neighborhoods of housing without integrating complimentary land uses, “We are now building new slums for old slums, anachronistic conditions following upon the horrors of years before, so that notwithstanding the billions of dollars that are at our disposal we are still building approximately the same thing that we have had in the years gone by.”\textsuperscript{49} Cities would not improve with new-but-ugly buildings—not only was this situation a financial problem, but it missed an opportunity both to take advantage of recent innovations in architectural design and construction technologies, and to put to use the best and brightest minds in architecture and urban design.

Similarly, redevelopment required broader programmatic thinking: solving the housing issue was but one piece of the pie. Though up-market housing would capture the tax base lost to cities with

\textsuperscript{45} Zeckendorf, “Baked Buildings,” 47.
\textsuperscript{46} Where others saw a framework for stability, Zeckendorf saw stagnancy and missed opportunity. Also, the previous chapter illustrated how the process of financing through life insurance companies, in particular, was often guided by more than just the trustees, but also by real estate experts working for life insurance companies, either directly or as consultants.
\textsuperscript{47} On the role of real estate experts in the process, planning historian Peter Wissoker has researched the deals between James Rouse and Connecticut General Life Insurance. He presented this research at the 2012 Business History Conference in Philadelphia. His abstract is available at http://www.thebhc.org/annmeet/abstracts12.html, accessed 2 April 2012.
\textsuperscript{49} Ibid., 48.
low-valued land, it would not create livable environments by itself. Spaces for work, transportation, recreation and cultural amenities also had to be considered to fully address the challenges facing city centers. Addressing the many-faceted urban environment required a multiplicity of approaches. In the same trio of articles from 1951-2, Zeckendorf wrote that cities, "can be things of beauty, light, and economic functionalism; but they have got to be attacked by a combination of three kinds of thinkers: the real-estate economist, the designer and engineer, and the city planner and civic thinker."\(^5\)

Cities suffered from this race to the bottom, just as new highways were providing "easier means of escape" to the suburbs.\(^5\) While not against decentralization, Zeckendorf saw that the "cure" to what ailed cities was "much more challenging than going out in a pasture and building a city, and much more satisfying from a constructive and a creative standpoint than abandoning the core to eventual ruin."\(^5\) For Zeckendorf, decentralization presented a public relations problem for cities. Downtown needed a makeover. It had to appear fun again, full of amenities like the nightclub floating on the East River that he proposed in X-City, and not as a bottleneck of congestion and crowding. Even as early as the late 1940s, popular culture presented cities as things to escape. Eric Hodgins’ 1948 movie *Mr. Blandings Builds His Dream House* described a family—comically crowded into a Manhattan apartment—that chooses to move out to the suburbs. Though it lampooned the suburban ideal, it paid no favors to the urban life that was its contrast.\(^5\)

For Zeckendorf, the poor reputation of urban life needed to be revised through redevelopment projects paired with aggressive marketing programs. He advocated new entertainment centers that would provide "a place of fun" for cities, an improvement he thought was a development "just as important as housing."\(^5\) [Figure 5.11] A coordinated approach that

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\(^{50}\) Zeckendorf, "New Cities for Old," 35.

\(^{51}\) Ibid., 31.

\(^{52}\) Ibid., 31. Robert Dowling had a very different perspective on the inevitability of decentralization. When asked in 1946 about whether the atomic bomb threat would result in decentralization, his response was that he had no decentralization proposals and that people would not change their habits because of the bomb. "The population of Vesuvius returns to Vesuvius just as soon as the volcano stops throwing rocks at them."


\(^{53}\) Other scholars have described this film in more detail. See Dolores Hayden, *Building Suburbia: Green Fields and Urban Growth, 1820-2000* (New York: Pantheon Books, 2003), 92.

considered the marketing of the city to residents was key to the success of redevelopment. Far from a by-the-books real estate economist, Zeckendorf believed this kind of thinking contributed to the economic functioning of the city, and relied on his experience running night clubs and hotels. It differentiated his perspective from city planners, whose expertise was not in the management of retail and commercial businesses in the city, and differed from housing reformers whose primary interest was in equal access to quality housing, not in a vibrant commercial neighborhood. Many city planners wanted to end disorder and find more efficient ways to organize and manage the city. Housing reformers wanted to house disadvantaged populations. Zeckendorf wanted to rebrand downtowns as a desirable place to be and live.\textsuperscript{55} If he presaged anything, it was that Richard Florida’s advice to cities—that to attract the “creative class” of workers who bring investment to cities, cities must be desirable places to live—was right.\textsuperscript{56}

Zeckendorf also thought companies should want to locate in urban centers for the competitive advantages such locations provide, especially when a company desires aggressive growth. Taking this idea a step further, he thought cities should outline their competitive advantages against other cities and plan redevelopment accordingly. Cities have to "determine what they have to offer in the local or regional or the national community, and set out to accomplish what they can do best. … If they can find out what they have to offer in their area, and then go about the business of offering it in the best way, they will not have to fear the catastrophic results that decentralization would surely have in store for them if they do not think and then

\textsuperscript{55} A caveat: Zeckendorf did not foretell the shift from the Chicago school of urban sociology to the Los Angeles model; that is, he envisioned the center as organizing the hinterlands, and he did not see the center as simply a fragment of urban space in equal competition with dispersed, competing loci. Also, he had interesting ideas on how cities could find profit in developing leisure-oriented programs that shows an ignorance of political realities. If a city were to build a park, he thought the city should purchase through eminent domain the planned park space and the surrounding lots to ‘flip’ those surrounding lots once their value increases upon completion of the park. Ibid., 28.

The exodus of manufacturing from urban centers was an opportunity for reformulating an urban advantage.

In a televised debate on New York City's NBC station (WRCA-TV) as part of the weekly program "American Forum," Zeckendorf and Frank Lloyd Wright debated American urbanism and tall buildings. [Figure 5.12] Zeckendorf responded to Wright's advocacy of low-density urban form by pointing out that decentralization was a larger process involving the geographical shifts of populations and activities, not a recent trend limited to the fringes of American cities post-World War II. Zeckendorf believed all Americans were products of the "decentralization" of Europe, and in that way, decentralization was inevitable. While Wright believed that scattering skyscrapers across the American plains was a desirable goal, providing both symbolism and monumentality to the landscape, Zeckendorf strongly disagreed. He had long proclaimed "verticalization" was the best architectural route for improving cities, stating this as early as 1947, pursuing it through his automatic parking structures, and expanding on it in greater detail in 1958.

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57 He described a conversation he had with a corporate executive whose company had recently moved to a suburban campus from a downtown location. When he asked the executive if his company, who did $1 billion in business annually, would have made the suburban move when they grossed $15 million annually, the executive said absolutely not. Zeckendorf interpreted this to mean that the advantages of an employee base and client proximity made cities superior sites for corporate growth. William Zeckendorf, "Real Estate Is Everybody's Business," Analysts Journal 11, no. 3 (June 1955): 13.


59 He uses this in a few places. See William Zeckendorf, "Fluid Suburbia," The Yale Review 48 (September 1958): 32. Native Americans were not at the forefront of his mind, it would seem, and the question of choice in immigration and the history of slavery in the U.S. was again outside his frame of reference.


61 "Grapefruit out of Lemons.; Zeckendorf, "Fluid Suburbia."
Real estate developers, planners, and architects, he believed, needed to work together so that cities did not “die on the vine and rot at the core,” and redevelopment was key to achieving this end, not only to fuel the growth machine but to keep it from stalling and causing eventual economic collapse.  

Like many people at the time, he applied a metaphor from nature to describe an urban condition. Cities had already absorbed significant investment, but needed continued maintenance; Zeckendorf feared cities were being abandoned for the suburbs. This neglect would leave the entire metropolitan area at risk, he believed, since, as with ripe fruit, the rotten core would eventually harm the peripheral areas. He then contrasted the organic imagery with machinic solutions (prefabricated hub-and-spoke circular apartment towers, automated parking systems, and verticalization) rather than following a more typical route by proposing Garden Cities and lower population densities. To halt the abandonment of the core, he felt he was morally obligated to encourage investment in downtowns, and he softened his image as an uncritical booster and profit-monger by expressing his interest in downtowns as an ethical question about staving off economic crisis and improving urban environments.

**THE DENVER LABORATORY OF WEBB & KNAPP**

To put his ideas about redevelopment into practice, Zeckendorf pursued work in many cities; the first opportunity that presented itself was in Denver, where he quickly learned that being an outsider to a city made working there much harder. In 1945, he was approached by a local real estate broker to bid on a property near downtown Denver that had previously held the Denver court house, torn down in the 1920s. Zeckendorf studied maps of Denver, spoke with the local broker, and predicted that downtown would move in the direction of this site which was ripe for a new building. He also

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noticed that no new construction had taken place in downtown Denver in decades, that the tallest buildings hovered at twelve stories, and that all new growth was happening at the periphery. He saw his effort to build there as providing "the first dose of intellectual and financial adrenalin to stir Denver out of its somewhat uneasy nineteenth-century slumbers into the present."\(^{64}\)

Promotional as even his reflections on the project were, Zeckendorf discovered just how unwanted his advances were in Denver. Zeckendorf bought the site with Webb & Knapp capital in a sealed bidding process from the city, beating out a local partnership after three rounds. City leaders did not embrace a Jewish New York developer buying up property in downtown Denver. Sixteen separate court cases were brought against his purchase of the site. They required four years and $150,000 to fight. Zeckendorf also fought suspicions that he was crooked and trying to "buy the mayor."\(^{65}\) Though he never stressed the property's previous use and described the project as urban redevelopment in his publications, the site was actually a park owned by the city, hastily put up in the depression after the outmoded court house was demolished, so the opposition to the city's selling it and the attendant newspaper editorials denouncing it are not at all surprising.\(^{66}\) [Figure 5.14] His local broker did not work well with the press, and caused some of the uproar over Zeckendorf's motives; Zeckendorf brought in his New York public relations vice-president, Zeckendorf and McCreary, *Zeckendorf: The Autobiography of William Zeckendorf*, 107. The city passed a height limit amounting to 12 stories in 1908 to preserve mountain views; this was either repealed or Webb & Knapp were given an exception. Cannell, *I.M. Pei: Mandarin of Modernism*, 123-124.

