

The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning

Marc A. Weiss

Real estate developer, 1912

The best manner of subdividing land should not necessarily mean the quickest sale. The destiny and growth of your town is largely affected by the foresight of the man who subdivides the land upon which you live. The most efficient manner of platting 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. To follow this method, one must have supreme imaginative confidence in his city and its future.¹

Urban planner, 1925

Subdivision of land is a step in community building and must so be considered, rather than as merely a process in the transfer of property. As such it must follow sound principles of community development rather than haphazard chance, unregulated individual design, or deliberate selfishness. Reconciling this aim with that of a proper return upon investment and establishment of adequate land values may be said to be the common field of the realtor and the planner.²

The key to understanding this chapter is that it is about site planning and land development.³ When we think of the image of a “builder” we imagine someone who puts together a physical structure. The image of a “community builder” concerns the land pattern in which the structures are placed and the relation of the structures to one another. A community builder designs, engineers, finances, develops, and sells an urban environment using as the primary raw material rural, undeveloped land. In the

parlance of the real estate industry, such activity is called the platting and improvement of subdivisions. As one developer stated in 1936, "fundamentally the subdivider is the manufacturer in the field of real estate practice."⁴ The history of the past century in American real estate is one of increasing growth in the average scale of development and the size of the land parcel, increasing sophistication in the scope and quality of the structural improvements to land and buildings, and increasing economic coordination and integration in the phases of the developmental process of the entrepreneurs.⁵

In my book *The Rise of the Community Builders* I tell the story of "the creation of the modern residential subdivision." That an urban land subdivision could be considered "residential" at the time the land was still being platted was a fairly novel concept in the late- nineteenth- and early-twentieth-century America. Most land had previously been carved out into building lots and sold for whatever use the new owners intended. Subdividing land exclusively for residential purposes presupposed a level of planning and control that was certainly not the norm for American urbanization. Planning and developing for specifically residential districts or neighborhoods were first utilized by land subdividers in the case of high-income suburban communities. The technological and economic changes that made possible spatial separation of urban land uses were combined by the developer with substantial investment in landscaping and infrastructure improvements and legal use of deed restrictions to control and preserve a planned environment.

Creating residential subdivisions for builders and purchasers of expensive single-family houses represented the first phase of the modern transformation of urban land development by private real estate entrepreneurs. I call this phase "changes at the high end," which reached maturity during the 1920s. The second phase, "changes at the moderate end," completed the revolution in community building by the 1940s. In this phase subdividers became full-fledged suburban housing developers, not only planning and improving large tracts of land, but also building the houses on the lots and selling the completed package to the home buyer. Often parks, schools, shopping centers, and other community facilities were also built. What made the Levittown story of the late 1940s so important was not just that the Levitts had found a way to mass produce affordable housing, but that the housing was an attractive investment for young families precisely because of the planning and construction of a complete community. Even where smaller subdividers created only modest-sized neighborhoods, what the average consumer was now purchasing or renting was a new dwelling in a new district of completed dwellings, rather than a vacant lot in an undeveloped area with an uncertain future. This phenomenon of "community building," particularly for the average

modest-income resident, constituted a dramatic change from the speculative "lot-selling" practices of the preceding generation.⁶

That this change is of so recent vintage is attested to by Clarence Stein, the famous architect and planner who designed Radburn with Henry Wright, in comments about the crisis of American housing in 1930:

The more I think of what has been happening in the field of housing in this country during the last decade the more strongly I feel that the essential lack has been our inability to see that the house itself is of minor importance. Its relation to the community is the thing that really counts. . . . It is not only the fact that a small house must depend on its grouping with other houses for its beauty, and for the preservation of light, air, and the maximum of surrounding open space. What is probably more important is the economic angle. It is impossible to build homes according to the American standard as individual units for those of limited incomes. If they are to be soundly built and completely equipped with the essential utilities they must be planned and constructed as part of a larger group.⁷

