

Land Lines

Newsletter of the Lincoln Institute of Land Policy

Revisiting the Sitcom Suburbs

Dolores Hayden

The largest of the post-World War II suburbs were the size of cities, with populations between 50,000 and 80,000, but they looked like overgrown subdivisions. In Levittown, Lakewood and Park Forest, model houses on curving streets held families similar in age, race and income whose suburban lifestyles were reflected in the nationally popular television sitcoms of the 1950s. The planning of these suburbs was often presented in the popular press as hasty, driven by the need to house war heroes returned from the Battle of the Bulge or Bataan; any problems could be excused by the rush. But, haste was not the case. Political lobbying during the 1920s, 1930s and 1940s shaped postwar housing and urban design. The postwar suburbs were constructed at great speed, but that is a different part of their story.

Postwar suburbs represented the deliberate intervention of the federal government into the financing of single-family housing across the nation. For the first



time, the federal government provided massive aid directed to developers (whose loans were insured by the Federal Housing Administration, FHA) and white male homeowners (who could get Veterans' Administration guarantees for mortgages at four percent, with little or nothing down, and then deduct their mortgage interest payments from their taxable income for 30 years). The federal government came to this policy after fierce debates involving architects, planners, politicians, and business and real estate interests.

Herbert Hoover, as secretary of commerce (1921–1928) and then as president (1929–1933), drew the federal government toward housing policy to promote home building as a business strategy for economic recovery from the Depression. Working closely with the National Association of Real Estate Boards (NAREB), Hoover's Commerce Department had established a Division of Building and Housing in 1921, and went on to establish and sup-

port Better Homes in America, Inc. By 1930, this coalition had over 7,000 local chapters composed of bankers, real estate brokers, builders, and manufacturers who lobbied for government support for private development of small homes to boost consumption.

In 1931, Hoover ran a National Conference on Homebuilding and Home Ownership that explored federal investment, discussing not only financing and construction of houses, but also building codes, zoning codes, subdivision layout, and the location of industry and commerce. President Franklin D. Roosevelt launched numerous New Deal programs in planning and housing. The National Housing Act created the FHA in 1934; the Resettlement Administration, created by Executive Order in 1935, sponsored the Greenbelt Towns; the U.S. Housing Act (Wagner Act) created the U.S. Housing Authority to sponsor public housing in 1937.

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The RPAA and the Labor Housing Conference

Housing activists such as Catherine Bauer and Edith Elmer Wood were members of the Regional Planning Association of America (RPAA), along with planners Lewis Mumford, Clarence Stein, and Benton MacKaye. They advocated federal support for public housing through the Wagner Act. Bauer, an architectural critic and author of *Modern Housing*, was also executive secretary of the Labor Housing Conference, which campaigned for the design of multi-family housing with child care centers and recreational amenities. Projects such as the Hosiery Workers Housing in Philadelphia and the Harlem River Houses for African Americans in New York, designed by teams of noted architects in the 1930s, demonstrated the excellence possible for multi-family urban projects. Nevertheless, conservative Republicans refused to vote for the Wagner Act in 1935 and 1936, passing it in 1937 with severe cost restrictions, means testing for tenants, and slum clearance provisions to protect private landlords. These provisions meant that design would be minimal and residents would be poor. The Labor Housing Conference members bemoaned the final result as the “Anti-Housing Act.”

The Realtors’ Washington Committee

Many of NAREB’s members, large-scale land subdividers of the 1920s, were originally real estate brokerage firms, not home-builders. (They left the home building to small contractors or mail order house companies.) By the 1930s, many of these subdividers realized they could enhance profits by erecting houses on some of their lots to enhance the image of community and stability they were selling. They renamed themselves “community builders.” Herbert U. Nelson, NAREB’s chief lobbyist, became executive director of the Realtors’ Washington Committee, which lobbied hard for the FHA, so that federal sources of capital and guarantees of mortgages would provide a safety net for the subdividers’ building operations. Both the Urban Land Institute (ULI) and the National Association of Home Builders (NAHB) formed in the early 1940s as spin-offs from NAREB.

Beginning in 1934, the FHA insured bank loans to developers so they could purchase land, subdivide it, and construct houses on it with very little of their own capital involved. These loans of 80 or 90 percent of project cost eliminated risk and were made long before the developers had buyers. In return, the developers had to agree to submit site plans and housing plans for review by the FHA, which issued booklets offering conservative advice about architecture and site design. Meant to correct the worst abuses of corrupt builders, these manuals on small houses and on “planning profitable neighborhoods” rejected regional styles, scorned modern architecture and, according to architect Keller Easterling, instituted mediocre “subdivision products.” Kenneth Jackson has documented that the FHA’s concern for resale value also led it to refuse loans for racially mixed neighborhoods. Only all-white subdivisions, enforced by deed restrictions, would qualify.

The Realtors’ Washington Committee supported the FHA. It also lobbied against federal government funding for any other approaches to housing, including complete towns planned by the Resettlement Administration, wartime housing for workers constructed by the government that might provide competition for private efforts, and public housing in the cities. Allied with NAREB were the U.S. Chamber of Commerce, the U.S. League of Savings and Loans, the National Retail Lumber Dealers Association, and others.

Housing Hearings of 1947–1948

After the war ended, demand for housing was intense. People were doubled up with relatives, friends and strangers. Veterans lived in converted chicken coops and camped out in cars. The need for shelter was only expected to grow as waves of demobilized veterans, wartime savings at the ready, married and formed new households.

Although they were deeply disappointed by some aspects of the 1937 housing legislation, Catherine Bauer and other advocates of multi-family housing in urban residential neighborhoods did not retreat. They campaigned for expanded public housing through better legislation in the form of the bipartisan Taft Ellender Wagner housing bill first introduced in 1945 and supported by such groups as the AFL, the CIO and the Conference of Mayors.