John Price Bell, a former newspaperman, to help repair the damage.\textsuperscript{67}

Zeckendorf and his team worked to ingratiate themselves with the locals. To appease their concerns and illustrate his long-term interest in Denver, Zeckendorf began buying up properties in downtown with an eye to developing more than just the former court house site. He opened a local office, installing architect Eason Leonard—whom Pei had wooed away from William Lescaze’s office—to manage the Denver projects.\textsuperscript{68} He also attended special events in the city, showing off his Western roots at a costumed event by carrying his grandfather’s Colt .45s belted around his ample waist.\textsuperscript{69} The court battles brought him into contact with Claude Boettcher, a Denver businessman who decided to partner with Zeckendorf on his projects. Together they agreed to build an office tower on a different site first: the Mile High Center. Boettcher left the partnership after a misunderstanding over the building’s intended materials. His extensive holdings in the local concrete industry prevented him from investing in the steel-and-glass tower that Zeckendorf had Pei design.\textsuperscript{70} After Boettcher’s withdrawal, all the funding for the project (and the one that followed) came from New York sources—a large portion from Webb & Knapp’s equity and the rest from investors. No local Denver investor contributed to the project, and no state or local funds

\begin{figure}[b]
\centering
\includegraphics[width=0.5\textwidth]{Mile_High_Center_Denver.jpg}
\caption{Photograph of the base of Mile High Center, Denver, Colorado. I.M. Pei, architect, Webb & Knapp, developer. Image from ArtStor, CARNEGIE_1760002 (photographer and date unknown).}
\end{figure}

\textsuperscript{68} Lescaze had done a preliminary plan for the court house site for Zeckendorf before Pei was hired by Zeckendorf. Leonard was later replaced by Leonard Jacobson, a colleague of Eason Leonard’s at Lescaze’s office. Wiseman, I.M. Pei: A Profile in American Architecture, 57-58. Eason Leonard went on to become a partner at Pei, Cobb, Freed.
\textsuperscript{69} Cannell, I.M. Pei: Mandarin of Modernism, 125. He flew from this event in his red Western vest next to a Denver radio host on his way to a nude wedding. Zeckendorf joined him to the wedding on a whim and was photographed with a famous stripper. When the photos appeared in the newspaper he had John Price Bell buy them off the newstands to save further embarrassment. The story is also in Zeckendorf and McCreary, Zeckendorf: The Autobiography of William Zeckendorf, 129-130.
\textsuperscript{70} “Steel vs. Cement in Denver,” Fortune 47 (June 1953); Zeckendorf and McCreary, Zeckendorf: The Autobiography of William Zeckendorf, 116-118. Zeckendorf hints that the story may have been more complex, that Boettcher felt pressure from locals to break ties with the outsider. The new financier on the project was the George A. Fuller Construction Company of New York.
supported it. By the time the projects were finished, Zeckendorf claimed to have put $43 million into Denver including $20 million in equity financing from Webb & Knapp.\textsuperscript{71}

Given these struggles with local business leaders—Zeckendorf even hinted that their opposition was a coordinated and well-funded effort to block him out by local elites\textsuperscript{72}—the design of the Mile High Center offered an olive branch to Denver. Rather than a typical tower with ground floor retail, the project called for an open plaza and lobby with fountains and a reflecting pool. [Figure 5.16] In discussions with Pei, Zeckendorf balked at the leaseable square footage given to public use, but Pei argued that it would mollify the locals. Pei convinced Zeckendorf that by raising the rents on the upper floors he could easily recoup the lost rental income from ground floor shops. The small retail shops selling cigarettes and nylons would “cheapen” the building and the upmarket open lobby would justify the higher rents above; Zeckendorf ultimately agreed.\textsuperscript{73} (Some retail was included at the basement level, accessible from the street due to the sloped site, including the Matchless restaurant and cocktail lounge, whose advertisements featured the building.[Figure 5.18]) He had the publicli-

\begin{footnotesize}
\begin{itemize}
  \item Cannell, \textit{I.M. Pei: Mandarin of Modernism}, 126.
\end{itemize}
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accessible reflecting pool chilled and stocked with mountain trout as further proof of Webb & Knapp’s attention to the Colorado context. Since 1908 Denver had imposed restrictions on building heights, capping them at twelve stories to preserve mountain views, and Zeckendorf’s building was the first to break that still sentimentally potent barrier. His gift of the plaza and open space lessened the blow. The tower occupied less than a quarter of the two acre site; an exhibition hall and the terraced plaza filled the rest, where piped in music played until midnight. The generous allotment of public space was unusual at the time, especially for a speculative office tower—a provision that he would continue with his next Denver project. (In addition to the new construction, the project included a renovation of a three-story bank building on the north end of the site that bordered the plaza and reflecting pool.)

Once Webb & Knapp overcame the legal challenges to its purchase of the former courthouse site, Zeckendorf turned to developing that property. Only one block away from Mile High Center, he planned a hotel connected via sky bridge to a department store. Neither program was an easy fit, as the historic Brown Palace Hotel (400 rooms) was across the street, and downtown department stores—in Denver as in the rest of the country—had been fleeing to the suburbs for decades. But Zeckendorf was committed to

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75 Webb & Knapp Inc., *Projects*, 14-19. The Projects brochure has a site plan, though it is oversimplified to the point of being unreadable.

offering the kind of urban life these programs could create. The hotel, like the Statler hotels he owned in New York, would cater to visiting businessmen, and the retail and open space would attract shoppers back from the suburbs. Nonetheless, finding tenants required many trips to Denver to meet with department store owners as well as a trip to Los Angeles for architect Araldo Cossutta (another recruit by Pei from Harvard’s program) to show a model of the hotel design to Conrad Hilton, who ultimately agreed to sign on as the tenant.\textsuperscript{77} Two Denver department stores merged, with pressure and financial investment from Zeckendorf, to occupy the space as the May D & F Department Store.\textsuperscript{78}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure519.png}
\caption{Courthouse Square site plan, bounded by 15\textsuperscript{th} Street, Tremont Place, 16\textsuperscript{th} Street, and Cleveland Place, with Court Place bisecting the site. From Webb & Knapp Inc. \textit{Projects}. New York: Webb & Knapp, Inc., 1958, p. 21.}
\end{figure}

\textsuperscript{77} Cannell, I.M. Pei: \textit{Mandarin of Modernism}, 129. For more on the international building program of Hilton Hotels and the company’s agenda with modernist designs, see Annabel Jane Wharton, \textit{Building the Cold War: Hilton International Hotels and Modern Architecture} (Chicago, IL: University of Chicago, 2001).

Zeckendorf owned Statler Hotels in New York, at one point owning more hotel rooms than anyone in New York, and pursued Statler to operate this hotel; when they backed out of the deal, he approached Hilton.\textsuperscript{78} Zeckendorf and McCreary, \textit{Zeckendorf: The Autobiography of William Zeckendorf}, 121-126.
Construction was not without its setbacks. After gaining control of the Courthouse Square site in 1950, material shortages from the Korean war intervened and Zeckendorf turned the site into a parking lot to provide some income, leading the local papers to call him "Parking Lot Bill." Once construction did begin, bedrock under the hotel, needed for support under the tower, was much further down than anticipated.\footnote{Excavation began in 1954 and continued until 1956, with 421,000 tons of material removed from the site, leaving a six-story hole in the ground. An ancient creek bed was found upon excavating the site, reportedly the biggest privately funded excavation in American history, and Zeckendorf had cufflinks made from some of the $50,000 worth of gold found there. Cannell, I.M. Pei: Mandarin of Modernism, 124; Zeckendorf and McCreary, Zeckendorf: The Autobiography of William Zeckendorf, 123-124.}

The hotel did not open until April of 1960, a full fifteen years after Zeckendorf purchased the site.

Here too, Zeckendorf included a public plaza, this one even larger than at Mile High Center, sunken and programmed as an ice skating rink during colder months and filled with benches and planters in the summer. Including a recreational amenity on a commercial project was highly unusual at the time.\footnote{Rockefeller Center (discussed below) is the obvious precedent. Other similar projects, from decades later, include Gerald Hines’ Galleria shopping mall in Houston, Texas, from the late 1960s (opened 1970), which had an ice skating rink. For more on the development of shopping malls and their relation to modern architecture, see David Smiley, "Pedestrian Modern: Shopping, Modern Architecture and the American Metropolis, 1935-1955" (Dissertation, Princeton University School of Architecture, 2006).}

\footnote{Figure 5.20: Model photograph of Courthouse Square development. From Webb & Knapp Inc. Projects. New York: Webb & Knapp, Inc., 1958, p. 22.}

\footnote{Figure 5.21: May D & F Department store, with Hilton Hotel under construction in foreground. From Webb & Knapp Inc. Projects. New York: Webb & Knapp, Inc., 1958, p. 23.}
department store box that shared the same block. Across the street stood the tall, slender hotel slab atop a pancake of conference center spaces. The hotel held 880 guest rooms, modern convention facilities, and sat over three levels of underground parking. Zeckendorf believed that Denver could not be considered “metropolitan” until it had a convention hotel.\(^{81}\)

The Hilton Hotel’s advertising campaign for the Denver hotel suggested the same, proclaiming that, “Hilton Hotels [are] located in principal cities around the world.” [Figure 5.24] Cossutta designed an ornamental screen of precast concrete panels on the lower floors that transitioned to waffle-patterned window surrounds on upper levels.\(^{82}\) The project was one of the first in the country to integrate shopping, hotel, convention center, and parking together, with easy circulation among the programs on the site thanks to the architects’ close attention to site planning.\(^{83}\)

The complicated mix of programs also spoke to the ambition of both projects. Zeckendorf had long admired Rockefeller Center and saw it as a model for urban development.\(^{84}\) He first approached Wallace Harrison to design X-City because of Harrison’s work on Rockefeller Center. X-City was so similar to the Center that it would have created a competitor to the complex that Nelson Rockefeller had built only a few blocks away.\(^{85}\) In Denver, Zeckendorf’s construction of a set of office towers, an exhibition hall, a reflecting pool, retail stores, a hotel, and an ice skating

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\(^{82}\) The excavated dirt from the site was mixed into the concrete for the precast panels. Cannell, *I.M. Pei: Mandarin of Modernism*, 129; Zeckendorf and McCreary, *Zeckendorf: The Autobiography of William Zeckendorf*, 124.