Subdividers who engaged in full-scale community development also performed the function of being private planners for American cities and towns. Working together with professional engineers, landscape architects, and buildings architects, residential real estate developers worked out "on the ground" many of the concepts and forms that came to be accepted as good planning. The classification and design of major and minor streets, the superblock and cul-de-sac, planting strips and rolling topography, arrangement of the house on the lot, lot size and shape, setback lines and lot coverage restrictions, planned separation and relation of multiple uses, design and placement of parks and recreational amenities, ornamentation, easements, underground utilities, and numerous other physical features were first introduced by private developers and later adopted as rules and principles by public planning agencies. I call this pattern "private innovation preceding public action." One need only look at the Federal Housing Administration's (FHA's) 1940 publication, *Successful Subdivisions*, to see clearly and graphically how the various innovations of a half century of private development were fully incorporated as public values to be standardized and emulated.⁸

The main method by which community builders implemented their planning and design vision, other than through direct capital investment and administrative coordination of the investment and improvement process, was through the vehicle of legally enforceable deed restrictions. These restrictions, written into a private contract between the original seller and buyer of the building lot, both mandated and prohibited certain types of behavior on the part of the current and future property owner. Deed restrictions, by virtue of being voluntary private contracts, often went beyond the scope of public sector police power regulations, par-

ticularly in the earlier years. These restrictions, which might even include barring the owner from painting the house a certain color, constituted a significant abridgment of private property rights. That they were willingly and, in many cases, eagerly accepted by purchasers opened the wedge for the introduction and extension of public land-use controls. Deed restrictions, an innovation of community builders and their attorneys, served as both the physical and political model for zoning laws and subdivision regulations.⁹

Community builders did more than just serve as innovators for the land planning ideas that were spawned in the early 1900s and spread rapidly during the succeeding four decades. Many of the large subdivision developers played a direct role in actively supporting and shaping the emerging system of public land planning and public land-use regulation. These community builders, most of whom developed stylish and expensive residential subdivisions and were leaders of the Home Builders and Subdividers Division and the City Planning Committee of the National Association of Real Estate Boards, (NAREB), worked actively with urban planners to establish public-planning laws and agencies.¹⁰ J. C. Nichols, developer of Kansas City's Country Club District, spoke for his colleagues among the community builders when he stated that the private planning of large residential subdividers could not succeed without "municipal assistance." What Nichols meant was that in addition to the public provisions of infrastructure and services, private developers who scrupulously planned and regulated their own subdivisions needed the planning and regulation of the surrounding private and public land in order to maintain cost efficiencies and transportation accessibility and to ensure a stable, high-quality, long-term environment for their prospective property owners.¹¹

Community builders by no means represented the typical subdivider. In their support of public planning, as in most other aspects of their business operations, they were a distinct and fairly unrepresentative minority breed of real estate developer. The longer time frame for development, larger scale of activity, and greater degree and quality of design and improvements distinguished community builders from the average subdivider. Many subdividers were indifferent, if not openly hostile, to public planning regulations, although they often welcomed public investment. One group of subdividers, referred to variously as "curbstoners," "fly-by-nights," "land butchers," and "lot sellers," were a source of scandal and market instability that community builders hoped to eliminate as competitors through government regulation and private trade association agreements. An important goal of community builders was to stop the mania of land speculation that turned subdividing into stock market-style gambling in vacant, unimproved lots heavily encumbered with

private debt and public tax and special assessment obligations.¹² The battle between community builders and curbstoners and the many factions in between is a vital part of the story of the American real estate industry and urban land planning.

