

**United States Department of the Interior
National Park Service**

National Register of Historic Places Multiple Property Documentation Form

This form is used for documenting property groups relating to one or several historic contexts. See instructions in National Register Bulletin *How to Complete the Multiple Property Documentation Form* (formerly 16B). Complete each item by entering the requested information.

X New Submission _____ Amended Submission

A. Name of Multiple Property Listing

Residential Planning and Development in Indiana, 1940-1973

B. Associated Historic Contexts

(Name each associated historic context, identifying theme, geographical area, and chronological period for each.)

Growth, Planning, and Evolution of the Residential Landscape, 1940-1973
Architecture, Housing, and the Consumer, 1940-1973

C. Form Prepared by:

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date: September 2017

D. Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this documentation form meets the National Register documentation standards and sets forth requirements for the listing of related properties consistent with the National Register criteria. This submission meets the procedural and professional requirements set forth in 36 CFR 60 and the Secretary of the Interior's Standards and Guidelines for Archeology and Historic Preservation.

Signature of certifying official

ASSISTANT DIRECTOR,
PRESERVATION SERVICES

Title

1-18-2018

Date

INDIANA DNR - DHPA

State or Federal Agency or Tribal government

I hereby certify that this multiple property documentation form has been approved by the National Register as a basis for evaluating related properties for listing in the National Register.

Signature of the Keeper

Date of Action

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Residential Planning and Development in Indiana, 1940-1973
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Indiana
State

Table of Contents for Written Narrative

Create a Table of Contents and list the page numbers for each of these sections in the space below.

Provide narrative explanations for each of these sections on continuation sheets. In the header of each section, cite the letter, page number, and name of the multiple property listing. Refer to *How to Complete the Multiple Property Documentation Form* for additional guidance.

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Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 250 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, PO Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Project (1024-0018), Washington, DC 20503.

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E. STATEMENT OF HISTORIC CONTEXTS

1. SUMMARY STATEMENT

The story of Indiana's mid-twentieth century housing (1940-1973) is a key part of the state's history, evolving from federal, state, and local policies and economic and cultural shifts that prompted the establishment of new communities and the evolution of new architectural styles, housing types, and suburban patterns. The built environment of Indiana was dramatically transformed through the construction of nearly 900,000 housing units between 1940 and 1976 in municipalities throughout the state, each of which was faced with responding to ever-changing populations. Comprising such a substantial portion of the state's residential building stock, this housing continues to inform the way that Indiana's citizens interact with and define their communities. The influence of the federal government, local municipalities, and a diverse array of building industry professionals can be seen in individual houses and neighborhoods.

The timeframe of the context (1940-1973) provides an appropriate period within which to discuss prominent trends of the era. The date of 1940 marks the transition from the country's strict focus on economic recovery in the aftermath of the Great Depression to a period specifically directed at addressing World War II as an almost singular concern. During this period, American consumers, the construction industry, and federal, state, and local governments grappled with the effects of the war economy and the desperate need to provide home front support—including housing—to the wartime industrial complex that emerged during the period. While private construction was limited during this period because of government restrictions, planning efforts and population shifts of the war era would substantially impact development patterns during the mid-twentieth century, from transportation infrastructure to housing. The housing industry was promptly released from many governmental constraints soon after Victory over Japan Day (V-J Day), September 2, 1945. With the release of restrictions, a renewed homebuilding industry emerged, forever changing the footprint, composition, and character of communities across Indiana and the nation. The growth of the national and Hoosier housing markets were steady and remarkable through 1973. In that year, several dramatic events sharply curtailed housing expansion both nationally and locally. Most notably, a severe recession emerged that lasted until 1975-1976, exacerbated by the Oil Embargo of 1973. The impact of the latter on the housing industry was particularly devastating as rising gas prices stunted the growth of the transportation network and the pervasiveness of the automobile culture upon which suburbanization depended. The resulting sharp decrease in housing starts provides a distinct break, nearly 50 years ago, which serves as a suitable end point for the context.¹

¹ For additional information on the impacts of national and international events of the 1970s on suburbanization, see, for example, Mark Baldassare, *Trouble in Paradise: The Suburban Transformation in America* (New York, NY: Columbia University Press, 1986) and James Howard Kunstler, *Geography of Nowhere: The Rise and Decline of America's Man-Made Landscape* (New York, NY: Simon & Schuster, 1994).

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The intent of this context, *Residential Planning and Development in Indiana, 1940-1973*, is to facilitate assessment of Indiana’s housing during the period for eligibility for listing in the National Register of Historic Places (NRHP) by examining the history, development, and architecture of housing constructed during the period. While the context is by design focused primarily on private single-family residential construction, public housing of the period also is addressed by the study inasmuch as it intersected with efforts to address housing demand. However, public and multi-family housing is not addressed in regard to National Register of Historic Places eligibility. The context covers both individual housing units and collectives (e.g., neighborhoods, subdivisions, and planned developments). The context does not, however, comprehensively address non-residential elements—for example, schools, churches, and commercial nodes—that are often associated with broader development patterns of the period.

It is also important to note that while discussion is drawn from trends evidenced throughout the state, research was necessarily focused on a subset of selected population centers that accounted for a substantial portion (approximately 50 percent) of the state’s residential development during the period (Figure 1). These communities provide an appropriate cross-section of trends from which to draw conclusions regarding residential planning and development in Indiana between 1940 and 1973. The selected population centers also represent the full geography of the state and, not coincidentally, correspond with six of Indiana’s Standard Metropolitan Statistical Areas (SMSAs).² From north to south, the selected population centers include the Calumet region (Lake, Porter and LaPorte counties) to the northwest; Allen County to the northeast; Vigo County to the west; the Indianapolis metropolitan region (Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putnam, Shelby, Vanderburgh, Warrick, and Wabash counties) in the central region; and Falls of the Ohio (Clark, Adams, and Harrison counties) to the south.

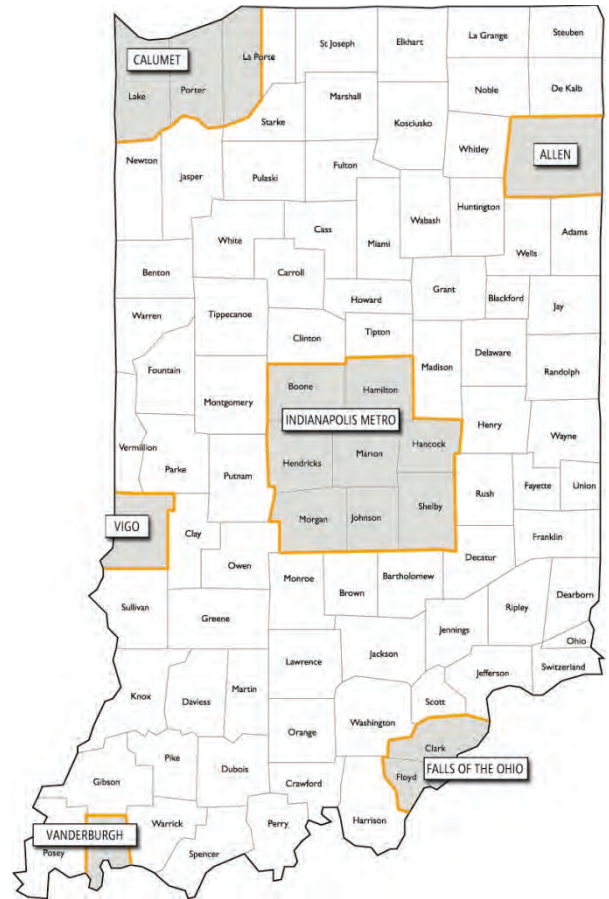


FIGURE 1. MAP OF SELECTED POPULATION CENTERS

² SMSAs can be broadly defined as geographic areas that maintain a “substantial population nucleus” and demonstrate shared economic and social considerations. They are defined by the U.S. Office of Management and Budget for the benefit of federal agencies, including the U.S. Census Bureau. SMSAs were first designated in 1949 and have evolved ever since. According to standards set in 1960, for example, a SMSA was defined as a particular county or contiguous counties with shared economic and social relationships and a city with 50,000 or more persons or two cities with contiguous boundaries and a combined population of at least 50,000 persons. For more information, see U.S. Census Bureau, “Metropolitan and Micropolitan,” *U.S. Census Bureau*, <https://www.census.gov/programs-surveys/metro-micro.html>.

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Morgan, and Shelby counties) dominating central Indiana; Vanderburgh County to the southwest; and the Falls of the Ohio region (Floyd and Clark counties) to the south-southeast.

The following text presents the context for mid-twentieth century housing and residential architecture in Indiana. The Statement of Historic Contexts is divided into a series of subthemes that broadly relate the development and architectural trends associated with residential planning and development in Indiana during the period of study. These narratives describe the major societal, political, economic, cultural, and technological influences that impacted the planning, design, construction, and ownership of housing during the period and help relate how such trends are reflected in the built environment. These influences are discussed within national, state, and local contexts and are framed, in part, to illustrate how Indiana followed or diverged from national patterns. Topics addressed include but are not limited to the following:

- Early twentieth century transitions that impacted population distribution;
- Government financing and guidelines and their influence on housing development;
- Effects of the World War II economy on Indiana;
- Federal, state, and local planning initiatives designed to promote better communities;
- Population shifts within Indiana's borders;
- Changing demographics, personal economies, and the modern middle class;
- Drive for homeownership and patterns of suburbanization;
- Housing discrimination for minority populations;
- Efforts to address low- and moderate-income housing;
- Shifts in the homebuilding industry;
- Prefabrication, standardization, and construction trends;
- Housing styles and types; and
- Community development patterns.

Discussion is arranged more or less chronologically according to a broad set of associated patterns or trends; however, the breadth of the subject matter results in some overlapping chronologies and cross-discussions within certain narratives.

It is important to note that a windshield survey of the six aforementioned population centers was completed in association with development of the context. This survey included identification and preliminary documentation of individual dwellings and collectives. The intent of the windshield survey was to support development of the context through a first-hand understanding of how patterns played out at the local level and to inform the development of associated property types (see Section F). The results of the windshield survey were documented in individual property reports that provide brief architectural descriptions, historical background statements, and representative photographs. The property reports are on file with the Indiana Division of Historic Preservation and Archaeology (DHPA [State Historic Preservation Office (SHPO)]).

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2 GROWTH, PLANNING, AND EVOLUTION OF THE RESIDENTIAL LANDSCAPE, 1940-1973

A. Indiana in Transition, 1900-1940

1. Indiana on the Eve of the Great Depression

The first decades of the twentieth century brought substantial change to Indiana, with the identity of the state's people and communities redefined amidst shifting dynamics, both local and national. Into 1920, the state's population was 97 percent white and remained predominately "Hoosier," with 95 percent being Indiana born. This was the largest proportion of white, native-born persons in the county.³ While demographics remained relatively steady through the first two decades of the twentieth century, on the eve of its centennial in 1916, Indiana was undergoing a rapid transformation from a primarily rural, agrarian society to an urbanized, industrial order. The 1910 census was the first to indicate a decline in rural Hoosier populations, and, by 1920, urban populations exceeded half (50.5 percent) of Indiana's total population. Moreover, while the state's overall population increased by 400,000 persons between 1900 and 1920, the urban population increased by 600,000 persons during the same period, largely a result of in-state migration from rural communities.⁴

While extensive, population growth was uneven. Trends favored a shift northward and toward the city at the expense of the primarily rural southern counties, which would continue for decades to come. Not coincidentally, this shift also followed the availability of natural resources, such as coal in western Indiana, and the expanding network of improved transportation infrastructure. Between 1910 and 1920, 64 of 92 counties lost population. Smaller communities with populations between 2,500 and 25,000 persons typically declined, while medium-sized communities of 25,000 to 100,000 persons remained steady. Those that lost population were disproportionately located in the southern portion of the state, where only Knox, Monroe, and Vanderburgh counties showed gains. Furthermore, of the 19 communities in the state with a population between 10,000 and 25,000 persons, only three—Jeffersonville, New Albany, and Vincennes—were located in the southern half of the state.⁵ All six communities with populations between 25,000 and 50,000 persons—Anderson, East Chicago, Hammond, Kokomo, Muncie, and Richmond—were located along or north of the National Road (modern U.S. 40) corridor, as were four of the five communities with populations between 50,000 and 100,000 persons: Gary,

³ U.S. Department of Commerce, Bureau of the Census, *The Twelfth Census of the United States* (Washington, D.C.: U.S. Government Printing Office [GPO], 1902); U.S. Department of Commerce, Bureau of the Census, *Fourteenth Census of the United States* (Washington, D.C.: GPO, 1923); James H. Madison, *Indiana Through Tradition and Change: A History of the Hoosier State and Its People, 1920-1945* (Indianapolis, Indiana: Indiana Historical Society, 1982), 7.

⁴ U.S. Bureau of the Census, *Twelfth Census of the United States*; U.S. Department of Commerce, Bureau of the Census, *Thirteenth Census of the United States* (Washington, D.C.: GPO, 1912); U.S. Bureau of the Census, *Fourteenth Census of the United States*.

⁵ U.S. Bureau of the Census, *Thirteenth Census of the United States*; U.S. Bureau of the Census, *Fourteenth Census of the United States*.

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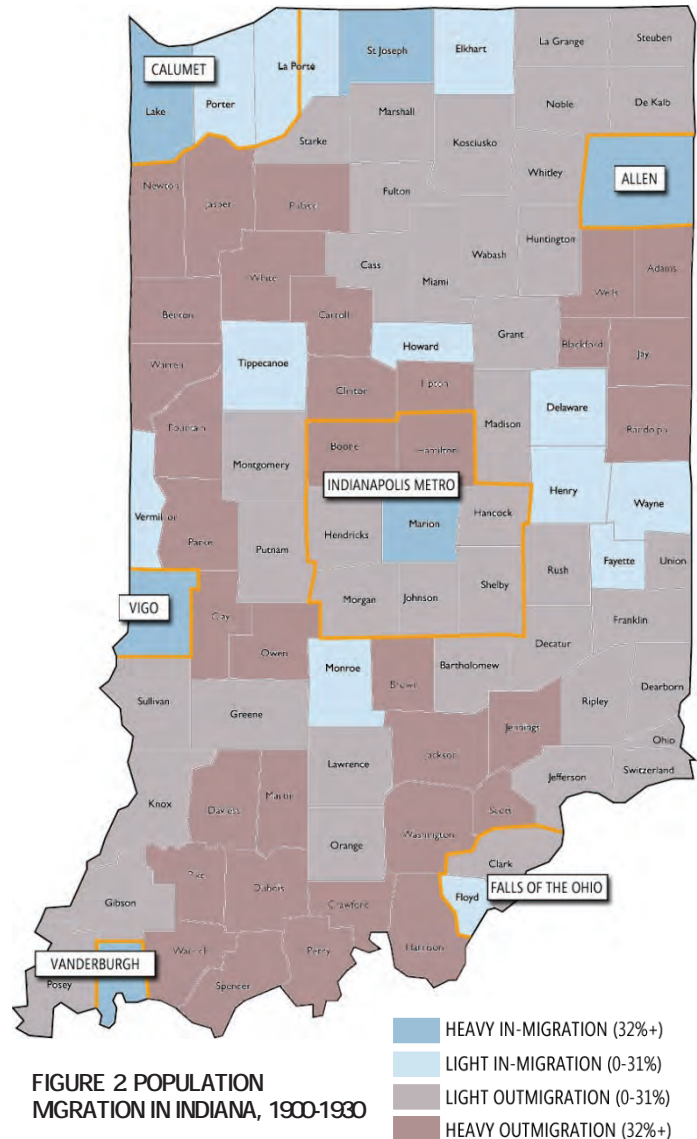
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Fort Wayne, South Bend, and Terre Haute.⁶ Benefitting largely from population growth during the late nineteenth century, Evansville was the only population center in the southern part of the state exceeding 50,000 persons. Only Indianapolis surpassed 100,000 persons (Figure 2).⁷

The evolving rural-urban nexus became the mechanism that defined the approaches through which much of the state’s population addressed changing societal needs and circumstances. This was true whether in the south, where many communities remained isolated; in the west, where fluctuating coal markets dictated the livelihood of communities; in the corn belt of west-central Indiana; in the depleted gas belt of east-central Indiana; or in the industrial capitals of the north that faced swelling populations. While the shared experience of transformation permeated the state, each population subset faced its own challenges in the aftermath of World War I, many of which would influence the direction of communities into the mid-twentieth century. For example, rural communities were preoccupied with surviving the farm depression that came with the collapse of agricultural markets brought on by the withdrawal of federal contracts in the years following World War I, adapting to technological advancements, and addressing the outmigration of young populations.⁸ At the same



⁶ While individual interpretations vary, the National Road (U.S. 40) has historically been broadly perceived as a cultural divide that distinguishes “northern Indiana” from “southern Indiana,” with the two subregions characterized by different geographies, traditions, and socioeconomic conditions. For additional discussion of this cultural divide and modern interpretations, see Marvin Carmony, *Invisible Landscapes: An Archaeology of Hoosier Life* (Bloomington, IN: Authorhouse, 2010) and Joel Garreau, *The Nine Nations of North America* (New York, NY: Avon, 1981).

⁷ U.S. Bureau of the Census, *Thirteenth Census of the United States*; U.S. Bureau of the Census, *Fourteenth Census of the United States*.

⁸ Only 24 percent of farm populations were considered “young adult,” 20 to 39 years of age, in 1930. U.S. Department of Commerce, Bureau of the Census, *Fifteenth Census of the United States* (Washington, D.C.: GPO, 1933).

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time, urban centers of population such as Indianapolis and industrial suburbs in areas such as Gary, Fort Wayne, Muncie, and South Bend were in the throes of political and social conflict resulting from the in-migration of African-American populations from the South, which many local workers saw as a potential threat to their continued employment in nearby industries.⁹

Each subset of the population undoubtedly faced its own challenges, but there was one universal—Indiana was becoming functionally smaller and more accessible as a result of the growing automobile culture and the resultant improved road network, which facilitated the migration of in-state populations. Automobile registrations lagged in Indiana during the first decade of the twentieth century, but there were more than 330,000 registered vehicles, or one car for every 8.8 persons, by 1920; this compared favorably with the national average of one car for every 11.4 persons. As populations embraced the convenience and flexibility of the automobile, state registrations soared, more than doubling by 1925. By 1930, there were more than 830,000 vehicles on the road, or one car for every 3.7 persons.¹⁰ With automobile ownership on the rise, calls were made throughout the state for an improved road network. Encouraged by farmers who desired better farm roads connecting to nearby towns and rail stations from which their goods could be transported and city drivers who reveled in the pleasure of automobile travel, the Good Roads Movement gained traction. Out of this movement came entities such as the Indiana Good Roads Association, organized in 1910 as a “concrete demonstration of the general sentiment that... the state should take the brunt of the financial and physical burden of making good roads.”¹¹ The connecting of Indiana through an improved transportation network was further bolstered by the 1916 Federal-Aid Road Act, which spurred the establishment of the Indiana State Highway Commission (ISHC) in 1917. Completing a statewide inspection of Indiana roads, the ISHC designated a system of five primary market highways during its first year of operations:

- Road No. 1, South Bend, Indianapolis, and New Albany Route, totaling 265 miles;
- Road No. 2, Dyer, South Bend, and Fort Wayne Route, totaling 78 miles;
- Road No. 3, Terre Haute, Indianapolis, and Richmond Route, totaling 147 miles;
- Road No. 4, Evansville, Seymour, and Lawrenceburg Route, totaling 233 miles; and
- Road No. 5, Vincennes, Washington, and Mitchell Route, totaling 72 miles.¹²

⁹ While certainly not the singular cause, such tensions contributed to the prevalence of segregation in these communities, the legacy of which affected the housing of populations into the mid-twentieth century and beyond. For a general account of the African American experience in communities throughout Indiana during the early twentieth century, see Emma Lou Thornbrough, *Indiana Blacks in the Twentieth Century* (Bloomington, IN: Indiana University Press, 2000).

¹⁰ Federal Highway Administration, “Motor-vehicle Registrations, by State, 1900-1995,” *Highway Statistics Summary to 1995*, <https://www.fhwa.dot.gov/ohim/summary95/>; Madison, *Indiana Through Tradition and Change*, 182-183.

¹¹ “Movement for Better Roads,” *Alexandria Times-Tribune*, November 4, 1910.

¹² Adapted from M&H Architecture, Inc., “*Indiana Bridges Historic Context Study*,” *Historic Bridges Inventory Summary and Results*, February 2007, <http://www.in.gov/indot/files/INBridgesHistoricContextStudy1830s-1965.pdf>.

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While naturally catering to existing industrial centers and business markets, the early designation and improvement of these corridors promoted the continued concentration of populations and development in the state’s major centers—the Calumet region (Lake, Porter, and LaPorte counties), Evansville, the Falls of the Ohio region (New Albany, Clarksville, and Jeffersonville), Fort Wayne, Indianapolis, South Bend, and Terre Haute—and intermediate markets such as Columbus, Kokomo, Richmond, and Vincennes well into the late twentieth century (Figure 3).

2. The Collapsed Housing Market

Indiana’s population growth during the first decades of the twentieth century necessitated the construction of thousands of new housing units, particularly in regional centers. Residential developers responded accordingly, and new developments emerged throughout the state in the establishment of post-World War I generation suburbs on the fringes of established communities. Into the 1920s, residential construction exploded, accounting for more than 40 percent of all buildings in the state.¹³ Pervasive development characterized communities like Indianapolis, where more than \$10 million was expended on residential construction in both 1924 and 1925, representing enough housing to shelter more than 7,000 families.¹⁴ Yet, even this degree of construction was not sufficient to meet the need of rapidly expanding populations. Business analysts with the F.W. Dodge Corporation, a firm specializing in data analysis of construction trends, showed that the “demand for homes as of yet [had] not been satisfied” and proclaimed that “coming operations of that character [housing] will continue to lead the construction activities” of



FIGURE 3 1917 PRIMARY MARKET HIGHWAYS

The five market routes established by the ISHC in 1917 were critical in connecting principal population centers during the early twentieth century.

¹³ “New Work Improves,” *The Indianapolis Star*, November 18, 1924.

¹⁴ “Building Marks Growth of City,” *The Indianapolis News*, December 31, 1925.

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Indiana.¹⁵ The persistent need for housing was documented throughout the state, with developers working diligently to meet demand as quickly as possible. Explaining the record levels of residential construction in Terre Haute, for example, one observer noted that increased building activity “at a time when there usually comes a seasonable lull, is explained as being due to an acute shortage of homes. In some quarters, it is estimated that from 400 to 800 families are awaiting construction of homes before moving to this city.”¹⁶

In 1926, homebuilding industry leaders claimed that “any housing shortage that exists [nationally] in the larger centers of population is rapidly being obliterated.”¹⁷ However, this was not the case in Indiana. As noted by A.E. Dickson, president of the Indiana Limestone Company, there was a continued need for new homes to meet lingering deficiencies in municipalities across the state and a “persistent demand for larger and more modern structures.”¹⁸ This demand continued to be met by community builders that had emerged during the early twentieth century, outfitting the fringes of Indiana’s cities with large, ready-made subdivisions complete with housing, infrastructure, and, in many cases, amenities such as green space. Underlying the continued wave of construction, though, were the turbulent currents of a housing market that had for more than a decade rushed to accommodate growing populations but at the expense of doing so through problematic practices. Specifically, much housing had been achieved through speculative, inconsistent development and an institutionally-immature lending market that provided easily-accessible mortgages, leading to a statewide and national mortgage debt that had grown at an unusually rapid pace. Moreover, the existing mortgage financing structure came with a catch—loans were typically high-interest and short-term. They were often structured with a maximum value equal to no more than 50 percent of a property’s value, maturities of three to five years, and as partially-amortized balloon loans that left a high balance at the end of the mortgage’s life. With many buyers unable to afford the balance, mortgages were typically refinanced at least once, and second mortgages became common.¹⁹

¹⁵ “New Work Improves,” *The Indianapolis Star*, November 18, 1924.

¹⁶ “Building Marks Growth of City,” *The Indianapolis News*, December 31, 1925.

¹⁷ “Continued Activity in Building is Seen,” *The Indianapolis News*, April 10, 1926.

¹⁸ “Record Building Year Predicted,” *The Indianapolis Star*, January 1, 1928.

¹⁹ Milton Semer, Julian H. Zimmerman, Ashley Foord, and John M. Frantz, “Evolution of Federal Legislative Policy in Housing: Housing Credits,” in *Federal Housing Programs: Past and Present*, ed. J. Paul Mitchell (New Brunswick, NJ: Rutgers Center for Urban Policy and Research, 1985), 69-106; Kenneth T. Jackson, “Federal Subsidy and the Suburban Dream: The First Quarter-Century of Government Intervention in the Housing Market” in *Records of the Columbia Historical Society* 50 (1980): 421-451; Eugene N. White, “Lessons from the Great American Real Estate Boom and Bust of the 1920s,” in *Housing and Mortgage Markets in Historical Perspective*, eds. Eugene N. White, Kenneth Snowden, and Price Fishback, (Chicago, IL: University of Chicago Press, 2014), 115-121; J.E. Morton, *Urban Mortgage Lending: Comparative Markets and Experience* (Princeton, NJ: Princeton University Press, 1956), 21-22; Brian J. McCabe, *No Place Like Home: Wealth, Community and the Politics of Homeownership* (New York, NY: Oxford University Press, 2016), 46-47.

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The result of these problematic practices was that by the end of the 1920s, the record pace of residential construction was abruptly curtailed as market instability grew. In the months preceding the stock market crash of October 1929, housing construction in Indiana was noted as having “fallen off considerably.”²⁰ For example, the monetary value and number of permits in Evansville and South Bend remained “relatively even,” but Fort Wayne totals dropped precipitously from the high levels of 1926 and 1927 and “other important cities, including Indianapolis,” were “far below the five-month [January-May] totals of the last three or four years.”²¹ By July 1929, building permits in Indiana were down nine percent from the prior year, reflecting the trend of declining residential construction since the fall of 1928. The decrease was attributed primarily to “unusual activity in the two years preceding the decline and the high cost of loans.”²² Compared to 1928 yearly totals, residential construction in Indiana in 1929 represented a 25.2 percent drop in value and a 20 percent decrease in constructed square footage. Moreover, as conveyed in statistics of the F.W. Dodge Corporation and reported by *The Indianapolis Star*, “building permits in seven leading cities of the state, reflecting the residential situation more acutely,” dropped 24 percent.²³

Already faltering by the end of the decade, local housing markets were crippled in the aftermath of the stock market crash, which precipitated the onset of the Great Depression. Mortgage debt soared during the 1920s, particularly in rural settings. Farm mortgage debt in Indiana hovered around \$105 million (or 24 percent of the value of all mortgaged farms) during the early 1920s, but grew to \$277 million in 1927 and \$323 million in 1932, representing 40.25 percent of the value of all farms.²⁴ With financing companies struggling to survive even in the years prior to the economic crash, many chose to call in their mortgage debts; however, many such debts remained unpaid since many property owners lacked the finances to meet their obligations. Unpaid debts led to skyrocketing foreclosure levels.²⁵ Between 1918 and 1930, mortgage foreclosures in Indiana increased by nearly 400 percent, from 1,159 foreclosures to 4,349 foreclosures. Increases were particularly substantial during the

²⁰ “Indiana Business Indexes Disclose Favorable Gains,” *The Indianapolis Star*, June 16, 1929.

²¹ Ibid.

²² “Building Slows Up During Week,” *The Indianapolis Star*, July 7, 1929; “Wheat Advance Features Weak on Farm Relief,” *The Indianapolis Star*, July 21, 1929.

²³ Edwin J. Kunst, “Business Trends Show Progress,” *The Indianapolis Star*, December 31, 1929.

²⁴ “Indiana’s Mortgage Debt,” *The Indianapolis News*, May 2, 1922; “Farm Mortgage Debt Increasing,” *The Indianapolis Star*, October 5, 1933; “Over 40 Percent Indiana Farm Land Has Mortgage Debit,” *The Richmond Item*, January 27, 1932; “Indiana Mortgages Greatly Increased During Past Year,” *The Richmond Item*, October 7, 1933.

²⁵ For a national perspective on the effect of rising mortgage debt, see, for example, Joseph B. Mason, *History of Housing in the U.S., 1930-1980* (Houston, TX: Gulf Publishing Company, 1982); Richard K. Green and Susan M. Watcher, “The American Mortgage in Historical and International Context,” *Journal of Economic Perspectives* 19, no. 4 (Fall 2005): 93-114; Mason C. Doan, *American Housing Production, 1880-2000: A Concise History* (Lanham, MD: University Press of America, 1997), 34-35; Morton, *Urban Mortgage Lending*, 14-34.

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late 1920s, with 1,921 of the 3,190 new foreclosures (60.2 percent) occurring between 1927 and 1930.²⁶ In Fort Wayne, for example, foreclosures increased from an annual average of 70 properties in the 1920s to 612 properties in 1932.²⁷ Sheriff sales—court-ordered auctions of delinquent property through which a lender recovers a portion of losses on a defaulted mortgage—also increased in Indiana during this period of high foreclosure rates, from 1,067 sales in 1918 to 3,876 sales in 1930.²⁸

Exacerbating problems, the statewide residential construction industry remained throttled by a “lack of adequate financing,” according to J. Harry Mills, president of the Indianapolis Home Builders’ Association. Combined with skyrocketing foreclosures, industry failures prompted Indiana’s legislative leaders to engage efforts to minimize the damage.²⁹ Senator George Sands of South Bend took the initial lead, introducing a housing bill to provide a moratorium on foreclosures: “In many instances, people have lost their life savings accumulated over a period of ten to fifteen years, and if they have not lost the property yet, their morale has not been improved by the ever present threat of foreclosures.”³⁰ Yet, while efforts to ease the housing crisis were backed by Governor Paul V. McNutt (1933-1937), who encouraged the state’s lawyers and courts to provide relief, substantial assistance would not be available until the federal government intervened.

3. The Housing Crisis and Government Initiatives

Recognizing the precarious situation the housing industry faced in the years following the economic crash, the federal government took on an increased role in both influencing and responding to housing markets in the 1930s. President Herbert Hoover (1929-1933) became the first president to promote homeownership as a distinctly American value to be supported and defended:

This aspiration [homeownership] penetrates the heart of our national well-being. It makes for happier married life, it makes for better children, it makes for confidence and security, it makes for courage to meet the battle of life, it makes for better citizenship. There can be no fear for a democracy or self-government or for liberty or freedom from home owners no matter how humble they may be.³¹

²⁶ “Mortgage Foreclosures Increase 400 Per Cent,” *The Indianapolis Star*, February 22, 1932.

²⁷ Iwan Morgan, “Fort Wayne and the Great Depression: The Early Years, 1929-1933,” *Indiana Magazine of History* 80, no. 2 (1984): 122-145.

²⁸ “Mortgage Foreclosures Increase 400 Per Cent,” *The Indianapolis Star*, February 22, 1932.

²⁹ “Home Builders, Realtors Join In Loan Bank Drive,” *The Indianapolis Star*, August 11, 1932.

³⁰ “Mortgage Foreclosure Moratorium Bill to be Placed Before Legislature,” *The Indianapolis Star*, December 28, 1932.

³¹ Herbert Hoover, “Address,” in *Housing Objectives and Programs*, vol. 11 of *President’s Conference on Home Building and Home Ownership*, eds. John M. Gries and James Ford (Washington, D.C.: President’s Conference on Home Building and Home Ownership, 1932), 1; “Home Buying on Easy Payment Plan Advocated,” *The Richmond Item*, December 3, 1931.

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Hoover's emphasis on homeownership and the resultant need to reform housing markets during a period of industry turmoil resulted in a year-long planning initiative. This program emphasis ultimately led to the Conference on Home Building and Home Ownership in Washington, D.C., in 1931, during which industry professionals—including more than 50 representatives from Indiana—attended workshops addressing the country's ongoing housing crisis (Figure 4).³² The conference also sponsored speakers throughout the country to promote the efforts of the federal government. Such speakers included John Ihlder, chairman of the conference's "types of dwellings" committee and a leading proponent of public housing, who was a featured speaker at the Indiana Federation of Clubs' annual convention in 1931.³³ Following the presidential conference, a standing committee was maintained to continue investigating the recommendations gathered during the event, which were presented at a follow-up conference in 1932, and formalized in a multi-volume report addressing everything from home financing to homemaking.³⁴

Evolving out of the conference was the Federal Home Loan Bank Act of 1932, the first piece of substantial legislation addressing the housing crisis. Intended to provide a stable footing for the floundering housing industry, the act established a system of reserve banks under the newly-established Federal Home Loan Bank Board (FHLB Board), authorized to lend up to \$125 million in low-interest loans to savings and loan companies.³⁵ While the act failed to create any lasting relief for the housing industry, it did influence the direction of financing for millions of mid-twentieth century homes. Specifically, in evaluating policy for the Home



FIGURE 4 HOOVERVILLE AND CURTISVILLE
OUTSIDE INDIANAPOLIS, 1935

Shantytowns emerged during the Depression to house the otherwise homeless. These were commonly referred to as a Hooverville (top) in reference to President Hoover, who most blamed for the Depression. Curtisville (bottom) was named after Vice President Charles Curtis.

Source: *The Indianapolis Star*, May 27, 1935

³² "Hoosiers Attend Home Sessions," *The Indianapolis Star*, December 6, 1931.

³³ "Chairman of Hoover Body to Address I.F.C. Meet," *The Tribune* (Seymour), October 1, 1931.

³⁴ Gries and Ford, eds., *President's Conference on Home Building and Home Ownership*; Adam Rome, *The Bulldozer in the Countryside: Suburban Sprawl and the Rise of American Environmentalism* (New York, NY: Cambridge University Press, 2001), 23-24; David L. Ames and Linda Flint McClelland, *National Register Bulletin: Historic Residential Suburbs, Guidelines for Evaluation and Documentation for the National Register of Historic Places* (Washington, D.C.: National Park Service [NPS], 2002), 29-31.

³⁵ David L. Mason, *From Buildings and Loans to Bail-Outs: A History of the American Savings and Loan Industry, 1831-1995* (New York, NY: Cambridge University Press, 2004), 85-87.

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Owners' Loan Corporation (HOLC), Horace Russell, general counsel for the FHLB Board, met with financing industry leaders to discuss the pitfalls of years past and appropriate directions for the future.³⁶ The outcome of these discussions was the realization that the high-interest, short-term financing structure of previous decades was being cast aside in private industry. In its place was a system of direct reduction or fully-amortized mortgages that resulted in regular monthly payments structured so that by the end of the loan term, the loan was completely paid off.³⁷ Convinced of the solvency of a plan based on fully-amortized mortgages, the FHLB Board mandated their use for all federally-chartered institutions after 1933. In Indiana, the use of direct reduction financing by private building and loan associations grew exponentially in the years following establishment of the HOLC. By 1936, 68.5 percent of all loans issued were direct reduction mortgages, and, by 1940, the number jumped to 85.4 percent of all mortgages.³⁸

This financing structure became the backbone of housing legislation under Hoover's successor, President Franklin D. Roosevelt (1933-1945). Roosevelt's efforts were initially directed at working within Hoover's HOLC, intended as a stopgap measure for mitigating the housing crisis until a permanent course could be established. The HOLC's program based on low-interest, fully-amortized mortgages remained viable temporarily, with the agency indirectly refinancing nearly 500,000 private mortgages in 1933 and 1934.³⁹ In Indiana, the HOLC—with seven districts headquartered in Indianapolis, Hammond, Fort Wayne, South Bend, Richmond, Evansville, and Terre Haute—was particularly successful, with the lowest cost per loan of any state cooperating with the agency. In the first year alone, loans of approximately \$2.9 million were refinanced in Indiana, representing 25,652 homes that had previously faced foreclosure. The result of the HOLC's assistance to local financing institutions was such that between June 1933 and September 1934, the number of banks in Indiana classified as Class B—those subject to deferred payments to depositors and limited to new deposits in cash or government securities—dropped from 110 to 28 such institutions, and 135 entities were upgraded from Class B to Class A—

³⁶ The HOLC was established as an entity under the FHLB Board that, among other things, bought up defaulted loans and refinanced them on more favorable terms and transitioned savings and loan associations to federally-chartered institutions.

³⁷ It is important to note that certain savings and loan associations had been utilizing fully-amortized loans—typically with an amortization period between eight and twelve years—since at least the early twentieth century, but their influence grew tremendously after integration of the direct reduction mortgage into the federal marketplace. Mason, *From Buildings and Loans to Bail-Outs*, 91-93; Susan Hoffman, *Politics and Banking: Ideas, Public Policy, and the Creation of Financial Institutions* (Baltimore, MD: Johns Hopkins University Press, 2001), 156-158; Ames and McClelland, *Historic Residential Suburbs*, 31; Jonathan Rose and Kenneth Snowden, "The New Deal and the Origins of the Modern American Real Estate Loan Contract," http://eml.berkeley.edu/~webfac/cromer/e211_f12/Rose.pdf.

³⁸ Rose and Snowden, "The New Deal and the Origins of the Modern American Real Estate Loan Contract"; Susan M. Hoffmann and Mark K. Cassell, *Mission Expansion in the Federal Home Loan Bank System* (Albany, NY: State University of New York Press, 2010), 53-54.

³⁹ Federal Home Loan Bank Board, *Second Annual Report of the Federal Home Loan Bank Board* (Washington, D.C.: GPO, 1935), 82; Ames and McClelland, *Historic Residential Suburbs*, 31.

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those allowed to function normally without restriction—during the same period.⁴⁰ As such, while the HOLC was widely panned for failing to collect payments from struggling homeowners, the program was considered an initial success in Indiana. The national rate of foreclosure on HOLC-financed mortgages was one out of every five properties, but the rate was much lower in Indiana. By 1936, the end of the HOLC's lending life, more than 48,000 mortgages were closed in Indiana, with only 1,274 foreclosure suits filed.⁴¹

Despite the HOLC's efforts to mitigate foreclosures, the residential construction industry and associated sectors of the housing market remained in crisis. Only minimal construction was underway throughout the country. While approximately 850,000 to 930,000 houses had been constructed nationally each year between 1923 and 1926, totals dropped to 300,000 dwellings in 1930. The slide continued dramatically following establishment of the HOLC, with only 93,000 new houses provided across the country in 1933.⁴² Indiana totals likewise sank. In 1933, building permits issued "in more than thirty of the larger cities in the state...were valued at less than a half million dollars" on the year. By comparison, the year 1928 had produced \$70 million in building permits.⁴³ In Indianapolis, 48 permits were issued for new housing in 1933, virtually nonexistent compared to the 1,818 permits issued during the building boom of 1926. Secondary population centers also struggled. For example, only 14 new dwellings were constructed in Muncie in 1933.⁴⁴ With diminished construction came a natural decline in employment and wages in the building and materials trade industries, resulting in a multi-faceted problem. In population centers like Jeffersonville, Lafayette, and Fort Wayne, "building trades remained at a standstill," according to the *Indiana Business Review*.⁴⁵ In the Calumet region, the "tremendous residential shrinkage in four years [1930-1933]... all but paralyzed the building industry."⁴⁶

Viewing the housing crisis as a complex issue that had multiple implications, the Roosevelt administration began drafting its keystone housing program in summer 1933.⁴⁷ Seeking to build on past successes of the Hoover

⁴⁰ "\$2,903,055.19 is Spent in Indiana Saving Foreclosure on 25,652 Homes," *The Indianapolis Star*, September 9, 1934.

⁴¹ "HOLC Forecloses 1,274 Mortgages," *The Indianapolis Star*, August 23, 1936; Rose and Snowden, "The New Deal and the Origins of the Modern American Real Estate Loan Contract"; U.S. Department of Commerce, Bureau of the Census, *Statistical Abstract of the United States, 1940* (Washington, D.C.: GPO, 1941), 276.

⁴² U.S. Department of Commerce, Bureau of the Census, *Housing Construction Statistics, 1889 to 1964*, vol. 3 (Washington, D.C.: GPO, 1966), 18.

⁴³ "1933 Business Gains Shown by State Data," *The Indianapolis Star*, December 30, 1933.

⁴⁴ "Home-building Industry is Optimistic as Local Housing Starts on Upgrade," *The Indianapolis Star*, August 31, 1939; "Fourteen Dwellings, 62 Garages Built in Muncie During Year," *The Star Press* (Muncie), January 3, 1934.

⁴⁵ "July Reports Show Slower Gains in Indiana Business," *The Indianapolis Star*, August 21, 1933.

⁴⁶ "Figures Show the Slump in Building," *The Hammond Times*, January 5, 1934.

⁴⁷ During development of the NHA, it was noted that more than one-third of the nation's labor force was directly or indirectly associated with the building trades industry and thus affected by the housing crisis. In Indiana, construction was considered to be 74.6 percent under normal in 1933. While nationwide prospects were promising with the announcement of the NHA, Indiana leaders remained uncertain, stating that it was "extremely difficult to indicate the [potential] effects" of

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administration while overcoming the deficiencies of previous programs that relied heavily on private markets, the government's efforts were codified in the National Housing Act (NHA). Passed on June 27, 1934, the NHA dramatically altered the landscape of the housing market, not only restructuring the home financing industry but also directly influencing development patterns and sending a generation of building industry professionals back to work.⁴⁸ Moreover, broadly defined with the intent to "encourage improvement in housing standards and conditions, to provide a system of mutual mortgage insurance, and for other purposes," the NHA fundamentally transformed the concept of homeownership from an asset-driven experience for a minority of established Americans to an achievable, democratic ideal to be experienced by all, regardless of one's stage of life.⁴⁹ The primary mechanism for this transformation was the Federal Housing Administration (FHA), authorized to provide federal insurance for mortgages—as well as short-term home improvement loans—held by private financial institutions. While the federal government took on significant risk through this arrangement, it effectively protected lenders against potential losses from foreclosure. This provided private markets with the confidence needed to once again invest in residential mortgages despite the losses of previous years. In support of the mortgage insurance, borrowers on FHA-insured mortgages paid a premium of one-half percent on top of the standard rate paid to the lender; this premium was paid to the FHA and secured in a reserve fund that indemnified lenders and allowed the agency to be, in part, a self-supporting entity.⁵⁰

Beyond simply insuring lenders, the FHA also transformed the home financing market and construction industry through the standardization of lending requirements that protected the stability of home and neighborhood values.⁵¹ Under the NHA, the Title I program guaranteed home improvement loans on single-family dwellings up to \$2,500 for a 3-year term; improvement loans on multi-family dwellings were guaranteed up to \$10,000 for a

Roosevelt's initiative at the outset. "The President's Housing Proposals," in *Indiana Business Review* (Bloomington, IN: Bureau of Business Research, Indiana University, 1934), 9; "Trade Continues Above 1932 Level," *The Indianapolis Star*, November 21, 1933; "July Reports Show Slower Gains in Indiana Business," *The Indianapolis Star*, August 21, 1933.

⁴⁸ 73rd U.S. Congress, Act of June 27, 1934, Public Law Number 479, 48 STAT 1426; U.S. Federal Housing Administration, *The FHA Story in Summary, 1934-1959* (Washington, D.C.: Federal Housing Administration, 1959); Ames and McClelland, *Historic Residential Suburbs*, 31.

⁴⁹ It is important to note that the concept of homeownership for all did not play out as neatly as many proclaimed it would. Restrictive policies and ingrained social constructs of race and gender roles severely limited the ability of minority and female populations to achieve homeownership. "All" came to represent the American white male. For additional discussion of restrictive housing provisions, see "2.F.2. Legacies of Housing Discrimination"). 73rd U.S. Congress, Act of June 27, 1934, Public Law Number 479, 48 STAT 1426; Marc A. Weiss, *The Rise of the Community Builders: The American Real Estate Industry and Urban Land Planning* (Washington, D.C.: Beard Books, 2002), 144-146.

⁵⁰ *Ibid.*, 145; Mason, *From Buildings and Loans to Bail-outs*, 116; Barry Checkoway, "Large Builders, Federal Housing Programmes, and Postwar Suburbanization," *International Journal of Urban and Regional Research* 4 (March 1980): 21-45; Semer, et al., "Evolution of Federal Legislative Policy in Housing: Housing Credits," 69-106.

⁵¹ Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York, NY: Oxford University Press, 1985), 203.

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7-year term. Under the Title II program (specifically Section 203), the FHA insured mortgages on home purchases for up to 80 percent of the property value, with a maximum loan of \$16,000.⁵² Founded on the fully-amortized mortgages that were introduced into the federal system under the HOLC, FHA loans required a 20 percent down payment and regular monthly installments, amortized over a 20-year period; in 1938, Title II was amended to allow the FHA to insure loans with a lower down payment and an amortization period of 25 years. The amendment also relaxed credit rating evaluations and authorized the FHA to establish the Federal National Mortgage Association (Fannie Mae). The FHA's "small-house" program, providing insurance on moderately-priced single-family residences up to \$5,400 at 90 percent of a property's value, also was established as part of the amendment, although this program was restricted to purchases on new homes.⁵³

Full amortization under the FHA made homeownership exponentially more affordable, opening the prospect of home buying to a generation of young Americans who no longer needed to save for decades to purchase a home. Notably, the FHA also provided production advances, either through firm or conditional commitments, to developers who needed debt financing to construct large numbers of homes. Firm commitments were typically limited to instances where temporary construction financing was needed to proceed with initial development plans, but stipulations attached to the commitments meant that the "FHA must be convinced that you [the builder] have the ability not only to complete the construction but also to market the houses. This implies that your houses will be readily salable and that a market demand exists for your type and price of houses."⁵⁴ Conditional commitments could be obtained by merchant builders and their lenders if a development conformed to FHA standards and houses were intended to be sold to individuals who qualified for FHA mortgages; the conditional commitment meant that mortgages in the development would be insured when presented by qualified homebuyers.⁵⁵ These provisions made it infinitely more profitable for a builder to fully develop a subdivision instead of simply subdividing the lots and offering them for sale.⁵⁶ A final incentive,

⁵² U.S. Congress, *Housing in America: Its Present Status and Future Implications, A Factual Analysis of Testimony and States* (Washington, D.C.: GPO, 1948), 64-65.

⁵³ Fannie Mae was originally established to provide local banks with monies to finance home mortgages so as to increase the availability of housing. It essentially established a secondary market where government-backed mortgages could be sold, encouraging local financiers to issue more loans under the FHA. Fannie Mae later was converted to a private corporation. For more information on the evolution of Fannie Mae, see, for example, James R. Hagerty, *The Fateful History of Fannie Mae: New Deal Birth to Mortgage Crisis Fall* (Charleston, SC: Arcadia Publishing, 2012); Mason, *From Buildings and Loans to Bail-outs*, 116; White, et al., eds., *Housing and Mortgage Markets in Historical Perspective*, 20 and 51; Jackson, *Crabgrass Frontier*, 216; Ames and McClelland, *Historic Residential Suburbs*, 61-62.

⁵⁴ Neal Macgiehan, *Construction Financing for Home Builders* (Washington, D.C. Housing and Home Financing Agency, 1953), 8; "FHA Broadens Building Plans," *The Indianapolis Star*, November 18, 1945.

⁵⁵ "FHA Will Help to Erect Low Priced Houses," *The Hammond Times*, June 17, 1936.

⁵⁶ Gwendolyn Wright, *Building the Dream: A Social History of Housing in America* (Cambridge, MA: MIT Press, 1981), 248; Mason, *History of Housing in the U.S., 1930-1980*, 13-15; Barry Checkoway, "Large Builders, Federal Housing Programmes, and Postwar Suburbanization," 21-45; Jackson, *Crabgrass Frontier*, 238.

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Section 207, provided for insured mortgages on rental housing for low-income persons that was developed and managed by federal or state agencies or certain types of corporations.⁵⁷

With the FHA's program enacted, the home industry began its climb back to normalcy. In 1935, the first full year of the FHA's operation, the agency provided insurance on approximately \$319 million in loans and mortgages. This included \$223 million in Title I (home improvement) loans and \$170 million on mortgages—including \$60 million on new construction—under Title II, Section 203. In 1937, national home starts jumped to 332,000 units, including 285,000 non-farm dwellings. This more than tripled 1933 levels and reflected a three-year FHA investment of more than \$1 billion on 260,495 mortgages under Title II; an additional \$560 million was provided in Title I loans on 1.4 million properties.⁵⁸ In the first years of the program, most mortgages were for existing construction; in 1936, existing homes represented 60 percent of all FHA mortgages. As the FHA and its processes matured, more mortgages were used for new construction. By 1940, 80 percent of all FHA mortgages were for new construction. During the same period, FHA-insured mortgages jumped from 5 percent of the total mortgage market to more than 30 percent of all new residential construction nationwide (Figure 5).⁵⁹



FIGURE 5 NATIONAL HOUSING ACT FINANCING DEALER ADVERTISEMENT

Source: *Kokomo Tribune*, November 21, 1934

In Indiana, the announcement of the FHA and its programs in 1934 was met with excitement. Shortly after passage of the NHA, a regional conference was held to discuss the FHA's programs and develop plans to capitalize on the new financing mechanisms.⁶⁰ In August of that year, the Construction League of Indianapolis opened an office solely tasked with providing information about the FHA to contractors, builders, and real estate agents.⁶¹ Spurred by such interest, calls were made throughout the state

⁵⁷ Semer, et al., "Evolution of Federal Legislative Policy in Housing: Housing Credits," 69-106.

⁵⁸ U.S. Federal Housing Administration, *Third Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1937), 28-29; U.S. Federal Housing Administration, *Fourth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1938), 8; Leo Grebler, David M. Blank, and Louis Winnick, eds., *Capital Formation in Residential Real Estate: Trends and Prospects* (Princeton, NJ: Princeton University Press, 1956), 332-333.

⁵⁹ Grebler, et al., *Capital Formation in Residential Real Estate*, 239-241.

⁶⁰ "FHA Director Here on Dec. 10," *The Star Press* (Muncie), December 2, 1934; "Percy Wilson to Attend Housing Session Here," *The Indianapolis Star*, December 14, 1934; "Price Will Attend State FHA Meeting," *Muncie Evening Press*, December 14, 1934.

⁶¹ [Advertisement], *The Indianapolis Star*, August 26, 1934.

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for the return of work, reflected, for example, by proclamations that “more than a thousand construction men” would be busy in short time in the Calumet region.⁶² By the end of July 1935, a year after the FHA’s authorization, 3,339 Title I (home improvement) loans were issued in Indiana at a value of more than \$1.2 million. Nearly 700 mortgages valued at \$5 million were provided in Indiana during the same period under Title II, Section 203 (home purchases). Of this, approximately \$818,000 was attributed to new construction, while the remainder was associated with purchases on existing dwellings.⁶³ In 1936, more than 900 FHA-insured mortgages were issued for new construction in Indiana, complemented by 3,907 mortgages financed on existing homes.⁶⁴ Following the 1938 amendment to the NHA that liberalized mortgage terms, totals shifted significantly in favor of new construction. This was prompted primarily by the 90 percent valuation afforded under the “small-house” program that was limited to new dwellings. In May 1938, the Indianapolis FHA office witnessed record totals, taking in almost \$2 million in a single week; of this, \$1.6 million was for the construction of 319 homes. In total, FHA-insured mortgages valued at more than \$31 million were issued in Indiana by March 1938.⁶⁵ By April 1939, totals increased to \$60.9 million, representing 61,786 FHA-insured loans and mortgages. Of this total, \$45.4 million was for new construction associated with 12,718 mortgages. By the end of 1939, an additional 3,690 applications were made for new housing (Table 1).⁶⁶

TABLE 1. FHA-INSURED LOANS AND MORTGAGES IN INDIANA, 1935-1939⁶⁷

Cumulative through...	1935	1936	1937	1938	1939
Home Improvement Loans	17,342	35,133	38,991	49,068	65,532
Section 203 Mortgages	1,135	4,837	8,167	12,718	18,680

⁶² “Expect 1,000 Men to Get Building Work,” *The Vidette-Messenger* (Valparaiso), August 16, 1934.

⁶³ U.S. Federal Housing Administration, “Housing in Indiana” (unpublished document), August 1935, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

⁶⁴ U.S. Federal Housing Administration, *Second Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1937), 28-29.

⁶⁵ The Indianapolis FHA office was responsible for the entire state except for the Calumet region, which fell under the Chicago regional office. “\$2,000,000 in Requests Smash FHA Records,” *The Indianapolis Star*, May 25, 1938.

⁶⁶ “61,786 FHA Loans in State,” *The Indianapolis Star*, April 18, 1939; “Home Ownership Mounts in State,” *The Indianapolis Star*, December 30, 1939.

⁶⁷ U.S. Federal Housing Administration, *Fourth Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Fifth Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Sixth Annual Report of the Federal Housing Administration*.

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While use of FHA provisions was pervasive throughout Indiana, some communities looked to resolve housing needs in their own way. For example, local leaders in Seymour noted that citizens wished to avoid the “considerable red tape” associated with FHA mortgages and that “local financial institutions are in position to take care of all reasonable demands,” allowing homes to be financed in the competitive market.⁶⁸ In Hammond, where building costs remained high in the Chicago area, Hoess Brothers, local machine shop owners and enterprising homebuilders, established a “basic house” program through which they erected a house up to a certain point—inclusive of a completed shell, interior partitions, and wiring—and then let the buyer complete finishing touches (e.g., plastering and painting). This arrangement lowered purchase prices and provided buyers of limited means a “chance for home ownership which could not be accomplished in any other way.”⁶⁹ The Hoess Brothers model was of particular interest during the period, acquiring nationwide attention because of its success in providing working-class housing outside of the FHA. Acclaim for the building program was such that Frank Hoess was called to Washington, D.C., in 1939, to testify on the structure, financing, and accomplishments of the program before a Senate committee investigating the construction industry (Figure 6).⁷⁰ Another housing option of the period that gained traction was the use of trailers or “trailer homes,” which provided an economical alternative to traditional dwellings. In Angola, for example, “Trailer Town” emerged at Tri-State College in the absence of otherwise affordable dwellings, providing married couples and single males with housing in a community of small trailers.⁷¹

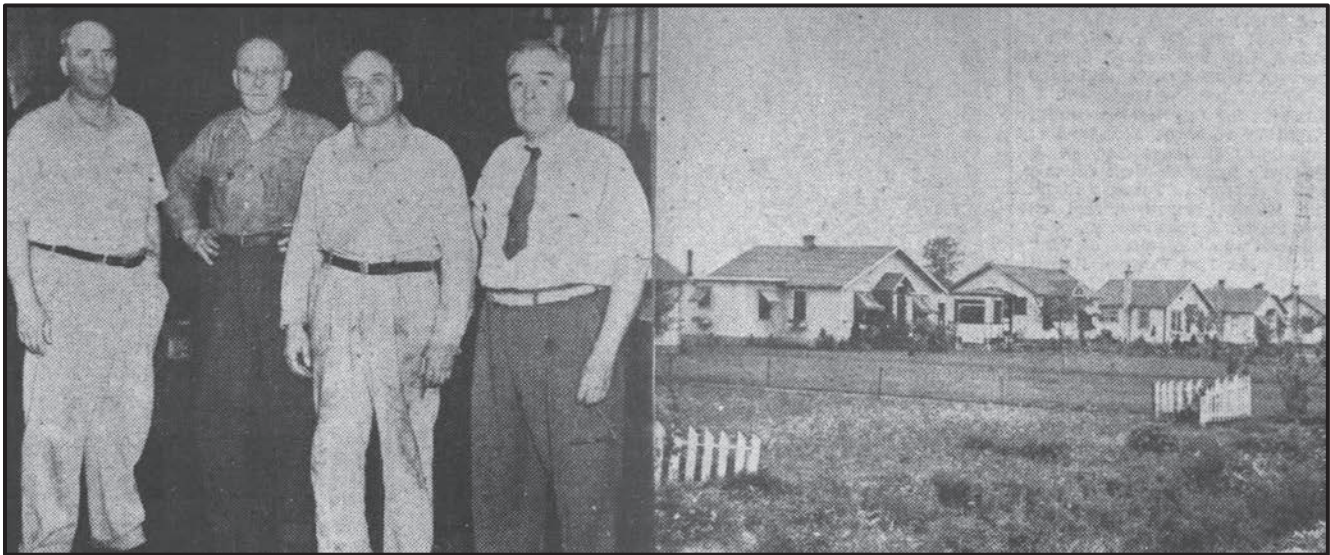


FIGURE 6 HOESS BROTHERS AND THEIR LOW-COST WORKING-CLASS HOUSING

Source: *The Hammond Times*, August 3, 1939

⁶⁸ “Revival Seen in Building in City,” *The Tribune* (Seymour), September 20, 1934.

⁶⁹ Maurice Early, “The Day in Indiana,” *The Indianapolis Star*, December 5, 1939.

⁷⁰ “U.S. Subpoenas Local Builder,” *The Hammond Times*, June 26, 1939.

⁷¹ “Happy Trailer City Adjoins Felicity Street in Angola,” *Angola Herald*, December 1, 1939.

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B. World War II Years in Indiana, 1940-1945

By the late 1930s, Indiana had made substantial progress in recovering from some effects of the Great Depression. Federal relief funding decreased year by year as businesses and industries recaptured a portion of their previous roles, witnessing a return of profit. The value of manufactured products in 1939 was nearly equal to that of 1929, at \$2.2 billion to \$2.5 billion, respectively, and Indiana—part of the industrial heartland between Pittsburgh and Chicago—ranked ninth among the 48 states in the value of manufactured products.⁷² The Calumet region, which developed as the most concentrated steel-producing area in the country in the 1920s, was particularly successful, and drew in substantial population.⁷³ With the return of employment and the Federal Housing Administration's (FHA) programs in full momentum, principal population centers in the state showed a proportionate increase in building trade activities. Residential housing starts approached their pre-Depression totals as increasing numbers of Hoosiers took advantage of government-backed loans and mortgages. Trends were so promising that R. Earl Peters, state director for the FHA, declared that "1940 would find more widespread home construction than ever before in the state."⁷⁴

While trends were promising, a new concern loomed as mounting tensions in Europe led to an active battlefield in 1939. Fearing the worst, countries around the world began building massive defense campaigns to bolster their respective allies. The United States originally pledged to stay out of the conflict, but the government engaged factories to produce munitions, regalia, and equipment for the Allies. Defense efforts accelerated into late 1940 as government leaders became increasingly aware that the country would be forced into action. Plans were put in place to build the country's defenses, which had remained largely stagnant during the previous decade, and the first peacetime military draft was initiated. The primary effects of the war would unfold over a short period of time, but World War II and the immediate readjustment period would have profound, long-term effects on Indiana and its course entering the mid-twentieth century, affecting the lives of every person—even if differently—and influencing the direction of communities for decades to come.

1. Lasting Effects of the War Years in Indiana

By mid-1940, the United States was engaged in the full-scale production of arms and supplies for the Allies, with the War Department calling for the quick stockpile of equipment. Backed by entities such as the War Production Board, War Manpower Commission, and the Office of Price Administration—the latter facilitating the transitioning of industries to wartime production—industrial output rapidly escalated during the 1940s. Through

⁷² Madison, *Indiana Through Tradition and Change*, 205; Hugh M. Ayer, "Hoosier Labor in the Second World War," *Indiana Magazine of History* 59, no. 2 (June 1963): 95-120.

⁷³ U.S. Steel's Gary Works was the largest steel plant in the country, with 16,000 employees. See, for example, Anthony Brook, "Gary, Indiana: Steeltown Extraordinary," *Journal of American Studies* 9, no. 1 (April 1975): 35-53; Daniel Nelson, *Farm and Factory: Workers in the Midwest, 1880-1990* (Bloomington, IN: Indiana University Press, 1995), 108.

⁷⁴ "Home Ownership Mounts in State," *The Indianapolis Star*, December 30, 1939.

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the government's drive for supplies, certain areas of the country became home to large enterprises engaged in military supply production, drawing large numbers of workers and propping up local economies.⁷⁵ Indiana's entry into wartime production was initially limited, however. This was largely a result of Indiana's political ideologies, which promoted a distinct desire to refrain from engaging problems of the world stage; a 1941 Gallup poll indicated that Indiana was the state most opposed to entering the European war, with only 15 percent of the population supporting involvement.⁷⁶ The result was that while war contracts began revving the economies of other states, those of Indiana were comparatively quiet. It was not until the reality of the conflict and the missed opportunities to spur the state's recovery became apparent that efforts were made to better integrate Indiana into the country's wartime industrial complex, with Governor M. Clifford Townsend (1937-1941) engaging Washington, D.C., to direct more contracts to the Hoosier state.⁷⁷

Once active, the wartime military-industrial complex consumed the entirety of Indiana. Existing industrial and population centers—such as Clarksville, Evansville, Fort Wayne, Gary, Hammond, Indianapolis, Jeffersonville, and South Bend—received a disproportionate number of wartime contracts. This further perpetuated the stature of these communities within the state and bolstered population growth in urban-based manufacturing enterprises at the expense of isolated rural counties. By 1944, nearly 85 percent of wartime contracts in Indiana were issued to industries in Allen, Clark, Lake, Marion, St. Joseph, and Vanderburgh counties.⁷⁸ Manufacturing interests were complemented by increases in extractive industries, including, most notably, the coal industry. Production levels in Indiana swelled from approximately 15 million tons of coal in 1939 to more than 28 million tons in 1944, boosting local economies in places like Knox, Vermillion, and Vigo counties and propping up Terre Haute as a regional population center.⁷⁹ A third driver of wartime growth was the expansion of military infrastructure. This included, for example, the rapid development of a portion of Martin County at Crane by the U.S. Navy as an ammunition production and storage depot, establishment of the Jefferson Proving Grounds north of Madison, and increased activity at Fort Benjamin Harrison in Marion County and at the Jeffersonville Quartermaster Depot. By the end of the war, “ten ordnance plants, seven air bases, six storage depots, five training camps, two general hospitals, and the Army's largest proving ground” were located in Indiana.⁸⁰

⁷⁵ See, for example, Paul A. C. Koistinen, *Arsenal of World War II: The Political Economy of American Warfare, 1940-1945* (Lawrence, KS: University Press of Kansas, 2004); Arthur Herman, *Freedom's Forge: How American Business Produced Victory in World War II* (New York, NY: Random House, 2013); and Charles K. Hyde, *Arsenal of Democracy: The American Automobile Industry in World War II* (Detroit, MI: Wayne State University Press, 2013).

⁷⁶ Madison, *Indiana Through Tradition and Change*, 371.

⁷⁷ “Plant Expansion in Indiana Hinted,” *The Indianapolis Star*, January 9, 1941.

⁷⁸ Madison, *Indiana Through Tradition and Change*, 379.

⁷⁹ Ayer, “Hoosier Labor in the Second World War,” 95-120; R.C. Freytag, “The Indiana Coal Industry's Part in World War II,” *Indiana Magazine of History* 41, no. 3 (September 1945): 265-286.

⁸⁰ Lynn W. Turner, “Indiana in World War II—A Progress Report,” *Indiana Magazine of History* 52, no. 1 (March 1956): 1-20.

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The industrial wartime landscape of Indiana included both new facilities and those retooled from consumer production. More than \$1 billion was spent for new factory construction in Indiana during the period, the eighth highest amount of any state.⁸¹ In the Calumet region, production was extensive, supported by industries such as U.S. Steel's Gary Works and Inland Steel's Indiana Harbor Works in East Chicago, Standard Oil Company in Whiting, and Pullman-Standard in Hammond. In LaPorte County, the Kingsbury Ordnance Works opened. To the east, South Bend's Studebaker plant produced trucks, weasels (tracked transports), and aircraft engines, the latter complemented by the nearly 70,000 engines produced by the Allison factory in Indianapolis. The General Motors Guide Lamp plant at Anderson converted for the war, manufacturing submachine guns, and General Tire and Rubber Company in Wabash began producing bombs. Production likewise expanded in southern Indiana, concentrated around regional industrial centers such as Terre Haute, where the Wabash River Ordnance Works opened in Vigo County; Bloomington, where RCA produced time fuses; Evansville, where the Chrysler-Plymouth assembly plant produced ammunition cartridges and the Evansville Shipyard assembled Landing Ship Tanks (LSTs); Jeffersonville, where the Jefferson Boat and Machine Company produced LSTs; and nearby Charlestown, where the E.I. deNemours DuPont Company's Indiana Army Ammunition Plant opened (Figure 7).⁸² In the end, Indiana's wartime record was prodigious, with the state producing more than \$8 billion worth of war materials, three-quarters of which was associated with aircraft components and ordnance. The Army-Navy E Award—admittedly a promotional device but one that was merited to industries on exacting standards—was given to only about three percent of eligible firms nationally; in Indiana, 174 factories received the award.⁸³



FIGURE 7. EVANSVILLE SHIPYARD DURING WORLD WAR II, c. 1942

Source: Willard Library, Evansville, Indiana

⁸¹ U.S. Veterans Administration, *Occupational Outlook Information Series: Indiana (VA Pamphlet 7-2.36)* (Washington, D.C.: U.S. Veterans Administration, 1947), 2.

⁸² See, for example, Ayer, "Hoosier Labor in the Second World War," 95-120; Madison, *Indiana Through Tradition and Change*, 378-382; Patrick J. Furlong, "Arsenal of Democracy: South Bend Factories During World War II," *Indiana Military History Journal* VI (October 1981): 15-21; Turner, "Indiana in World War II—A Progress Report," 1-20; and James Lachlan MacLeod, *Evansville in World War II* (Charleston, SC: History Press, 2015).

⁸³ U.S. Veterans Administration, *Occupational Outlook Information Series: Indiana*, 2.

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In addition to industrial expansion, other tangible effects of the war effort included the solidifying of Indiana's road network. With the rapid wave of industrialization, the build-up of the military complex, and the resultant need to facilitate the movement of people and goods throughout the state—particularly in areas where linkages to Clarksville, Gary, Indianapolis, and other regional markets were increasingly crucial—infrastructure improvements remained a priority. With nonessential highway funding curtailed, emphasis was placed on constructing or improving roads “which are or may be designated as access and strategic routes.”⁸⁴ These programs built upon initiatives introduced for a strategic national defense network in documents such as *Highways for National Defense*, produced by the Bureau of Public Roads in 1940.⁸⁵ In Indiana, priorities translated into an emphasis on the approximately 1,100 miles of state highways. M.R. Weefe, chief engineer for the Indiana State Highway Commission (ISHC), noted that improvements between \$10 and \$15 million were necessary to make Indiana's roads conform to military road requirements of the War Department.⁸⁶

Bolstered by the Defense Highway Act of 1941 and surveys conducted by the ISHC for the War Production Board, federal funds were dispersed for constructing and improving critical roads connecting the state's industries, military installations, and population centers, as well as neighboring Ohio and Michigan.⁸⁷ Such work included, for example, converting State Road (SR) 62 between Jeffersonville and Charlestown into a four-lane road, with more than \$1 million spent in Clark County to support defense needs.⁸⁸ In 1941, more than \$4 million in bids were released for projects in more than 20 counties.⁸⁹ In 1942, the final stretches of U.S. 31, between Kokomo and Peru toward the north and around Columbus near the center of the state, were improved, “connecting munitions-building plants in the northern part of Indiana with like plants in the southern area, with proving grounds along the Ohio river [sic].”⁹⁰ That year, grading and paving of nine projects certified as military access roads was completed, with five in the vicinity of the U.S. Navy complex at Crane and others at the Quartermaster Depot in Jeffersonville and the Norden bomb-site plant at Indianapolis.⁹¹ In 1944, more than \$8

⁸⁴ “Road Construction to be Limited to Military Needs in War Period,” *Kokomo Tribune*, January 29, 1942.

⁸⁵ U.S. Congress, *Defense Highway Act of 1941: Hearings before the Committee on Roads* (Washington, D.C.: GPO, 1941), 176; Mark Rose, *Interstate: Express Highway Politics, 1939-1989* (Knoxville, TN: University of Tennessee Press, 1990), 15-17.

⁸⁶ [Untitled article], *Garrett Clipper*, August 15, 1940.

⁸⁷ “Survey Street and Road Construction Programs for 1943,” *The Argos Reflector*, December 17, 1942; “U.S. 20 is a Military Highway,” *Angola Herald*, November 15, 1940.

⁸⁸ “\$5,000,000 to be Spent on Roads in Seymour District,” *The Tribune* (Seymour), March 27, 1941; “16,000 Autos Counted on Highway 62,” *Charlestown Courier*, February 13, 1941; “Million and Half Dollars Paid for Highway Work,” *Garrett Clipper*, June 6, 1941.

⁸⁹ “State Road 46 Bids Due Today,” *Greensburg Daily News*, March 17, 1941; “Ask Bids on Bridge and Road Projects Costing \$4,000,000,” *The Rushville Republican*, December 1, 1941.

⁹⁰ “Highway No 31, North of City, to be Widened,” *Kokomo Tribune*, March 14, 1941; “New Highway Around Columbus Opens Today,” *The Rushville Republican*, February 27, 1942.

⁹¹ “Commission Seeks Bids on Several Military Highways,” *The Tribune* (Seymour), June 16, 1942.

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million in contracts were issued for highway programs throughout the state, including widening of 324 miles of highways, considered “one of the most extensive programs of its kind in the United States.”⁹² This included much needed projects such as the widening of U.S. 40 between Dunreith and Dublin in Wayne County to a two-lane road, eliminating the last stretch of single-lane road on the route in the state and providing the path forward for conversion to a full four-lane unit between Indianapolis and Richmond following the war.⁹³ The total effect of such a construction program was a much improved road network that, while catering to the wartime complex, influenced the priorities of the state’s highway program in the post-war era (Figure 8).



FIGURE 8 HIGHWAY 62 TRAFFIC IN THE VICINITY OF THE ORDNANCE PLANTS AT CHARLESTOWN, c. 1942

Source: Charlestown-Clark County Public Library, Charlestown, Indiana

The war period also had less tangible but profound impacts on Indiana. These included providing the state’s citizens the opportunity to reestablish personal economies, which would support family needs and physical comfort in coming years. An uptick in industrial employment in September 1940 quickly evolved into consistent gains in 1941 as factories were converted for wartime production. The yearly average of 474,751 persons employed by Indiana’s manufacturers in that year represented a substantial increase over January 1939 totals of the 316,779 industry workers.⁹⁴ Supported by efforts of the Indiana Labor Supply Committee—one of the first manpower stabilization programs in the country—employment totals topped 500,000 persons in 1942; in January 1943, industries surpassed 600,000 workers. Totals remained strong through 1944 before beginning their precipitous decline in 1945. While dropping to nearly 440,000 persons by December 1945, though, industrial employment totals were still above pre-war levels; they would once again climb in the post-war era as manufacturers diversified in a renewed economy, with totals topping 600,000 persons by 1951.⁹⁵

⁹² “Highway Building Over 8 Million,” *The Indianapolis Star*, December 31, 1944.

⁹³ “State Emergency Road Construction Approved by WPB,” *Daily Clintonian* (Clinton), June 28, 1944; “The National Road Improvement,” *Palladium-Item* (Richmond), August 30, 1944.

⁹⁴ Ayer, “Hoosier Labor in the Second World War,” 95-120.

⁹⁵ “Labor Supply Group Starts State Study,” *Kokomo Tribune*, July 27, 1942; Ayer, “Hoosier Labor in the Second World War,” 95-120; U.S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings, States and Areas: 1939-1970* (Washington, D.C.: GPO, 1971), 197.

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Increased employment in manufacturing was clearly representative of substantial growth in wartime production during a critical time, but it also was characterized by underlying shifts in societal dynamics that would further play out during the post-war era. First, the pull of industrial employment in population centers came at a price for the state's agricultural sector. Although World War II created a massive demand for raw farm products that propped up local rural economies and stabilized the state's agricultural acreage, farm populations plummeted between 1940 and 1945. Totals decreased by more than 160,000 persons, or nearly 20 percent, as younger persons and part-time tenants left for wartime opportunities in the state's population centers.⁹⁶ Substantial decreases in farm populations also were attributable to a broader matrix of changes facing agricultural populations during the period. For example, the accelerated use of new technologies—even if stalled by the onset of the war—reduced the burden of many labor-intensive activities, which in turn required fewer and fewer laborers on the farm. In addition, many smaller farms were closed or consolidated into larger landholdings. The number of farms statewide decreased from 185,549 properties in 1940 to 175,970 properties in 1945, foreshadowing trends to come in the 1950s and 1960s.⁹⁷

Second, the war brought a shift in employment expectations for certain subsets of the population. Between the number of persons employed in local industries and the approximately 400,000 Hoosiers serving in the armed forces, the unemployment crisis arising from the Depression was largely solved.⁹⁸ In many instances, industries even cited labor shortages. For example, Evansville was deemed a critical labor shortage area in 1943 due to local industries' inability to keep up with demand. Because of such shortages, barriers were reduced for new population sectors to enter the labor pool. Between 1940 and 1945, the working population of Indiana

⁹⁶ Agricultural acreage dropped from 88.9 percent of the state's total land mass in 1935 to 85.5 percent in 1940; totals increased slightly to 86.4 percent by 1945. Despite decreases in the number of farms and farm population during the period, agricultural production in Indiana increased by 49 percent during the war period, primarily as a result of mechanization and the increased demand for raw foodstuffs. U.S. Department of Commerce, Bureau of the Census, *1935 Census of Agriculture* (Washington, D.C.: GPO, 1936); U.S. Department of Commerce, Bureau of the Census, *1940 Census of Agriculture* (Washington, D.C.: GPO, 1942); U.S. Department of Commerce, Bureau of the Census, *1945 Census of Agriculture* (Washington, D.C.: GPO, 1946).