\(^{84}\) I suspect Zeckendorf spoke of the project this way to the Denver papers, but I have not culled through the newspapers to prove this. The project is referred to as Denver’s Rockefeller Center, perhaps in reference to an advertising brochure by the May D & F Department Store, in a blog post by a local enthusiast/historian. See, ”The Denver Eye,” http://www.thedenveryeye.com/?s=Hilton+Hotel&amp;x=0&amp;y=0

rink on a public plaza created a Rockefeller Center for Denver. The sunken ice skating rink was, as at Rockefeller Center, flanked by a row of flagpoles—sixteen at Courthouse Square, shy of Rockefeller Center’s two hundred, but a clear reference nonetheless.  

The architectural expression of Rockefeller Center is quite different from Zeckendorf’s Denver projects, given the Miesian “ethic”—as Henry Cobb called it, alluding to a moral dimension of ‘right’ and ‘wrong’ design decisions—of the Pei projects and the traditional Beaux-Arts and Art Deco inclinations of Rockefeller Center’s architects Raymond Hood and Wallace Harrison. Mile High Center was, in Zeckendorf’s words, “a lovely, clean-lined thing on stilts.”

Denver’s first skyscraper was a steel-and-glass box that used dark-grey cast aluminum and off-

86 In photographs from around 1960, the flagpoles at Courthouse Square held five flags each, perhaps compensating for the shortage of poles.


white porcelain panels in a basket-weave pattern to provide contrast on the otherwise flat facade.\textsuperscript{89} The glass-walled lobby conveyed openness to the courtyard and reflecting pool outside, and the massing of the domed-roof exhibition space mediated between the tall tower and the pedestrian-scaled plaza spaces. Rather than a more traditional, symmetrical courtyard scheme, the Denver projects each paired a sleek modern tower with a low, expressive-roof structure, and a public open space arranged asymmetrically on the site. The Courthouse Square project also included a four-story windowless block building clad in golden anodized aluminum for the department store, and used a pedestrian bridge to connect to the hotel. The three major masses—the slender hotel slab, the large block of the department store, and the sculptural hyperbolic paraboloid—all related spatially to the void of the sunken plaza space, tying together their disparate material palettes into a coherent urban field. Far from creating a rigidly unified, closed composition or a gated district, the design of Courthouse Square celebrated the variety of its buildings, inviting surrounding buildings into relationship with the “pattern of urban living” they suggested.\textsuperscript{90} The sunken plaza and hyperbolic paraboloid pavilion created a focal point for the neighborhood, a visual and recreational amenity from which nearby properties certainly benefited. Without relying on the brick-and-punched-window aesthetic of surrounding buildings for contextualism, the openness of the urban design also suggested possible expansion or connection to other projects on adjacent sites. Indeed, the project was later linked to the 16\textsuperscript{th} Street pedestrian mall—a later effort by city leaders to draw shoppers back to downtown that was designed by I.M. Pei (without Zeckendorf) in the early 1980s.

The private and remote nature of the funding both simplified and complicated Zeckendorf’s ability to sell the Denver projects. First, because they were privately funded, with no government aid (except the subsidy offered by income tax depreciation and other indirect subsidies from which all new construction projects benefited), Zeckendorf only had to ‘sell’ the projects to possible tenants. He did not have to embark on an elaborate public relations campaign to convince locals to support his bid for the project, and as commercial properties, he did not have

\textsuperscript{89} The interviews of Henry Cobb and Ulrich Franzen by Barbaralee Diamonstein-Spielvogel are insightful on the Denver designs. Diamonstein-Spielvogel, \textit{American Architecture Now II}, 36-42, 82-91.

\textsuperscript{90} Zeckendorf, "Fluid Suburbia," 278.
to sell directly to a consumer market. (The department store, May D&F, did use the architecture in
its marketing campaign, promoting the showroom pavilion in their brochures and using its shape
as their logo. Both the Western-motif font and the building’s icon highlight the place and local
context, suggesting that in marketing to a
consumer base, May D&F wanted to highlight
the place-making that Zeckendorf’s building
provided. [Figure 5.25])

Aside from the site
purchase at Courthouse Square, there was no
public bidding process, just private
redevelopment. Second, because the Denver projects were remotely funded, with no local
investors contributing to the projects, Zeckendorf did not have to rely on local social capital to
convince investors of the validity of the projects; finding construction loans was relatively easy.
His investors in New York relied primarily on Webb & Knapp’s reports on the projects rather than
getting their information in the daily papers from Denver as local bankers and investment
managers would have. The one complication he did face from remote funding—all of which was
from New York life insurance companies, although the exact sources are unknown—was trouble
with mortgage backing for Mile High Center once construction was complete. To appraise the
building for a mortgage, local real estate appraisers penalized the project for not having retail on
the ground floor as was typical of office towers in Denver’s downtown. Despite Zeckendorf and
Pei’s arguments that the “prestige value” would command higher rents on the upper floors, the
appraisers held fast to their penalty. This suggests that even the remote model of real estate
development that Zeckendorf attempted in Denver was still affected by local expertise that had
not warmed to the outsider, Zeckendorf, and held fast to its conservative method of appraisal—

91 For the marketing brochure images, see
over some mortgages for First National Bank of Denver when he purchased the Courthouse Square site.
Chase Manhattan provided a loan for the construction of the below-ground parking garage. Equitable Life
Insurance offered a $16 million loan for the construction of the hotel, which Zeckendorf turned down during
his quest for a hotel tenant. He took a loan from Prudential Life Insurance for $22 million for the hotel
construction. The Mile High Center he sold to Denver U.S. National Bank, its principal tenant, for $16 million.
Ibid., 133-134.
unmoved by Zeckendorf’s experimentation.93 Here two types of expertise collided: the local knowledge of appraisers, following traditional techniques in their business for understanding rental values within the bounds of the Denver market, and Zeckendorf’s speculative expertise that relied on an intuition of what would succeed and a knowledge base that included New York markets and Pei’s knowledge of retail and high-end office tower design. Zeckendorf’s creativity faced an uphill battle.

Experimentation was very much the mode in which Zeckendorf conceived of his work. He believed that Webb & Knapp was “taking a modern scientific view toward the development of real estate.”94 He was not suggesting a fact-based, pseudo-objective approach to design, but rather a spirit of investigation. In a speech he gave while working on the Denver projects, he said: “We are a company of creative activity. We are speculators.”95 Later he continued: “We have a laboratory, not what Merck Chemicals would call a laboratory. Ours, instead of a wet laboratory, is a drafting board laboratory in which we research potentials in abstract thought as applied to specific real estate problems.” Already “coming up with some tremendous answers,” the architectural division of Webb & Knapp, which numbered thirty people in 1953, comprised the scientists in charge of the experiments.96 Zeckendorf looked to design, rather than to more precise accountancy or appraisal practices, to provide the answers. His goal was to elevate the practice of real estate, which was too much “run in a horse and buggy fashion” without the resources of large corporations that supported new research. Zeckendorf would prove again and again his willingness to bankroll design research when the path forward for that design work was unclear. He had this attitude in part because he saw the value in establishing his firm as a creative testing ground, his employees as idea-generators. At Webb & Knapp, “we have the ideas,” he proclaimed, and “the fellows who have the money need the fellows with the ideas, and that is why

93 Zeckendorf felt vindicated when the upper floors rented for $5.85, what he cited as an unheard of rate. Ibid., 119.
95 Ibid., 12.
96 Ibid., 14.
we have never had too much trouble in getting money.” The people with money come to the people with ideas, so Zeckendorf cultivated ideas through design.

The Denver projects allowed Zeckendorf to experiment with “redevelopment” work in the sense that he was working in an urban context and using the projects as generators for further downtown development work. “With tongue but partly in my cheek, I can say that I found Denver brick and left it soaring steel, concrete, and glass—with a touch here and there of marble.” Zeckendorf saw his work as awakening a sleepy town into a bull market of modernization. At Courthouse Square alone, he claimed to have brought $43 million of investment to downtown Denver without a cent of aid from city, state, or county coffers. Because he was dissatisfied with the city’s appreciation for his investment, he never returned to work in Denver again. But the Denver projects secured his interest in and hope for using the tools of real estate development to improve American cities on a grand scale. His embrace of a private-sector approach, though, was specific to this case; he had already articulated his approval of public assistance for redevelopment and would continue to do so.

The opposition he faced over the purchase of the Courthouse Square site and the other roadblocks to the Denver projects taught him just how hard urban redevelopment work could prove to be. For one, re-purposing land created a challenging public relations task. Transforming a property from park to parking lot to department store raised significant and well-organized opposition that kept his company tied up in court proceedings for many years. Also, the business interests that he might have expected to be allies turned out to be reluctant participants. While office tenants were relatively easy to find (the Denver U.S. National Bank signed on for twice the usual rental price in downtown Denver), other categories were not so easy. Negotiations with the department stores forced Zeckendorf to buy the Daniels & Fischer store—that he then forced to merge with May Company—and to buy vacated properties from the May Company, “in the same way auto dealers take in second-hand cars as trade-ins.” Zeckendorf felt cheapened by the negotiations required to find tenants for his project—tenants that hesitated at investing in the

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97 Ibid., 15.
99 Ibid., 133. The figure is Zeckendorf’s.
100 Ibid., 122-125.
downtown as their business was moving to the suburbs. Zeckendorf’s projects were swimming upstream to meet his vision, and that made his job harder.