The two most widely adopted land-planning tools were zoning laws, which regulated the use, height, and bulk of structures on urban land, and subdivisions regulations, which imposed minimum standards of lot size, street width and alignment, and other provisions for physical improvements in the subdividing of land for sale as urban building lots. Community builders' desire for subdivision regulations encompassed three forms of planning to address three sets of concerns: (1) planning as *coordination*, to ensure that new subdivisions would be accessible to highways, parks, and other public infrastructure and facilities, and would be properly aligned with existing and projected major and minor streets; (2) planning as *design and engineering*, to develop and enforce standards for street, lots, drainage, and utilities in the laying out of new subdivisions that would enhance their marketability for residential construction (as opposed to pure speculation in vacant lots); (3) planning as *control*, to restrict competition in subdividing by regulating the procedures, increasing start-up costs and barriers to entry, and publicizing and penalizing fraudulent or misleading sales efforts, thereby reducing the overall supply of available lots and eliminating the curbstoners.¹³

Community builders fought with their fellow subdividers over the issue of strict public *control*, although the opposition partially yielded in recognizing the need for public *coordination*. The *coordination* function of subdivision regulations was the most closely associated with the rise of the "master plan" in public land-use planning. It was also the least controversial of the three. Whereas the majority of subdividers bitterly opposed subdivision *control* and often deeply resented the intrusive regulation of the *design and engineering* of their subdivisions, most subdividers welcomed planning agency *coordination* as an important service that could only enhance the sales value of their land.

Community builders wanted zoning to help stabilize the pattern of land usage in residential subdivisions and surrounding areas. The executive director of NAREB stated in 1947: "We helped think up the idea of city zoning ordinances thirty years ago. Their purpose was to protect good residence neighborhoods from trade uses that would destroy values."¹⁴ Through the use of private deed restrictions, residential subdividers had already market-tested land use regulations and found them most desirable. Community builders needed public zoning to supplement private restrictions and, especially, to regulate areas not covered by deed restrictions. J. C. Nichols, in calling for zoning and subdivision controls in 1916, declared that "the constant effort of the operator is to try to get surround-

ings that are entirely congenial to what he has placed upon his property, and to do that successfully we absolutely must have municipal control of the surroundings on the adjoining lot."¹⁵

In lobbying for zoning laws, community builders were opposed by their curbstome rivals. Most real estate interests in central cities were not in the business of developing "good residence neighborhoods." City zoning, once established, was frequently used for *promotion* of higher-density apartment buildings and commercial and industrial land uses, rather than for *protection* of single-family houses. Zoning quickly became a tool for speculation and turnover, destabilizing land uses and property values. Community builders turned to incorporating smaller suburban governments, enforcing tighter deed restrictions, and developing larger land parcels with protected borders such as rivers or parklands as alternative methods of maintaining control.¹⁶

By the time the real estate market was in serious crisis during the early 1930s, community builders had become increasingly pessimistic about their ability to shape local public planning through local politics. Zoning laws, subdivision regulations, and master land use plans were either non-existent or poorly enforced in most urbanizing areas. Community builders feared both too lax and too strict enforcement, wishing to avoid corrupt officials as well as idealistic citizen activists. The need for public-private coordination, standardization, and control, however, was still pressing. Also needed was a stimulus to help put the development industry back on its feet. The FHA was created in 1934 to accomplish both objectives.¹⁷

FHA, by introducing the mutual mortgage insurance system, succeeded in expanding the supply of capital available from lenders for residential development and making mortgage loans more affordable for borrowers. Through the powerful inducement of mortgage insurance, FHA's Land Planning Division was able to transform residential development practices as well as play a key role in shaping and popularizing local land use regulations.¹⁸

FHA's underwriting standards and land-planning policies were highly favorable to the community builders, enabling them to expand the scope of their businesses and capture a bigger market share by enhancing the financial feasibility and sales appeal of new, large-scale residential subdivision developments of single-family detached houses. FHA also helped to put the 1920s-style "curbstome" subdividers and "jerry-builders" out of business by imposing publicly advertised development standards and by denying mortgage insurance on properties located in subdivisions that failed to meet these standards. FHA's land-planning consultants and manuals served to guide the decision making of private subdivision

developers, and its Land Planning Division encouraged state and local governments to establish or restructure planning agencies and zoning and subdivision regulations.