These advocates found themselves in a shouting match with NAREB lobbyists who were busy discrediting public construction of shelter as “un-American” and promoting government subsidies for private housing development. Historians Rosalyn Baxandall and Elizabeth Ewen, in their book *Picture Windows*, document the hearings on housing dominated by Senator Joseph McCarthy in 1947 and 1948. McCarthy hassled proponents of public housing and planned towns. Attacking one federally funded multi-family project for veterans, he claimed the government had paid for “a breeding ground for communists.” NAREB’s Herbert U. Nelson also believed public housing was communistic, whereas public support for private businesses was fine. He argued that “public credit can properly be used to help sustain home ownership and private enterprise,” and he railed against the women housing activists trying to promote affordable housing for women workers. McCarthy’s committee also attacked building workers in the AFL’s traditional craft unions as incompetents who produced “slack” work and would impede the postwar housing process.

McCarthy found in developer William Levitt an ally who testified that only federal aid to large private builders, coupled with abolition of zoning codes, building codes and union restrictions, could solve the postwar housing shortage. Levitt and Sons, of Long Island, became the nation’s largest home building firm by 1952, creating its first postwar suburb of over 70,000 inexpensive houses on small lots. Levitt followed FHA restrictions on race, refusing to sell to African Americans, so Levittown became the largest all-white community in the nation. There was never an overall town plan for Levittown, which spanned two existing Long Island towns, Hempstead and Oyster Bay, in Nassau County. Levitt and Sons provided no sewers, relying instead on individual septic tanks, and built only residential streets that failed to connect with county and state highways. The project was all about selling houses, not about the basics of sheltering tens of thousands of people according to professional standards of housing or urban design.

By October 1952, *Fortune* magazine gushed over “The Most House for the Money” and praised “Levitt’s Progress,” publishing his complaints about government interference through too-strict FHA

and VA inspections and standards. With a straight face, and despite receiving hundreds of millions of dollars of FHA financing, Levitt said, "Utopia in this business would be to get rid of the government, except in its proper function of an insurance agency."

Meanwhile, Catherine Bauer and her allies faced the same kind of opposition they had confronted on the earlier housing bill. The 1949 Housing Act did not meet their expectations, and its provisions for demolition began the neighborhood destruction pattern that would later become "urban renewal." With each succeeding year, fewer units of new public housing construction were authorized.

The Two-Tier Legacy

In *Modern Housing in America*, historian Gail Radford defines the 1930s and 1940s as the time when Americans developed a "two-tier" policy to subsidize housing. Cramped multi-family housing for the poor would be constructed by public authorities, while more generous single-family housing for white, male-headed families would be constructed by private developers with government support. By separating disadvantaged women and people of color, as well as the elderly and people of low incomes, from traditional nuclear families, this policy had profound implications for urban design. Inadequate financial resources hampered multi-family housing complexes, while material resources were wasted in single-family housing production without proper urban planning. Worst of all, federal policy mystified many working-class and middle-class Americans, who saw minimal visible subsidies helping the poor but never understood that their own housing was being subsidized in a far more generous way through income-tax deductions that grew with the size of their mortgages.

Despite the greater scope for urban public amenities suggested by New Deal legislation enabling federal involvement in town building and public housing, it was the FHA's mortgage insurance for private subdivisions that proved to have the greatest long-term effect on American urbanization patterns. As real estate historian Marc A. Weiss has stated: "This new federal agency, run to a large extent both by and for bankers, builders, and brokers, exercised great political power in pressuring local planners and government officials to conform to its requirements." Between

1934 and 1940, Weiss concludes that "FHA had fully established the land planning and development process and pattern that a decade later captured media attention as 'postwar suburbanization.'" Barry Checkoway notes that accounts of subdivisions "exploding" often attributed their growth to consumer choice, but in fact consumers had little choice. The well-designed urban multi-family projects Bauer and others had envisioned were not available as alternatives to the large subdivisions of inexpensive houses constructed by the big builders who now controlled the housing market.

The distrust and anger generated by the two-tier housing solution endure today. Public policy has separated affluent and poor, white and black, male-headed households and non-traditional households, young families and the elderly. Advocates of affordable housing and urban amenities often see white suburbs and their residents as the enemy, while many affluent white suburban homeowners and successful builders don't want to deal with city problems. The two-tier solution also dampened idealism in the planning and design professions. Architects lost the chance to build large amounts of affordable multi-family housing with sophisticated designs. Regional planners lost the chance to direct the location and site design of massive postwar construction. Sixty years later, metropolitan regions are still shaped by a legacy dominated by special interests and short-sighted policies. **L**

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Lincoln Lecture Series

Lincoln House, 113 Brattle Street, Cambridge, MA, 12 noon.

The programs include lunch and are free, but pre-registration is required.

Contact: help@lincolnst.edu

Easements, Covenants and Servitudes: Traditional Limitations and Future Trends

MARCH 7

Gerald Korngold, Dean, Case Western Reserve University School of Law

Recent Colombian Experiences with Value Capture

APRIL 9

Samuel Jaramillo, Researcher, Center for Development Studies, University of the Andes, and Liliana Bonilla, Consultant, Bogotá

Efficient Urbanization: Economic Performance and the Shape of the Metropolis.

MAY 14

Robert Cervero, Professor, City and Regional Planning Department, University of California, Berkeley

Colonias in America: Housing and Community for Whom, and on Whose Terms?

JUNE 22

The David Fullmer Lecture
Peter M. Ward, Professor, Department of Sociology and Lyndon B. Johnson School of Public Affairs, University of Texas-Austin