Some historians have suggested that urban renewal legislation was not necessary to spur downtown development. Planning historian Jon Teaford observed that in some cases private capital came in to redevelop without government aid, pointing to Zeckendorf’s Denver projects as a prime example.\textsuperscript{101} What Teaford neglected in his analysis was that the Denver projects did not require condemnation or demolition, the tasks that the federal legislation aided. The Mile High Center was a single property that Zeckendorf purchased for fee simple ownership. The Courthouse Square property was two sites he purchased from the city in a sealed bidding process. Neither required combining smaller tracts of land into a single large plot, nor did either require significant demolition work to prepare for new construction. Also, no relocation of tenants was required since neither site consisted of slums. While the projects might well have spurred further development in downtown Denver, they did not have the markers typical of later federally-subsidized urban renewal projects. The Urban Land Institute performed studies for the Denver Urban Renewal Administration (DURA) in 1955 and again in 1964, citing Zeckendorf’s work as spurring further downtown investment and redevelopment even though he had no interaction with DURA.\textsuperscript{102} Still, Zeckendorf faced many of the same problems in this project that he would face later with federally-subsidized urban renewal projects—construction


slowdowns, court battles, hesitant tenants. While Mile High Center was relatively straightforward, without major financing, tenant, or construction problems, and was financially successful, Courthouse Square was mired in delays, financial problems, and left Zeckendorf wiser about to the political pitfalls of downtown development.

**FIGHTING FLUID SUBURBIA WITH TITLE I**

Zeckendorf was committed to using redevelopment to prevent cities from rotting at their core. After the Denver projects, proper redevelopment, he believed, would require public assistance. In his 1951-2 *Atlantic Monthly* series he said, “we are reaching the point very rapidly where it is almost impossible to build a building which will pay at all without some form of subsidy. And the FHA is a form of subsidy. And the FHA has accounted for perhaps 80 per cent of the construction in the United States for the past twelve years.” With these articles, Zeckendorf began to outline his interest in urban renewal. He saw that federal help was necessary, as municipal coffers were strapped, and believed that private developers like himself, who had a vision for improving rather than abandoning urban centers, would find a way to partner with local government and embark on a new kind of work, urban renewal.

A shopping center project from early in his career, one of his rare suburban schemes, also convinced him of the need for public assistance for redevelopment. In 1946, before hiring Pei, Zeckendorf planned a $50 million shopping center in Flushing, Queens. With Lester Tichy as the architect, Zeckendorf proposed a supermarket, a theater, an office building, a hospital, a hotel, and “a mile of covered ‘air conditioned’ sidewalks, 5,000

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covered parking spaces and 4,000 ft. of subterranean moving sidewalks.\[^{104}\] [Figure 5.27] Zeckendorf bought the first lot on the site from Vincent Astor whose real estate investments he managed, then began quietly purchasing small lots in 1941, buying piecemeal an additional 150 properties near the 1939 World’s Fair site. But by 1946, his plan was no secret, and the remaining ten percent of the proposed site that he needed seemed out of reach. “Priced beyond reason,” opined Architectural Forum, “the balance of the land must be acquired through condemnation with municipal assistance.”\[^{105}\] Zeckendorf agreed, and in 1947, only two years before the Housing Act of 1949, published an article in The American City to present his case. (In the meantime, the city refused his requests for condemnation of the remaining sites, and the project was significantly scaled back.) Titled, “Private and Public Cooperation Needed for Urban Rebuilding,” the article laid out a case for the use of public powers of eminent domain and condemnation so that private redevelopers could enact large-scale urban redevelopment.\[^{106}\]

Though this idea was hardly new, as booster organizations like the Urban Land Institute had already promoted these policies in debates on the issue of urban renewal, Zeckendorf’s singular voice and perspective were novel.\[^{107}\]

The experience in Flushing had illustrated the impossibility of assembling a site large enough to achieve the kind of change he believed was necessary to improve the “largely obsolete” urban centers. In the 1947 article, he recast the dissonance between public good and private enterprise, arguing instead that the two could be aligned. “The developer is, of course, out to make a profit. But he may at the same time be ardently seeking the public good.” In addition to increasing tax revenues through a rise in property values, the developer could “leave something inspiring where before there was only ugliness and blight.” His assessment that large-scale land clearance was the key to successful redevelopment was absolutely typical at the time; the vast

\[^{104}\] “50,000,000 Dollar Retail Center for Suburban New York,” Architectural Forum 85 (Nov. 1946); Kahn, “Profiles: Big Operator I,” 47. The project that was built was much smaller, after opposition from municipal authorities. Metropolitan Life provided a $2 million loan for planning, and Zeckendorf claimed to have spent $15 on the proposal and land acquisition.

\[^{105}\] “50,000,000 Dollar Retail Center for Suburban New York,” 104. As an advocate for the building industry, it is no surprise that Architectural Forum would agree with Zeckendorf’s analysis.


\[^{107}\] See Chapter 2 on the different contingents that contributed to debates on the Housing Act of 1949, including the Urban Land Institute.
majority of planners, architects, real estate operators, and even many public housing advocates believed that small-scale, incremental redevelopment would not be enough. Zeckendorf’s vision for large-scale urban redevelopment, where the public powers of condemnation and eminent domain are productively paired with the profit motive of private enterprise was the approach he would apply in his projects henceforth.

Decentralization was at the heart of what ailed American city centers. In a condition he described in 1958 as “Fluid Suburbia,” cities had grown and expanded irrespective of boundaries and planning principles into “a shapeless mass of fluid city and suburb,” an ailment that urban thinkers had railed against since at least 1915 when Patrick Geddes coined the term conurbation to describe any continuous, sprawling mass of urbanization. By Zeckendorf’s analysis, economic policies like those overseen by the FHA were encouraging further sprawl by “priming the pump” with their development subsidies—a reference to the macro-economic philosophy of John Maynard Keynes that permeated American culture at the time.

For Zeckendorf, it was the right approach (subsidy), applied in the wrong direction (out of the city). Keynesian thought permeated American culture in these postwar years, soon to be buttressed by John Kenneth Galbraith’s arguments in the Affluent Society in 1958. Galbraith, a Keynesian himself, argued that large corporations shifted the balance of the market in their favor, making them price-makers rather than price-takers. He saw the power of publicity that corporations marshaled to create demand in an affluent society to be behind this shift, and Zeckendorf’s techniques seem to follow a similar strategy. Zeckendorf envisioned his projects having an economic impact on a city or neighborhood in the same way Keynesians saw government investment aiding the economy at large. If existing demand was in the suburbs, his redevelopment projects could shift it back to the cities. He firmly believed that he, and other developers like him, could, “solve the problem of the exodus to the suburbs by making the city a better place to live.”

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cultural achievement, and by eliminating the “sick” areas and “importing something of the countryside,” private redevelopment could help halt fluid suburbia’s expansion by making cities attractive again.

Among these sky-rise apartments, as they might be called, will be interspersed single family houses of two or three stories and row houses designed specifically for urban living. These town houses will have private gardens and garages; in some places they will be built around a central park. This city of the future will be a place where families can raise children in a quiet and safe atmosphere. The major highways, conveniently served by mechanized parking, will bound the development rather than traverse it, serving as buffers between residential and nonresidential areas. Living accommodations will be tailored for all needs—for the family with children, for the couple whose children have married and left home, for the single person, for the elderly. This pattern of urban living will offer many of the amenities of suburbia without its drawbacks.  

Like Herbert Greenwald, Zeckendorf had a both/and philosophy of the amenities downtowns needed to compete with suburbs. Rather than stress differentiation between city and suburban life, they added suburban characteristics to the existing palette of urban life. Zeckendorf’s vision, outlined here more clearly than anywhere else, described a mix of housing types grouped together around shared open space. The garage and the garden offered the most suburban of amenities to the urban dweller—personal outdoor space and autonomy in private, personal transportation. Small parks provided, again, more open space, to fight the overbuilt congestion of cities, and the larger troubles of congestion are solved by mechanized garages. Also like Greenwald, but even more explicitly, he proposed an urban pattern that could accommodate different family groups and stages of life. Highways, rather than being a nuisance to residents, instead spatially isolate the functions of the modernist city, suggesting both a pattern from CIAM urbanism and Levittown suburbia. He believed “devoutly” that his vision was realistic: “The real estate economist and developer with his team of architects and city planners, his more than passing knowledge of land values and land uses, his capacity to finance and build, is performing his most useful function in this field of urban reconstruction.” It was a sales job, and the consumer needed to see both that the problems of the city were solved (with the parks and mechanized

112 Ibid., 39.
garages) and that the amenities now standard in suburbia (the two-car garage and private yard) were on offer in downtowns.

Policy-wise, the tool at hand to perform this transformation was the Title I provision of the Housing Act of 1949. It offered a significant federal subsidy to cities for the purchase and clearing of land that would prepare center-city sites for new construction by private developers. Title I provided money to pay the difference between the cost of acquiring and clearing a site and the sale price to a private developer; two-thirds of this loss was covered by federal money, and the remaining third by the city, which was expected to make up the cost through increased tax revenues on the redeveloped land.¹¹³ Yet many urban renewal projects famously stalled, lacking a real estate developer who could amass the private capital, configure the design team, and move a project ahead. While the program helped with the initial costs of acquiring and clearing land, it did nothing for the high costs of construction, taxes, and debt service.¹¹⁴ Early projects in Pittsburgh, Detroit, and New Haven illustrated that cleared, downtown sites alone would not necessarily attract redevelopers.¹¹⁵ The reasons for this result are complex. Investors were accustomed to receiving FHA insurance on the mortgages for all their projects, and, Zeckendorf explained, "were leery of becoming involved in obviously complex and politically prickly projects in cities. … [T]he FHA, while freely funneling funds to the suburbs, treated proposals to build in slum areas with about as much enthusiasm as your maiden aunt getting an invitation to a strip tease show."¹¹⁶ Nor again were the federal incentives offered in Title I of the Housing Act of 1949


¹¹⁴ Lowe, Cities in a Race with Time: Progress and Poverty in America’s Renewing Cities, 184; Ballon and Jackson, Robert Moses and the Modern City: The Transformation of New York, 97.


initially enough to entice established real estate developers. There was no rush of developers eager to take on renewal work because the program failed to attract private capital.\textsuperscript{117}

The Title I program began slowly, and was revised in 1954 and again in 1961. Each revision allowed for more non-housing construction to fall within local urban renewal programs, due not only to increasing interest in the job-creating and community-building capacities of such development, but also to pressure from real estate developers who were interested in having more programmatic options.\textsuperscript{118} Zeckendorf was outspoken in his opinion that the legislation was too strict in requiring housing as the only allowable land use. "It takes much more than the razing of slums and putting up of clean new apartments to revitalize a great area stricken with a combination of social and economic ills… The best way to achieve this is through new or better land use." Housing should be part of the change, but commercial and aesthetic components are required, or the "housing will eventually succumb to the decay around it."\textsuperscript{119} Other land uses also opened new opportunities for revenue to the developer, as office buildings and retail properties were investments that could be re-parceled, splitting the land, the rental income, the building, and the mortgage among different investors.\textsuperscript{120} Zeckendorf saw that to improve urban life, cities needed to attract a variety of program elements and a variety of people, and good design that incorporated all of these components would bring lasting value to urban neighborhoods.