This new federal agency, run to a large extent both by and for bankers, builders, and brokers, exercised great political power in pressuring politicians and public officials to conform to its requirements. Using a businesslike, voluntary approach I call "the carrot is mightier than the stick," FHA adopted the philosophy of the community builders and was able to complete the revolution in community building far more effectively than local planning agencies had accomplished before national intervention. By 1940 FHA had fully established the land-planning and development process and pattern that a decade later captured media attention as "postwar suburbanization."¹⁹

NOTES

1. J. C. Nichols, *Real Estate Subdivisions: The Best Manner of Handling Them* (Washington, D.C.: American Civic Association, 1912), 6; also see Nichols, "Suburban Subdivisions with Community Features," *The American City Magazine* (October 1924), 335-38.

2. Hugh R. Pomeroy, "Subdivision in Relation to Community Building," *Annals of Real Estate Practice*, Vol. 3, Home Building and Subdividing (Chicago: National Association of Real Estate Boards, 1925), 263.

3. More than any other source, the book that was most influential in shaping my approach to this topic is the brilliant synthesis by Thomas Adams, *The Design of Residential Areas* (Cambridge, Mass.: Harvard University Press, 1934). Several other books were critical in helping to form my basic outlook: Charles Mulford Robinson, *City Planning, with Special Reference to the Planning of the Streets and Lots* (New York: G. P. Putnam's Sons, 1916); Helen C. Monchow, *The Use of Deed Restrictions in Subdivision Development* (Chicago: Institute for Research in Land Economics and Public Utilities, 1928); Ernest M. Fisher, *Advanced Principles of Real Estate Practice* (New York: Macmillan, 1930); A. D. Theobald, *Financial Aspects of Subdivision Development* (Chicago: Institute for Economic Research, 1930); John M. Gries and James Ford, eds., *Planning for Residential Districts*, Vol. 1, President's Conference on Home Building and Home Ownership (Washington, D.C.: National Capital Press, 1932); National Resources Committee, *Urban Planning and Land Policies* (Washington, D.C.: Government Printing Office, 1939); Miles L. Colean, *American Housing: Problems and Prospects* (New York: Twentieth Century Fund, 1944); Seward Mott, Max Wehrly, and Harold Lautner, eds., *The Community Builders Handbook* (Washington, D.C.: Urban Land Institute, Community Builders' Council, 1947); Leo Grebler, *Production of New Housing* (New York: Social Science Research Council, 1950); Sherman J. Maisel, *Housebuilding in Transition* (Berkeley): University of California Press, 1953); Richard L. Nelson and Frederick T. Aschman, *Real Estate and City Planning* (Englewood Cliffs, N.J.: Prentice-Hall, 1957); Sam Bass Warner, Jr., *Streetcar Suburbs: The Process of Growth*

in *Boston 1970-1900* (Cambridge, Mass.: Harvard University Press, 1962); Kevin Lynch, *Site Planning* (Cambridge, Mass.: MIT Press, 1962); Edward P. Eichler and Marshall Kaplan, *The Community Builders* (Berkeley: University of California Press, 1967); Robert A. M. Stern, *The Anglo-American Suburb* (London: Architectural Design, 1981); Ned Eichler, *The Merchant Builders* (Cambridge, Mass.: MIT Press, 1982); Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985).

4. Harrison R. Baker, "Subdivision Practices," in *Subdivision Principles and Practices*, ed., Harrison R. Baker (Los Angeles: California Real Estate Association, 1936), 7.

5. Marc A. Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (New York: Columbia University Press, 1987), Columbia History of Urban Life. Kenneth T. Jackson, general editor. The history of the three development trends: (1) increasing scale, (2) increasing quality, (3) increasing coordination, are covered in the book, especially in chs. 2 and 3.