⁹⁷ U.S. Bureau of the Census, *1940 Census of Agriculture*; U.S. Bureau of the Census, *1945 Census of Agriculture*.

⁹⁸ World War II returned the country and Indiana to full employment, but the war itself did not offer full resolution of the effects of the Great Depression. The massive spending associated with the war effort put the country into greater debt and had the effect of postponing some facets of recovery, much in the way that many of Roosevelt's New Deal programs did. Economic recovery in the aftermath of the Great Depression was the result of a long, complex process that was both benefitted and hindered by federal investment during the New Deal era and the subsequent jolting of local economies through war industries and the propping up of agricultural markets. It was only in the post-war era with the restructuring of American economic orders and the freeing up of consumer spending that the economy could rapidly grow, thus mitigating debts of the war era and eliminating lingering effects of the Depression. See, for example, Michael Bernstein, *The Great Depression: Delayed Recovery and Economic Change in America, 1929-1939* (New York, NY: Cambridge University Press, 1987); Robert Higgs, "Wartime Prosperity? A Reassessment of the U.S. Economy in the 1940s," *Journal of Economic History* 52 (March 1992): 41-60; and Peter Temin, *Lessons from the Great Depression* (Cambridge, MA: MIT Press, 1989).

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FIGURE 9 POWDER HORN NEWSLETTER, 1943

The *Powder Horn* was the newsletter of the Indiana Ordnance Works. This issue from 1943 boasted the efforts of women, noting "the hand that rocks the cradle and wields the broom has now gone 'all out' to work on the powder lines."

Source: Charlestown-Clark County Public Library, Charlestown, Indiana

force, 34 percent of all women in Indiana, and an increase of 37 percent over 1950 totals.¹⁰³ Increasing female employment not only affected family dynamics in the modern era, but also put women at the center of a conflict between marketed expectations of the housewife and capabilities as wage earners in an era dominated by social constructs of the nuclear family (see "2.D.2 Demographic Trends" for additional discussion on the nuclear family in the post-war era).

increased by approximately 400,000 persons, with 60,000 a result of natural population growth and 300,000 drawn from students, retirees, housewives, and other such individuals typically not in the labor force.⁹⁹ Women, in particular, took jobs on the factory line, with the "urgent thought" that they were going to earn their own living.¹⁰⁰ By the end of 1943, more than one-third of Indiana's industrial workforce was female. Trends were evidenced in communities such as Evansville, where 20,000 women (out of 60,000 workers) were employed in 1943, and Charlestown, where it was estimated there was one female worker for every two male workers (Figure 9).¹⁰¹

Deemed "important workers and, incidentally, earning and spending very good wages," women and their resultant propping up of local labor forces throughout the state dramatically altered perceptions of a woman's role in the community. Such was evidenced by *The Indianapolis Star's* proclamation in 1944 that "employers have found that women can and have been willing to adjust themselves to practically any type of labor if given the opportunity."¹⁰² Entry into the workforce in large numbers was sustained in the modern era as more than 16.5 million women contributed to the national workforce in 1950; by 1960, the number increased to 22.5 million women. In Indiana, more than 560,000 females worked outside the home by 1960, representing 34 percent of the total state labor

⁹⁹ U.S. Veterans Administration, *Occupational Outlook Information Series: Indiana*, 4.

¹⁰⁰ Margaret Christie, "Women Behind Defense: Women Show Aptitude for Machinery Tasks in Defense Industry," *The Star Press* (Muncie), October 5, 1941.

¹⁰¹ Indiana Economic Council, *Hoosiers at Work: What They Do-What They Make-What of the Future* (Indianapolis, IN: Indiana Economic Council, 1944); "Women Do Their Part for Defense at Charlestown Ordnance Plant," *The Indianapolis Star*, September 28, 1941.

¹⁰² Margaret Christie, "Women Behind Defense," *The Star Press* (Muncie), September 29, 1941.

¹⁰³ U.S. Department of Labor, *Women Workers in 1960: Geographical Differences* (Washington, D.C.: GPO, 1962), vi and 13.

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2. Housing during the War Years

Into 1940, housing in Indiana continued to build on the advances made during the late 1930s under the stimulus of the FHA, with a “substantial volume” of mortgage insurance applications made to the local office.¹⁰⁴ Trends were sustained into 1941, with state FHA director R. Earl Peters proclaiming at a statewide conference of financiers, contractors, and builders that federally-insured mortgages in Indiana would exceed the record-breaking pace of 1940.¹⁰⁵ With this, a regional FHA office was opened in Gary in July 1941 to support anticipated workloads and “to take care of the large increase” in housing necessitated by the conversion of industries to emerging defense needs in cities such as Elkhart, Gary, Hammond, Michigan City, and South Bend.¹⁰⁶ The FHA’s predictions initially proved true, with private construction providing homes for 3,688 families in the first six months of 1941, representing a 52 percent increase in FHA mortgages over 1940 six-month totals, a 40 percent increase in construction loans, and a 25 percent increase in private construction. In total, 8,700 dwellings were provided in the state’s critical housing areas between July 1940 and July 1941, with nearly 80 percent concentrated in Evansville, Fort Wayne, Gary-Hammond, Indianapolis, and South Bend. Construction was so pervasive into mid-1941 that locals began to fear that some communities were being over built, with housing vacancies cited in communities such as Anderson and Evansville.¹⁰⁷

Yet, as the state’s industrial centers took on increasing numbers of war contracts, pulling in tens of thousands of new employees, it became apparent that such fears were unmerited (Figure 10). Complementing and then supplanting private construction—primarily as a result of material freezes placed on new “non-essential” construction starting in 1941—government-sponsored or -backed housing represented the majority of housing constructed during the war period. Construction was provided for under mechanisms such as the “Navy Speed-up Bill” of June 1940, which allowed the United States Housing Authority (USHA) to provide the War and Navy Departments with either technical assistance or physical construction; the establishment of the Defense Housing Coordinator in July 1940 to coordinate efforts by federal and state housing agencies; and the authorization of the Reconstruction Finance Corporation (RFC) in August 1940 to finance defense housing with loans insured by the FHA.¹⁰⁸ Most significant was the Community Facilities Act (commonly known as the Lanham Act), passed in October 1940, which allowed the Federal Works Agency (FWA) to fund housing construction in areas deemed

¹⁰⁴ “Volume of FHA Loan Applications Continues,” *The Indianapolis Star*, May 28, 1940.

¹⁰⁵ “State Gains Seen in ‘41 FHA Loans,” *The Indianapolis Star*, January 21, 1941.

¹⁰⁶ “FHA Will Open Office in Gary,” *The Indianapolis Star*, June 27, 1941.

¹⁰⁷ “U.S. Ponders New Housing for Indiana,” *The Vidette-Messenger* (Valparaiso), July 30, 1941; “Private Builders Keeping Up With Government Jobs,” *The Vidette-Messenger* (Valparaiso), July 31, 1941.

¹⁰⁸ Doan, *American Housing Production, 1880-2000*, 45-46; Office of Emergency Management, *Homes for Defense: A Statement of Function* (Washington, D.C.: GPO, 1941); Housing Committee, The Twentieth Century Fund, *Housing for Defense: A Review of the Role of Housing in Relation to America’s Defense and a Program for Action* (New York, NY: The Twentieth Century Fund, 1940); Ames and McClelland, *Historic Residential Suburbs*, 31.

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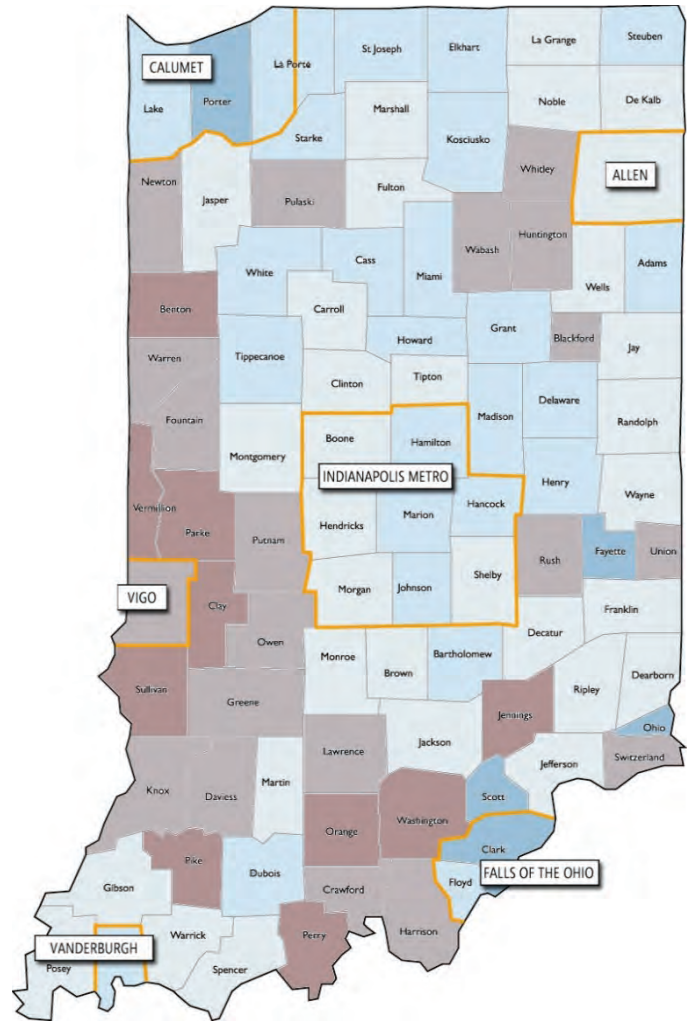
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critical to the war effort and where there was demonstrated deficiency in the private housing market’s ability to meet demand. While the Lanham Act originally was directed at permanent housing, a combination of outcry from private industry and material shortages forced the public market to shift to temporary or “demountable” housing that could be removed following the war.¹⁰⁹

Protest from the private sector also, in part, led to the Title VI amendment to the National Housing Act (NHA), enacted March 1941. Establishing the Section 603 housing program, Title VI authorized the FHA to provide mortgage insurance on private construction in areas classified as “critical defense areas” to the war effort. While initially used only sparingly due to material shortages, Title VI became a mainstay element of the campaign to address war housing needs, particularly with the FHA actively seeking “to stimulate that type of private financed low-cost housing, particularly for rent, which can best meet the housing needs of war workers in the war industry centers.”¹¹⁰ Under the Section 603 program, housing costs were limited to \$4,000 for a single-family dwelling and up to \$10,500 for a four-unit dwelling, with insured mortgages provided for up to 90 percent of a property’s value, as had been the case under the FHA’s “small-home” program of the 1930s. The amendment allowed for mortgages on both owner-occupied and builder-owned (rental) properties.¹¹¹



**FIGURE 10
POPULATION CHANGE IN
INDIANA, 1940-1947**

Source: Adapted from Indiana Economic Council statistics

- 29%-47.5% INCREASE
- 12.5%-28.9% INCREASE
- 2.7%-12.4% INCREASE
- 2.6% INCREASE-8.0% LOSS
- 8.1%-26.0% LOSS

¹⁰⁹ Doan, *American Housing Production, 1880-2000*, 46-52.

¹¹⁰ The material freezes of 1941 essentially halted private construction under conventionally-financed mortgages and FHA Title II mortgages unless a developer could prove such housing met an immediate need in an area near a critical defense area. U.S. Federal Housing Administration, *Ninth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1942), 8 and 20.

¹¹¹ Doan, *American Housing Production, 1880-2000*, 46.

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In Indiana, wartime activities facilitated rapid planning, with 11 communities classified as critical defense areas by July 1941. Yet, initial progress in the state was limited by bureaucratic policies, as were the entirety of federal housing programs throughout the country. Approximately 3,000 dwelling units were approved in Indiana during the program's first year, but no construction was completed.¹¹² Stalled construction left industry workers and military personnel without much-needed housing in places such as Charlestown, Jeffersonville, and New Albany, where support was needed for the ordnance factories; at Madison, where housing was needed for the proving ground; in LaPorte, where housing was needed for the Kingsbury Ordnance Plant; in Fort Wayne, where homes were needed in the vicinity of the new U.S. Army air field; and in South Bend and Mishawaka, where workers were engaged at Studebaker and Bendix. Acute shortages also manifested in Anderson, Evansville, Gary, Hammond, Indianapolis, and Lafayette. Delays also stalled out complementary USHA programs in Fort Wayne, Gary, Hammond, Kokomo, Muncie, New Albany, and Terre Haute that were intended to supply more than 2,000 low-income units for war workers.¹¹³ These problems were devastating to communities throughout the state, including Indianapolis, which was almost "full up" in occupied housing, including leased units and converted buildings; places like Franklin and Edinburg, where rents were skyrocketing in the vicinity of Camp Atterbury; and Terre Haute, where trailer camps popped up on SR 63 near the Vigo and Wabash Ordnance Plants.¹¹⁴ The housing crisis was particularly critical in a community like Charlestown, which "went from a sleepy country town to a madhouse [because of the ordnance plants]. There wasn't a room, there wasn't anything that anybody could stay in. They had tents, they rented out barber chairs to sleep in... There was just no space any place that wasn't utilized."¹¹⁵ With housing options "practically exhausted" and less than 1.5 percent of occupiable housing vacant in nearly all municipalities across the state, housing remained a priority.¹¹⁶

It was not until summer 1942 when large-scale defense housing projects began in earnest.¹¹⁷ By January 1943, 35 defense projects were under construction throughout the state, complemented by privately-financed

¹¹² "Defense Housing Program Okayed," *Muncie Evening Press*, May 28, 1941; "U.S. Ponders New Housing for Indiana," *The Vidette-Messenger* (Valparaiso), July 30, 1941.

¹¹³ USHA programs of this period were complementary to local planning efforts discussed at the first annual conference of the Indiana Council of Housing Authorities, which was held in 1939. "Plan Conference on Housing Here," *The Indianapolis Star*, September 24, 1939; "U.S. Ponders New Housing for Indiana," *The Vidette-Messenger* (Valparaiso), July 30, 1941.

¹¹⁴ "Local War Housing," *The Indianapolis Star*, December 23, 1942; Governor's Housing Commission, "Findings and Recommendations with Respect to Housing Conditions in Indianapolis and Its Environs" (unpublished document), February 16, 1942, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana; Office of Defense Health and Welfare Services, Region VI, "Report on the Terre Haute-Newport Area" (unpublished document), June 3, 1942, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana; "County Rents Frozen by OPA as of March 1," *The Republic* (Columbus), April 29, 1942.

¹¹⁵ Steve Gaither and Kimberly L. Kane, *The World War II Ordnance Department's Government-Owned Contractor-Operated (GOCO) Industrial Facilities: Indiana Army Ammunition Plant Historic Investigation* (Plano, TX: Geo-Marine, Inc., 1995), 86.

¹¹⁶ "County Rents Frozen by OPA as of March 1," *The Republic* (Columbus), April 29, 1942.

¹¹⁷ By the end of February 1943, approximately 655,000 private war housing units were completed or under development

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initiatives now covered under Title VI.¹¹⁸ Projects of the era ranged significantly in their scale, from a handful of properties to thousands of dwellings in a self-contained community; mid-scale developments of a couple hundred units were the most common in Indiana. These included projects such as Diamond Villa in Evansville, a development of approximately 200 demountable housing units for employees of Chrysler, which had converted for ordnance production; and Pleasant Ridge in Charlestown, a development of more than 350 housing units by the Gunnison Housing Corporation and National Homes Corporation of Lafayette (see “3.B.1. The Industry of Housing: Standardization, Mass Production, and Prefabrication” for more information on Gunnison and National Homes) for employees of the nearby ordnance plants.¹¹⁹ Kingsford Heights—essentially a new town—was developed by the War Department in the vicinity of LaPorte to support the Kingsbury Ordnance Plant, but less than 20 percent of the 3,000 demountable units built by the USHA were ever occupied; many were ultimately redistributed throughout the state and region for other projects (Figure 11).¹²⁰ A unique effort of the defense era was the 250-unit Walnut Grove community in South Bend. This development was one of only eight ventures nationwide constructed with funds from the Lanham Act under the government’s Mutual Ownership Defense Housing Program, which provided defense housing that was intended to be eventually owned by a housing cooperative formed by defense workers.¹²¹ In total, war housing would go up in 41 areas throughout the state, with approximately 15,000 defense housing units approved for FHA-backed financing during the course of the war and thousands of additional units provided publicly.¹²² Approximately 8,700 of these were one-to-four-family housing units financed by the FHA under Section 603; FHA mortgages were still active on 7,193 properties as of December 1945 (Table 2).¹²³

nationally, inclusive of all privately-owned housing receiving federal permits, priority ratings, or FHA mortgage insurance since the start of the defense housing program. Added to this were approximately 700,000 public housing units prioritized for war efforts. Hugh R. Pomeroy and Edmond H. Hoben, eds., *Housing Yearbook, 1943* (Chicago, IL: National Association of Housing Officials), 1-9.

¹¹⁸ “‘Protect Mortgage’ Applications Filed,” *The Indianapolis Star*, June 20, 1943.

¹¹⁹ Gaither and Kane, *Indiana Army Ammunition Plant Historic Investigation*, 101.

¹²⁰ Ayer, “Hoosier Labor in the Second World War,” 95-120; Camille Fife, “Pleasant Ridge Historic District,” *National Register of Historic Places Nomination* (Draft), December 27, 2016; “The Kingsbury Ordnance Plant,” *Moment of Indiana History*, <http://indianapublicmedia.org/momentofindianahistory/kingsbury-ordnance-plant/>.

¹²¹ U.S. Department of Labor, Bureau of Labor Statistics, *Cooperative Housing in the United States, 1949 and 1950* (Washington, D.C.: GPO, 1951), 65-67.

¹²² “Seymour, 40 Cities Have FHA Housing,” *The Tribune* (Seymour), September 20, 1945; “War Housing in State Near End, Says Peter,” *The Edinburgh Daily Courier*, July 13, 1945.

¹²³ U.S. Federal Housing Administration, *Twelfth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1946).

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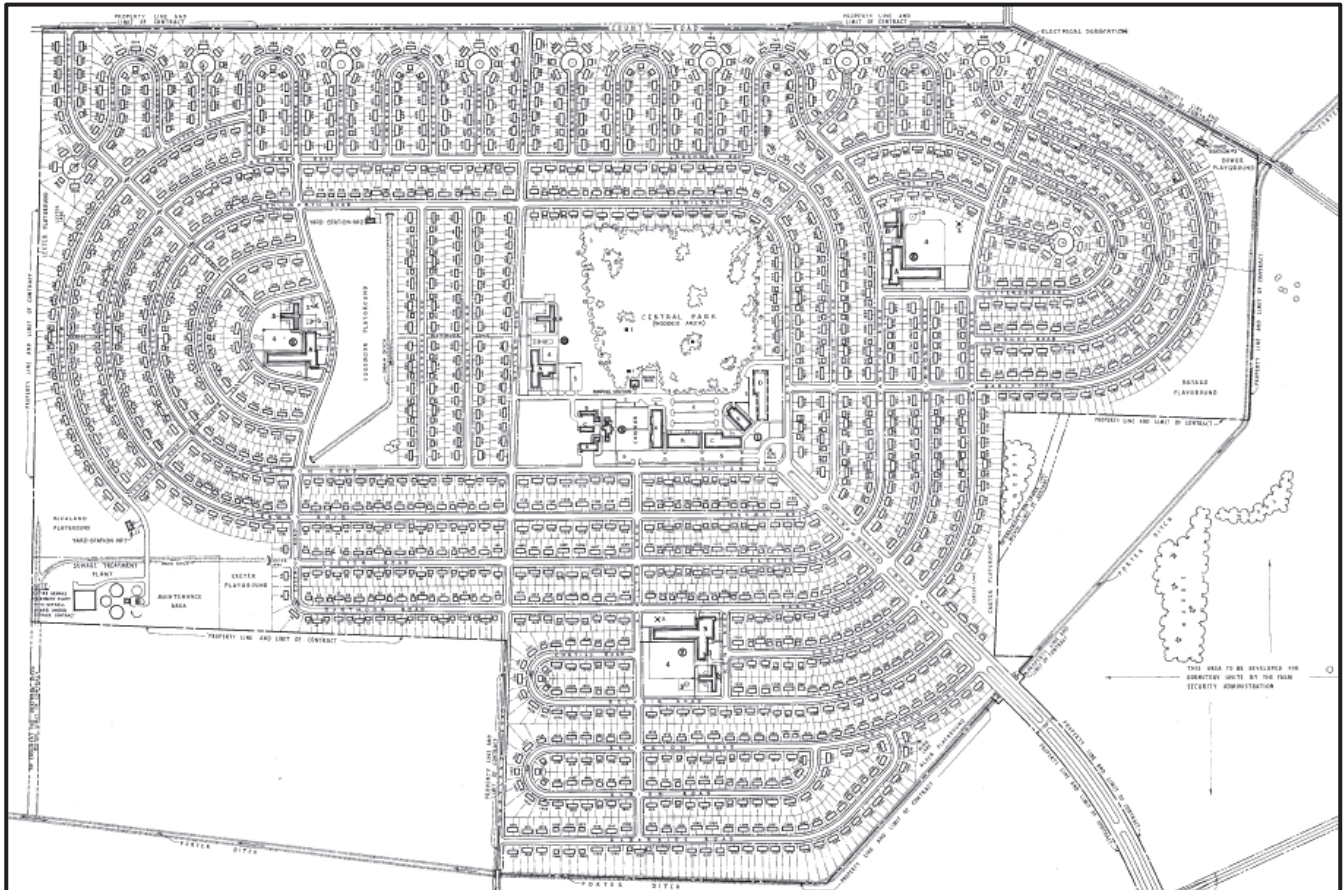


FIGURE 11. PLAT FOR KINGSFORD HEIGHTS, LAPORTE COUNTY

Source: LaPorte County Recorder's Office, LaPorte, Indiana

TABLE 2 FHA-INSURED LOANS AND MORTGAGES IN INDIANA, 1940-1945²⁴

Cumulative through...	1940	1941	1942	1943	1944	1945
Home Improvement Loans	88,263	114,075	131,456	143,580	160,704	185,099
Section 203 Mortgages	26,704	34,709	38,149	39,968	41,918	43,255
Section 603 Defense Homes	--	1,016	5,249	6,162	7,772	8,781

²⁴ U.S. Federal Housing Administration, *Seventh Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Eighth Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Ninth Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Tenth Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Eleventh Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Twelfth Annual Report of the Federal Housing Administration*.

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C. Preparing for the Future: Policy and Planning in the Post-War Era, 1945-1960

Following a half decade during which nearly all non-defense-related residential construction was abandoned, the housing crisis that had emerged during the Great Depression and was yet to be fully resolved once again loomed in the aftermath of World War II. The situation was compounded by the return of thousands of veterans and natural population growth, which necessitated a substantial number of new dwellings. Depression- and New Deal-era reforms had previously established the path for the federal government's role in the housing market, which remained critical in the post-war era. Federal efforts intersected with new initiatives and the maturation of municipal planning activities borne as communities recognized the need to coordinate growth as part of the transition to peacetime. The housing emergency remained at the forefront of discussions related to healthy communities, with substantial questions remaining to be answered following the war: how could sufficient housing be provided in a timely manner; were pre-war financing mechanisms viable in the modern era; and how could communities ensure that new housing was provided in such a manner that it provided a satisfactory, long-term solution. Answers to these questions would come from the federal government, the State of Indiana, and local communities, each of which engaged the topic of housing in its own way, in turn affecting a generation of developers, builders, architects, realtors, planners, and homeowners.

1. Veterans Housing Initiatives

Recognizing that the United States would soon absorb millions of returning veterans, many feared that still fragile job markets would succumb to another depression and that an already overburdened housing industry would be unable to provide for individuals who had served the country and were now poised to return home with optimism.¹²⁵ With the release of growing numbers of servicemen from the military, the "need of veterans" across the country "to find houses for themselves and their families assumed crisis proportions in late 1945."¹²⁶ By 1946, nearly two million families across the country were "doubled up," that is, living in quarters intended for only one family unit.¹²⁷ Concerns were substantial in Indiana. For example, an acute housing shortage plagued the Calumet region, with 55 percent of veterans married and 90 percent of those veterans "having to double up

¹²⁵ The optimism experienced by veterans was, in part, spurred by the military itself and left soldiers-turned-veterans with high hopes for the post-war era and their return home. For example, the U.S. Army Division of Information and Education, established in 1941 as part of the Morale Division, published a series of pamphlets between 1943 and 1945 that promoted the concept of a turmoil-free, stable future with an array of opportunities for the returning veteran. See, for example, Joseph W. Ryan, *Samuel Stouffer and the GI Survey: Sociologists and Soldiers During the Second World War* (Knoxville, TN: University of Tennessee Press, 2013).

¹²⁶ William Remington, "The Veterans Emergency Housing Program," *Law and Contemporary Problems* 12, no. 1 (Winter 1947): 143-172.

¹²⁷ "Kenneth L. Dixon, "In 10 Years Country Must Construct Nearly Half as Many Homes as Are Now in Existence," *Palladium-Item* (Richmond), February 19, 1946.

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in homes in order to provide shelter for their families.”¹²⁸ In Indianapolis, more than 4,400 veteran families were “doubled up,” and, in Columbus, hundreds of families “doubled up” as veterans were unable to find available living space.¹²⁹ In Muncie, the situation was such that the local county veterans’ affairs office asked residents to open up their homes to veterans, build additions to accommodate veterans, and sublet rented apartments to veterans, even if just for Christmas.¹³⁰ The situation was particularly acute for minority veterans. For example, more than 40 percent of all African-American veterans in Indianapolis were “doubled up” or living in rented trailers, rooms, or tourist cabins.¹³¹

As during the housing crisis of the 1930s, the federal government again provided relief. The Veterans’ Emergency Housing Program (VEHP) was established under President Harry S. Truman (1945-1953) with the passage of the Veterans’ Emergency Housing Act of 1946, which effectively converted Federal Housing Administration (FHA) Title VI to a veterans’ housing program. Under the leadership of the newly-established Office of the Housing Expeditor, the VEHP provided a mechanism for the federal government to directly address the housing crisis that faced veterans after the war, with the goal of creating a controlled realty market that increased supply. In achieving this supply, the VEHP extended the government’s wartime power to set priorities for housing; allowed for the setting of price ceilings on all new housing; provided preference to veterans in rental and new housing; renewed housing insurance provisions under FHA Title VI; and raised the maximum amount of an insurable mortgage.¹³² Notably, the VEHP also placed an emphasis on using prefabrication to resolve the housing crisis, authorizing the Reconstruction Finance Corporation (RFC) to grant subsidies to manufacturers for building materials and to provide production loans for prefabricated dwellings (see “3.B.1. The Industry of Housing: Standardization, Mass Production, and Prefabrication” for more information on manufacture and use of prefabricated dwellings in the modern era). In 1947, Title VI was further amended to allow veterans to purchase government-owned war housing and other infrastructure that was no longer needed. This amendment spurred the selling off of buildings at facilities such as the Charlestown ordinance plants, where 200 buildings and structures were sold in May 1947; 296 dwellings and 13 other buildings at

¹²⁸ “CIO Resolution Asks Mayors to Act on Housing,” *The Hammond Times*, January 14, 1946.

¹²⁹ “Housing Action by Congress is Forecast,” *The Indianapolis Star*, December 3, 1946; “Director Points Out Occupancy Increases,” *The Brown County Democrat* (Nashville), April 3, 1947.

¹³⁰ “7-Point Program to Help Vets Get Home by Christmas,” *The Star Press* (Muncie), December 12, 1946.

¹³¹ U.S. Department of Labor, “Survey of Negro World War II Veterans and Vacancy and Occupancy of Dwelling Units Available to Negroes in Indianapolis, Indiana, February-March 1947” (unpublished document), June 1947, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

¹³² Remington, “The Veterans Emergency Housing Program,” 143-172; Wilson W. Wyatt, “The Veterans’ Emergency Housing Program: A Report to the President from the Housing Expeditor,” February 7, 1946, https://fraser.stlouisfed.org/files/docs/historical/eccles/029_11_0004.pdf.

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Kingsford Heights in LaPorte County; 200 frame dwellings at Walkerton and 290 masonry dwellings at Connersville; and 185 units at Diamond Villa in Evansville.¹³³

Provisions for veterans initially provided a boost to FHA applications in the state, with “Indiana builders rushing” to get housing in under the VEHP (Figure 12).¹³⁴ In 1946, \$40.1 million in FHA loans and mortgages were applied for in Indiana, where maximum mortgage ceilings were set at \$7,600 on a three-bedroom house (except in Lake County, which had an \$8,100 ceiling).¹³⁵ In 1947, the value of FHA loans and mortgages more than doubled to \$80.7 million, representing nearly 12,000 new housing units.¹³⁶ Trends continued into 1948, with record numbers of FHA applications received in January, representing 1,773 dwelling units—1,320 new units, 356 existing units, and 97 rental units—valued at more than \$13 million. Housing remained centralized in existing population centers that continued to grow during the war period, with Indianapolis and Lake County leading in the number of applications, followed by Evansville, Fort Wayne, and South Bend.¹³⁷

Despite the increase in FHA applications, the VEHP failed to have a long-term, large-scale impact on private single-family building operations in Indiana or throughout the United States. Problems were largely attributed to lingering material shortages and the increased cost of building operations, the combination of which put many houses at the upper limits of what a returning veteran



FIGURE 12 VEHP ADVERTISEMENT

The VEHP placed a priority on mechanisms that facilitated the veteran’s ability to find a home, whether conventional housing or a house trailer (mobile home).

Source: *The Vidette-Messenger*, September 20, 1946

¹³³ Robert J. Donovan, *Conflict and Crisis: The Presidency of Harry S. Truman, 1945-1948* (Columbia, MO: University of Missouri Press, 1996), 262-263; Wyatt, “The Veterans’ Emergency Housing Program”; Remington, “The Veterans Emergency Housing Program,” 143-172; [Sale Ad – Government Owned Buildings], *The Tribune* (Seymour), April 25, 1947; “War Housing Unit for Sale,” *The Terre Haute Tribune*, March 5, 1948; “Government to Order Sale of Kingsford Heights,” *Kokomo Tribune*, March 5, 1948; “Connersville War Housing Project Sold,” *Palladium-Item*, July 25, 1948; “Housing Tenants Protest Sale of Diamond Villa,” *Evansville Press*, June 29, 1948.

¹³⁴ “Builders Push for FHA Loans,” *The Indianapolis Star*, February 5, 1948.

¹³⁵ “GI Mortgage Limit Set at 7,600 by FHA,” *The Tribune* (Seymour), June 27, 1946.

¹³⁶ “\$80,755,000 in State Housing Doubles 1946 Postwar Boom,” *The Indianapolis Star*, January 17, 1948.

¹³⁷ “Builders Push for FHA Loans,” *The Indianapolis Star*, February 5, 1948.

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could afford.¹³⁸ In Indiana, building costs jumped 30 percent between 1946 and 1947, and the average mortgage on a FHA loan increased from \$5,200 to \$6,800 during the same period. Local homebuilding industry leaders such as A.H.M. Graves, president of Marion County Residential Builders, Inc., placed the problem of rising costs “directly on the doorstep of the government price and material control policies.”¹³⁹ While rental housing fared better under the VEHP, the entirety of the program was deemed a “dismal failure,” with private single-family construction stymied and many veterans nationwide finding that “they had paid more than the ceiling price, inferior material was used, or the construction of their dwellings did not meet approved specifications.”¹⁴⁰

A more successful—and more far-reaching—program resulted from the Servicemen’s Readjustment Act, also known as the “G.I. Bill of Rights,” enacted June 1944.¹⁴¹ Defined with a broad purpose to facilitate the reintegration of veterans into civilian life by providing them with a range of benefits, the G.I. Bill was designed to offset economic and social problems anticipated to be experienced by the veteran. The bill included provisions to address employment and education, providing low-interest, small business loans to veterans and funding college or vocational school education.¹⁴² The latter was particularly important as it essentially sponsored a generation of college-bound veterans who were more apt to ascend to middle-class status, filling suburban communities for years to come.

Veteran populations at college campuses throughout Indiana exploded with passage of the G.I. Bill. This was particularly true at state universities, where one-quarter of the 1946 student population was comprised of veterans who took advantage of government-backed benefits.¹⁴³ At Indiana University in Bloomington—the first university in the country to enroll veterans under the G.I. Bill—the veteran population totaled 2,895 students in spring 1946; by fall semester, 4,200 veterans were enrolled.¹⁴⁴ At Purdue University, enrollment more than doubled from 6,000 students during the 1944-1945 school year to 14,187 students in 1946-1947, with the university facing its “most formidable problem in many years, due largely to the huge number of demobilized

¹³⁸ “FHA Failure is Charged,” *The Tribune* (Seymour), June 11, 1947.

¹³⁹ “\$80,755,000 in State Housing Doubles 1946 Postwar Boom,” *The Indianapolis Star*, January 17, 1948; “Controls Seen Building Snag,” *The Indianapolis Star*, May 19, 1946.

¹⁴⁰ Under the VEHP, 94 multi-family rental projects providing 3,635 dwelling units with FHA mortgages valued at more than \$28 million were approved in Indiana between 1946 and fall 1949. “Rent Director Offers Encouragement to Vets,” *The Edinburg Daily Courier*, November 2, 1948; “Hammond Housing Project Approved,” *The Star Press* (Muncie), August 24, 1949; “FHA Failure is Charged,” *The Tribune* (Seymour), June 11, 1947.

¹⁴¹ For a comprehensive discussion of the G.I. Bill, see Glenn C. Altschuler and Stuart M. Blumin, *The G.I. Bill: A New Deal for Veterans* (New York, NY: Oxford University Press, 2009).

¹⁴² Altschuler and Blumin, *The G.I. Bill: A New Deal for Veterans*, 8 and 81.

¹⁴³ Maurice Early, “The Day in Indiana,” *The Indianapolis Star*, January 3, 1946.

¹⁴⁴ “IU and World War II,” *Student Life at IU*, <http://www.dlib.indiana.edu/omeka/archives/studentlife/exhibits/show/iu-and-world-war-ii/post-war-iu>.

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service men and women who are going back to college.”¹⁴⁵ Private colleges likewise felt the growing pains of rapidly expanding student populations. Notre Dame reached an all-time peak enrollment of 4,000 students in fall 1946.¹⁴⁶ At Valparaiso University, attendance increased from 597 students in the fall of 1944 to 2,137 students in the fall of 1947, with 1,047 students attending on the G.I. Bill.¹⁴⁷ In Indianapolis, at Butler University, the population jumped from 1,300 students in the fall of 1945 to 2,216 students the following spring.¹⁴⁸ While enrollment at Evansville College never exceeded 400 students during the war, by the fall semester of 1946, the student population grew to more than 1,500 persons.¹⁴⁹ Soaring student populations and the lingering housing crisis challenged the universities’ ability to house veterans who returned to school under the G.I. Bill. Many students were forced to “double up” in residence halls; other veteran-students and married students found home on the fringes of campuses, with housing provided in rows of converted trailers, barracks, and other surplus buildings that formed make-shift communities, such as Tin City at Evansville College (Figure 13).¹⁵⁰

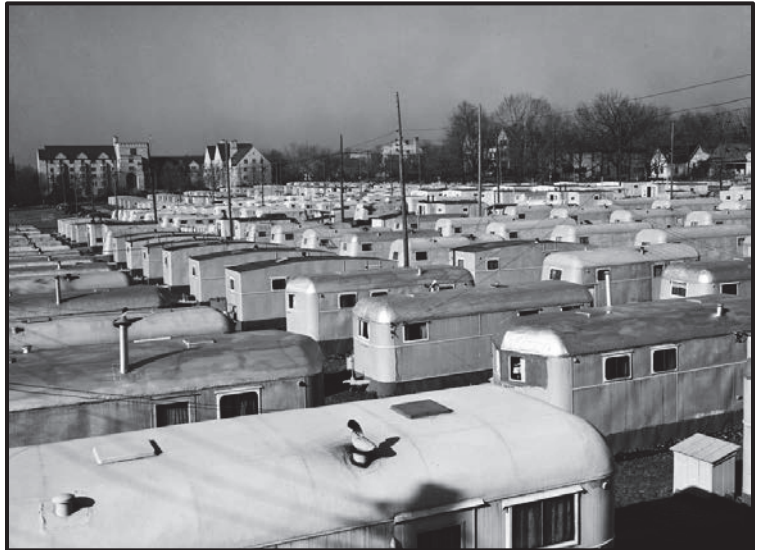


FIGURE 13 WOODLAWN TRAILER COURT, INDIANA UNIVERSITY, 1946

Trailer communities were established at universities across Indiana to accommodate swelling veteran populations following the war.

Source: Indiana University Archives Photograph Collection

Notwithstanding shortages at universities, the most significant benefit of the G.I. Bill was that it allowed veterans to attain permanent housing. Recognizing that veterans would want to purchase a home after

¹⁴⁵ Purdue Reamer Club, *A University of Tradition: The Spirit of Purdue* (West Lafayette, IN: Purdue University Press, 2002), 90; “Educational Crisis,” *The Journal and Courier* (Lafayette), January 4, 1946.

¹⁴⁶ “Notre Dame Closes Entry,” *The Indianapolis Star*, August 11, 1946.

¹⁴⁷ Sally S. Nalbor, “GI Bill Transformed Higher Education,” *Northwest Indiana Times* (Munster), June 27, 1999.

¹⁴⁸ Roger William Boop, *Fulfilling the Charter: The Story of the College of Education at Butler University* (New York, NY: iUniverse, Inc., 2008), 129.

¹⁴⁹ Ralph Olmsted, *From Institute to University: Moores Hill Male and Female Collegiate Institute, 1854-1887; Moores Hill College, 1887-1919; Evansville College, 1919-1967; The University of Evansville, 1967-* (Evansville, IN: University of Evansville, 1973), 135.

¹⁵⁰ *Ibid.*, 136; “Notre Dame Closes Entry,” *The Indianapolis Star*, August 11, 1946; Raeanna Wood, “Brief History of Tin City,” <http://faculty.evansville.edu/ak58/ARCH340/history.html>.

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returning from the war but not necessarily have the funds to support homeownership, the G.I. Bill—through Title III—allowed veterans to secure government loans through the Veterans Administration (VA) for the purchase or construction of a house.¹⁵¹ In combination with FHA mortgages, the VA program essentially allowed veterans to secure a mortgage covering 100 percent of a house’s value, eliminating down payments and thus providing a mechanism for millions of returning veterans to purchase a home while concurrently readjusting to peacetime occupations.¹⁵² The importance of this provision is reflected in historian Kenneth Jackson’s declaration that the G.I. Bill “gave official endorsement and support to the view that the sixteen million GIs of World War II should return to civilian life with a home of their own.”¹⁵³ Differing from FHA financing, the VA program did not provide an insured mortgage; rather, it provided a mortgage guarantee to the lender, up to a certain percentage of the home’s value. Veterans could initially secure a loan at a 20 year-amortization, with the guarantee at 50 percent of a loan’s value, up to \$2,000. In 1945, loans through the VA program were increased to a maximum value of \$4,000, and the maximum amortization period was increased to 25 years; loans were increased to a maximum insured value of \$7,500 by the provisions of the Housing Act of 1950. The act also substantially liberalized terms of the program, increasing the maximum guarantee to lenders to 60 percent of the loan, increasing the amortization period to 30 years, extending program eligibility to single widows of veterans, and authorizing a direct loan program in areas where VA-guaranteed mortgages were not available.¹⁵⁴

Despite the provisions of the VA program, housing initially remained hampered. This was largely because of the G.I. Bill’s stipulation that the purchase price of a house could not exceed appraised value, a common problem resulting from material shortages and high construction costs that drove prices upward. Amendments to the program through subsequent housing acts effectively resolved this issue. As mortgage terms were liberalized and made friendlier to veterans who were desperate for new homes, utilization of the G.I. Bill soared, with the government essentially underwriting a generation of affordable housing that was almost singularly comprised of efficiently-designed single-family dwellings now known as American Small Houses and Compact Ranch houses (see “3.B.6. Housing Styles and Types” for additional discussion of housing trends and American Small House and Ranch typologies). Taken together, while FHA and VA loans accounted for only 23 percent of mortgages nationally on owner-occupied housing in 1945, they accounted for 44 percent in 1950.¹⁵⁵ The VA alone backed

¹⁵¹ Applications for VA-backed loans initially had to be made within two years of the veteran being released from the military, but the capture period was eventually extended to five years after a veteran’s service. U.S. Federal Housing Administration, *The FHA Story in Summary, 1934-1959*.

¹⁵² Emily Pettis, Amy Squitieri, et al., *A Model for Identifying and Evaluating the Historic Significance of Post-World War II Housing* (Washington, D.C.: Transportation Research Board, 2012), 56; Altschuler and Blumin, *The G.I. Bill: A New Deal for Veterans*, 182; Ames and McClelland, *Historic Residential Suburbs*, 31.

¹⁵³ Jackson, *Crabgrass Frontier*, 233.

¹⁵⁴ Altschuler and Blumin, *The G.I. Bill: A New Deal for Veterans*, 186.

¹⁵⁵ Grebler, et al., *Capital Formation in Residential Real Estate: Trends and Prospects*, 146.

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more than 2.5 million home loans for veterans between the G.I. Bill's inception in 1944 and 1952, although totals dropped significantly after 1950.¹⁵⁶

In Indiana, loan authorizations under the G.I. Bill began in earnest in 1945. By October 1946, veterans had financed 13,320 loans totaling more than \$55 million through the VA's Indianapolis Regional Office, responsible for all of Indiana except for the Calumet region, which was covered by the Chicago office.¹⁵⁷ As nationwide totals increased from 410,000 VA loans in 1946 to 540,000 loans in 1947, totals in Indiana kept pace, with 13,584 mortgages representing an investment of more than \$61 million issued by the Indianapolis Regional Office in 1947.¹⁵⁸ Interest in utilization of government-backed mortgages was so rampant that Fred T. Green, president of the Federal Home Loan Bank of Indianapolis, proclaimed:

At no time in history has there been so many Indiana families interested in building or buying new homes... Indiana families are fortunately situated with respect to home financing, because there are many financial institutions specializing in home financing strategically located throughout the state.¹⁵⁹

With mortgage terms liberalized in 1950, totals increased dramatically. By February 1952, 56,365 loans had been approved by the VA's Indianapolis Regional Office; by mid-1953, more than 63,000 loans had been approved for Indiana's veterans, reflecting a total investment of more than \$320 million. Added to this total were more than 2,000 farm loans and more than 2,500 business loans provided to the state's veterans under the G.I. Bill.¹⁶⁰ By 1957, 94,955 direct and guaranteed VA loans had been made in Indiana, representing utilization by 23.5 percent of the state's veterans. This was just under the national average of 25.2 percent. County totals in Indiana ranged from 39.6 percent utilization in Perry County to 2.6 percent utilization in Switzerland County (Table 3).¹⁶¹

¹⁵⁶ Ibid., 147; Emily Pettis et al., *A Model for Identifying and Evaluating the Historic Significance of Post-World War II Housing*, 56.

¹⁵⁷ In 1946, the average loan value in Indiana was \$4,100. "First Home Loan under GI Bill Made in City," *The Republic* (Columbus), November 12, 1945; "First GI Home Loan Here," *The Star Press* (Muncie), February 15, 1945; "Total of 13,320 Hoosier Veterans Get Home Loans," *The Hancock Democrat* (Greenfield), November 14, 1946.

¹⁵⁸ The average loan value in Indiana increased to \$4,522 in 1947, although this was still well below the national average of \$7,300. "Vets Use Government Loans to Buy Homes," *The Bremen Inquirer*, February 5, 1948.

¹⁵⁹ "Record Sum at Hand for Home Loans," *The Indianapolis Star*, April 18, 1947; "Vets Use Government Loans to Buy Homes," *The Bremen Inquirer*, February 5, 1948.

¹⁶⁰ "Few Vets Default on VA Home Loans," *The Star Press* (Muncie), February 20, 1952; "Veterans' Loans Number 63,914," *The Tribune* (Seymour), July 10, 1953.

¹⁶¹ President's Commission on Veterans' Pensions, *Veterans' Loan Guaranty and Direct Loan Benefits: A Report on Veterans' Benefits in the United States* (Washington, D.C.: GPO, 1956), 87; U.S. Congress, *Utilization of Housing Loans by Veterans of World War II* (Washington, D.C.: GPO, 1957), 72.

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TABLE 3 UTILIZATION OF VA LOANS IN INDIANA BY 1957, COUNTIES ABOVE 20PERCENT¹⁶²

County	# of VA loans	Veteran population	% of veterans using VA loans
Perry	697	1,760	39.6
Vigo	4,553	12,240	37.2
Fayette	711	1,960	36.3
Lake	15,280	42,600	35.9
Howard	1,964	5,680	34.6
Union	613	1,830	33.4
St. Joseph	7,097	22,250	31.8
Delaware	2,671	8,480	31.4
Allen	5,295	17,590	30.1
Cass	860	3,080	27.9
Jackson	861	3,080	27.9
Shelby	726	2,600	27.9
Vanderburgh	4,694	17,080	27.5
Grant	1,618	6,010	26.9
Johnson	770	2,880	26.7
Morgan	479	1,800	26.6
Miami	591	2,240	26.3
Hendricks	505	2,040	24.8
Lawrence	892	3,600	24.8
Clark	1,411	5,840	24.2
Monroe	1,074	4,480	23.9
Marion	15,159	63,870	23.7
Porter	768	3,400	22.6
Blackford	340	1,520	22.4
Boone	437	2,000	21.8
Floyd	1,032	4,840	21.3
Tippecanoe	1,519	7,160	21.2
Noble	344	1,640	20.9
Greene	579	2,800	20.7
Hancock	348	1,680	20.7
Huntington	374	2,800	20.5

2. The Legacy of the FHA

Emerging during the 1930s, the policies and provisions of the FHA had been a boon for the housing industry prior to the outbreak of World War II, providing a much-needed mechanism that propped up local markets and gave many home seekers a means to homeownership during a period of uncertainty. The legacy of FHA provisions continued into the post-war era, influencing, in part, a building boom characterized by the construction of nearly 30 million new homes between 1950 and 1969.¹⁶³ By the 1960s, FHA-insured mortgages

¹⁶² U.S. Congress, *Utilization of Housing Loans by Veterans of World War II* (Washington, D.C.: GPO, 1957), 70-72.

¹⁶³ Barry Checkoway, "Large Builders, Federal Housing Programmes, and Postwar Suburbanization," 21-45.

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represented 2.7 million homes worth \$30 billion; the FHA also insured \$7 billion in home improvement loans.¹⁶⁴ In Indiana, totals remained high through the immediate post-war period and into the 1950s housing boom. By 1946, the FHA had insured 45,880 loans for Hoosiers, including more than 20,000 mortgages on new homes and 24,000 mortgages on existing homes, representing a total value of nearly \$190 million.¹⁶⁵ Totals grew during the late 1940s as housing markets were renewed, with 80,072 FHA-insured mortgages issued by the end of 1951. In 1955, totals surpassed 128,000 mortgages, more than 107,000 of which came under Section 203. In total, between 1934 and 1959, the FHA insured more than 160,000 mortgages (140,000 mortgages under Section 203) in Indiana, representing an investment of more than \$1.6 billion (Table 4).¹⁶⁶

TABLE 4 FHA MORTGAGES AND LOANS IN INDIANA, 1946-1955¹⁶⁷

Cumulative through....	1946	1950	1956	1959
Home Improvement Loans	218,012	399,648	689,169	796,853
Section 203 Mortgages	45,880	72,492	115,319	140,569

Into the mid-1950s, a trend toward declining FHA mortgages emerged as builders and developers moved away from quick construction of affordable, efficient housing for veterans to catering to middle- and upper-class families who wanted larger homes. Consumer preference for such homes was captured in a *House & Home* magazine survey of 1955 indicating that trends were favorable toward more substantial housing, with “homes growing bigger and bigger and more and more expensive” as home seekers increasingly sought more space; more than 60 percent of respondents in the magazine survey desired houses with three bedrooms, and 21 percent of respondents desired four bedrooms.¹⁶⁸ Evidencing the trend toward larger homes, the percentage of single-family dwellings exceeding 1,000 sq ft jumped from 35 percent of the national market in 1949 to 60

¹⁶⁴ William A. Foley, Jr., “John F. Kennedy and the American City: The Urban Programs of the New Frontier, 1961-1963” (Ph.D. dissertation, Indiana University, 2005).

¹⁶⁵ U.S. Federal Housing Administration, *Fourteenth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1947).

¹⁶⁶ U.S. Federal Housing Administration, *Twentieth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1953); U.S. Federal Housing Administration, *Twenty-third Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1956); U.S. Federal Housing Administration, *Twenty-fifth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1958).

¹⁶⁷ U.S. Federal Housing Administration, *Thirteenth Annual Report of the Federal Housing Administration*; U.S. Federal Housing Administration, *Twenty-third Annual Report of the Federal Housing*; U.S. Federal Housing Administration, *Twenty-sixth Annual Report of the Federal Housing Administration* (Washington, D.C.: GPO, 1960).

¹⁶⁸ “Houses—Bigger, Costlier,” *House & Home*, February 1955, 58.

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percent of the market in 1954.¹⁶⁹ Trends were such that “most [leading builders] offer[ed] bigger houses” to meet market demand, including, for example, Ralph Schirmeyer of Fort Wayne, whose average house increased from \$11,000 to \$14,000 during the mid-1950s as the size of homes grew.¹⁷⁰ Increasing prices meant that consumers were more likely to use alternatives to government-backed financing. This trend is evidenced locally in home financing statistics, which show a distinct decline in FHA-insured mortgages as the building industry moved beyond modest houses of the immediate post-war period. For example, in 1954, 41 percent of FHA-backed mortgages in Indiana were still for smaller homes between \$8,000 and \$9,999; less than 8 percent of mortgages insured by the FHA were for larger homes, valued between \$12,000 and \$17,999.¹⁷¹

Trends of declining FHA mortgages continued into period. Whereas FHA mortgages accounted for more than 25 percent of the national market during their prime, by 1957, two out of every three mortgages were financed by a conventional loan; FHA-backed mortgages accounted for approximately 21 percent of the market.¹⁷² The reduction in FHA-backed mortgages—particularly as housing prices increased and the middle class demanded larger houses—is illustrated by trends in mortgages held by life insurance companies. In 1961, four types of financial institutions held 80 percent of all residential mortgages across the country: savings and loan associations had 35.5 percent market share; life insurance companies represented 17.7 percent of all residential mortgages; mutual savings associations held 14.9 percent of the market; and commercial banks accounted for 12.5 percent of mortgages. For those mortgages held by life insurance companies, FHA and VA mortgages accounted for approximately 50 percent of all loans in 1955, with the remainder backed privately as conventional loans.¹⁷³ In 1960, FHA-backed life insurance company-provided mortgages totaled 921,090 loans on non-farm properties valued at more than \$8 billion. By contrast, life insurance companies provided just over 1 million conventional loans valued at \$20 billion, reflecting the attribution of conventional loans to higher-cost housing.

In Indiana, life insurance companies held \$591 million in mortgages by 1955, covering 78,760 properties and representing an increase of \$276 million and 27,230 mortgages since 1950. Of this total, 29,930 non-farm properties were financed through FHA-backed mortgages valued at more than \$206 million and 20,220 non-farm dwellings were backed by conventional financing valued at more than \$196 million. Thus, while FHA-insured mortgages represented 48 percent more dwellings than conventional loans, they represented just a 5 percent increase in value over conventionally-financed houses. This reflected the substantially higher individual value of the latter, typically associated with the larger and more expensive homes of the middle and upper classes.¹⁷⁴ Into the end of the decade, the number of conventional mortgages also surpassed those of the FHA. By the start of 1960, life insurance companies held Indiana mortgages valued at \$997 million, covering 98,720

¹⁶⁹ *Ibid.*

¹⁷⁰ “Here’s How 33 Leaders Are Meeting the Market,” *House & Home*, July 1956, 116-125.

¹⁷¹ U.S. Federal Housing Administration, *Twenty-second Annual Report of the Federal Housing Administration* (Washington, D.C.: Government Printing Office, 1955).

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properties and representing an increase of more than \$683 million since 1950. This increase fueled the continued shift toward conventional mortgages. For example, of the 19,864 outstanding loans issued between 1955 and 1960, 5,530 were for FHA-backed mortgages on non-farm properties and 6,870 were for privately-financed conventional loans on non-farm properties; the remainder was attributable to VA mortgages, which also contributed to the FHA's loss of market share.¹⁷⁵

Despite the fact that FHA-backed mortgages represented a shrinking portion of the market, particularly for middle-class housing, the influence of FHA programs on the recovered housing industry that emerged during the 1950s and 1960s cannot be understated. Broadly speaking, starting in the 1930s and continuing into the modern era, the FHA influenced the transition toward inclusion of the housing industry as an indicator of the domestic economy; provided mechanisms for promoting social stability and protecting local housing markets; and manipulated housing production through policy influences. FHA programs also influenced financial and credit policies in the housing market and restructured the concept of the neighborhood through community development and land use guidelines that fundamentally became a template for developers and local municipalities throughout the country. During the post-war period, the influence of the FHA was perpetuated by Housing Acts of 1948, 1949, 1954, and 1961, which continued and amended the provisions of the FHA first authorized under the Housing Act of 1934. Particularly important, in seeking to provide "a decent home and a suitable environment" for every family, these acts continued to liberalize mortgage terms, allowing for amortization periods of 30 years under the act of 1954 and 35 years under the act of 1961. In attempting to keep up with private market dynamics, the maximum loan value was increased from \$20,000 to \$25,000 during the same period.¹⁷⁶

The FHA's legacy of influence is perhaps best reflected in its record of publications, which facilitated the proliferation of the government's standards for home construction and neighborhood development throughout the country, ultimately influencing an entire generation of decisions made by developers, builders, real estate agents, planning commissions, and homebuyers. Published in 1935, *Property Standards: Requirements for Mortgage Insurance under Title II of the National Housing Act* was the first of the FHA's more significant

¹⁷² Hugh Morris, "Conventional Home Mortgages At Highest Point in Decade," *Tipton Daily Tribune*, May 24, 1957; "Two of Three Home Loans Conventional," *Anderson Daily Bulletin*, September 20, 1957; "Life Companies' Mortgage Loans Total \$37 Billion," *Anderson Daily Bulletin*, January 1, 1959.

¹⁷³ Foley, Jr., *John F. Kennedy and the American City*, 2005.

¹⁷⁴ "\$997 Million in State Mortgage Money Comes from Insurance Firms," *The Journal and Courier* (Lafayette), April 11, 1961; "State Mortgages Top \$591 Million," *The Franklin Evening Star*, July 22, 1955.

¹⁷⁵ "Life Insurance Companies Hold \$591 Million Indiana Mortgages," *The Tribune* (Seymour), July 22, 1955; "\$997 Million in State Mortgage Money Comes from Insurance Firms," *The Journal and Courier* (Lafayette), April 11, 1961.

¹⁷⁶ 73rd U.S. Congress, Act of June 27, 1934, Public Law Number 479, 48 STAT 1426; U.S. Federal Housing Administration, *Twenty-second Annual Report*; Leo Grebler, *Housing Issues in Economic Stabilization Policy* (New York, NY: National Bureau of Economic Research, 1960), 36.

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publications. Intended to reduce mortgage risk and improve housing standards, the document focused on neighborhood design and planning and issued broad requirements for development and construction.¹⁷⁷ An updated edition in 1936 was followed in 1937 by *Minimum Construction Requirements for New Construction*, which focused more substantially on construction materials and techniques. Localized versions of the document were prepared by the FHA's state offices, intended to address variations in local construction practices; Indiana's version of the document was published December 1, 1937.¹⁷⁸ *Minimum Construction Requirements* was a particularly important publication, essentially becoming the standard for all housing in areas where no local code enforcement existed or where there were deficiencies in existing code. This had the effect of codifying FHA policy and its preference for modern, efficient housing at the local level, even in instances where there was no FHA financing (Figure 14).

Property Standards and *Minimum Construction Requirements* were complemented by a series of publications for developers seeking FHA financing, although their influence was much broader. Such publications included *Subdivision Development* (1935), *Planning Neighborhoods for Small Houses* (1936), *Planning Profitable Neighborhoods* (1938), and *Successful Subdivisions* (1940), the total of which effectively formed a master text on community development.¹⁷⁹ Through these documents, the



FIGURE 14 THE FHA'S PRINCIPLES OF PLANNING SMALL HOUSES

FHA publications were filled with sketches, elevations, and floor plans designed to illustrate how modern needs could be satisfactorily met in an efficiently planned, affordable home.

Source: *Principles of Planning Small Houses*, 1946

¹⁷⁷ This document evolved, in part, from *Recommended Minimum Requirements for Small Dwelling Construction*. This text was developed by the Department of Commerce's Standard Building Code Committee in 1922 and updated in 1933 as part of the Building and Housing Series, established at the behest of Hebert Hoover and published by the National Bureau of Standards. U.S. Department of Commerce, Building Code Committee, *Recommended Minimum Requirements for Small Dwelling Construction: Report of the Building Code Committee, July 20, 1922* (Washington, D.C.: GPO, 1923); Weiss, *The Rise of the Community Builders*, 149.

¹⁷⁸ U.S. Federal Housing Administration, *Minimum Construction Requirements for New Dwellings in the State of Indiana* (Washington, D.C.: GPO, 1937).

¹⁷⁹ U.S. Federal Housing Administration, *Subdivision Development* (Washington, D.C.: GPO, 1935); U.S. Federal Housing Administration, *Planning Neighborhoods for Small Houses* (Washington, D.C.: GPO, 1936); U.S. Federal Housing Administration, *Planning Profitable Neighborhoods* (Washington, D.C.: GPO, 1938); U.S. Federal Housing Administration, *Successful Subdivisions: Principles of Planning for Economy and Protection Against Neighborhood Blight* (Washington, D.C.: GPO, 1940); U.S. Congress, House Committee on Banking and Currency, Subcommittee on Housing, *Housing Constructed*

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FHA provided standards for minimum lot size requirements, setbacks, and other development mechanisms intended to provide aesthetically-pleasing, stable neighborhoods. Standard arrangements for effective neighborhood planning also were promoted by publications such as the Urban Land Institute’s (ULI) *Community Builders Handbook*, published in 1947 and updated in 1954 and 1960 (Figure 15). Such texts bluntly ingrained the FHA’s preference for new, suburban construction in modern land use planning. These preferences were further promulgated in local practice by the FHA’s recommendations in 1938 that certain protective covenants be placed on all new developments, regulating land use, placement of buildings, lot subdivision, side yard use, and design control, among other things.¹⁸⁰ Restrictive covenants also often incorporated language regulating ethnic composition of a neighborhood and resulted in a certain level of socioeconomic homogeneity thought to protect investments (see “2.F.2 Legacies of Housing Discrimination” for additional information on restrictive covenants and their impacts on certain population groups).

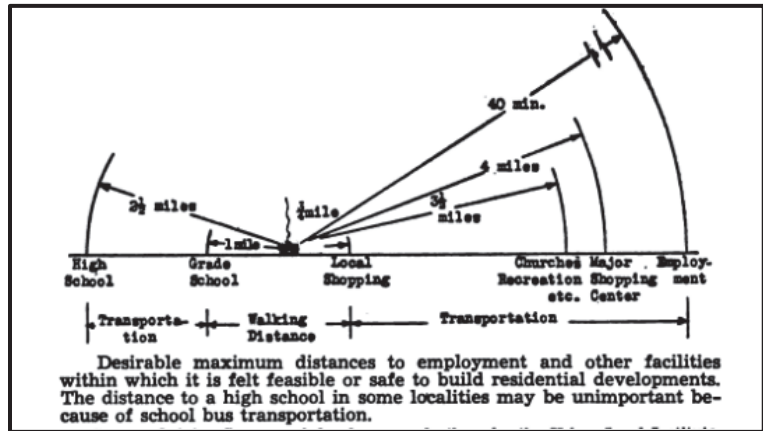


FIGURE 15 TRANSPORTATION STUDY FROM THE ULI'S *COMMUNITY BUILDERS HANDBOOK*

The *Community Builders Handbook* provided detailed rationale and study designed to encourage intelligent decision-making in planning new developments in consideration of factors such as distance from community assets such as schools and shopping.

Source: *Community Builders Handbook*, 1947

In 1942, the FHA issued a new publication—*Minimum Property Requirements*—combining the principles presented in *Property Standards* and *Minimum Construction Requirements*; this publication was complemented by a counterpart document for rental properties, *Minimum Requirements for Rental Housing Projects*. In 1943, an amendments document was issued to address wartime issues and shortages, and, in 1945, the FHA published *Master Draft of Proposed Minimum Property Requirements for Properties of One or Two Living Units*. Providing prescriptive construction requirements for every component of a dwelling—such as minimum room sizes—the document was again localized to particular states; in 1947, the FHA attempted to consolidate deviations under a single minimum property requirements document prepared for selected regions. In 1958, *Minimum Property Requirements* was renamed as *Minimum Property Standards for One and Two Living Units*, updated to further encourage improvement in the housing industry and clarify general practice. A product of consultation with

Under VA and FHA Programs (Washington, D.C.: GPO, 1952); Ames and McClelland, *Historic Residential Suburbs*, 48; Barbara Miller Lane, *Houses for a New World: Builders and Buyers in American Suburbs, 1945-1965* (Princeton, NJ: Princeton University Press, 2015), 36-37.

¹⁸⁰ Ames and McClelland, *Historic Residential Suburbs*, 48; U.S. Federal Housing Administration, *Planning Profitable Neighborhoods*, 34.

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builders, architects, engineers, manufacturers, and entities such as the National Association of Home Builders (NAHB), the document was essentially a publication drafted directly by the homebuilding industry. Like the FHA publications of decades prior, *Minimum Property Standards for One and Two Living Units* became de facto building code in many communities throughout the country, directly influencing the direction of housing and neighborhood design into the 1960s and beyond.¹⁸¹

It was under the influence of such policy provisions that a new generation of homebuyers would find housing, even if only a portion of it was legally subject to FHA guidelines. In FHA-insured developments, the government’s mandates and guidelines held weight, with the agency granted broad powers to regulate what type of housing was built and where it was established. To minimize the agency’s risk, builders were required to submit their plans to the FHA for review prior to receiving government-backed financing or commitments that allowed a developer’s project to be approved for FHA-insured mortgages. The FHA review process was widely used, even if it was a time-intensive undertaking. For example, in a 16-month period between January 1939 and mid-1940, 238 subdivision plans representing 24,000 lots were submitted to the agency’s Indianapolis office for agency review.¹⁸² This process was described by Seward Mott, director of the FHA’s Land Planning Division, in 1940:

Each [neighborhood factor] is carefully weighed and rated by the FHA underwriting staff, and the quality of the neighborhood is determined by the manner in which it passes this test. In determining the manner in which a new or undeveloped neighborhood may be brought up to standard, the Land Planning Division of the FHA makes a special analysis and review...

The job of these land-planning consultants is not simply to find out what is wrong with a subdivision but to make suggestions which will improve it, if necessary. These suggestions frequently cover changes in street layouts and lot plans which will eliminate unnecessary roads, decrease construction costs, and increase appeal...

Our major objectives include a desire to make subdivisions more marketable and more attractive and an interest in promoting the kind of stable developments in which there is greater profit to the developer and less risk to the lending agencies.¹⁸³

¹⁸¹ U.S. Federal Housing Administration, *Master Draft of Proposed Minimum Property Requirements for Properties of One or Two Living Units* (Washington, D.C.: GPO, 1945); U.S. Federal Housing Administration, *Significant Variations of the Minimum Property Requirements of FHA Insuring Offices* (Washington, D.C.: GPO, 1947); U.S. Federal Housing Administration, *Minimum Property Standards for One and Two Living Units* (Washington, D.C.: GPO, 1966); Alexander Garvin, *The American City: What Works and What Doesn’t* (New York, NY: McGraw-Hill, 2002), 192, 207; Christopher W. Wells, *Car Country: An Environmental History* (Seattle, WA: University of Washington Press, 2012), 10; Cynthia L. Girling and Kenneth I. Helphand, *Yard, Street, Park: The Design of Suburban Open Space* (New York, NY: Wiley, 1997), 186.

¹⁸² “24,000 Lots are Analyzed,” *The Indianapolis Star*, May 5, 1940.

¹⁸³ “Subdivision Standard Keeps Up Quality of Neighborhood,” *Muncie Evening Press*, July 8, 1940.

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Ratings were based on a development's ability to promote economic stability, provide protection from negative influences, and make available access to adequate transportation infrastructure, among other considerations.¹⁸⁴ While some developers worked to secure variations, the FHA approval process became a powerful tool tied directly to the builder's ability to attract buyers, upon which their livelihood was dependent. Thus, with most developers complying with FHA requirements, the agency's conditional-driven commitment influenced the location and design of millions of government-insured housing units in the modern era. Combined with the FHA's promotion of local planning and zoning measures as essential tools in the housing market and the agency's extensive publications library, the FHA fundamentally set the standard for much of the private homebuilding industry in a period of widespread variations in local requirements. The FHA, then, both directly and indirectly influenced the direction of homebuilding in the post-war period, particularly during the 1940s and early 1950s when the desperate need for housing facilitated the acceptance of dwellings that could be demonstrated to meet a baseline standard.¹⁸⁵

3. The Emergence of Modern Community Planning

Into the 1950s, government-backed housing initiatives that promoted land use planning and mechanisms such as zoning in the establishment of harmonious neighborhoods intersected with the maturation of modern community planning. The roots of community planning in Indiana date to 1921, when the state legislature passed Indiana's first comprehensive planning and zoning laws, encouraging cooperative planning activities and authorizing cities to regulate land use through the creation of zoning ordinances and comprehensive plans.¹⁸⁶ Significantly, the acts of 1921 allowed cities to enact subdivision control outside of city limits, not to exceed a distance of five miles. Indianapolis was the first municipality in the state to enact such an ordinance under the enabling legislation, with a general ordinance governing land use passed in December 1922.¹⁸⁷ In subsequent years, a series of actions set up the framework for modern ordinances in other communities throughout the state. The drafting of such ordinances was bolstered by the activities of the Indiana City Planning Committee (later the Indiana City Planning Association), established in 1916 and "composed of mayors, secretaries, and realty board presidents in all cities of the state of 10,000 or more population."¹⁸⁸ The association's development of the *Indiana City Planning Primer* in 1925 was particularly influential in the early years of community planning

¹⁸⁴ Jackson, *Crabgrass Frontier*, 207.

¹⁸⁵ Weiss, *The Rise of the Community Builders*, 67-70, 185-186; Urban Land Institute, *The Community Builders Handbook* (Washington, D.C.: Urban Land Institute, 1947); Ames and McClelland, *Historic Residential Suburbs*, 51.

¹⁸⁶ William F. LeMond, "Where is Indiana Zoning Headed?" *Indiana Law Review* 8, no. 6 (1975): 976-994.

¹⁸⁷ Zoning Ordinance, General Ordinance No. 144, 1922, City of Indianapolis; David J. Bodenhamer and Robert G. Barrows, *The Encyclopedia of Indianapolis* (Bloomington, IN: Indiana University Press, 1994), 136; Madison, *Indiana Through Tradition and Change*, 242; Miles Tiernan, "Beauty and Utility Will Blend in City's New Zoning Program," *The Indianapolis Star*, March 19, 1922.

¹⁸⁸ "Form State Body for City Planning," *Evansville Press*, November 9, 1916.

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in the state, as were its annual conferences held starting in 1923.¹⁸⁹ Formative policies of the period authorized cities of the first class to adopt thoroughfare plans (1923); authorized incorporated towns to establish town planning commissions (1927); authorized all cities having a planning commission to adopt thoroughfare plans (1931); and authorized counties to establish county planning commissions (1935).¹⁹⁰ In 1935, the State Planning Board was established as the first state planning entity. While the board undertook a number of initiatives, including completing statewide inventories of problems and needs, it was ultimately under-utilized, with funding cuts plaguing the board starting in 1939.¹⁹¹

By late 1943, it was evident that without proper planning communities throughout Indiana would be ill-equipped to meet the modern demands of a nation returned to normalcy. Local leaders throughout the state also feared the effect that the closing of the war would have on industries and agricultural markets that could no longer depend on wartime demand to prop up production levels and employment. While individual communities engaged their own initiatives, more significant was the establishment of the Indiana Economic Council in 1943, which grew out of and replaced the State Planning Board and reinvigorated the state's efforts to proactively plan for agriculture, industry, labor, recreation, housing, transportation, and community health (Figure 16).¹⁹² An immediate outgrowth of the council's initiatives was the Indiana Post-War Planning Conference, held in May 1944. The conference's directive of facilitating the development of better communities was summarized by Senator John Van Ness of Porter County, who, speaking on the responsibility of the state, noted:

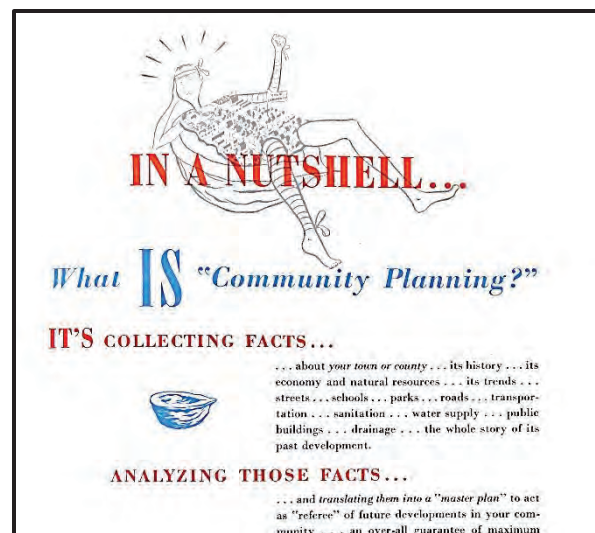


FIGURE 16 INDIANA ECONOMIC COUNCIL *COMMUNITY PLANNING* DOCUMENT

The Indiana Economic Council's efforts and publications of the mid-twentieth century were crucial to spurring community planning initiatives across Indiana.

Source: *Community Planning*, 1946

¹⁸⁹ Ibid.; "Lake Co. Men are Invited," *The Hammond Times*, November 13, 1916; "Fort Wayne Men Placed on City Planning Committee for this State," *Fort Wayne Sentinel*, November 11, 1916; John E. Lathrop, "Selling City Planning to a City of a State," *The American City*, December 1916, 711-715; "Indiana Puts City Planning Primer in Public Schools," *The American City*, August 1926, 232-233; U.S. National Resources Board, *State Planning: A Review of Activities and Progress* (Washington, D.C.: GPO, 1935), 35.

¹⁹⁰ LeMond, "Where is Indiana Zoning Headed?" 976-994; F. Sterling Bolyard, "The Role of Indiana in Urban Transportation Planning Studies," in *Proceedings of the 51st Annual Road School* (West Lafayette, IN: Purdue University, 1965), 132.

¹⁹¹ Indiana Division of Planning, *Growth: Final Report* (Indianapolis, IN: Indiana Division of Planning, n.d. [c. 1967]).

¹⁹² Ibid.; Madison, *Indiana Through Tradition and Change*, 405.

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It seems to me that the basis of this responsibility, in connection with post-war planning, is the same as in any other state planning, a basis which is well-defined in the statement of our Master when he said 'work out your own salvation.' The primary responsibility of the state is to help the people help themselves.¹⁹³

Such a cause also was reinforced by Joseph Finerty—Mayor of Gary and a member of the Indiana Economic Council's housing committee—who noted that "the challenge, that faces every mayor in Indiana, is not to plan for bigger cities, but to plan for better cities" for the benefit of the community.¹⁹⁴ Designed to tackle the broad problems facing Indiana's communities, the conference addressed planning needs and actions through 11 special committees, each focused on a single area: transportation, aviation, health, housing, conservation, agriculture, resources, education, population, labor, and manufacturing. Particular attention was placed on addressing the increasingly evident variations in the state's growth patterns, with each community bracing to face its own unique problems in the post-war era. Speaking to such concerns, Jesse Pavey, President of the Indiana Municipal League and Mayor of South Bend, noted:

We have felt the impact of war probably more than any other group, because, if we are an industrial community, the influx of workers to our cities has placed many problems before us, if, on the other hand, we are in a non-industrial community, the migration of workers and their families to industrial centers manufacturing vital war materials has given us problems just as great.¹⁹⁵

In addition to Joseph Finerty, the council's housing committee was headed by R. Earl Peters, state director of the FHA, and George Caleb Wright, Indianapolis-based architect and partner in the firm of Pierre and Wright. The importance of forward thinking in addressing growth and housing needs in the state was conveyed by Wright, who recognized that Indiana would emerge from the war period with a need to address new population trends and development patterns:

Master planning should be of a nature that will be alive and not dead buried in some dusty drawer. It should be planning that will grow ahead of community growth, and will reach out into suburban areas so that when our cities reach these areas it will find them conforming to the over-all pattern.¹⁹⁶

¹⁹³ Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference* (Indianapolis, IN: Indiana Economic Council, n.d. [c. 1945]), 12.

¹⁹⁴ *Ibid.*, 18.

¹⁹⁵ *Ibid.*, 25.

¹⁹⁶ *Ibid.*, 35.