**BECOMING MR. REDEVELOPMENT: SOUTHWEST WASHINGTON D.C.**

"It is sometimes called the City of Magnificent Distances, but it might with greater propriety be termed the City of Magnificent Intentions…." —Charles Dickens\textsuperscript{121}

Despite Zeckendorf’s criticism of the program, he was exploring becoming a Title I developer by late 1952.\textsuperscript{122} He hoped to take advantage both of the opportunity to rebuild cities and of the

\textsuperscript{118} Wilson, *Urban Renewal: The Record and the Controversy*, 191-195.
\textsuperscript{119} Zeckendorf and McCreary, *Zeckendorf: The Autobiography of William Zeckendorf*, 202-203. One wonders, too, if his experience planning the shopping center in Flushing, Queens, where land assembly proved an impossible challenge, shaped his opinion on land use.
\textsuperscript{120} This technique of Zeckendorf’s is discussed more generally in Rachlis and Marqusee, "William Zeckendorf’s Many-Splendored Cities," 274.
federal aid that would ultimately require a smaller cash outlay from the developer. His public relations vice president, after reading an article in Architectural Forum that described the “slum” conditions of the Southwest neighborhood of Washington, D.C. and knowing Zeckendorf’s interest in saving downtowns, pitched the project to him. The publisher of the Washington Post, Phil Graham, had read Zeckendorf’s articles in the Atlantic Monthly and also tried to lure Zeckendorf onto the project, though Zeckendorf initially turned him down on account of the government’s involvement in the project. Private developers like Zeckendorf avoided the added bureaucracy and attendant slow-downs to a project that government involvement would bring. But by March 1953, he had changed his mind; Webb & Knapp announced its interest in taking on the entire Southwest Area C redevelopment project, and by November, the firm unveiled a master plan. The team’s reception in Washington was not always smooth. “As Pei later recalled, the prospect of ‘a Chinese and a Jew’ remaking a black ghetto in what was still a very southern city did not strike the collective fancy.” Race was an issue, and as Zeckendorf and Pei were proposing a government-backed plan for racially integrated housing, their outsider status and racial difference was noted by locals. Though the project moved slowly, and Zeckendorf would call it “the most long, drawn-out, and frustrating of all our projects,” Webb & Knapp would continue with urban renewal work for many years, becoming the most prolific Title I developer in the country by far. In 1956, Webb & Knapp launched a nation-wide urban redevelopment campaign, studying a total of thirty cities, presenting proposals in fifteen cities, and ultimately building eight Title I projects. Given that local partnerships developed most Title I projects, very few other companies specialized in Title I work, and even fewer worked on more than a single

123 I think this must have been Mary Mix Foley, "What Is Urban Redevelopment?," Architectural Forum 97 (August 1952).
project. So while the Southwest Washington project caused frustration, it also whetted Zeckendorf’s appetite for urban redevelopment.

Redevelopment moved slowly for the city too. In Washington D.C., local planners had for decades hoped to revitalize the Southwest neighborhood, and in the postwar period legislation paved the way for implementation of renewal. Various capital park and planning authorities had drawn up plans for redeveloping the Southwest neighborhood, some involving razing the entire area, others proposing a mix of demolition and refurbishment of the existing building stock. But none of these plans had the authority needed for realization. The Redevelopment Act of 1945 created the Redevelopment Land Agency (RLA) and provided the mechanism by which redevelopment could occur. It allowed the RLA to acquire land slated for redevelopment to prepare it for hand-off to private developers. The Redevelopment Act, however, did not provide any funding, so nothing actually happened. When the National Housing Act of 1949 was passed, the RLA could then receive federal funds to acquire, clear, and redevelop land according to a master plan. The plan that the agency prepared, while somewhat tempered, called for razing most of the area, realigning streets, and dramatically changing the character of the neighborhood. This approach, it was believed, was the only way to attract financial backers to invest in such a slum. The plan also assured a flood of complaints from land and business owners in the area, leading to a protracted legal debate about the agency’s right to condemn land, although that right was ultimately upheld.128

For many reasons, Washington D.C. was an ideal testing ground for Zeckendorf’s interest in urban renewal work. Because of the succession of plans for the Southwest, the public was primed to accept radical change to the urban fabric. The D.C. Redevelopment Act of 1945, passed years before federal Title I legislation, illustrated government support for private redevelopment aided by public powers. (Many cities—including Boston, New York, Pittsburgh, and New Haven—followed the same model, passing legislation in the 1940s that predated the federal act to create quasi-public authorities to oversee redevelopment.) For the city more

broadly, employment opportunities with the federal government fought the population decline seen elsewhere, and the wartime housing shortage continued—the result being that D.C. residents paid a higher portion of their income for rent than those in any other U.S. city, including New York. Moreover, the Southwest neighborhood was large, too poorly organized to fight relocation, and composed mainly of renters. In the shadow of the Capitol, with a waterfront ripe for new recreation and restaurants and links to the new highways, the site could not be better.\(^\text{129}\)

The RLA plan split the Southwest into Areas B and C, putting the much smaller Area B up for bid first, in March 1953. Though Zeckendorf bid on Area B, he lost to a Norfolk, Virginia, company, Bush Construction, which submitted a significantly higher bid.\(^\text{130}\) Bush Construction was a much more typical entrant to the field of Title I developers. Though its bid was the highest, its project fell apart when the FHA, due to unrelated complications, denied Bush federally-issued mortgage financing, leading to the company’s withdrawal from the project. Such complications deterred smaller, local developers from involvement in Title I projects, and the long, drawn-out schedules similarly kept them from coming back. Large companies with deeper pockets, like Webb & Knapp, were more likely to see a project through and benefit from the economies of scale available to a bigger organization. In the case of Area B, New Yorkers James H. Scheuer and Roger L. Stevens—who were, like Zeckendorf, active in Title I work—took over the project, with financing from John


Hancock Life Insurance, one of the first private mortgage loans for urban renewal housing.\textsuperscript{131} When Webb & Knapp submitted their bid for Area C—after a coordinated public relations campaign—they were successful. In March 1954, Webb & Knapp signed a Memorandum of Understanding with the RLA covering the development of a master plan for the site.\textsuperscript{132} [Figure 5.28] The Webb & Knapp media strategy, alongside a bid that complimented an earlier \textit{tabula rasa} master plan, was successful.\textsuperscript{133}

Title I work was different from the private sector work in Denver, but Zeckendorf had seen there that not having public opinion on one’s side could cause unnecessary battles and major delays. Publicity, Zeckendorf once told \textit{Business Week}, helped “establish credibility. We are traveling uncharted seas. …[O]ur big plans usually go against building codes, and when you do that you’re in politics. By firing the public imagination on our projects, we hope to have the politicians, always sensitive to public opinion, swing behind us.”\textsuperscript{134} Zeckendorf had learned in New York in the failed negotiations regarding an approach-way for the U.N. and in Denver that “the finest and most beneficial of plans can be quietly starved or publically drawn and quartered unless powerful friends and the general public have rallied to its support.”\textsuperscript{135} In January of 1954, Webb & Knapp launched a promotional campaign for its plan. First it was presented to members of the Board of Trade, then a formal presentation was made to the city commissioners, officials, and related agencies. On February 15, Zeckendorf held a banquet at the Hotel Statler for members of congress, their wives, and other civic leaders. The news media followed these events, blanketing local television, radio, and newspapers.\textsuperscript{136} Zeckendorf reflected: “Up till that

\begin{footnotesize}
\textsuperscript{133} The plan Zeckendorf’s complimented was the Justement-Smith plan. Gutheim and Lee, \textit{Worthy of the Nation : Washington DC from L’enfant to the National Capital Planning Commission}, 268-271. Zeckendorf’s earlier comments, all laudatory, on that plan can be found here: “Good Business Year Forecast by Experts; “Commemoration Amid Criticism: The Mixed Legacy of Urban Renewal in Southwest Washington, D.C.,” 183.
\textsuperscript{134} Quote in Rachlis and Marqusee, ”William Zeckendorf’s Many-Splendored Cities,” 281. Original quote from \textit{Business Week} date unknown.
\end{footnotesize}
time the Southwest’s redevelopment prospects were about as cheery as those of a terminal-ward TB patient’s, but these presentations were like shots of a broad-spectrum antibiotic.¹³⁷ The medical metaphor, so common in urban rhetoric for at least a century, appears here as a pharmaceutical rather than as a surgical simile. Given that the ideology of Title I, especially in its first iteration, was to completely clear an area—a surgical approach, in other words—this choice is revealing of Zeckendorf’s fundamental urban optimism. Even though he saw wholesale reconstruction of neighborhoods as the solution to urban decay (at least in this stage of his career), he held out hope that a kernel of urban life still thrived below and around the infection of blight. His work was not to implant something entirely foreign and new, but to rediscover urban environments and latent patterns of living. As for the project’s publicity, urban renewal might have been an uncharted sea for Zeckendorf, but the coordinated unveiling of his plan appeared polished and professional in its public presentation.

Public relations was not the only tool in Zeckendorf’s box. The design itself was a sophisticated response to previous plans for the area, and the Webb & Knapp office of four hundred staff, including the architectural department headed by I.M. Pei, collaborated on its creation. When the project began, Pei did not yet have his architectural license—he took the exams while working on the project—and the architectural division was small at the start, but grew quickly during this time.¹³⁸ Pei brought in his Harvard classmate Harry Weese to help on the project, given Weese’s greater experience.