6. On Levittown see Jackson, *Crabgrass Frontier*, ch. 13; Barry Checkoway, "Large Builders, Federal Housing Programs, and Postwar Suburbanization," *International Journal of Urban and Regional Research* 4, no. 1 (March 1980) 21-44; Herbert J. Gans, *The Levittowners: Ways of Life and Politics in a New Suburban Community* (New York: Alfred A. Knopf, 1967); Alfred S. Levitt, "A Community Builder Looks at Community Planning," *Journal of the American Institute of Planners* 17, no. 2 (Spring 1951): 80-88.

7. Clarence Stein to Alfred K. Stern, September 15, 1930, (Presidential Papers Subject File—Better Homes, Box 74, Herbert Hoover Presidential Library). On Radburn, see also Henry Wright, "How Long Blocks Cut Down Street Costs, and Other Economies of Modern Planning," and Alexander M. Bing, "Community Planning of the Motor Age," in *Annals of Real Estate Practice* (Chicago: National Association of Real Estate Boards, 1929): 488-95, respectively; Clarence S. Stein, *Toward New Towns for America* (New York: Reinhold, 1957); Henry Wright, *Rehousing Urban America* (New York: Columbia University Press, 1935); Daniel Schaffer, *Garden Cities for Tomorrow: The Radburn Experience* (Philadelphia: Temple University Press, 1982); Eugenie L. Birch, "Radburn and the American Planning Movement: The Persistence of an Idea," *Journal of the American Planning Association* 46 (October 4, 1980): 427.

8. Federal Housing Administration, *Successful Subdivisions*, Land Planning Bulletin No. 1 (Washington, D.C.: Government Printing Office, 1940). See also FHA, *Planning Profitable Neighborhoods*, Technical Bulletin No. 7 (Washington, D.C.: Government Printing Office, 1938); National Association of Home Builders, *Home Builders Manual for Land Development* (Washington, D.C.: National Association of Home Builders, 1950); Urban Land Institute, *Community Builders Handbook* (Urban Land Institute, 1968); Stanley L. McMichael, *Real Estate Subdivisions* (New York: Prentice-Hall, 1949).

9. "The principle of restriction in the subdivision and use of land is well understood in the United States and very frequently applied. In fact, it is so well understood and so highly valued that it is most often applied in a thorough going way by the real estate operator himself in his own interest. The restrictions placed upon a purchaser in the conveyance of a plot of land often include a long list of the

kinds of business which are classified as nuisances, and which may not be established or maintained upon the property; regulation as to stables and garages; fences and walls; set back of buildings from streets and from lot lines; minimum cost of buildings; easements and rights of way for public utilities; and in some cases, even the approval of plans and specifications of buildings including their nature, shape, kind, height, material, color scheme and location; also the grading plans of the plot to be built upon. These restrictions, or, as some operators happily term them "safeguards," are often placed for a period of twenty-five years or more with the right of renewal to the assent of the owners" (John Nolen, "Real Estate and City Planning," *The City Plan* 2 no. 1 [April 1916]: 6).

On deed restrictions and planning see Weiss, *Rise of the Community Builders*, ch. 3, and Monchow, *Use of Deed Restrictions*. Deed restrictions were also used for racial and ethnic discrimination. For example, urban planner Charles H. Cheney, in a letter describing the deed restrictions of the famous Palos Verdes Estates subdivision he designed with Frederick Law Olmsted, Jr., says: "The type of protective restrictions and the high class scheme of layout which we have provided tends to guide and automatically regulate the class of citizens who are settling here. The restrictions prohibit occupation of land by Negroes or Asiatics. The minimum cost of house restrictions tends to group the people of more or less like income together as far as it is reasonable and advisable to do so" (quoted in Robert Fogelson, *The Fragmented Metropolis: Los Angeles, 1850-1930* (Cambridge, Mass.: Harvard University Press, 1967), 324 fn. On race restrictions see Clement E. Vose, *Caucasians Only: The Supreme Court, the NAACP and the Restrictive Covenant Cases* (Berkeley: University of California Press, 1959); Thomas Lee Philpott, *The Slum and the Ghetto: Neighborhood Deterioration and Middle-Class Reform, Chicago, 1880-1930* (New York: Oxford University Press, 1978); Herman H. Long and Charles S. Johnson, *People vs. Property* (Nashville: Fisk University Press, 1947); Charles Abrams, *Forbidden Neighbors* (New York: Harper Brothers, 1955).