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Spurred by initiatives of the Indiana Economic Council and its post-war planning conference, land use planning in Indiana accelerated as communities throughout the state matured in an age of rapid development. Activities were bolstered by statewide planning institutes held at Turkey Run State Park in Parke County from the mid-1940s through the 1950s that met “the need for training and study by local officials, plan commission members and interested citizens in planning and zoning procedures and problems.”¹⁹⁷ In 1942, only 25 local planning entities were in operation.¹⁹⁸ Between 1945 and the fall of 1947, more than 75 planning commissions were established throughout Indiana, with 10 others in the process of formation and 12 communities engaged in discussion regarding the viability of such a commission.¹⁹⁹ In total, 49 of the state’s 102 cities had planning commissions, including the only first-class city, Indianapolis; all 10 second-class cities—Anderson, East Chicago, Evansville, Fort Wayne, Gary, Hammond, Muncie, Richmond, South Bend, and Terre Haute; all nine third-class cities—Bloomington, Elkhart, Kokomo, Lafayette, Logansport, Marion, Michigan City, Mishawaka, and New Albany; and 12 of the state’s fourth-class cities—Bedford, Columbus, Connersville, Crawfordsville, Goshen, Huntington, Jeffersonville, LaPorte, New Castle, Peru, Vincennes, and Whiting. Municipal entities were complemented by county planning commissions in places such as Allen, Brown, Clark, Daviess, Delaware, Fayette, Franklin, Grant, Hamilton, Henry, Howard, Johnson, Madison, Marion, Newton, Owen, St. Joseph, Tipton, and Vanderburgh counties.²⁰⁰

Efforts to engage community planning continued into the late 1940s and early 1950s with “a growing interest all over the state in the organization of citizen advisory committees and councils working with official plan commissions.”²⁰¹ This was complemented by “a realization of the importance of well-planned programs of public information and the necessity of promoting desirable public relations.”²⁰² Growth in planning activities during this period was further prompted by significant developments at the state level. Increased recognition of the importance of community planning filled discussions on the state’s future as communities began to grasp the realities of the post-war building boom, particularly as it related to housing outside of established municipal limits. Under this impetus, the Indiana Economic Council, acting through a statewide study committee, worked for a year and a half to re-codify Indiana’s planning legislation, ultimately writing the Planning Act of 1947. An outgrowth of past legislation, this act became the basis for all future organized planning activities in Indiana. Importantly, the act encouraged long-range planning initiatives that accounted for unincorporated areas up to

¹⁹⁷ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1947” (unpublished document), 1947, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

¹⁹⁸ George Aiken, “Indiana is Looking to the Future,” *The Indianapolis Star*, September 15, 1957.

¹⁹⁹ F. Sterling Bolyard, “The Role of Indiana in Urban Transportation Planning Studies,” 135-136; “Planning Commissions on Increase in Indiana,” *Muncie Evening Press*, August 7, 1947.

²⁰⁰ “Planning Commissions on Increase in Indiana,” *Muncie Evening Press*, August 7, 1947.

²⁰¹ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1949” (unpublished document), 1949, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana

²⁰² *Ibid.*

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two miles from corporate limits as part of all future master plans, pitting the pace of emerging sprawl against the pace of new community planning units.²⁰³

The 1947 act was bolstered by actions of the 1950s, which further enabled Indiana’s communities to engage planning activities. Significantly, in recognition of the fact that development issues often stretched beyond a single municipality’s boundaries, the actions enabled during this decade placed a particular emphasis on encouraging cooperative planning for larger geographic areas. These actions included a 1953 law that allowed for the establishment of metropolitan plan commissions to facilitate county and city cooperation; a 1955 metropolitan planning law that designated Marion County as a metropolitan planning district; and a 1957 law that authorized area planning, allowing counties and the incorporated communities within their boundaries to engage unified planning programs. Other legislation included a 1957 law that allowed any functionally-defined area, regardless of political boundaries, to engage cooperative planning activities, effectively allowing for the establishment of area plans and commissions; and a 1959 law that allowed townships contiguous to cities to join under the authority of the city’s planning commission.²⁰⁴

Following the passage of these acts, planning activities in Indiana continued at a rapid pace (Figure 17). In this, community leaders sought ways to address new patterns of development that challenged their ability to appropriately predict and control the future geography of a community:

...the post-World War II housing boom, the increasing dependence upon the automobile, and the existence of less expensive lands in the rural periphery surrounding the cities resulted in a more ambulatory society and a flight to the suburbs. Other, dramatic changes have occurred

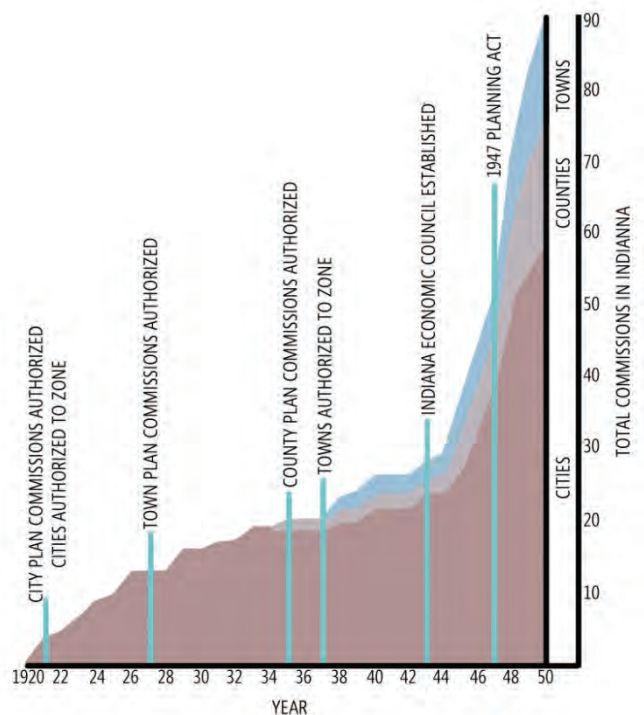


FIGURE 17. PLANNING COMMISSIONS IN INDIANA, 1920-1950

Source: Adapted from Indiana Economic Council statistics

²⁰³ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1948” (unpublished document), 1948, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana; Paul T. Vermillion, “County Transportation Planning Present and Future,” in *Proceedings of the 51st Annual Road School* (West Lafayette, IN: Purdue University, 1965), 119-121.

²⁰⁴ Vermillion, “County Transportation Planning Present and Future,” 119-121; Bolyard, “The Role of Indiana in Urban Transportation Planning Studies,” 135-136.

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because of this flight to the suburbs. The development of one of the most elaborate interstate highway systems in the world has made thousands of acres of relatively cheap land within easy commuting distance of most employment centers. Concomitantly, the employment centers have relocated from the traditional inner-city railroad sidings to the periphery of the community and to even smaller satellite communities. Planning and zoning were caught in the middle of these changes.²⁰⁵

Such concerns were relayed throughout the state, particularly in the most populated areas. For example, in Lake County it was noted that the area “had been badly hit by the actions of several unscrupulous operators whose overcrowded and uncontrolled developments” led to undesired results, ultimately prompting the development of a county planning commission in 1950.²⁰⁶ In Indianapolis, tremendous growth spurred the development of additional land protections and subdivision ordinances, which “establish[ed] stability from the business angle.” C.B. Durham, an Indianapolis realtor, pushed the importance of community planning by noting that “the cities of today were the subdivisions of yesterday and that many bad situations which are permanent today could have been avoided through subdivision regulations fifty or one-hundred years ago.”²⁰⁷ Going further, he promoted the regulation of subdivisions as a benefit to all, including those that profited from their development:

A subdivision is unlike a painting that can be stripped from the wall if it is of poor quality. Therefore, realtors should be staunch advocates of subdivision regulations. It should be remembered that a subdivision is a neighborhood, a community. It touches the life, happiness, and financial stability of many families. These things should be considered.²⁰⁸

In Steuben County, T.W. Schulenberg, engineer for the Indiana Economic Council, warned that “communities had better plan now or they may have very undesirable conditions later” and issued a call to action: “If you want to do something about what is bothering you, let’s go.”²⁰⁹

With the push for planning throughout the state, community leaders across Indiana discussed the viability of planning agencies, ordinances, and regulations; held public forums; and talked with local developers, builders, and real estate professionals.²¹⁰ Tremendous population growth spurred the realization that planning

²⁰⁵ LeMond, “Where is Indiana Zoning Headed?” 976-994.

²⁰⁶ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1951” (unpublished document), 1951, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

²⁰⁷ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1949.”

²⁰⁸ *Ibid.*

²⁰⁹ “Engineer Says Communities Need Planning,” *Angola Herald*, October 26, 1955.

²¹⁰ This discussion is not intended to simplify the nature of community planning initiatives during the mid-twentieth century or to suggest that all planning regulations were enacted without problems. The process of developing and approving

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mechanisms were increasingly necessary in an age of prolific expansion, with communities attempting to control market-driven processes of development through planning bodies tasked with preparing and reviewing, among other things, master plans, comprehensive plans, and zoning and subdivision ordinances. By 1952, there were 105 planning entities throughout the state, including in 37 of the 39 first- through fourth-class cities and 27 of the 65 fifth-class cities. In addition, 25 county planning commissions and 27 town planning commission were active.²¹¹ By January 1954, the total number of planning commissions grew to 135 units.²¹² Into the mid-1950s, the number of planning entities swelled with the impetus provided by the Indiana Economic Council. By September 1957, there were 220 planning units, prompting *The Indianapolis Star* to proclaim that “blueprints to change the way you live and the way your home town will look are on the drawing boards throughout the state today. Through modern planning, Indiana is being redesigned to fit the way Hoosiers want to travel, work, play, and live” (Figure 18).²¹³

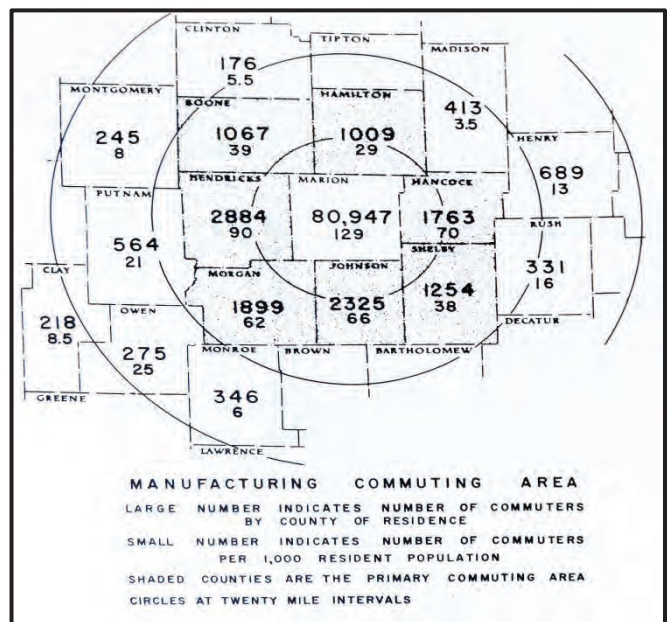


FIGURE 18 MARION COUNTY MANUFACTURING STUDY

Planning studies of the 1950s evolved as critical tools for assessing the housing, transportation, and business needs of communities across the state.

Source: *Population Trends in Metropolitan Indianapolis, 1958*

ordinances and plans was a complex one, often characterized by numerous editorials in local newspapers that sought to discredit the merits of local planning activities because of their impacts on local property owners and developers. For example, the Lake County subdivision ordinance of the 1960s was a point of much debate for local home builders and developers who saw it as a threat to the residential construction industry. See, for example, “Call 2nd Hearing on Plan Law,” *The Hammond Times*, May 14, 1963, and “Builders Rap Subdivision Ordinance,” *The Hammond Times*, July 2, 1963.

²¹¹ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1953” (unpublished document), 1953, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana; George Aiken, “Indiana is Looking to the Future,” *The Indianapolis Star*, September 15, 1957.

²¹² Frank A. White, “The Hoosier Day,” *The Vidette-Messenger* (Valparaiso), January 22, 1954.

²¹³ “‘New Indiana’ is Planned by Designers,” *The Indianapolis Star*, September 13, 1957; George Aiken, “Indiana is Looking to the Future,” *The Indianapolis Star*, September 15, 1957.

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in particular, was heralded during the period, described as “one of the most important such meetings ever held in Hoosierland [sic]” by Governor Harold W. Handley (1957-1961).²¹⁴ By the late 1950s, regional planning entities were operational in places such as Elkhart and Elkhart County, Fort Wayne and Allen County, Greenfield and Hancock County, Huntington and Huntington County, Indianapolis and Marion County, Richmond and Wayne County, South Bend and St. Joseph County, and West Lafayette and Tippecanoe County.²¹⁵ County-level planning initiatives also continued to grow, with planning and zoning provisions enacted in more than 40 counties. By 1962, 95 cities and 150 incorporated towns in Indiana had planning commissions.²¹⁶ Naturally, these communities overlapped directly with the state’s population centers, which were in the throes of dealing with the challenges of substantial growth and development:

These [county planning entities] are grouped around Marion County and extend northeast through Allen County; include the cluster of counties in the northwest corner of the state; cover several counties along the west-central border and dot the southeast corner. Vanderburgh [County], a pioneer in this work, is the only county in southwestern Indiana active in planning-zoning operations.²¹⁷

Such momentum carried municipal, county, and regional planning initiatives forward into the late 1960s and early 1970s, when a series of new concerns began to dictate the direction of future planning activities as they related to population growth and development (see “2.F.1. Balancing Community Needs” for discussion of planning efforts during this period).

²¹⁴ “Governors Conference on Regional Planning to Open June 20 in Gary,” *The Call-Leader* (Elwood), June 13, 1959.

²¹⁵ George Aiken, “Indiana is Looking to the Future,” *The Indianapolis Star*, September 15, 1957; “8 Counties Push Zoning,” *The Indianapolis News*, December 2, 1959.

²¹⁶ “State Meeting on Planning is Announced,” *The Terre Haute Tribune*, January 25, 1952.

²¹⁷ Robert Kellum, “County-Rural Zoning Expanding in State,” *The Indianapolis Star*, June 24, 1962.

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D. Evolving Landscapes in a Changing Society, 1945-1965

Programs of the New Deal and the onset of World War II had begun the transition toward economic recovery following the Great Depression. In the post-war era, a recuperating economy intersected the return of free trade, business expansion, and consumer markets that ultimately provided a stability not seen since the early twentieth century. Yet, this stability was achieved in a rapidly-changing world, with the 1920s, the Great Depression, and World War II providing each sector of society with different experiences and issuing new challenges to be met during a period of new normalcy. From the war period evolved an emphasis on continued innovation, progress, and modernity, with the public maintaining high expectations for a bright future as years of forced frugality were left behind. Families mushroomed with the baby boom, complementing natural population growth, and the return of personal prosperity increased trends toward consumerism and placed a new emphasis on the attainment of middle-class status, home ownership, and a simple life with modern conveniences. The combination of such trends met, as outlined by James R. Price, President of National Homes Corporation of Lafayette, the four requisite factors for housing demand, which effectively propelled population shifts and fostered the explosion in residential construction in Indiana during the modern era: "...Increasing population; a larger percentage of the population in the middle income group; the relative stability of personal incomes; and social changes which encourage many more people to maintain homes of their own."²¹⁸

1. Population Magnitude and Change

The 20-year period following World War II marked an era of explosive growth for Indiana. The state's population increased by approximately 14.8 percent during the 1940s—on pace with the national average of 14.5 percent—with more than 500,000 additional persons making Indiana their home.²¹⁹ Approximately 20 percent of this increase came during the war period as a result of incoming persons from other states, typically migrant workers and military personnel who ultimately became permanent residents. Local leaders were initially unsure of the effect of such increases or if they would be sustained following the war: "We know there has been a migration from the country to the city; from the smaller centers to the larger industrial centers, and from the state to other states. We do not know how rapidly persons will return to their old places of residence, nor if many of them will return at all."²²⁰ However, it quickly became apparent that Indiana's population was on an upward trend as totals continued to climb at the end of the decade, giving the state a population of 3,934,224 persons in 1950. As family size increased, totals accelerated into the 1950s; growth of 18.5 percent resulted in a total population of 4,662,498 persons (an increase of more than 725,000 persons) by 1960.²²¹ While population

²¹⁸ "Price Sees Long-Term Mortgage as Sound; Construction Normal," *The Journal and Courier* (Lafayette), June 6, 1955.

²¹⁹ U.S. Department of Commerce, Bureau of the Census, *Seventeenth Decennial Census of the United States* (Washington, D.C.: GPO, 1952).

²²⁰ Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference*, 37.

²²¹ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Department of Commerce, Bureau of the Census, *Eighteenth Decennial Census of the United States* (Washington, D.C.: GPO, 1962); U.S. Department of

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growth slowed into the 1960s, trends still substantially surpassed those of the pre-war period. By 1965, the state’s population exceeded 4.9 million persons, representing an increase of more than 1.5 million persons in the 20 years following World War II (Table 5).

TABLE 5 POPULATION GROWTH IN INDIANA, 1940-1970²²²

	1940	1950	1960	1970
Indiana Population	3,427,796	3,934,224	4,662,498	5,193,669
% change from previous decade	5.8	14.8	18.5	11.4
% of U.S. population	2.6	2.6	2.6	2.5

While the state’s population growth was pervasive, it was also geographically uneven. The greatest growth was evident in those developed areas that were already rapidly expanding prior to the war and continued to sustain populations through the war effort as a result of the centralization of industrial activity; although, most growth was not directed inward at urban centers but toward the fringes of these developed communities, with Indiana’s cities having “experienced the flight to the suburbs” during the 1940s.²²³ Moving away from the state’s primary developed cores—the Calumet region (Lake, Porter, and LaPorte counties), Evansville, the Falls of the Ohio region (Jeffersonville-New Albany-Clarksville nexus), Fort Wayne, Indianapolis, South Bend, and Terre Haute—population trends fluctuated in direct correlation to an area’s distance from primary and secondary development markets. Population losses were a constant in counties susceptible to declines in coal mining operations, hill counties of southern Indiana where farming of deforested steep lands was no longer sustainable in the modern era, and agricultural markets distanced from developed centers. These trends were evidenced by the loss of population in 18 counties in predominately agricultural and coal-mining regions between 1940 and 1950, continuing trends that had been borne in the 1920s and 1930s. Much loss was directly attributable to young persons moving to faster growing areas, with the Indiana Economic Council noting in a population analysis of 1955 that “whether or not it is ‘good’ that some areas keep losing people—many of the most ambitious youths, in particular—is not a subject for debate here, but it is clear that if a reversal of the drain on some sections is desired more strenuous efforts to reverse the drain will have to be made.”²²⁴ Northern counties were less susceptible to substantial dispersion of younger populations than were southern counties because of

Commerce, Bureau of the Census, *Nineteenth Decennial Census of the United States* (Washington, D.C.: GPO, 1972).

²²² U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²²³ John F. Hart, “Migration and Population Change in Indiana,” *Proceedings of the Indiana Academy of Science* 66 (1957): 195-203.

²²⁴ Indiana Economic Council, “Economic Growth of Indiana Counties Since 1880—A Population-Map Sketch” (unpublished document), July 1955, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana

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their proximity to more favorable job markets.²²⁵ Counties experiencing population loss tended to be bordered by slow growth counties demonstrating less than average—approximately 14 percent—population increases; in between the heavily-developed primary markets and the slow-growth counties were those that experienced average growth, benefiting from some proximity to developed primary or secondary areas but too distant to experience the substantial growth present on the fringes of the fastest growing metropolitan areas.²²⁶

General growth trends of the 1940s effectively continued through the next two decades, with the 1950s and 1960s characterized by remarkably consistent patterns of population growth and distribution, even if numbers fluctuated significantly during each decade (Figures 19 and 20). For example, between 1950 and 1960, 18 counties lost population. All but three of these (Jay, Parke, and Vermillion counties) were located in southern and southwestern Indiana. While some of these recovered slightly in the 1960s to show low (less than 5 percent) gains instead of losses, overall patterns generally held. Within this, though, geographer Philip Whippo of Indiana University noted that there was a more complex dispersion of population loss. In this, he equated metropolitan areas with a doughnut, “representing the area of maximum growth, and encompassing an urbanized township which experienced a relatively small increase or an actual decline in population.”²²⁷ Applying the analogy to Indianapolis but noting that “the pattern prevails in eighteen of the remaining nineteen urban places in Indiana with over 20,000 persons,” Whippo’s conceptualization showed that metropolitan areas throughout the state were characterized by small growth or small loss cores, with the greatest increase in population located, “not in the urbanized area or suburban fringe, but in the second tier of townships from the city.”²²⁸ Population growth then graduated outward into newly-developing suburban areas.

The state’s population density increased substantially during the period as tens of thousands of new Hoosiers made their homes throughout the state. In 1950, the state had a population density of 108.7 persons per square mile; by 1960, population density had increased to 130 persons per square mile, with the jump during the 1950s representing the most substantial increase in the state’s history.²²⁹ Throughout the state, population densities

²²⁵ For a contemporary explanation of the multiple reasons why southern Indiana was more susceptible to population loss, see T.F. Barton, “Population and Settlement Decline in Southwestern Indiana,” *Proceedings of the Indiana Academy of Science* 79 (1969): 318-324.

²²⁶ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*; Indiana Economic Council, “Economic Growth of Indiana Counties Since 1880—A Population-Map Sketch” (unpublished document), July 1955, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana

²²⁷ Paul D. Whippo, “Distribution of Population Change in Indiana, 1950-1960,” *Proceedings of the Indiana Academy of Science* 71 (1961): 192-196.

²²⁸ *Ibid.*

²²⁹ Wallace O. Yoder and Ralph D. Swick, *Indiana’s Economic Resources and Potential*, vol. 7 (Bloomington, IN: Indiana University, 1955), 17-20; U.S. Department of Commerce, Bureau of the Census, *Statistical Abstract of the United States*,

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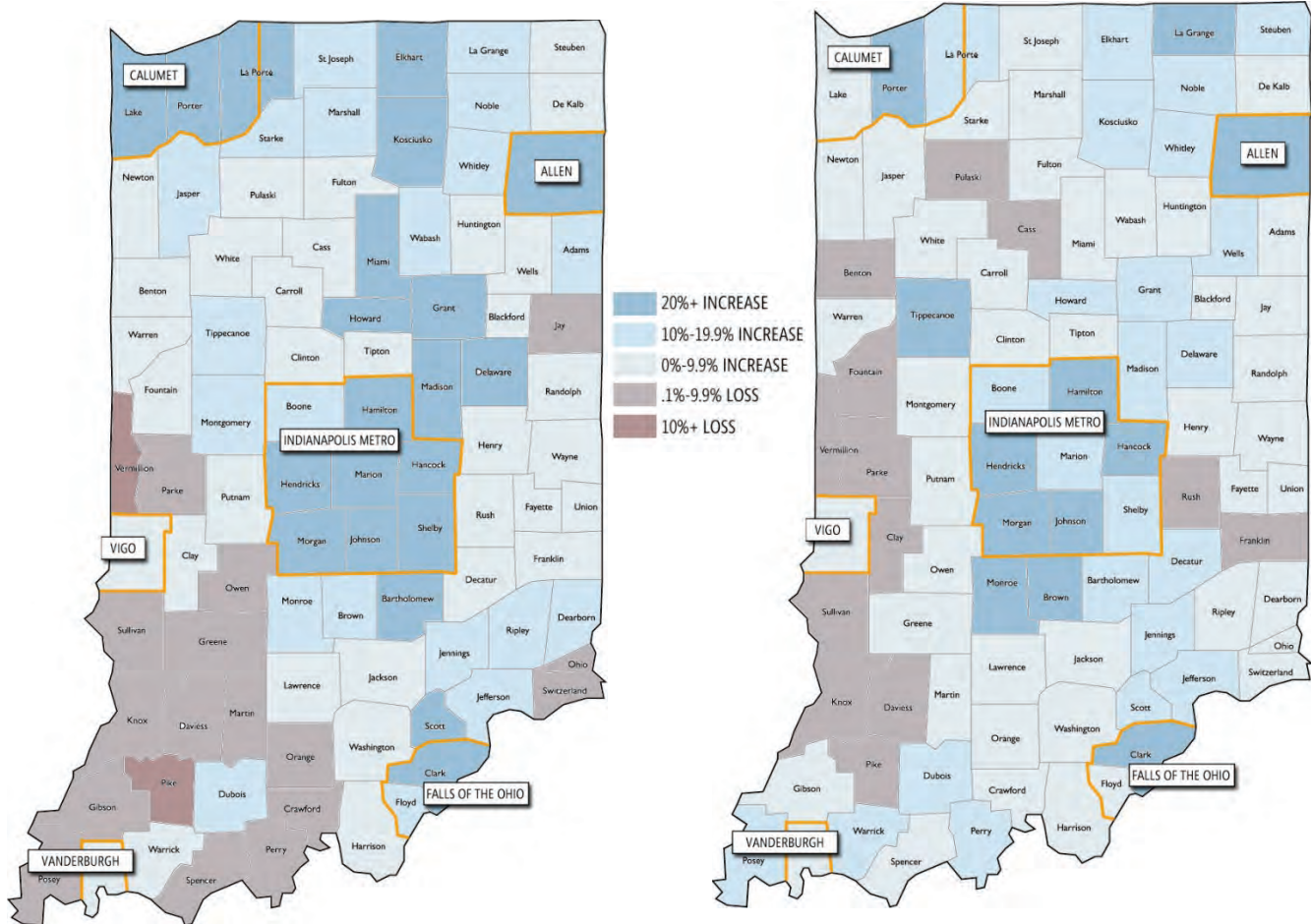


FIGURE 19 POPULATION CHANGE IN INDIANA, 1950-1969

FIGURE 20 POPULATION CHANGE IN INDIANA, 1960-1969

varied widely, although principal population centers that had benefited from relatively consistent growth since the early twentieth century were the most densely populated: Marion County (Indianapolis) at 1,372.6 persons per square mile; Lake County (Gary-Hammond) at 716.2 persons per square mile; Vanderburgh County (Evansville) at 665.7 persons per square mile; St. Joseph County (South Bend) at 439.1 persons per square mile; Floyd County (New Albany) at 295 persons per square mile; Allen County (Fort Wayne) at 273.8 persons per square mile; and Vigo County (Terre Haute) at 253.4 persons per square mile.²³⁰ Moreover, 14 of the 20 most densely-populated townships in the state in 1960 were all associated with these metropolitan areas: five in the Indianapolis area, three in the Gary-Hammond area, two in the Evansville region, and one each at Fort Wayne, New Albany, South Bend, and Terre Haute. The remaining six most populous townships were located at

1959 (Washington, D.C.: Government Printing Office, 1959), 13.

²³⁰ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

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Anderson, Elkhart, Kokomo, Lafayette, Muncie, and Richmond.²³¹ A portion of these areas of high density correlated with those places in the state having the highest populations of 20 to 44 year olds, many of which had arrived during the war period; secondary markets with universities also showed disproportionately higher densities during this era of rampant growth, including, for example, Monroe County (Indiana University) at 145 persons per square mile, Tippecanoe County (Purdue University) at 177.9 persons per square mile, and Delaware County (Ball State Teachers' College [now Ball State University]) at 278.7 persons per square mile.

TABLE 6 POPULATION DENSITY IN INDIANA, 1900-1970²³²

	1900	1910	1920	1930	1940	1950	1960	1970
Statewide Population Density	70.1	74.9	81.3	89.4	94.7	108.7	130.0	144.8

Into the period, county-specific population growth continued to be the result of a number of factors, including county-to-county migration, increased birth rates in highly-populated urban and emerging suburban centers, and expansion that was disproportionately concentrated in the northern portion of the state because of the proximity of regional business and industrial centers.²³³ All counties that witnessed population growth of more than 10,000 persons during the 1950s were located north of Bartholomew County, with the exception of Clark County. While existing population centers continued to retain the largest overall populations—with Marion, Lake, St. Joseph, Allen, and Vanderburgh counties leading totals—growth during the period also reflected the increasing trend toward outlying areas, with all of the highest percentage growth counties—except for Clark and Lake counties—located outside of established cores: Johnson County, 66.9 percent growth; Hendricks County, 66.3 percent growth; Porter County, 50.4 percent growth; Morgan County, 42.8 percent growth; Hamilton County, 40.9 percent growth; Miami County, 34.7 percent growth; Bartholomew County, 33.5 percent growth; and Hancock County, 31.1 percent growth. During the 1960s, population growth in most counties did not match the dramatic totals of the 1950s, but outlying counties near regional centers continued to lead statewide totals in percentage growth, with Porter (44.5 percent), Monroe (43.3 percent), Johnson (39.9 percent), Hamilton (35.9 percent) and Hendricks (32 percent) counties leading. As during the 1950s, growth remained concentrated in central and northern Indiana, with no southern counties except Clark County (20.8 percent) showing increases that exceeded 20 percent growth.²³⁴

Specific discussion of six of the state's primary population centers of the period follows.

²³¹ John F. Hart, "Population Concentration in Indiana," *Proceedings of the Indiana Academy of Science* 74 (1964): 224-229.

²³² U.S. Bureau of the Census, *Statistical Abstract of the United States, 1959*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²³³ John F. Hart, "Migration and Population Change in Indiana," 195-203.

²³⁴ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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Indianapolis Metropolitan Region

(Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, and Shelby counties)

Table 7 and Figure 21 present the population data for the eight constituent counties that comprise the Indianapolis metropolitan region. Marion County, defined by Indianapolis, remained the most populated area throughout the period, although internal population distribution shifted significantly during the modern era. While central Marion County and Indianapolis continued to absorb large populations during the 1940s as wartime efforts brought new citizens into the city, population distribution began to shift outward in the 1950s as an emerging middle-class (predominately white) demographic began to desire space away from the city core. Of the 139,700-person population gain in the 1950s, approximately 116,000 persons located in outlying areas: Lawrence Township to the northeast gained approximately 25,000 persons; Warren Township to the east gained approximately 26,000 persons; Wayne Township to the west gained approximately 25,000 persons; and Washington Township to the north gained approximately 40,000 persons.²³⁵

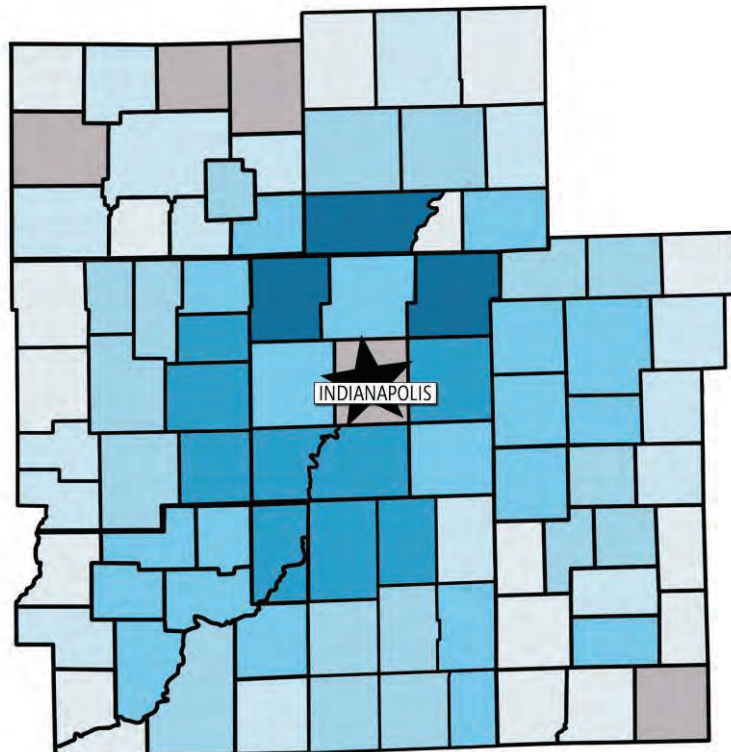


FIGURE 21. POPULATION CHANGE IN TOWNSHIPS IN THE INDIANAPOLIS METROPOLITAN REGION, 1940-1970

- 501%+ INCREASE
- 251%-500% INCREASE
- 101%-250% INCREASE
- 51%-100% INCREASE
- 26%-50% INCREASE
- 0%-25% INCREASE
- 0%-25% LOSS

²³⁵ U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; Andrew John Verhoff, "A Steady Demand for the Usual: The Federal Housing Administration's Effect on the Design of Houses in Suburban Indianapolis, 1949-1955" (Master's thesis, Indiana University, 1996); Metropolitan Planning Department of Marion County, *Population Trends in Metropolitan Indianapolis* (Indianapolis, IN: Metropolitan Planning Department of Marion County, 1958), 63.

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TABLE 7. INDIANAPOLIS METROPOLITAN REGION POPULATION, 1940-1970²³⁶

County	1940			1950			1960			1970		
	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population
Boone	22,081	-9	.64	23,993	8.7	.61	27,543	14.8	.59	30,949	12.1	.60
Hamilton	24,614	5	.72	28,491	15.8	.72	40,132	40.9	.86	54,762	35.9	1.1
Hancock	17,302	4.2	.50	20,332	17.5	.52	26,665	31.1	.57	35,112	31.6	.68
Hendricks	20,151	2.2	.59	24,594	22	.63	40,896	66.3	.88	54,132	32	1.0
Johnson	22,493	3.6	.66	26,183	16.4	.66	43,704	66.9	.94	61,347	39.9	1.2
Marion	460,926	9.1	13.4	551,777	19.7	14.0	697,567	26.4	14.9	794,197	13.6	15.2
Morgan	19,801	1.9	.58	23,726	19.8	.60	33,875	42.8	.73	44,238	30.4	.85
Shelby	25,953	-2.3	.76	28,026	8	.71	34,093	21.6	.73	37,797	10.9	.73

Corresponding with the trend toward outlying areas, the suburban counties around Marion County grew at impressive rates during the 1950s and 1960s, reducing Marion County's proportion of the total regional population. The nature of such growth was captured by the Metropolitan Planning Department of Marion County in the late 1950s:

...We face the problem of defining what geographical area we expect Metropolitan Indianapolis to cover in the foreseeable future. Historically, the origin of a Metropolitan Indianapolis dates back to 1920 when the spread of mass automobile ownership and better roads began to accelerate an outward spread of low-density suburbs faster than city annexation could keep up with. By 1940 this growth had definitely begun to overlap the Marion County line into adjoining counties in all directions, and during the first six years since the 1950 census, one out of every three families has been making its home beyond this now artificial boundary...

In an area of relatively level terrain and few natural barriers, it was inevitable that these spreading suburbs would soon cross a county line which is at no point more than 10 miles from Indianapolis city limits. Indeed, this event can be conveniently dated from about 1940, thus ending for the seven adjoining rural counties a 60-year period of demographic stagnation. For the first time since the younger generation began to leave the farm for the city in 1880, the

²³⁶ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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current had reversed itself to deluge these quiet communities with a horde of young families...²³⁷

Although Marion County recorded substantial growth of 26.4 percent during the 1950s, Hamilton, Hancock, Hendricks, Johnson, and Morgan counties all outpaced it. Johnson and Hendricks counties to the south and west, respectively, witnessed particularly intensive growth, each topping 60 percent. Hamilton County to the north and Morgan County to the southwest also witnessed a substantial influx of new residents, surpassing 40 percent growth on the decade.²³⁸ Regional growth slowed during the 1960s as the birth rate decreased throughout the state, but all surrounding counties that had surpassed Marion County in population growth during the 1950s continued to do so. The continuation of trends was perpetuated by the increasing numbers of persons that flocked to emerging suburban areas on the fringes of the city, particularly as transportation improvements facilitated dispersal through the completion of infrastructure such as Interstate 465, the beltway around Indianapolis, which was planned in the 1950s, opened to the first segment in 1961, and completed in 1970. The continued pervasiveness of growth in suburban areas during the last years of the study period and into the late 1970s was exemplified in the population of Carmel in Hamilton County, for example, which increased from 1,442 persons in 1960 to 6,691 persons in 1970 and 18,272 persons by 1980 (Figure 21).²³⁹

Falls of the Ohio Region
(Clark and Floyd counties)

Table 8 and Figure 22 presents the population data for Clark and Floyd counties, generally referenced as the Falls of the Ohio region, within the sphere of influence of Louisville, Kentucky. The area benefitted during the 1940s largely because of its location along the Ohio River, which prompted the construction of new wartime factories and conversion of others to wartime operations. These facilities drew in regional populations that rapidly transformed some communities—such as Charlestown in Clark County—into bustling industrial areas. As one of the regional population and manufacturing centers, Clarksville grew at a substantial pace, increasing its population by 147.5 percent during the 1940s.²⁴⁰ Percentage population growth in both Clark and Floyd counties dropped off substantially during the 1950s as the thrust of the wartime industries was removed, but Clark County still showed a nearly 30 percent increase. Growth remained concentrated in the principal population centers of Clarksville and Jeffersonville, which grew at rates faster than the county average. Clarksville experienced 37 percent growth in the 1950s and 64.4 percent growth during the 1960s, while Jeffersonville witnessed 32.9 percent growth during the 1950s but dropped dramatically to 2.5 percent during the 1960s. These core communities continued to retain their stature as the principal residential and business areas as fringe

²³⁷ Metropolitan Planning Department of Marion County, *Population Trends in Metropolitan Indianapolis*, 4-5, 39.

²³⁸ U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

²³⁹ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁴⁰ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*.

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populations were brought into the cities through multiple annexations during the study period; the populations of Clarksville and Jeffersonville accounted for 42 percent of Clark County’s population in 1950 and just over 44 percent of the county population in both 1960 and 1970.²⁴¹

Floyd County grew at a much slower rate than Clark County. This was largely because it had only one principal population center, New Albany, which historically developed as a very compact community with dense residential populations. New Albany’s allocation of the county population grew substantially during the 1950s, from 66 percent in 1950 to 73 percent in 1960, with the city witnessing 28.8 percent population growth during the decade. During the 1960s and 1970s, however, growth in New Albany slid significantly as populations began moving outward to suburban areas at a rapid pace, reversing trends of the previous decades. By 1980, New Albany accounted for just 60 percent of Floyd County’s population.²⁴²

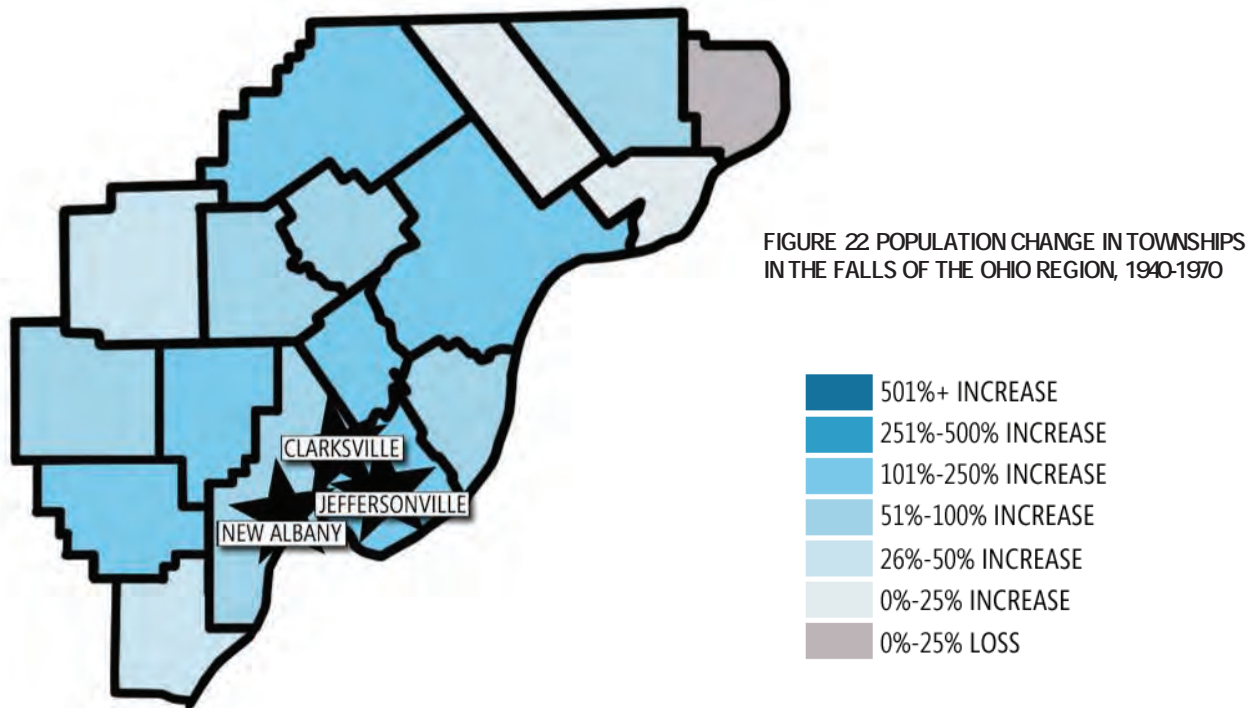


FIGURE 22 POPULATION CHANGE IN TOWNSHIPS IN THE FALLS OF THE OHIO REGION, 1940-1970

²⁴¹ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*; City Planning Associates, Inc., *Goal for Jeffersonville: A Development Plan* (Mishawaka, IN: City Planning Associates, Inc., 1961), 57-69.

²⁴² U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

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TABLE 8 FALLS OF THE OHIO REGION POPULATION, 1940-1970²⁴³

County	1940			1950			1960			1970		
	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population
Clark	31,020	.8	.90	48,330	55.8	1.2	62,795	29.9	1.3	76,256	20.8	1.4
Floyd	35,061	1.2	1.0	43,955	25.4	1.1	51,397	16.9	1.1	55,602	8.2	1.1

Vanderburgh County

Table 9 and Figure 23 present the population data for Vanderburgh County. The county’s population has always been defined by trends of Evansville, which continued into the modern era as the local government increasingly annexed outlying areas that brought in populations under the city. As in the Falls of the Ohio region, Vanderburgh County’s population grew considerably during the 1940s because of war industries that spurred immigration. The county registered a more than 22 percent increase in the population, while Evansville witnessed 33 percent population growth.²⁴⁴ Growth was sustained largely by workers who had commuted to Evansville during the war period but relocated to the city after the war as housing became available. While less than 60 percent of the war workers employed in Evansville as of 1943 lived in the city, 75 percent of commuters planned to live in Evansville after the war.²⁴⁵ Populations were supported by a strong manufacturing economy, with approximately 45 percent of employed males in the city working in industry.²⁴⁶ During the 1950s and 1960s, population changes in Vanderburgh County occurred in direct correlation to those of Evansville, which continued to dominate the county’s population during a period of slow growth (approximately 3 percent). The substantial slump in growth resulted from the removal of the wartime economy, economic recessions, and an unfavorable administrative and development climate in the city that left Evansville “not in a position to attract industry at the moment.”²⁴⁷ While 80 percent of the county’s population was located in the city in 1950, the

²⁴³ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁴⁴ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*.

²⁴⁵ Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference*, 38-39.

²⁴⁶ Samuel William White, *Fragile Alliances: Labor and Politics in Evansville, 1919-1955* (Westport, CT: Greenwood Publishing Group, 2005), 112.

²⁴⁷ Fantus Factory Locating Service, *Evansville, Indiana’s Potential for Industrial Growth* (Chicago, IL: Fantus Factory Locating Service, 1958), I-5.

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total increased to 85 percent in 1960. During the 1960s, a sustained economic downturn prompted some to leave the city, which recorded a two percent loss; the rest of the county remained relatively stable, however, as Vanderburgh County registered an approximately two percent increase during the same period.²⁴⁸

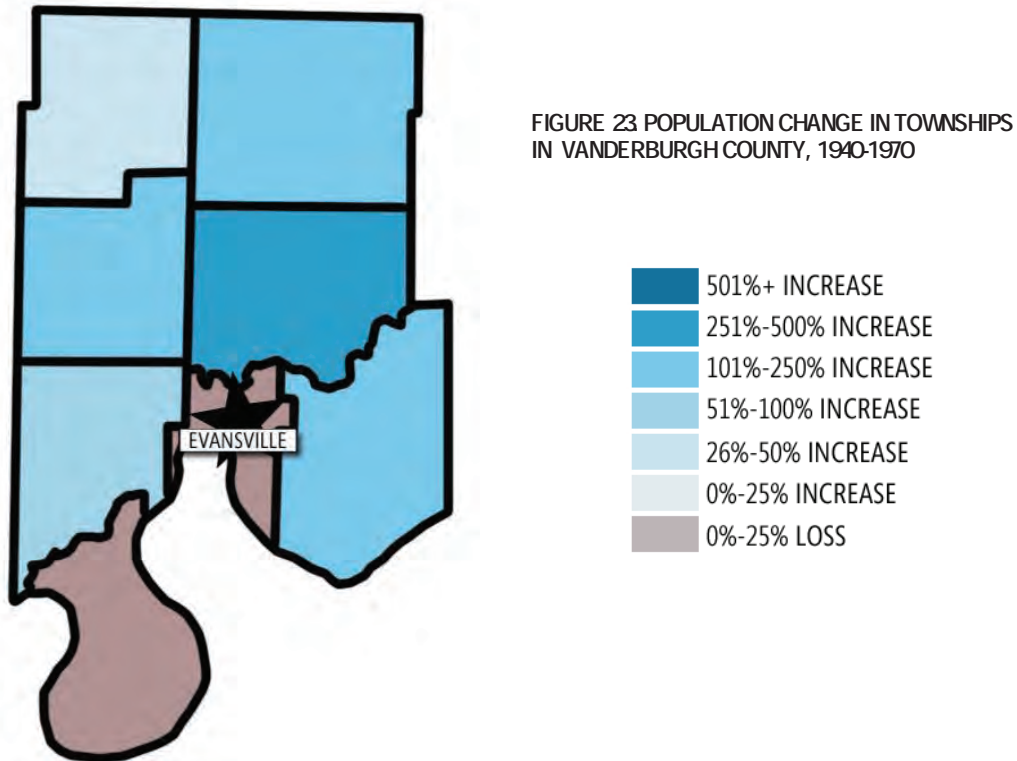


TABLE 9 VANDERBURGH COUNTY POPULATION, 1940-1970²⁴⁹

County	1940			1950			1960			1970		
	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population
Vanderburgh	130,783	15.4	3.8	160,422	22.7	4.1	165,794	3.3	3.6	168,772	1.8	3.3

²⁴⁸ U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁴⁹ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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Vigo County

Table 10 and Figure 24 present the population data for Vigo County. Similar to Vanderburgh County, Vigo County’s population trends were closely tied to the principal population center, Terre Haute (Figure 24). Moreover, while Vigo County’s population grew at a much slower rate than that of Vanderburgh County—largely because it lacked the same diversity of industry—Terre Haute followed trends that were substantially consistent with those of Evansville. Terre Haute, with 64,214 persons, was responsible for 65 percent of Vigo County’s total population in 1950.²⁵⁰ As in Vanderburgh County, Vigo County’s population increased by just 3 percent during the 1950s, and the principal population center increased its share of the regional population. By 1960, Terre Haute’s proportion of the county population totaled 68 percent, with the city witnessing nearly 12 percent growth on the decade.²⁵¹ Economic recessions lingered into the 1960s, with Terre Haute experiencing

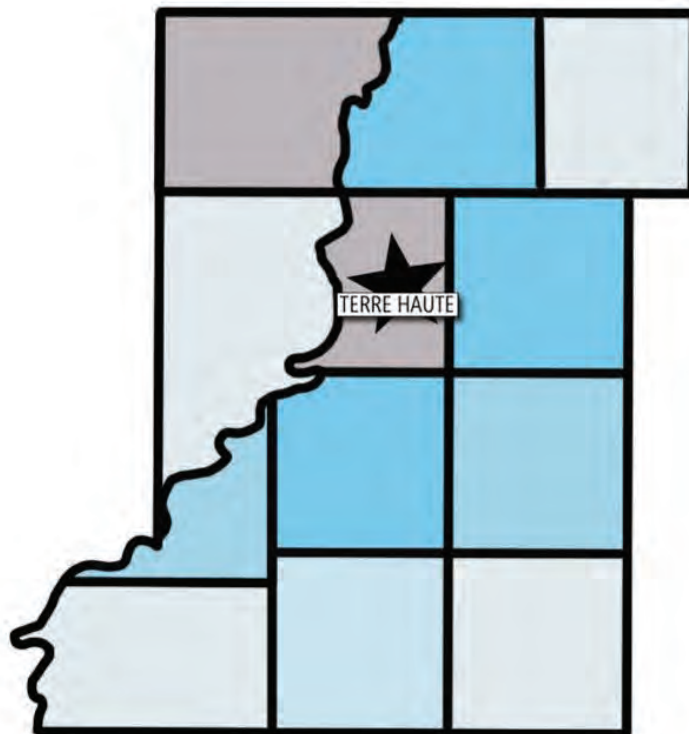
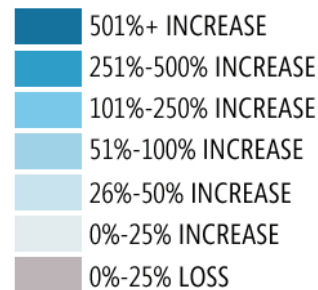


FIGURE 24 POPULATION CHANGE IN TOWNSHIPS IN VIGO COUNTY, 1940-1970



²⁵⁰ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*.

²⁵¹ U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

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two percent total population loss. This was more than offset by the remainder of the county as populations began to disperse during the 1960s, with county increases topping those of both the 1940s and 1950s. County increases were supported by industrial diversification represented by the introduction of pharmaceutical and chemical companies; construction of Interstate 70, which marked Vigo County as a regional crossroads community; and a coal boom during the late 1960s.²⁵² Totals also were propped up by expanding populations at Rose Polytechnic Institute, Indiana State University, and St. Mary's-of-the-Woods College, the total of which took in an additional 10,000 students during the 1960s, representing a 300 percent increase in student populations.²⁵³

TABLE 11. VIGO COUNTY POPULATION, 1940-1970²⁵⁴

County	1940			1950			1960			1970		
	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population
Vigo	99,709	.9	2.9	105,160	5.5	2.7	108,458	3.1	2.3	114,742	5.6	2.2

Allen County

Table 12 and Figure 25 present the population data for Allen County. The third most populous county in the state, Allen County likewise drew large wartime populations in response to the industries and military activity in the vicinity of Fort Wayne, with the county's population increasing by 18.5 percent during the 1940s.²⁵⁵ The 1950s and 1960s witnessed even more explosive population growth, spurred by the county's ability to improve on its status as a regional economic center. More akin to the trends experienced in the Indianapolis metropolitan region than in its counterparts in the southern part of the state, Allen County's population growth outpaced that of the principal population center, Fort Wayne, as populations moved outward. Allen County

²⁵² Dorothy Weinz Jerse and Judith Stedman Calvert, *Terre Haute: A Pictorial History* (St. Louis, MO: G Bradley Publishing, 1993); Denver Harper, *The Development of Surface Coal Mining in Indiana* (Bloomington, IN: Department of Natural Resources, 1985).

²⁵³ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*; Vigo County Area Planning Department, *Initial Housing Report for Vigo County, Indiana* (Terre Haute, IN: Vigo County Planning Department, 1970), B-7.

²⁵⁴ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁵⁵ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*.

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grew by more than 26 percent in the 1950s and more than 20 percent in the 1960s. Fort Wayne totals likewise increased during the 1950s, but at a rate six percent slower than the county. During the 1960s, population growth in the city slowed substantially. Fort Wayne registered only a 10.2 percent increase as populations began to seek a home beyond even the limits of the city's expanding boundaries.²⁵⁶ The relative proportion of the population centered in Fort Wayne decreased during this period, from 72 percent in 1950 to 63 percent in 1970,

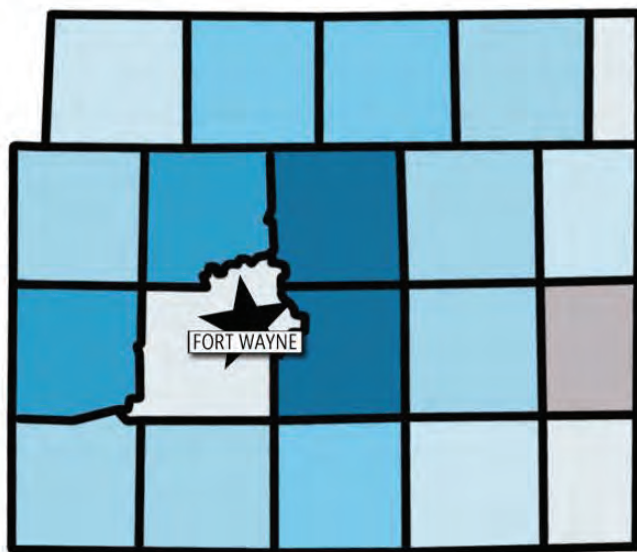


FIGURE 25 POPULATION CHANGE IN TOWNSHIPS IN ALLEN COUNTY, 1940-1970

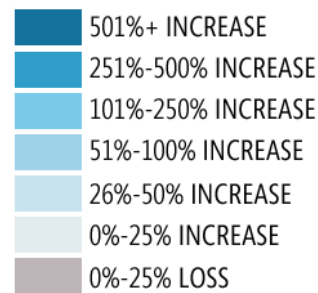


TABLE 12 ALLEN COUNTY POPULATION, 1940-1970²⁵⁷

County	1940			1950			1960			1970		
	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population
Allen	155,084	5.7	4.5	183,722	18.5	4.6	232,196	26.4	4.9	281,344	20.8	5.4

²⁵⁶ U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁵⁷ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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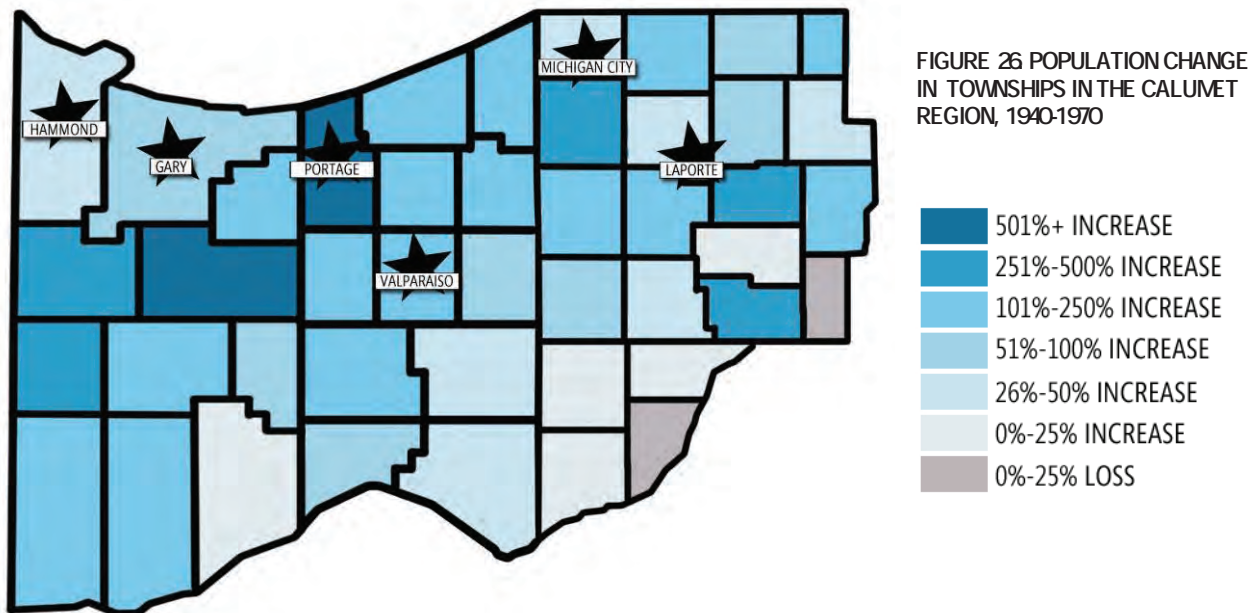
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with the “major portion” of the county’s growth “in the fringe areas of Fort Wayne” that “will, in all probability be annexed and become a part of the city.”²⁵⁸ Population growth also influenced the expansion of smaller communities in the county. This included Fort Wayne’s neighbor, New Haven, which experienced population increases of 24.8 percent, 45.4 percent, and 57.4 percent during the 1940s, 1950s, and 1960s, respectively.²⁵⁹

*Calumet Region
(Lake, Porter, and LaPorte counties)*

Table 13 and Figure 26 present the population data for the Calumet region, defined as including Lake and Porter counties, as well as the western portion of LaPorte County (Figure 26). An industrial powerhouse, the area witnessed dramatic growth during the 1940s as the region’s steel factories and other industries pulled in large numbers of workers. Of the more than 100,000-person growth during the period, nearly 75 percent occurred in Lake County. Here, Gary and Hammond remained leading population centers, accounting for 221,506 (or 60 percent) of the county’s roughly 368,000 persons. LaPorte County likewise grew at a rate of more than 20 percent during the 1940s, following the trends of its leading cities, LaPorte and Michigan City. Porter County’s population increased by more than 40 percent during the period, correlating largely with Valparaiso, which increased by 37.7 percent and accounted for approximately 30 percent of the county’s population.²⁶⁰



²⁵⁸ Allen County Plan Commission, *Population and Economic Trends of Fort Wayne* (Fort Wayne, IN: Allen County Plan Commission, 1957), 19.

²⁵⁹ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁶⁰ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*.

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TABLE 13 CALUMET REGION POPULATION, 1940-1970²⁶¹

County	1940			1950			1960			1970		
	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population	Population	% change from previous decade	% of state population
Lake	293,195	12.2	8.5	368,152	25.6	9.4	513,269	39.4	11.0	546,253	6.4	10.5
LaPorte	63,660	5.2	1.8	76,806	20.7	2.0	95,111	23.8	2.0	105,342	10.8	2.0
Porter	27,836	22	.81	40,076	44	1.0	60,279	50.4	1.3	87,114	44.5	1.7

The 1950s brought mixed trends to the area. Lake County continued to increase at an even more dramatic rate than during the war period as factories remained strong and outmigration from Chicago continued. Gary and Hammond continued to lead population growth, registering increases of more than 33 and 27 percent, respectively. Porter County’s growth remained steady with 1940s levels, but increases were greater in outlying areas than in the principal population center of Valparaiso. LaPorte County witnessed the highest percentage growth, topping 50 percent as populations continued to extend outward from the Chicago area; increases also were prompted by the opening of the National Steel plant at Lake Michigan in Portage, incorporated in 1959. The town of Portage grew up almost overnight, recording 458 percent growth during the 1950s, with populations increasing from 2,116 in 1950 to 11,822 in 1960.²⁶² Substantial growth continued into the 1960s as LaPorte County far outpaced both Lake and Porter counties, at 44.5 percent to 6.4 and 10.8 percent, respectively. Growth continued to be facilitated by new development in the area, including the opening of the Port of Indiana in 1962 and the Bethlehem Steel plant in 1963. Portage’s population increased to 19,127 persons by 1970 (a 61.8 percent increase), while Valparaiso topped 20,000 persons (a 31.5 percent increase). Population growth in Lake and LaPorte counties slowed during the 1960s, with both Gary and Hammond recording population losses. LaPorte and Michigan City witnessed only marginal increases, at 4.6 and 7.4 percent, respectively.²⁶³

²⁶¹ U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

²⁶² U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

²⁶³ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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2. Demographic Trends

The post-war era was characterized by dramatic changes in the number and composition of modern families, with housing of the period—particularly in emerging suburban centers—responding directly to new dynamics. Following World War II, both marriage and birth rates spiked with the return of 9 million veterans. The year 1946 witnessed an all-time peak in marriages, with more than 2.2 million registrations nationally (a 42 percent increase over 1945); approximately two million marriages also were registered in each of the following two years, establishing millions of new families, many of which needed a place to live.²⁶⁴ By 1950, nearly 70 percent of the population over age 15 was married. Local trends kept pace with national trends, as the number of Hoosier families grew from 892,000 in 1940 to more than 1.3 million in 1950.²⁶⁵ Seventy out of every 100 males in Indiana over age 14 were married in 1950; only Florida had a higher percentage of married males.²⁶⁶

Into the 1950s, marriages declined nationally, averaging about 1.5 million annually. This was largely a natural result of the fact that a substantial percentage of the population of marriageable age had been married off during the readjustment period. The marriage rate for 1954 was the lowest point in two decades, with a rate of 9.2 marriages per 1,000 persons, well below the peak rate of 16.4 in 1946.²⁶⁷ National rates continued to average around 1.5 million marriages per year until the late 1960s, when those born during the boom of the mid-to-late 1940s became of marriageable age, resulting in a slight uptick.²⁶⁸ In contrast to national trends, marriage rates in Indiana remained relatively high through the 1950s. While the year 1946 was likewise the highest year on record for Indiana, with a marriage rate of 18.0 per 1,000 persons, the state did not experience the precipitous drop that the country as a whole did during the 1950s. In 1947, the marriage rate was 15.5, which remained the average through 1954, with approximately 43,000 marriages each year. The marriage rate jumped to 16.5 in 1956 and 1957 as totals climbed to 50,000 marriages per year before dropping into the 1960s.²⁶⁹ The sustainment of marriage levels at high numbers into the 1950s bolstered Indiana's post-war

²⁶⁴ U.S. Bureau of the Census, *Vital Statistics—Special Reports, National Summaries* (Washington, D.C.: GPO, 1949), 47.

Steven D. McLaughlin, *The Changing Lives of American Women* (Chapel Hill, NC: University of North Carolina Press, 1988), 56; U.S. Interagency Committee on Background Materials for the National Conference on Family Life, *The American Family: A Factual Background* (Washington, D.C.: GPO, 1949), 17.

²⁶⁵ "Family Units Grow Throughout Indiana," *The Vidette-Messenger* (Valparaiso), March 31, 1955.

²⁶⁶ "Census Shows Hoosier Males Marrying Kind," *Muncie Evening Press*, April 29, 1953.

²⁶⁷ James R. Wetzel, "American Families: 75 Years of Change," *Monthly Labor Review*, March 1990, 4-13; U.S. Department of Health, Education, and Welfare, *Vital Statistics of the United States, 1965* (Washington, D.C.: GPO, 1968); "60,000 Fewer Marriages Reported in U.S. During 1954," *Tipton Daily Tribune*, January 29, 1955.

²⁶⁸ U.S. Department of Health, Education, and Welfare, *Vital Statistics of the United States, 1965*.

²⁶⁹ *Ibid.*; Robert D. Grove, Ph.D. and Alice M. Hetzel, *Vital Statistics Rates in the United States, 1940-1960* (Washington, D.C.: GPO, 1968), 106.

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residential development, extending growth patterns well into the 1960s as more than 200,000 new households were formed each decade between 1940 and 1970.²⁷⁰

More important in determining the drive for homeownership than the marriage rate was the growth of the average family in the post-war period. James R. Price, President of National Homes Corporation of Lafayette, accurately summarized the causal effect of changing marriage rates and familial patterns in describing the housing boom of the 1950s:

Our experience is that newlyweds constitute only about 5 percent of our home buyers. And only recently the FHA announced that of 6,500 home buyers sampled in the first 10 days of March 1955, the typical buyer was 34.6 years old. Since the median age for marriage is around 22 years, this means the average home buyer in the FHA sample has been married for 10 years. All of this evidence supports our *belief that homes are most frequently bought when families expand to the point of having two, three, or more children* [emphasis added]... What all this means, so far as the marriage rate goes, is that the rate of 10 years ago, not the present rate, is the one affecting the present home market. And 10 years ago the marriage rate was breaking all records... Home builders are now undoubtedly reaping a sales harvest from those families.²⁷¹

Evolving family structure became a pivotal driver in the growth of the home industry in the 1950s and 1960s. This primarily resulted from a marked cultural shift that included an increase in the proportion of marriages among persons of a young age, which extended the years in which a household was likely to welcome children, and an expected increase in the number of children per household during the period, from one or two to between two and four. Evidencing such trends, by the late 1950s, the national median age at marriage had fallen to 20.1 years for women and 22.5 years for men. Trends held in Indiana, where the average age of the bride was 19.5 years and the average age of the groom was 22.6 years.²⁷² With a rise in the number of marriages and increasingly younger populations in the marriage structure, birth rates exploded during the period, resulting in the baby boom (1946-1964). Indiana and the United States ran nearly parallel with one another (Table 14). The national birth rate rose from 19.4 in 1940 to 26.6 in 1947—the peak year, naturally occurring a year after the peak in marriages—before declining slightly in the 1950s and then ultimately plunging in the late 1960s. Indiana followed similar patterns, with 1947 also the peak year in births statewide; into the 1950s, the rate declined gradually before dropping during the mid-to-late 1960s.²⁷³

²⁷⁰ Matt Kinghorn, "Indiana Housing: A Historical Perspective," *InContext*, <http://www.incontext.indiana.edu/2015/nov-dec/article1.asp>.

²⁷¹ "Price Sees Long-Term Mortgage as Sound; Construction Normal," *The Journal and Courier* (Lafayette), June 6, 1955.

²⁷² U.S. Department of Commerce, Bureau of the Census, *Statistical Abstract of the United States, 1965* (Washington, D.C.: GPO, 1965), 64.

²⁷³ By definition, the birth rate is the rate of births per 1,000 persons, regardless of sex or age. In contrast, the fertility rate

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TABLE 14 BIRTH RATES IN INDIANA AND THE UNITED STATES, 1940-1959²⁷⁴

Year	Birth Rate	
	Indiana	United States
1940	18.6	19.4
1945	20.1	20.4
1947	25.8	26.6
1950	24.1	24.1
1955	23.9	25.0
1959	23.8	24.3

Hoosier birth rates exploded particularly in the 20- to 24-year old age group, the demographic most typically getting married. An average of 145.1 births per 1,000 women in that age group in 1940 increased to 209.9 births in 1950 and 271.2 births in 1960, running similar to but slightly outpacing trends nationally, where 135.6 births in 1940 grew to 253.1 births in 1960.²⁷⁵ In Indiana, a record of more than 115,000 births were recorded in 1957; this total was subsequently surpassed in the 1960s as the first wave of post-World War II babies reached marriage and child-birthing age.²⁷⁶ The increase in the birth rate caused the percentage of the national population under 15 years of age to jump from 26.9 percent in 1950 to 31.1 percent in 1960. Indiana’s rate followed closely, increasing from 26.8 percent in 1950 to 31.8 percent in 1960, with thousands of new families seeking suitable homes in which to raise their young children.²⁷⁷ Important within this is that not only did the birth rate rise dramatically but the optimism of the period and improved personal economies, both fueled by unparalleled economic growth and seemingly unlimited job opportunities, also encouraged married couples to have more children. Accordingly, the average number of births per woman increased nationally, from 2.2 children in the 1930s to 3.5 in the 1950s, in part spurring the dramatic 33 percent increase in the national population. Indiana also averaged 3.5 children per household by 1955, which was sustained into the end of the decade.²⁷⁸

is the rate per 1,000 women of typical child-bearing age (15-44 years). Grove and Hetzel, *Vital Statistics Rates in the United States, 1940-1960*, 139.

²⁷⁴ Ibid.

²⁷⁵ It should be noted that the increase in the number of births during this period was the result of not only cultural shifts in the number of children that families were having but also advancing medical practices that facilitated a greater number of live births. Ibid., 157.

²⁷⁶ “Believe Hoosier Births are Below Record in 1957,” *Palladium-Item* (Richmond), January 17, 1962.

²⁷⁷ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

²⁷⁸ “Census Shows Hoosier Males Marrying Kind,” *Muncie Evening Press*, April 29, 1953; “Family Units Grow Throughout Indiana,” *The Vidette-Messenger* (Valparaiso), March 31, 1955; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

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The evolving marriage structure and increasing birth rate were accompanied by renewed characterizations of the American family, which impacted notions of domesticity and homeownership. The nuclear family—the working husband, the homemaking wife, and their children—became the preferred social model of the era. While multi-generational families were prevalent in the pre-World War II era, the concept of the nuclear family was not new. Definitions of the nuclear family date to the mid-nineteenth century and were popularized through the housing constructs conceived by landscape architect Andrew Jackson Downing, which held many similarities with post-war suburbanization. In Downing’s conceptualization, the private country home—set in a “middle landscape” separate from both urban and rural spaces—occupied by a nuclear family represented an ideal, the pinnacle of social, moral, and aesthetic values.²⁷⁹ The parents and their children lived on their own, the father went to work, and “the family became isolated and feminized, and this ‘woman’s sphere’ [the family and home] came to be regarded as superior to the nondomestic institutions of the world.”²⁸⁰ Downing’s characterizations became a reality in the modern era as the nuclear family took on new importance and sovereignty, particularly for the middle and upper class. The family was central to the post-war American ideal, wrapped up in the pursuit of happiness and homeownership. Intact nuclear familial units became a steady feature of contemporary social structures, with images of family togetherness, the wife’s domestic space, and material comfort laced throughout media of the period and reinforced through self-actualization as found in the home:

Married couples were determined to strengthen the nuclear family through “togetherness.” They would have “well-adjusted” children—adjusting to the world as it was, rather than trying to change or adjust that world. With the help of experts to guide them, successful breadwinners would provide economic support for professionalized homemakers, and together they would create the home of their dreams.²⁸¹

This ideal directly impacted development patterns, with the nuclear family driving the demand for single-family homes in the suburbs, designed as private, individualized space that reinforced societal frameworks of family and accompanying definitions of gender roles.²⁸² In large droves, families “looked toward the home [both literally and figuratively], rather than the public world, for personal fulfillment.”²⁸³ This fulfillment, as noted by

²⁷⁹ Sonia Hirt, *Zoned in the USA: The Origins and Implications of American Land-Use Regulation* (Ithaca, NY: Cornell University Press, 2015), 121-125; Thomas Oles, *Walls: Enclosure and Ethics in the Modern Landscape* (Chicago, IL: University of Chicago Press, 2015), 100-102.

²⁸⁰ Jackson, *Crabgrass Frontier*, 48.

²⁸¹ Elaine Tyler May, *Homeward Bound: American Families in the Cold War Era* (New York, NY: Basic Books, 2008), 31.

²⁸² Kevin Michael Kruse, *The New Suburban History* (Chicago, IL: University of Chicago Press, 2006), 109-110; Dolores Hayden, *Redesigning the American Dream: The Future of Housing, Work, and Family Life* (New York, NY: W.W. Norton, 2002), 58-59.

²⁸³ May, *Homeward Bound*, 30-32.

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Kenneth Jackson, was often wrapped up in deeply-seated promises of domesticity, with the modern home “designed around the needs of a bread-winning male and a full-time housewife who would provide her prince with a haven from the cold outside world” (Figure 27).²⁸⁴ Of course, actual family workings were rarely as clean as mainstream images of family life. First, there was tremendous pressure placed on the concept of the nuclear family from the outside as increasing numbers of married women went to work during the period. In Indiana, more than 329,000 married women (30 percent of all married females) were in the workplace by 1960, representing a 58 percent increase over 1950 totals.²⁸⁵ Secondly, the gendered roles attached to the modern nuclear family also had consequences.



FIGURE 27. PROMOTIONAL PHOTOGRAPH, c. 1954

Promotional images of the period commonly equated a woman’s familial role with the domestic space of the house.

Source: Private collection

The wife became responsible for everything associated with the house, the domestic space, and often was isolated in a detached suburban world, particularly when a family possessed only one vehicle:

The sphere of the non-paid house- and family-work (in its all-embracing meaning of caring and taking care) was delegated to women, locked into the “private sphere” of residential areas (“house-wife”) and spatially removed from the city. Women literally reached the margins (of the cities). Many studies proved this amounts to more than mere physical remoteness: Suburbanization meant a real and symbolic removal of women from the city and the public.²⁸⁶

Notwithstanding the sometimes harsh realities of modern domesticity, evolving familial patterns—in combination with easily available financing—accelerated the drive for homeownership from the 1950s onward

²⁸⁴ Jackson, *Crabgrass Frontier*, 300.

²⁸⁵ U.S. Department of Labor, *Women Workers in 1960*, 15.

²⁸⁶ Full discussions of the emphasis on the nuclear family during the mid-twentieth century and the associated gender roles typically prescribed to the concept are beyond the scope of this study. For additional information on gender roles during the period and critical analysis of such, see, for example, Elaine Tyler May, *Homeward Bound: American Families in the Cold War Era* (New York, NY: Basic Books, 2008); Lizabeth Cohen, *A Consumers’ Republic: The Politics of Mass Consumption in Postwar America* (New York, NY: Vintage Books, 2004); and Judith N. DeSena and Ray Hutchison, eds., *Gender in an Urban World* (Bingley, UK: Emerald Group Publishing, 2008), 127.

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as married couples with children looked to establish their place of residency. While homeownership rates had been above 50 percent in Indiana since 1900, they grew exponentially during this period. A homeownership rate of 53.1 percent in 1940 jumped to 65.5 percent in 1950 following in the first years of the baby boom, with Indiana ranked fifth in the country behind Michigan, Minnesota, North Dakota, and Idaho. Indiana's homeownership rate continued to climb during the 1950s, growing to 71.1 percent by 1960, with Indiana ranked fourth in the nation behind Michigan, Maine, and Utah.²⁸⁷ As homeownership became an achievable goal for the masses, substantially similar homebuyer demographics emerged nationally and throughout Indiana. In 1955, the average home buyer in the United States was described as being 35 years old, male, and married with two children. Yearly income allowed the buyer to pay, on average, \$12,750 for a new house with a monthly mortgage of \$81. Similarly, in Indiana, homeowners were "most likely to be a young couple, under 35, with two children," and an average income of \$5,395 allowed for purchase of a house as much as \$15,000.²⁸⁸ More often than not, the homeownership sought by these buyers was directly linked to single-family detached suburban dwellings, with the typical Hoosier home buyer living "in a good-sized community of 100 or more homes in a small town not far from a large city."²⁸⁹ While there were 775,217 single-family detached housing units in Indiana in 1940, there were 921,991 such dwellings by 1950. Numbers rose dramatically during the 1950s, with 1,208,199 single-family detached homes in the state by 1960, representing more than 85 percent of all housing.²⁹⁰ The ownership rate for single-family dwellings outpaced the state's overall rate of homeownership during the period, growing to 78.3 percent in 1950 and increasing to 81 percent in 1960. By 1970, ownership rates on single-family detached dwellings in Indiana were at 83.7 percent.²⁹¹

3. Economics and the Rise of the Middle Class

While community leaders had feared a post-war recession would again place the country in the throes of economic turmoil, such concerns never materialized and the country's financial health stabilized. With economic growth came optimism and opportunity, which shifted perceptions and expectations of life in the modern era. Alongside changing demographics, improved personal economies spurred the growth of a new generation of persons working toward middle-class status. This in turn propelled housing demand, particularly for larger

²⁸⁷ Indiana ranked well ahead of the United States in homeownership rates during the entire post-war period. By 1960, the average homeownership rate in the country was just under 62 percent, approximately 10 percent lower than that of Indiana. Jackson, *Crabgrass Frontier*, 216; U.S. Bureau of the Census, "Historical Census of Housing Tables—Ownership Rates," *Census of Housing*, <https://www.census.gov/hhes/www/housing/census/historic/ownrate.html>.