¹³⁸ Jodidio and Strong, I.M. Pei: Complete Works, 342, note 346. By 1960 there were seventy people on Pei’s staff.
with urban design projects since he had studied urban design at Cranbrook for a year under Eliel Saarinen. Also on the project were planner Dean McClure and administrator William Slayton,

a former assistant director at the National Association of Housing and Redevelopment Officials. During this time, Slayton published articles about an idea for a public land bank to improve and streamline the urban renewal process, and he would later go on to work for the Redevelopment Land Agency.\(^\text{140}\) The team benefited from these different types of expertise in creating its plan.

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Already in Zeckendorf’s first Title I project, one can see a shift from his earlier grand, unrepentant and unbuilt plans. The designers tempered the scale of the buildings and site design to the local context, with a variety of building sizes and groupings that softened the impact of such a large project. The arrangement of program elements on the site suggested a neighborhood that was self-sufficient but not isolated, connecting to the city’s proximate cultural and recreational amenities. Given that railroads had historically cut off the Southwest from the Capitol and Mall, the architects designed a broad new South Mall in place of 10th Street to reconnect the neighborhood to the District. An entertainment and cultural complex would abut the new mall, and at the midpoint between the waterfront and the Capitol Mall, L’Enfant Plaza would be lined with restaurants with outdoor seating.\(^{141}\) Large office buildings would cluster around the South Mall, near to the Capitol and new housing, drawing workers into the Southwest from other parts of the city. This district would buffer an area of light industry that included a produce market to the west. Low-rise housing would blanket the site to the east and south of the Plaza, interrupted by a retail town center and occasional community facilities such as churches, schools, playgrounds, and parks. The designers eliminated old alleys along with some streets to net ten additional acres, while the proposed freeway running through the site would be buried to minimize its impact on the neighborhood. Half of the housing would be in residential squares, the rest in elevator buildings. Apartment buildings of modest height [Figure 5.31] would sit adjacent to the shopping area [Figure 5.32] at the center of the residential district. The low-rise housing snaked in long narrow buildings around asymmetrical squares, providing shared and private green spaces and creating small unit groups that linked together street spaces with green and pedestrian spaces. The design split the residential squares between flats and town houses with private gardens, and was planned to reflect the historic low-rise character of the nineteenth century fabric. By building houses to the street line with party walls and a common three-story cornice height, the plan dedicated the center of each block to open space shared by the residents.\(^{142}\)

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\(^{141}\) Later versions of the plan would instead terminate the 10th Street Mall at a circular overlook rather than the waterfront. Gutheim and Lee, *Worthy of the Nation: Washington DC from L’Enfant to the National Capital Planning Commission*, 272.

Compared to previous plans, the Webb & Knapp plan most closely resembled the 1952 Justement-Smith Plan, created by architects Louis Justement and Chloethiel Woodard Smith at the invitation of the Redevelopment Land Agency to help attract developers to the site. Given the constraints of the project, this resemblance is not surprising, but the differences suggest how Zeckendorf, Pei, and Weese believed their plan improved both the design and the bottom line. Like the Webb & Knapp plan, the Justement-Smith plan also included an esplanade entry to the Southwest neighborhood along 10th Street lined with cultural facilities above the buried highway. The older plan also included a mix of high- and low-rise apartments, with the low-rise buildings also enclosing shared open space. Less attention was paid in the plan to commercial and retail development. Zeckendorf praised the Justement-Smith plan in January 1953 in remarks to the Board of Trade, calling it “brilliantly conceived” and “a practical plan” (though at the time he told

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143 Smith’s ideas about radical, large-scale redevelopment were well known through her writings and exhibitions; Justement followed the same philosophy. For more, see Richard Longstreth, "Brave New World: Southwest Washington and the Promise of Urban Renewal," in Housing Washington: Two Centuries of Residential Development and Planning in the National Capitol Area, ed. Richard Longstreth (Chicago: Center for American Places at Columbia College Chicago, 2010), 356 n. 310.
reporters he had not considered taking part in the development.\footnote{“Good Business Year Forecast by Experts.”} The plan eventually advertised by the RLA was a compromise between the Justement-Smith plan and a more conservative plan by the National Capital Park and Planning Commission that called for rehabilitating much of the housing and for maintaining the affordability of the area for low-income residents.\footnote{Gutheim and Lee, \textit{Worthy of the Nation: Washington DC from L’enfant to the National Capital Planning Commission}, 266-271.} The Webb & Knapp plan adopted the most extreme amount of land clearance, foregoing the rehabilitation of any buildings, but instead manipulated program, street layout, and building sizes to achieve the urban vision Zeckendorf and his collaborators had in mind, one that mixed sylvan suburban green space with the cosmopolitan cultural, community, and shopping amenities of the city.

In the City of Magnificent Distances, the Webb & Knapp plan paid attention to both the grand scale of L’Enfant’s boulevards and vistas, and to the vernacular scale of alley dwellings and row houses. At one end of the plan, a wide boulevard over a sunken freeway connected the broad expanses of the plaza in front of the office buildings [Figure 5.34] to the Mall, matching the scale

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and grandeur of the federal seat. In describing the project, Pei pointed out that this enlargement and extension to the Washington Channel that borders the Southwest was first proposed by L’Enfant.146 The automobile was buried in underground parking, with generous, open stairways leading to the plaza. The hub around the town center, by contrast, suggested a more intimate scale, and integrated both pedestrian and automobile traffic. Smaller blocks mixed different housing types, surrounding interior parks shared by residents.

As historian Hilary Ballon has noted, Title I followed a modernist vision of reform. Cities suffered from gridiron urbanism, high population density, and a lack of open space. Ballon argues: “Disinclined to attribute these problems to property relations and economic forces, American urbanists put their faith in changing the physical order of the city. Create a tabula rasa, enlarge the dimension of the grid by merging several blocks into one, and replace street walls with freestanding towers or superblocks.”147 This formula was precisely the strategy of the Justement-Smith and the Webb & Knapp plans, both of which showed no interest in rehabilitation or in an economically-mixed population. While Zeckendorf, Pei, and Weese’s plan was somewhat tempered from an ideological modernism, with concessions to the character of the old neighborhood and attention to the scale of buildings, streets, and blocks, it nonetheless looked to reform the city through demolition and reconstruction.

Zeckendorf’s proposal responded to a longer history of plans for the neighborhood but took liberties with a new design that proffered a new vision for urban living. The project’s commitment to the city, as historian Richard Longstreth has argued,

147 Ballon and Jackson, Robert Moses and the Modern City: The Transformation of New York, 96-97.
represented a major shift away from the anti-urban bias that had framed so much reform-minded work in planning and architecture prior to World War II. Southwest Washington was developed as a new paradigm, one that would make the urban core a location of choice by combining a relaxed, verdant openness prized in outlying residential areas with the relatively high densities and mixed uses associated with the city. It was a pronounced departure from the suburban ideal.  

Not only did the plan seem to draw into the city a list of amenities typically seen only in suburbs, combining these with a contrasting set of cultural and cosmopolitan resources in close proximity, the architects used design and planning to balance public and private spaces, separate incompatible land uses, and cluster complimentary programs. Thus, it was not a departure from the suburban ideal by attempting to be suburbia’s opposite, but rather, it was both suburban and urban in its amenities, a unique combination of the benefits of both.

Washington, as Dickens described, was also the city of magnificent intentions, and in that vein, much of Zeckendorf’s plan was altered and unbuilt. The wide boulevard and extension of 10th street to the Capitol Mall was hugely compromised when the federal government built an office building that bridged over 10th street, effectively cutting off the view to the Mall from the Southwest neighborhood. By 1960, Zeckendorf had spent half a million dollars without one completed building. In retrospect, he acknowledged that despite the slow-downs, “the Southwest was too great a moral and emotional commitment for me to consider, even for a moment, pulling out.” Since he saw his project as priming the pump to stir further development, and since he believed his approach to design was the strongest, he felt morally obligated to continue with the

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project despite its damage to his bottom line. In 1963-4, Zeckendorf had to pull out of the project as his firm became roiled in financial problems, the start of its collapse. Public outcry toward the Redevelopment Land Agency at the slowness of the project had required many changes to RLA’s procedures, and continued to alter the plans even after a recommitment to build more quickly. As in Denver, Zeckendorf’s interest in the project drew the interest of other real estate operators, attracting other bidders after his publicity campaign began.

Though he described Southwest Washington as the slowest and most frustrating project he ever worked on, he embarked on many more Title I redevelopment projects—all faster and more successful than the Southwest. In 1957, Robert Moses invited him to take over three struggling Title I projects in Manhattan: the Manhattantown project on the Upper West Side (renamed Park Village West), the Lincoln Towers (apartments that were part of the Lincoln Center development) and Bellevue (renamed Kips Bay Plaza). In Philadelphia, he built the Pei-designed Society Hill Towers during Edmund Bacon’s reign as city planning commissioner, a much-heralded project for its shift toward incremental development instead of wholesale clearance and reconstruction. In a ten year period, and in addition to the projects already mentioned, he sought Title I work in San Francisco’s Embarcadero Center, Cincinnati, Boston’s South Station area, Pittsburgh’s Lower Hill, Denver, Cleveland, Louisville, Hartford, St. Louis, Sacramento, and Baltimore. Though many of his bids were unsuccessful, he earned the title Mr. Redevelopment.

150 Longstreth, “Brave New World: Southwest Washington and the Promise of Urban Renewal.”
151 Ibid., 262.
152 “William Zeckendorf: Mr. Redevelopment.”