10. For background on NAREB and two key spinoffs of the 1940s, the Community Builders' Council of the Urban Land Institute and the National Association of Home Builders, see Pearl Janet Davies, *Real Estate in American History* (Washington, D.C.: Public Affairs Press, 1958); Garnett Laidlaw Eskew, *Of Land and Men: The Birth and Growth of an Idea* (Washington, D.C.: Urban Land Institute, 1959); Michael Sumichrast and Sara A. Frankel, *Profile of the Builder and His Industry* (Washington, D.C.: National Association of Home Builders, 1970); Joseph B. Mason, *History of Housing in the U.S., 1930-1980* (Houston: Gulf Publishing, 1982); Weiss, *Rise of the Community Builders*, ch. 2.

For background on the history of the American urban planning profession, see Theodora Kimball Hubbard and Henry Vicent Hubbard, *Our Cities To-Day and To-Morrow* (Cambridge, Mass.: Harvard University Press, 1929); Robert A. Walker, *The Planning Function in Urban Government* (Chicago: University of Chicago Press, 1950); Mel Scott, *American City Planning Since 1890* (Berkeley: University of California Press, 1969); John W. Reys, *The Making of Urban America: A History of City Planning in the United States* (Princeton, N.J.: Princeton University Press, 1965); Donald A. Krueckeberg, ed., *The American Planner* (New York: Methuen, 1983); Krueckeberg, ed., *Introduction to Planning History in the United States* (New Brunswick, N.J.: Center for Urban Policy Research, 1983); Laurence C. Gerckens,

"Historical Development of American City Planning," in *The Practice of Local Government Planning*, ed. Frank S. So (Washington, D.C.: International City Management Association, 1979); Eugene L. Birch, "Advancing the Art and Science of Planning: Planners and Their Organizations 1909-1980," *Journal of the American Planning Association* 46 January 1, 1980: 22-49; Peter Marcuse, "Housing in Early City Planning," *Journal of Urban History* 6, no. 2, (February 1980): 153-76; David A. Johnson and Daniel Schaffer, eds., "Symposium: Learning from the Past—The History of Planning," *Journal of the American Planning Association* 51, no. 2 (Spring 1985); M. Christine Boyer, *Dreaming the Rational City* (Cambridge, Mass.: MIT Press, 1983); Richard E. Foglesong, *Planning the Capitalist City* (Princeton, N.J.: Princeton University Press, 1986); Weiss, *Rise of Community Builders*, ch. 3.

11. The phrase "municipal assistance" is a quote from J. C. Nichols, "Financial Effect of Good Planning in Land Subdivision," *Proceedings of the Eighth National Conference on City Planning* (New York: Douglas C. McMurtrie, 1916), 100.

12. Ernest M. Fischer, "Speculation in Suburban Lands," and Herbert D. Simpson, "Real Estate Speculation and the Depression," *American Economic Review* 23, no. 1, Supplement (March 1933): 152-62, 163-71, respectively; Charles D. Clark, "Penalties of Excess Subdividing," *City Planning* 10, no. 2 (April 1934): 51-61; Philip H. Cornick, *Premature Subdividing and Its Consequences* (New York: Institute of Public Administration, 1938).