²⁸⁸ "Mr. Average Home Buyer," *The Pharos-Tribune* (Logansport), August 2, 1955; "Rising Living Standards Support Housing Boom," *The Indianapolis Star*, April 1, 1956.

²⁸⁹ "Rising Living Standards Support Housing Boom," *The Indianapolis Star*, April 1, 1956.

²⁹⁰ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

²⁹¹ U.S. Bureau of the Census, "Historical Census of Housing Tables—Ownership Rates"; Matt Kinghorn, "Indiana Housing: A Historical Perspective."

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dwellings as the country moved rapidly away from small, efficient housing of the readjustment period. Buyers flooded local housing markets as the concept of homeownership increasingly became intertwined with the concept of a “good life,” the manifestation of statements by Fred T. Green, president of the Federal Home Loan Bank of Indianapolis, who proclaimed that “home ownership can mean much in happiness and satisfaction when the home adequately meets the living and financial requirements of the family.”²⁹²

The personal economies of Indiana’s citizens were supported by an era of high employment, rising incomes, and shifts in the labor pool, which included the continued transition away from the state’s agrarian roots and redistribution of non-farm employment to increasingly include higher percentages of persons in service and professional industries. The move away from farm labor in Indiana had started well before the post-war era, with agrarian populations already shrinking during the early twentieth century. Even those individuals that remained on the farm gradually looked for employment elsewhere. As noted by L.S. Robertson, Assistant Chief of Agriculture Economics at Purdue University, in 1945:

Few people realize the extent to which rural areas in Indiana were being urbanized, even before the war. A survey of rural young men 22 to 28 in five counties in 1940 shows the percentage engaged in nonfarm work varied from 34 percent in Blackford County to 54 percent in Orange and Monroe Counties.²⁹³

Eighty percent of males over 14 years of age in Indiana were working by 1950—on pace with the national average of 78.7 percent—but shifting populations and the realities of the post-war economy concentrated new employment outside of farm markets. Indiana’s non-agricultural labor force increased from 1.19 million persons in 1943 to 1.33 million persons in 1958; totals reached 1.43 million persons in 1960 and 1.63 million persons in 1965.²⁹⁴ With non-farm employment on the rise, manufacturing remained big business in Indiana as factories retooled for consumer goods and businesses regained their footings. The effect of the transition was aptly summarized by John Delehanty of Indiana University’s Department of Economics in 1960:

Over the course of the past three decades, Indiana has progressed rapidly in the direction of a more highly industrialized economy. It is true that Indiana is still one of the most important agricultural states, ranking high among the leaders in the production of corn, hogs, soybeans, and other farm products. However, agricultural employment has been declining in relative importance for a long time, and in the postwar period, only 10 percent of all employed

²⁹² “Record Sum at Hand for Home Loans,” *The Indianapolis Star*, April 18, 1947.

²⁹³ Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference*.

²⁹⁴ U.S. Bureau of the Census, *Statistical Abstract of the United States, 1965*; Indiana Employment Security Division, *Labor Market Trends in Indiana* (Indianapolis, IN: Indiana Employment Security Division, 1965); U. S. Department of Labor, Bureau of Labor Statistics, *Employment, Hours, and Earnings, States and Areas* (Washington, D.C.: GPO, 1984), 264-266.

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individuals in Indiana were engaged in agricultural pursuits. On the other hand, manufacturing is not only an important segment of the Indiana economy but it is also relatively much more important in Indiana than in the United States as a whole.²⁹⁵

Hoosier employment in industrial enterprises climbed consistently during the period—except during the economic recessions of the mid-1950s—ultimately increasing from 539,000 persons in 1945 to 673,600 persons in 1965 (Figure 28).²⁹⁶ Notably, for those employed in manufacturing, the two decades after World War II represented a period of transition and personal prosperity. Wages increased consistently, from \$58.03 per week in 1948 to \$76.27 in 1955, \$100.37 in 1959, and \$121.66 in 1965, the seventh highest weekly wage in the nation and well above the national average of \$107.53. In addition, working conditions improved substantially during the period. The average work

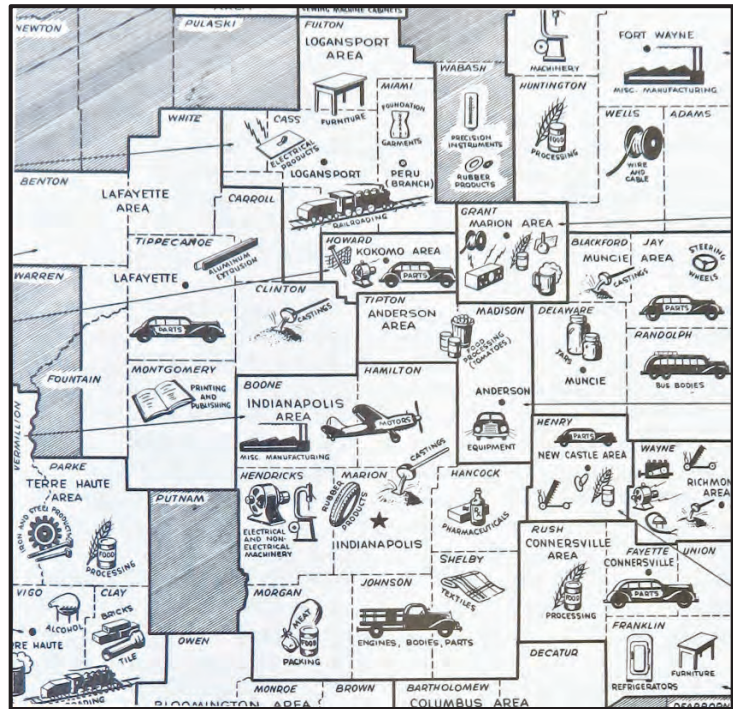


FIGURE 28 A PORTION OF THE LABOR MARKET MAP OF INDIANA

Indiana’s manufacturing sector represented a diverse industry in the post-war era as markets retooled for consumer production following the release of material restrictions.

Source: *Economic Survey of the Terre Haute Area, 1951*

²⁹⁵ John A. Delehanty, *Financing Unemployment Insurance Benefits in Indiana: Final Report* (Indianapolis, IN: Indiana Employment Security Division, 1960), 19.

²⁹⁶ Alongside most of the United States, Indiana experienced two recessions during the 1950s—1953 to 1954 and 1957 to 1958—with effects lingering into the end of the decade; this represented the first period of substantial economic slowdown since the war years. The recessions resulted, in part, from demobilization following the Korean War and restrictive monetary policies at the federal level. The recession was felt particularly strong in Indiana’s manufacturing interests, which were concentrated in the durable goods industry, a market particularly susceptible to swings in the economy. Writing in 1960, John Delehanty of Indiana University noted, “durable goods, in both consumer and producer markets, form the most volatile segment of manufacturing... Thus it is to be expected that Indiana, like other highly industrialized states, will experience economic fluctuations of greater severity than the average for the nation’s economy as a whole.” Evidencing the effects of the recessions, unemployment in Indiana jumped from approximately 60,000 persons in 1953 to 125,000 in 1954 and from 81,000 in 1957 to 145,000 in 1958. At the end of the decade, unemployment remained around 90,000 persons and employment totals had yet to match their peak of the early 1950s. John A. Delehanty, *Financing Unemployment Insurance Benefits in Indiana: Final Report*; U.S. Bureau of Labor Statistics, *Employment, Hours, and Earnings, States and Areas*, 266

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week was just over 40 hours by 1960, and most workers had the benefit of safety, paid vacations, insurance, and job security.²⁹⁷

While manufacturing interests provided employment for a substantial portion of Hoosiers, they were increasingly competing for labor with other sectors of a revived, diversified economy. As a result, manufacturing came to represent a shrinking percentage of the overall non-farm labor market during the modern era. Whereas manufacturing employment in Indiana accounted for 46 percent of the non-farm labor pool in 1941, in 1949 it accounted for 43 percent of the non-agricultural workforce. In 1958, manufacturing employment stabilized at approximately 42 percent, which it remained at through the mid-1960s.²⁹⁸ In the employment gap, service and professional jobs increased exponentially during the period. Such trends are evidenced, for example, by the rapid growth of employment in financing, insurance, real estate, professional and business services, and government in Indiana. Manufacturing witnessed only a marginal three percent increase during the 1950s—8.4 percent growth between 1950 and 1955 and 5.5 percent loss between 1955 and 1960—but professional positions surged (Table 15). For example, employment in financing, insurance, and real estate increased by more than 28 percent between 1950 and 1955 and more than 21 percent between 1955 and 1960.²⁹⁹ During the same period, employment in professional and business services grew by a dramatic 49.5 percent, while employment in government increased by 36.6 percent.³⁰⁰

²⁹⁷ "Hoosier Wages Up," *The Journal and Courier* (Lafayette), July 16, 1955; "Hoosier Wages Rank 7th in U.S.," *The Journal and Courier* (Lafayette), October 18, 1966; U.S. Department of Commerce, Bureau of the Census, *Statistical Abstract of the United States, 1960* (Washington, D.C.: GPO, 1960); "Hoosier Wages, Salaries Hit Record Mark During '63," *The Daily Journal* (Franklin), January 31, 1964; U.S. Bureau of Labor, *Employment, Hours, and Earnings, States and Areas*, 264-266; Donald Carmony, *Handbook on Indiana History* (Indianapolis, IN: Indiana Sesquicentennial Commission, 1966), 62.

²⁹⁸ Sources vary on the percentage of non-farm employment allocated to manufacturing during the period. For example, during a special committee hearing of the Senate on issues of unemployment throughout the country, it was noted that in 1957, 45 percent of Indiana's non-farm labor was in manufacturing despite most statistics putting it closer to 43 percent. Regardless, Indiana's employment in manufacturing still significantly outpaced the national average, which hovered around 32 to 34 percent. Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference*, 37; U.S. Bureau of the Census, *Statistical Abstract of the United States, 1960*; U.S. Bureau of the Census, *Statistical Abstract of the United States, 1965*; United States Bureau of Labor Statistics, *Employment, Hours, and Earnings, States and Areas*; U.S. Congress, *Unemployment Problems: Hearings Before the Special Committee on Unemployment Problems* (Washington, D.C.: GPO, 1960), 2991.

²⁹⁹ Minimal expansion of manufacturing employment is partly attributable to the aforementioned recessions that slowed down the pervasive industrial expansion of the 1940s and early 1950s. U.S. Bureau of Labor, *Employment, Hours, and Earnings, States and Areas*.

³⁰⁰ *Ibid.*

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TABLE 15 EMPLOYMENT IN SELECTED INDUSTRIES IN INDIANA, 1940-1965³⁰¹

	1940		1945		1950		1955		1960		1965	
	Employment	% change	Employment	% change	Employment	% change	Employment	% change	Employment	% change	Employment	% change
Manufacturing	383,700	--	539,000	40.5	580,100	7.6	628,600	8.4	593,900	-5.5	673,600	13.4
Financing, insurance, and real estate	29,200	--	28,900	-1.0	35,600	23.2	45,600	28.1	55,400	21.4	63,100	13.9
Services	76,600	--	83,200	8.6	94,000	12.9	111,800	18.9	140,500	25.7	170,800	21.6
Government	99,700	--	126,700	27.1	138,000	8.9	157,600	14.2	188,500	19.6	232,200	23.2

Sustained employment in the modern era fostered a generation of families that witnessed improved personal situations, facilitating the transitioning of populations to the middle class. In combination with available financing and changing familial patterns, such economic conditions spurred the concept of housing as a consumer good, with upward mobility and the need to house expanding families driving the need for homeownership. This was particularly true in the “family-friendly,” low-density suburban communities that businesses, shopping, and community goods also relocated to in large numbers during the period. Moreover, the effect of improved personal economies intersected with a competitive homebuilding industry continually pushing the concept of the bigger and better home. In support of this, builders such as Frederick J. Falender of Indianapolis established “trade-up” programs designed to entice existing homeowners to purchase a new home that was larger and offered more conveniences or located in a different area, such as a new suburban community.³⁰² Such spending was aggressively pushed by marketing materials in publications like *House & Home* magazine, which, in 1956, called for changing out houses like automobiles, noting that “yesterday’s house is either too big (if it was built before the war) or too small (if it was built right after the war)... Yesterday’s house has too few bedrooms... Yesterday’s house has too small a garage... Yesterday’s house wastes space... Yesterday’s house is long out of style.”³⁰³

In addition, the return of personal economies allowed homeowners to purchase, among other things, more goods and conveniences to fill their new dwellings than ever before:

³⁰¹ United States Bureau of Labor Statistics, *Employment, Hours, and Earnings, States and Areas*.

³⁰² “Falender Predicts Strong Housing Market in 1964,” *The Indianapolis Star*, December 29, 1963.

³⁰³ “It’s Time for a New Model, for the Buyers’ Market is Here,” *House & Home*, July 1956, 108.

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We have created a mass population of ‘well-off’ people absolutely unprecedented in world history... this has meant a fantastic upsurge in demand not only for cars and appliances and all the comforts of modern living but for books, phonographs, symphony tickets, higher education and better designed furniture as well.³⁰⁴

Such desires and demand were met by a consumer-driven commercial market that increasingly marketed a vast array of conveniences and furnishings that concurrently stimulated a manufactured need for products to outfit the new home. As industries reconverted for peacetime markets, advertisements for appliances, furniture, décor, and other home goods began to litter magazines and newspapers. Some placed the burden of such spending on the housewife, characteristically describing them as “the most conspicuous devotee of automation” and noting that “the housewife is now spending more than four billion dollars a year on kitchen and household appliances and two billion for furniture,” but the trend toward consumerism captured all members of the family.³⁰⁵ Purchasing power was supported by exponentially-increasing income, which fueled the desires for middle-class lifestyles and the modern credit market. Per capita personal income in Indiana rose by more than 88 percent between 1950 and 1965, and average disposable income increased by more than 80 percent during the same period (Table 16). Improved economies led families to purchase enormous quantities of new goods for the home, particularly on the back of freely available credit in a period of optimism. Use of credit was so extensive that it was noted that “if someone wanted to compress into two words the battle cry of the postwar business boom, he might try these: Charge it!”³⁰⁶ For example, in 1956 more than 16 percent of items bought on installment (financed) plans in Indiana were appliances such as refrigerators, televisions, ranges, and dishwashers. In total, Indiana families purchased nearly \$61 million in appliances through installment plans that year. Added to this was more than \$174 million financed on new automobiles.³⁰⁷ As a result of such extensive purchasing, by the 1950s, certain items had become permanent fixtures in the Indiana home, with 94 percent of homes having televisions, 95 percent having automatic washers, and 97 percent having automobiles.³⁰⁸

TABLE 16 PERSONAL INCOME IN INDIANA, 1950-1965³⁰⁹

	1950	1955	1960	1965
Average per capita personal income	\$1,529	\$1,917	\$2,217	\$2,880
Average per capita disposable income	\$1,412	\$1,607	\$1,971	\$2,550

³⁰⁴ “Free for the Asking,” *The Star Press* (Muncie), September 8, 1953.

³⁰⁵ Sam Dawson, “Business Fears Consumers Nearing Saturation Point,” *Muncie Evening Press*, October 26, 1955.

³⁰⁶ Joseph Huntyan, “Post War Boom Battle Cry ‘Charge it!’,” *The Call-Leader* (Elwood), February 4, 1963.

³⁰⁷ “List Hoosier Spending for Transportation,” *The Vidette-Messenger* (Valparaiso), July 11, 1957.

³⁰⁸ “Rising Living Standards Support Housing Boom,” *The Indianapolis Star*, April 11, 1956; “1 of 6 Hoosier Families Operates Two Automobiles,” *Palladium-Item* (Richmond), February 23, 1962.

³⁰⁹ U.S. Department of Commerce, *State Personal Income, 1929-1997* (Washington, D.C.: GPO, 1999), 13-14 and 22-23.

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4. Automobile Culture and the Connecting of Indiana

No element of modern society had a more profound effect on the evolution of the landscape during the period than the automobile and the transportation network, which fueled the expansion of the housing industry into new locations throughout the state. In many ways, suburban residential development and expansion of transportation infrastructure and automobile use were the product of a reciprocal relationship in the modern era—the latter facilitated growth of the former and the former necessitated the latter. The automobile became an integral component of everyday life, with populations reliant upon their vehicles to commute to and from work, schools, shopping centers, places of worship, and other locales throughout the community. Local leaders recognized this dynamic immediately, with the influence and effect of the automobile—“the most convenient [means of] escape to the suburbs with larger lots, easier access, better light, air, more convenient houses, and, in many cases, lower taxes”—a significant point of discussion in the immediate post-war period.³¹⁰

Automobile purchases had stalled out during World War II, with the nation’s automobile factories—including, for example, Studebaker in South Bend and Chrysler in Evansville—relegated to producing trucks, tanks, engines, and other equipment. With the closing of the war, automobile production was revived. Manufacturers found a captive audience for their new models in the general public, which viewed the personal automobile as a necessity. Car ownership skyrocketed as the return of disposable income allowed increasing numbers of families to own automobiles. National automobile registrations increased exponentially year on year. Registrations grew from 27.9 million in 1942 to 30.9 million in 1947. By 1950, more than 40 million vehicles were registered throughout the country; in 1955, automobile registrations topped 50 million. Rampant automobile purchases continued into the period, with more than 60 million automobiles registered by 1960 and more than 80 million automobiles registered by 1970.³¹¹ Local trends mirrored those of the nation. Automobile purchases in Indiana accelerated in the post-war era, with approximately one million automobiles registered in 1948. By 1955, registrations exceeded 1.4 million automobiles, and, by 1965, more than 1.9 million automobiles were registered.³¹² Even more telling of the increase in automobile use was that nearly one million new driver’s licenses were issued in Indiana between 1950 and 1965, increasing from approximately 1.69 million to 2.68 million.³¹³ Moreover, by 1960, one out of six Indiana families had two vehicles, further reflecting the pervasiveness of the automobile as an essential element of life.³¹⁴

³¹⁰ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1951.”

³¹¹ Federal Highway Administration, “State Motor Vehicle Registrations, By Years 1900-1995,” *Highway Statistics Summary to 1995*, <https://www.fhwa.dot.gov/ohim/summary95/mv200.pdf>.

³¹² U.S. Department of Transportation, *Highway Statistics Summary to 1965* (Washington, D.C.: GPO, 1967); L.L. Waters, Ph.D. and Charles Thomas Moore, *Indiana’s Economic Resources and Potential* vol. 3 (Bloomington, IN: Indiana University, 1955); Federal Highway Administration, “State Motor Vehicle Registrations, By Years 1900-1995.”

³¹³ U.S. Department of Transportation, *Highway Statistics Summary to 1995*.

³¹⁴ “1 of 6 Hoosier Families Operates Two Automobiles,” *Palladium-Item* (Richmond), February 23, 1962.

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Increases in automobile use necessitated the rapid improvement and expansion of transportation infrastructure. During the war, the road network had largely languished beyond infrastructure impacting defense needs. Despite funding limitations, the Indiana State Highway Commission (ISHC) looked to the post-war period with optimism, engaging a broad-ranging planning initiative in 1944 designed to provide a 10-year plan “to meet the rapidly increasing needs of postwar peacetime traffic,” with the program anticipated to cost \$160 million.³¹⁵ The ISHC planning program was complemented by a survey and inventory of Indiana’s highway system in 1947, designed to provide rationale for the expenditures anticipated by the agency.³¹⁶ The resultant report—*Highways of Indiana*—revised the agency’s post-war planning program, proposing an 11-year initiative designed to carry the state’s transportation infrastructure through 1960. Additional planning efforts were engaged throughout the 1950s in cooperation with Purdue University in West Lafayette, facilitating the ISHC’s ability to stay ahead of pending needs.³¹⁷

The ISHC had lofty goals, but transportation improvements of the post-war era were subject to a series of federal programs that, while providing much-needed funding, never led to the substantial allocation of funds that the ISHC deemed necessary for the state’s highway program. Modern federal programs had their origins in the 1938 Federal-Aid Highway Act, which funded studies to investigate the feasibility of building superhighways across the country. The agenda was carried through to 1941, when President Roosevelt appointed an Interregional Highway Committee to work with the Public Roads Administration on recommendations for the establishment of a national highway system following World War II. The committee recommended a 32,000-mile national highway network, which ultimately gave impetus for the passing of the Federal-Aid Highway Act of 1944. This act expanded the federal-aid primary road network and provided funding for secondary roads in areas with a population of at least 5,000 persons. The act also authorized preliminary planning for the national system of interstate highways and designated \$500 million to be dispersed to highway departments across the country. Indiana received approximately \$36 million of this allotment. The act did not, however, provide construction funding, thus delaying the intended benefits of the program.³¹⁸

³¹⁵ M&H Architecture, Inc., *Indiana Bridges Historic Context Study*, 38.

³¹⁶ *Ibid.*, 39.

³¹⁷ In 1913, the roots of the Purdue Road School were established when the School of Engineering at Purdue University held the first Civil Engineering Conference. In 1915, this became the Purdue Road School, which continues to present day as a statewide conference and technical program. Since its beginnings, the Purdue Road School has published the proceedings of its conferences and developed publications addressing the technical requirements and functional needs of Indiana’s transportation network. Purdue University also has regularly completed joint research projects with the Indiana Department of Transportation (INDOT). See, for example, Arthur K. Branham, Donald O. Covault, and Harold L. Michael, “*Progress Report on State Highway Needs in Indiana*” in *Proceedings of the 42nd Annual Road School* (West Lafayette, IN: Purdue University, 1956).

³¹⁸ M&H Architecture, Inc., *Indiana Bridges Historic Context Study*; 37-43; Bruce E. Seely, *Building the American Highway System: Engineers as Policy Makers* (Philadelphia, PA: Temple University Press, 1987), 189-191.

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While the 1944 act in and of itself failed to address all transportation needs, it provided the backbone for road programs and government initiatives—both local and federal—in the modern era. Subsequent highway acts in 1950, 1952, 1954, 1956, and 1962 furthered the cause of the 1944 Federal-Aid Highway Act, with increased federal highway spending for a national interstate system a continuing priority.³¹⁹ The most significant of these acts was the Federal-Aid Highway Act of 1956 (and the accompanying Highway Revenue Act), which improved the financing structure of the program; increased federal appropriations to states; spurred the development of design standards for road networks; and allocated the first substantial funds for building the interstate system, then designated as a 41,000-mile network anticipated to cost more than \$27 billion. The Federal-Aid Highway Act of 1962 extended provisions to urban areas, encouraging localities to consider transportation infrastructure needs as part of larger community planning initiatives designed to address population growth and development.³²⁰

Federal programs provided the mechanism for expansion of the road network throughout the country, including in Indiana, where traffic volume doubled from nine billion miles traveled in 1940 to 18 billion miles in 1955 (Figure 29).³²¹ By 1952, the state had a total of 96,340 miles of roadway, inclusive of rural and municipal mileage; the majority of the road network was under the responsibility of counties and municipalities.³²² By 1955, the state highway system totaled 10,500 miles, including 3,200 miles (31 percent) in the primary system and 5,700 miles (54 percent) in the secondary system; federal mileage (U.S. routes) in Indiana totaled 1,068 miles in 1955.³²³ The ISHC announced a \$41 million construction

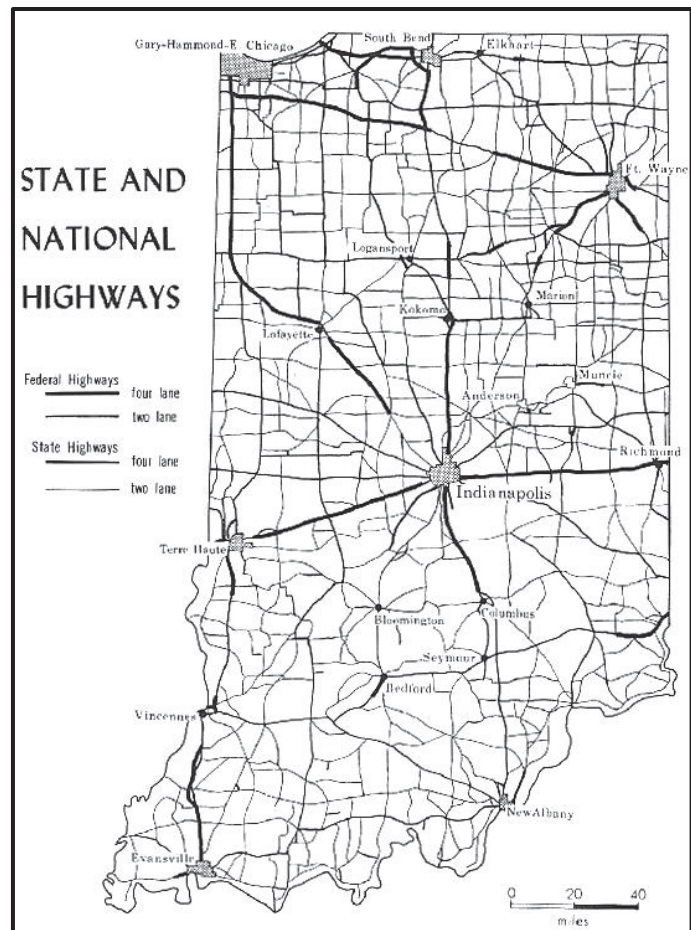


FIGURE 29 THE HIGHWAY NETWORK IN INDIANA IN 1970

Source: *An Atlas of Indiana, 1970*

³¹⁹ M&H Architecture, Inc., *Indiana Bridges Historic Context Study*, 41-44.

³²⁰ Christopher Wells, *Car Country: An Environmental History*, 273-274.

³²¹ Branham, et al., "Progress Report on State Highway Needs in Indiana," 63.

³²² Waters and Moore, *Indiana's Economic Resources and Potential*, 86.

³²³ *Ibid.*, 86 and 92; Branham et al., "Progress Report on State Highway Needs in Indiana," 67.

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program for 1956, with the agency planning a “gigantic program to improve a network of roads across Indiana.”³²⁴ By 1957, the state’s primary system totaled 5,475 miles, complemented by 16,007 of secondary roads.³²⁵ Into the late 1950s and early 1960s, the IHSC budget increased exponentially as the interstate system became a critical priority. Federal appropriations increased from \$64.3 million in 1958 to \$104.7 million in 1959 to \$136.8 million in 1960. In 1965, appropriations exceeded \$172 million.³²⁶ The effect of such financing was significant, with a total of 15,600 miles added to the state’s system between 1932 and 1965.³²⁷

While Indiana’s road program was extensive, the most significant element of the period was the growth of the interstate highway system of limited-access freeways, which continued the trends begun in 1917 with the IHSC’s establishment of five primary market roads that linked the state’s major development centers (Figure 30). In the post-war era, these linkages were formalized, enhanced, and expanded, further perpetuating development in established sectors that fueled the growth of metropolitan regions. Such linkages included the development of Interstate 64, cutting across southern Indiana and linking Indiana to the Louisville, Kentucky, metropolitan area on the east and Illinois on the west. Originally proposed as an improvement to U.S. 50 connecting to Vincennes in the west, the chamber of commerce and local interest groups in Evansville fought to have the route shifted to the south, connecting the development hubs of Vanderburgh County and Clark and Floyd counties in the Falls of the Ohio region. Recognizing that a southern route would serve greater population densities and promote economic growth and development,³²⁸ Utilizing U.S. 31 in the southern part of the state and generally running parallel to U.S. 52 and U.S. 41 in the north, Interstate 65 likewise provided a significant linkage to



FIGURE 30 INTERSTATE SYSTEM (c. 1970) OVERLAID ON THE 1917 IHSC MARKET ROUTES

³²⁴ “State Planning \$41,400,000 in Road Projects Next Year,” *The Star Press* (Muncie), June 9, 1955.

³²⁵ U.S. Bureau of the Census, *Statistical Abstract of the United States, 1959*.

³²⁶ M&H Architecture, Inc., *Indiana Bridges Historic Context Study*, 43-44.

³²⁷ Indiana Division of Planning, *Growth: Final Report*, 50.

³²⁸ D.A. Ripple, *History of the Interstate System in Indiana: Volume 3, Part 2—Route History* (West Lafayette, IN: Purdue University, 1975), 501-502.

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regional markets. This route ran northwest-southeast and connected Indianapolis—as well as secondary markets such as Columbus and Lafayette—to Kentucky and Illinois, the latter by way of Gary and Chicago.³²⁹ Cutting east-west across central Indiana, Interstate 70 was designated as a route paralleling the National Road (U.S. 40), with Richmond and Terre Haute as the control points to the east and west, respectively. Connecting markets in central and northern Indiana with markets in Michigan, Interstate 69 emerged as a link between Indianapolis and Lansing by way of Fort Wayne; to the west, development centers in the Calumet region were likewise connected to Michigan via Interstate 94, which crossed Interstate 69 and provided cross-linkages to markets in Detroit.³³⁰

Pervasive automobile use and growth of transportation infrastructure had a dramatic impact on the landscape of Indiana, irrevocably changing development patterns. Specifically, explosion of the road network was at the heart of mid-twentieth century patterns of suburbanization, with increased mobility facilitating the diffusion of housing, businesses, and industry to the periphery of established cores, thus prompting a dramatic cultural shift in how persons thought about and interacted with their communities.³³¹ The impacts of growth in the transportation network on land use were accurately captured at Indiana's 1953 Community Planning Institute:

Formerly the probable areas of expansion could be predicted with confidence but, with modern transportation, developments are likely to occur at points quite distant from the city boundaries and in various directions. This situation indicates the desirability of a more widespread basic plan designed to provide a guide for development in any outlying district.³³²

Reliance on the automobile and the modern transportation network permeated culture in modern Indiana. By the early 1960s, private automobiles were used to get to and from work by 71.5 percent of people working in Indianapolis, 68.8 percent of people working in the Falls of the Ohio region, and 50.8 percent of people working in the Calumet region, with “improved access to and from the rapidly growing suburban areas” a critical need.³³³ Particularly influential was the expanding state and federal highway system, which made many areas “now remote easily accessible” and spurred a boom in residential development.³³⁴ For example, the completion of the highway system was highly anticipated in southern Indiana, with “more and more suburban development predicted, especially so since this vast area of Southern Indiana is only minutes from downtown Louisville” (Figure 31).³³⁵

³²⁹ *Ibid.*, 560.

³³⁰ *Ibid.*, 575-590.

³³¹ William M. Dobriner, *Class in Suburbia* (Englewood Cliffs, NJ: Prentice-Hall, Inc., 1963), 16.

³³² Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1953.”

³³³ “Non-Stop Coast-to-Coast Drive Available in 1972,” *Linton Daily Citizen*, February 4, 1963.

³³⁴ “Home Building Big Factor in Bolstering Area Business,” *The Indianapolis Star*, December 28, 1958.

³³⁵ R.P. Hauselman, “Past Good—Future is Promising,” *Charlestown Courier*, January 7, 1960.

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Not only connecting regional markets both inside and beyond the boundaries of the state, infrastructure expansion propelled residential growth outward from established cores to sections of the countryside now made conveniently accessible (Figure 31). As residential development moved to the fringes, so too did commercial development and community assets such as schools and churches. Writing on the impact of the expanded road network on business patterns, *The Star Press* noted:

The automobile is the hallmark of the 20th century. It has provided the average man with the mobility to get to many markets and the businessman with the mobility to reach many consumers. It has created a fluid economy which has overcome geographical barriers bringing both benefits and problems to modern man.

More and more business success depends on location. Almost every kind of retail and service center requires access by highway and the more traffic on the road, the more potential customers at the store. Thus, there is a frantic rush of businesses to the high-density routes and each new mile of highway seems to bring a new mile of gas stations, hamburger chains, and discount stores. The trouble is that many of these units aren't really new. Rather they are replacement units for other stores on other roads which no longer have the heavy traffic going by their doors. These are the businesses which are technologically displaced by highway improvements.³³⁶



FIGURE 31. OPENING OF THE I-64 SPRING STREET RAMP IN NEWALBANY, 1968

Source: Stuart B. Wrege Indiana History Room, New Albany-Floyd County Public Library, New Albany, Indiana

The effect of the automobile was dramatic and undeniable, evidenced by statements of H.E. Churchill, vice president of engineering at Studebaker in South Bend, who noted that "business sections are spreading outward; cities are going suburban—and that situation, in itself, will make the auto more indispensable than ever."³³⁷ With record numbers of automobiles and record increases in state mileage came the carving up of Indiana, with the resultant suburbanization of the urban-rural fringe spurring unprecedented changes in land

³³⁶ David Iliff, "New Highways Change Business," *The Star Press* (Muncie), August 20, 1967.

³³⁷ Joseph K. Shepard, "Your Car Tomorrow," *The Indianapolis Star*, May 30, 1954.

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use and development patterns. As aptly captured by Thomas Frank Barton, geography professor at Indiana University:

Prior to the 20th century in Indiana there was a comparatively distinct cleavage between land used for various city purposes and the surrounding farm land. But in the last half century, with the development and use of gasoline-powered vehicles and the construction of hard surface roads connecting the cities, the nonfarm dwellers began to buy land for residential purposes adjacent to all-weather roads serving the same purpose as paved streets in the city. Later, business establishments were added within the ribbons of nonfarm residences and then small and large industries located in these urban land-use corridors. Nonfarm uses of land multiplied and the corridor tenacles [sic] extending from cities grew in length until sometimes they coalesced with the corridors extending outward from adjacent cities. This growth produced a web of urban land-use corridors which surrounds the farm land... In these urban countryside corridors, in addition to the all-weather roads, there are concentrated other circulation systems such as rural water, primary telephone and electric lines and truck, school bus and workers traffic routes.³³⁸

Trends continued into the end of the study period, with the automobile increasing the rate of “scatterization and suburbanization of all types of urban development—residential, commercial and industrial.”³³⁹ It would not be until the early-to-mid 1970s that such trends would be curtailed, in part, by a dramatic increase in fuel costs stemming from rising oil prices, bringing a conclusion to the “golden age of inexpensive energy easily obtained.”³⁴⁰ Of course, not all suburbanization ended. In some locales, the “trend of outward migration” continued largely unscathed, evidenced, for example, by the growth of Carmel, which doubled in population between 1970 and 1975.³⁴¹ In many areas, buyers remained, despite what it meant for personal economies in a new era:

...he already is out in the suburbs looking for the bigger house with the two-car garage, where there’s room for a clothes dryer, a four-slice toaster, the color TV set, a couple of stereos and air conditioning... And where the kids can hook up their sound amplifiers. Mom can add up the utility bills and Dad can wonder at how the new car could have such a healthy appetite and still be so woefully weak in the get-up-and-go.³⁴²

³³⁸ Thomas Frank Barton, “Rurbanization and Countryside Urban Web in Indiana,” *Proceedings of the Indiana Academy of Science* 90 (1980): 299-305.

³³⁹ “Jasper’s Master Plan—Blueprint for the Future,” *Dubois County Daily Herald* (Jasper), August 4, 1967.

³⁴⁰ Ralph Kramer, “Energy Crisis is Real,” *The Indianapolis News*, January 29, 1973.

³⁴¹ “Economist Foresees Flight to Suburbs Will Continue,” *The Indianapolis News*, November 6, 1975.

³⁴² Ralph Kramer, “Energy Crisis is Real,” *The Indianapolis News*, January 29, 1973.

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E. Residential Growth and Development, 1945-1970

When private residential construction resumed following the federal government's removal of wartime restrictions, the state was in the midst of an intense housing shortage. Moreover, housing was prohibitively expensive, with building costs up 89 percent in 1947 when compared to 1939 levels and labor costs up 30 percent over the same period.³⁴³ Real estate agents reported all-time highs in home-buying inquiries, and real estate speculation was problematic, with deeds recorded with price paid more than double the valuation of the property. Efforts to overcome housing shortages spurred an unprecedented housing boom, facilitated, in part, by the continuation of government provisions for housing and complemented by a wide array of builders, developers, realtors, and other industry professionals who fought desperately to recover in the post-war era. Responding to changing familial patterns and new-found individual prosperity and taking advantage of new transportation infrastructure that provided convenient access to areas previously beyond the limits of development, homebuilders transformed the built environment of Indiana, spurring the evolution of a new—and largely suburban—residential context, which affected all portions of the state. The result was a period of tremendous construction through which evolved a heavily-developed land that presented a drastically different picture to those individuals who had become accustomed to the developmental stagnation of the 1930s and early 1940s.

1. General Trends in Regional Development

Housing shortages of years past were remedied by a homebuilding industry that responded to changing socioeconomic trends—shifting populations, growing families, and increasing purchasing power—to meet the demand for large swaths of new homes, particularly as the nation moved forward from the readjustment period. The success of industry efforts was boasted by Albert Cole, U.S. Housing and Home Financing Agency Administrator, who noted that during the 1950s the country “made startling progress” in resolving the housing shortages emerging from the war era.³⁴⁴ Complementing the thousands of dwellings constructed during the period, new schools, churches, shopping centers, and other such amenities diffused from urban cores and first-generation suburbs as improved transportation infrastructure stretched the boundaries of existing development centers. These resources reemerged on the periphery of new housing on the urban-rural fringe, resulting in the establishment of new communities and altering the character of the country and state in dramatic ways.

The houses that emerged during the period by and large had a different relationship to established communities than the dwellings that preceded them. While some housing was established as infill in or near previously-established neighborhoods that had boomed in the pre-Depression years, the proliferation of roads and highways in the post-war era shifted the locations of the state's emerging residential centers, providing access

³⁴³ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1947.”

³⁴⁴ Gertrude Sipperly Fish, ed., *The Story of Housing* (New York, NY: Macmillan, 1979), 331.

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to previously untapped locations. This met a concurrent wave of populations that were moving simultaneously away from distinctly rural areas and distinctly urban centers, with the compromise being fringe, rural-esque suburban areas that offered qualities of both theoretically, without the problems of either (Figure 32). This trend was recognized early in the post-war era as local leaders proclaimed at the Indiana Economic Council's 1947 Community Planning Institute that the state had many rural counties that "contain numerous small villages and towns, but the automobile has decreased the need for many of them... each passing decade will witness the decline of many of them" as suburban needs were met.³⁴⁵ By 1950, 23 percent of Indiana's population fell into the category of living outside city limits but not on farms, slightly higher than the U.S. percentage of 20.7 percent.³⁴⁶ By 1970, 27.5 percent of the state's rural population was considered nonfarm.³⁴⁷



FIGURE 32 AERIAL VIEW OF MEAD VILLAGE IN BARTHOLOMEW COUNTY, 1954

Subdivisions such as Mead Village (1947) popped up on the outskirts of communities across the state and often became points of contention in discussions of annexation during the 1950s and 1960s. Arguments for and against annexation of Mead Village by the City of Columbus went on for more than three years. The area was annexed by the city in 1954 but the decision was appealed by property owners. The Circuit and Appellate courts upheld the annexation, and property owners sought to take the case before the Indiana Supreme Court. The Supreme Court refused to hear the case, allowing the annexation to be finalized.

Source: The Indiana Album: John D. Rondot Collection

The geography of homebuilding spurred conversations throughout the state about the viability of regional growth trends and what they meant for Indiana's citizens and communities, particularly in disparate urban and emerging suburban locations. For example, white flight to the suburbs left inner cities predominately populated by minority populations, with community amenities for the two likewise isolated to their respective locales. Such patterns spurred conversations regarding business services, school segregation, and the like as patterns of development held into the 1950s and 1960s. The need for careful planning and consideration of regional growth outside of established centers had already been a point of discussion prior to the closing of the war, with Noble

³⁴⁵ Indiana Economic Council, "Community Planning Institute Summary of Proceedings, 1949."

³⁴⁶ U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*.

³⁴⁷ Thomas Frank Barton, "Rurbanization and Countryside Urban Web in Indiana," 299-305.

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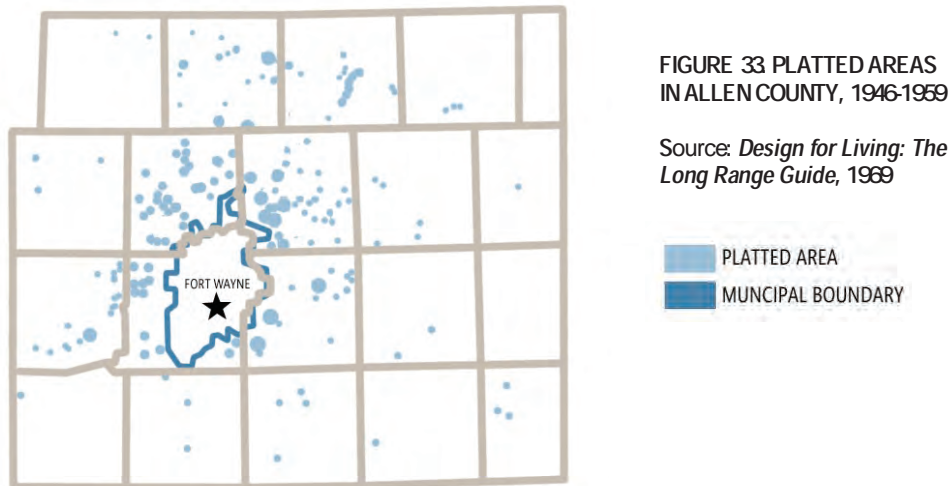
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Hollister, Secretary-Director of the Indianapolis City Plan Commission, warning at the 1944 Indiana Post-War Planning Conference that communities must reconcile the difficulties inherent in modern development patterns:

Many, many cities today are wrestling with the problem of what to do about such areas outside the city’s limits, peopled by residents whose income is gained in the city, and who through dissatisfaction with living conditions in the city have sought more space, air and light outside.³⁴⁸

As builders and developers continued to seek ways to meet growing market demand by buying up open space on the outskirts of established municipalities—which provided blank slates upon which to establish new developments—communities confronted the realities of regional growth patterns that were transforming the basic fabric of the built landscape (Figure 33). Such trends left “many cities with almost unmanageable and extremely awkward growth,” underpinning the importance of proactively planning for growth in the future.³⁴⁹ Appropriately accounting for substantial residential expansion became an important topic during the period as local leaders sought to move beyond the years of meeting a basic need for immediate housing to a future of supporting long-term investment and healthy communities. These desires were captured by Thomas Riddle, Jr., President of the Fort Wayne Citizens’ Council, who noted:

A city’s vitality, like that of an individual, is frequently measured in terms of its growth. A better gauge might be the extent to which it fulfills its basic purpose, which is to furnish residents and future generations communal benefits which provide the greatest enjoyment in living.³⁵⁰



**FIGURE 33 PLATTED AREAS
IN ALLEN COUNTY, 1946-1969**

Source: *Design for Living: The Long Range Guide, 1969*

- PLATTED AREA
- MUNICIPAL BOUNDARY

³⁴⁸ Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference*, 83 and 88.

³⁴⁹ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1951.”

³⁵⁰ Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1950”; Indiana Economic Council, “Community Planning Institute Summary of Proceedings, 1951.”

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The rate of growth and development in Indiana was particularly dramatic during the early 1950s, which comprised the first significant post-war growth cycle. Between 1950 and 1954, more than 3,000 housing units were constructed in communities such as Evansville and Fort Wayne, while more than 10,000 units were finished in Indianapolis.³⁵¹ Demographic trends represented a family-oriented citizenry, with demand for single-family detached housing—primarily in suburban areas—increasing dramatically with the population boom. Into 1956, though, housing fell “sharply from the boom year of 1955,” with Joseph VanBriggle, Secretary for the Home Builders Association of Indiana, noting that construction was off by 35 percent. Gary’s building permits were down 43 percent, Hammond was down 26 percent, and Evansville showed a 76 percent decrease in building permits. In Indianapolis, permits were down 38 percent. Building permits in both Muncie and Richmond dropped by 80 percent.³⁵² As was the case in many places throughout the country, the mid-to-late 1950s came to represent a period of irregularity as the pervasive growth of the early 1950s began to slow down. Residential construction fluctuated heavily from month to month and region to region in response to a variety of factors, including the rising cost of land, inflated material and labor costs, and tightening of the mortgage market, deemed a “serious one [problem] in all parts of the state.”³⁵³

The fluctuation from region to region and month to month during the late 1950s is represented by trends in places like Columbus, an important secondary market. For example, while 1955 was a tremendous growth year for most of the state, totals in Columbus were low. On the other hand, 1956 brought a period of growth to the city, with construction showing a 40 percent increase over the previous year, while many communities were witnessing a dramatic decline.³⁵⁴ Trends remained high into 1957, with all totals up more than nine percent over 1956 levels, even if totals from month to month varied significantly.³⁵⁵ Terre Haute, for example, also witnessed substantial increases—September 1958 totals represented a tremendous 550 percent increase from 1957 levels and an average yearly increase of 88.7 percent—in the face of other communities.³⁵⁶ The result was that while housing trends were uneven the last half of the decade, sustained residential construction of the 1950s ultimately accounted for 18.5 percent of Indiana’s total dwellings (Table 17).³⁵⁷

³⁵¹ U.S. Bureau of the Census, *Statistical Abstract of the United States, 1955*.

³⁵² “Will New FHA Rules Boost Indiana’s Lagging Home Building? Lenders and Builders Wonder,” *Palladium-Item* (Richmond), August 14, 1957.

³⁵³ Fred L. Corts, “Building Boner of Cities Cited,” *The Indianapolis Star*, October 6, 1956; Sylvia Porter, “Builders Slam Door on Own Prosperity,” *The Indianapolis Star*, June 3, 1957.

³⁵⁴ “Construction and Bank Debits Go Up,” *The Columbus Herald*, December 28, 1956.

³⁵⁵ “Unemployment Claims Double,” *The Republic* (Columbus), November 30, 1957.

³⁵⁶ “Sharp September Gain Shown Here in Construction,” *Terre Haute Star*, November 1, 1958.

³⁵⁷ This percentage is based on housing stock totals as of the 1970 census. U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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TABLE 17. HOUSING IN INDIANA, 1940-1970³⁵⁸

		1940-1949		1950-1959		1960-1970		1940-1970	
	Total housing units (as of 1970)	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units
Indiana	1,711,896	201,799	11.8	315,979	18.5	379,014	22.1	896,792	52.4

During the 1960s, residential construction accelerated at high levels, with 222,000 new households established and more than 375,000 new dwellings constructed in Indiana between 1960 and 1970. Thus, while the 1950s are often thought of as the most extensive growth cycle in the post-war era, rates of the 1960s outpaced those of the 1950s as home construction increased at a rate greater than Indiana’s population growth, 15 percent to 11 percent, respectively. Growth was so extensive that 1960s housing came to represent approximately 22 percent of the state’s total housing units.³⁵⁹

Within this pervasive growth was a shift in residential construction trends. Developers throughout the state engaged the construction of large numbers of apartment buildings as land became increasingly expensive and, in some communities, scarce. The trend toward apartments was supported by newly-established families who had yet to have children and desire a house, as well as increasing numbers of unmarried individuals living alone during the period.³⁶⁰ In Indianapolis, the growth of apartments was particularly dramatic, with more than 50 percent of the city’s constructed housing units in 1962 comprised of apartment units.³⁶¹ On average, apartments in Indianapolis represented 38 percent of the market—more than 500 total projects—from 1960 to 1967, where they had represented only six percent in the preceding decade.³⁶² By 1969, the Indianapolis metropolitan area was witnessing a rate of construction of more than 4,500 multi-family units per year.³⁶³ Of course, the boom in

³⁵⁸ Totals include up through March 1970. U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

³⁵⁹ Ibid.

³⁶⁰ “National Homes Has Busy Year in ‘63,” *The Journal and Courier* (Lafayette), January 28, 1964.

³⁶¹ “Apartment Living Is Popular,” *The Indianapolis Star*, May 12, 1963.

³⁶² “Planner Predicts Decline in Building of Apartments,” *The Indianapolis Star*, July 20, 1968; James L. Adams, “Area’s Residential Builders Racing Toward Record Year,” *The Indianapolis Star*, August 11, 1968.

³⁶³ “Apartment Boom Blessing or Blight? Counties Raise Their Bars,” *The Indianapolis Star*, July 20, 1969; James L. Adams, “Apartments May Top ‘68 Record,” *The Indianapolis Star*, June 15, 1969.

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apartment living was not just limited to the state's largest metropolitan area. In Fort Wayne, for example, apartment permits "multiplied many times over" in 1962 and 1963. In Lafayette, while 650 apartment units were underway in 1963—spurred, in part, by the presence of Purdue University—by 1964, apartments accounted for 40 percent of total housing starts, on pace with single-family development at about 45 percent. Such trends also carried through in smaller markets such as Valparaiso, where approximately 400 apartment units were constructed between 1960 and 1970.³⁶⁴

2. Subdivisions and Suburbanization

The product of a complex matrix of changes, post-war residential housing affected towns and cities of all sizes across the state. New dwellings were most prevalent in new suburban locations, but housing of the period also was common—particularly during the 1940s and early 1950s—as infill and incremental development in established communities. While central cores were dominated by mid-19th-to-early-20th-century housing, a considerable amount of housing during the readjustment period filled in vacant space in urban areas and first-tier suburbs. This iteration of housing was found in multiple forms, whether in the locating of individual houses on vacant lots, the re-platting of earlier developments to accommodate additional housing, or the extension of established neighborhoods. The latter included those that had only partially been developed during the pre-war years as a result of the collapse of housing markets and those that a developer always intended to expand at a later date as available financing and consumer need intersected. Such areas in or near established neighborhoods—with existing municipal services, in most instances—were prime areas for residential development, providing a convenient means for developers to accommodate the housing market in the immediate post-war years. Large-scale development of areas near the central core largely subsided into the late 1950s as vacant land was all but consumed, but infill continued as pockets of new development. This, however, was primarily a consumer-driven process, generally reflecting homeowner decisions to replace pre-war dwellings with new counterparts.

³⁶⁴ "Home Building Provides Many Other Jobs Here," *The Journal and Courier* (Lafayette), January 28, 1964; "National Homes Has Busy Year in '63," *The Journal and Courier* (Lafayette), January 28, 1964; "Apartment Boom Continues," *The Vidette-Messenger* (Valparaiso), April 28, 1970.

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The greatest indicator of change during the period was the rapid expansion and suburbanization of communities and outlying areas, marked by extensive highways and infrastructure as well as arrays of housing, schools, churches, shopping centers, and other amenities that permanently altered the landscape of the state (Figure 34). The drive for suburbanization soared as the country moved away from initial housing shortages to a period of rapid home construction that produced new development patterns, which coalesced with the singular preference for detached single-family housing.³⁶⁵ As Indiana moved forward from the immediate post-war era, this housing was increasingly found on the urban-rural fringe, ideal to builders that could purchase the large plots necessary for subdivisions of single-family detached housing. Patterns of dispersion were so distinct that across the country, “by 1955, subdivisions accounted for more than three-fourths of all new housing in metropolitan areas.”³⁶⁶ In Indiana, the state Federal Housing Administration (FHA) director reflected on the prevalence of FHA applications in suburban locations during the 1950s:



FIGURE 34 NEWLY-OPENED LAWDALE SHOPPING CENTER IN SUBURBAN EVANSVILLE, c. 1957

Source: Willard Library, Evansville, Indiana

What’s the reason for this interest in subdivisions? The Hoosier FHA chief reminds that few desirable lots remain still undeveloped in Indianapolis and in other cities over the state. Therefore, the builders are finding it necessary to move out to the open country on the edge of the cities.³⁶⁷

In Indiana, subdivision development was a pervasive element of the post-war residential landscape, regardless of community size. Totals were fueled by the transition to low-density suburban developments outside of city limits—at least until they were annexed—that became the norm during the period. In Fort Wayne, for example, approximately 1,500 subdivisions were filed and constructed between 1940 and 1975. More than 200 subdivisions were platted in Evansville during the same period. In Marion County, totals exceeded 1,900 subdivisions.³⁶⁸

³⁶⁵ Kathryn Murphy, *New Housing and its Materials, 1940-1956* (Washington, D.C.: U.S. Bureau of Labor Statistics, 1958).

³⁶⁶ Jackson, *Crabgrass Frontier*, 393.

³⁶⁷ “FHA Receiving Large List of Applications for New Subdivisions,” *The Indianapolis Star*, January 31, 1954.

³⁶⁸ The availability of comprehensive subdivision records in a manner that allows for accurate tabulation varies significantly

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Such rampant growth spurred discussions regarding jurisdictional challenges as communities began to tackle problems associated with new population centers. Municipalities of the period re-evaluated their boundaries in consideration of four key variables: could the city government furnish appropriate services to fringe areas; would annexation benefit the city and the area to be annexed; did the city have a need for additional areas for expansion; and was public opinion favorable.³⁶⁹ As Indiana's local leaders evaluated such considerations, annexations became an important topic, with communities throughout the state seeking ways to balance population growth, community services, and a taxable base:

Too many of the people who work in our large cities now want to draw the salaries of city people while paying expenses like farmers in the country. They may demand city services like water, light, and sewerage. They may want to park their cars on the city streets in front of the home of the city taxpayer, but they prefer to live in rural areas where they can escape the high taxes which the city must levy in order to provide the services they enjoy.³⁷⁰

Discussions regarding growth patterns and community boundaries extended well into the period, with municipalities actively moving forward on annexation plans. Many such plans initially stalled out, with the Indiana Economic Council noting that "during the last year [1953] at least 20 Indiana cities have passed annexation measures"—including communities such as Anderson, Columbus, Evansville, Fort Wayne, Indianapolis, Kokomo, New Albany, and Terre Haute—and only one was concluded successfully.³⁷¹ Where annexation was not derived as a solution on a voluntary basis by the to-be-annexed area, problems persisted throughout the period as independent communities took issue with proposed annexations by cities. In many places across Indiana, annexations remained "stymied by undecided court actions."³⁷² Despite delays in some communities, annexations did move forward elsewhere, spurring the growth of the state's metropolitan areas through the drawing in of fringe populations. For example, four annexations were made in LaPorte by 1951, covering 1,000 acres and 3,000 persons. In 1953, Indianapolis pulled in approximately 904 acres through annexation, and, by 1954, Kokomo had five annexation plans under consideration.³⁷³ In Evansville, annexation

from county to county in Indiana. Such data is often either not digitized or unlinked in multiple databases that has the potential to introduce inaccuracies and redundancies. Numbers included here for Fort Wayne, Evansville, and Indianapolis are based on data provided by Geographic Information System (GIS) personnel at planning departments in Allen, Vanderburgh, and Marion counties, respectively.

³⁶⁹ Indiana Economic Council, "Community Planning Institute Summary of Proceedings, 1951."

³⁷⁰ "Rural Dwellers Seeking Benefits of City, Less High Taxes, Target at Community Planning Institute," *The Rushville Republican*, May 5, 1950.

³⁷¹ "Quirks in Hoosier Laws Blamed for Stalemate in Annexations," *The Indianapolis Star*, May 12, 1954.

³⁷² "Indianapolis Planners Foresee City Population of Million in 100 Years," *The Indianapolis Star*, May 14, 1954.

³⁷³ *Ibid.*; Charles G. Griffio, "Other Cities Feel Growing Pains with Annexation Not Sole Problem," *The Indianapolis Star*, May 13, 1954.

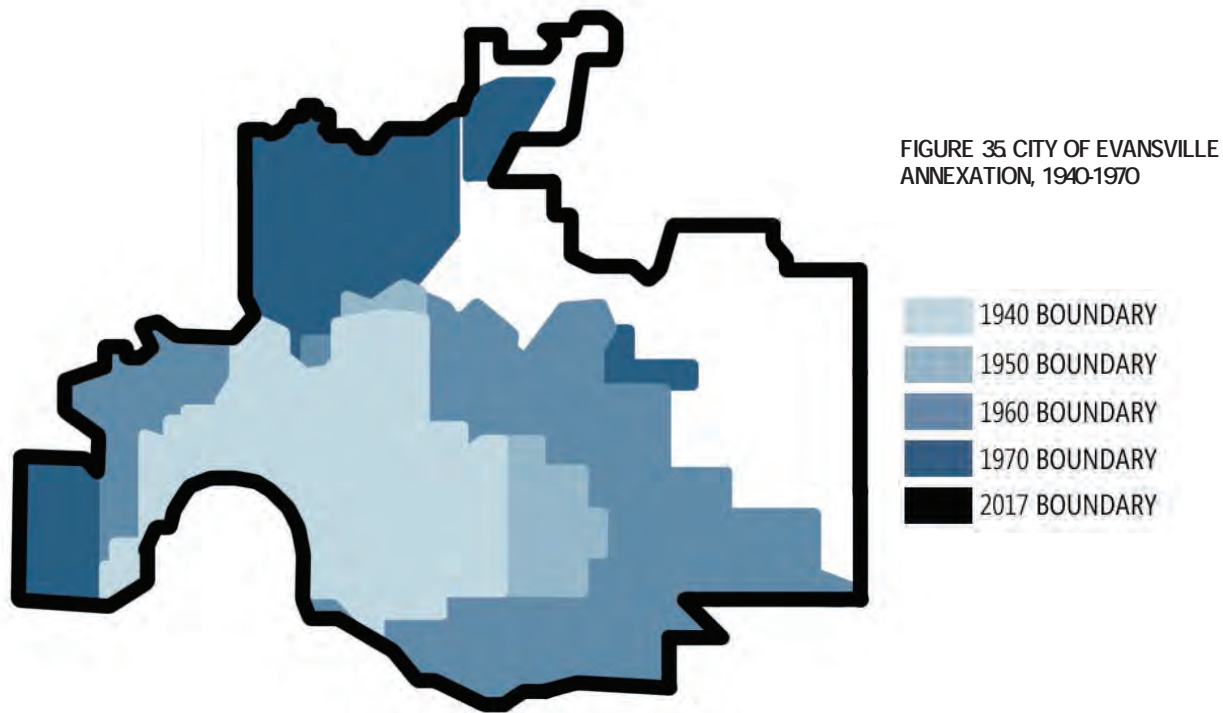
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was a major concern, as noted by the Evansville Foundation: “City growth is a day to day, week by week proposition, and Evansville has grown well beyond its boundaries since it has experienced any major readjustment of its corporate limits.”³⁷⁴ Such growth spurred the City of Evansville to file seven annexation ordinances and a five-year annexation plan by 1959 (Figure 35).³⁷⁵ Through such mechanisms, Indiana experienced an urbanization rate of 21.6 percent from 1950 to 1960, with rapidly expanding footprints in the state’s metropolitan areas. Growth during the period prompted the classification of four additional Standard Metropolitan Statistical Areas (SMSAs) during the period—Anderson, Dearborn (part of the Cincinnati, Ohio, SMSA), Lafayette-West Lafayette, and Muncie—that were added to existing metropolitan population centers of Evansville, Fort Wayne, Gary-Hammond-East Chicago, Indianapolis, South Bend, and Terre Haute.³⁷⁶



³⁷⁴ Foundation for Evansville’s Future, Inc., “Report for the First Year” (unpublished document), November 1959, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

³⁷⁵ Ibid.

³⁷⁶ In this context, SMSAs were defined as areas with a central city of 50,000 persons or more or two or more contiguous counties with populations of at least 50,000 persons. U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

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The importance of annexations as part of regional growth patterns is illustrated by the fact that by 1970, central city populations in Indiana accounted for approximately 33 percent of the total population of the state; however, without including recently annexed areas, central cities accounted for only approximately 16 percent of the population.³⁷⁷ Thus, annexed portions of the state, which by and large represented recent growth, characterized an increasingly critical proportion of local markets in regional centers. Bloomington, for example, pulled in 4,032 persons between 1950 and 1960 as a result of annexations; Evansville, Fort Wayne, and Indianapolis grew by 25,525, 26,908, and 47,449 persons, respectively, as a result of annexations. During the same period, Jeffersonville added 5,549 persons to the city, New Albany's population grew by 11,339 persons, and Terre Haute pulled in 15,256 persons by means of annexation. Secondary markets throughout the state followed similar patterns, with Kokomo, Lafayette, Muncie, and Richmond all adding at least 5,000 persons to the city through annexation.³⁷⁸ While growth through annexation slowed down in many of the state's development centers in the 1960s even though populations continued to increase, other intermediate markets continued to rapidly extend their boundaries. For example, of Anderson's 70,787-person population in 1970, approximately 40 percent (27,141 persons) of it was brought in as a result of annexations between 1960 and 1970.³⁷⁹

These fringe development areas provided the primary backdrop for the state's growth patterns. This corresponded with trends nationally, where more than 80 percent of new housing was built in the suburbs as regional development centers throughout the country grew multiple times over.³⁸⁰ In Indiana, the majority of housing remained concentrated in the state's major development areas, with patterns of population growth little changed since the 1940s. Of the approximately 900,000 total housing units constructed in Indiana between 1940 and 1970, approximately 67 percent of dwellings (more than 600,000 units) were constructed in the state's SMSAs. Typically representing single-family detached dwellings, approximately 66 percent of all owner-occupied units were likewise constructed in Indiana's SMSAs. Moreover, housing constructed between 1940 and 1970 represented more than 52 percent of all housing in the state and more than 57 percent of all housing in SMSAs by 1970. In all cases, housing constructed between 1940 and 1970 represented more than 50 percent of all housing in each of Indiana's SMSAs (Tables 18-21; Figure 36).³⁸¹ Trends were similar for owner-occupied dwellings, with 62 percent of all such housing in the state's SMSAs constructed between 1940 and 1970. Added to these totals were increasing numbers of houses on the urban-rural fringe of communities that had yet to be annexed. Thirty percent of all housing constructed between 1960 and 1970 was classified as being located in a SMSA but outside of the central city, and an additional 30 percent of all housing constructed was classified as rural, non-farm. Of the approximately 300,000 housing units constructed in rural areas between 1940 and 1970,

³⁷⁷ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

³⁷⁸ U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*.

³⁷⁹ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

³⁸⁰ Checkoway, "Large Builders, Federal Housing Programmes, and Postwar Suburbanization," 23.

³⁸¹ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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more than 85 percent of it was associated with “non-farm” locations, reflecting, in part, the substantial volume of residential development radiating outward from the state’s established cores.³⁸²

TABLE 18 HOUSING IN INDIANA, 1940-1970³⁸³

	Total housing units (as of 1970)	1940-1949		1950-1959		1960-1970		1940-1970	
		New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units
Indiana	1,711,896	201,799	11.8	315,979	18.5	379,014	22.1	896,792	52.4
SMSAs	1,044,738	142,283	13.6	217,103	20.8	244,310	23.4	603,696	57.8
Outside SMSAs	667,158	59,516	8.9	98,876	14.8	134,704	20.2	293,096	43.9

TABLE 19 OWNER-OCCUPIED HOUSING IN INDIANA, 1940-1970³⁸⁴

	Total housing units (as of 1970)	1940-1949		1950-1959		1960-1970		1940-1970	
		New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units
Indiana	1,153,250	133,505	11.6	251,858	21.8	266,462	23.1	651,825	56.5
SMSAs	688,189	92,902	13.5	173,644	25.2	162,577	23.6	429,123	62.4
Outside SMSAs	465,061	40,603	8.7	78,214	16.8	103,885	22.3	222,702	47.9

³⁸² Ibid.

³⁸³ Tables 18 through 21 make use of housing data provided up through the 1970 census, which includes tallies through March 1970. Total counts for housing units are based on year-round housing units. U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

³⁸⁴ Ibid.

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TABLE 20 ALL HOUSING IN INDIANA'S SMSA POPULATION CENTERS, 1940-1970³⁸⁵

SMSAs	Total housing units (as of 1970)	1940-1949		1950-1959		1960-1970		1940-1970	
		New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units
Anderson	46,630	5,898	12.6	8,745	18.8	10,222	19.8	24,865	51.2
Cincinnati (Indiana portion)	9,578	842	8.8	1,807	18.9	1,559	16.3	4,208	43.9
Evansville (Indiana portion)	66,961	11,416	17.0	13,531	20.2	10,943	16.3	35,890	53.6
Fort Wayne	90,259	11,619	12.9	17,832	19.8	24,609	27.3	54,060	59.9
Gary-Hammond-East Chicago	192,690	32,557	16.9	47,244	24.5	40,042	20.8	119,843	62.2
Indianapolis	368,591	43,704	11.9	77,389	21.0	103,983	28.2	225,076	61.1
Lafayette-West Lafayette	34,096	3,289	9.6	6,706	19.7	10,562	31.0	20,557	60.3
Louisville (Indiana portion)	42,329	6,758	16.0	9,363	22.1	11,657	27.5	27,778	65.6
Muncie	41,334	5,992	14.5	8,611	20.8	9,023	21.8	23,626	57.2
South Bend	90,365	14,754	16.3	18,278	20.2	13,566	15.0	46,598	51.6
Terre Haute	41,895	5,454	13.0	7,597	18.1	8,144	19.4	21,195	50.6

³⁸⁵ Ibid.

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TABLE 21. HOUSING IN SELECTED PRIMARY DEVELOPMENT CENTERS, 1940-1970³⁸⁶

County	Total housing units (as of 1970)	1940-1949		1950-1959		1960-1970		1940-1970	
		New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units
Allen County (Fort Wayne)									
Allen	90,259	11,619	12.9	17,832	19.8	24,609	27.3	54,060	59.9
Calumet Region									
Lake	166,865	29,536	17.7	41,683	25.0	30,171	18.1	101,390	60.8
Porter	25,825	3,021	11.7	5,561	21.5	9,871	38.2	18,453	71.5
LaPorte	33,192	4,878	14.7	6,156	18.5	6,787	20.4	17,821	53.7
Falls of the Ohio Region									
Clark	24,046	3,994	16.6	5,747	23.9	7,902	32.9	17,643	73.4
Floyd	18,283	2,764	15.1	3,616	19.8	3,755	20.5	10,135	55.4
Indianapolis Metropolitan Region									
Boone	10,305	756	7.3	1,747	16.9	2,018	19.6	4,521	43.9
Hamilton	17,300	1,317	7.6	3,667	21.2	5,538	32.0	10,522	60.8
Hancock	11,207	1,010	9.0	2,020	18.0	3,606	32.2	6,636	59.2
Hendricks	16,696	1,378	8.3	4,523	27.1	5,824	34.9	11,725	70.2
Johnson	18,164	1,411	7.8	4,896	27.0	5,871	32.3	12,178	67.0
Marion	268,890	35,722	13.3	55,476	20.6	74,922	27.9	166,120	61.8
Morgan	13,519	1,273	9.4	3,137	23.2	3,961	29.3	8,371	61.9
Shelby	12,510	837	6.6	1,923	15.4	2,243	17.9	5,003	39.9
Vanderburgh County (Evansville)									
Vanderburgh	57,828	10,171	17.6	11,852	20.5	8,490	14.2	30,513	52.8
Vigo County (Terre Haute)									
Vigo	38,578	3,998	10.4	5,375	13.9	5,727	14.8	15,100	39.1

³⁸⁶ Ibid.

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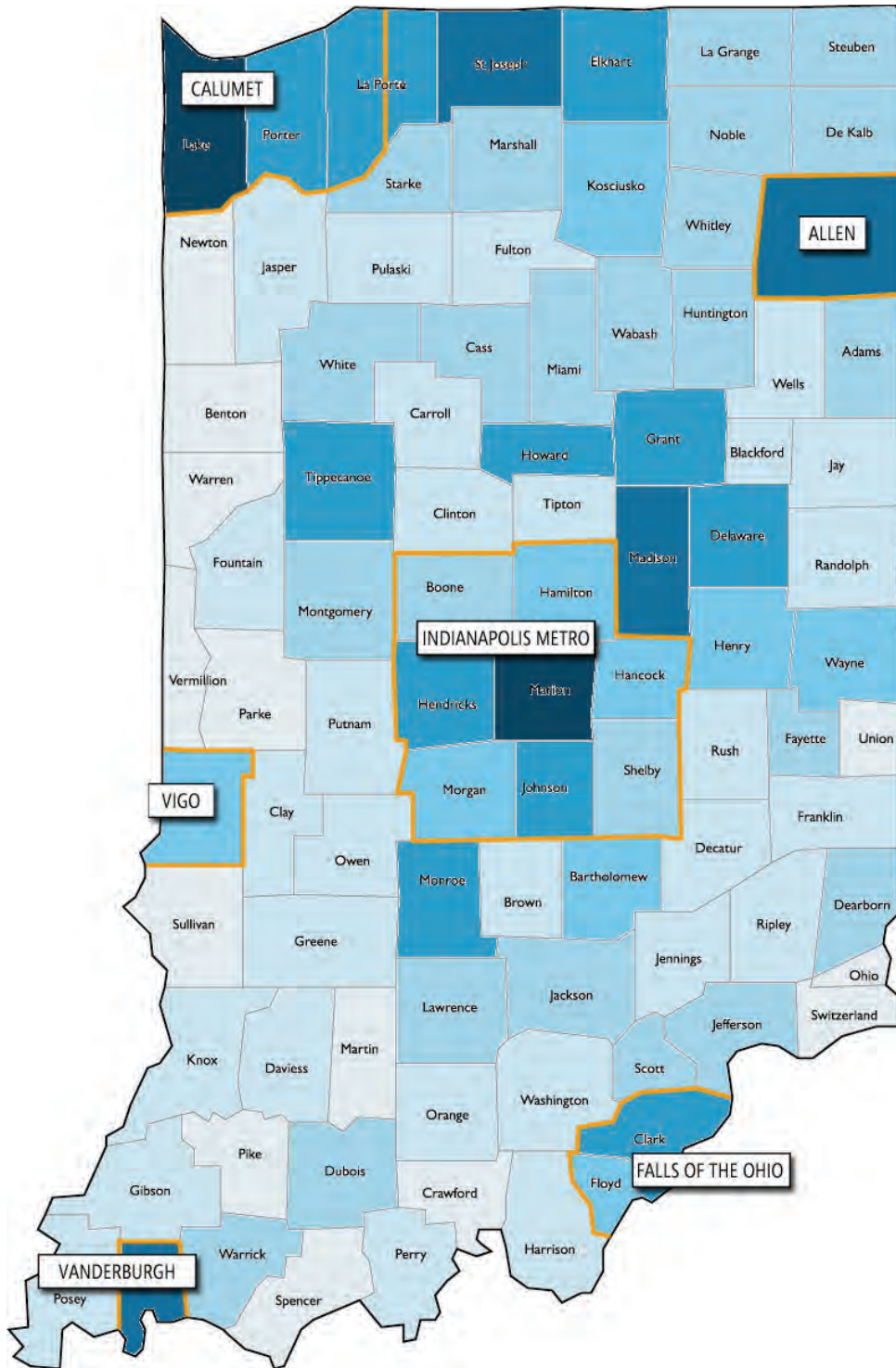


FIGURE 36 HOUSING UNITS CONSTRUCTED IN INDIANA COUNTIES, 1940-1970

- 0-5,000 UNITS
- 5,001-10,000 UNITS
- 10,001-20,000 UNITS
- 20,001-30,000 UNITS
- 30,001-40,000 UNITS
- 40,001-50,000 UNITS
- 50,001+ UNITS

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3. Changing Patterns in Indiana's Rural Sectors

New development patterns challenged Indiana's agricultural sectors, which were concurrently facing evolving markets that represented an outgrowth of 1930s and wartime trends. Rapid expansion in the state's industrial sectors, transportation networks, and first- and second-generation suburban communities were inescapably detrimental to Indiana's agricultural base, with six percent of the state's agricultural acreage taken out of cultivation between 1920 and 1940.³⁸⁷ During the war period, factories mercilessly depleted rural populations as thousands of men and women forewent farm labor for work in war industries (Figure 37). With many young persons leaving agricultural markets for industrial work, farms were increasingly characterized by aging populations. Reduced farm laborers intersected with a reliance on industrialized processes and federal legislation that promoted production efficiencies favoring larger landholders. The total effect of such trends was the continued consolidation of farms and the resultant loss of many small family holdings, with Indiana witnessing the loss of nearly 30,000 farms between 1920 and 1945.³⁸⁸

During the war, Indiana's agricultural markets were propped up by the tremendous need for raw foodstuffs and federal subsidies. Federal backing continued into the post-war period. Farm prices were temporarily supported through price guarantees on commodities such as corn, wheat, and tobacco, which continued under the Emergency Price Act of 1942. This act was intended to minimize the potential for an agricultural recession during the readjustment period and was subsequently adapted and extended through the post-war era. Under such provisions, Indiana's farmers remained hopeful into the period despite hardships resulting from wartime needs:

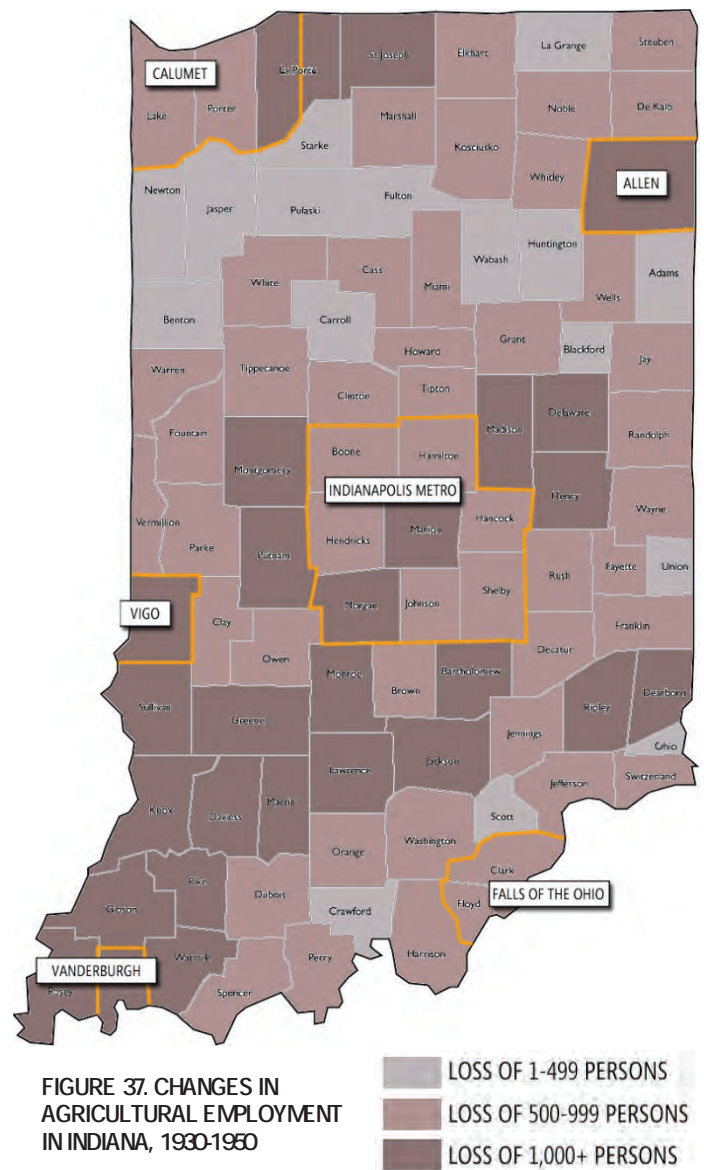


FIGURE 37. CHANGES IN AGRICULTURAL EMPLOYMENT IN INDIANA, 1930-1950

- LOSS OF 1-499 PERSONS
- LOSS OF 500-999 PERSONS
- LOSS OF 1,000+ PERSONS

³⁸⁷ U.S. Bureau of the Census, *1940 Census of Agriculture*.