Figure 5.37: A different version of Southwest Washington D.C. plan, showing shopping center (bottom right) surrounded by a sea of parking. From Webb & Knapp Inc. Projects. New York: Webb & Knapp, Inc., 1958, p. 39
CONCLUSION

“I’d rather be alive at 18% than dead at the prime rate.” — William Zeckendorf

“The long term is a misleading guide to current affairs. In the long run, we are all dead.” — John Maynard Keynes

Zeckendorf’s urban renewal work continued into the late 1950s at a frenetic pace, but unlike many Title I projects, was never marred by rumors of scandal, misuse of funds, or the suggestion of improper exploitation of federal policy. The projects (Manhattantown, Kips Bay, Hyde Park, and others) were completed, if sometimes behind schedule due to bureaucratic and other slowdowns, and many were lauded as successes. On the Title I work, Zeckendorf spent significant sums of money on master planning during the bidding process; this tactic set his proposals apart because the master plan was typically done by the local redevelopment/planning agency. Along with a media blitz, this approach helped him win projects, and it gave him greater design control over the final project. With this additional authority, Zeckendorf was able to suggest more radical changes, altering street layouts (and usually removing more street space) and inserting more program elements onto a site. With greater control, Zeckendorf could pursue his both/and strategy of matching urban and suburban amenities in residential developments in urban centers, rebranding the city as friendly to families and fun for everyone.

The Title I program was a significant player in the postwar American building industry. It provided a release valve for American urbanism, assembling the large sites necessary to accommodate programs called for by growing populations and breaking the chokehold that nineteenth century gridiron urbanism had on cities. It offered planning agencies a mechanism and funding source for slum clearance, and it stimulated the interest of certain developers, like

153 Rachlis and Marqusee, “William Zeckendorf’s Many-Splendored Cities,” 294; "I'd Rather Be Alive: Zeckendorf Facing His Biggest Troubles Yet," Newsweek 61 (June 10 1963). Zeckendorf’s autobiography unwittingly quotes Keynes’s line, “in the long run we are all dead” and also follows Keynes lead with the formulation about being in trouble when owing a bank $100,000, but the bank being in trouble when you owe them $100 million. Keynes quotes it as an old saying in his 1945 report, “Overseas Financial Policy in Stage III,” page 2: “Owe your banker £1000 and you are at his mercy; owe him £1 million and the position is reversed.” This line is also often attributed to J. Paul Getty, but the provenance is unclear. For the Zeckendorf use of Keynes, see Zeckendorf and McCreary, Zeckendorf: The Autobiography of William Zeckendorf, 31.


Zeckendorf, who “were committed to an urban future.” For Zeckendorf, Title I offered minimum equity investment, maximum leverage, and pre-assembled sites that saved him the work of piecemeal, slow, and costly land purchases. With Title I’s incentives to development, though, came extra hurdles for a developer. “Title I entangled developers in a web of bureaucratic rules, red tape, and government oversight that caused expensive delays and timing problems.” But for a developer like Zeckendorf, who hoped to save American cities, Title I allowed him to test his ideas, as with the new construction methods in Kips Bay that offered beauty and efficiency, and to offer public amenities like the semi-private parks in Southwest Washington. The program offered enough incentives to draw his bid, but not many others. His interest, alongside like-minded developers such as Herbert Greenwald in Chicago and Abraham Kazan in New York, sparked new investment in American urban centers at a time when mortgage and construction loans were escaping the city for the suburbs.

Paired with his Keynesian economic ideology and a moral code that inspired him to use economic theory to save the city through reinvestment, Zeckendorf used Title I to further his own vision of American urbanism that encompassed a public relations-friendly rebranding of urban centers. By investing in downtowns with new redevelopment projects, Zeckendorf hoped to spur other developers and financiers to begin new projects as well, catalyzing activity in the urban economy and insulating the metropolitan region from economic collapse. At the same time, his projects, especially his Title I work, represented a paradigm shift in urban reform that aimed to make downtowns attractive to a new form of urban living that combined urban programs representing work, recreation, and living into a single neighborhood. As addicted to real estate deals as he was, preferring 18% to death at the prime rate, he used his market power and ability to attract financing as leverage in the court of public opinion to attempt to draw urban dwellers back to city centers. Given the large scale of Title I projects and the media attention they received, public opinion of them—their reputation—was everything. In Southwest Washington as in the private redevelopment of Denver, what mattered most to win the project and sustain it

156 Ballon and Jackson, Robert Moses and the Modern City: The Transformation of New York, 105.
157 Ibid., 105.
through bureaucratic road blocks was Zeckendorf’s persuasive skill. Public relations was the kick-start and the engine sustaining the project.
Conclusion: Real Estate as Unstable Merchandise

BUREAUCRACY AND GENIUS

In 1947, preeminent architectural historian Henry Russell Hitchcock published an article, “The Architecture of Bureaucracy and the Architecture of Genius.” In it, he outlined two tracks within architecture, using Detroit industrial architect Albert Kahn to represent “bureaucratic” architecture, and Frank Lloyd Wright to represent “genius” architecture. With both terms, he suspended their extreme connotations to propose them as distinct categories of architectural production. He defined bureaucratic architecture as “the product of large-scale architectural organizations, from which personal expression is absent.” The architecture of bureaucracy embodied “efficient production” and “organizational genius.” Housing production, he argued, though bureaucratized in the pejorative sense, was not “efficiently bureaucratized in the special architectural sense used here.” Hitchcock’s vision of architectural bureaucracy encompassed an organizational schematic for practice that embodied modernism’s attention to efficiency and new construction technologies. Architectural “genius,” on the other hand, entailed the importance of the central figure, the architectural designer, whose personality and intuition drove the expressive design. As if underscoring this point, when Hitchcock classified Kahn’s firm as the epitome of the opposing category, Albert Kahn was already dead, his bureaucratic genius living on without him through his firm. A shorthand to this dichotomy might be that no personality equaled bureaucratic, and overwhelming personality equaled genius.

Hitchcock also noted that the field most in need of such a bureaucratic architectural approach was “city development”—but, for the sake of argument, one might interpret his meaning

to be real estate development. Seen in that light, Hitchcock’s characterization of the field is useful for thinking through the implications of various modes of practice and how scholars analyze them. Like Hitchcock’s bureaucratic architect, the most successful real estate developers expanded and specialized their practice to attain economies of scale, benefit from new methods of organization, and streamline the design process. For example, Nichols established departments to systematize the organization of tasks. Webb & Knapp’s architectural division vertically integrated architecture into the practice of real estate development. The Board of Design approach that life insurance companies adopted in their projects rationalized the design process. All of these techniques changed real estate development practices by borrowing their logic from business and organizational science. The process of professionalization, following the same reasoning, was also a process of modernization and bureaucratization.

But at the same time, the real estate developers analyzed in this dissertation were also “geniuses.” Analyzing them only as bureaucratic developers leaves out the important role of personality as a catalyst in the city development process. For Hitchcock, the genius mode was a “particular psychological approach” by someone who functioned as, “a creative individual rather than as an anonymous member of a team.”\footnote{Ibid., 6.} Nichols harnessed the idea of investment security to improve sales and design. The young Greenwald charmed his way into partnerships and investors. Zeckendorf coordinated publicity campaigns to control politics, wining and dining most everyone with which he came in contact. Their individual personas propelled and influenced their practices. This point opens up a question about historical methodology. A similar “genius” mode in writing architectural history is a monographic approach from the perspective of the architect. Criticisms of monographic histories propose as an alternative the “team” approach, where many parties contribute to a design. By seeing design as a collaborative process, and restoring a multiplicity of voices to the historical record, architectural historians rectify the singular perspective of the monograph. But too often this leads to the downplaying of personality; that is, to Hitchcock’s interpretation of bureaucratic architects as anonymous team members. In seeing real estate developers as geniuses and as bureaucrats, both personality and organizational skill
shape their practices, and leave room for a network of characters and organizations. Alongside the strong figure of the developers in this study, the design team’s personalities shown as well: George Kessler’s contributions to Nichols’ subdivision layouts, Mies educating Greenwald on design as they worked together, and Pei’s rise as a designer and team manager. A “genius” analysis allows the historical impact of the actions of these figures—developers and architects—to come forward.

But while these categories are perhaps helpful for understanding different modes of architectural practice, when seen instead through real estate, the oppositions between efficiency and expression, between scale and personality fall away. In real estate development, strong personalities and advanced organization pair together to create the most successful ventures. To extend the comparison into methodology, this project treats real estate development as an architectural practice. By positing a history of real estate as seen from the production and design of the built environment, it analyzes urban space through the lens of cultural economy—that is, by seeing economic processes as inseparable from their cultural contexts. Real estate practices transformed urban space with an agenda that writ large the investors’ intentions and geographies, left downtowns and suburbs more alike, and fashioned urban renewal legislation and projects to serve the real estate industry.

**THE MAKERS OF SPATIAL HISTORY**

The individuals and themes in this dissertation represent a window onto the makers of spatial history. By widening a view of architectural history to include an expanded design team and its interaction with real estate developers and financiers, this project broadens the bounds of both urban and architectural history to account for real estate and architecture, capital and design. Its focus on the production of the built environment gives added weight to interactions between architects, investors, and developers, and to the ideologies embedded in urban spaces. The influence of the characters in this story and their projects continues even today. Nichols’ techniques for ensuring the stability of land values largely succeeded, and to this day the neighborhoods he built are well-kept residential districts. His impact on suburban development practices was significant, aided by the FHA’s dissemination of his deed restrictions, and as
evidenced by the Urban Land Institute’s ongoing references to his legacy. The Urban Land Institute plays an active role today, not only in U.S. real estate but globally, publishing a well-respected journal, *Urban Land*, and holding conferences and workshops. Greenwald’s projects in Chicago and Detroit, and Zeckendorf’s in New York, have inspired and joined recent revisionist histories that reconsider and appreciate anew their contributions to the landscape of urban renewal in the United States.\(^3\)

This dissertation identifies two ways in which suburban practices and environments fed back into downtowns. First, downtown developers applied in urban cores the land development techniques that Nichols and other suburban developers created at the suburban edges. Spatial separation between neighbors and site design that allotted space between a building and a street not only satisfied a desire for increased green space in a concrete jungle, but also insulated an investment against noxious neighbors. Second, the amenities developers typically offered in the suburbs raised the bar for new residential developments in city centers. While higher taxes and poor schools were outside developers’ control, they could compete by providing swimming pools, parking garages, and dishwashers. This interpretation of the downtown-suburb relationship recasts suburbs in the leadership role, prompting further questions that appear again in debates about the New Urbanism movement of the 1980s and 1990s—itself an example of how real estate development prompted and modeled a design agenda.