13. Harold W. Lautner, *Subdivision Regulations* (Chicago: Public Administration Service, 1941); Baker, *Subdivision Principles*; Hubbard and Hubbard, *Our Cities To-Day and To-Morrow*, ch. 10; Gries and Ford, *Planning for Residential Districts*, ch. 2 (report of the Committee on Subdivision Layout); "Subdivision Control," *Annals of Real Estate Practice*, Vol. 3, Home Building and Subdividing (Chicago: National Association of Real Estate Boards, 1927); "Subdivision Control," *Planning Problems of Town, City, and Region* (Philadelphia: William F. Fell Co., 1927); Weiss, *Rise of Community Builders*, chs. 3 and 5.

14. Herbert U. Nelson, "How Good Is Zoning?" *Headlines* 14, no. 37 (September 15, 1947): 1. The standard interpretation of zoning fits Herbert U. Nelson's statement. See Seymour I. Toll, *Zoned American* (New York: Grossman, 1969); John Delafons, *Land-Use Controls in the United States* (Cambridge, Mass.: MIT Press, 1969); Richard F. Babcock, *The Zoning Game* (Madison: University of Wisconsin Press, 1966); Constance Perin, *Everything in Its Place* (Princeton, N.J.: Princeton University Press, 1977), 3, no. 1 (1986): 7-25.

15. Nichols, "Financial Effect," 101.

16. Gordon Whitnall, "Supply and Demand in Business Zoning," *The Community Builder* 1, no. 3 (February 1928); George H. Coffin, Jr., *Zoning and Its Relation to Property Values* (Los Angeles: California Real Estate Association, 1936); Harland Bartholomew, *Urban Land Uses* (Cambridge, Mass.: Harvard University Press, 1932); W. L. Pollard, ed., *Zoning in the United States*, *Annals of the American Academy of Political and Social Science* 155, II (May 1931); *Proceedings of the National Zoning Conference*, Chicago, December 12-14, 1937 (Washington, D.C.: U.S. National Resources Committee, 1938); Barbara J. Flint, "Zoning and Residential Segregation: A Social and Physical History, 1910-1940" (Ph.D. diss., University of Chicago, 1977); Weiss, *Rise of Community Builders*, ch. 4.

17. The best account of the origins of FHA is in Williams Lindus Cody Wheaton, "The Evolution of Federal Housing Programs" (Ph.D. diss., University of Chicago, 1953). For other accounts, see Mark I. Gelfand, *A Nation of Cities: The Federal Government and Urban America, 1933-1965* (New York: Oxford University Press, 1975); Miles L. Colean, *A Backward Glance: The Growth of Government Housing Policy in the United States, 1934-1975* (Washington, D.C.: Mortgage Bankers Association of America, 1975); Nathaniel S. Keith, *Politics and the Housing Crisis Since 1930* (New York: Universe Books, 1973); Mariner S. Eccles, *Beckoning Frontiers: Public and Personal Recollections* (New York: Alfred A. Knopf, 1951); Federal Housing Administration, *The FHA Story in Summary, 1934-1959* (Washington, D.C.: Government Printing Office, 1959); Gertrude S. Fish, "Housing Policy During the Great Depression," in *The Story of Housing* ed. Gertrude Sipperry Fish (New York: Macmillan, 1979); Jackson, *Crabgrass Frontier*, ch. 11.

18. See the following FHA publications: Successive Annual Reports (1934-); Operative Builders, Circular No. 4, December 15, 1934; Subdivision Development, Circular No. 5, January 10, 1935; *Planning Neighborhoods for Small Houses*, Technical Bulletin No. 5, July 1, 1936; *Underwriting Manual*, 1938; *Planning Profitable Neighborhoods*, Technical Bulletin No. 7, 1938; *Proceedings of the Relators' Housing Conference*, 1938; *Successful Subdivisions*, Land Planning Bulletin No. 1, 1940; *FHA Homes in Metropolitan Districts*, 1942. See also Weiss, *Rise of Community Builders*, ch. 6.

19. Joseph Laronge, "The Subdivider of Today and Tomorrow," *Journal of Land and Public Utility Economics* 18 no. 4 (November 1942): 423-30.

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