³⁸⁸ U.S. Bureau of the Census, *1945 Census of Agriculture*.

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Farmers here in Indiana in 1944 are going to keep their tractors running from daylight 'til dark in order to keep up their production. Agriculture is carrying on today with a little less than three-fifths of her normal man power but even so, it is possible to have surpluses...

It is practically impossible for the farmer to replace equipment, buildings, and supplies. These have depreciated and the money that would normally rehabilitate them has gone into larger bank accounts. Look at the average home, and we have a good many millions. Those homes are depreciating and the money that would normally be spent on them has been put into the bank.³⁸⁹

Agricultural production in Indiana soared in the modern era, with cash receipts exceeding \$1 billion each year after 1947. Trends of previous decades persisted, however, challenging the state's agricultural sectors. Total agricultural acreage remained strong as a percentage of Indiana's total land mass through the readjustment period, but a more precipitous drop ensued during the 1950s and 1960s as land became an increasingly important commodity to residential, commercial, and industrial developers.³⁹⁰ Farm consolidations and buyouts of small landholdings were sustained during the period, resulting in diminishing numbers of farms. The loss of farms intensified as small-scale farming became increasingly impractical, with the cost of materials, mechanized equipment, and marketing alienating many small-scale farmers. In their place, agriculture was incrementally concentrated in the hands of a new generation of quasi-businessmen-farmers who understood the mechanics of production and sales and spurred the growth of corporate agriculture.

Such trends contributed to the loss of more than nine percent of Indiana's total agricultural acreage (or nearly three million acres) between 1940 and 1969, with more than 106,000 farms closed between 1940 and 1974 (Table 22).³⁹¹ Changes in land use were accompanied by changes in the population structure. While there was a measurable increase in Indiana's rural populations because of outmigration from urban centers, farm populations decreased, dropping to less than 50 percent of the state's total rural population by 1950.³⁹² In addition, greater numbers of farm laborers—particularly those associated with smaller operations—supplemented their incomes with off-farm employment. By 1950, 70,356 farmers also had off-farm employment, compared with 56,089 farmers in 1930.³⁹³

³⁸⁹ Indiana Economic Council, *Proceedings of Indiana Postwar Planning Conference*, 8.

³⁹⁰ Land values on farms rose dramatically during this period of extensive development. In 1940, the average acre was valued at just \$63. By 1954, the value had increased to \$194; values exceeded \$300 in 1964. U.S. Department of the Commerce, Bureau of the Census, *1964 Census of Agriculture* (Washington, D.C.: GPO, 1967).

³⁹¹ U.S. Department of Commerce, Bureau of the Census, *1974 Census of Agriculture* (Washington, D.C.: GPO, 1977).

³⁹² Indianapolis Division of Planning, *Indiana Housing Needs and Resources: A Social Priority* (Indianapolis, IN: Division of Planning, 1972), 36.

³⁹³ U.S. Bureau of the Census, *1950 Census of Agriculture*.

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TABLE 22 AGRICULTURAL LANDS IN INDIANA, 1920-1974³⁹⁴

	1920	1930	1940	1950	1959	1969	1974	Total change 1920-1974
Agricultural acreage (percentage of total Indiana acreage)	91.3	85.3	85.5	84.8	80.4	76.1	72.7	-18.6
Number of farms	205,126	181,570	184,549	166,627	128,160	101,479	87,915	-117,211

Broad shifts in agricultural sectors were accompanied by, and in many cases spurred by, changes to individual properties. Responding to federal provisions and local markets, agricultural interests worked to concurrently increase productivity and improve efficiency during the period, which were necessitated, in part, by reduced farm populations. Efforts were supported by mechanization that allowed farmers to continue production with reduced labor forces, with threshers, tractors, and other such equipment becoming commonplace elements of the post-war landscape. Significant changes were prompted by rural electrification programs, which hastened the evolution of agricultural properties (Figure 38). By 1937, 30,000 rural homes in Indiana had electrical distribution lines; by 1941, the total grew to 50,000 properties. Into the readjustment period, the electrification of Indiana’s farms and rural areas was largely accomplished, supported by 43 rural electric membership corporations (REMCs) with more than 132,000 customers. Farm owner recognition of the necessity of electrification was widespread during the period: “The reality was that by the early 1950s, farm and agriculture loads for most Indiana rural electrics continued to increase dramatically each year. Farmers discovered that electric power not only improved their lives, it made their farm businesses more efficient.”³⁹⁵ The effects of such programs on farm operation were well-covered, with farm-home publications and extension programs from Purdue University publicizing advancements of the period. For example, the benefits of electrification to a farm in Warsaw were described in a 1961 issue of *Indiana Rural News*:

Electrically operated equipment in the laying houses included feeders, waterers, refrigeration for egg cooler rooms, lighting, 18 fans in each house, egg gathering conveyor belts, pit cleaners and auger elevators. Thanks to automation and dependable [electrification], one man is able to take care of 15,000 hens in each laying house.³⁹⁶

³⁹⁴ U.S. Bureau of the Census, *1940 Census of Agriculture*; U.S. Bureau of the Census, *1950 Census of Agriculture*; U.S. Bureau of the Census, *1969 Census of Agriculture*; U.S. Bureau of the Census, *1974 Census of Agriculture*.

³⁹⁵ Hoosier Energy Rural Electric Cooperative, *65 Years of Cooperative Partnership: An Illustrated History of Hoosier Energy Rural Electric Cooperative* (Bloomington, IN: Hoosier Energy Rural Electric Cooperative, 2014), 18-25.

³⁹⁶ “Warsaw Chicken, Egg Operation Largest of Its Kind in Indiana,” *Indiana Rural News*, September 1961, 3.

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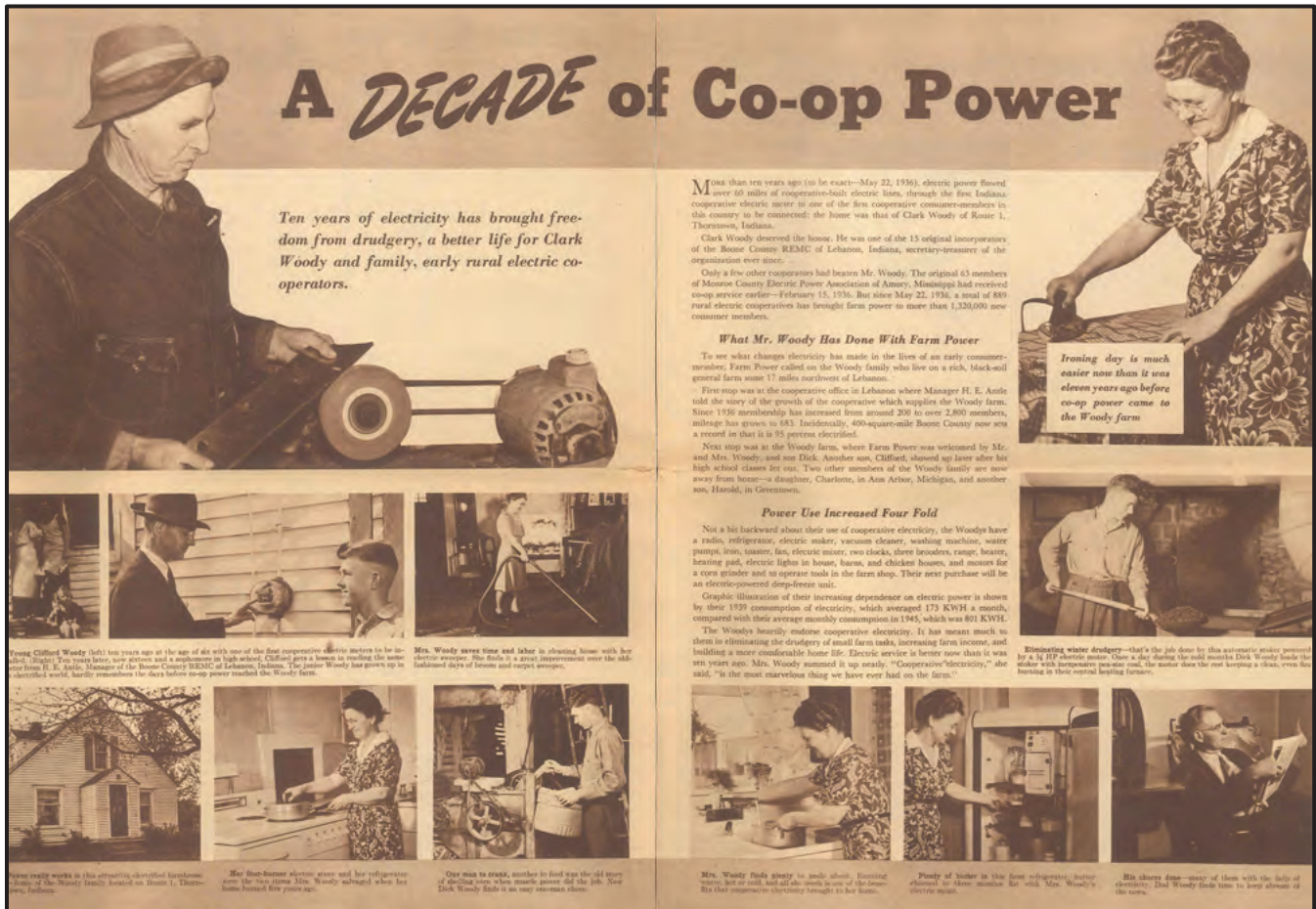


FIGURE 38 ARTICLE HIGHLIGHTING 10YEARS OF RURAL ELECTRIFICATION AT THE CLARK WOODY PROPERTY IN THORNTOWN, BOONE COUNTY, 1946

Source: *Co-Op Power*, 1946

Evolving population trends and advancing technologies influenced the layout and use of farms in the modern era, with improvements to agricultural lands and infrastructure a substantial industry in the post-war period:

A typical Indiana farm is more than just a home; it is really a small factory and as such the farmer must have clear concise records upon which to base decisions. In the last 30 years, capital investment has increased more than eight times; the value of productive farm assets has soared to more than 450 per cent [sic] of what it was just 20 years ago.³⁹⁷

Transitions in the concept of farming as a business enterprise encouraged the movement away from traditional models of the domestic lot on farm properties, characterized by the house and support structures near the road with auxiliary structures for farm production beyond. The domestic lot as a functional core essentially

³⁹⁷ Barbara Stahura, *Hoosier Farms (1919-1999) Era of Change: A History of Indiana Farm Bureau* (Indianapolis, IN: Indiana Farm Bureau, 1999), 26.

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disappeared during the modern era as privies, springhouses, smokehouses, root cellars, and other such facilities became functionally obsolete in an age of electricity and modern plumbing. While many such structures were left abandoned or repurposed, others were removed from the landscape altogether. Broader trends of adjustment also affected farm properties, with post-war prosperity for enterprising farmers, expansive improvements under the REA, and extensive transportation networks removing the physical gap between rural and urban residents of the state. More abstractly, motivational pursuits of the period also crossed urban-rural lines, with technological improvements in the home and the draw of economic prosperity leading farmers down the same road of the consumer market as Indiana’s urban dwellers. By 1954, approximately 60 percent of Indiana’s farm population had televisions, and approximately 38 percent of all money spent by farmers was financed. By 1970, nearly 75 percent of all farms had a television.³⁹⁸

More telling of changes during the period was the updating of agricultural lands through new housing. Small enclaves of housing were constructed along primary highway corridors and rural and county roads on the periphery, blending boundaries between rural and urban areas as transportation infrastructure into and out of towns prompted the functional extension of community development patterns. More significant were the substantial number of dwellings constructed on Indiana’s historic farmsteads, prompted, in part, by the Housing Act of 1949, Title V, which created the basic rural housing program under the Farmers Home Administration (FmHA). Established in 1946 and replacing the Farm Security Administration (FSA), the FmHA and its earlier iterations were a boon to agricultural sectors. While loans were available only to populations under a certain income level, the FmHA provided credit for agricultural and rural development throughout the country, with funds to be used for housing, farm improvements, water improvements, and other such investments. In Indiana, FmHA loans were used extensively from the start, with 8,693 loans representing an investment of more than \$7.6 million in place by June 1947; approximately 43 percent of these loans were issued to veterans.³⁹⁹ As with urban and suburban dwellings, government-backed mortgages came with recommendations for a specific housing type. FmHA recommendations for a “typical farm dwelling suitable for more rigorous climates” in Indiana were substantially similar to the FHA’s minimum houses, the American Small House, going up in urban areas throughout the state (Figure 39).⁴⁰⁰

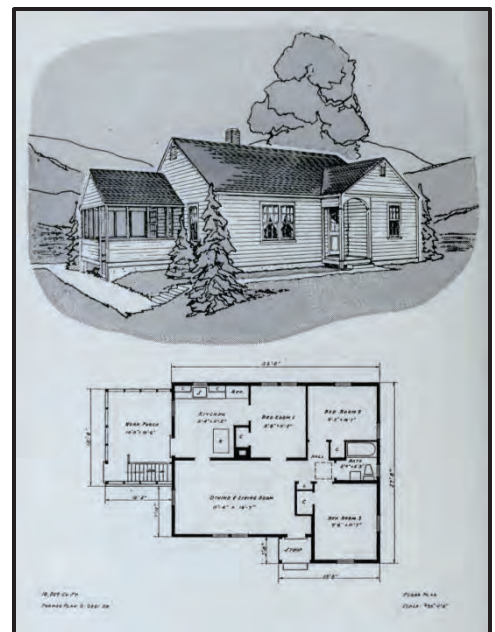


FIGURE 39 RECOMMENDED FmHA RURAL HOUSE TYPE FOR INDIANA

Source: *Farm Housing*, 1957

³⁹⁸ U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

³⁹⁹ “Farm Home Loan Offices Close,” *The Daily Reporter* (Greenfield), June 6, 1947.

⁴⁰⁰ Paris V. Maris, *The Land is Mine: From Tenancy to Family Farm Ownership* (Washington, D.C.: GPO, 1950), 208.

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Into the 1950s and 1960s, the FmHA continued to provide the impetus for new construction on farms throughout the state, with housing inquiries at record levels (Table 23). William F. Spence, supervisor for the FmHA in Greencastle, proclaimed that “more farm-construction with better homes for farm families, better shelter for livestock, and improved storage facilities for machinery and grain” were the prospect for coming years.⁴⁰¹ While farm housing totals paled in comparison to suburban totals, more than 14,000 farm dwellings were constructed between 1950 and 1959, representing approximately 10 percent of all farm housing in the state. Despite a period of slowdown during the early 1960s, rural residential construction accelerated into the mid-to-late 1960s, spurring totals that exceeded those of the 1950s. While only \$300,000 was provided through FmHA loans in Indiana in 1960, more than \$3.8 million was issued during fiscal year 1966 and more than \$10 million was provided to 1,135 rural families during fiscal year 1967.⁴⁰² Ultimately, more than 19,000 new housing units were constructed on Indiana’s farms during the 1960s, with more than 30 percent of all rural farm housing constructed between 1940 and 1969. Totals continued at a record pace into the 1970s, with more than \$14 million in FmHA loans provided on 1,454 properties in 1970, and more than \$51 million in FmHA loans issued on 4,623 properties in 1971.⁴⁰³

TABLE 23 RURAL HOUSING IN INDIANA, 1940-1970⁴⁰⁴

		1940-1949		1950-1959		1960-1970		1940-1970	
	Total housing units (as of 1970)	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units	New dwellings	% of total housing units
Rural non-farm	444,183	41,228	9.3	82,073	18.5	129,567	29.2	252,868	56.9
Occupied farm	141,574	9,923	7.0	14,222	10.0	19,075	13.5	43,220	30.5

⁴⁰¹ “Indiana FHA Director Reports Large Demand for Farm Housing Loans,” *Daily Clintonian* (Clinton), May 26, 1950; “Farm Homes Aren’t Part of Building Boom,” *The Vidette-Messenger* (Valparaiso), January 12, 1955; “Farm Housing May be Aided by Loan Plan,” *The Terre Haute Tribune*, June 8, 1958.

⁴⁰² “Record FHA Loans Made in Indiana,” *The Terre Haute Tribune*, October 22, 1967.

⁴⁰³ “FHA Reports Record Year of Rural Housing Activity,” *The Rushville Republican*, July 15, 1971.

⁴⁰⁴ Totals include data up through March 1970. U.S. Bureau of the Census, *Sixteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Seventeenth Decennial Census of the United States*; U.S. Bureau of the Census, *Eighteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Nineteenth Decennial Census of the United States*.

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F. Confronting Indiana's Growth, 1965-1973

By the mid-1960s, Indiana had undergone a dramatic period of transition, with communities throughout the state growing well beyond their footprints of years prior. Previously untapped portions of the state were increasingly built-up as self-sufficient residential communities bordered by multi-family complexes, commercial, religious, and educational facilities, and other amenities, which materialized along new highways and arterial roads that cut through formerly rural lands. While these centers of growth solved a much-needed problem in providing housing for rapidly growing populations, not all approved of the path that the housing industry had taken. Into the 1960s, the new suburbs, characterized by expansive growth, became more emblematic of the densely-populated cities that suburbanites had originally fled than the country settings void of noise, distractions, and dense development that were historically promoted as the advantages of suburban living. Criticism of sprawl and lackluster residential neighborhoods emerged, with calls to embrace different approaches to housing going forward. In addition, a growing awareness that the housing needs of minority and low-income populations were not being met permeated discussions of state and local leaders, with federal government programs charged with largely failing to meet the prescribed need of providing a "decent home and a suitable living environment" for all Americans. Such concerns would challenge communities throughout the state to confront recent development trends and establish a path forward toward the late twentieth century.

1. Balancing Community Needs

From challenging a community's ability to provide appropriate services (e.g., water, sewer, and electric and fire protection) to exacerbating deficiencies in transportation infrastructure to necessitating substantial school construction, Indiana's substantial post-war growth spurred the realization that communities could not be indifferent to tremendous population changes and emergent development patterns. Discussions arose throughout the state regarding the merits of "fringe area" growth and models for future development to overcome the limitations of the past. Concerns were well documented throughout the period, as evidenced by a series of articles in *The Indianapolis Star* in 1954, which noted that "Kokomo, South Bend, Elkhart and the southern Indiana communities of Jeffersonville, New Albany, Charlestown, Madison, and Clarksville all are having growing pains."⁴⁰⁵ In Indianapolis, concerns regarding growth trends substantiated the need to give residents a voice in preparing studies for future development and annexation plans. Concerns lingered into the 1960s, both nationally and locally. The entire August 1960 issue of *House & Home* magazine, for example, was dedicated to land use, with an outspoken conclusion that suburban sprawl was categorically economic waste. In Indiana, criticism of how the state handled rapid population growth was particularly intense:

The vast increase in the value of Indiana's human resources was accomplished partly at the expense of Indiana's forests; eroded soil; considerable coal mined or rendered practically

⁴⁰⁵ Charles G. Griffo, "Other Cities Feel Growing Pains with Annexation Not Sole Problem," *The Indianapolis Star*, May 13, 1954.

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useless; much petroleum and natural gas used or wasted; and a drastic depletion of most wild life—birds, game animals and fish.

Various scenic resources also suffered badly during recent decades as a result of the fast expansion of inadequately planned “urban sprawl,” auto junk yards, and the misuse of Parks [sic] and other recreational resources, which are inadequate for the present population. Pollution of streams, lakes, and the air over several cities gives appalling evidences of deterioration associated with great population increases.⁴⁰⁶

Particularly vocal were critics of the short-sighted building that had ensued after World War II without much forethought. Also of concern was the inconsistent nature of planning and development from one community to the next—and, in many cases, from one development to the next—as not all applied modern standards of community development similarly. Many communities had been operating under some form of a zoning and subdivision ordinance since the 1950s and Federal Housing Administration (FHA) guidelines had set the standard for nearly three decades, but problems persisted. Policies were applied unevenly, spurring Indiana’s communities to look to alternate community standards such as “impact zoning, cluster housing, green-area planning, and density zoning” to control development “so as to minimize ill effects on the environment and on the economy.”⁴⁰⁷ Corroborating national sentiments from critics such as Peter Blake—who, in his 1964 book *God’s Own Junkyard*, criticized the ugliness of suburbia and blamed the FHA for establishing a straightjacket on home and subdivision design—Indiana recognized problems in the sameness of community development trends, which further tainted the emerging picture of suburban development:⁴⁰⁸

“...suburban life has not turned out to be the idyllic life of grassy meadows, green forests, and clear streams that may have been expected. Development patterns of similar houses on similar lots with similar families emerged across the landscape... Escalating property taxes in support of burgeoning public school systems and rapidly expanding (and expensive) utility services represent a further jaundice to the suburban scene.”⁴⁰⁹

In the wake of such concerns, planning initiatives again emerged as a critical point of discussion in the 1960s, with efforts of the era focusing on issues of economic stability, appropriate land use, and quality of life as municipalities and counties sought to thwart problems of rapid suburbanization. By 1962, countywide planning and zoning initiatives were “showing a new surge of activity in Indiana” on the back of communities that worked

⁴⁰⁶ S.S. Visher, “Is Indiana Becoming Overpopulated,” *Proceedings of the Indiana Academy of Science* 74 (1964): 230-231.

⁴⁰⁷ LeMond, “Where is Indiana Zoning Headed?” 976-994.

⁴⁰⁸ Peter Blake, *God’s Own Junkyard: The Planned Deterioration of America’s Landscape* (New York, NY: Holt, Rinehart & Winston, 1979).

⁴⁰⁹ LeMond, “Where is Indiana Zoning Headed?” 976-994.

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to move forward from shortcomings of the past, such as the incompatible nature of the 14 different subdivision ordinances that were still in effect in Marion County as of 1960.⁴¹⁰ Under such impetus, the motives for renewed efforts were firmly established and captured in planning documents throughout the period. This is perhaps best reflected in the words of the comprehensive plan for Auburn, a small community in northeast Indiana of just over 6,000 persons in 1960: "City planning is a blueprint for orderly economic and social development of an urban community. It is a calculated and intelligent approach to the elimination and prevention of problems resulting from unguided urban growth."⁴¹¹ In total, no less than 75 planning documents were produced during the 1960s for communities throughout the state, in addition to countless updates to zoning and subdivision ordinances that carried forward the desires of individual locales as they looked toward the late twentieth century (Figure 40). Such documents broadly took on new characterizations of planning, reinforcing it as a mechanism designed to promote balanced, sound development based on a community's cultural, economic, and geographic features. Concepts of housing, transportation, parks and recreation, industry, and utilities were placed on even footing as future growth plans were carved out of a community's major land use areas.

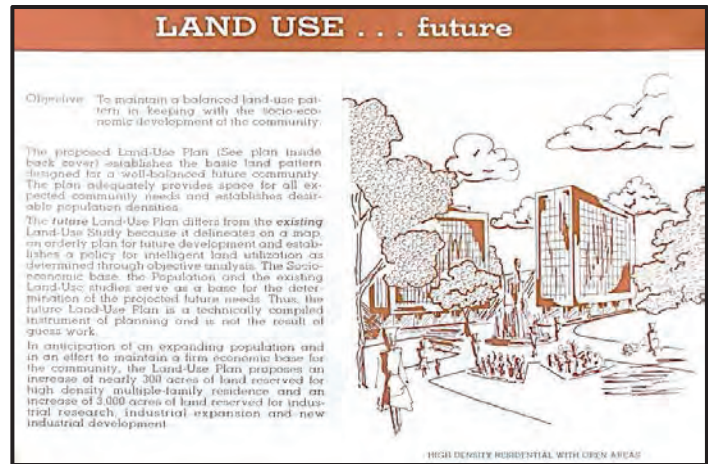


FIGURE 40 EXAMPLE OF FORWARD-LOOKING 1960s PLANNING DOCUMENTS IN INDIANA

Source: *A Summary of the Comprehensive Plan for Lafayette, West Lafayette, and Tippecanoe County, Indiana, c. 1965*

Efforts of individual municipalities and counties to balance community needs were supported by activities at the state level. In 1957, the Indiana Economic Council was abolished, with its duties placed in the Department of Commerce. An economic development committee was established under the department in 1963, tasked with encouraging proactive planning initiatives throughout the state and sponsoring community studies. Recognizing the importance of these activities, the work of the committee was effectively converted into a permanent program in 1965 as part of the Division of Planning and the State Planning Board. The board took the lead on preparing a statewide comprehensive plan and, more importantly, assisting communities with daily needs related to planning and zoning.⁴¹² With predictions made by the State Planning Board that the population of Indiana in the year 2000 would exceed 9.5 million persons—an increase of 4.5 million persons over 1966 totals—Lieutenant Governor Robert Rock (1965-1969) called on the state's communities to re-evaluate their

⁴¹⁰ Robert Kellum, "County-Rural Zoning Expanding in State," *The Indianapolis Star*, June 24, 1962.

⁴¹¹ Valparaiso Community Planning Consultants, *Auburn, A Planned Community* (Valparaiso, IN: Valparaiso Community Planning Consultants, 1959).

⁴¹² Indiana Division of Planning, *Growth: Final Report*, 1-5.

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processes and approach growth intelligently as the “magnitude of the problems inherent in a large population growth” became increasingly apparent:

A population increase of this magnitude presents our State with great problems and opportunities. It will be necessary to implement a visionary Capital Improvements program. New schools will have to be constructed to prepare the coming generation... new and expanded transportation facilities must be provided to facilitate the movement of an increasing number of people and goods.⁴¹³

Under such guidance and spurred by discussions throughout the state regarding the appropriateness of new development, alternatives to standard post-war patterns of suburbanization emerged. The two most common alternatives were planned unit developments (PUD) and cluster developments. PUDs differed from traditional subdivisions and zoning in that developers worked with local governments to devise coordinated plans that allowed mixed-land uses within a single development, achieving higher densities. By incorporating amenities within residential developments, developers and local communities hoped to avoid the detriments of the piecemeal and isolated suburbanization of years past. Cluster developments focused on efficient arrangement of residential properties (either single-family dwellings or townhomes) by placing housing units on smaller lots than usual, commonly situated around a circular drive or cul-de-sac. This arrangement removed spacious front and rear lawns in favor of maximizing shared communal green space, creating “visually and environmentally more interesting” communities. Such development was viewed favorably in large part because it reduced the necessity of extensive street and utility networks and maximized recreational and aesthetic values.⁴¹⁴

Of the two, PUDs were initially a more common occurrence in Indiana. While having originated during the 1950s as part of a joint research project by the National Association of Home Builders (NAHB) and the Urban Land Institute (ULI), PUDs were not common until the 1960s, when soaring development costs and scarcity of suitable land intersected with increased recognition of the problems inherent in pervasive suburbanization. The increase in planned developments also was spurred by the FHA’s acceptance of the development type, particularly followings its 1963 publication *Planned Unit Development with a Homes Association*. This document conveyed the merits of planned residential developments, including lower-priced homes, minimization of chores

⁴¹³ *Ibid.*, 14.

⁴¹⁴ A more sensational alternative to existing patterns of development was proposed by William Levitt, of Levittown fame. Proclaiming that the continued suburbanization of fringe areas made no economic sense, Levitt promoted the establishment of entirely new self-sufficient communities or “primary employment towns.” In pitching the concept, Levitt even went so far as to make plans for the purchase of land for the first such town—to be located in Indiana approximately 200 miles south of Chicago—but he ultimately backed out before beginning construction. See, for example, John Pierson, “Homebuilder Has Radical City Program,” *The Terre Haute Tribune*, December 26, 1966; Michael T. Kaufman, “Tough Times for Mr. Levittown,” *The New York Times*, September 24, 1989; “Revolutionizing an Industry,” *Nation’s Business*, February 1967, 55-65; “2 \$100-Million Communities Planned,” *The Indianapolis Star*, June 30, 1974.

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associated with small yards, communal areas and an attractive setting, and recreational amenities such as swimming and recreation centers (Figure 41). The latter were supported through dues paid to a community association, an entity providing common ownership of public spaces and responsible for general upkeep of shared amenities.⁴¹⁵ During this period, communities throughout Indiana began discussions regarding the viability of PUDs, relaying the benefits of carefully articulated plans that integrated multi-faceted land uses within a cohesively-designed development. Essentially, the entire development—for example, housing, commercial ventures, schools, community space, and playgrounds—was on paper before any construction began, with commitments given to the entire development as a singular unit.⁴¹⁶ The merits of planned unit development were captured in Muncie's ordinance of 1974: "to provide a more desirable living environment...to encourage a more desirable use of open areas; to induce innovations in residential development so that the growing demands for housing may be met by greater variety of design and layout of dwellings and by the conservation of land."⁴¹⁷ Developed with such goals in mind, PUDs emerged as a viable alternative to traditional subdivision development. Communities such as Evansville, Greenwood, Indianapolis, Kokomo, South Bend, Terre Haute, and Valparaiso passed PUD ordinances or allowed construction of such during the late 1960s and into the 1970s in a new wave of self-sufficient developments. Particularly promoted amongst the developments of the period was Waterfront in Indianapolis, broadly characterized as "the first planned unit development community in Indiana to really capitalize on the concept, with the integration of commercial and residential values in a harmonious blend... a person could almost live his whole life there."⁴¹⁸

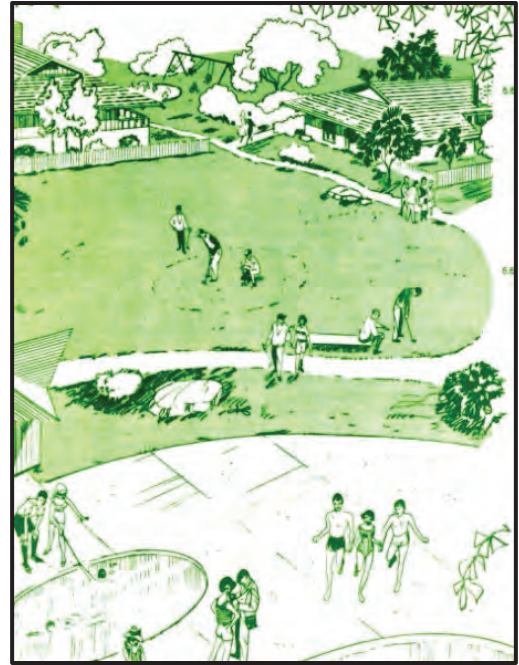


FIGURE 41. ADVERTISED VISION OF PLANNED UNIT DEVELOPMENT CONCEPTS

Source: *Planned Unit Development with a Homes Association, 1963*

⁴¹⁵ Community organizations were not exclusive to planned residential developments, but community associations proliferated with growth of the property type during the period. Many suburban neighborhoods also had homeowner associations. In traditional suburban developments, homes were privately owned, but the association, where present, was often responsible for common areas like streets, parks, and recreational amenities. The association also assisted in enforcement of any neighborhood covenants that might be in place for a particular community, including enforcing restrictions on neighborhood design and resident acceptance. For additional information on the growth and influence of community organizations, see, for example, Evan McKenzie, *Privatopia: Homeowner Associations and the Rise of Residential Private Government* (New Haven, CT: Yale University Press, 1994) and Donald R. Stabile, *Community Associations: The Emergence and Acceptance of a Quiet Innovation in Housing* (Westport, CT: Greenwood Press, 2000).

⁴¹⁶ "Greenwood Commission Okays 'Planned Development' Zoning," *The Daily Journal* (Franklin), August 28, 1973.

⁴¹⁷ "Planned Unit Development Defended," *The Star Press* (Muncie), October 13, 1974.

⁴¹⁸ "Apartment Complex, Pool, Greens Approved," *The Journal and Courier* (Lafayette), March 28, 1967; "HBAI Head Blasts

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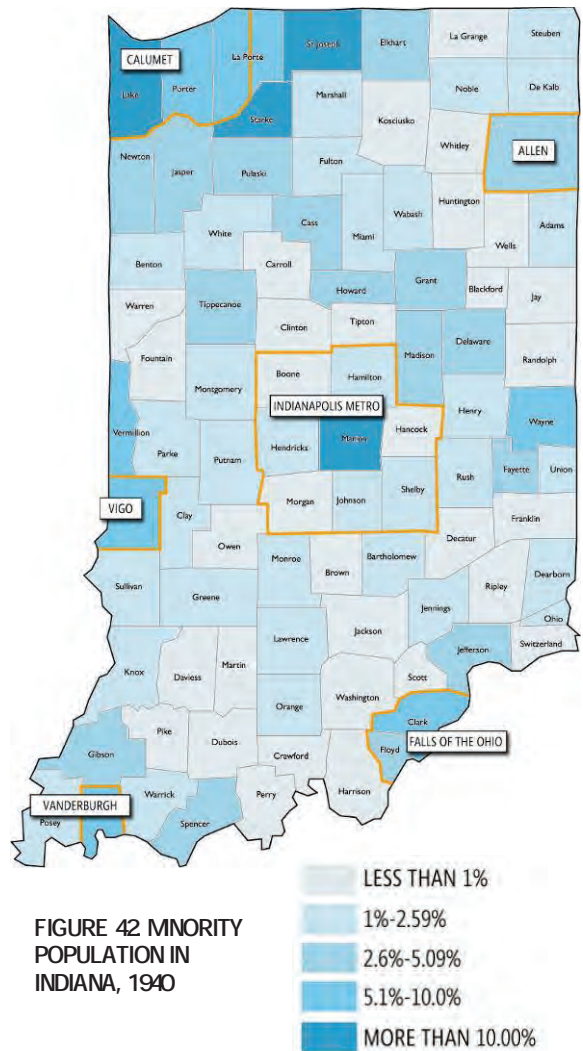
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2. Legacies of Housing Discrimination

While not unique to the modern era, minority populations faced a distinct challenge as housing markets recovered and spurred a new generation of communities. Specifically, housing discrimination and segregation remained a widespread issue, limiting the availability of housing to minority populations throughout the state. Many aspects of discrimination were well ingrained in the fabric of Indiana—and most sections of the country—by the mid-twentieth century, resulting from trends of the early twentieth century. In the years prior to and after World War I, large minority populations had migrated to northern cities such as Anderson, Gary, Fort Wayne, Hammond, Indianapolis, and Muncie in search of factory work. A large proportion of the incoming minority population was attributable to the Great Migration of African-Americans from the South to the North in search of work opportunities starting in 1915 and continuing through 1930. More than 51,000 African-Americans migrated to Indiana between 1910 and 1930, with large concentrations in northern tier urban centers. For example, the African-American population in Indianapolis grew by 59 percent (12,862 persons) from 1910 to 1920 (Figure 42).⁴¹⁹

Minority populations in Indiana were predominately African-American, but they also included sizeable groups of European and Mexican immigrants. For example, the Mexican population in Gary grew from 166 persons to 3,486 persons between 1920



Property Tax," *The Indianapolis Star*, November 21, 1971; "\$100 Million Eagle Creek Complex OK'd," *The Indianapolis Star*, April 5, 1973; "Greenwood Commission Okays 'Planned Development' Zoning," *The Daily Journal* (Franklin), August 28, 1973.

⁴¹⁹ For more information on the Great Migrations, see, for example, Carole Markes, *Farewell-We're Good and Gone: The Great Black Migration* (Bloomington, IN: Indiana University Press, 1989); Nicholas Lemann, *The Promised Land: The Great Black Migration and How it Changed America* (New York, NY: Vintage Books, 1991); Joe William Trotter, Jr., *The Great Migration in Historical Perspective: New Dimensions on Race, Class, and Gender* (Bloomington, IN: Indiana University Press, 1991); Jack S. Blocker, Jr., "Black Migration to Muncie, 1860-1930," *Indiana Magazine of History* 92, no. 4 (December 1996): 297-320; Carolyn M. Brady, "Indianapolis at the Time of the Great Migration, 1900-1920," 1996, <http://www.carolynbrady.com/indymigration.html>.

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and 1930, and immigrants from Italy, Greece, Poland, Russia, Ireland, and Germany poured into factories during the period. By 1930, immigrants accounted for nearly 45 percent of Gary's total population.⁴²⁰ While communities sought to assimilate many European immigrants into American culture, Mexican and African American populations were often marginalized. In nearly all instances, though, separation in some form existed, whether in the establishment of separate institutions for schools and churches or the fragmentation of political systems and outlets such as newspapers, which helped maintain ethnic identities. Fearing competition from migrant minority populations, Hoosier reactions in communities across Indiana were often adverse—evidenced by tragic events such as race riots in communities like Evansville—and housing discrimination became commonplace as a solidified response to minority populations:⁴²¹

Although Mexicans might rent apartments or buy substandard homes at exorbitant rates on the south side, it was practically impossible to rent in 'better' parts of Gary. 'On the north side they will not rent to Mexicans,' said a Mexican immigrant... Another Gary Mexican told how he could rent only after passing as a non-Mexican. In another case a fair-complexioned, light-haired Mexican steel worker with an Anglicized name arranged to buy a home in the middle-class Tolleston district. When the real estate agent saw his darker wife and children and realized they were Mexicans, he refused to complete the transaction.⁴²²

Into the 1930s, housing discrimination moved beyond simply being a private response of certain populations to becoming ingrained constructs in the provisions of government actions in the housing market. During the 1930s, the Home Owners' Loan Corporation (HOLC) became the first housing agency to substantiate discrimination in housing, with such practices codified in its financing mechanisms. As the first entity to attempt to stabilize the housing market in the aftermath of the Great Depression, the HOLC established a tiered system for evaluating proposed housing for which mortgages were requested. "Area description" forms prepared by HOLC evaluators specifically included assessment of an area's ethnic composition, with fields for percentage of "foreign-born" and "Negro" inhabitants located alongside fields for "relief families" and evaluations of "favorable" and "detrimental" influences. The first tier (best) was generally allocated to well-established communities of the upper class; the second tier was typically assigned to working- and middle-class communities that remained stable and desirable. In contrast, the third tier was reserved for racially-mixed developments or those that were located near racially-mixed areas, and the fourth tier (worst) was assigned to those areas that were not

⁴²⁰ U.S. Bureau of the Census, *Fourteenth Decennial Census of the United States*; U.S. Bureau of the Census, *Fifteenth Decennial Census of the United States*.

⁴²¹ For the purposes of this discussion, "minority" population refers to any group in Indiana comprised of individuals that were not native-born whites. Douglas S. Massey and Nancy A. Denton, *American Apartheid: Segregation and the Making of the Underclass* (Cambridge, MA: Harvard University Press, 1993), 26-42; Ruther Crocker, *Social Work and Social Order: The Settlement Movement in Two Industrial Cities, 1889-1930* (Urbana, IL: University of Illinois Press, 1991), 109.

⁴²² Raymond Mohl and Neil Betten, *Steel City: Urban and Ethnic Patterns in Gary, Indiana, 1906-1950* (New York, NY: Holmes and Meier, 1986), 17.

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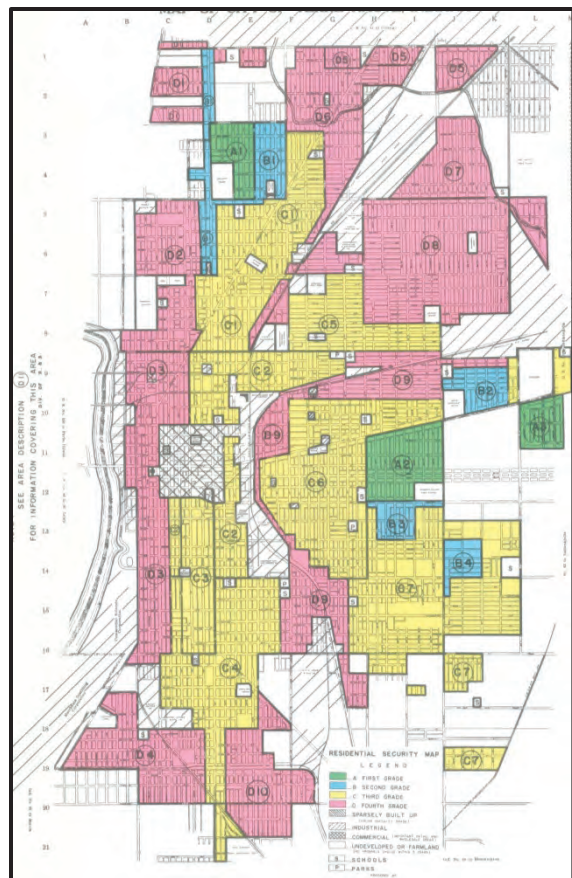
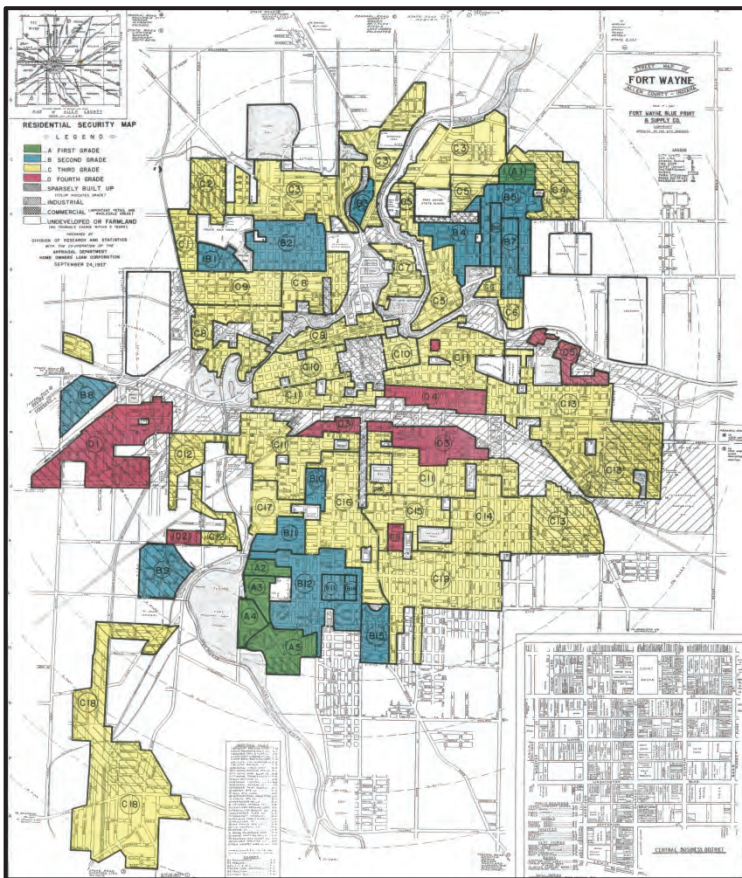
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considered stable, desirable, or of high quality. Areas of the outer tier were typically older neighborhoods and those occupied by minority populations (Figures 43 and 44). For example, out of all areas assessed by the HOLC in Fort Wayne in 1937, none of the communities identified in the first two tiers had any immigrant or African-American residents; only two of the 20 third-tier areas had small minority populations, 5 percent and 10 percent; and all seven areas allocated to the fourth tier and deemed “hazardous” had large minority populations.⁴²³ As these areas were outlined by HOLC and lenders in red on plan maps, the process of downgrading these areas became known as “redlining,” a term frequently associated with prescribed discrimination. Of the more than one million homes refinanced by the HOLC during its operations in the 1930s, fewer than 25,000 (less than 2.5 percent) were for non-whites.⁴²⁴



FIGURES 43 AND 44 HOLC MORTGAGE “SECURITY MAP” FOR FORT WAYNE (LEFT) AND TERRE HAUTE (RIGHT) SHOWING “RED-LINED” AREAS THAT WERE VIEWED AS RISKS

Source: “Mapping Inequality,” *American Panorama*

⁴²³ Based on an assessment of HOLC financing maps for Fort Wayne, Indiana, available from Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., “Mapping Inequality,” *American Panorama*, eds. Robert K. Nelson and Edward L. Ayers, <https://dsl.richmond.edu/panorama/redlining>.

⁴²⁴ *Ibid.*, 51-52; U.S. Commission on Civil Rights, “Understanding Fair Housing,” February 1973, 4.

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While the HOLC undervalued older and ethnically-mixed neighborhoods through its “redlining” policy, discrimination directly impacted a whole generation of new housing under the authority of the FHA, which integrated the HOLC’s rating construct into its own financing policies. In providing guidelines for developers and evaluating housing for government-backed mortgages, the FHA took into account a number of considerations. One of these was the concept of economic and racial homogeneity, which was thought to provide market stability and thus provide a certain level of protection on investments: “If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes.”⁴²⁵ Such policies resulted in a post-war world dominated by suburbanization that was both racially and economically homogenous, with divergent suburban populations segregated from one another in isolated developments. Effectively, in continuing the HOLC’s ranking mechanisms, the FHA—as the most significant proponent of housing in the modern era—ingrained a common bias against minorities and made homeownership for minorities an increasingly difficult achievement outside of established communities, which were often considered undesirable.⁴²⁶ Discrimination was further reinforced by the FHA’s encouragement of the use of racially restrictive covenants that did not allow for the selling of houses to minority groups. The effect of such provisions was that less than two percent of the housing backed by the FHA during the period was open to minority populations.⁴²⁷ As was the case with all guidelines and provisions of the FHA, such considerations also served as a model for private industry, legitimizing social constructs of discrimination and resulting in down-market trends of housing discrimination aided by a generation of restrictive covenants. “Given the importance of the FHA in the residential housing market, such blanket redlining sent strong signals to private lending institutions,” with some calling the FHA the “most effective master plan in American land use in history for racial segregation.”⁴²⁸

Ingrained concepts of discrimination carried into the post-war period, with both FHA- and VA-backed programs essentially unavailable to a generation of minority populations. For example, provisions for education and housing—“where the power to change the world was the greatest,” as noted by journalist Edward Humes—

⁴²⁵ Gregory Squires, *Capital and Communities in Black and White: The Intersections of Race, Class, and Uneven Development* (Albany, NY: State University of New York Press, 1994), 68; U.S. Federal Housing Administration, *Underwriting Manual: Underwriting and Valuation Procedure under Title II of the National Housing Act* (Washington, D.C.: GPO, 1938).

⁴²⁶ Massey and Denton, *American Apartheid: Segregation and the Making of the Underclass*, 51-52; Christopher Silver, “The Racial Origins of Zoning in American Cities” in *Urban Planning and the African American Community: In the Shadows*, eds. June Manning Thomas and Marsha Ritzdorf (Thousand Oaks, CA: Sage Publishing, 1997), 23-42.

⁴²⁷ Racially restrictive covenants can be described as any agreement by a group of property owners or real estate developers in a given neighborhood that binds them not to sell, lease, rent, or otherwise make available property to a specific group. Squires, *Capital and Communities in Black and White*, 68; U.S. Commission on Civil Rights, “Understanding Fair Housing,” 5.

⁴²⁸ Massey and Denton, *American Apartheid: Segregation and the Making of the Underclass*, 55; James A. Kushner: *Apartheid in America: A Historical and Legal Analysis of Contemporary Racial Segregation in the United States* (Frederick, MD: University Publications of America, 1980), 16-30.

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were technically open to minor populations under the G.I. Bill, which made no inherent distinctions based on race, color, or origin, but the reality of attaining the benefits was much different.⁴²⁹ African-Americans, for example, used Title II education provisions to great benefits in some locales, facilitating their ascension to the middle class. However, the benefits were overall used far less extensively by African-Americans than they were by whites because of a number of factors, including ingrained de facto segregation in the South and racial quotas in public universities of the North. With the federal government refusing to take a role in addressing either, many African-Americans were still limited in opportunities despite the technical availability of the G.I. Bill.⁴³⁰ The disparity in use of housing provisions under the G.I. Bill between white and minority populations was even more dramatic. While VA-backed housing was technically available to all, the VA did not make loans directly, only acting as a guarantee or underwriter. It was still up to the banks to supply the loans. Because housing provisions of the G.I. Bill were administered through similar means as FHA-backed mortgages, banks still had the ability to enact barriers or refuse to issue loans based on race, particularly in consideration of redlining policies. These barriers left many minority veterans unable to get a mortgage despite the benefits owed to them, leaving homeownership concentrated among white families, which “quickly soared to two out of three, then more gradually reached its current zenith of three out of four.”⁴³¹ Thus, while the G.I. Bill was on the surface available to all, its provisions were unequally realized as a result of deep-seated beliefs and practices. As characterized by Humes, “the rose itself might have been hearty and bountiful, but its roots were planted in poisoned soil.”⁴³²

Legal cracks were made in the system of segregation starting with the landmark 1948 *Shelley v. Kraemer* case. In this, the U.S. Supreme Court ruled that racially-restrictive covenants cannot be enforced by courts since it would constitute state action denying due process, thus violating the 14th Amendment to the Constitution, which guarantees equal protection of rights under the laws, including rights to acquire and own property. This decision was followed by the FHA’s refusal to accept mortgages in developments with such covenants. Yet, despite advances in social change through the courts, barriers to housing remained in place. For example, while *Shelley v. Kraemer* ruled state enforcement of racially-restrictive covenants unconstitutional, the covenants themselves were not illegal and private parties could still adhere to them, perpetuating privatized discrimination in many communities into the 1950s and 1960s. In addition, the National Association of Real Estate Boards (NAREB) code of ethics forbade selling houses to minorities in white areas until 1956.⁴³³

⁴²⁹ Edward Humes, *Over Here: How the G.I. Bill Transformed the American Dream* (Orlando, FL: Harcourt, 2006), 221.

⁴³⁰ Altschuler and Blumin, *The G.I. Bill: A New Deal for Veterans*, 133-134; Ira Kratznelson, *When Affirmative Action Was White: An Untold History of Racial Inequality in Twentieth-Century America* (New York, NY: W.W. Norton, 2005), 119.

⁴³¹ Humes, *Over Here*, 225-227; Suzanne Mettler, *Soldiers to Citizens: The G.I. Bill and the Making of the Greatest Generation* (New York, NY: Oxford University Press, 2007), 102.

⁴³² Humes, *Over Here*, 221.

⁴³³ Limited discussion of national events during the 1940s is not intended to gloss over their significance in bringing about social change as it related to housing discrimination. In 1946, President Harry Truman established the Committee on Civil

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It should be noted that discrimination of the period extended also on the basis of gender, with housing policies of the period not only racialized but also patriarchal. While racial discrimination was overt, gender discrimination “was committed more often by omission: women were not addressed in housing policy; they were not quite legal entities.”⁴³⁴ The problem rested in both the government financing structure of the period and concepts of domesticity (see “2.A.3. The Housing Crisis and Government Initiatives” for additional information on government financing and “2.D.2. Demographic Trends” for additional discussion of domesticity and gender roles). Specifically, the modern home financing structure based on fully-amortized mortgages and promulgated by both the FHA and private industry was dependent on two things—the homebuyer had to have an income capable of supporting regular mortgage payments and a lender had to agree that the buyer was a safe investment. Because of the often pervasive discrimination in employment practices of the period—in both hiring and providing suitable wages—and ingrained notions about who should qualify as a suitable investment, “people of color and women were both implicitly and explicitly excluded” from most financing options of the period.⁴³⁵ With her productive life nearly exclusively defined by her husband and her relationship with the home, a woman’s ability to get consumer credit and a mortgage was nearly entirely wrapped up in her association with the nuclear family, even in instances where she was employed. It was not until the 1970s, when the explicit rights of women—and other segments of the population previously discriminated against—to homeownership were recognized.

Housing discrimination remained rampant, even as minority populations in Indiana evolved. African-American populations continued to grow, climbing by more than 55 percent during the 1950s and more than 50 percent during the 1960s as part of the second Great Migration of African-Americans from the South to the North, which lasted from 1940 to 1970. While foreign-born populations declined by 25 percent between 1940 and 1970, the post-World War II period was one characterized by a diversified ethnicity (Table 24; Figure 45). For example, Latvians and Estonians immigrated to Indianapolis, Hungarians relocated to the Calumet region, and Japanese settled in Richmond.⁴³⁶ Large Jewish populations centered in communities such as Evansville, Fort Wayne,

Rights to study racial problems across the United States. Following its study, the committee published *To Secure These Rights*, a booklet that called for integration and outlined a series of 40 actions to be undertaken by the federal government in achieving that goal. That same year, Raymond Foley, FHA administrator, removed the FHA’s emphasis on restrictive racial and ethnic covenants, which had characterized policies since the agency’s establishment. In their place, however, the FHA recommended restrictions based on class as a means to promoting homogenous neighborhoods; to many people, this still meant exclusion of minority populations. Despite such initiatives and while the 1948 *Shelley v. Kraemer* ruling ultimately resulted in the removal of FHA backing for projects with racially restrictive covenants, there was an approximately two-year delay during which mortgages were still issued for areas that enforced provisions that promoted segregation.

⁴³⁴ Gary A. Dymski and Dorene Isenberg, eds., *Seeking Shelter on the Pacific Rim: Financial Globalization, Social Change, and the Housing Market* (Amonk, NY: M.E. Sharpe, 2002), 103.

⁴³⁵ *Ibid.*, 102-105.

⁴³⁶ Robert M. Taylor and Connie A. McBirney, eds., *Peopling Indiana: The Ethnic Experience* (Indianapolis, IN: Indiana Historical Society, 2009), 8.

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Indianapolis, and South Bend, while Gary, Michigan City, and Terre Haute had smaller enclaves. Statewide, minority populations were disproportionately located in Indiana's major cities, with many relocating from small towns and agricultural markets to better opportunities in urban areas. By 1960, 79 percent of the state's minority population was located in East Chicago, Evansville, Fort Wayne, Gary, Indianapolis, and South Bend.⁴³⁷

TABLE 24 FOREIGN-BORN POPULATION IN INDIANA, 1940-1970

Year	Number of persons	% decrease from previous decade	% of total population
1940	110,992	--	3.2
1950	99,275	-10.6	2.5
1960	93,202	-6.1	2.0
1970	83,198	-10.7	1.6

Stories of discrimination were rampant during the period, particularly as it related to African-American populations. In Kokomo, for example, community leaders spurned the lack of housing available for African-Americans in the vicinity of Bunker Hill Air Force Base.⁴³⁸ In Anderson, upon the Anderson Urban League's completion of its first housing project for African-American families, William Harper, executive director for the organization, noted that only one percent of new public and private housing within the last 10 years had been made available to minority populations.⁴³⁹ The situation was assessed more astutely during a 1957 meeting of homebuilding industry delegates called by Methodist Church leadership, during which racial relationships in six of the state's major development areas were discussed. In Evansville, African-Americans were described as being limited solely to "segregated areas as a result of neighborhood traditions, sentiment, and attitude pressures," while in Marion County, African-American populations had "difficulty in buying or renting homes" in areas where they were "not already established," and it was "impossible for them to do either in the suburbs."⁴⁴⁰ With 79 percent of the non-white population concentrated in East Chicago, Evansville, Fort Wayne,

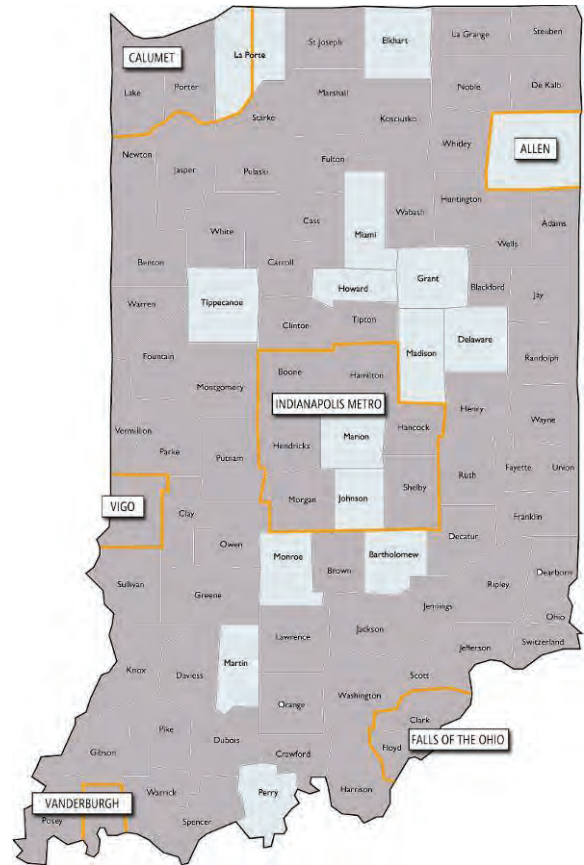


FIGURE 45 CHANGE IN MINORITY POPULATION IN INDIANA, 1940-1970

⁴³⁷ Thornbrough, *Indiana Blacks in the Twentieth Century*, 116.

⁴³⁸ "Negro Housing Meeting to Be Held Monday," *Kokomo Tribune*, September 8, 1955.

⁴³⁹ "Negro Housing Project Here is Complete," *Anderson Herald*, October 21, 1955.

⁴⁴⁰ "Methodist Survey Provides Workshop Material for Discussion on Racial Integration Plans," *Palladium-Item* (Richmond), May 2, 1957.

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Gary, Indianapolis, and South Bend, housing was not just limited but substantially complicated by segregation in established areas within individual communities, such as Baptisttown in Evansville, Center Township in Marion County, and Midtown West in Gary.⁴⁴¹ This had broader implications for development trends as well, affecting patterns of school segregation and distribution of amenities open to minority populations in an era when many feared integration and its potential impacts.

Reports of discrimination were not limited to African-American populations. In his testimony for the U.S. Commission on Civil Rights in 1959, Eugene Sugarman of the Anti-Defamation League and Federation of Jewish Philanthropies, noted that housing discrimination against Jews was practiced in many locales, and that Indiana had “totally restricted areas [to Jews] in Indianapolis, Gary, Michigan City, and Evansville.”⁴⁴² Such discrimination was ingrained in restrictive covenants during the period, which commonly used words such as “Ethiopians” to bar African-Americans and “Mongolians” to ban Asian populations or otherwise prevent occupation by natives of Eastern European countries. In Fort Wayne, for example, developments such as Hillside Acres, Harrison Hill, Highview Park, and Southwood Park all were subject to covenants barring the selling or renting of homes based on race and ethnicity. As was set out in the covenants for Wildwood Park, for example, “no part of said premises shall ever be occupied as a place of residence by any person who is not of the White or Caucasian Race, or who is a native of the Eastern European countries.”⁴⁴³

While the use of restrictive covenants was common, some groups felt that incidents of actual discrimination were misreported, particularly as the country moved away from the war period. Leaders of the Jewish community dispelled the idea that discrimination was widespread in places like Indianapolis, noting that it was an issue of the past. Recalling that the Williams Creek and Golden Hill areas, for example, had problems in the past, Robert Gordon, director of the Anti-Defamation League of B’nai B’rith, stated in 1962, that “there are very few areas in the city where a Jewish person could not live if he chose... I’ve had only five housing complaints in the six years I’ve been here.”⁴⁴⁴ Likewise, after claims were made of discrimination against Jews in Evansville—and particularly in the Johnson’s Place subdivision—local real estate agents noted that there was no indication of discrimination as a “broad, over-all general practice.” Such statements were affirmed by the local Jewish Community Council, which noted that “discrimination is at a minimum in our city and that Evansville should not have been included with any group of cities in which housing discrimination, based on religious lines, is a major problem.”⁴⁴⁵

⁴⁴¹ Thornborough, *Indiana Blacks in the Twentieth Century*, 116; Darrel E. Bigham, *An Evansville Album: Perspectives on a River City, 1812-1988* (Bloomington, IN: Indiana University Press, 1988), 69.

⁴⁴² U.S. Commission on Civil Rights, *Hearings before the United States Commission on Civil Rights: Housing* (Washington, D.C.: GPO, 1959), 405.

⁴⁴³ “Plat of Wildwood Park Third,” located at the Allen County Recorder’s Office, Fort Wayne, Indiana.

⁴⁴⁴ Miriam Cohen, “No Bias in Housing Found Against Jews,” *The Jewish Post* (Indianapolis), July 27, 1962.

⁴⁴⁵ Esther Spachner, “Housing Discrimination Denied by Builder and Jewish Council,” *The Jewish Post* (Indianapolis),

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While Jewish populations fought back against the idea of rampant discrimination, problems continued for certain populations, with ingrained customs described as “harder to change than laws.”⁴⁴⁶ The 1960s brought new efforts to spur changes as part of the larger Civil Rights movement, generally considered as occurring between 1954 and 1968. During this period, the impetus for change came not from the federal government but through state and local governments that provided their own mandates to end discrimination, including in housing. Efforts were promoted by the establishment of the Indiana Civil Rights Commission in 1961, which evolved out of initiatives such as Indiana’s Fair Employment and Labor Act of 1945 and privatized initiatives such as the Indiana Conference on Civil Rights Legislation, organized in 1960. Pushed through on the efforts of newly-elected Governor Matthew Welsh (1961-1965), the commission undertook studies on patterns of discrimination, including in housing. The conditions faced by minority populations during the mid-twentieth century were captured in the commission’s 1961 report to the U.S. Commission on Civil Rights, which noted that in Anderson, Fort Wayne, Indianapolis, and South Bend, between 50 and 98 percent of non-whites lived in substandard housing; non-whites were confined to undesirable locations; all housing was constructed on a segregated basis; no mortgages could be obtained for non-segregated housing; and the state’s real estate boards forbade minority members.⁴⁴⁷ Establishment of the commission and efforts of Governor Welsh continued to push forth a re-evaluation of discriminatory practices in housing into the mid-1960s, with Welsh declaring in 1963 that, “until we know precisely the scope and nature of the problem [housing discrimination] throughout the state, we cannot hope to intelligently solve or at least ameliorate its more destructive aspects.”⁴⁴⁸ Efforts by the state also included a push to establish local commissions on housing, designed to address conditions faced by minority populations across the state. By 1963, 18 of 42 Indiana municipalities with populations of more than 100 non-white persons had established such a commission.⁴⁴⁹

Despite efforts by the governor and statewide and local organizations, discrimination persisted. In summer 1963, a series of events reminded the state of the progress still to be made, particularly as it concerned African-American populations. In May, the front page of *The Daily Reporter* in Greenfield relayed the problems faced by African-American professionals working for the Eli Lilly Company, who were relocated to the company’s Greenfield facilities. One family was able to find a house and moved forward to pay with cash, but the house was sold out from under them in the week during which paperwork was being prepared. A second family ended their housing search after backlash in the local community, which included threatening phone calls to the realtor with which they were working: “When the news got out that a Negro family was likely to locate in the all-white, upper middle class subdivision a wave of bitterness flashed among many of the home-owners who openly

February 6, 1959.

⁴⁴⁶ David Sabol, “Indiana’s Civil Rights Commission: A History of the First Five Years” (Master’s thesis, Butler University, 1994).

⁴⁴⁷ Ibid.

⁴⁴⁸ “State to Study Housing Bias, Welsh Announces,” *The Indianapolis Recorder*, May 18, 1963.

⁴⁴⁹ “Progress is Made in Civil Rights in State but Problems Still Exist,” *The Franklin Evening Star*, May 12, 1964.

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expressed their anti-Negro feelings."⁴⁵⁰ A more sensational example of adverse attitudes, in August 1963, two cross burnings occurred in Indianapolis—one on the grounds of the governor's mansion and one in front of a north side home in an all-white neighborhood that had recently been purchased by an African American family.⁴⁵¹

In the wake of such events, an important milestone deemed a "unique and historic" meeting occurred in September 1963, when the governor—through the Indiana Civil Rights Commission—organized a statewide discussion on discrimination in housing. Attended by civil rights activists, real estate professionals, and builders from communities across the state, the conference called for an examination of segregation and discrimination to determine how widespread it was in Indiana. During the conference, stories from throughout the state were relayed, with the overwhelming sentiment shared by William Ray, an African-American realtor in Indianapolis: "There is a constant desire to escape the confines of housing they find, but with little change under existing conditions." Going further, Ray noted that there was "no free market in housing" for African-Americans anywhere in Indiana.⁴⁵² While Jewish minority populations, for example, could overcome discrimination where it existed because of their ability to achieve upward mobility through socioeconomic status and often times afford to arrange for the construction of their own homes (such as in the development of Hebron Meadows, in Evansville), many in the African-American community did not have such opportunities. By the 1960s, the annual median family income of African-Americans in Indiana was still \$1,516 less than that received by white families, leaving many unable to leave the availability of housing in central cores, which was substantially cheaper than new housing in suburban areas.⁴⁵³ Frustrated by the continued pervasiveness of discrimination and segregation, Governor Welsh encouraged private industry to come up with a voluntary solution, lest it be solved through law and regulations.

The mid-1960s proved a tumultuous time for the housing market as it related to discrimination. Advances had been made through state-led and corresponding local programs, which were complemented by efforts at the federal level. Such actions included President John F. Kennedy's (1961-1963) Executive Order of November 1962 and Title VI of the Civil Rights Act of 1964, which sought to restrict discrimination in the federal marketplace and withhold funds from state, local, and private entities that practiced discrimination. Yet, problems persisted, evidenced by sporadic displays of racism captured in house fires, threats, and derogatory remarks, particularly in areas of "blockbusting," where minorities were sold homes in previously all-white neighborhoods.⁴⁵⁴ Calls

⁴⁵⁰ Coincidentally, such outbursts occurred just following the National Association of Real Estate Board's declaration of March 1963 that it was not a violation of the realtors' code of ethics to sell an African-American a home in a previously all-white neighborhood. "Negro Families Will Move Here," *The Daily Reporter* (Greenfield), May 17, 1963.

⁴⁵¹ David Sabol, *Indiana's Civil Rights Commission: A History of the First Five Years*.

⁴⁵² *Ibid.*; "White and Negro Housing Officials Meet in Indianapolis," *The Edinburg Daily Courier*, September 11, 1963.

⁴⁵³ "Progress is Made in Civil Rights in State but Problems Still Exist," *The Franklin Evening Star*, May 12, 1964.

⁴⁵⁴ "Blockbusting" was a process whereby real estate agents sold a house to a minority family in an all-white area, typically

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remained for “obtaining for every citizen the right to live where he chooses to live—and where he can afford to live,” particularly for African-Americans, by “implementing the ideals by which we represent ourselves to other peoples: ‘Land of the free.’”⁴⁵⁵ Action continued to be pushed by entities such as the Indiana Civil Rights Commission, which maintained the fight for fair and equitable housing. Efforts of the period were bolstered by positive relationships among minority populations. For example, starting in the late 1950s, Jewish leaders took up the fight for fair housing alongside African-American leaders. In 1960, the Indianapolis National Association for the Advancement of Colored People (NAACP), the Anti-Defamation League, and Jewish Community Relations Council sponsored the Indianapolis Seminar on Open Occupancy Housing. Into the period, Jewish and African-American leaders continued to work alongside each other, pushing for an end to discrimination in housing, with the director of the Jewish Community Relations Council blasting the lack of action on the issue.⁴⁵⁶ Despite continuing advances—such as the Indiana Civil Rights Act of 1965, which, among other things, sought to spur open housing throughout the state—desegregation remained a slow process. As noted by Indianapolis resident William J. Cooper, chairman of the Hanna-Creighton Neighborhood’s direct action committee, “despite all the laws and pronouncements of the nation’s higher courts, the day is not now when Negroes are readily, wholesomely and agreeably accepted in every neighborhood.”⁴⁵⁷

The end of the decade brought with it additional advances in the cause to end discrimination in housing, spurred, in part, by local efforts and those of the federal government as captured in the Civil Rights Act of 1968.⁴⁵⁸ By this time, open housing ordinances were enacted in communities such as Bloomington, Gary, Hammond, Mishawaka, South Bend, and Terre Haute, with the intent to open 80 percent of the statewide

of low or moderate-income populations. Often times, the realtor would then encourage other white families to sell to minorities by pushing fear of change and threats of declining property values. Thus, the block or neighborhood was “busted” and white communities turned into minority ones, with the real estate agent or mortgage broker often profiting both from the white seller and the minority buyer. Charles M. Lamb, *Housing Segregation in Suburban America since 1960: Presidential and Judicial Politics* (Cambridge, NY: Cambridge University Press, 2005), 46; Richard Rexford Wayne Brooks and Carol M. Rose, *Saving the Neighborhood: Racially Restrictive Covenants, Law, and Social Norms* (Cambridge, MA: Harvard University Press, 2013), 189-192.

⁴⁵⁵ “Negro Home Burned at Bloomington,” *Kokomo Morning Times*, July 23, 1964; “Negro Real Estate Dealer Threatened,” *The Indianapolis Star*, June 13, 1963; Jean Nance, “Fair Housing Calls for Practicing of Ideals,” *Kokomo Morning Times*, October 4, 1965.

⁴⁵⁶ Krista Kinslow, “The Road to Freedom is Long and Winding: Jewish Involvement in the Indianapolis Civil Rights Movement,” *Indiana Magazine of History* 108, no. 1 (March 2012): 1-34.

⁴⁵⁷ “Calls Renewal New Ghettoes for Old,” *The Indianapolis Star*, December 5, 1965; Iwan Morgan, “Latecomers to the Industrial City: African Americans, Jobs, and Housing in Fort Wayne, Indiana, 1940-1960,” *Indiana Magazine of History* 95, no. 1 (March 1999): 31-57.

⁴⁵⁸ The 1968 act was significant. Its provisions included barring widespread discrimination in housing practices, including refusal to sell or rent a dwelling because of a person’s race, color, religion, or national origin; discrimination against a person in the terms or conditions of the sale or rental of a dwelling; advertising the sale or rental of a dwelling indicating preference or discrimination; and coercing, threatening, or intimidating with any person’s right to housing.

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housing market by 1970. Such ordinances were complemented by continued initiatives of the Indiana Civil Rights Commission and related entities, which continued to pursue housing rights for all. Particularly important were community-wide surveys of perceptions of racial integration, which were conducted by human rights commissions in 42 locations throughout Indiana during the mid-to-late 1960s. In Franklin, for example, white neighbors in recently integrated areas were overwhelmingly characterized as “friendly or very friendly.”⁴⁵⁹ In Lafayette, only one person in all of the racially-mixed neighborhoods characterized their neighbors as “very unfriendly.” Moreover, 53 of 90 white families in these neighborhoods proclaimed that property values had remained the same or increased following integration.⁴⁶⁰ In Indianapolis, an African-American realtor noted, “we’ve got a good bunch of white people here in Indianapolis and a Negro can live in just about any neighborhood he wants.”⁴⁶¹

Efforts to push for integrated—predominately suburban—communities accelerated into the late 1960s. In 1968, for example, the Indiana Civil Rights Commission published a brochure simply titled, “What Happens?” The brochure described white and African-American perceptions of living next to one another and indicated how those perceptions were likely to evolve over time as individuals got to know one another. The brochure ended by offering indicators for achieving good results in “inclusive neighborhoods,” including the ability of both races to act neighborly; the ability of whites to not panic; and the ability of the neighborhood to be opened to minority home seekers.⁴⁶² These experiences were relayed through the integrated suburban developments that existed during the period, but these were typically the exception rather than the rule. One such example of an integrated community was Fox Hill Acres, developed in 1967 and advertised as “one of the first major attempts to develop an entire community including homes, recreation and apartments, on an interracial basis without the use of Federal funds.” A more common response to discrimination—beyond simply staying in established ethnic enclaves—was for emergent middle-class populations to locate in suburban developments specifically constructed as African-American communities. These included, for example, Grand View Estates, Crestwood, Douglass Park, Kingsly Terrace, and Augusta Way in Indianapolis (Figure 46). In South Bend, a group of African-American Studebaker workers and their families established a building cooperative known as Better Homes of South Bend in 1950. The purpose of the cooperative was to overcome what Alan Pinado, an African-American realtor, described as pervasive discrimination, with “no first quality homes being built for middle class, middle income blacks in South Bend.”⁴⁶³ Through the cooperative, a 22-home community was completed and occupied

⁴⁵⁹ “No Major Racial Problems,” *The Daily Journal* (Franklin), April 2, 1965.