For real estate financing, the legacy today is complicated. Life insurance companies continued to be a major source of income property mortgages for construction and permanent loans. But their developing activities came to a halt in the 1960s. For a variety of reasons, they pulled back from leadership roles as they did when acting as real estate developers. Histories of life insurance investment practices cite the difficulty of managing housing projects, such as the Met Life projects discussed in Chapter 4, that pulled them away from their primary business in

insurance. But it is less clear why they pulled back from other commercial development work like Gateway Center, which was a financial success. In urban renewal, new regulations intended to correct problems in the program, such as requiring a commitment from investors before land clearance could begin or stipulating an amount of reserve cash to prevent slow-downs, gave insurers pause about pursuing more Title I work. Other venues for investment also attracted their attention away from real estate mortgage investing. The particular economic moralism that insurers brought to the projects they funded thus faded away as insurers’ financing became less tied to a vision of the moral, productive worker. New investment vehicles, such as real estate investment trusts (REITs) subsequently grew to prominence, competing to finance construction projects. How other types of funders, such as REITs or pensions, influenced the design of projects, is an area worthy of further research.

The arc of this dissertation ends with the heyday of Title I urban renewal projects. Zeckendorf framed his urban renewal work in Washington D.C. as providing “shots of a broad-spectrum antibiotic” to a blighted neighborhood, following the prevailing method for renewal at the time which was wholesale demolition and reconstruction. But two subsequent projects by Zeckendorf illustrate how that began to change. In Philadelphia, Edmund Bacon led the redevelopment authority and awarded Zeckendorf and Pei a project to build three apartment towers and low-rise housing in 1957. With this project, Bacon exercised a new ideology for improving urban neighborhoods that differed from the Southwest Washington approach.

[Figure 1] Rather than clear the entire neighborhood, the Washington Square East project, better known as Society Hill, selectively demolished some of the neighborhood’s building stock, and significantly, saved some others for rehabilitation.

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4 See, for example, J. David Cummins, Investment Activities of Life Insurance Companies, Huebner Foundation Lectures (Homewood, Ill.: Published for the S. S. Huebner Foundation for Insurance Education, University of Pennsylvania by R. D. Irwin, 1977).
5 Miles Lanier Colean, Renewing Our Cities (New York: Twentieth Century Fund, 1953), 91-98; Lawrence D. Jones, Investment Policies of Life Insurance Companies (Boston: Harvard University, 1968), 119.
Along similar lines, a Title I project in Chicago’s Hyde Park, also by Zeckendorf, with Pei and Harry Weese as designers, proposed spot-clearance and rehabilitation in addition to new construction. The design’s ideology dovetails with the changing vision for renewal, similarly reflecting a dissatisfaction with previous modes in favor of a more sensitive, neighborhood-scaled approach. Pei and Weese, though very much trained within the canon of the most well-known European modernists were part of a new generation of architects whose approach to architecture and urban design was quite different. Towers of apartments were mixed with row-houses that engaged the street. Intimate “greenways” connected small and large buildings and streets, with polite attention paid to the scale of surrounding buildings and pedestrian spaces. This younger generation of architects questioned some tenets orthodox modernism, looking to soften its edges and address the criticisms leveled against it as outsized and remote from the scale of the neighborhood. Instead, they wanted to see design as compatible with the existing urban fabric.

These projects represented a paradigm shift in urban design toward more sensitive historic preservation, and signaled an important change in how cities and redevelopment authorities approached urban renewal. Here, at the scale of the neighborhood, a fine-tooth comb sorted through the urban fabric to preserve some buildings, softening the project’s boundaries and integrating new construction into the surrounding neighborhood. Pei and Weese’ designs integrated the old and the new with shared and semi-private green space, and drew high praise. As Pei and his colleagues were developing these ideas and testing them in Philadelphia and Chicago, Zeckendorf’s empire began to crumble and many of the projects were sold off or completed by others. Pei’s practice, split from Webb & Knapp, pursued urban design work less

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and less. The shift to historic preservation in urban renewal marked the end of large-scale, future-oriented urban design, and of Zeckendorf and Greenwald’s vision for cosmopolitan urbanism.

**ENTREPRENEURIAL CAPITALISM**

By the 1960s, the professionalization of real estate development was complete. Developers had firmly established their legitimacy as neutral experts through consulting on urban renewal and lobbying legislation through the Urban Land Institute. Their position, and that of fields around them like city planning, landscape architecture, and land appraisal, had changed from where they were at the turn of the century. When Nichols began subdividing land outside Kansas City, economists were only beginning to establish methods for understanding land values. Land economics departments were young, and researchers like Richard Ely, Homer Hoyt, Richard Hurd, Ernest Fischer, and a handful of others tried to make sense of the volatile real estate markets of the late nineteenth century.\(^9\)

Economic theory had also shifted focus toward a Keynesian ideology of market intervention and cooperation between public and private sectors that carried over from the Progressive Era. Countercurrents to Keynesianism appeared during this time as well. The version of American “liberalism” coming out of the University of Chicago in the 1930s fueled interest in free-market economics, with Austrian economist Friedrich Hayek’s ideas on the efficiency of price fluctuations reinvigorating classical economics’ faith in Adam Smith’s idea of an invisible hand. Later Milton Friedman’s ideas would fuel the same fire, and spread into fiscal policy. Though many of these ideas would not gain mainstream attention until the Reagan administration, and were certainly the minority opinion even in real estate circles through the mid-1960s, they impacted real estate development with the shift from urban renewal programs of the 1950s and 1960s to the

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community block grants of the 1970s. Still, the interest in entrepreneurs as model figures for idolizing free market capitalism (think Ayn Rand’s Howard Roark) is incompatible with the examples of Nichols, Greenwald, and Zeckendorf. The developers in this dissertation embodied a different vision of entrepreneurial capitalism, one that worked in concert with, rather than opposed to, public subsidy. They saw the cooperation of public and private sectors as necessary not only to their business models, but to the larger legitimacy of their profession. Nichols championed zoning as further protection for investments, and Zeckendorf believed developers would simply not engage redevelopment without public subsidy. The tension between free-market capitalism and professionalization even suggests that the champions of the private sector still relied on a network within their field to establish social standing and professional status, without which their singular quests were not possible.

The legal theory of eminent domain forced a changed understanding of the public sphere over this time period. In the early twentieth century, eminent domain balanced individual property rights against a conception of the public good, which was more strictly defined as non-revenue-generating land uses like transportation facilities, flood control, public infrastructure, and parks. Urban redevelopment laws changed this balance. They pitted individual rights against a potential fix for the urban economy that allowed private sector businesses to extract profits from application of the public power of eminent domain, originally established exclusively for the public good. David Harvey theorized this as capitalism’s “spatial fix.” The risk of financial loss that city leaders and business elites feared motivated a new interpretation of eminent domain to expand the doctrine’s capacity for profit-making. Decentralization of industry, offices, residences, and the attendant loss of tax base, was seen as the basis of this fear of financial loss.

10 Garvin, The American City: What Works, What Doesn't, 82. Community Development Block Grants began under the Ford administration in 1974, and continue today as the largest and longest-running program of the U.S. Department of Housing and Urban Development.
The distressing effects of the use of eminent domain, including the withering away of the public sphere, are well-documented and conceptualized by thinkers like Harvey. But Harvey’s analyses offer only a mechanism—the logic of capital—as the motivation for the actions of business and city leaders that does not agree with a more complicated historical record. I contend that the motivation to apply eminent domain to urban redevelopment was not an automatic performance of the logic of capital. Instead, what I see is that the business and city leaders operated within an economic ideology framed by social forces and Keynesianism, and they used tools within that model in an attempt to secure investments and preserve downtowns. Problematically, the “spatial fix” interpretation leaves the question of design as superfluous—complicit to the forces of capitalism.

In his article “The Brick and the Balloon,” theorist Fredric Jameson frames the relation between capitalism and architectural production through the logic of the real estate market. He argues that the abstraction of the money market and financial sector can be better understood by theorizing more carefully real estate and the production of space, that is, the location where abstractions are rendered in concrete and steel. To understand capitalism today, he argues, “We must therefore look a little more closely into this question of the people who have made … spatial history.”

Different from Harvey’s and Tafuri’s defeatist approaches, he believes doing this involves analyzing architectural style in a way that reserves the possibility of a future aesthetic contribution to the dilemmas facing the world. Jameson productively connects the basic abstraction of capitalism, money, and its latest instantiation in financial markets, to the production of profit through land speculation and construction, exploring the intricate feedbacks between real estate, architecture, and finance.

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13 Fredric Jameson, “The Brick and the Balloon: Architecture, Idealism, and Land Speculation,” The New Left Review I, no. 228 (March/April 1998): 33. Not only does Jameson bring up that Gremlins II was filmed in a Donald Trump skyscraper, but he also discusses architectural design (and other Marxist cultural superstructure) as “icing” on a cake baked of Marxists structure.
14 Ibid., 39.
CONCLUSION

Real estate, as J.C. Nichols so aptly put it in 1923, is “unstable merchandise.” Land values change over time, for reasons that economists have attempted to explain for more than a century and real estate developers and architects have worked to control for equally as long. With his experiments in suburban Kansas City, Nichols hoped to keep the investment of the individual buyer secure. At the same time, his efforts to network with his colleagues in real estate and city planning and to professionalize the industry were attempts at improving the image and status of the field, tainted in part by the instability of its product. Investors also looked for stability when seeking out mortgage opportunities across the country, and the life insurance companies that worked with Greenwald and others applied their own techniques toward stabilizing investments through real estate experts. Finally, cities themselves were unstable merchandise, and developers like Zeckendorf looked to reinvest in downtowns to spur the economic growth that would steady a metropolitan region. Zeckendorf wanted to attract individuals and families to live in reinvigorated downtowns, and he tried to achieve this by rebranding downtowns as livable through programming and design. Urban land development through much of the twentieth century followed these patterns. Developers shared land development techniques, worked to improve the profession’s status, interacted with investors and policy makers, and used design to shape the built environment of American cities, and in doing so, tried to secure this “unstable merchandise.”

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