⁴⁶⁰ “53 of 90 Say Negro Neighbors Have Not Hurt Property,” *The Journal and Courier* (Lafayette), February 13, 1965.

⁴⁶¹ “Indianapolis Whites are Rated ‘Pretty Fair-Minded’ by Broker,” *The Indianapolis Star*, May 30, 1968.

⁴⁶² Indiana Civil Rights Commission, “What Happens?” (unpublished document), 1968, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

⁴⁶³ For a detailed history of Better Homes of South Bend, see Gabrielle Robinson, *Better Homes of South Bend: An American Story of Courage* (Charleston, SC: The History Press, 2015); Indiana Historical Bureau, “‘Better Homes Wants to Have a Fair Shake:’ Fighting Housing Discrimination in Postwar South Bend,” *Blogging Hoosier History*, May 2017,

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by the mid-1950s. The efforts of African-Americans to escape the fate of discrimination by finding their own alternatives in new African-American communities were valid but failed to achieve the integration so many desired. As described in the *Indianapolis Recorder* in 1966:

Many of the Negroes who have struck it rich so to speak in the post war economy decided to escape the ghetto by building split level and ranch type homes out in the suburbs. Now hundreds of Negroes live in Washington Township outside [Indianapolis] in show place homes and gress [sic] covered acreage. As they have moved in the whites nearby have moved out to be replaced by Negroes and so we have gained another ghetto but this time it is a golden ghetto.⁴⁶⁴

Beyond the limits of African-American communities, discrimination lingered into the 1970s and beyond. Many placed the burden of lingering practices on outdated perceptions in the housing industry, not the communities:

If he spots a suitable home in an all-white area, he may be in for a fight if he tries to buy it. His fight usually is not with the neighbors but with the real estate broker, the seller, and the prospective mortgage lender. The neighbors usually turn out to be friendly, however, if the Negro is able to run the gauntlet of those who would deny him the house... Yes, you can buy a house in a white neighborhood, but it takes a fight.⁴⁶⁵

The result was that despite the passage of open housing laws, efforts to integrate previously all-white neighborhoods, and self-constructed minority neighborhoods, integration remained a critical point of discussion into the mid-1970s. This was particularly true for African-Americans, for whom the “freedom of choice in housing still is a dream denied for all but an affluent few...”⁴⁶⁶



FIGURE 46 ADVERTISEMENT FOR KINGSLY TERRACE IN INDIANAPOLIS

Advertisements for middle-class African-American neighborhoods sought to capture the same idea promoted in other middle-class subdivisions—that new developments offered the best opportunities for a modern life.

Source: *Indianapolis Recorder*, October 26, 1963

<https://blog.history.in.gov/?p=2792>.

⁴⁶⁴ Andrew W. Ramsey, “Open Letter to a Former Citizen of Indianapolis,” *Indianapolis Recorder*, January 15, 1966.

⁴⁶⁵ “Most Blacks Not Block-Busters,” *The Indianapolis Star*, May 31, 1968.

⁴⁶⁶ Ken Hartnett, “Open Housing push Just Ahead?” *The Star Press* (Muncie), November 5, 1970.

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3. Low-Income Housing

Low-income populations were largely removed from the tremendous post-war construction boom, spurring growing concerns during the 1960s regarding whether or not Indiana was truly and successfully providing housing for all populations. These concerns were not new, however, as discussions of how best to accommodate low-income populations in Indiana had been underway since the early twentieth century. While social reformers had originally taken up the cause of low-income housing during the 1900s and 1910s as part of larger initiatives designed to improve substandard living conditions, crime, and poverty, conversations regarding such housing shifted in the era of the Great Depression. With loss of personal income, collapsed farming markets, and record numbers of defaulted mortgages, the topic of affordable housing took on new meaning. Low-income, at least temporarily, also referred to large numbers of displaced working- and middle-class, which hastened initiatives to find a solution.

As with other problems facing the country during the 1930s, the federal government stepped in to assist. Under Roosevelt's New Deal program, low-income housing was substantiated as a legitimate concern. The Public Works Administration (PWA), for example, took the lead in helping the government to understand and address the substandard living conditions facing the nation's poor. Under the PWA's Housing Division, the agency's platform of public works included construction and repair of low-cost public housing projects, which supported the government's agenda to provide both much-needed jobs and assistance to those in need. Such programs ultimately led to the construction of public housing projects such as Lockefield Gardens, a \$3.2 million complex of 24 mid-rise buildings constructed in Indianapolis between 1935 and 1938.⁴⁶⁷ While development of Lockefield Gardens followed the conventional model of demolishing substandard housing occupied by low-income persons to replace it with new housing, models such as Middletown Gardens near Muncie reflected the accommodation of populations displaced through the effects of the Depression (Figure 47). With funding provided in 1939 and construction completed in 1941, this development provided more than 100 low-rent housing units on a vacant lot in the county, supplementing a similar



FIGURE 47. MDDLETOWN GARDENS, MUNCIE, 1941

Source: *Muncie Evening Press*, September 27, 1941

⁴⁶⁷ For a detailed history of Lockefield Gardens, see, for example, Robert G. Barrows, "The Local Origins of a New Deal Housing Project: The Case of Lockefield Gardens in Indianapolis," *Indiana Magazine of History* 103, no. 2 (June 2007): 125-151.

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housing project in the city. By 1944, one-fourth of the families at Middletown Gardens had regained their footings, allowing them to save enough money to purchase their own homes.⁴⁶⁸

The most substantial low-income housing programs followed passage of the Housing Act of 1937 (Wagner-Steagall Act), which codified and expanded government-backed concerns for public housing. Among other things, the act authorized the establishment of the United States Housing Authority (USHA) to oversee the government's directives as they related to the housing of low-income populations. Unlike the program under the PWA, the USHA did not have the power to directly construct or manage public housing. That power was instead given to local communities, which were authorized to establish local housing authorities with legal authority to acquire privately-owned property for clearance and redevelopment, including re-housing of displaced populations. The USHA made loans to the local authorities, which were then used for the development or administration of public programs. The agency also provided technical support and design assistance, as requested by communities, while leaving the determination of prescribed needs for housing programs at the local level.⁴⁶⁹ Notably, in linking the ability to construct public housing with the ability to clear land or "slums," the act effectively ingrained the provision of low-income housing and urban renewal as functionally related concepts. Such linkages were reinforced by the notion during the period that new low-income housing was better located in urban centers rather than outlying areas so as to be nearest the preponderance of available jobs in the city.

Many placed their hopes in such legislation as the mechanism by which decent affordable housing would be made available for low- and moderate-income families, but the provisions of the act failed to substantiate change. Particularly problematic, broad language in the act left open the potential for non-residential or high-cost buildings to be constructed in place of the cleared areas. Despite the shortcomings of the national act, Indiana moved forward on initiatives designed to address urban centers. Complementing federal provisions, in 1937, the Indiana General Assembly passed the Indiana Housing Authority Act. This legislation authorized communities throughout the state to develop housing authorities with the power to designate, acquire, and redevelop slums for the purpose of re-housing low-income populations. The act was supported by the organization of the Indiana Council of Housing Authorities in 1939 at Fort Wayne, intended to "promote public housing through an educational program, to secure adequate legislation and to provide for a free interchange of

⁴⁶⁸ Lawrence M. Friedman, "Public Housing and the Poor: An Overview," *California Law Review* 54, no. 2 (1966): 642-669; "Local Program Not Effected by Defeat of Housing Bill," *Muncie Post-Democrat*, August 4, 1939.

⁴⁶⁹ For a more comprehensive discussion of housing reform during this period, see, for example, J. Rosie Tighe and Elizabeth J. Mueller, eds., *The Affordable Housing Reader* (New York, NY: Rutledge, 2013); Timothy L. McDonnell, *The Wagner Housing Act: A Case Study of the Legislative Process* (Chicago, IL: Loyola University Press, 1957); Alexander von Hoffman, "The Lost History of Urban Renewal," *Journal of Urbanism: International Research on Placemaking and Urban Sustainability* 1, no. 3 (2008): 281-301; Martin Anderson, *The Federal Bulldozer* (Cambridge, MA: MIT Press, 1964); Robert Beauregard, *Voices of Decline: The Postwar Fate of U.S. Cities* (Cambridge, MA: Blackwell, 1993); Richard Davies, *Housing Reform During the Truman Administration* (Columbia, MO: University of Missouri Press, 1966).

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knowledge and experience gained by local housing authorities in Indiana.”⁴⁷⁰ Under such impetus, communities throughout the state established local housing authorities in quick succession, with agencies organized in places such as Alexandria, Anderson, East Chicago, Fort Wayne, Gary, Hammond, Huntington, Jeffersonville, Kokomo, Muncie, New Albany, Richmond, and Vincennes by 1939.⁴⁷¹

During and after World War II, lingering concerns about the state of public housing prompted additional provisions as part of the Housing Act of 1949. Notably, the act placed a particular program emphasis on “slum clearance,” further intertwining low-cost housing with the city core. These linkages were reinforced by patterns of suburbanization in places like Indiana. Public housing became virtually inseparable from the city center, with outlying areas reserved for rapidly developing subdivisions that required ample land for the curvilinear streets and spacious lots promoted by the FHA. Issues were further complicated as the allure of new suburban housing drew not only well-established and formerly-displaced middle-class populations outward but also a fair percentage of working-class populations. As established populations left, many working-class suburbs of the 1910s and 1920s became the trickle-down neighborhoods of the period, absorbing higher percentages of the low- and moderate-income population. Such trends increased densities of low-income populations in urban areas throughout the state and cast aside a new generation of housing that many could not afford to maintain, perpetuating the cycle of substandard housing. Problems were further exacerbated by trends of industrial decentralization—particularly during the 1960s—that spurred the closing of many urban factories throughout the state, leaving many working-class wage earners in a precarious situation and leading to further disinvestment in central cities. Such trends characterized South Bend and Gary, for example, with Studebaker closing its plant in 1963 and automation of the steel industry in the Calumet region resulting in increasing numbers of unemployed factory workers.⁴⁷²

The post-war period also brought other changes to federal initiatives (Figure 48). Under the Housing Acts of 1954 and 1959, an emphasis was placed on providing publicly-assisted housing, replacing the mandate of years past for the government to actively construct public housing. The purpose was to encourage involvement by the private construction industry. Publicly-assisted housing was essentially government-subsidized housing constructed at below market interest rates via federally-backed private loans, with all housing to be occupied by low- and moderate-income groups; such loans were commonly issued under programs referred to as Section 221(d)(3) and Section 236, in reference to the various components of the housing acts. Loans were given to non-profit groups, cooperatives, or private developers, so long as they met certain provisions. Notably, of the 680

⁴⁷⁰ “State Housing Conference to Draw Officials,” *The Rushville Republican*, September 25, 1939.

⁴⁷¹ Coleman Woodbury, ed., *Housing Yearbook 1939* (Chicago, IL: National Association of Housing Officials, 1939).

⁴⁷² Jon Christian Teaford, *Cities of the Heartland: The Rise and Fall of the Industrial Midwest* (Bloomington, IN: Indiana University Press, 1994), 218-223.

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cooperatives financed under these programs between the 1950s and 1970s, 16 percent were located in Indiana, the second highest percentage in the nation.⁴⁷³

Calls for the involvement of private industry in the construction of low-income housing were welcome by some in the industry who saw the federal government as hampering the market. The NAREB, for example, urged "an increasing use of this program [Section 221] for expanding the extent of home ownership among families of low income."⁴⁷⁴ The NAREB's statement was backed up locally, with John McCarthy, president of the Calumet Board of Realtors, noting that "good quality housing for families of low income is being provided in ever-increasing volume by private industry."⁴⁷⁵ The role of private industry was part of a particularly intense debate in Indianapolis following the reactivation of the Indianapolis Housing Authority in 1965. In November of that year, *The Indianapolis News* featured opposing editorials from Robert A. Efrogmson, chairman of the housing authority, and W. Channing Smith, editor of *The Construction News*. Appealing to the obligations of social welfare, Efrogmson espoused the merits of government-backed public housing to alleviate the conditions of substandard houses in places like Center Township, where one-fourth of all dwellings were considered substandard. Smith, on the other hand, vehemently opposed public involvement, noting that "we nevertheless remain steadfast in our belief that private enterprise, if given a fair chance, can do a better job of providing for the housing needs of the [low-income] people."⁴⁷⁶

SOCIALIZED (PUBLIC) HOUSING
is not the answer to Evansville's
HOUSING PROBLEM!

Everyone Wants a More, Beautiful, Happier Evansville, but Don't Let the Washington Planners Mislead You. Here Are the Facts To Help You Understand Why Socialized (Public) Housing Must Be Stopped!

Do you know the story behind Socialized (Public) Housing? Few people do, because the Public Housing Authority doesn't want you to know it. You, the taxpayer, are entitled to know all the facts and what you can do to stop it. Here they are.

Two years ago, the City Council gave the Public Housing Authority "blank check" powers to erect Socialized (Public) Housing wherever and whenever the FHA chose in Evansville, without review.

This was during the "Gilded Age-Corruption-Washington Era," when cities stumbled over each other in bidding for Federal gifts and hand-outs... when even the average right of statehood might have been sought for a couple of jolly Federal projects.

Now, two years later with a more sober attitude on the part of the public and with a new City Council, the Public Housing Authority is ready to cash its blank check at one of the most expensive prices a city ever paid for Federal aid!

The Public Housing Authority proposes to build a 172-unit housing project, of masonry and wood construction, on the Swearer Avenue-division Street area, at an estimated total cost of \$1,738,000, including attorney and architect fees and other costs. This will be "gift" to the city from the Federal government and it's not supposed to cost you, the taxpayer, or the city one cent.

But how often have you got anything for nothing? Let's look behind this proposed project. Let's see where the money is coming from. Let's see whether it will cost you.

THE REAL ISSUE IS:

Can you afford to pay someone else's rent? Or, specifically, can you afford to pay rent for families who, in a great many cases, are well able to pay their own way without looking to the government for a handout? Evansville taxpayers, you, will be paying much of the cost for the chosen few families who will live in the new Public Housing project.

First, the million dollars plus that the Federal government is "giving" to Evansville is coming right out of your pocket. Socialized (Public) Housing is paid for by part of your income tax payments. The Federal tax on cigarettes, gasoline, feed, etc.

So, you are helping to put up that \$1,738,000 to begin with.

Second, Public Housing is non-taxable. From 172 units proposed for Swearer, the city can never demand one cent in tax money.

To estimate that loss in tax receipts, that must be made up by you and the rest of the city taxpayers, figure what the revenue per year would be if low-cost private homes were built on that property, at a tax return of 375 a year.

Federal literature, explaining the Federal Housing Act of 1949, put it this way:

"It is expected that the contributions made by the localities through full tax exemption less income payments will average about 50 per cent of the actual Federal contributions over the life of the project."

Third, the city must furnish fire and police protection to these units, the costs of which you must pay. Mayor Kuhn has asked that the construction of the project be entirely of masonry to reduce the danger of fire. His request was refused.

Fourth, the value of the privately-owned homes in the vicinity will drop sharply. According to instructions issued to F.H.A. appraisers in Chicago, the value of private homes within a half-mile of housing projects in that city was decreased \$1000 each.

When the men who work and invest and build his own home and educate his children, is tried to provide a better home for the one who does not in full measure do the same, you are penalizing thrift and putting a premium on idleness.

SOCIALIZED (PUBLIC) HOUSING DOES NOT HELP THOSE WHO REALLY NEED HELP

Public Housing by no means guarantees housing for those who can not afford to pay rent. The fact is that in many, many existing housing projects people in the low-income bracket are in the minority.

In Detroit, Mich., Mayor Van Amburg reported to a congressional committee that the city spent during a 17-month period a total of \$246,430 on the taxpayers' money in welfare for the care of one man who received \$65 a week at the Chevrolet Motor Works. Welfare officials were spending \$134 a month merely to house the man.

Mayor Van Amburg also reported that in one housing project 2425 individuals had an average net income of \$1715 yearly each. 2425 had a yearly average net income of \$2401. One man earned \$24,000 a year and another earned \$9,000.

A total of 232 persons in the Public Housing Project earned over \$5000 a year and paid only \$23 a \$23 a month in rent. No one in the project, including the 24,000-a-year man, paid over \$45 a month in rent in the low-income bracket over a 12-month period.

In Birmingham, Ala., a check revealed that 120 tenants of the Public Housing in that city were on the payroll of local and Federal government, some making over \$5000 a year. Also, 381 persons in the project were employed by industrial Birmingham firms.

One housing project had incomes in excess of the original maximum; 26% earned over \$5000 a year, one man made \$13,500, and several others earned from \$6000 to \$6000.

There are not isolated cases, but merely examples of what has happened in Public Housing across the country where it has been allowed to take root.

PUBLIC HOUSING IS POLITICAL

In recent congressional hearings concerning existing public housing projects, it was revealed through sworn evidence that threats of eviction were made unless the tenant voted the right ticket. Whether this practice is or isn't, there is an ever greater danger that it will be exploited by unscrupulous politicians.

The Chicago Tribune says: "The more public housing we have, the more voters we shall have who are their cheap vote to political favors. These voters will be concentrated in convenient packages for delivery. They will be bought votes. Public Housing is public corruption masquerading as social reform and sanitation."

PEOPLE DON'T WANT PUBLIC HOUSING

In other communities the question of public housing has already been brought before the people for a vote. In 75% of all cities where the public housing issue was debated, 65 out of 100 cities with a total population of 7,652,362 voted "No" to the socialized housing program. The most vocal communities rejecting Public Housing were Grand Rapids, Mich., Houston, Tex., Seattle, Wash., Flint, Mich., and Portland, Ore.

This should be clear evidence that, when the public has an opportunity to express an opinion, Socialized (Public) Housing is unwanted.

PRIVATE ENTERPRISE CAN DO THE JOB, IF PERMITTED

We do need more low cost housing in Evansville. That much is true. But it is not necessary that we sell our souls and give away more and more of our income to the houses it.

Since 1946 the builders of Evansville have erected hundreds and hundreds of attractive, comfortable two- and three-bedroom homes and sold them at much less than the \$10,000 per unit cost of the proposed Swearer Avenue project.

Right now the builders are working to perfect a plan by which they can build more, many more of these homes. Private enterprise—the American way of doing things—can and will do the job if permitted. The biggest obstacle in the way of this is the government's own Regulation X concerning credit restrictions.

THE PEOPLE MUST ACT!

Right now the problem is to stop this project at Swearer Avenue... to keep Socialized Housing out of Evansville. If we fail to do so, we will be imposing a tax burden not only on ourselves but on our children and grandchildren, an unfair load that they will have to carry because we failed to act.

The present City Council is not responsible for the current situation. But it can correct it. By doing so, it can undo the damage wrought by the action of the previous Council.

Today—now—fill out the coupon below and mail it to us. We are a group of private citizens who think that government should be run by the people, not the people by the government. We are pledged to fight the Socialized (Public) Housing monster to its death. We hope you are with us.

ACT NOW!

Two weeks—seven one week—delay in our fight against Socialized Housing may be disastrous. Mail the coupon below today—and do your share.

EVANSVILLE TAXPAYERS COMMITTEE
I agree with you. I am opposed to Socialized (Public) Housing in Evansville.
Name.....
Address.....
Phone No.....

FIGURE 48 ADVERTISEMENT AGAINST PUBLIC HOUSING BY THE EVANSVILLE TAXPAYERS COMMITTEE, 1962

Perception of public housing programs in the state varied considerably from community to community. For example, many of Evansville's citizens protested the direction of local programs in the 1960s.

Source: *Evansville Press*, April 14, 1962

⁴⁷³ Charles L. Edson, "Affordable Housing: An Intimate History," in *The Legal Guide to Affordable Housing Development*, eds. Tim Iglesias and Rochelle E. Lento (Chicago, IL: ABA Forum on Affordable Housing and Community Development Law, 2011), 7. Gerald Szama, "A Brief History of Affordable Housing Cooperatives in the United States," *Economics Working Papers*, January 1996, http://digitalcommons.uconn.edu/econ_wpapers/199609.

⁴⁷⁴ "Urges Good Housing for Poor Families," *The Hammond Times*, January 30, 1961.

⁴⁷⁵ Ibid.

⁴⁷⁶ "Spokesmen Debate Public Housing Here," *The Indianapolis News*, November 12, 1965.

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While private markets never responded to the call to support low-income housing to the degree that the federal government hoped or the degree to which some in the building industry proclaimed, there were some successes during the period. A particularly well-recognized example of this was the Flanner House Homes self-help housing program. Flanner House originated in 1903 as a settlement house for African-Americans in Indianapolis. As part of its programming, the organization worked to enhance the social and economic standing of African-Americans through education and self-help programs. In 1935, Flanner House was incorporated as a non-profit organization. Witnessing the deficient living conditions of Indianapolis' large African-American population on the city's west side, Cleo Blackburn, director for Flanner House, initiated a project in coordination with the local redevelopment commission to acquire land and tear down substandard dwellings (Figure 49). In their place, Blackburn proposed constructing new houses, with labor provided by the future homeowner (male head of household) as "sweat equity" for lower-cost housing. Initially geared toward African-American veterans, the self-help program was formalized as Flanner House Homes, Inc., and became a national model for similar programs.⁴⁷⁷ Following its initial success, the program also was utilized in subsequent low-income developments in Indianapolis. These included, for example, Tobey's Kingsley Terrace, carried out in 1964 in partnership between the local redevelopment commission and private builder Tobey Developers, Inc.⁴⁷⁸ Other examples of private leadership included the completion of Greenwood Apartments in Richmond, a 100-unit project sponsored by Mount Moriah Baptist Church and completed with federal subsidies under Section 221.⁴⁷⁹



FIGURE 49 PAGE FROM FLANNER HOUSE HOMES, INC. PROMOTIONAL BOOKLET

Source: "This Home Can Be Yours," c. 1960s

Policies directed at public housing continued to evolve into the 1970s. In place of the urban-oriented center city low-income housing of years past, a new emphasis was placed on "scattered housing," or public housing located throughout a community. The intent was to move away from concentrating public housing in the urban core and

⁴⁷⁷ Etan Diamond, *Souls of the City: Religion and the Search for Community in Postwar America* (Bloomington, IN: Indiana University Press, 2003), 127-128; "Flanner House Homes' Earliest Residents," <http://www.iupui.edu/~anthpm/FlannerHouseHomesInventory.pdf>; Richard Pierce, *Polite Protest: The Political Economy of Race in Indianapolis, 1920-1970* (Bloomington, IN: Indiana University Press, 2005), 78.

⁴⁷⁸ "100 Houses Constructed in 'Inner City' Aimed at Low-Middle Income Group," *The Indianapolis Star*, January 26, 1964.

⁴⁷⁹ "Groundbreaking Monday for City's First 100-Unit Low Income Housing Project," *Palladium-Item* (Richmond), June 22, 1969.

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instead distribute it as part of period development patterns; this push included incorporating public housing into suburban locations. Fears ran high that urban-oriented housing blocks would be placed in neighborhood settings, but Eugene Gullledge, assistant Housing and Urban Development (HUD) secretary noted that “our directions and instructions now call for design concepts that are compatible with the neighborhoods in which the housing is placed.”⁴⁸⁰ The Gary Housing Authority was the first in Indiana to propose placing public housing in the suburbs, in an effort to “push its boundaries into white areas of Lake and Porter counties.”⁴⁸¹ Other cities followed. In 1975, for example, Judge S. Hugh Dillin ordered the Indianapolis Housing Authority to stop building low-income housing in the inner city and instead locate such housing in suburban locations.⁴⁸² Discussions lingered into the 1970s, with no suitable outcome for how to balance continued needs of low-income persons as part of the larger population distribution. Solutions for providing appropriate low-income housing remained to be identified amidst a critical need, particularly as substandard living conditions continued for many low-income groups. In 1974, more than 4,700 Indiana families still lived in houses without heat; 37,000 families lived in houses without hot water; and 29,000 families lived in houses with no piped-in water.⁴⁸³

4. Urban Renewal and Housing

Urban renewal came to the forefront in the post-war era as a mechanism for clearing and rebuilding urban areas—particularly in association with accommodating low-income populations—but the roots of it were well ingrained in initiatives of the early twentieth century. Studies had been directed at evaluating the condition of Indiana’s urban centers since the 1910s and 1920s. Among the most substantial of early studies was an urban housing investigation completed in the 1930s by the Works Progress Administration (WPA) as part of a nationwide endeavor. As part of this study, the WPA was charged with assessing the condition of housing units in the state’s most populated cities: Anderson, Elkhart, Evansville, Kokomo, Lafayette, Marion, Michigan City, New Albany, Richmond, Indianapolis, Terre Haute, West Lafayette, Crown Point, Gary, Jeffersonville, LaPorte, Mishawaka, and South Bend.⁴⁸⁴ The WPA evaluated occupancy levels, as well as basic facilities for sanitation and health and overall property conditions. Such investigations were complemented by initiatives undertaken by citizen housing committees in places such as Terre Haute and Indianapolis, the latter which was noted as having

⁴⁸⁰ “Public Housing in Suburb Urged,” *The Indianapolis Star*, December 13, 1970.

⁴⁸¹ “Gary Housing Authority Sponsors Low-Income Housing in Suburban Areas,” *Anderson Daily Bulletin*, October 18, 1971.

⁴⁸² “Dillin’s Housing Order,” *The Indianapolis News*, August 13, 1975.

⁴⁸³ Ward Beckham, “Low-Income Housing Project Survives,” *The Republic* (Columbus), January 12, 1974.

⁴⁸⁴ Local surveys were part of the WPA’s nationwide survey of more than eight million housing units in 203 urban areas.

Works Progress Administration, *Urban Housing: A Summary of Real Property Inventories Conducted as Work Projects, 1934-1936* (Washington, D.C.: GPO, 1938).

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a “housing problem with a long history,” evidenced by the presence of more than 16,000 urban residences deemed in “bad condition” in 1934.⁴⁸⁵

Beyond such surveys, New Deal programs of the 1930s impacted urban policy in multiple ways. As has been noted, “for the first time the policies of the national government were formally and explicitly directed toward shaping the character and quality of life in American cities.”⁴⁸⁶ Most significant was the influence of the federal financing structure of the period, which allocated federal funds and labor in the completion of early slum clearance projects, public housing projects, civic construction, and infrastructure. While such a program was necessary in an era of limited private investments, it also effectively rationalized the role that the federal government could play in working with and supporting—and influencing, through the availability of funding—local governments to meet needs, essentially establishing a model for the administration of urban programs in the post-war years. In total, the economic crash and the resultant effects of the Great Depression provided impetus for urban renewal to be first “discussed seriously as a public issue,” particularly as it related to community health (e.g., “slums”).⁴⁸⁷

“The basic plan for what was called urban renewal” was well in place by the early 1930s as a result of government backing for slum clearance. Into the late 1930s, the establishment of programs under the USHA and associated local housing authorities formalized the direction of urban renewal, spurring substantial activities across the country and state. Housing authority programs further legitimized partnerships between national and local governments as they worked together to identify areas for redevelopment and draw up plans for demolition and subsequent construction. While World War II stifled any concentrated plans for large-scale redevelopment of urban districts, lingering concerns about the state of many urban centers were renewed following the war, particularly since many areas continued to witness decay and fragmentation. Provisions of the Housing Act of 1949 brought “slum clearance” to the forefront, with a specific goal to “remedy the serious housing shortage” of suitable units in urban locations.⁴⁸⁸ As the most substantial piece of legislation addressing urban population centers (commonly low- or moderate-income populations), the 1949 act, among other things, authorized the expenditure of \$1 billion to assist municipalities and local authorities to acquire blighted land for redevelopment. Perhaps most significantly, the act sought to recast perception of the government’s initiatives, rebranding its programs as “urban renewal,” a term that has since become synonymous with widespread change and demolition in central cities throughout the country. Low-income and minority housing were often the most

⁴⁸⁵ Citizens’ Housing Committee, “Housing in Indiana” (unpublished document), February 1940, located in the Manuscripts and Rare Books Collection, Indianapolis State Library, Indianapolis, Indiana.

⁴⁸⁶ Theodore Brown and Charles Glaab, *A History of Urban America* (New York, NY: Macmillan, 1983), 297.

⁴⁸⁷ Marc A. Weiss, “The Origins and Legacy of Urban Renewal,” in *Urban and Regional Planning in an Age of Austerity*, eds., Pierre Chavel, John Forester, and William Goldsmith (New York, NY: Pergamon Press, 1980), 55.

⁴⁸⁸ Mark Gelfand, *A Nation of Cities: The Federal Government’s Response to the Challenge of Urban America: 1933-1960* (New York, NY: Oxford University Press, 1975), 153.

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visible target of this cleansing, further limiting available housing opportunities for both population groups during the mid-twentieth century (Figure 52).

In 1954, program provisions were re-drafted to reinforce that redevelopment of acquired land was to be "predominately residential" and to mandate that communities prepare work programs detailing redevelopment plans prior to becoming eligible for funding. However, while the original intent of the act was to provide redevelopment that

was primarily residential, Housing Acts of 1954, 1959, and 1961 ultimately opened up opportunities for cleared land to be used for business purposes or in the development of facilities such as hospitals and universities. With use of urban renewal funds left to the discretion of local leaders, many favored using federal monies for business district improvements or as a mechanism for encouraging the development of civic improvements or broader community goods. In Indianapolis, for example, such funds were used for the development of Indiana University-Purdue University Indianapolis (IUPUI), which replaced a predominately African-American neighborhood that was razed.⁴⁸⁹ The effect was that "low-income housing was sacrificed to commercial development [and other interests], a sacrifice made possible by the way federal administrators interpreted the legislation."⁴⁹⁰

By 1955, more than 70 cities nationwide had established urban renewal authorities and made use of \$500 million in federal assistance. The earliest of Indiana's authorities were established during the 1940s—including the Indianapolis Redevelopment Commission in 1944—but redevelopment authorities multiplied during the 1950s under the provisions of state and federal government, acquiring blighted land in communities throughout Indiana. These included, for example, the Evansville Redevelopment Commission established in 1953 and the Gary Redevelopment Commission organized in 1955 (Figure 51).⁴⁹¹ With the formation of entities throughout the state came a swell of projects designed to recast entire sections of central cities. In Indianapolis, for

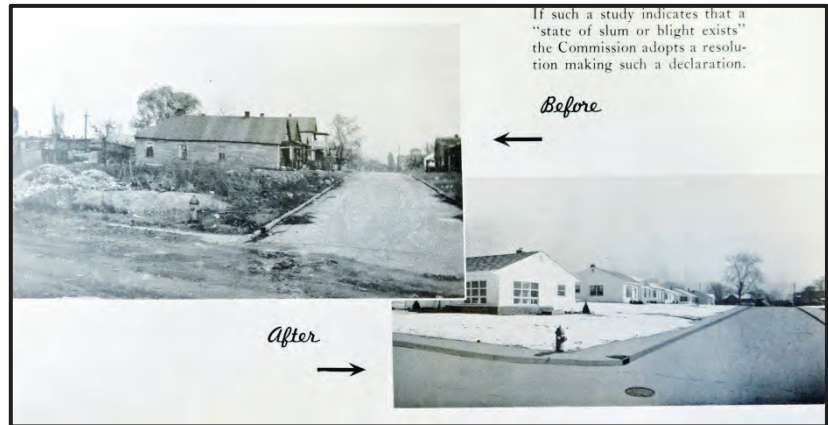


FIGURE 50 EXAMPLE OF A REDEVELOPMENT AREA IN INDIANAPOLIS

Source: *Slum Clearance and Redevelopment, 1959*

⁴⁸⁹ See, for example, Paul R. Mullins, "Racializing the Common Landscape: An Archaeology of Urban Renewal Along the Color Line," <http://www.iupui.edu/~anthpm/WACgalleyfinal.pdf>.

⁴⁹⁰ Dennis Judd, *City Politics: Private Power and Public Policy* (New York, NY: Addison-Wesley Publishers, Inc., 2002), 186.

⁴⁹¹ Bodenhamer and Barrows, eds., *The Encyclopedia of Indianapolis*, 465; City of Evansville Department of Metropolitan Development, *Twenty-five Years of Community Redevelopment Progress, Evansville, Indiana, 1954-1979* (Evansville, IN: Department of Metropolitan Development, 1979), 1.

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example, more than \$10 million was spent by the redevelopment commission between 1946 and 1961 on slum clearance.⁴⁹² Projects increased following the Housing Act of 1962, which strengthened the emphasis on urban renewal projects in communities throughout the country. Under such impetus, Gary, for example, took on a “new phase” of urban renewal, with plans for redevelopment of Pulaski, Midtown West, Gateway Center, and Cudahy, representing areas associated with more than 5,500 families.⁴⁹³



FIGURE 51. URBAN RENEWAL CLEARANCE IN A PORTION OF DOWNTOWN EVANSVILLE, c. 1955

Source: HistoricEvansville.com

Despite a substantial portfolio of projects throughout the state, urban renewal programs failed to meet the needs of displaced individuals and families, with activities complicated by the “knotty problems of relocation and administration.”⁴⁹⁴ Problems were exacerbated by projects associated with urban highway improvements to the transportation network, particularly following the Federal-Aid Highway Act of 1956 that encouraged funds to be spent in urban areas. Occupying expansive tracts of land, new highway connections removed large areas from city tax rolls and prompted the destruction of countless residential areas and the fragmentation of others. Such was evidenced in communities such as Indianapolis, where construction of Interstate 65 removed entire neighborhoods, particularly in the area of Fountain Square and the Old Northside, and in Evansville, where completion of the Lloyd Expressway from the 1950s to 1980s severed downtown from nearside neighborhoods such as Jacobsville. Ultimately, urban renewal projects were characteristically disastrous to the majority of low- and moderate-income groups they were originally designed to support, removing much housing from the landscape (even if substandard) and leaving many people without suitable alternatives. Such shortcomings were frequent topics in Indiana, where urban renewal programs were deemed to be in “serious trouble” in 1964, reflecting the cancellation of programs in eight communities.⁴⁹⁵ Protests over urban renewal programs in communities such as Logansport and Plymouth stopped the development of urban renewal plans, and complaints were strong in

⁴⁹² Mary L. Mapes, *A Public Charity: Religion and Social Welfare in Indianapolis, 1929-2002* (Bloomington, IN: Indiana University Press, 2004), 108-109.

⁴⁹³ “Gary’s Over-all Urban Renewal Varies in Degrees of Progress,” *The Chicago Tribune*, January 23, 1964.

⁴⁹⁴ *Ibid.*; Mapes, *A Public Charity: Religion and Social Welfare in Indianapolis, 1929-2002*, 108-109.

⁴⁹⁵ Problems in Indiana were largely attributed to a lack of local planning staff in communities throughout the state to successfully manage urban renewal programs on the scale needed. “Renewal Projects Plague Indiana Cities,” *The Indianapolis Star*, May 12, 1964; Jordan Ryan, “Flats Lost: I-65 Construction,” *Historic Indianapolis*, <http://historicindianapolis.com/flats-lost-i-65-construction/>.

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Bloomington, LaPorte, Marion, Terre Haute, and Vincennes, “where urban renewal has either been stopped or will be stopped.”⁴⁹⁶ In Fort Wayne, the Urban League’s Housing Committee charged that redevelopment programs were simply exchanging an old ghetto with a new ghetto.⁴⁹⁷

Similar problems persisted throughout the country, with urban renewal programs never achieving the goals that had been established. Between 1949 and 1964, only 40 percent of the families displaced by urban renewal projects were relocated. Combined with the destruction of more residences than were ultimately replaced or rehabilitated—460,000 units to 257,000 units, respectively, between 1949 and 1970—and the failure of private investment to emerge in most urban renewal areas, such programs left behind a trail of vacant lots and abandoned buildings.⁴⁹⁸ Problems were compounded in 1973, when President Richard Nixon (1969-1974) froze monies allocated to subsidized or public housing as a matter of reflex against, among other things, ongoing debates about integration of housing under HUD programs. This program moratorium curtailed urban renewal programs and further limited available housing options for low-income and minority populations.⁴⁹⁹ In 1974, the urban renewal program was replaced with the Community Development Block Grant (CDBG) program, designed to provide additional flexibility to local communities in expanding economic opportunities.

⁴⁹⁶ “Federal Regulation Snarls Problem of Urban Renewal,” *The Indianapolis Star*, May 6, 1964.

⁴⁹⁷ “New Ghettos for Old,” *The Indianapolis Star*, December 5, 1965.

⁴⁹⁸ Urban renewal programs also often became targets of civil protest since they disproportionately affected minority populations that lived in central cities. “Urban Renewal Programs Aren’t Helping the Poor,” *The Indianapolis Star*, August 10, 1967; “Urban Renewal Projects Will Provide More Homes,” *Logansport Press*, May 31, 1970.

⁴⁹⁹ The freeze announced by the Nixon administration addressed more than housing and included a moratorium on all new subsidized housing programs, new water and sewer grants, open space programs, public facilities, and urban renewal and Model Cities projects. Lamb, *Housing Segregation in Suburban America*, 156-158; R. Allen Hays, *The Federal Government and Urban Housing* (Albany, NY: State University of New York Press, 2012), 132-138.

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G. Conclusion

During the nearly 35-year period between 1940 and 1973, communities in Indiana underwent a dramatic transformation. With the construction of thousands of new housing units, the built landscape of regional markets—and to a lesser extent rural areas—was dramatically transformed, both in central cities and on the fringes where new suburban developments were constructed on previously vacant land. New housing was a critical element of the period, not just in terms of providing a home for those who needed one but also in reflecting the growth and stability of the Indiana economy. The sheer number of housing units constructed during the period—alongside related development patterns associated with highway improvements and the construction of related amenities—forever altered how citizens perceived and interacted with their communities, influencing the direction of development patterns to present day. While construction was rampant, the effects of the build-out of the period were uneven, improving the personal situations of certain segments of the population while exacerbating problems for others. In combination with questions of what a healthy growth community should look like in the face of pervasive suburbanization, such discrepancies prompted communities to engage in intense discussions during the 1960s and 1970s as to the future of residential development in Indiana. While answers were not necessarily found by 1973, communities throughout the state were on the path toward a new future, one that began to move them past the post-war residential construction boom and into an era of redefined growth and development. Amidst new discussions, the legacy of post-war residential development remains on the landscape as a substantial part of a rich and varied state history. Much like their earlier counterparts, dwellings and communities of this period now contribute to the distinctive historical legacy of Indiana.

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3 ARCHITECTURE, HOUSING, AND THE CONSUMER, 1940-1973

A. Building and Selling Housing in Indiana, 1945-1973

1. The Homebuilding Industry

Changes ushered in during the modern era not only affected the extent and nature of residential development but also shifted the roles and responsibilities of those involved in the process of designing and building houses. This shift reflected a natural progression of trends from the late nineteenth and early twentieth centuries. Historically, the homebuilding industry had been defined by the efforts of the subdivider and the builder, which carried out the subdividing of land and erecting of homes, respectively, as related but distinct functions. These entities typically operated on a small-scale within a finite geography, with most builders constructing only a small number of houses per year. Into the 1910s, functions of the homebuilding industry began to come together, spurring the rise of the community builder, which rose to prominence in an era of advances in organized city planning. In contrast to the subdivider and homebuilder, the community builder operated on a larger scale and oversaw all aspects of development, either through in-house or retained expertise in fields such as architecture and landscape architecture. Community builders recognized the importance of maintaining stability in a neighborhood and encouraged the use of planning mechanisms such as zoning and subdivision regulations to protect investments. In their efforts to promote “good planning,” they forever “changed the nature of American land development.”⁵⁰⁰ Community builders, who embraced a long-term view of community development and its implications, remained relevant into the modern era, taking on large-scale, intricate projects that intertwined residential concerns as part of comprehensive plans that cohesively addressed the needs of a modern community through carefully-planned designs that incorporated considerations for schools, parks, and other shared assets.⁵⁰¹ An important distinction, a community builder’s profit was tied to quality, not quantity, unlike that of a new generation of builders who rose to prominence into the mid-twentieth century.

This new generation originated in the 1920s, with a new subset of builders-developers known as operative builders. These individuals adapted the concept of vertical integration of services introduced by the community builder to increasingly control the entire development process.⁵⁰² However, lacking the foresight or long-term commitment of the community builder, operative builders were interested only in turning a profit and reacted to customer need and the availability of financing. Most of their developments were constructed in phases, each

⁵⁰⁰ Ames and McClelland. *Historic Residential Suburbs*; Weiss, *The Rise of the Community Builders*, 3, 11-12, and 44-45; Ann Forsyth, *Reforming Suburbia: The Planned Communities of Irvine, Columbia, and the Woodlands* (Berkeley, CA: University of California Press, 2005), 33-34; Edward Eichler and Marshall Kaplan, *The Community Builders* (Berkeley, CA: University of California Press, 1967), 52-54.

⁵⁰¹ Weiss, *The Rise of the Community Builders*, 45, 60.

⁵⁰² While the operative builder emerged as an important sector of the homebuilding industry in the 1920s, this builder-developer accounted for only a small fraction of the overall industry. By 1929, only 2.5 percent of those involved in home construction were considered operative builders.

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successive section dependent upon the market. With the establishment of the FHA in the 1930s, providing market stability rooted in government-backed mortgage funding, the operative builder's business model became inherently intertwined with FHA-approved financing. Builders undertook projects according to the availability of FHA mortgages, which mitigated their worry about the loss of investment. As a result, many builders began to forego small-scale operations in favor of a more economical model. Builders that worked to improve their scale of production and operations were particularly successful in capitalizing on the availability of government priorities during the war. In the modern era, these builders had the most potential to succeed in a renewed homebuilding industry.⁵⁰³

The severe housing shortages and resultant need for new construction during the readjustment period spurred the refinement of land development and homebuilding processes. This brought to the forefront the merchant builder, many of which had started out as subdividers, operative builders, or real estate developers. Differing from their predecessors, merchant builders were interested in a quick return on investment and built ahead of demand rather than waiting to meet customer-specific desires, replacing concern for phased construction with an emphasis on efficiency and large-scale operations in an age of eager homeowners. Merchant builders acquired large tracts of land, installed streets and services, and built and sold homes to a new generation of homeowners. These developers, the "new giants" of the industry, spurred production in vast numbers through economies of scale and adaptation of modern construction.⁵⁰⁴ Through their work, they revolutionized the homebuilding industry and paved the way for mass suburbanization. As noted by Ames and McClelland:

They, furthermore, created an almost seamless suburban landscape in the extensive territory they occupied, the manner in which large numbers of homes were rapidly mass-produced, and the dispersed pattern of settlement made possible by the construction of modern freeways.⁵⁰⁵

Capitalizing on a desperate need for housing and benefiting from their business savvy and ability to adjust to modern markets, medium- and large-scale developers across the country took on an exponentially larger portion of the market. "Small builders," those that built fewer than 25 houses per year, represented approximately 96 percent of total homebuilders in 1949, but production was dominated by the remaining four percent. These builders, the large operative builder and the merchant builder, were responsible for 45 percent of all residential construction; in 1949, *Architectural Forum* declared that this sector accounted for 80 percent of all housing production in the country. Whereas only 100 builders across the country produced at least 100 dwellings per year prior to the war, the number jumped to 720 such builders by 1949. By 1959, it was estimated that one percent of builders were responsible for one-third of all new housing, and the top 10 percent of

⁵⁰³ Weiss, *The Rise of the Community Builders*, 39-40; Evan McKenzie, *Privatopia*, 63-64.

⁵⁰⁴ Sherman Maisel, *Housebuilding in Transition: Based on Studies in the San Francisco Bay Area* (Berkeley, CA: University of California Press, 1953), 95-96.

⁵⁰⁵ Ames and McClelland, *Historic Residential Suburbs*, 3.

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builders were responsible for two-thirds of all new housing in the nation.⁵⁰⁶ Speaking on the dramatic transformation of the homebuilding industry, Rodney Lockwood, president of the National Association of Home Builders (NAHB), noted: "The 'merchant builder'—the man who buys land, develops it, plans communities and erects homes in accordance with that plan—has largely taken the place of the former carpenter-builders who constructed their homes almost at random, and in small number."⁵⁰⁷

In Indiana, the inevitability of the merchant builder was recognized and even encouraged in the early twentieth century. Such is evidenced in promotional efforts for Fort Wayne's "Build-a-Home-Now" campaign of 1920, which pushed for "parents to give their children the advantage of real home surroundings" during a period of housing shortages. In encouraging widespread building programs, the *Fort Wayne Journal-Gazette* promoted the words of John Ihider, housing advocate of Philadelphia, who urged "the formation of large housebuilding [sic], to supplement the operative builders, which will undertake operations on a large enough scale to enable them to employ the best talent, secure the best accommodations from land-owners, banks and dealers in materials."⁵⁰⁸ Into the modern era, eager developers and their associates continued to expand their reach and attempt to predict housing needs in Indiana, even if primarily for their own merit:

... to discern and interpret development trends, not only with accuracy, but with a touch of that plus factor known as vision. In many cases, the ability to sense trends before they become apparent and generally known can mean financial reward, or at any rate return a sense of satisfaction in guessing right.⁵⁰⁹

By the early 1950s, it was well recognized that the merchant builder had become the most substantial purveyor of modern housing in Indiana. As noted by Jack Dietrich, vice president of the Home Builders Association of Northern Indiana, these individuals possessed "the equipment and all of the latest labor saving devices which would be too expensive to purchase for a single job."⁵¹⁰ Even local governments acknowledged the power of the merchant builder in directing growth in communities throughout the state. In designating National Home Week in Indianapolis in September 1953, Mayor Alex Clark proclaimed: "The gratifying record of the merchant builder and the enormous industry which supplies and serves him, and whose products and services he co-ordinates [sic] in the production of new homes, has enabled a strong increase in homeownership."⁵¹¹ In Indiana, the rise of the merchant builder was evidenced by entities such as ABC Construction Corporation of Indianapolis, which developed subdivisions such as Pleasant Hills, Rolling Meadows, and Brookhaven, completing well over 500

⁵⁰⁶ "Builders by Size," *Architectural Forum*, April 1949, 82-101; Maisel, *Housebuilding in Transition*, 13-22.

⁵⁰⁷ Rodney M. Lockwood, "Home Builders Bid for Grads," *The Hammond Times*, June 3, 1949.

⁵⁰⁸ "Save Fort Wayne from Bad Morals," *Fort Wayne Journal-Gazette*, February 29, 1920.

⁵⁰⁹ Indiana Economic Council, "Community Planning Institute Summary of Proceedings, 1951."

⁵¹⁰ "Advises Against Do-It-Yourself Home Building," *The Hammond Times*, September 12, 1955.

⁵¹¹ "Home Parade Proclamation," *The Indianapolis Star*, September 20, 1953.

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homes in a single year. Notably, many of Indiana's merchant builders were directly tied to the state's substantial prefabricated housing industry (see "3.B.1. The Industry of Housing: Standardization, Mass Production, and Prefabrication" for further discussion of prefabricated housing). For example, ABC Construction's rapidly-produced subdivisions were facilitated by reliance on Precision Homes, a subsidiary of Acme Building Materials, which also owned ABC Construction (Figure 52).⁵¹²

The rise of the merchant builder and the concentration of homebuilding in the hands of a few large-scale firms during the period also were fueled by transitions in homebuilding processes. During the early twentieth century, house construction was carried out in a traditional manner, with skilled craftsmen working on a single property from start to finish to provide the finished product to the soon-to-be-homeowner. In the modern era, characterized by the desperate need for housing, this process was outmoded. As noted by historian Alan Hess, "the methods of the small-time developers and home builders of the 1920s and 1930s could not possibly meet demand."⁵¹³ In seeking ways to meet this demand, the homebuilding industry looked to mass production processes of the automobile industry. In this, the assembly line approach that enabled efficiencies in factory work was transferred to the construction site, with house construction evolving from the endeavor of a singular crew to the carefully coordinated production process of a large business.⁵¹⁴ Specific tasks were assigned to individual work crews—for example, framing (or assembly, in the case of prefabricated housing), plumbing, and electrical crews—who moved through houses one by one, followed by the next crew, with staggered construction allowing for the concurrent build-out of multiple houses.

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FIGURE 52 ADVERTISEMENT FOR PLEASANT HILLS SUBDIVISION, DEVELOPED BY ABC CONSTRUCTION CO.

Source: *The Indianapolis Star*, August 23, 1959

⁵¹² In 1962, ABC Construction built the "best home for the money in the State of Indiana," as determined by a panel of judges at *American Home* magazine. [Advertisement], *The Indianapolis Star*, November 21, 1959; "ABC Construction Shows Prize-Winning House," *The Indianapolis Star*, August 19, 1962; "Firm Finishes 2d Addition Within Year," *The Indianapolis Star*, June 17, 1956.

⁵¹³ Alan Hess, *The Ranch House* (New York, NY: H.N. Abrams, 2004), 54.

⁵¹⁴ David Nye, *America's Assembly Line* (Cambridge, MA: The MIT Press, 2013), 53-55.

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The assembly line approach was facilitated by advances in the standardization of materials made during the early twentieth century and into the war period, with precut and prefabricated parts allowing for controlled costs and installation methods. Business-savvy builders who could work with product and material suppliers to achieve the best costs, purchase items in bulk, and use materials efficiently were particularly successful in capitalizing on transitions in the industry. In addition, the ability to sustain and absorb the financial burdens associated with concurrent construction in medium- and large-scale developments was a critical aspect of longevity in the modern building industry. The importance of this was related by Gale Bradford, merchant builder of Evansville:

It takes a city of some size, at least 100,000 population, to furnish a market for a big builder... It also takes either \$200,000 in cash or 200 lots and \$50,000 in cash, a large supply of labor free from restrictive practices, and subcontractors of executive ability to handle the plumbing, heating and electric wiring...⁵¹⁵

Such requirements meant that not all homebuilders ascended to the status of the merchant builder, and small-scale builders remained relevant during the period. This was particularly true in limited regional markets and third-tier growth centers where large tracts of housing were typically not necessary. Small-scale builders, many of which had carried forward from the war period, also provided small pocket subdivisions and infill on vacant land at the core of established population centers. These patterns continued through the mid-1950s when land was still available in central cities, often blurring the boundaries between phased construction of the early twentieth century and the more pervasive growth of the mid-to-late twentieth century. Thus, it is important to recognize that the post-war period in Indiana was not singularly dominated by large merchant builders. Rather, the homebuilding industry was more complex in its reliance on a variety of builders of different sizes to meet housing demand in communities across the state. Supporting this, by 1961, there were 954 homebuilders in Indiana; 384 (41 percent) were classified as merchant builders while the remainder (566 builders or 59 percent) were small- and medium-scale builders.⁵¹⁶ The continued relevance of small-scale builders during the period is also reflected in the activities of Aikman & May of Terre Haute, for example. While large developers such as Newlin-Johnson Development Company and Holiday Home Builders, Inc., were responsible for the city's more substantial developments, Aikman & May filled a need for smaller developments such as the 22-home Tichenor Acres and Wabash Acres and incremental infill development in neighborhoods such as Indian Acres.⁵¹⁷

As builders and developers evolved during the period, so too did their impact on a community. A developer's initial investment in the community became a critical indicator of the longevity of a neighborhood. Large-scale

⁵¹⁵ Roger Budrow, "Evansville Builder and C.I.O. Union Show up A.F.L. Slowdown," *The Indianapolis News*, October 30, 1947.

⁵¹⁶ "How Many Homebuilders are there Now?" *House & Home*, September 1961, 79.

⁵¹⁷ "Realtors News," *The Terre Haute Tribune*, September 25, 1955; [Advertisement], *The Terre Haute Tribune*, March 17, 1957; [Advertisement], *The Terre Haute Tribune*, July 2, 1957; [Advertisement], *The Terre Haute Tribune*, September 2, 1954.

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builders—as well as smaller developers who wanted to remain relevant and competitive—had to concern themselves with issues that affected the long-term stability of the community if they wished to acquire clients. Developers were increasingly responsible for selling the concept of the home and a certain lifestyle as much as the physical space of the house. In support of this, developers often integrated various service lines inward. While small-scale builders employed real estate agents and often hired architects on a contract-specific basis, large-scale builders often opted for total vertical integration. Professional services typically handled by a variety of individual entities—builders, architects, mortgage lenders, interior designers, and real estate agents—were often incorporated under the singular umbrella of the developer. This allowed a developer to streamline and coordinate all aspects of home design, construction, and financing, achieving a cohesiveness that translated into salability.

The evolution and maturation of the building industry was complemented by the establishment and activities of trade organizations such as the NAHB, founded in 1942, and its local affiliates. In Indiana, affiliates had their start in organizations such as the Indianapolis Home Builders, formed in 1922, and thought to be the oldest organized homebuilder organization in the country. The group was formalized in 1940, as Marion County Residential Builders, Inc., which later became the Builders Association of Greater Indianapolis.⁵¹⁸ While additional affiliates, such as the Home Builders Association of Fort Wayne, got their start in the 1940s, it was not until the 1950s and 1960s that a substantial uptick occurred. This was prompted by the establishment of a state-level organization, Indiana Home Builders Association, in 1951. A third wave of affiliates followed in the 1980s and 1990s (Table 25). Groups established during the modern era covered the full geography of the state, inclusive of both primary and secondary development markets. The purpose of such organizations was aptly captured by the Anderson Home Builders Association, established in 1952 to “insure quality and security of purchase and to maintain high industry standards.”⁵¹⁹ Builder interest and engagement in the local community was particularly important:

The local association, through its 20 hard working builder members, has constructed approximately 4,500 new houses in Anderson. Coordinating their operations and keeping up with the demand for new homes keeps builders busy, but they are never too occupied to answer questions about the product in which they specialize—homes.⁵²⁰

⁵¹⁸ “The Association,” *Builders Association of Greater Indianapolis*, <http://www.bagi.com/about-us/association-and-industry.html>.

⁵¹⁹ “Builders Group Good Source of Reliable Home Information,” *Anderson Daily Bulletin*, June 1, 1956.

⁵²⁰ *Ibid.*

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TABLE 25 HOME BUILDERS ASSOCIATIONS IN INDIANA⁵²¹

Association	Year Established
Anderson Home Builders Association	1952
Builders Association of Dubois County	1987*
Builders Association of Elkhart County	1967*
Builders Association of Greater Indianapolis	1969*
Builders Association of Greater Lafayette	1967*
Builders Association of Kosciusko and Fulton Counties	1979*
Builders Association of La Porte County	1968*
Builders Association of Northeast Indiana	1990*
Builders Association of South-Central Indiana	1959*
Builders Association of Southeastern Indiana	1994*
Building and Development Association of Southern Indiana	1956*
Columbus Home Builders Association	1961
Dearborn County Home Builders Association	1992*
East Central Indiana Builders Association	1947*
Gibson County Home Builders Association	2001*
Home Builders Association of Evansville	1948
Home Builders Association of Fort Wayne, Inc.	1944*
Home Builders Association of Greater Terre Haute	1977*
Home Builders Association of Howard County	1964*
Home Builders Association of Jackson County	1967
Home Builders Association of Northern Indiana	1946
Home Builders Association of Northwest Indiana	1974*
Home Builders Association of St. Joseph Valley	1958*
Howard County Home Builders Association	1955
Indianapolis Home Builders	1922
Jackson Jennings Builders Association	2002*
Lawrence County Home Builders Association	1992*
Marion County Home Builders Association	1940
Marshall County Builders Association	1994*
Mid North Indiana Builders Association	2011*
Monroe County Builders Association	1959
Muncie Home Builders Association	1947
South Bend-Mishawaka Home Builders Association	1946
Southwestern Indiana Builders Association	1948*
Vincennes Area Builders Association	1993*
Wayne County Builders Association	1955

The rise of the large builder also meant changes for real estate agents, architects, interior designers, and other such related entities. For example, real estate agents had to decide whether it was in their best interest to work independently from the large operations of merchant builders—working to sell land in the early stages of a

⁵²¹ Asterisks mark active organizations. It should be noted that a number of the county-level organizations founded from the 1940s to 1960s have since been folded into some of the regional entities.

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development to developers or builders or perhaps getting picked up to sell housing for smaller developers on a contract basis—or to work directly alongside builders and developers as part of an integrated operation. Architects in particular were affected by prevailing trends, as well as larger transitions in housing. Like the remainder of the homebuilding industry, architects faced a tumultuous time during the Great Depression and World War II and continuing into the readjustment period. With their role in residential design diminished during a period of efficient construction that intersected with a period of material shortages and cost concerns, many architects had to evaluate their options.⁵²² While individual paid commissions remained a common thread, some architects took work with developers to come up with a few basic stock designs that could then be duplicated throughout a development or otherwise minimally manipulated for future endeavors. This trend was captured in ongoing discussions about the merits of stock plans during the period:

They [architects] have managed to substitute construction-tested plans at around \$10 or less per set for the \$500 to \$1,000 standard architectural fee on a \$12,000 house. Designing homes for merchant builders, who build hundreds of houses at a time and who must have them appeal in all ways to the greatest number of buyers, has turned the trick [made the profit].⁵²³

Into the 1950s, architects found their stride in working alongside merchant builders who increasingly ingrained professional design services in-house. This allowed the builder to meet varied homeowner demand for aesthetically-pleasing housing and well-thought out floor plans, particularly in upper-middle and upper class developments. The demonstrated value of architects to residential developers was formalized with the partnership of the NAHB and American Institute of Architects (AIA) in 1950 to get “top flight architects to coordinate [sic] their efforts with the home builders” and captured in the 1960 version of the *Community Builders Handbook*:

Successful builders find that the architect is an essential member of their development team. In this era of large-scale development for residential construction, operative builders must offer purchasers more than a merely well-built structure on a good lot. They must offer an architecturally pleasing house with a good floor plan well adapted to the topographic features of

⁵²² The role of architects in residential design during the early twentieth century and the pre-Depression era should not be undervalued. Architects played a key role in housing, particularly through entities such as the AIA and the Architects’ Small House Service Bureau. Into the Depression era, architects continued to engage the topic of the house, even if paying work was minimal. Many architects worked on new conceptual designs and others worked with product manufacturers, research laboratories, and other such entities that were re-evaluating the concept of the modern house in an age of uncertainty and limited construction. Lisa M. Tucker, “Architects and the Design of Ordinary Single-family Houses in the United States: The American Institute of Architects and the Architects’ Small House Service Bureau” (Ph.D. dissertation, University of Missouri—Columbia, 2008); “Report of the Committee on Small Houses,” *Proceedings of the Fifty-third Annual Convention of the American Institute of Architects* (Washington, D.C.: American Institute of Architects, 1920).

⁵²³ “On the House,” *Anderson Herald*, November 28, 1952.

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the lot and in good relationship to other houses. Builders are finding that a talented architect also provides them with aids other than a house plan and an elevation design.⁵²⁴

In Indiana, the dynamic between developers and architects played out in various ways during the period as the latter evaluated the best path forward. This is evidenced by the experience of Ralph Robert (Bob) Knapp of Evansville. Graduated in 1951 from the University of Illinois, Knapp returned to Evansville to begin his career. Knapp gained instant recognition as a residential architect after building for himself a design that earned him third prize at the Indianapolis Home Show. Shortly thereafter, he opened his own firm, leaning on his quickly growing reputation. Knapp recognized the advantage of working alongside established builders of the period and shopped his services to Werner Realty Company, which benefited from an architect whose careful eye could enhance the quality of a development and used his speculative, adaptable plans to the company's profit (Figure 53). Knapp also was invested in Modern Homes of Evansville, Inc., providing designs for the company for a small development of 15 dwellings.⁵²⁵ Yet, Knapp learned that his success lay outside of working for developers—as did many other architects—particularly into the 1950s as private commissions re-emerged as big business with the return of personal economies. These architect-designed houses were among the most innovative of the period, reflecting the evolution of architectural theory in the modern era that left many architects with a sense that architecture could provide a better means of living. Such notions spurred experimentation in design and

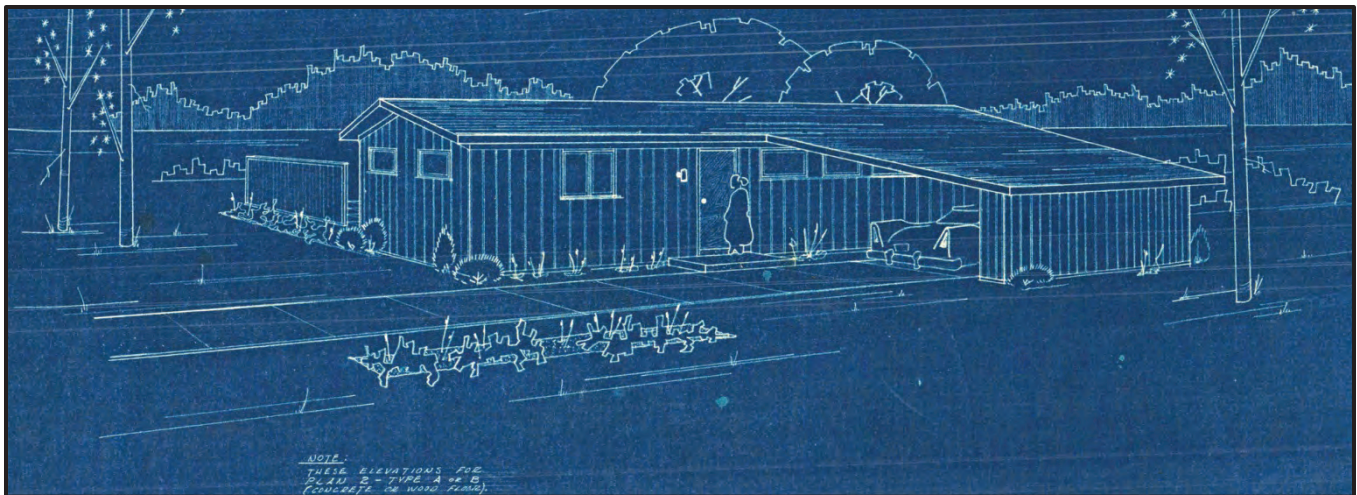


FIGURE 53 SPECULATIVE BOB KNAPP DESIGN FOR WERNER REALTY COMPANY

Source: Private Collection

⁵²⁴ Neil MacNeil, "Architects, Builders Join to Produce Better Homes," *The Star Press* (Muncie), December 6, 1953; Urban Land Institute, *The Community Builders Handbook* (Washington, D.C.: Urban Land Institute, 1960), 26; "Architects, Builders Forming Closer Team to Get Color, Variety," *The Indianapolis Star*, November 16, 1950.

⁵²⁵ "Building Permits, Let Too Loosely, Plan Unit Thinks," *Evansville Courier and Press*, January 23, 1953; [Advertisement], *Evansville Courier and Press*, July 5, 1953; Ralph Robert Knapp, Modern Homes of Evansville, Inc. (File No. 5-6097) (architectural drawing), located in the files of VPS Architecture, Inc., Evansville, Indiana; Ralph Robert Knapp, Residences for Werner Realty Co. (File No. 5702) (architectural drawing), located in the files of VPS Architecture, Inc., Evansville, Indiana.

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construction that intersected with the home industry in the integration of indoor-outdoor space, use of contemporary materials, and shifting of the interior plan. As such, while architects such as Bob Knapp worked alongside builders in the development of certain communities, it was their individual commissions—such as the more than 30 homes designed by Knapp—that best represented their portfolio of residential design.

2. Selling Housing in Indiana

In the highly-competitive post-war marketplace, the sale and promotion of housing and new communities was at the forefront of a developer's concerns. If a developer failed to attract clientele—and particularly the desired clientele—it could not only diminish the longevity and reputation of the particular development but also the company's entire business model. Every aspect of the homebuilding process became an opportunity to exploit the merits of the development. Even the crafting of subdivision names was a marketing tool. While unique names emerged during the period—often in reference to the name of the farm or estate being subdivided—naming conventions often evolved from phrasing that sought to evoke perceptions of country living, particularly in the highly-romanticized concept of fringe development. Terms such as “Estates,” “Hills,” “Valley,” “Meadows,” “Woods,” “Village,” and “Acres” were often appended to local, geographically-linked terms or generic descriptors in vague, corporate-produced names that could be equally applied to any development throughout the country. Such is reflected, for example, in the development of subdivisions bearing the name of “Rolling Hills” in no less than nine communities in Indiana during the period, including Anderson, Brownsburg, Columbia City, Columbus, Connersville, Greenfield, Lafayette, Munster, Seymour, and Valparaiso.⁵²⁶

The best mechanism for capturing local audiences was the newspaper. This was particularly true in a post-war world where newspapers provided a major aid to the still recovering housing industry by running multi-page real estate and building news sections or “house and home” features highlighting local trends and new developments. Newspaper advertisements had been well in place since the early twentieth century, but they underwent a dramatic transformation during the period as marketing in the housing industry evolved into a sophisticated business amidst increasing competition. Gone were the days of reliance on simple text-based advertisements, particularly for middle- and upper-class housing. In their place, marketing campaigns engaged quarter, half, and full-page call-outs in regional newspapers that were more akin to marketing schemes employed in magazines such as *House & Home* and *Better Homes & Gardens*, with a carefully articulated message designed to attract a specific clientele.⁵²⁷ The housing industry worked tirelessly to sell the modern

⁵²⁶ “Four Homes Are Now Under Construction in Rolling Hills,” *The Commercial-Mail* (Columbia City), May 18, 1960; Michael Pitts, “Planners Okay Revision,” *Anderson Daily Bulletin*, November 17, 1972; “Aristocrat Homes, Inc. to Open 4 New Models,” *The Indianapolis Star*, April 30, 1967; [Advertisement] “A Home for Every Family,” *The Hammond Times*, April 26, 1968; “Connersville Area Plan Unit Granted Hearing on Enlarging of Subdivision,” *Palladium-Item* (Richmond), July 12, 1973; “Plan Commission to Study Petitions on Subdivisions,” *The Republic* (Columbus), May 17, 1966.

⁵²⁷ Becky M. Nicolaidis and Andrew Wiese, eds., *The Suburb Reader* (New York, NY: Routledge, 2006), 245-259; Cynthia Lee Henthorn, *From Submarines to Suburbs: Selling a Better America, 1939-1959* (Athens, OH: Ohio University Press, 2006); Kevin Michael Kruse, *The New Suburban History*, 109.

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middle-class lifestyle to the masses, presenting a vision of life in a world where “the key to your own front door is the key to a happier life.”⁵²⁸ Marketing became the product of a very thoughtful process designed to sell a very specific image amidst a highly-competitive field. Word choice was deliberate, even if employed language was essentially interchangeable throughout any community in Indiana (Figures 54 and 55). Increasingly designed to sell the merits of a romanticized lifestyle as much as (if not more) than the physical house, marketing campaigns utilized language related to concepts of family life, realization of the American dream, and homemaking in an effort to promote the idea that “home happiness—there’s nothing like it!”⁵²⁹ Such marketing schemes designed to equate each development with the ideal life were inevitable in an era where the rationale of traditional residential development was completely transformed; that is, economies of the post-war culture and the emphasis on rapidly-produced housing deviated from centuries of practice as neighborhoods now developed in reverse order, with communities based on anticipated consumer needs and desires materializing before the citizen mass arrived.

Announcing These New Models in ...

Brendon Park

Entrance 6300 East 46th Street * Open 1 P.M. to Dark Daily

MODERN, GRACIOUS LIVING IN BEAUTIFUL SURROUNDINGS

THE BRENDON PRESIDENT



- 2 Car attached garage
- Spacious 2 1/2 bath family room
- Full poured basement
- 1354 sq. ft. of gracious living area
- All brick exterior
- 3 bedrooms
- 1 1/2 ceramic tile baths

\$19,995.00
MINIMUM DOWN FHA \$2000

FEATURES

- Concrete streets
- Concrete sidewalks with offset grass strips
- Indianapolis water and gas
- Indianapolis sanitary sewers
- Storm sewers
- Area of all brick or stone homes
- Area adjacent to new Indianapolis high school to be completed 1960
- Next to multi-million dollar shopping center
- Transportation at 46th St.
- Convenient to public and parochial schools
- Large lots minimum width 70'
- Next to new 46th St. expressway to downtown (being built presently)
- Nine churches in immediate area
- Low county taxes
- Free decorating consultation by Suburban Interiors

Track-In Plan Available

MEADOWVIEW HOMES, INC.
Builder

THE BRENDON EXECUTIVE



- 1 Car attached garage
- 18 x 10 family room
- Full poured basement
- 1292 sq. ft. of gracious living area
- All brick exterior
- 3 bedrooms
- 1 1/2 ceramic tile baths

\$18,900.00
MINIMUM DOWN FHA \$1700

THE BRENDON CENTURY



- Full poured basement
- Spacious dining "L"
- 1184 sq. ft. of gracious living area
- Attached garage or additional car
- All brick exterior
- 3 bedrooms
- 1 1/2 ceramic tile baths

\$16,900.00
MINIMUM DOWN FHA \$1100

THE BRENDON CONTINENTAL




- All garage or 4th bedroom
- Attached 1-car garage
- Combination kitchen family room
- 1277 sq. ft. of gracious living area
- All brick exterior
- 3 bedrooms
- 1 1/2 ceramic tile baths

\$16,700.00
MINIMUM DOWN FHA \$1100

SCHMADEKE COMPANY—Realtors
Liberty 7-7846 Fleetwood 9-5333

TASTEFULLY DESIGNED FOR

GRACIOUS LIVING



THE PINEHURST

3 Bedroom Home With Bonus Extras!

- Inviting Separate Entrance Foyer with Roomy Guest Closet
- Huge 22 Foot Family Kitchen
- 3 Large Bedrooms Including Oversize 13 Foot Master Bedroom With Private Bath
- Separate Laundry Area
- Attached Garage With Extra Hobby or Storage Space
- Extra Closets
- Extra Space and Extra Facilities In Every Room
- Plus All Other Exclusive National Homes Features and Maintenance Free Brick and Aluminum Exterior
- Outstanding Tecumseh Community Advantages

\$84³⁷ MONTHLY
Including Taxes And Insurance

\$210 DOWN Paint and Rake Plan

16 Beautiful Homes on Display
From \$58.59 Monthly To \$112.49 Monthly
Excluding Taxes and Insurance

ENJOY SEEING THEM THIS WEEKEND
Open Every Day 1-7 P.M.

LOT OWNERS
CUSTOM SERVICE

Any of the 16 Distinctive Home Styles displayed in Tecumseh can be built on your own improved lot within 20 miles of Lafayette at no extra cost. Liberal Financing Available.

ONLY \$90 DOWN Full Information At Our Tecumseh Sales Office

Beck Lane at Chesapeake Court

TECUMSEH
PRICE & PRICE, Inc.

SH 2-4081

FIGURES 54 AND 55 ADS FOR BRENDON PARK IN INDIANAPOLIS (LEFT) AND TECUMSEH IN LAFAYETTE (RIGHT)

Phrases such as "gracious living" became hallmarks of the period as builders sought to evoke the concept of a romanticized modern lifestyle.

Source: *The Indianapolis Star*, September 21, 1958 and *The Journal and Courier*, November 29 1963

⁵²⁸ [Advertisement], *The Terre Haute Tribune*, September 22, 1957.

⁵²⁹ [Advertisement], *The Terre Haute Tribune*, April 15, 1951.

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While advertising got the buyer to the door in the modern area, the model home was the mechanism by which a developer secured a sale. The concept of the model home was popularized in the early twentieth century, in part by the Better Homes for America program and in part as an outgrowth of home shows and corporate events and advertising campaigns for manufacturers. Model homes served as showcase pieces at local home shows and events such as the World's Fair, showing how the latest technologies and conveniences could be integrated into the modern home. Model homes had been a component of the Indianapolis Home Show since 1922, resulting in "a long line of model houses that have received the public acclaim so completely that they have stood out not only in Indiana but in other states."⁵³⁰ Into the modern era, use of the model home took on new meaning and importance as it became fully ingrained in marketing practices, acting essentially as a physical storefront for a particular development. Model homes were critical to conveying the merits of a development and its housing and often attracted the attention of well over 1,000 visitors.⁵³¹ Situated on carefully manicured lawns, professionally decorated, and outfitted with carefully-placed furniture and up-to-date appliances, model homes sold not only a house but also the lifestyle that builders wanted homebuyers to envision they could achieve in that particular development.⁵³²

Model homes also facilitated the aforementioned shift that allowed communities to develop in reverse order, with developers selling a concept based entirely on an idealized finished product. In this, developers catered to their clients by utilizing the basic plan reflected in the model and allowing the client to choose basic features such as interior colors, bathroom tiles, and carpeting or select building components from a packet of previously conceived exterior elements such as siding materials and applied ornamentation. Such intent was reflected in the efforts of Aldridge Construction Service, Inc., of Kokomo to promote its model home of 1949: "Be sure to see the latest features in architectural designings, [sic] floor plan, color schemes, sliding doors, lighting and many built-in conveniences that you will want to incorporate in your new home."⁵³³ Into the 1950s and 1960s, certain developers also allowed clients to suggest basic alterations or plan modifications, and some developers allowed clients to bring in their own floor plans. The premise of selling a house based on a concept was particularly important during "Parade of Homes" events held during National Home Week, the first of which was organized by the NAHB in 1948.⁵³⁴ Following the lead at the national level, "Parade of Homes" events were organized throughout communities in Indiana, including, for example, in Indianapolis and Muncie starting in 1948, Lafayette starting in 1955, and Anderson starting in 1956.⁵³⁵ As part of the event, local organizers either selected

⁵³⁰ "Model Houses Win Acclaim," *The Indianapolis Star*, May 10, 1946.

⁵³¹ "1,500 Visit Model Home," *The Republic* (Columbus), January 20, 1947.

⁵³² James A. Jacobs, *Detached America: Building Houses in Postwar Suburbia* (Charlottesville, VA: University of Virginia Press, 2015); Lane, *Houses for a New World*, 49, 133.

⁵³³ "Preview of 1949 Model Home," *Kokomo Tribune*, December 3, 1948.

⁵³⁴ *Ibid.*; Samuel Dodd, "Merchandising the Postwar Model House at the Parade of Homes" (Master's thesis, University of Texas, 2009).

⁵³⁵ "Welcome Mats Put Out on the Front of 9 New Houses During Parade of Homes," *The Journal and Courier* (Lafayette),

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a specific lot or street along which developers could pay a fee to construct a model home showcasing their product, or, as was more common in Indiana, model homes around town were selected—based on the developer paying a fee—for inclusion in local advertising and the “parade” map, which home seekers used to identify homes to visit during the week-long event. “Parade of Homes” events were particularly popular with the modern consumer and provided a valuable outlet for many regional developers to put their good—the house—in front of a large audience (see “3.B.5. Popularization of Home Trends” for further discussion of “Parade of Homes” and National Home Week).⁵³⁶

Builders also recognized the importance of takeaway promotional items, lest a home seeker forget the merits of a builder’s offerings. Complementing the model homes, informational brochures and fliers were designed to further promote specific developments and the primary tenets that made it the best place to live in the modern era. Comprehensively illustrated with photographs, illustrations, and floor plans, such pieces summarized the standard housing types available in the development and described how each type had been carefully planned to meet the needs of the modern family. Details regarding house size and the modern conveniences incorporated into the home were promoted, intended to convince the home seeker that a particular house had been crafted specifically to meet his or her needs. For example, the Frosch Bros. Inc., and Beattie Realty Co., brochure for the Nottingham Park development at Broadmoor Country Club in Indianapolis conveyed the merits of the limestone and brick Ranch houses “priced much lower than you would expect for such a large home.”⁵³⁷ The brochure ended with an advertisement proclaiming that “the ‘click’ of a key in the lock of your own home is the sweetest music you will ever hear.”⁵³⁸

FIGURE 56 MODEL HOME ADVERTISEMENT, WESTBROOK ESTATES, MUNCIE

Source: *Muncie Evening Press*, September 25, 1965

October 14, 1955; “21st Parade of Homes Building Much Interest,” *The Indianapolis Star*, September 15, 1968; “Repeat of 1956 Success Sought by Geeting,” *Anderson Daily Bulletin*, September 20, 1957; “Parade of Homes,” *Muncie Evening Press*, September 12, 1952.

⁵³⁶ Jacobs, *Detached America: Building Houses in Postwar Suburbia*.

⁵³⁷ Beattie Realty Co., “Your Home” (unpublished document), located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

⁵³⁸ *Ibid.*

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B. The Modern House, 1940-1973

Housing underwent a significant transition during a relatively short period in the roughly 30 years between 1945 and 1973. During and just after the war, mass production, new materials, and standardization ruled, with the speed and cost of construction the prevailing concerns in an era characterized by high material and labor costs. The resultant architecture, which extended into the 1950s, was a streamlined variation, with details and features requiring time, expertise, or additional materials substantially eliminated in order to expedite the completion of housing. Stripped-down, one-story dwellings that were simple and efficient dominated the landscape for much of the public, with custom dwellings and higher-end developments limited as more practical concerns took precedence. As the country moved away from the readjustment period and into the mid-1950s, new trends evolved. Growing numbers of young married couples, increasing numbers of children, and improved economies prompted many people to make a first-time purchase on a home or otherwise “trade up” from an older dwelling to one that offered more space and convenience. Amidst conventionally-built dwellings, prefabricated houses were constructed en masse across Indiana, where packaged dwellings were big business. From rural areas to subdivisions on the fringes of population centers throughout the state, Ranch houses, Split-levels, Bi-levels, and their various iterations dominated the landscape, altering the aesthetic of residential communities for decades to come.

1. The Industry of Housing: Standardization, Mass Production, and Prefabrication

The Great Depression and the resultant recovery period had long-standing impacts on the homebuilding industry. As homebuilding began to increase in the mid-1930s in response to government-backed initiatives, economic pressures remained high amidst still fragile markets and an overwhelming uncertainty regarding the ability of communities across Indiana to effectively recover in a timely manner. Regulations that had first appeared in the 1920s rose to the forefront in the building industry and government-backed markets, with standardization in materials and construction techniques a viable means to encouraging homebuilding with fewer raw materials and reduced waste in the manufacturing process. While this helped solve immediate needs, it also spurred conversations across the country about the viability of standardization and modern building technology, which offered new ways to approach architecture. The demand for housing in the modern era, particularly in the readjustment period, spurred the need for a ready supply of economical housing for veterans and newly-established families, which strengthened interest in technological adaptation and standardization as a means to meeting needs in an era of limited resources. As noted by Los Angeles builder Fred Marlow, “just as the auto industry met the same mass market, deluged it with fine low-priced cars and put the whole nation on wheels, so the housing industry must build good houses for the masses at prices they can afford.”⁵³⁹

⁵³⁹ Greg Hises, *Magnetic Los Angeles: Planning the Twentieth Century Metropolis* (Baltimore, MD: Johns Hopkins University Press, 1997), 135; Thomas Jester, ed. *Twentieth-century Building Materials: History and Conservation* (Los Angeles, CA: Getty Conservation Institute, 2014), 4-6.

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In many cases, advocates for the modernization of the housing industry looked to processes of mass production. Such processes were formulated in the early twentieth century but perfected in the industries of the World War II era to meet the need for a quick stockpile of supplies, including large-scale infrastructure such as ships and aircraft. For the building industry, mass production meant improvements in the introduction of materials of standardized dimensions, such as sheet materials, which resulted in reductions in construction time and labor costs. For example, the standardization of plywood sheets, fiberboard, and gypsum board contributed to the dominance of platform framing and allowed a generation of homebuilders to move away from the expensive and outmoded model of lath and plaster walls in favor of a drywall industry carried on the shoulders of a lower-skilled but cheaper contractor base. Standardization also had the effect of erasing many regional variations in materials production and construction methods, simplifying the homebuilding industry considerably. Combined with standardized and mass-produced asbestos and asphalt shingles, aluminum siding, roof assemblies, steel and aluminum window casements, pre-hung door units and other such building components that could be delivered to the job site, standardization as a concept dramatically transformed the building industry and supported the new generation of merchant builders whose models were dependent on economics and efficiency.⁵⁴⁰ With the manufacturing industry backed by heavy capitalization, by 1951, there were nearly 600 firms across the country mass producing standardized goods, materials, and building components.⁵⁴¹

Most symbolic of the increased reliance on standardization during the period was the manufacture of prefabricated housing, which maximized production rates and material use made possible through assembly line techniques and built upon the popularization of mail order kits from companies such as the Aladdin Company and Sears, Roebuck and Company in preceding decades.⁵⁴² The roots of modern prefabrication lay in the early twentieth century, when entities such as the Bemis Foundation worked to standardize building components that could be assembled on a modular basis, facilitating on-site assembly. Such efforts also were bolstered by the U.S. Forest Products Laboratory, which researched timber utilization and plywood use, a critical element in prefabricated dwellings. The organization studied combinations of woods and glues, ultimately working to create a plywood suitable for use in the homebuilding industry.⁵⁴³ Indiana's role in the development and

⁵⁴⁰ Ibid.; Leo Grebler, *Production of New Housing* (New York, NY: Social Science Research Council, 1950), 39-43.

⁵⁴¹ Burnham Kelley, *The Prefabrication of Housing* (New York, NY: MIT Press, 1951), 80-84.

⁵⁴² Aladdin and Sears produced pre-cut, mail-order kit homes. While Sears produced catalog homes during just a few years of the study period (in business from 1908 to 1942), Aladdin operated into the late twentieth century (in business from 1906 to 1987); however, the company is not discussed in detail in this study as its primary influence was in the early twentieth century. For additional information on kit houses of the early twentieth century, see, for example, Katherine H. Stevenson and H. Ward Jandl, *Houses by Mail: A Guide to Houses from Sears, Roebuck and Company* (Washington, D.C.: Preservation Press, 1986); Richard Harris, *Building a Market: The Rise of the Home Improvement Industry, 1914-1960* (Chicago, IL: The University of Chicago Press, 2012), 100-110.

⁵⁴³ See, for example, R.F. Luxford, *Prefabricated House System Developed by the Forest Products Laboratory* (Madison, WI: U.S. Department of Agriculture, 1952); Mason, *History of Housing in the U.S., 1930-1980*; Albert Farwell Bemis, *The Evolving House* (Cambridge, MA: MIT Press, 1936).

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standardization of plywood materials was particularly important. Building on its advances as a center of woodworking industries in the nineteenth century, New Albany became the site of the first factory in the country to produce plywood. Opened in 1901, this factory promoted growth of the city as the capital of the plywood industry. By 1920, more plywood was made in New Albany than anywhere else.⁵⁴⁴ This made the city a natural location for wood-based prefabrication and contributed to the founding and rapid growth of New Albany-based Gunnison Magic Homes, a prefabricated housing manufacturer specializing in stressed-skin plywood houses, in the 1930s. Plywood experiments also influenced other innovators, including, for example, Bertrand Goldberg of Chicago, who worked with the Douglas Fir Plywood Association and co-founded Standard Houses Corporation with Gilmer Black, Edwin Ashcroft, and Ross Beatty. Standard's first home using a pre-stressed plywood skin was built in 1937 in Lafayette as part of Purdue University's Housing Research Project.⁵⁴⁵

Great faith was placed in the prefabricated housing industry during the Great Depression, when many families could not afford a typical house. In Indiana, the State Planning Board and Purdue University Housing Research Project worked together on prefabricated dwellings intended for low-income populations in central cities. The purpose of the prefabricated housing program was to devise methods to "eradicate slums by encouraging property owners to erect low-cost, sanitary, fire-resistant, and vermin proof dwellings for unfortunate families which bring fair returns on small investments, and at the same time do not impede industrial expansion."⁵⁴⁶ The devised plan was a stressed-skin plywood house that could be erected within four hours and for a cost of less than \$1,400, inclusive of labor. A test home demonstrating the merits of the program was constructed in Indianapolis using Works Progress Administration (WPA) labor (Figure 57).⁵⁴⁷ A desire to capitalize on the prefabricated housing industry carried through to the war years, which provided further

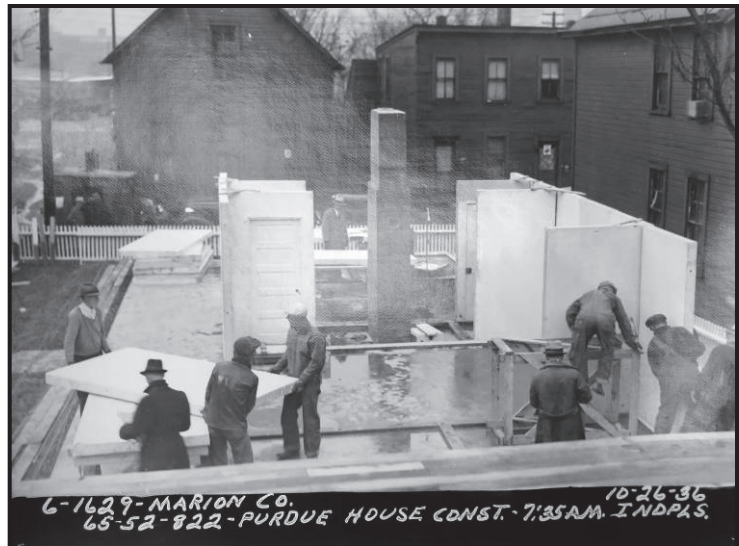


FIGURE 57. PURDUE UNIVERSITY HOUSING RESEARCH PROJECT, 1936

Source: "Indiana's Low-Cost Prefabricated House," 1936

⁵⁴⁴ "Plywood and Veneer," *Historical Series of New Albany*, <http://nafclibrary.org/historical-series-of-new-albany/>.

⁵⁴⁵ "House in Lafayette, Indiana: Bertrand Goldberg, Architect for Standard Houses Corp," *Architectural Forum*, April 1939, 287; Igor Marjanovic and Katerina Ruedi, *Marina City: Bertrand Goldberg's Urban Vision* (New York, NY: Princeton Architectural Press, 2010), 30-31.

⁵⁴⁶ "Indiana's Low-Cost Prefabricated House" (unpublished document), 1936, located in the Manuscripts and Rare Books Collection, Indiana State Library, Indianapolis, Indiana.

⁵⁴⁷ *Ibid.*

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impetus for component standardization and mass prefabrication. Government housing experts believed in the potential for prefabrication, with Wilson Wyatt—Housing Expeditor for the Office of War Mobilization under President Truman—looking to the prefabricated housing industry as the answer to “complex housing problems” in an age where the ability to produce cheaply and quickly on a large scale was paramount.⁵⁴⁸ Wyatt set production goals of 250,000 units in 1946 and 600,000 units in 1947, ultimately spurring the growth of firms such as the Lustron Corporation, which expanded operations on the back of heavy government capitalization.

Lustron—founded in Columbus, Ohio, by Carl Strandlund in 1947—became the guinea pig for the prefabricated housing industry, with the Reconstruction Finance Corporation (RFC) loaning the company \$37 million to expand operations. Providing an interesting solution to the modern housing dilemma, the company manufactured prefabricated steel-frame houses clad in porcelain-enameled steel panels from its factory (Figure 58). Each house, complete with 3,300 parts, was shipped to a customer’s location and built over the course of two weeks,

with the steel-framed skeleton founded on a concrete slab. By 1949, the Lustron Corporation had 234 dealers in 35 states; however, problems plagued the company, including its inability to keep up with market demand. Lustrons also had a high price point; at \$9,000—not inclusive of the land, assembly costs, or other improvements—Lustrons were one of the more expensive prefabricated options. Such problems ultimately forced the company into bankruptcy, and the factory closed in May 1950 with only 2,680 houses produced. The majority of these houses were located in the Midwest, including Indiana, where 187 Lustrons are believed to have been sold



FIGURE 58 LUSTRON HOUSE, TERRE HAUTE

Source: Cultural Resource Analysts, Inc. photograph

and constructed.⁵⁴⁹ As relayed in newspapers throughout the country under the heading “The Lustron Fiasco,” the company’s failure didn’t “mean the prefabricated housing industry has failed... but the evident collapse of the government’s bright dream does seem to mean there’ll be no spectacular catapulting of the industry onto a level with the motor makers.”⁵⁵⁰ The effect of such failures was that production totals failed to meet

⁵⁴⁸ Wright, *Building the Dream*, 510.

⁵⁴⁹ Jill Downs, Jim Morrow, and Christopher Baas, “A New Standard for Living: Lustron Houses in Indiana,” *National Register of Historic Places Multiple Property Documentation Form*, 2010.

⁵⁵⁰ “The Lustron Fiasco,” *Kokomo Tribune*, February 23, 1950.

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government expectations. Only 37,200 units of the anticipated 250,000 were produced nationally in 1946, and “by 1949 it was clear to many that the dreams of prefabrication spurred by the spectacularly successful war factories were not going to bring a revolution in housing.”⁵⁵¹

Despite the shortcomings that plagued Lustron, advances in prefabrication continued to be made into the period. With the need for affordable housing lingering, the 1950s were viewed favorably by the industry. In 1953, William B.F. Hall, president of the Prefabricated Home Manufacturers Institute and General Industries, Inc., prefabricated housing manufacturer of Fort Wayne, proclaimed that the prefabricated housing industry was on the doorstep of its biggest year in history. By 1955, more than 80 prefabricated housing manufacturers were in operation, and 93,000 prefabricated dwellings had been erected throughout the country, representing 8 percent (or one out of 12 houses) of all new housing.⁵⁵² Indiana’s role in the prefabricated housing industry was extensive. By 1955, a “prefab belt” was widely recognized in Indiana, Illinois, Ohio, and Pennsylvania, with the majority of all prefabricated housing firms located in one of these four states. Moreover, almost 50 percent of all prefabricated housing built in the country by the mid-1950s was erected in Ohio, Indiana, and Illinois. Indiana had the second-most prefabricated dwellings in the country, representing 15.1 percent of the market, behind only Ohio.⁵⁵³ Trends continued strong into the end of the decade in communities throughout the state. In Indianapolis, for example, of the approximately, 2,000 homes constructed in the city in 1959, more than 1,500 (75 percent) were prefabricated dwellings; of these, 1,350 were by National Homes Corporation of Lafayette.⁵⁵⁴

The pervasiveness of prefabricated housing in Indiana’s communities is perhaps best reflected in the build-out of Fort Wayne, which gained national attention for its prefabricated housing in a 1952 article in *House & Home* magazine:

To a visitor driving about the pleasant residential districts of Fort Wayne a surprising sight is prefabricated houses in practically every neighborhood. These prefabs need to be pointed out by an expert because most of them fit unobtrusively among the older houses. *There are no restrictions on where prefabs may be built* [original emphasis]. If these one-story houses occasionally seem out of place among their two-story neighbors it is not because they are prefabricated but only because they are generally smaller.

Prefabrication is so completely accepted by most people in Fort Wayne as a construction method that it is no longer news. A builder putting up \$10,000 to \$12,000 houses in the old-

⁵⁵¹ Hess, *The Ranch House*, 52-54.

⁵⁵² Glenn H. Beyer, *Housing: A Factual Analysis* (New York, NY: Macmillan, 1958), 105; “What’s New in Prefabrication?” *House & Home*, December 1955, 102.

⁵⁵³ “What’s New in Prefabrication?” *House & Home*, December 1955, 103.

⁵⁵⁴ Fred L. Corts, “Prefab Houses Dominate Local Building,” *The Indianapolis Star*, December 27, 1959.

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fashioned way (taking a month or more to get his house framed and under roof) would attract more attention and comment than a prefabber.⁵⁵⁵

The article went on to identify why prefabricated housing was so prevalent in Fort Wayne, the reasons for which could also be extrapolated out to be applicable to many principal population centers of Indiana: (1) proximity to prefabricated housing manufacturers in the Midwestern belt; (2) the veterans' housing market was based on the availability of little capital and high family potential that made quick, economical housing necessary; (3) prefabricated manufacturers had been given priorities under the National Housing Act (NHA); (4) high per capita wealth and purchasing power into the mid-1950s; (5) a good building code; (6) good public relations; (7) available mortgage financing; and (8) fair treatment from the Federal Housing Administration (FHA) and Veterans Administration (VA) in Indiana because "they were more familiar with and educated about the early efforts of prefabbers" in the state, such as Gunnison Homes, Inc., and National Homes Corporation of Lafayette, which had been in business since before the war.⁵⁵⁶

While prefabricated manufacturers sold homes directly to the consumer, housing also was distributed through regional dealers, many of which were operative or merchant builders. For example, in Evansville, National Homes were sold through Guthrie May, who developed communities such as Country Club Manor and Country Club Meadows, once the largest National Homes development in Indiana.⁵⁵⁷ Sales likewise often trickled down through local lumber dealers, particularly in smaller markets. Authorized dealers were essentially responsible for carrying the workload and demonstrating to the manufacturer that they could deliver a steady stream of orders. Equally important, dealers were expected to have an intimate understanding of the product, local building code, and zoning regulations, and possess the business savvy to successfully market and sell the housing in their respective geographies. Dealers for Gunnison Homes, for example, were responsible for expanding their sales region, marketing their distribution, coordinating financing, coordinating delivery and purchase of housing packages, overseeing construction, and serving as a point of contact for issues after the sale. The result was a generation of what came to be known as "dealer-erectors," responsible for all facets of ensuring the local execution of a company's housing program.⁵⁵⁸

As noted, Indiana played a substantial role in the prefabricated housing industry. Following is a table (Table 26) of the known entities with manufacturing facilities in Indiana, as well as brief descriptions of the more prolific firms of the period. The intent of this discussion is not to minimize the importance of prefabricated housing manufacturers located in other states that shipped to Indiana (such as Scholz Homes, Inc. of Toledo, Ohio) or

⁵⁵⁵ "It Happened in Fort Wayne, Will it Happen in Your Town?" *House & Home*, November 1952, 109.

⁵⁵⁶ *Ibid.*, 110-111.

⁵⁵⁷ "106 Homes Built in New May Project," *Evansville Courier and Press*, April 28, 1954; "500 Home Subdivision Going Up Here," *Evansville Press*, October 6, 1955.

⁵⁵⁸ Kelly, *The Prefabrication of Housing*, 378-385 and 435-436.

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provided homes through local sales distribution (such as Paragon Homes, with distribution centered in Kirklin, or Techbuilt, Inc. of Lexington, Massachusetts, with distribution out of Indianapolis) but to more specifically capture Indiana’s role in the market.

TABLE 26 PREFABRICATED HOME MANUFACTURERS IN INDIANA⁵⁵⁹

Manufacturer	Location
Allen Homes	Fort Wayne
Barlow & Williams	Indianapolis
Continental Homes	Crawfordsville
General Fabricators, Inc.	Attica
General Industries, Inc.	Fort Wayne
Gunnison/U.S. Steel Homes	New Albany
Indiana Demountable Housing, Inc.	Indianapolis
H.L. Cooper	Indianapolis
Marsh Homes	Indianapolis
May Homes, Inc./Ohio Valley Homes, Inc.	Evansville
Modern Builders, Inc.	Evansville
National Homes Corporation	Lafayette
New Century Homes	Clinton
Place Homes, Inc.	South Bend
Pre-fab Industries	Bremen
Precision Homes	Indianapolis
Richmond Homes, Inc.	Richmond
Standard Houses Corporation	Anderson
Union Homes Corporation	Rushville
Walter Bates Steel Company	Gary

Barlow & Williams

Established in Indianapolis in 1942, by Cone Barlow, Roy Hostetter, and Herbert Williams, Barlow & Williams manufactured prefabricated cottages—“Compact Cottages”—that were shipped across the country. The company’s cottages were unique in that they were manufactured with interchangeable sections that allowed a customer to customize the building and pick window and door locations wherever desired. The versatility of the cottages prompted their rise in popularity for a variety of uses beyond dwellings, including gas stations, tourist cottages, and summer resort accommodations.⁵⁶⁰

⁵⁵⁹ This table does not include manufacturers of mobile or modular homes, which proliferated in the 1960s and 1970s.

⁵⁶⁰ “Compact Cottage Demand Increases, Barlow & Williams Official Says,” *The Indianapolis Star*, August 31, 1941; “Package Home is Low Cost,” *The Indianapolis Star*, May 25, 1951.

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General Industries, Inc.

General Industries, Inc., of Fort Wayne, headed by William B.F. Hall, was among the most successful of Indiana's prefabricated housing manufacturers. Hall came up with the concept for the firm while stationed in Guam, deciding that there was a future in prefabricated housing. After the war, Hall returned to his hometown of Fort Wayne. Using the knowledge he gained during his previous tenure as vice president of mortgage financing for Lincoln Financial (founded by his father), Hall started his company and purchased the only suitable space available—a building at Camp Scott, which held German prisoners during the war. Hall based his manufacturing on two principles: houses had to look conventional and they had to be low priced.⁵⁶¹ The company's low-cost model, under \$6,000, was introduced in 1948. At first, one house was produced per day; by 1950, the success of the firm pushed manufacturing to 3 homes per day.⁵⁶² Producing "Thirty-Day Miracle Homes" based on the stressed-skin plywood model, the General Industries home was marketed for its "outstanding features," including "the beautiful picture window, pull-down attic stairs to huge storage space, fully insulated walls and ceilings with weather-stripped doors and windows, [and] double wall construction," which was clad in siding or shingles.⁵⁶³ To promote the merits of his company's housing, Hall commissioned noted Fort Wayne architect A.M. Strauss to design his personal residence, a custom house using the company's prefabricated parts.⁵⁶⁴ The firm's success was such that in 1955, Russian housing experts visiting the United States, chose a General Industries home as the quintessential example of "how Americans lived," and attempted to purchase one and export it back to Moscow.⁵⁶⁵ The firm ultimately denied the request because they were "certain Russians would take it apart and copy it."⁵⁶⁶ By 1961, the company was the fifth largest manufacturer of factory-built homes in the country.⁵⁶⁷

Gunnison/U.S. Steel Homes

Based in New Albany, Indiana, Gunnison Homes, Inc., was founded by industry veteran Foster Gunnison in 1935. Gunnison began his career with Houses, Inc., in the early 1930s, perfecting the use of pre-stressed plywood skin panels and the assembly line approach in commercial housing. Backed by financier Owen D. Young, Gunnison sold more than 5,000 homes prior to 1940 (Figure 59). His real

⁵⁶¹ Roger Budrow, "Prefabricated House Idea Born in Guam Thrives in Ft. Wayne," *Indianapolis News*, January 24, 1950.

⁵⁶² "New Prefab House Announced," *Detroit Free Press*, October 3, 1948.

⁵⁶³ "Invite Public to Inspect 'Thirty Day Miracle Homes,'" *Logansport Pharos-Tribune*, June 3, 1949.

⁵⁶⁴ "Southwood Park Historic District," *National Register of Historic Places Registration Form*, 2009.

⁵⁶⁵ "Tempo," *Anderson Herald*, October 12, 1955; Greg Castillo, *Cold War on the Home Front: The Soft Power of Midcentury Design* (Minneapolis, MN: University of Minnesota Press, 2010), 134.

⁵⁶⁶ [Untitled article], *Garrett Clipper*, October 31, 1955.

⁵⁶⁷ "Koppers Buys 'One-day' House Company Stocks," *Leader-Times* (Kittanning, PA), December 1, 1961.

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success, however, came after the war, following a majority stake purchase of his company by U.S. Steel Corporation in 1944. The emerging need for a ready stockpile of housing in the readjustment period catapulted the company's business. As was noted in 1946 by the *Louisville Courier-Journal* in speaking on the release of the government's material freezes:

Today that need [for housing] is all too apparent, and Foster Gunnison is ready with the house... When that happens, and the conveyors begin to move, one complete "package," one Gunnison homes—ready to install, right down to the shower rod and soap dish—will come off the line every 25 minutes.⁵⁶⁸

Promoted as being under a roof in a single day, Gunnison's houses of stressed-skin panels were widely popular in the modern era, undercutting a conventional house's price by as much as 25 percent (Figure 60). Gunnison's basic model was the most popular, available in five sizes with three possible façade configurations, although the Coronado (mid-range), Catalina (high-end), and Deluxe (premier-end) models also found ready buyers. By 1950, 14 different models—all one-story Ranch variants—were available, including an affordable or "thrif" model, with a low-end price of \$5,200; high end models cost as much as \$9,000. In 1952, Gunnison became the first prefabricated manufacturer to introduce year-round heating and cooling as optional features. Having built what the *Saturday Evening Post* once called "one of the most experienced and promising



FIGURE 59 GUNNISON HOMES TRAVELING FIELD OFFICE, c. 1940

Source: Stuart B. Wrege Indiana History Room, New Albany-Floyd County Public Library, New Albany, Indiana



FIGURE 60 FOSTER GUNNISON AND RAY ALLEN VIEWING A GUNNISON HOMES DEVELOPMENT, JEFFERSONVILLE, c. 1940

Source: Stuart B. Wrege Indiana History Room, New Albany-Floyd County Public Library, New Albany, Indiana

⁵⁶⁸ Rena Niles, "Houses for Joe and Minnie," *Courier Journal* (Louisville, KY), March 3, 1946.

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companies" in the prefabricated housing industry, Foster Gunnison retired in 1953.⁵⁶⁹ The company continued on as United States Steel Homes before ending production in 1974.

May Homes, Inc./Ohio Valley Homes, Inc.

May Homes, Inc., was established in Evansville in 1953 by Paul May. The firm originated when May, a homebuilder for more than 10 years, decided to prefabricate 30 or 40 homes for a subdivision he was developing. Recognizing the potential profit, May quit homebuilding to operate the company full time. The company grew quickly, expanding three times in its first year. Described as a "little known but important" industry in Evansville, May Homes, Inc., produced four homes per day, which could be "under roof, locked up, and weather tight" in eight hours. Homes were delivered within 150 miles of Evansville, although the company also had limited distribution elsewhere. In addition to dwellings, the firm ventured into prefabricated medical clinics and small office buildings in the late 1950s. In 1959, the company was taken over by C.A. "Clem" Frank and renamed as Ohio Valley Homes, Inc.⁵⁷⁰

National Homes Corporation

Founded by three former Gunnison Homes employees, National Homes Corporation, the leading manufacturer nationwide of prefabricated housing during the study period, was established in 1940 in Lafayette, Indiana, with an investment of \$12,500. In the first year, it produced 162 homes. On the back of a strong national reputation and advertising campaign, it became one of the most successful prefabricated housing manufacturers in the country under the leadership of company president James R. Price. The company's break came in producing stressed-skin, panelized, single-family dwellings for wartime industrial workers, with the war providing "an opportunity to find out at first hand what kind of volume a builder needed to put his operation on an economical basis and what National Homes could do that would help him most."⁵⁷¹ Between 1941 and 1946, 7,500 houses were manufactured. After the war, the company converted its operations for the public market, producing housing averaging between \$7,000 and \$10,000. Houses continued to be modeled on the stressed-skin panelized method, with waterproof panels produced as room-sized units with preinstalled windows and doors. Sales were particularly strong following the company's introduction of its version of the "thrift" model in November 1948, which sold for just over \$5,000. National Homes grew quickly, acquiring multiple other

⁵⁶⁹ Cynthia E. Johnson, *House in a Box: Prefabricated Housing in the Jackson Purchase Cultural Landscape Region, 1900 to 1960* (Frankfort, KY: Kentucky Heritage Council, 2006), 23 and 56.

⁵⁷⁰ "Pre-Fabrication Experiment Becomes Profitable Business," *Evansville Courier and Press*, January 12, 1954; "May Homes Plant Puts Out Four Houses a Day," *Evansville Courier and Press*, October 30, 1955; Bob Williams, "Plan New Pre-fab Clinic in Huntingburg," *Evansville Courier and Press*, April 20, 1958; Paul Townsend, "Local Firm Gets \$750,000 Order for Prefab Houses," *Evansville Courier and Press*, November 4, 1960.

⁵⁷¹ "Bold Move after Disaster Sent National Homes on to Success," *The Indianapolis Star*, October 11, 1959.

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manufacturers, introducing a national network of sales representatives, and producing more than 25 different models, including Ranch, Split-level, and two-story variants (Figure 61). National Homes recognized the importance of high-quality design and frequently collaborated with regional architects: Royal Barry Willis of Boston designed Cape Cod models; Emil Schmidia of East Orange, New Jersey, worked on Colonial and French models; Reginald Roberts of San Antonio drafted Southwest models; and Charles Goodman of Washington, D.C., designed Contemporary models.⁵⁷² In 1956, the company's 100,000th house was built. By 1959, 1 out of every 33 single-family, non-farm, privately-financed houses in the United States was produced by National Homes.⁵⁷³ In 1963, the company exceeded 250,000 house sales, and, in 1968, it exceeded 325,000 houses. In 1973, the company transitioned out of the prefabricated—or as it became known, modular—home business, although it continued to produce parts into the 1980s under National Enterprises, Inc. Operations were moved from Lafayette to Effingham, Illinois, in 1984 before coming back to Lafayette in the late 1980s.



FIGURE 61. "CUSTOM-LINE" NATIONAL HOME MODELS

Source: National Homes Catalog, 1959

⁵⁷² "New National Homes Show Benefits of Long Planning," *The Indianapolis Star*, October 11, 1959.

⁵⁷³ "Bold Move After Disaster Sent National Homes on to Success," *The Indianapolis Star*, 11 October 1959; Fred L. Cortis, "Factory-Built Homes," *The Indianapolis Star*, September 4, 1960.

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New Century Homes

New Century Homes was organized in 1946 by John T. King and Eugene Lowman, Purdue University graduates who had previously been associated with Gunnison Homes and National Homes. The company was located in Clinton, Indiana, operating out of the old Clinton Auto Company Building. With the goal of delivering “‘packaged’ homes, clean, comfortable, sturdy and low-priced to bring better housing to more of the lower-income group of the United States,” the company produced “Leader Homes,” described as frame dwellings of conventional design.⁵⁷⁴ With a distribution covering Indiana, Ohio, Illinois, Michigan and outlying states such as Colorado, New York, and Virginia, the company found initial success in an increasingly crowded market. Just three years after its founding, the factory was expanded from 10,000 sq ft to 20,000 sq ft, which allowed for production to increase from one house to three houses per day.⁵⁷⁵

Place Homes, Inc.

Place Homes, Inc., was a venture of Place & Co., conventional homebuilders of South Bend for many years. Established by V.A. Place and his sons, Place Homes rose to popularity for use in large-scale developments throughout Indiana. The model for the company was to “make a house larger, give more and better bathrooms, give better heating, windows, storage, floorplans—all at no more cost” through standardization.⁵⁷⁶ Place Homes became nationally-known for award-winning design and quality, which was promoted, in part, by the company’s research techniques. Place Homes frequently sent questionnaires to buyers to learn what they liked and did not like about their homes, and the company also participated in the NAHB Research House program. In the mid-1950s, the company also opened a components division, selling panels, trusses, cabinets, and doors independently of its packaged homes.⁵⁷⁷

Richmond Homes

Established in 1943 by Charles F. Travers, a building contractor from Gary, Richmond Homes was a product of Richmond Builders, Inc., located in Richmond, Indiana. Distribution was more limited than

⁵⁷⁴ “Clinton Takes Part in New Industry with Prefabricated Homes Concern,” *Daily Clintonian* (Clinton), July 9, 1946.

⁵⁷⁵ “Rumors of Local Firm’s Moving Aired at Meet,” *Daily Clintonian* (Clinton), October 23, 1951; “New Century Homes Enlarging Plant in Area; Boost in Production Planned,” *Daily Clintonian* (Clinton), May 26, 1949.

⁵⁷⁶ “How to Make a Good Buy Better,” *House & Home*, January 1952, 148-151.

⁵⁷⁷ Edward Woerner, “‘Parts’ New Line of Prefab Home Firms,” *The Indianapolis News*, October 12, 1957; “Announce Plans for Building Homes Here,” *Bremen Enquirer*, February 18, 1960; “Place Announces Low-Priced Home,” *The Indianapolis Star*, March 21, 1954.

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other producers, with the market primarily in Indiana and Ohio; although, by 1950, 7,000 homes had been produced by Richmond Builders, with three or four houses shipped from the factory every day. Originally, four variations of the company's "Erecto-home" were available, including two two-bedroom models and two three-bedroom models.⁵⁷⁸ While most of the company's housing fell in line with that of its competitors, offered at price points between \$7,000 and \$10,000, Richmond Builders took a new approach in 1951 by entering the limits of the upper-class market. In that year, prefabricated homes ranging in price from \$35,000 to \$60,000 were introduced by the company, with three constructed in Richmond. Like the company's base models, "these houses were fabricated, every panel, every piece, and pre-assembled."⁵⁷⁹

Beyond the prefabricated housing industry of the mid-twentieth century, Indiana also contributed substantially to the mobile home industry, which represented a distinct subset of the manufactured market. Originally referred to as "trailer houses" or "trailer homes" in the 1930s, the mobile home became increasingly popular as a more affordable alternative to traditional housing. Mobile homes evolved rapidly during this period—increasing in size and improving aesthetics—from the first iterations of the 1930s to become a considerable part of the permanent housing market; even National Homes Corporation built mobile homes starting in 1959. Like other types of prefabricated housing, mobile homes were produced in a factory on an assembly-line approach and integrated a combination of pre-packaged conventional construction materials and components with the key element, a steel undercarriage, which supported transportation to the home site. In 1947, approximately 60,000 units were produced; between 1946 and 1964, nearly 1.5 million mobile homes were sold, 70 percent of which were used as primary dwellings. By 1970, more than one-third of new single-family homes sold in the country were mobile homes, representing the housing of more than five million people. In Indiana, there were more than 337 mobile home parks totaling 21,220 units by the end of the 1960s.⁵⁸⁰

The growth of mobile homes in Indiana is illustrated in trends experienced in Vigo County. In 1940, there were 135 mobile homes in the county. Numbers grew slowly initially, totaling just 155 homes by 1950. Use of mobile homes accelerated into the 1950s and 1960s, with 448 mobile homes in use by 1960 and approximately 1,110 by 1970 (a 716 percent increase between 1950 and 1970). Most mobile home parks were originally located within the boundaries of the city, with five located in the limits of Terre Haute and one located in the county by 1950. In 1955, formal regulations were introduced by the State of Indiana for mobile home parks, requiring "no dead end streets, an automobile parking space for each mobile home; and minimum distances between sewers,

⁵⁷⁸ "New Richmond Factory Keeping Busy Turning Out 'Assembly Line' Homes," *Palladium-Item* (Richmond), August 15, 1950; "Another Erecto Home—Richmond Builders," *Palladium-Item* (Richmond), August 21, 1950.

⁵⁷⁹ "Prefabs in Luxury Class Update Conventional Ideas in Building," *The Indianapolis Star*, June 24, 1951.

⁵⁸⁰ "Mobile Home Park Boom," *House & Home*, March 1969, 9; Jeff Cushing, "Mobile Home Industry Continues Blossoming," *The Hammond Times*, June 21, 1967; "Mobile Homes 'Born' in 1934," *The Indianapolis News*, June 25, 1964.

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water supply, and property lines.”⁵⁸¹ Such regulations pushed mobile home development outside of the city limits in most communities throughout the state and to the county, where there was additional room for development and less of a stigma. State regulations often were followed by updates to municipal zoning ordinances that further pushed mobile home parks outside the city. In Vigo County, for example, 45 of the 52 mobile home parks in existence by 1970 were located outside Terre Haute.⁵⁸²

Indiana was one of the national leaders in mobile home production through the study period, with the industry concentrated in Elkhart, Kosciusko, and LaGrange counties.⁵⁸³ By 1955, when the Indiana Mobile Home Association held its first mobile home show, mobile home production was the third largest industry in the state.⁵⁸⁴ In 1967, one-sixth of all mobile homes were produced in Indiana, which was the largest producer in the country until 1970, when Georgia took the lead; the fall was attributed to Indiana’s failure to allow for 14-ft-wide mobile homes as early as other states. By 1970, the mobile home industry was the second highest grossing industry in Indiana, after the steel industry, with more than 80 factories located throughout the state.⁵⁸⁵ In 1972, there were 140 mobile home factories in the state producing approximately 100,000 (or 20 percent) of all units in the country.⁵⁸⁶

2. Material Treatments

Alongside the adaptation of basic housing forms during the period (see “3.B.3 General Construction Trends” for information on evolutions in housing characteristics), changes in material treatments played a substantial role in the perception of residential architecture in the state. Evolutions in technology and construction methods during the modern era prompted not only changes in the use of existing materials but also the integration of new materials into the homebuilding industry. Wartime shortages in traditional building materials such as wood, iron, and steel also necessitated different approaches to using materials and influenced the development of new technologies. As a result, materials such as wood, brick, concrete and stone were reconfigured and adapted during the period, and manufactured products such as aluminum and synthetics came to prominence during an era of material innovation. Material advancements also were promoted through programs such as the NAHB’s Research House program, under which the NAHB established a “Home Builders Research Institute” and worked

⁵⁸¹ Richard L. Dunn, “The Distribution of Mobile Home Park Development in Vigo County, Indiana,” *Proceedings of the Indiana Academy of Science* 80 (1970): 362-364.

⁵⁸² *Ibid.*

⁵⁸³ Margaret J. Drury, *Mobile Homes: The Unrecognized Revolution in American Housing* (New York, NY: Praeger, 1972), 102.

⁵⁸⁴ “Million Dollar Mobile Home Show,” *The Indianapolis Star*, August 21, 1955.

⁵⁸⁵ U.S. Congress, Committee on Banking and Currency, *Mobile Homes: Hearings, Ninety-first Congress* (Washington, D.C.: GPO, 1969), 45; Edward Statman, ““Permit Them or We’ll Perish,” *The Logansport Press*, January 28, 1972; “Industry Stimulates Big Payroll,” *The Indianapolis Star*, June 25, 1964.

⁵⁸⁶ “Mobile Home Industry Rolls,” *The Rushville Republican*, November 22, 1972.

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with local builders to conduct field tests on new materials and techniques. The intent of the program was to promote “better houses at lower cost through improved construction methods and new building materials.”⁵⁸⁷ As further characterized by the NAHB, the program was cast in terms of other advances during the period: “What research has done in medicine, chemistry, physics and scores of other sciences to raise American health and living standards may be duplicated soon in the still unexplored field of modern, mid-20th century house.”⁵⁸⁸ Inaugurated in 1957 with the first “residential laboratory” established at Kensington, Maryland, the program continued into the 1960s. Three research houses—two in 1958 and one in 1963—were constructed in South Bend by Place Homes to test sandwich wall panels and advancements in heating and air-conditioning systems.⁵⁸⁹

Below is a brief discussion of commonly used materials from the period, presented in alphabetical order.⁵⁹⁰

Aluminum

Manufactured aluminum building products had their start in the 1920s, rising to popularity as a lightweight trim material; however, production processes were costly and, for a period, aluminum was a more expensive material than steel. During the war, industries substantially improved the manufacture of aluminum materials, particularly in response to the needs of the aircraft industry that required large quantities of aluminum for lightweight aircraft. New alloy compositions developed during the period made the material not only cheaper but also stronger. With the close of the war, aluminum

⁵⁸⁷ “Home Builders Conduct Research to Find Better, Cheaper Housing,” *The Indianapolis Star*, October 8, 1967.

⁵⁸⁸ “Research Institute Formed by Nation’s Home Builders,” *The Hammond Times*, November 3, 1952.

⁵⁸⁹ Beyond material advancements, other programs were initiated during the period to provide solutions for common housing problems. For example, the “Medallion Homes” campaign was launched in 1956 by the National Electric Manufacturers Association to promote awareness of uses for electricity in the modern home, improve electrical standards in new construction, and encourage homeowners to invest in electrical improvements. As put forth by the campaign, electricity was the only legitimate source of energy in the modern era. To qualify under the Medallion Homes program and the associated “Live Better Electrically” campaign, a house had to be solely sourced with electricity for heat, light, and power. It also had to have a certain number of outlets and switches and have an electric range and oven, refrigerator, water heater, and other appliances such as dishwashers and clothes dryers. Qualifying homes received a brass plaque with the “Live Better Electrically” logo, which was usually placed near the entry at the doorbell or set at a sidewalk, porch, or patio. Approximately 850,000 houses qualified for the Gold Medallion Homes program by 1960. “Research House Near Completion,” *The Hammond Times*, April 1, 1963; “New Building Techniques to be Shown,” *The Indianapolis Star*, April 14, 1963.

⁵⁹⁰ This discussion focuses on some of the most commonly used materials in residential construction during the period. For a more comprehensive discussion of all building materials and their applications, see, for example, Thomas C. Jester, ed., *Twentieth-century Building Materials: History and Conservation* (Los Angeles, CA: Getty Conservation Institute, 2014) and Donald Friedman, *Historical Building Construction: Design, Materials and Technology* (New York, NY: W.W. Norton & Co., 2010).

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manufacturers that had invested heavily in production of the material worked to translate innovations into other products, including construction materials. Extruded aluminum components became an integral component of window and door assemblies and curtain wall construction.⁵⁹¹ Perhaps most significantly, aluminum siding was heavily marketed as a building material in the modern era for new construction and as a replacement cladding material for older houses. Metal siding was first introduced into the markets in 1937 by Frank Hoess (Hoess Brothers) of Hammond, Indiana, who developed a siding profile and interlocking joint that allowed for standardized, waterproof installation and a traditional appearance, but it was not until the modern era that aluminum siding began to substantially influence the building industry. Hoess was originally one of the primary proponents of the product, entering into a distribution contract for his siding, constructed of aluminum, with Metal Building Products of Detroit in 1946; the company left the market just two years later. Other manufacturers took up the product, including Reynolds Metal in Richmond, Virginia, which secured machinery from the government to facilitate the construction of aluminum siding during the material shortages of the 1940s.⁵⁹² Many new houses of the period incorporated aluminum siding, including those of National Homes, which introduced maintenance-free aluminum claddings in 1959; by 1960, three out of four National Homes were clad with Viking aluminum siding.⁵⁹³ While use in new construction was extensive, aluminum siding found its worth in the renovation industry. On the back of a generation of home modernization programs, countless houses across the country were renovated with a new aluminum cladding at the urging of a substantial industry marketing campaign. By 1960, more than three million houses were clad in aluminum siding.

One of the more unusual endeavors in aluminum during the period was the Alcoa Care-Free Home. In 1957, the Alcoa Corporation—widely known for its aluminum products—entered the housing market with the launch of its Residential Building Products Sales Division, designed to manage the company's expansion into the residential category. To promote its venture, the company set out to develop a low-maintenance home that could be constructed for the masses. Retaining the services of noted modernist Charles Goodman of Washington, D.C., the company developed what came to be known as the "care-free home." As designed by Goodman, the standard Alcoa Care-Free Home was a three-bedroom house of post-and-beam construction, with approximately 1,900 sq ft of living space. Espousing the benefits of Alcoa's products, the design included 7,500 lbs of aluminum details on the exterior and interior, including a sky blue roof, gold front door, and purple siding with blue window grilles. To promote the house (and Alcoa's products), the company planned the construction of 50 such houses as a nationwide

⁵⁹¹ Thomas C. Jester, *Twentieth-century Building Materials*, 13-15.

⁵⁹² Carl Zimring, *Aluminum Upcycled: Sustainable Design in Historical Perspective* (Baltimore, MD: Johns Hopkins University Press, 2017), 39-40.

⁵⁹³ "Holliday Park Firm to Show 3 New Models," *The Indianapolis Star*, September 20, 1959; "National Perfects Modern Precision Production," *The Indianapolis Star*, November 20, 1960.

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marketing campaign. However, construction costs were ultimately much more than the \$25,000 that promotional materials boasted—typically falling in the \$50,000 to \$60,000 range—and the 50 homes promised by the Alcoa Corporation were never completed. While the exact number is unknown, it is believed that between 24 and 27 homes were completed throughout the country, including in Lafayette (the first one built by the company) and Evansville, where Alcoa had plants (Figure 62).⁵⁹⁴

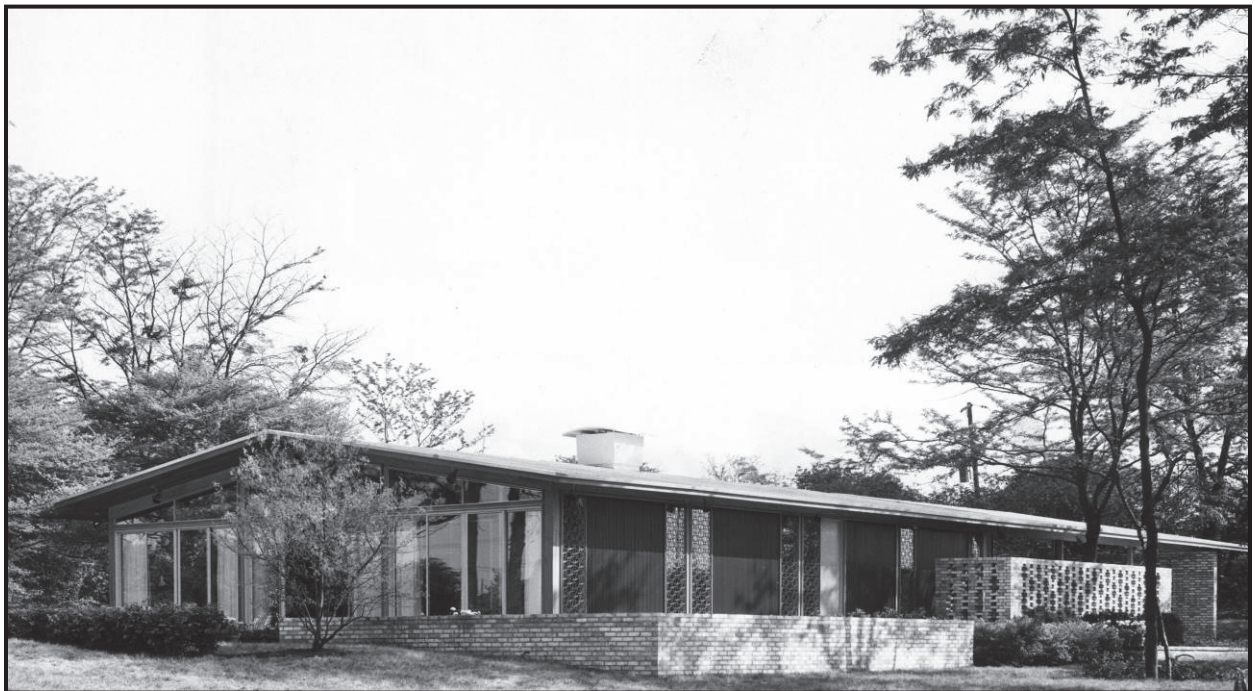


FIGURE 62 ALCOA CARE-FREE HOME, 1957

Source: Evansville Vanderburgh Public Library

Concrete

Poured concrete and concrete block have long been used by the construction industry, particularly in the setting of foundation and basement walls. Concrete block, in particular, became popular during the early twentieth century following improvements in the manufacturing process and the standardization of unit sizes, which facilitated storage, transport, and construction. The introduction of lightweight aggregates and improved Portland cement matrixes during the period further spurred rampant use of the material. Hundreds of thousands of houses were founded on concrete blocks during the 1920s and 1930s. With the boom in housing production following World War II, concrete block manufacturing likewise spiked, growing to a yearly production of 1.5 billion units in 1951. During the early twentieth century, concrete blocks were commonly “faced,” that is, manufactured with a decorative surface. In

⁵⁹⁴ Zimring, *Aluminum Upcycled*, 198; Michelle Gringeri-Brown and Jim Brown, *Atomic Ranch Midcentury Interiors* (Layton, UT: Gibbs Smith, 2012), 54-77; “Alcoa Care-Free Home Opens to Public,” *Evansville Courier and Press*, January 12, 1958.

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the modern era, concrete blocks were typically left plain as a more compatible element of modern architecture; simple treatment also reflected the economic concerns of the era's construction.⁵⁹⁵

Precast concrete units also were commonly used during the period as screen block, a "high-style tool" that was ultimately "used by all segments of the population in applications from solar screens to fences to bookshelves."⁵⁹⁶ Screen block, perforated precast units set in a variety of designs, was widely used during the period in high-style and vernacular applications, becoming an economical means of interjecting a stylistic architectural element into a streamlined residential form. As described by historical architect Anthony Rubano:



FIGURE 63 ARKETEX SOLAR SCREEN ADVERTISEMENT

Source: *Indiana Architect*, March 1959

Screen block became a ubiquitous element both inside and outside of residential and public buildings across the county. As an inexpensive and durable construction system, concrete screen block was unsurpassed in the postwar era. Its informality and stylishness coupled with the nation's preoccupation with the interconnection of interior and exterior space fostered its growth in popularity.⁵⁹⁷

Screen block was marketed heavily in trade journals and home magazines of the period, with blocks found in a variety of patterns. Manufacturers purchased block-making machines with various molds, allowing for the distribution of a wide variety of shapes and styles designed to meet all homeowner needs. On the exterior, screen walls were commonly found at entrances or in the framing of carports, but had unlimited potential, as proclaimed by manufacturer N.C. Devening & Son, Inc. of Columbus, Indiana:

⁵⁹⁵ Thomas C. Jester, *Twentieth-century Building Materials*, 46-51.

⁵⁹⁶ Anthony Rubano, "The Grille is Gone: The Rise and Fall of Screen Block," in *Preserving the Recent Past 2*, eds., Deborah Slaton and William G. Foulks (Washington, D.C.: NPS, 2000), 3-89-3-101.

⁵⁹⁷ *Ibid.*

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Screen block... an excitingly new building material with almost undescrivable [sic] design potential, has suddenly captured the fashion spotlight. Here is flexibility unlimited; next year's design on this year's budget; high style for the most discriminate tastes. Whether used extensively or applied in modest touches, versatile Screen Block is applicable to almost every phase of modern architecture. Like all things new and dramatic, this expressive wall material has attracted quite a wide assortment of descriptive names: grille, solar, perforated, pierced, architectural, and decorative block. Screen Block not only has natural rapprot [sic] with other types of block, but melds congenially with wood, brick, stone, metal, glass, and tile.⁵⁹⁸

Screen block also was used extensively as a landscaping treatment, either as knee walls or full-height fences, providing an alternative "both attractive and useful" and allowing concrete block to "come out of hiding" in the basement to be used as an aesthetic element.⁵⁹⁹

While more substantial use of concrete was found in commercial, institutional, and civic architecture of the era, it was limited in most residential construction outside of high-end custom houses that had concrete details. However, efforts were made to promote the merits of concrete in the housing industry. In the 1960s, the National Concrete Masonry Association, National Ready-Mixed Concrete Association and Portland Cement Association sponsored the Horizon Homes program, designed to highlight the flexibility of concrete as a residential building material (Figure 64). Characterized as an "industry-wide move to encourage design concepts and building techniques which will offer the home buying public more attractive, more livable more comfortable homes," the Horizon Homes program was inaugurated in 1961, with homes constructed by

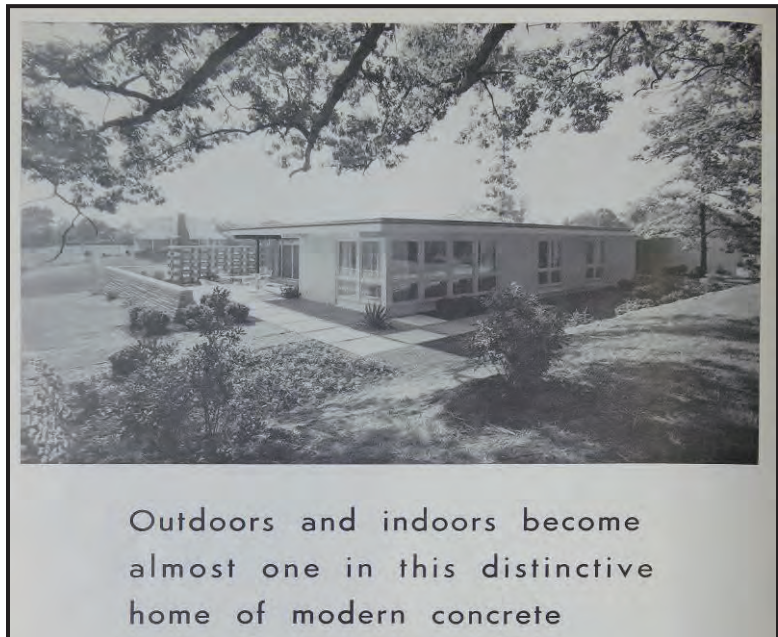


FIGURE 64 1963 HORIZON HOME IN INDIANAPOLIS

Source: *Indiana Architect*, July 1963

⁵⁹⁸ "Latest in Design—Exciting Decorative Block," *The Republic* (Columbus), November 28, 1961.

⁵⁹⁹ "Concrete Masonry Changes with Styles," *The Indianapolis Star*, November 17, 1963.

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local builders across the country under the auspices of the initiative.⁶⁰⁰ In Indiana, Columbus, Fort Wayne, and Muncie were selected for the initial demonstration program. Other cities, such as Indianapolis and Marion, were selected in following years.⁶⁰¹

Fiberboard/Hardboard

Fiberboard generally refers to any construction panel comprised of wood or vegetable fibers. Characterized as a homogeneous material of a single-layer of interlaced fibers, fiberboard was produced in various densities and thicknesses as insulation board, medium-density board, and hardboard. Developed during the mid-nineteenth century, fiberboard was not widely utilized until the early-to-mid-twentieth century. Treated to prevent pest infiltration and deter organic growth, fiberboard was commonly used as an insulation material on interior walls and ceilings. Hardboard materials were typically used as an exterior finishing material in both prefabricated dwellings and traditional dwellings. The most common hardboard was manufactured by the Mason Fiber Corporation, which first began to manufacture high-density hardboards (Masonite) in the 1920s.⁶⁰² Hardboard sidings remained popular into the early 1960s for their high durability and low maintenance.⁶⁰³ Hardboard tile by manufacturers such as Celotex also was used in kitchens and bathrooms beginning in the 1940s. Into the 1950s, Masonite and other hardboard materials also rose in popularity as interior wood paneling, which was advertised as providing “luxurious low-cost settings” for dens and family rooms.⁶⁰⁴

Glass

Glass was incorporated into a variety of door and window assemblies during the modern era, including picture, awning, double-hung, casement, and sliding sash windows. The modern era introduced new manufacturing processes that perfected the use of materials such as plate glass, with the float process—through which grinding and polishing were eliminated—introduced in 1959 and subsequently used by companies such as Pittsburgh Plate Glass. This process allowed for larger and thicker sheets of glass with greater strength and clarity than was previously available. While used extensively in commercial markets, plate glass also was used in domestic architecture and was particularly striking in high-style dwellings that incorporated plate glass in the inclusion of transparent window walls. Plate glass also was produced as insulating glass, comprised of two sheets of glass separated by a sealed air space. Introduced into the residential market in the late 1950s, insulating glass was marketed as a means to

⁶⁰⁰ “Horizon Home Planned Here,” *The Republic* (Columbus), June 8, 1961.

⁶⁰¹ *Ibid.*; “Hoosier Horizon Homes Win Contest Awards,” *The Indianapolis Star*, November 24, 1963.

⁶⁰² Jester, *Twentieth-century Building Materials*, 89-90.

⁶⁰³ “Masonite Siding is Economical,” *The Terre Haute Tribune*, April 13, 1960.

⁶⁰⁴ [Advertisement—Seadrift Masonite paneling], *The Terre Haute Tribune*, January 7, 1957.

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providing thermal comfort and a solution to having “heating and cooling dollars [that] are literally flying out the window.”⁶⁰⁵ Widespread adaptation of insulating glass was limited until the late 1960s and 1970s when additional advancements allowed it to be used in a variety of configurations and window types.⁶⁰⁶

Gypsum Board

The use of gypsum board (sheetrock, wallboard, drywall) revolutionized the housing industry, providing a less-labor intensive and overall cheaper means of finishing interior partitions. Gypsum board was developed in the late nineteenth century and used regularly beginning in the 1920s, but it was not until the modern era—and particularly during the readjustment period when material freezes limited the use of lumber and other materials—when it was used in large quantities in the residential industry. Generally comprised of a gypsum base wrapped in paper, gypsum board provided a lightweight, fire-resistant means of covering large expanses of wall. It became a common material in low-cost housing of the 1940s because of its cost effectiveness. Into the 1950s and 1960s, its ease of use resulted in its adaptation by the homebuilding industry at large.⁶⁰⁷

Masonry Veneer

Masonry veneers were used as early as the late nineteenth century but increased in popularity during the early-to-mid-twentieth century, particularly once industrial finishing processes were improved for stone veneers. A variety of veneer materials were used on commercial and civic buildings, but residences in Indiana most often featured a brick or limestone veneer. Other types of veneers, such as sandstone, were used less often. Limestone veneers were particularly common—more so than in any other state—given the presence of the Indiana Limestone industry concentrated in the Bloomington area, which was centered on Bedford, Indiana. The predominance of the industry in this location led to Indiana Limestone becoming commonly known as “Bedford Limestone” in the residential market. While the limestone industry peaked in the 1920s, the Bedford area still supplied 91 percent of rough architectural and finished limestone in 1945.⁶⁰⁸ In the early 1950s, there were more than 15 entities supplying limestone in Bedford, Bloomington, and Ellettsville, with limestone marketed heavily as a veneer for residential construction:⁶⁰⁹

⁶⁰⁵ “Insulating Glass in Wood Sashes Can Cut Heating, Cooling Costs,” *The Indianapolis Star*, April 24, 1966.

⁶⁰⁶ Jester, *Twentieth-century Building Materials*, 151-153.

⁶⁰⁷ *Ibid.*, 236-238.

⁶⁰⁸ H.D. Keiser, ed., *Minerals Yearbook, 1945* (Washington, D.C.: GPO, 1947), 1261.

⁶⁰⁹ “Indiana Limestone,” *The Indianapolis Star*, September 27, 1953.

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Indiana Limestone has also been brought within the range of many homes, small as well as large, through the use of "strip stone." This is stone which has been sawed and split to heights corresponding with brick course heights, and which is broken to length at the building. In split-face or sawed-face styles, it produces outstanding handsome effects. In addition, modern, mass-production techniques have helped make Indiana Limestone moderate in cost.⁶¹⁰

To promote use of limestone in residential veneers, William Riley, president of the Indiana Limestone Company, established the Bedford Heights development, a subdivision of 150 homes faced with limestone veneers, outside of Bedford in 1948 (Figure 65). With the intent of allocating 10 percent of the company's capacity to residential construction in the first year and 25 percent in subsequent years, the company brought in homebuilders from throughout the region to view the development and better understand "the growing place of stone in home construction."⁶¹¹ Use of limestone in veneers exploded into the 1950s as a more economical means than true stone construction. The merits of the material were widely promoted during the period, influencing limestone's use on a substantial number of dwellings across the state to present day:



FIGURE 65 WILLIAM RILEY, INDIANA LIMESTONE COMPANY PRESIDENT, AT HIS HOME IN BEDFORD HEIGHTS, 1948

Source: *The Indianapolis Star*, July 14 1948

Limestone veneer is becoming the choice of homeowners for both exterior and interior use. It blends perfectly with any decorating motif, while its qualities are such that it weathers and ages gracefully, enhancing all exterior applications. Yet it will provide lifeline durability and permanence and keep maintenance down to an absolute minimum.

⁶¹⁰ Ibid.

⁶¹¹ The community was developed through Bedford Heights Realty, Inc., the housing division of the Indiana Limestone Company. J.H. Dickman was the builder and all houses were provided through FHA-backed mortgages. "Builders Will View Housing at Bedford," *The Indianapolis Star*, May 26, 1948; Robert Kellum, "Limestone Housing—It's Coming Up Fast," *The Indianapolis Star*, June 11, 1948.

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One outstanding feature of Indiana limestone is its consistently true-sawed surface, top, bottom and ends. It can be set easily and fast, reducing labor costs. Another reason Indiana limestone veneer continues to increase in popularity is that it allows every homeowner a choice of surface finish. It can be fabricated to suit each taste. A splitstone finish, for example, is a pleasing, irregular, rough-textured finish that provides an interesting play of light and shadow over the surface and leaves an impression of rustic beauty.⁶¹²

Where used, brick veneers were typically laid in a single wythe and stone veneers were cut thin—commonly 1.5 to 2 inches—and provided in non-load-bearing panels. Masonry veneers were applied either to an entire dwelling or used as a skirt along the lower third of a house or as an accent material. Stone veneers were found in a variety of finishes, including, for example, rock-faced, honed, and hammered. To maintain their integrity, veneers were set on a mortar bed and tied into the structural framing, most commonly with steel anchors. Masonry veneers also were found in dwelling interiors, commonly framing fireplaces or built-in planters, for example.⁶¹³

Plywood

As previously noted, plywood—a manufactured or engineered product in which pieces of veneer (thin wood) are laminated or glued to one another to create a strong substrate—has a long history in Indiana. New Albany was “the world’s leader in the plywood and veneer industry” during the early twentieth century, which propelled its stature in the furniture industry and also facilitated the growth of prefabricated housing manufacturer Gunnison Homes.⁶¹⁴ “Large amounts of hardwood timber near by [sic], climatic conditions favorable for aging the veneer, and low transportation costs” contributed to the success of New Albany’s industry.⁶¹⁵ Plywood was standardized as a mainstream building product in the 1920s and 1930s. Advances in material use were attributable particularly to the work of the Douglas Fir Plywood Association, which developed standards for substrate structure and finishes. By the early 1930s, the 4-x-8 ft panel now accepted as the standard was in place, with plywood receiving material approval from the FHA in 1938. This approval facilitated the proliferation of platform framing and the widespread use of standardized plywood sheets for subflooring and wall sheathing, which promoted efficient construction. Manufacturing processes were improved in the war industries of the 1940s, resulting in stronger bonds and moldable plywood materials that could be adapted to complex shapes.

⁶¹² “Limestone Veneer Now Available for All Types of Home Building,” *The Indianapolis Star*, April 3, 1955.

⁶¹³ Jester, *Twentieth-century Building Materials*, 136-140.

⁶¹⁴ Greg Seidl, *New Albany* (Charleston, SC: Arcadia Publishing, 2006), 30.

⁶¹⁵ Works Progress Administration, *The WPA Guide to Indiana: the Hoosier State* (San Antonio, TX: Trinity University Press, 2014), 232.

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In the modern era, plywood was used extensively in the framing of dwellings. It also was utilized for flush doors and as prefinished stressed-skin panels for interior and exterior spaces. Plywood also was used for exterior finishes, most commonly in the form of T1-11 sidings.⁶¹⁶

Simulated Masonry

Simulated masonry products rose to prominence in the 1930s as a facing material either for sections of a house, such as the skirt, or an entire dwelling as an alternative to true stone masonry. A molded form comprised of aggregate, cement, hardeners, and typically, quartz, simulated masonry provided ease of application, represented a significantly more affordable alternative than true masonry, and offered a homeowner the perception of a stone house. It essentially provided a way for a low-income or middle-class buyer to afford the prestige of a stone house. Simulated masonry's popularity was not found just in new homes; an entire generation of homeowners used simulated masonry as a renovation product, with thousands of homes re-clad through the "modernizing magic" of simulated masonry.⁶¹⁷ Simulated masonry was widely popular during the 1950s and 1960s, but its use trailed off into the 1970s.⁶¹⁸

Indiana had a share of the simulated masonry market in the early twentieth century, found in Rostone, manufactured in Lafayette. Designed by Purdue University, this synthetic stone material rose to prominence quickly and was selected for use in homes built at the 1933 and 1934 World's Fairs.⁶¹⁹ During the modern era, Perma-stone—produced in Columbus, Ohio—and Formstone—produced in Baltimore, Maryland—were the most widely recognized simulated masonry products. Perma-stone was widely distributed in Indiana, sold by local affiliates such as PermaStone Company of Mishawaka, Perma-Stone of Indianapolis, Perma-Stone of Lafayette, and the Hoosier Perma-Stone Company of Columbus.

⁶¹⁶ T1-11 siding is a textured plywood finish product. Vertical grooves are cut into the face of the plywood sheet to give the appearance of traditional wood siding. Jester, *Twentieth-century Building Materials*, 101-103.

⁶¹⁷ [Advertisement—Perma-Stone of Indianapolis], *The Indianapolis Star*, October 17, 1954.

⁶¹⁸ Jester, *Twentieth-century Building Materials*, 143-148; Ann Milkovich McKee, "Stonewalling America: Simulated Stone Products," *CRM* 18, no. 8 (1995): 30-33.

⁶¹⁹ "Synthetic Stone, Developed at Purdue, Wins the Attention of Nation's Builders," *The Indianapolis Star*, June 4, 1933; "Rostone House Popular at Fair," *The Journal and Courier* (Lafayette), May 16, 1934; "Lafayette Presents Building Industry with New Material," *The Journal and Courier* (Lafayette), March 20, 1933; "New Industry for Lafayette Starts Rostone Manufacture," *The Journal and Courier* (Lafayette), May 16, 1934; "Rostone Offers New and Varied Building Uses," *The Journal and Courier* (Lafayette), May 6, 1938; "Rostone Executives Recall the Old Days," *The Journal and Courier* (Lafayette), June 17, 1967.

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Vinyl

Vinyl was used in a variety of residential applications, including, among other things, vinyl tile and vinyl siding. Vinyl tile was introduced to markets in the 1920s but was not widely used until the modern era. In the late 1940s, the cost of manufacturing vinyl decreased significantly, allowing for broader adaptation of vinyl materials. Vinyl tile flooring—as either vinyl asbestos or vinyl composition tile—rose to prominence during the period, both in roll and tile forms. Siding evolved as the most extensive use for vinyl in the home industry. Manufactured by companies such as Monsanto, Mastic Corporation, and B.F. Goodrich, vinyl siding was heavily marketed during the period as the “most amazing siding you’ve ever seen.”⁶²⁰

Beauty is one big plus you get with Vinyl Siding. It adds a warm non-metallic look to home exteriors. You’ll also notice how the strong shadow line designed into Vinyl Siding gives a rich new dimension to your home. And Vinyl Siding will not dent like ordinary wood or metal siding. Dents in ordinary materials from hail and other objects usually mean rupture of the painted surface. Because of its high impact strength, Vinyl Siding shrugs off hail damage, and denting.⁶²¹

Vinyl siding was introduced to market in the 1950s but suffered from inconsistencies and deficiencies in manufacturing during its early years. In the late 1960s, use of vinyl siding picked up, with efforts heavily promoted by contractors such as Laughrey Brothers Roofing and Siding Company of Terre Haute. Claiming to have “installed the first vinyl siding in the United States, with the first panels that came off the pilot plant [of the Mastic Corporation] in California,” Bob Laughrey pushed the merits of the vinyl siding in local developments, proclaiming it as a “product of space-age chemistry that is still racking up a terrific record for durability, beauty, and versatility unequaled by any other material.”⁶²²

3. General Construction Trends

Residential architecture in Indiana and throughout the United States underwent a significant transition during the modern era in response to evolving economic, cultural, and architectural forces. At the outset of the period, trends were still responding to the effects of World War II and readjustment, with the majority of emergent housing reflecting lingering material shortages and high labor and material costs. A shortage of affordable units demanded an emphasis on efficiency, economics, and quantity. Economic considerations were further spurred

⁶²⁰ Jester, *Twentieth-century Building Materials*, 136-140; [Advertisement—Mansanto Vinyl Siding], *The Indianapolis Star*, September 20, 1964.

⁶²¹ “Solid Vinyl Siding,” *The Indianapolis Star*, April 28, 1968.

⁶²² “Laughrey’s Help National Firms Design Vinyl Siding,” *The Terre Haute Tribune*, October 21, 1967.

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by ceilings on VA mortgages through the G.I. Bill, which were particularly low until they were revised in 1950, and restricted veterans to fewer options. The dire need for housing also created a "seller's market," which allowed builders to concentrate more on financials than design, supporting the transition to a minimalistic residential architecture.⁶²³ The result was a period of efficient residential construction extending from the mid-1940s through the early 1950s in many communities throughout the state, with the immediate challenge of the modern era being the ability of the homebuilding industry to provide functional housing that could be constructed within industry limitations and the means of the average family. Between 1946 and 1950, for example, C.B. Sweet, president of the National Retail Lumber Dealers Association, noted that more than half of all housing was purchased by families making less than \$4,000 per year, which was made possible by an industry working on a new economic framework: "Economies put into effect by materials dealers and builders, plus special effort to design and construct homes within the reach of families with limited budget, made this unusual record possible."⁶²⁴

Much housing during this initial period was directly influenced by the policies of the FHA, charged with renewing confidence in residential markets through the minimization of investment risks. The FHA was given broad powers to regulate the government-backed market and provided specific requirements that directly influenced what the homebuilding industry produced and where it was located. These requirements were outlined in various documents, including, for example, *Minimum Property Requirements* and the *Underwriting Manual*. Perhaps most influential was the FHA's development of plans for five basic housing types that met the minimum requirements necessary to receive FHA-insured mortgages. Plans were distributed through the FHA's publication *Principles of Planning Small Houses*, which included elevations and floor plans depicting the minimal forms that, for the sake of cost efficiency, eliminated unnecessary features. Popularly dubbed



FIGURE 66 FHA MINIMUMHOUSE, "HOUSE A" MODEL

This dwelling was described by the FHA as the "minimum house for a family of three persons or a family with two small children."

Source: *Principles of Planning Small Houses*, 1937

the "FHA minimum house," the variants proposed by the FHA ranged from approximately 530 to 900 sq ft of space; all five included two bedrooms and a kitchen, living room, and bathroom (Figure 66).⁶²⁵ Updates to *Principles of Planning Small Houses* in

⁶²³ "Buying a House?" *Daily Clintonian* (Clinton), June 24, 1946; "The Race to Build Houses," *The Indianapolis Star*, February 13, 1949; "Good Deal for Vets in Loan Law," *The Hammond Times*, May 8, 1950.

⁶²⁴ "Build More Small Homes, Put Them in Reach of Low Income," *The Hammond Times*, October 2, 1950.

⁶²⁵ Ames and McClelland, *Historic Residential Suburbs*, 60-61; Lane, *Houses for a New World*, 35-36.

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1940 introduced new variants into the FHA's design program, intended to provide more flexibility than the agency's original models. The new variations focused more on the prescriptive needs of the space (e.g., size of rooms) than the aesthetics, with considerable deviations allowed in materials, ornamentation, roof types, and porch locations. Larger footprints also were proposed as part of the updates, with more three- and four-bedroom houses acknowledged as being needed for growing families. Recognizing that needs evolved, the FHA presented models in its 1940 publication that were designed to allow for expansion in future years.⁶²⁶

The FHA's program originating in the 1930s was simply intended to provide a set of minimum guidelines (that is, not impose a limitation on exceeding the minimum standards), but architects and builders across the country latched on to the specific tenets of the FHA housing program in the post-war era. The FHA designs became a prescriptive model of architectural character, with "builders everywhere advising planners of new homes to learn the basic requirements demanded by the FHA and mold their home plans to conform to these requirements."⁶²⁷ In Indianapolis, for example, homebuilder David Augustus noted that the FHA's requirements served as the de facto standard for the local industry.⁶²⁸ This ingraining of policies in the private market place in the 1940s was cultivated by the FHA, which had worked tirelessly to encourage participation in and utilization of the government-backed market since the "Better Housing Campaign" of the 1930s. Following a brief break during the war years, the FHA continued to push its goals in the modern era. This was particularly true in coordination with large-scale programs such as the "Economy Housing Program" of the late 1940s, designed to encourage mass production of affordable homes throughout the country, which builders latched onto at an industry level:

This interest [in meeting the Economy Housing Campaign] is assuring testimony that home builders are determined to provide shelter, which will be durable, livable, sturdy, healthful and safe at a price the average man can afford. Such housing will provide complete living units.

Builders have agreed that the Economy House will not be a stripped-down shell. At the same time, however, it must be realized that many 'fancy gadgets' and 'luxury items' that are not essential to good living will be sacrificed in favor of economy and low monthly cost. Production of these homes will be limited only by codes, financing, construction requirements, building material and labor costs and public acceptance.⁶²⁹

⁶²⁶ "FHA Booklets Describe Home, Land Planning," *The Hammond Times*, November 19, 1940; "Knowledge of Planning Principles Needed in Designing Small Homes," *The Star Press* (Muncie), August 11, 1941; U.S. Federal Housing Administration, *Principles of Planning Small Houses* (Washington, D.C.: GPO, 1940).

⁶²⁷ "Study of FHA Aids to Avoid Early Errors," *Palladium-Item* (Richmond), July 14, 1940.

⁶²⁸ Verhoff, *A Steady Demand for the Usual: The Federal Housing Administration's Effect on the Design of Houses in Suburban Indianapolis, 1949-1955*, 42-43.

⁶²⁹ "NAHB Seeks Plans for New Houses," *The Indianapolis Star*, April 16, 1948.

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The acceptance of FHA guidelines as standard policy was further propelled by the FHA's engaging of a continuous promotional program, with state and regional administrators touring the country to speak to real estate agents, builders, chambers of commerce, financial lenders, and other related industry groups.⁶³⁰ In Indiana, for example, state director R. Earl Peters and assistant director C. Worth Barnett routinely toured the state at the end of the 1940s, speaking to housing industry members at regional meetings in places such as Evansville, Gary, Indianapolis, and Kokomo.⁶³¹ While the outspoken goal of such promotional efforts was to update industry professionals on amendments and revisions to the government's housing programs, the campaigns had the direct consequence of repeatedly reinforcing FHA standards and guidelines as an ideal to be met. With FHA financing tied directly to the meeting of certain goals, many builders internalized the specific requirements of the program, with tremendous consequence to housing during the readjustment period.

The merits of the FHA program made much economic sense to builders of the post-war era who struggled through the Great Depression and World War II and were now seeking to recapture business. Bolstered by promotional efforts of the FHA and trade discussions throughout the state, many architects and builders were given reason to focus exclusively on functional and practical concerns. While not all housing of the period ultimately reflected the exact forms of the FHA program, changing perceptions of the immediate needs in housing from the industry side influenced an entire generation of housing that carried forward minimalistic tendencies of the Depression and World War II eras into the immediate post-war period. Integrating mass production techniques, principles of standardization, and economies of scale, builders began to construct groupings of economical housing based largely on FHA plans. This practice reduced construction costs and allowed for the development of large tracts of housing that offered the most house for the least money while still meeting the FHA's minimum requirements.⁶³²

Builders replaced basements and complicated rooflines and housing forms with slab construction and a generation of side-gabled housing forms wrapped in a rigid shell that sheltered a simple, rectangular floor plan. Standardized materials and units ruled in construction, with plywood, concrete, and concrete block the dominant materials. On the exterior, houses were commonly wrapped in clapboard, Masonite, or other siding; many of these houses were later re-clad in aluminum or vinyl siding. In Indiana, brick also was commonly used as a facing material. Stone was rarer in economical housing, although some developers incorporated limestone veneers as a means of distinguishing housing from other nearby projects. For example, in the development of Weston Village at Greenfield—declared the first all limestone housing project in the nation by its developer,

⁶³⁰ Kruse, *New Suburban History*, 27.

⁶³¹ "Mass Housing Conference Set Thursday," *The Indianapolis Star*, February 6, 1949; "Pledge Aid for Economy Homes Here," *The Hammond Times*, March 11, 1949; "Conference on Housing Draws Turnout of 150," *Kokomo Tribune*, March 15, 1949.

⁶³² Bettijane Mosiman, "Economical Homes for 1947 on Display Here in Scale Models," *The Indianapolis News*, June 23 1947.

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W.O. Pope—limestone veneers were applied to all dwellings as a way to introduce beauty and quality.⁶³³ Variations in economical housing were typically limited to a small number of options—such as the location of a small extension or bay—that varied between models (Figure 67). Small porches or stoops were common, as were picture windows—a ubiquitous component of the modern era—that began to open up small and sometimes crowded interior spaces into the perceptibly open outdoors. While automobile use surged in the post-war period, garages were commonly excluded from much of the initial housing of the period, with detached or attached garages to be constructed later based on the means of the homeowner.



FIGURE 67. FAIRLAWN SUBDIVISION, CLARKSVILLE

Long stretches of economical small houses were built in communities throughout the state in the immediate post-war years.

Source: Cultural Resource Analysts, Inc. photograph

The focus on economical housing issued a challenge to builders, who needed to create not only an affordable and functional space but one that was pleasant for the modern homeowner. The difficulty of achieving this balance is illustrated in the publications of the FHA, which concurrently promoted economics and simplicity as well as attractiveness. In outlining its guidelines going into the 1940s, the FHA established four fundamental goals for housing: to be simple in design, to be dignified in character, to avoid false elements, and to be economical.⁶³⁴ At the same time, the FHA promoted “attractive and livable homes in good neighborhoods” that could be “within the reach of any American family with a reasonable steady income.”⁶³⁵ In the post-war world—rooted in considerations of economy and efficiency—the FHA found its answer to achieving this combination of

⁶³³ Weston Village gained much attention for its inclusion of limestone veneers while still offering a proclaimed “low selling point” in housing that was able to meet the “critical need for homes... for all income brackets.” Yet, the reality was that the “moderate price” of \$14,000 was in effect much higher than many could afford at the time. “Housing Project Gets Underway,” *The Daily Report* (Greenfield), July 5, 1951; “Gratified with Housing Project,” *The Daily Reporter* (Greenfield), August 16, 1951; “Weston Village Opens Saturday,” *The Daily Reporter* (Greenfield), September 6, 1951; “8,000 Visit Weston Village; Wampners Buy First House,” *The Daily Reporter* (Greenfield), September 10, 1951; “Madison Group Tours the City,” *The Daily Reporter* (Greenfield), September 25, 1951.

⁶³⁴ “Need Planning for Low-cost Housing Units,” *The Hammond Times*, May 6, 1940.

⁶³⁵ “Low-Cost Neighborhoods Result of FHA Land Planning,” *The Hammond Times*, July 21, 1941.

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attributes by redefining the concept of “attractive” and “modern” from one based on design or aesthetics to one based on constructs and use of space. In describing best practices to establish a well-balanced, attractive design, the FHA framed its answer entirely without reference to traditional concepts of design aesthetics: “It is important that a maximum amount of usable space, with as much comfort, convenience, and privacy as possible, be obtained for a minimum amount of money.”⁶³⁶ Going further, in promoting the merits of “modern design,” the FHA spoke exclusively in terms of plan:

The basic characteristics of modern design... lie in the attempt made to create a plan which will provide functional relation between rooms arranged to suit present-day modes of living, to facilitate efficient housekeeping, and to permit an economical use of materials; to permit the exterior treatment to be dictated primarily by the plan and to be an expression thereof, regardless of traditional concepts; and to use materials efficiently, economically, and directly...⁶³⁷

The result of such conceptualizations—widely promoted by the FHA through its outreach programs and publications—was that the idea of the modern, mass-market house was specifically detached from traditional concepts of aesthetics and design and how those influenced the appearance of a dwelling. In their place, the FHA’s language provided the first widespread momentum for modern concepts in planning, with openness and flexibility taking on increasing importance through the maximization of use of space. Perhaps an unintended consequence, this was accompanied by the emergence of a landscape comprised of strikingly similar economical one-story housing in which concern for outward appearance was diminished, even as the FHA spoke against the monotony of repetitious designs.⁶³⁸

Into the 1950s, as Indiana and the country moved away from the need for a quick stockpile of economical housing, the homebuilding industry again underwent a transition as home seekers became more than simply end users. During this period, homebuyers and homeowners evolved as a diverse pool of sophisticated consumers that desired varied homes with modern floor plans, materials, and conveniences, all of which had not been possible for the vast majority of the public during the 1930s and 1940s. Perhaps most significantly, into the 1950s and away from years of forced frugality and rampant housing shortages, the consumer was given personal choice in housing. “Housing consumer” became a popular phrase in industry discourse, reflecting the fact that the public now had a distinct choice in a normalized economy, with the “conversion of housing consumers into home owners” outlined as a national objective.⁶³⁹ Into the study period, as the housing crunch subsided and

⁶³⁶ “Desirability Rests on Plan, Not Cost, Size,” *The Hammond Times*, September 9, 1940.

⁶³⁷ “Modern Design in U.S. Housing,” *The Star Press* (Muncie), May 14, 1941; U.S. Federal Housing Administration, *Modern Design* (Washington, D.C.: GPO, 1941).

⁶³⁸ “Low-Cost and Medium-Priced Residences Offered,” *The Indianapolis Star*, February 2, 1941.

⁶³⁹ James C. Downs, Jr., “Home Ownership in U.S. is Unique,” *The Journal and Courier* (Lafayette), September 6, 1957.

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personal economies improved, home seekers were provided the freedom to search for a home that met their particular needs, not just simply to choose an available house for the sake of having a home. Alongside trends that promoted the rise of operative and merchant builders, this important transition evolved the philosophy of the homebuilding industry, requiring builders to be increasingly responsive to the desires and needs of the homeowner should the builder wish to have a successful business.⁶⁴⁰

Intersecting with evolving societal and cultural changes in tastes, lifestyles, and incomes, these trends contributed to the shift away from the economical housing of the readjustment period during the 1950s. Housing became longer and larger, expanding the footprint of the minimal box directly promoted by the FHA during the 1930s and 1940s (Figure 68). The average square footage for a single-family home



FIGURE 68 AUDUBON TERRACE, EVANSVILLE

Into the 1950s, housing expanded with the acceptance of the Ranch house, moving beyond the limited offerings of the economical housing of the 1930s and 1940s.

Source: Cultural Resource Analysts, Inc. photograph

nationwide increased from 912 sq ft in 1948 to 1,170 sq ft in 1955 as post-war lifestyles promoted new expectations regarding the number, type, and size of rooms necessary in a proper home.⁶⁴¹ Mirroring national trends, homes in Indiana steadily became larger into the 1950s, with builders forced to move beyond focusing on economical construction to a more direct concern for consumer preference. Trends were evidenced by the homebuilding industry in Vanderburgh County (Evansville), for example. Newly-constructed single-family residences in the county already averaged more than 1,110 sq ft by 1945, well above the national average, but home size grew consistently—even if unevenly—during the period (Table 27). Between 1945 and 1949, the average size increased just 24 sq ft—from 1,187.4 sq ft to 1,211.7 sq ft—but it increased another 120 sq ft during the early 1950s, averaging 1,338.4 sq ft by 1956. Substantial increases came during the 1950s and 1960s, which witnessed an increase in the average single-family home from 1,482.1 sq ft in 1960 to 1,743.7 sq ft in

⁶⁴⁰ The increasing importance of meeting the needs of home seekers was reflected in a generation of housing studies designed to better understand the potential homeowner as a “consumer.” Such studies ranged from the 1940 Colean study of American housing (a FHA-funded study designed to identify the needs of the average homebuyer) to the 1944 *McCall’s* study on what women desired in a bedroom space, to the University of Michigan’s 1947 study on housing size and personal satisfaction.

⁶⁴¹ U.S. Housing and Home Finance Agency, *Annual Report: Housing and Home Finance Agency* (Washington, D.C.: GPO, 1965), 100; “Builders Seek More Space for Families,” *The Star Press* (Muncie), September 15, 1956.

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1964. This represented a substantial 46.9 percent increase in average single-family home size between 1945 and 1964.⁶⁴²

Table 27. Average Single-family Home Size in Vanderburgh County, 1945-1964

Year	Average Sq Ft	5-Year Average
1945	1,187.4	
1946	1,261.1	
1947	1,235.5	1,229.68
1948	1,252.7	
1949	1,211.7	
1950	1,239.9	
1951	1,316.4	
1952	1,283.2	1,278.08
1953	1,299.1	
1954	1,251.8	
1955	1,246.7	
1956	1,338.4	
1957	1,312.5	1,343.98
1958	1,380.4	
1959	1,441.9	
1960	1,482.1	
1961	1,590.2	
1962	1,639.7	1,642.42
1963	1,756.4	
1964	1,743.7	

The transition toward larger housing moved Indiana and the country away from the FHA “minimum house” en masse, although the unintended homogeneity influenced by the provisions of the FHA continued into the period. By the 1950s, assembly line construction practices, material standardization, and efficiencies in large-scale development were well established in the homebuilding industry, fueling the proliferation of basic housing profiles. House plans, styles (or motifs, more appropriately), and materials were repeated in tract developments throughout the state, particularly in working- and lower-middle-class subdivisions. One-story linear and compact forms emerged as the most evident feature of the landscape, particularly through the mid-1960s, in reference to the consistent topography of most Indiana communities and the nationwide cultural acceptance of the one-story dwelling as a universal fit for the modern lifestyle. As proclaimed by *The Indianapolis Star* in 1951: “It’s the one-story house all the way in new construction.”⁶⁴³ In Allen County (Fort Wayne), for example, housing substantially favored one-story forms into the modern era (Table 28).

⁶⁴² Totals are based on review of building-level data for the 20,821 extant single-family houses constructed between 1945 and 1975 in Vanderburgh County.

⁶⁴³ “One-story Home Rules in New Construction, Files of FHA Reveal,” *The Indianapolis Star*, July 22, 1951.

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TABLE 28 ONE-STORY SINGLE-FAMILY HOMES IN ALLEN COUNTY, 1945-1964

Year	Percentage of Market	Percentage of Market, 5-Year Average
1945	61.7	57.8
1946	49.6	
1947	53.7	
1948	55.6	
1949	61.2	
1950	74.4	78.5
1951	81.5	
1952	81.1	
1953	83.8	
1954	83.9	
1955	87.0	89.0
1956	90.2	
1957	90.5	
1958	90.2	
1959	87.3	
1960	81.7	77.5
1961	78.6	
1962	75.9	
1963	72.5	
1964	72.2	

During the 1930s and early 1940s, housing in Allen County remained dominated by a traditional market. With two-story dwellings still prevalent, one-story housing represented less than 50 percent of the market for new single-family homes between 1940 and 1945 despite the popularity of the FHA’s one-story models. In the post-war era, this changed dramatically as the efficient one-story forms of the American Small House and the various iterations of the Ranch house increased in popularity. Between 1945 and 1950, one-story housing represented 57.8 percent of the market, which increased to 78.5 percent between 1950 and 1954. Totals in Allen County reached a peak between 1955 and 1959 at 89 percent before dropping to 77.5 percent over the next five years.⁶⁴⁴ Trends toward one-story dwellings were even more prevalent in Vanderburgh County (Table 29). Here, more than 91 percent of all single-family housing constructed between 1945 and 1964 was one-story in height, topping out between 1955 and 1959, when 96.1 percent of all new single-family housing employed a one-story form.⁶⁴⁵

⁶⁴⁴ Totals are based on review of building-level data for the 41,011 extant single-family houses constructed between 1945 and 1975 in Allen County.

⁶⁴⁵ Totals are based on review of building-level data for the 20,821 extant single-family houses constructed between 1945 and 1975 in Vanderburgh County.

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TABLE 29 ONE-STORY SINGLE-FAMILY HOMES IN VANDERBURGH COUNTY, 1945-1964

Year	Percentage of Market	Percentage of Market, 5-Year Average
1945	89.1	89.2
1946	83.5	
1947	89.6	
1948	90.1	
1949	92.6	
1950	93.1	94.5
1951	93.5	
1952	95.7	
1953	93.9	
1954	97.1	
1955	97.1	96.1
1956	96.2	
1957	96.2	
1958	95.4	
1959	92.7	
1960	85.8	76.4
1961	75.9	
1962	74.3	
1963	71.1	
1964	68.8	

From the 1950s to the mid-1960s, there was considerable variation from neighborhood to neighborhood. Trends of preceding years carried forward for much modest tract housing of the period. Houses in many developments remained differentiated by only sparse ornamentation, slight shifts in massing, and regional variations in exterior materials. Simple finishes of vertical siding, Masonite, aluminum, and masonry veneers and accents were common, as were the aluminum and steel windows that came to dominate during the period. Middle- (particularly upper-middle) and upper-class housing was characterized by more diverse trends, particularly into the mid-1950s and moving forward. Whereas modest housing generally conformed to an expected model of what a modern house was to look like, housing in middle- and upper-class developments was subject to more interpretation, with individual houses often crafted in response to the needs of the particular homeowner. This is particularly true in larger markets such as Indianapolis, Fort Wayne, and Evansville, where there is substantial variation between neighborhoods. Variations correlated with the economic status of the occupants, the period of construction, and the topography of the immediate setting.

From the 1960s to the mid-1970s, another shift occurred in general construction trends. While one-story (primarily Ranch) houses remained popular with the masses, they were also increasingly joined in neighborhoods by higher numbers of two-story massed houses and Split- and Bi-levels. These housing types had begun appearing into the late 1950s, spurred by homebuyer interest in additional housing options, but proliferated in the following decades as Indiana builders recognized the potential for additional market share by

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providing consumers with alternatives to the one-story forms that had saturated the residential market for more than a decade.⁶⁴⁶ This resurgence in multi-story dwellings was captured in an assessment of the Indianapolis real estate industry in 1960 (Figure 69):

There is evidence that families may be a little tired of the one-story ranch houses which have dominated the home-building scene since World War II...

Indianapolis builders who introduced these new models recently reported strong public interest in the two-story homes, and continued popularity of the tri-level model which was a best-seller during the past year.



FIGURE 69 WILSON VILLAGE, HAMILTON COUNTY

While two-story homes have been well-accepted for a number of years in the middle Atlantic states, and the 1½-story Cape Cod home has remained popular in New England, other areas of the country, including Indianapolis, have had few houses of this type recently except in the \$30,000-and-up price range.

Into the 1960s, two-story houses (including Split- and Bi-level types) were increasingly integrated into subdivisions alongside the pervasive Ranch house.

Source: Cultural Resource Analysts, Inc. photograph

Several Indianapolis builders who offered 1½ and two-story houses for under \$20,000 in the last couple of years abandoned those models at the end of last year because there was little demand locally.

However, in view of the current trend, it appears that these builders may have been only a little too early with their models.⁶⁴⁷

Into the 1960s, the number of multi-level dwellings across Indiana grew considerably. In Allen County, for example, the percentage share of the market occupied by one-story homes dropped off quickly from the peak of 81 percent between 1960 and 1965. Between 1965 and 1969, one-story homes represented just 67 percent of

⁶⁴⁶ "Two-Story Home Regaining Favor," *Logansport Pharos-Tribune*, October 6, 1957.

⁶⁴⁷ Fred L. Corts, "Public's Desire Reverts to Old Style Dwelling," *The Indianapolis Star*, October 16, 1960.

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total single-family construction. Into the mid-1970s, totals dropped to 59 percent, moving the county closer to the ratios of one-story, single-family homes of the 1940s than to those of the 1950s and 1960s. In Evansville, which had exceptionally high levels of one-story homes in the 1950s and early 1960s, percentages also dropped into the end of the study period. From the peak of 96.1 percent between 1955 and 1959, one-story homes decreased to 85 percent of the market between 1960 and 1964. Construction of one-story dwellings fell off considerably during the late 1960s, totaling just 68 percent between 1965 and 1969 and then stabilizing at around 70 percent through the mid-1970s.⁶⁴⁸ While the trend toward multi-level dwellings was primarily consumer-driven, responding to the desire of the homebuyer for variety in housing options, it may also have been influenced by builders in some markets. Multi-story dwellings had the potential to provide cost-savings to developers who could build up instead of outward, thus reducing the size of the individual lot and increasing the potential number of dwellings in a given plot of land, but this influence is difficult to qualify. In some markets, the transition toward increasing numbers of multi-story houses actually coincided with an increase in average lot size, reflecting that trends were likely not driven by economic considerations of the developer. Such is evidenced in Evansville, for example, where large numbers of multi-story dwellings were constructed in the 1960s. House lots grew from .63 acres between 1950 and 1959 to .89 acres between 1960 and 1969, during which the market share of multi-level dwellings increased from 15 percent to 32 percent.⁶⁴⁹

4. Use of Space

The use of space in a home evolved significantly during the study period—perhaps even more so than exterior appearance. A significant reason for this was the promotion of FHA policies and guidelines, which, as previously mentioned, redefined concepts such as “attractive” and “aesthetics” to be synonymous with modern space planning rather than design. However, new constructs of interior space went well beyond just being attached to the provisions of the FHA. For example, during the 1930s and concurrent with the formation of the FHA, the Purdue Research Foundation established a prototypical housing project on 143 acres in Lafayette. The purpose of the project was to “study and actually demonstrate the modern home in all its phases,” with the development serving “as a cross-section of average American housing.” Occupied by scientific staff, the dwellings were given careful consideration in planning for modern use for family and social life, recreation, landscaping, public health, and public safety. The project essentially served as a test tube village in which to study the merits of modern layouts and equipment in accommodating the needs of the modern family.⁶⁵⁰

⁶⁴⁸ Totals are based on review of building-level data for the 20,821 extant single-family houses constructed between 1945 and 1975 in Vanderburgh County and the 41,011 extant single-family houses constructed between 1945 and 1975 in Allen County.

⁶⁴⁹ Totals are based on review of building-level data for the 20,821 extant single-family houses constructed between 1945 and 1975 in Vanderburgh County.

⁶⁵⁰ Each house in the project, directed by Frank Watson, was limited to a cost of \$5,000. “Purdue Alumnae Asked to Luncheon,” *The Indianapolis Star*, September 17, 1935.

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While evolutions in space planning had been underway in the early twentieth century as evidenced in efforts such as those of the Purdue Research Foundation and the popularization of housing forms such as the bungalow, which relaxed the rigid constraints of models dating to the nineteenth century, modern-era considerations resulted in the total redefinition of space. Supported by planning models espoused by the FHA and the Urban Land Institute’s (ULI) promotion of “open planning” as part of a proper home, builders and architects reconceived the use of space in consideration of how occupants—man, woman, and children—interacted with their home. These new concepts were promoted in texts such as *The House and the Art of Its Design*, published in 1953 by Robert Woods Kennedy, which encouraged designers to consider the needs of distinct types of spaces—for example, public, semiprivate, and private—and the interrelationship between them (Figure 70).⁶⁵¹ Perceived needs of space intersected with modern expectations regarding the size and number of rooms, the combination of which led to increasing house sizes. This spurred the lengthening of housing forms, which led to the proliferation of the Ranch house, and the inclusion of an additional floor during the 1950s and 1960s, which contributed to the growth of Split- and Bi-

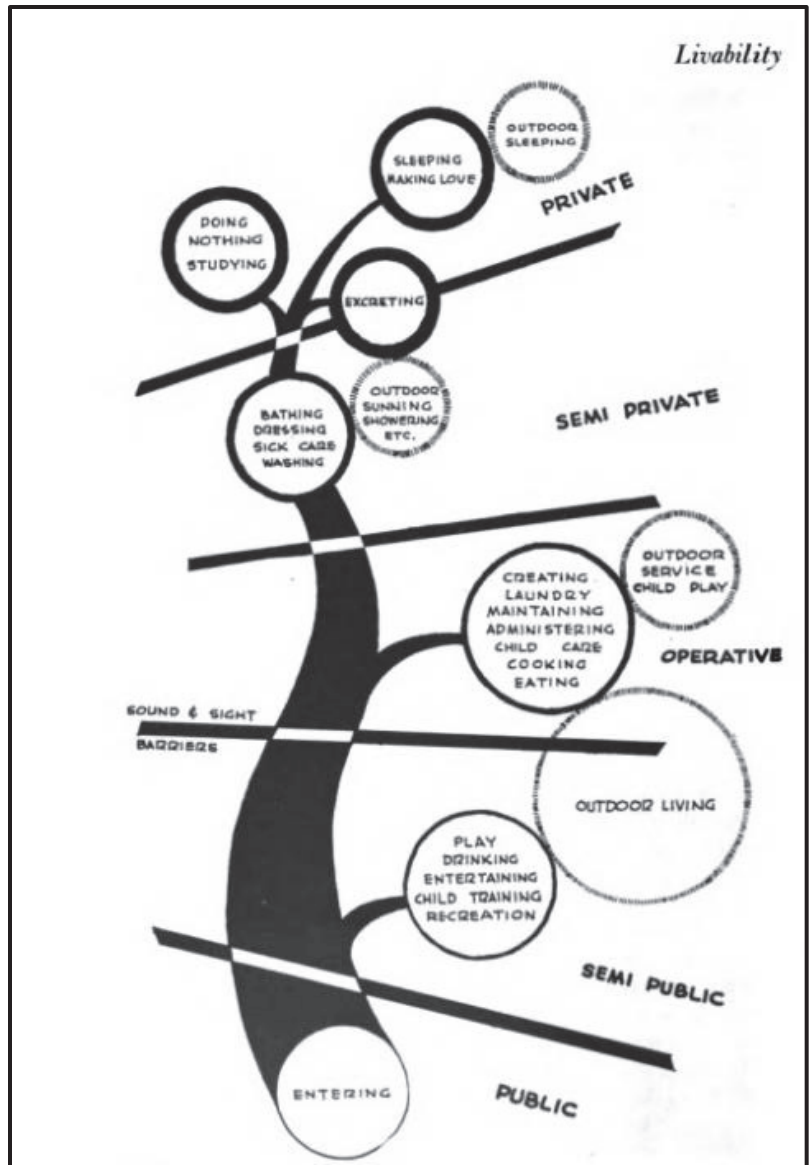


FIGURE 70. FUNCTIONAL DIAGRAM OF SPACES WITHIN A MODERN HOUSE

This diagram lumps functions of the home into categories of space designed to provide a clear delineation between public, functional, and private areas based on patterns of use by the modern family.

Source: *The House and the Art of Its Design*, 1953

⁶⁵¹ Kennedy’s definitions were more diverse than public, semiprivate, and private and included public, social, operative, semiprivate, and private space. Definitions of space were dependent upon a number of factors, including the size of the home. Robert Woods Kennedy, *The House and the Art of its Design* (New York, NY: Reinhold Publishing Corporation, 1953), 111-124.

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level dwellings. Regardless of the final form, the evolved house of the period had more bedrooms, more bathrooms, and more space to be designed. This is reflected in Evansville, where, alongside total square footage, the number of bedrooms and bathrooms increased steadily during the modern era. Here, the average house continued along trends extending from the 1950s and early 1960s, increasing from 1,744 sq ft in 1965 to 1,901 sq ft by 1973. In total, this represented a 55.7 percent increase in the size of the average single-family dwelling between 1945 and 1973. With this, the average number of bedrooms jumped from 2.44 in 1945 to 2.93 in 1960 and to 3.08 in 1973, and the average number of bathrooms increased from 1.16 to 1.35 and to 1.62 during the same period.⁶⁵²

Modern concepts of space planning and family needs accelerated the dramatic transformation of interior space to a model based on open, functional, and flexible areas adapted to contemporary lifestyles. During the 1940s, the most revolutionary detail of the house, often cast in a minimalist yet traditional exterior, was the interior. Dashing previous constructs of space that promoted many-roomed houses and formalized floor plans, new designs focused on convenience, comfort, and practicality, with an emphasis placed on simplicity and open spaces that blended into one another. As put forth by the FHA, such use of space was the new definition of modern design. Moving beyond the days of the immediate post-war housing market, theories of space planning were further revised by architects and builders looking to meet the needs of an ever-sophisticated homebuyer. Increasing attention was given to the delineation and use of the space within and around a home as the minimal floorplans of recent years were replaced with larger, refined counterparts. This intersected with the increasingly casual, contemporary lifestyle of the modern American, which was “so swiftly and fully endorsed by suburban households that it is impossible to now separate the concept from middle-class life.”⁶⁵³ The notion of casual living was promoted widely in popular culture of the era and captured in shelter magazines that promoted the benefits of informal spaces, combined living areas, outdoor entertaining areas, and “family togetherness and the pursuit of group and individual activities within shared space” such as the den or family room.⁶⁵⁴ The result was a generation of homes that were more likely to be planned for economic use of space and concerns for a growing family rather than as places of shelter or protection.⁶⁵⁵ Such is evidenced in advertisements found throughout the study period that place a priority on advertising a house’s compliance with modern constructs of planning in consideration of contemporary family needs. Advertisements for Davis Homes, Inc., of Kokomo, for example, noted: “The beautiful and functional ‘CLASSIC’ is a home you’ll be proud of for years and years to

⁶⁵² Totals are based on review of building-level data for the 20,821 extant single-family houses constructed between 1945 and 1975 in Vanderburgh County.

⁶⁵³ Jacobs, *Detached America: Building Houses in Postwar Suburbia*, 147-150.

⁶⁵⁴ *Ibid.*

⁶⁵⁵ Clifford Edward Clark, *The American Family Home 1800-1960* (Chapel Hill, NC: University of North Carolina Press, 1986), 216.

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come. Designed for today's modern, active family, its style and space-planning are unsurpassed in homes of similar price."⁶⁵⁶

Through redefining of space, dominant public spaces such as the living room (and/or family room) and dining room were often integrated as a singular, flexible space with a close-knit circulation and minimal obstructions, which encouraged interaction and use. Integration of the kitchen within this open arrangement varied considerably between houses as some retained distinct spaces for food preparation while others were blended into the larger dynamic space. Favored by many homeowners, open planning also substantially reduced construction costs for builders since fewer walls were needed. In applying modern constructs of space, particular attention was given to areas such as family rooms, which were increasingly important to growing families and provided much-desired space for children to play away from the daily activities of the house. Bedrooms retained their stature in the house as private, sacred space, typically separated from the remainder of the home's functions. They were most often tucked away at the opposite end of the home in a Ranch house or placed on their own floor in a Split-level or two-story massed dwelling. While some Contemporary-style dwellings took an extreme approach to open planning and left the bedrooms unencumbered by partitions, in most houses they were sheltered by full walls and doors.⁶⁵⁷ The importance of separation of space in a home and the ability to achieve this separation was exemplified by the "Activity House," a five-bedroom house endorsed by *Better Homes & Gardens* and introduced to local markets by the Falender Corporation, housing developers of Indianapolis, in 1964 (Figure 71). In describing the house, Edward Wood, marketing director for Falender, noted:



FIGURE 71. ADVERTISEMENT FOR FALENDER'S "ACTIVITY HOUSE"

Source: *The Indianapolis Star*, June 21, 1964

Many people simply prefer the clear separation which the two-story house provides between the sleeping area and the home and the living area... All of these factors were weighed by the

⁶⁵⁶ [Advertisement], *Kokomo Tribune*, September 8, 1968.

⁶⁵⁷ Kennedy, *The House and the Art of its Design*, 87; Wright, *Building the Dream*, 253-255; David Bareuther, "What Will House of Future Look Like?" *The Hammond Times*, May 22, 1950; "Open Planning Featured in House Design," *The Hammond Times*, October 26, 1953; "Open Planning is Trend in Newest Homes," *Daily Clintonian* (Clinton), May 12, 1952.

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"Better Homes and Gardens" experts. What they were looking for was a home design that would combine what they describe as "maximum livability with gracious living"—in other words, a home where a large family wouldn't be forever bumping into each other.⁶⁵⁸

Delineation and use of space within and around the home also was impacted by the influence of recreational planning, with combined indoor-outdoor living widely promoted as part of the casual lifestyle. During the modern era, most homes transitioned away from forms oriented with the narrow side to the street and the primary mass extending deep into the lot, which had long characterized the orientation of homes. Homes were now more likely to be oriented with the broadside to the street, establishing frontages of at least 50 ft and upwards of 150 ft to accommodate the versatile floor plans that compartmentalized open public spaces from private spaces. Living rooms or family rooms were often moved to the back of the house, taking advantage of outdoor patios, terraces, and seating areas in the backyard offered through the incorporation of glass patio doors (Figure 72). This arrangement effectively extended the functional floor space of the home. As preference for dedicated personal space and privacy shifted inward and away from the street, these areas at the rear of the house became the primary point of social interaction:⁶⁵⁹



FIGURE 72 ILEY BROWNING HOUSE, EVANSVILLE

Many houses of the period—and particularly Contemporary dwellings—placed a priority on integrating indoor-outdoor spaces. In this house, a full-length patio became an extension of the home, which featured a full bank of sliding glass doors on the rear elevation, allowing the living room and dining room to flow directly into exterior spaces.

Source: Cultural Resource Analysts, Inc. photograph

Today's trends call for total development of property, and outdoor areas are being put to full use in supplementing indoor living and entertaining space, and as "built-in" playground and sports arenas... If you need more space in your house, why not add on "rooms" by means of porches, sun decks, terraces or patios... The trend to outdoor living has made many people realize that there's no place like home for leisure-time fun. Many a backyard now serves as a

⁶⁵⁸ "Falender 2-Story House Proves Highly Popular," *The Indianapolis Star*, August 2, 1964.

⁶⁵⁹ Jacobs, *Detached America: Building Houses in Postwar Suburbia*; Emily Pettis et al., *A Model for Identifying and Evaluating the Historic Significance of Post-World War II Housing*, 120-121; Richard H. Thomas, "From Porch to Patio," *Palimpsest* 56 (1975): 120-27.

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playground for both adults and children. Families are leading this sporting life in concrete and grassy game areas that provide full backyard facilities.⁶⁶⁰

With the shift toward the rear, front yards often were deemphasized in tract developments, shrinking during the period to allow more space at the rear of the home. In custom developments, treatment of the front yard varied considerably. While some incorporated small lawns at the front of the house, others were characterized by houses setback considerably from the right-of-way to retain a sense of privacy along the road frontage. In nearly all cases, the front porch was diminished, its importance as a social outlet greatly reduced as people drove through neighborhoods. Formerly a feature of primary importance that received a considerable amount of design attention and served as the point of arrival and transition from exterior to interior, the front porch was reduced in size, prominence, and function during the modern era in response to the emergence of backyard social space. The result was that, in many instances, the front porch emerged as nothing more than a simple concrete slab in the post-war period. Fred Corts, real estate editor for *The Indianapolis Star*, aptly captured the trend at the local level:

The old front porch where Grandpa whiled away many an evening... has gone the way of the celluloid collars he used to wear. Today, the front porch and concentration on the front yard has been replaced by renewed interest in the back yard.

Probably the chief reason for moving outdoor living to the back of the house is a desire for more privacy. If Mom wants to sun bathe in her new polka dot bikini and Dad sits down in paint-smearred shorts with a bottle of his favorite beverage, they prefer to be safe from the stares of all passersby...

In the heyday of the front porch, many back yards became merely a place to hang clothes to dry and to park the garbage can. Now they are being given a more prominent place in the family's living plans. In addition to a patio, the back yard today is likely to include a play area for children, a flower garden and perhaps a vegetable garden.

In line with this trend, a number of builders today are featuring homes designed with the living room in the rear and with picture windows overlooking the rear yard which can be landscaped to provide a pleasing view.⁶⁶¹

In responding to modern needs, houses of the period also increasingly incorporated a garage, which fundamentally altered the plan of the traditional single-family house. Recognizing the emergent importance of

⁶⁶⁰ "Room Out-of-Doors Adds Sun-Fun," *Kokomo Tribune*, April 12, 1964.

⁶⁶¹ Fred L. Corts, "Family Interests Switch from Porch to Patio," *The Indianapolis Star*, August 28, 1960.

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the automobile and space to accommodate it, *Architectural Record* had declared the “garage was very essential” in 1937, but it was not until the post-war era that the garage came into its own. While detached garages remained common well into the 1950s, particularly in working-class areas, middle- and upper-class housing increasingly integrated an attached garage (or at least a carport), evidencing its acceptance as a functional extension of the home; garages were particularly important for houses without a basement as they also provided storage and working space.⁶⁶² Integration as an essential component of the home was often complemented by the addition of a secondary entrance in or near the carport or garage, allowing the homeowner to move freely from vehicle to house. Many garages also featured a secondary entry that opened into the backyard, facilitating the use of tools and equipment stored in the garage. The increasing importance of the garage had implications beyond the house, with the driveway and its relationship to the dwelling a critical component of the overall design. Some house designs shifted toward the driveway, either in moving the primary entrance closer or shifting picture windows to be on the driveway side of a house so that families could look out to see who was visiting.⁶⁶³

The manifestation of evolving trends in space planning were not arbitrary constructs of the period but were based on an inherent understanding of consumer preference, particularly as it related to the housewife and the family. While it was debated widely during the period, the importance of the wife and her influence in the design of the modern house cannot be understated. Males were typically the primary purchasers of the home during an era of certain domestic expectations, but the quintessential characteristics of the home were directly and specifically a primary outcome of a woman’s input.⁶⁶⁴ During the 1950s in particular, substantial studies were undertaken to enable industry professionals to better understand the needs of the modern American woman and her thought processes when seeking a new home for purchase. Arguably the most significant of these was the Women’s Congress on Housing, first held in 1956. Conceived by Albert Cole, FHA administrator, the Women’s Congress was the result of outreach by the FHA to solicit comments from the average American woman regarding her preferences for the modern home; more than 4,000 comments were received. The comments spurred the development of the three-day Women’s Congress on Housing conference in Washington, D.C., during which 103 female representatives from throughout the country—including Mrs. Earl Daggy of Richmond and Mrs. R.T. O’Neil of Munster—worked alongside architects and builders to design the ideal home.⁶⁶⁵ The resultant designs—intended to satisfy all of the requirements of the modern family—were

⁶⁶² Andrew Lang, “Mom and Pop See House Differently,” *The Star Press* (Muncie), August 11, 1957.

⁶⁶³ Girling and Helphand, *Yard, Street, Park*, 30-33; Jackson, *Crabgrass Frontier*, 252-253.

⁶⁶⁴ The social implications of the wife’s association with the home and matters of domesticity have previously been discussed. The discussion here is not intended to minimize the sometimes negative impacts that constructed notions of family life and gendered spaces had on individuals during the period. The fact remains that women, as the most heavily-marketed sector of society, had influence over the design of the home, even if they were not always able to voice that influence in direct ways because of ingrained cultural constraints of the period.

⁶⁶⁵ Not all recognized the importance of taking into consideration the views and expectations of the modern wife, who was the primary purveyor of the home. Noting his dissatisfaction with the idea of the Women’s Congress, U.S. Representative

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published in government reports, journals, and periodicals. Three models also were chosen for construction. For this, the Women's Congress chose to construct them and hold an exhibition in what was determined to be the "ideal mid-American location," Munster, Indiana.⁶⁶⁶

The three homes were constructed in the new development of White Oak Manor and included two Ranch houses—one with a basement and one without—and a Split-level (Figure 73). Designed to address all the desires of the homeowner, the completed homes validated the direction that housing had been moving toward since the readjustment period in its inclusion of certain specialized places, separation of private and public space, and the overwhelming accommodation of family and function. "They did it... They did it!" was the overwhelming response of the public, an indication of approval to modern design theory.⁶⁶⁷

Noise is confined to one part of the house. There are quiet, relaxing spots for every member of the family. Great practical experience and thought has obviously been devoted by the women of America to achieve such completely livable and charming results.

Huge closets in EVERY [original emphasis] bedroom, extra lavatories, and half baths, linen closets NEXT [original emphasis] to the bath, drawers and more drawers, glamour

Born in the minds and hearts
of the women of America...

FIRST PUBLIC SHOWING SUNDAY, DEC. 16

Women's Congress Homes

BUILT IN MUNSTER, INDIANA... MID-AMERICA...

Here's how it all began...

Then the women spoke up...

The builders listened...

Munster, Indiana was chosen

Lake Shore Builders selected

lake shore builders WOMEN'S CONGRESS HOMES
In White Oak Manor...

RD Jensen & Son
Baldwin Realty Co.
Exclusive Sale Agents

FIGURE 73 ADVERTISEMENT FOR THE WOMEN'S CONGRESS HOMES AT WHITE OAK MANOR

Source: *The Hammond Times*, December 16 1956

James Quigley of Pennsylvania questioned the program: "Why housing authorities...would be interested in learning what the women of this country want in a house is beyond my comprehension." "Free 'Housing Trip' to Capital for Housewives Called Ridiculous," *The Indianapolis Star*, March 26, 1956; "3500 See Congress Homes," *The Hammond Times*, December 23, 1956; "Luncheon is Held by Nu Wa Club," *Palladium-Item* (Richmond), September 28, 1956; "Hammond Woman is Invited to Housing Parley," *The Hammond Times*, April 14, 1956; U.S. Housing and Home Finance Agency, *Tenth Annual Report* (Washington, D.C.: GPO, 1957), 29-31.

⁶⁶⁶ "Open Women's Congress Homes," *The Hammond Times*, December 16, 1956.

⁶⁶⁷ *Ibid.*; "3500 See Congress Homes," *The Hammond Times*, December 23, 1956; Nelson N. Foote, *Housing Choices and Housing Constraints* (New York, NY: McGraw-Hill, 1960), 103.

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bathrooms, fashionable fixtures, fabulous built-in appliances, paneled dens and student rooms, “decontamination areas” for youngsters, family rooms, sleeping areas separated from noisy areas, separate dining rooms, isolated living rooms, easy-to-keep-clean features everywhere in the homes.⁶⁶⁸

The success and influence of the Women’s Congress was such that it continued in subsequent years, with women continuing to convene in Washington, D.C., to discuss housing trends and consumer preference, particularly as it related to use of space. The Women’s Congress’ influence also was evident in the invited participation of its members in reviewing future iterations of FHA publications, including *Minimum Property Standards*, alongside review by more traditional audiences such as the NAHB and its local associations.⁶⁶⁹

5. Popularization of Home Trends

An important topic in the modern era, housing represented more than just a place to live. For veterans who had returned from war seeking a normalized existence and for other citizens shaped by experiences of the Great Depression, war, and an acute housing shortage, housing of the period—particularly into the 1950s and 1960s—represented a return to normalcy. It represented the chance to start anew, whether in the purchase of a first-time home for millions of families or in the “trading up” from an older home to one that more appropriately met the perceived needs of the modern family. Extending from the early twentieth century and efforts such as the Better Homes in America program, housing and its design were a constant topic of the modern era, capturing the attention and imagination of home seekers across the country that viewed the home as something more than just a physical house. As captured by *House & Home* magazine in 1954:

A house is not only *Home, Sweet Home*, it is something to look at, read about, talk about, fix up, improve and even to stay in. Just as popular desires and aspirations in the twenties centered around the auto, so American desires and aspirations now seem oriented back to the home...⁶⁷⁰

⁶⁶⁸ “3500 See Congress Homes,” *The Hammond Times*, December 23, 1956.

⁶⁶⁹ The Women’s Congress was subsequently re-conceptualized as part of the Congress on Better Living. It is important to note that there were also local efforts to better understand the preferences and needs of the modern woman in designing a house. For example, Maple Heights, Inc., residential developers of Indianapolis, held a Family Housing Conference of Greater Indianapolis in 1961 to “find out what sort of home women in this area want.” U.S. Federal Housing Administration, *Review of Minimum Property Standards for One and Two Living Units* (Washington, D.C.: GPO, 1959), 3; “U.S. Women to Study Effect on Modern Home on Family Life,” *The Journal and Courier* (Lafayette), October 8, 1957; Ann Rein, “Women Hint They’ll Take the Simple Life,” *The Indianapolis News*, March 7, 1961; Fred L. Corts, “Builder Queries Women on Favored Features,” *The Indianapolis Star*, March 26, 1961.

⁶⁷⁰ Gilbert Burck and Sanford Parker, “The Changing Market for Housing,” *House & Home*, March 1954, 130-133.

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This conception of the house as something more was promoted heavily during the period by the homebuilding industry, architects and interior designers, government administrators, and the popular press, with a generation of promotional efforts designed to espouse the benefits of the modern house blurring the lines between a family's true needs and its wants. Carefully-staged homes on carefully-manicured lawns were not just an option, they became the ideal, the epitome of modern living. While regional variations existed, such efforts played into the pervasiveness of certain home trends in an era of mass-marketed to housing consumers.

Popular Press, Home Plan Books, and Trade Journals

The popular press was particularly influential in the modern era in popularizing housing trends, with an entire generation of magazines devoting considerable conversation to residential design and pages upon pages of carefully-crafted photographs that encouraged home seekers (and particularly women) to imagine their families in a house of their own. Whether through dedicated housing magazines such as *Better Homes & Gardens*, *House Beautiful*, and *American Home* or broader publications such as *Woman's Home Companion*, *Parents*, and *McCall's*, the popular press held tremendous influence over the general public's notions of what a modern house should look like and how it should function. Articles that boasted the benefits of informal living, social planning, combined indoor-outdoor spaces, and a do-it-yourself lifestyle spurred the proliferation of a certain commonality in housing of the period. Particularly fascinating to the greater public were the highly-illustrative articles flooded with Contemporary-style designs that sought to stretch a home seeker's imagination about how a modern home could look and be used by the family. Beyond articles discussing home trends of the period, popular magazines also were flooded with advertisements for the latest innovations, appliances, window treatments, and other such products. Advertisements also were prevalent for prefabricated home designs by companies such as Gunnison and National Homes, which marketed widely during the period.⁶⁷¹

Certain publications also more directly sought to capture trends of the period and influence housing. For example, in 1954, *Better Homes & Gardens* magazine developed the "Home for All America" in cooperation with architect Robert A. Little & Associates of Ohio. Described as "a house to please and serve many people in many parts of the country" whether for "a New England town, a bustling Midwestern suburb, a Gulf Coast retreat, a Panhandle ranch, an established neighborhood in a city of any size," the "Home for All America," a Ranch house, spoke to the interchangeability of design trends

⁶⁷¹ Alexandra Staub, *Conflicted Identities: Housing and the Politics of Cultural Representation* (New York, NY: Routledge, 2015), 76-78; Wright, *Building the Dream*; Ellen McCracken, *Decoding Women's Magazines: From Mademoiselle to Ms* (London: Macmillan, 1993), 192; Daphne Spain, *Gendered Spaces* (Chapel Hill, NC: University of North Carolina Press, 1992), 132-134; Lane, *Houses for a New World*, 32; Clifford E. Clark, Jr., "Ranch-house Suburbia: Ideals and Realities," in *Recasting America: Culture and Politics in the Age of Cold War*, ed. Lary May (Chicago, IL: University of Minnesota, 1989).

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during the period.⁶⁷² Laced with photographs of the housewife in the kitchen and children at play in the house, the magazine's efforts perpetuated the idea of the modern home and, importantly, concepts of domesticity and traditional family constructs. In the years following, *Better Homes & Gardens* published designs for an annual "Idea Home," intended to be the epitome of the magazine's recommendations for the modern house. Each year, the "Idea Home" was constructed by local builders in communities across the country and opened for tours before being sold. The first year (1955), Indianapolis was selected as one of 103 locations, with the "Idea Home" constructed in Avalon Hills.⁶⁷³ Models in subsequent years also were constructed in Indianapolis, as well as communities such as Evansville, Fort Wayne, Hammond, Lafayette, and Muncie.⁶⁷⁴ Other magazines also had comparable model programs. For example, *House & Garden* sponsored an annual "House of Ideas" and *House Beautiful* had the "Pace Setter House."⁶⁷⁵

Modern concepts of housing also were promoted to the public through home plan publications. While home plan books had been in existence since the mid-nineteenth century, home books of the modern era were more lavish in their inclusion of plans and illustrations, which were accompanied by the rationale for why a particular house was the ideal in modern living. Plans varied considerably by publication, but they sought to reach all markets, from economical housing to elaborate luxury models. Such plan books were advertised widely as a suitable alternative to working with an architect directly:

When most people need a house, they simply go looking for one they like and then buy it. But perhaps you are different. Maybe you don't want to settle for somebody else's cast-off old house or even a speculative builder's spanking new one. You want just the right house. And you want to pick where it will stand. So you decide to build.

For those who cannot afford personal plan service by an architect, there is a simple, inexpensive alternative. You can build from what are called 'stock plans,' sets of prepared drawings that you can order by mail, usually for \$20 to \$35 for four copies.⁶⁷⁶

Many of these plan books were likewise published by popular periodicals, with more than 3,000 different plans available by the early 1960s. For example, *Better Homes & Gardens* published *Five Star Homes* and *Home Plans Book*, *Popular Mechanics* published *Your Home*, *House & Garden* published *Book*

⁶⁷² John Normile and Jim Riggs, "The Home for All America," *Better Homes & Gardens*, September 1954, 57-73.

⁶⁷³ "Tucker Builds 'Idea Home' in Avalon Hills," *The Indianapolis Star*, September 11, 1955.

⁶⁷⁴ [Advertisement], *The Journal and Courier* (Lafayette), May 24, 1957; [Advertisement], *The Hammond Times*, September 10, 1961; [Advertisement], *The Star Press* (Muncie), August 27, 1961.

⁶⁷⁵ "New Pace-Setter Home Opened for Easy Living," *The Hammond Times*, April 30, 1951.

⁶⁷⁶ "House Plans, Ready-Made," *Changing Times: The Kiplinger Magazine*, August 1961, 31-33.

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of Building, and *House Beautiful* published *Building Manual*. Countless home plans also were distributed via companies such as National Plan Service, Home Building Plan Service, and Home Planners through local lumber dealers and builders across the country.⁶⁷⁷ Such home plan books were wildly popular. For example, more than 100,000 persons purchased homes through the *Desirable Homes* catalogue between 1947 and 1954, with home seekers offered more than 60 combinations of plans and elevations.⁶⁷⁸

While architects and builders were responsible for drafting the concepts that appeared in popular press and home books, new concepts in residential housing were likewise directly promoted to them. Trade publications became increasingly important outlets for sharing ongoings from across the country as the industry intensified, becoming more competitive and refined. Publications such as *House & Home*, *Architectural Forum*, and *Architectural Record* served the purpose of disseminating projects from leading architects of the period and sharing the latest industry trends based on studies conducted throughout the country. *House & Home* was particularly important, its pages dedicated solely to trends in residential construction and development rather than broader concerns of architecture. *House & Home* covered a diverse geography, with ideas from across the country representing building programs and advances in each state. Information about activities in Indiana, for example, was included hundreds of times between 1952 and 1969.⁶⁷⁹ Locally, information on housing also was distributed through *Indiana Architect*, the magazine of the Indiana Society of Architects (the local chapter of the AIA). While issues focused more prominently on commercial, institutional, and civic architecture of the period, the magazine periodically also covered innovative housing, such as the Horizon Homes program. It also carried syndicated articles on housing from national publications.⁶⁸⁰

Parade of Homes

Particularly important in disseminating the latest home trends were National Home Week and the associated "Parade of Homes." Conceived in 1948 by the editor of *American Builder*, National Home Week was pitched to the NAHB as a nationwide program of "simultaneous demonstrations of homes in

⁶⁷⁷ Robert Gutman, *The Design of American Housing: A Reappraisal of the Architect's Role* (New York, NY: National Endowment for the Arts, 1985); "House Plans, Ready-Made," *Kiplinger's Personal Finance*, August 1961, 31-33.

⁶⁷⁸ "Home Plan Book Cuts Building Costs," *The Hammond Times*, December 20, 1954; "Free Home Plan Book," *The Call-Leader* (Elwood), April 14, 1961.

⁶⁷⁹ Based on a review of *House & Home* monthly issues from between 1952 and 1969, there are more than 500 mentions of activities in Indiana, in addition to countless advertisements for Indiana-based manufacturers that were repeated monthly.

⁶⁸⁰ For example, the October 1960 issue of *Indiana Architect* addressed housing at Indiana's universities and colleges; the February 1961 issue was dedicated to the Indianapolis Home Show; and the September 1961 issue focused on examples of the Horizon Home program in Indiana.

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every major center.”⁶⁸¹ Grasping the idea, NAHB coordinated the first National Home Week in September 1948, designed to fully concentrate the attention of the housing consumer on the modern home. Pulling together related industry professionals in a single effort, the program promoted the housing industry on a scale never before seen, giving the country’s citizens the opportunity to take in the latest features, trends, and styles, all at one time. The goal was simple: to encourage the public at-large to cast aside current notions of satisfaction with their own dwellings (or lack thereof) and participate in modern society as a homebuyer. As part of National Home Week, local and regional newspapers dedicated special sections to housing, and builders across the country held concurrent open houses for their model homes, allowing the public to see developments in progress.⁶⁸²

Into the 1950s, the informal array of open houses held during National Home Week were increasingly formalized as the “Parade of Homes,” a coordinated effort by the NAHB and local builders to maximize captivated audiences by putting them in front of the newest housing in a city through an official event.⁶⁸³ The “parades” took one of two forms. In one format, local organizers selected a specific tract or development for the event, and builders paid a fee to construct a model home on a portion of the tract. Curious home seekers then paid a fee to enter the “parade” and view the houses that were on display. The other format involved the selection of sites throughout a community, which held concurrent events and open houses. Rather than the local NAHB affiliate asking builders to erect new homes in a specific area, builders submitted a request (and fee) to have their already constructed or in progress model homes added to a “parade” map, which was highly publicized in local newspapers and other promotional efforts (Figure 74). Local citizens then used this “parade” map to identify and visit the homes that were being concurrently opened for viewing.

In Indiana, the second format was the most common. The first official “Parade of Homes” events were held in communities such as Muncie and Indianapolis in 1948 as part of the first National Home Week. Providing access to 38 individual open houses and 42 developments in various stages of completion, the Indianapolis event was highly marketed to the masses:

If you are planning to build, you will be particularly interested in inspecting the various projects indicated on this map. You will find homes of all sizes, in various stages of construction. Here is your opportunity to learn what is good construction... what the

⁶⁸¹ Jacobs, *Detached America: Building Houses in Postwar Suburbia*, 47.

⁶⁸² *Ibid.*, 47-48.

⁶⁸³ It is important to note that not all “Parades of Homes” events were held during National Home Week. Many local NAHB affiliates held such events throughout the year, commonly during the summer or later in the fall. *Ibid.*, 49-51.

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requirements are for substantial, enduring, residential housing. Resolve now to visit several of these projects this week!⁶⁸⁴

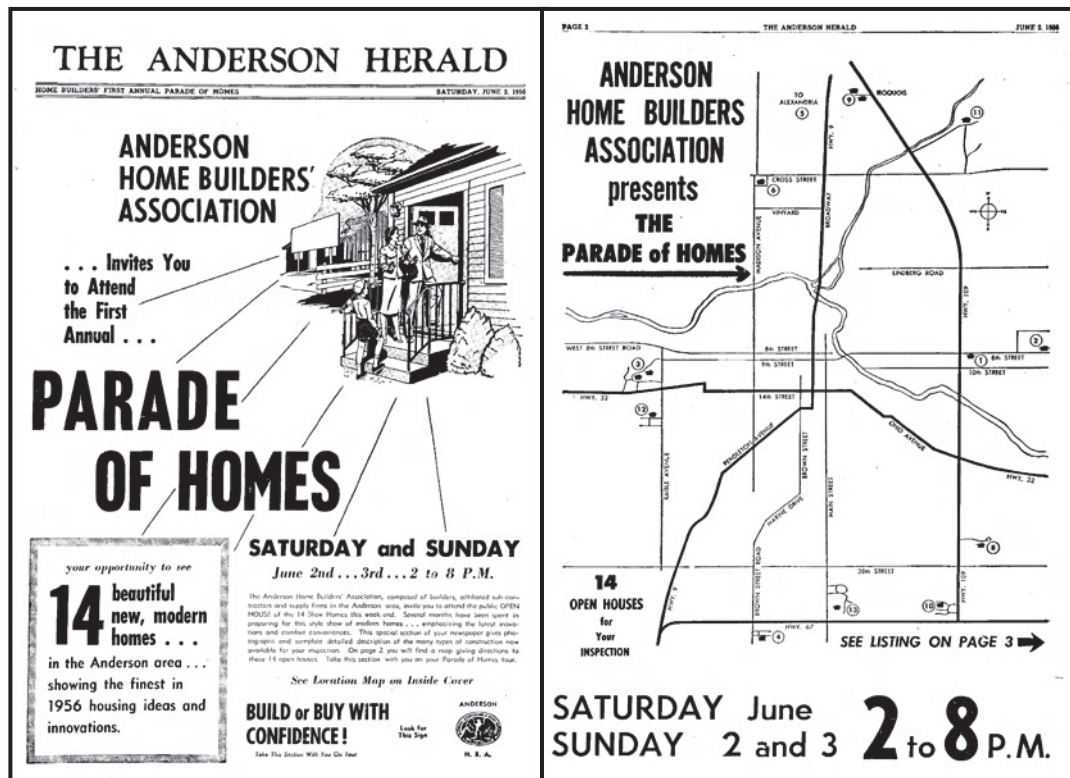


FIGURE 74 "PARADE" MAP FROM THE FIRST "PARADE OF HOMES" EVENT IN ANDERSON, 1956

Source: *Anderson Herald*, June 2, 1956

By 1950, the Indianapolis "Parade of Homes" grew to include more than 300 houses.⁶⁸⁵ In 1951, it jumped to 469 homes by 87 builders in "every part of the city and county."⁶⁸⁶ Other communities joined with "Parade of Homes" events into the 1950s, including Evansville, which held its first event in 1951. Taking a unique approach to the event, each year (starting the second year, in 1952) the Evansville Home Builders Association held a contest in association with the "Parade of Homes," through which a winning design by a high school student or recent graduate was designated the "Home of the Year" and

⁶⁸⁴ "National Home Week," *The Indianapolis Star*, September 6, 1948.

⁶⁸⁵ "300 Houses in Homes Parade," *The Indianapolis News*, September 1, 1950.

⁶⁸⁶ Indianapolis also took the other approach to a "parade of homes" with other such events. For example, in the 1970s, the Builders Association of Greater Indianapolis selected builders to construct new houses in a single area of town and charged an admission of one dollar as part of the "Greatest Spectacle of Living." "Parade Expected to Draw Record Total of Viewers," *The Indianapolis Star*, September 9, 1951; "Parade of Homes," *The Indianapolis Star*, September 9, 1951; "The Greatest Spectacle in Living '71," *The Indianapolis Star*, October 10, 1971.

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constructed by a leading builder as part of the “parade.”⁶⁸⁷ Even National Homes Corporation of Lafayette participated in the “Parade of Homes” concept. In 1952, they held more than 150 concurrent open houses across the country as part of a nationwide event.⁶⁸⁸ While rarer, some communities took on the “parade” format of designating a single tract of land for construction of model homes by various builders. Hammond used this approach starting with its first parade in 1954, with “sixteen ultra-modern homes of almost every style and design” constructed on Hohman Avenue. Differing from the week-long National Home Week events, Hammond’s “parade” was part of a month-long homes exhibition described as the first of its kind in the greater Chicago area.⁶⁸⁹

Indianapolis Home Show

A large exhibition-style show sponsored by a local home builders association, the home show was an important concept in a post-war, consumer-based world. The home show provided builders, materials manufacturers, appliance manufacturers, and product designers with an opportunity to present the latest and best for the home to a diverse crowd of housing consumers, whether they were in the market for a new home or the newest modes of convenience. Home shows were filled with exhibits lined with salesmen, product demonstrations, and model homes that captivated the consumer. The public came in droves to the event-filled shows that often stretched well beyond the boundaries of the home to provide a full array of entertainment. Marketing efforts for the 1959 home show in Evansville declared:

Bring the whole family to the Tri-State’s only complete home exposition. Folks who have been there say it’s the best show yet, and no wonder, because there are more exciting and interesting attractions than ever before. Don’t miss the fashion shows (two each night), a foreign car display, mobile home display, two lovable Jersey calfs [sic], lawn and garden displays and literally dozens of other exhibits which contain a veritable gold mine of home ideas that you can take home with you. So come out tonight; bring the whole family. Everybody will have fun at the Home Show.⁶⁹⁰

Of particular importance in Indiana was the Indianapolis Home Show. Rooted in a tradition dating to 1922, the Indianapolis Home Show had long provided a mechanism for disseminating popular trends in housing and encouraging local architects, builders, and homeowners to participate in that discussion.

⁶⁸⁷ “Public is Invited to View Home of Year,” *Evansville Courier and Press*, November 2, 1952; “‘Home of the Year’ Open Today for Inspection,” *Evansville Press*, November 9, 1952.

⁶⁸⁸ “White Firm Plans Showing of New Home Sunday,” *The Franklin Evening Star*, September 11, 1952.

⁶⁸⁹ Hammond’s “Parade of Homes” took place in June, instead of September during National Home Week. “Parade of Homes Slated for City,” *The Hammond Times*, April 13, 1954.

⁶⁹⁰ The Evansville home show was sponsored by local builders in combination with the local newspapers. [Advertisement], *Evansville Press*, April 13, 1959.

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The home show continued until 1942, when the combination of material shortages and a general preoccupation with the war effort resulted in the cancellation of the show, despite the pleas of its organizers: “the public really should be educated in garden and home developing as a national defense program; that building and caring for homes was definitely a national defense job.”⁶⁹¹ In 1946, the Indianapolis Home Show resumed its place as the preeminent home exhibition in the state, influencing the decisions of a generation of housing consumers. Marketed as the “Victory Exposition,” the 1946 show witnessed a record attendance of 125,000 persons, reflecting the importance of the show to local markets.⁶⁹² The value of the Indianapolis Home Show and its influence heading into the post-war world was recognized throughout the region, with Mayor Robert H. Tyndall (1943-1947) of Indianapolis noting to J. Frank Cantwell, former builder and home show organizer:

I realize how much your organization has done since the inception of the Home Show to further a ‘better homes’ movement. Year after year the tangible results of the Indianapolis Home Show have reflected a wider interest in better homes, not only in the Hoosier capital, but throughout the state. As mayor of Indianapolis, and as a private citizen, I am keenly interested in helping create a civic consciousness of improving our homes.⁶⁹³

The importance of the show was likewise captured in promotional materials, with the 1947 program noting that a home show was in the interest of the community for various reasons, with specific meaning for builders “because it is a dramatic presentation of all that’s new and interesting” and for the people [homeowners] because “people love HOME... they want new homes... they want to see what’s new.”⁶⁹⁴

Of particular influence to the housing industry in Indiana were the model homes, which provided the newest and best ideas in a rapidly evolving industry. Viewed as the epitome of modern design, the centerpiece home was particularly important to Cantwell, who relayed the virtues of Indiana’s

⁶⁹¹ The first home show was known as the Indianapolis Home Complete Exposition and sponsored by the Indianapolis Real Estate Board. “Model Houses Win Acclaim,” *The Indianapolis Star*, May 10, 1946; Shannon Hill, “The Indianapolis Home Show: Its History, Evolution, and Centerpiece Homes” (Master’s thesis, Ball State University, 2002), 52.

⁶⁹² Reflecting the draw of the show, attendance reached 14,000 persons during a single day, with “young smartly dressed mothers with darting children and older mothers who remember when housekeeping was just a back-breaking job—filled the long lines that wound around the exhibits all day long yesterday” and “the great majority of the visitors were from outside of Indianapolis.” “14,000 Visit Displays on All-State Day,” *The Indianapolis Star*, May 13, 1946.

⁶⁹³ Hill, *The Indianapolis Home Show*, 53-54.

⁶⁹⁴ *Ibid.*, 55.

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residential design and homebuilding industry on the twenty-fifth anniversary of the Indianapolis Home Show:

As long as people are interested in such things as the Home Shows, the country is not so bad off. We have seen our model homes rebuilt in the city.

We have seen them duplicated in many other cities and states. We have seen hundreds of school classes and thousands of home lovers pass through the doors of the Show. We have seen national magazines display our models.

The model homes have always represented the finest brains in the city's industry. The finest materials always have been used. Add to these factors a remarkable spirit of co-operation in building the model homes and it's obvious why the show has had 25 years of progress.⁶⁹⁵

The importance of the model homes in helping disperse housing trends throughout Indiana was particularly high after 1950, when architectural competitions were held for the design of the centerpiece homes. Soliciting entries from across the country, show organizers and a designated jury of panelists developed a specific issue to be addressed, rooted in common problems of the era (e.g., providing an attractive, low-cost house for a family of four). The jury then evaluated the submittals based on how appropriately and satisfactorily they addressed the design issue. All entries, starting in 1952, were compiled in a published catalogue intended "to provide prospective home builders with fresh approaches to home planning."⁶⁹⁶ The effect of displays at the home show and their influence on local design was readily apparent, with chambers of commerce in communities such as Brazil, Franklin, Logansport, and Terre Haute indicating that local citizens "had constructed homes patterned after the models."⁶⁹⁷

The Indianapolis Home Show and the associated centerpiece homes also reflected prevailing conversations in design theory. This is reflected in houses from the 1940s through the 1970s, whether in the "Four-Star Modular Home" of 1947, which espoused the benefits of standardization and prefabrication, with the entire home constructed with economics of materials and cost in mind; the

⁶⁹⁵ "Nothing So Wrong About U.S. When Home Holds 'Spot,'" *The Indianapolis Star*, April 21, 1950.

⁶⁹⁶ The winning design was typically chosen for construction as one of the centerpiece homes; however, this was not always the case. Show organizers were allowed discretion to choose alternate designs for display if they did not think the winning design provided the best option. For additional discussion of how choices were made related to centerpiece homes, see Hill, *The Indianapolis Home Show*. Indianapolis Home Show, Inc., *Indianapolis Home Show Architectural Competition: 50 Selected House Designs* (Indianapolis, IN: Indianapolis Home Show, Inc., 1954).

⁶⁹⁷ "Model Homes," *The Indianapolis Star*, April 16, 1950.

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1948 "Minimum House," designed as an affordable dwelling for veterans; or the "Midwest House" of 1950, featuring full-height picture windows and a combination of stone and wood cladding materials.⁶⁹⁸ Into the 1950s, the Indianapolis Home Show and its model houses brought conversations regarding the conflicting merits of modernity and traditional design to the forefront, exemplifying discussions that were happening across the state and throughout the country about the proper design of a home (Figure 75). Efforts to resolve disparities between the two are reflected in the comments of Joseph O. Cezar in his defense of his design for the 1953 centerpiece home:

We are today, and have been from year to year, in the throes of change... There are two radical schools of thought today—some hesitate to move too fast and some move too fast. It isn't the final form that we see today that we will see years from now.

In the thinking of this particular house, there was an effort to satisfy or compromise between this plan and the extreme modern... You can't blanket the country with the same type of house... so the plan and house has been a fluxing of the new trend with some of the old.⁶⁹⁹

Discussions regarding the validity of each design approach continued into the period, with the 1958 centerpiece home representing the dichotomy that remained in the consumer market between traditional and modern. Two model homes were constructed that year. One was the "Contemporary House," designed by two Notre Dame students and intended to show why modern architecture was the

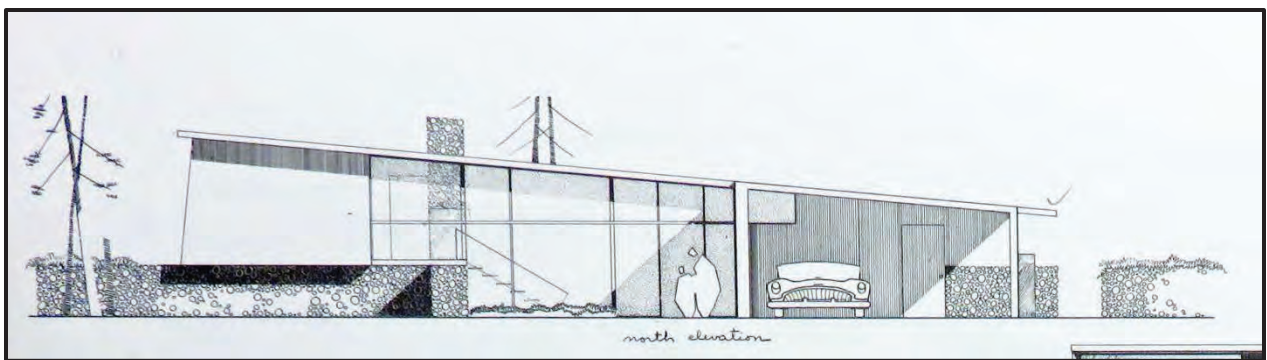


FIGURE 75 DESIGN BY JAIME SAENZ, UNIVERSITY OF NOTRE DAME, FIRST PLACE AWARD WINNER FROM THE 1954 INDIANAPOLIS HOME SHOW ARCHITECTURAL COMPETITION

Source: *50 House Designs*, 1954

⁶⁹⁸ Hill, *The Indianapolis Home Show*, 57, 71, 73; *Better Homes and Gardens*, September 1947, 49; "Variations are Easy to Have in '50 Model," *The Indianapolis Star*, April 21, 1950; "Home Show 'Minimum House,' Built on \$5,000 Budget, Planned to Aid Vets with Small Incomes," *The Indianapolis Star*, April 16, 1948.

⁶⁹⁹ "New House Design Needs Something of the 'Old,'" *The Indianapolis News*, April 10, 1953.

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answer to needs in residential housing; the other was the “Period Home,” designed in a colonial motif reminiscent of Maryland’s Eastern Shore to demonstrate the longevity and irreplaceability of traditional designs. The home show’s parallels with broader markets continued into the 1960s and 1970s. During this period, centerpiece homes were more likely to be designed by builders rather than architects. This reflected shifts in an industry that allowed the builder to rise to a certain level of prominence as they increasingly took on design as a component of their services, prompting the growth of Builder Modern architecture.⁷⁰⁰

6. Housing Types and Styles

During the study period, housing types and styles evolved in response to a combination of socioeconomic, cultural, and architectural factors that combined to address the public’s need for modern housing. They also were influenced by FHA guidelines, local building codes, and community planning documents that worked alongside each other to help direct the future of communities throughout Indiana. Perhaps most importantly, consumer preference significantly shaped the direction of housing, particularly in the years following the readjustment period. The American Small House dominated private markets in a war era preoccupied with cost and time efficiencies, which lingered into the immediate post-war period as a new generation of suburban communities emerged. Extending from the war years, housing evolved rapidly from traditional models of the past and the compact forms of the American Small House and the earliest of Ranch-type dwellings. Transitions continued into the 1950s and 1960s to the larger variations of the Ranch house that expanded, evolved, and quickly came to dominate housing markets in a fresh approach that captured the consumer’s fascination with contemporary lifestyles. This architecture, based on efficient use of space and informal forms, revolutionized the built environment. While trends were perhaps deceptively simple in the mainstream acceptance of the Ranch house, the period also was marked by the rise of Split- and Bi-level dwellings and a new generation of massed two-story houses.

Many homes of the period were marked by stylistic inflections—or perhaps more accurately, motifs—but few true styles emerged in housing. While the influence of Modernism, for example, can be seen in the various versions of the Ranch house in its intermingling of exterior and interior spaces, utilization of a low-slung form developed in relation to the landscape, and integration of isolated features such as a screen wall or elongated roof slope, most residential architecture constructed for the mass-market was devoid of formal stylistic approaches and particularly deviations from accepted standardized designs. This was, in part, a result of FHA policies originating in the 1930s that had elevated a conservative domestic architecture with broad appeal, while more radical designs were viewed less favorably. Such policies perpetuated a simplistic, vernacular language that was adapted to countless dwellings in subdivisions across the state from the 1940s onward, with simplified exteriors, rationalized floor plans, and combined indoor-outdoor spaces coming to represent a restrained modernity.

⁷⁰⁰ Hill, *The Indianapolis Home Show*, 78; “The Indianapolis Home Show,” *The Indianapolis Star*, April 11, 1958.

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While unique, high-style dwellings diverging from pre-war counterparts were found during the early study period as the economy began to recover, they were often isolated and the exception to the standard in single-family housing. Such dwellings commonly represented the housing of emerging affluent and upper-middle class suburbanites who were quicker to detach themselves from the effects of the war period and embrace the modernity widely promoted in popular media. This was true no matter whether a house was “modern” or “traditional,” with high-quality design—regardless of its stylistic inflections—continuing to serve as a status symbol, an indicator of refinement distinguishing the homeowner from those that made their homes in tracts of standardized dwellings into the 1950s and 1960s. The most prominent style of the period was the Contemporary, a stylized Modern variant that reveled in the adaptation of shapes, forms, and definitions of space, instilling architectural variety in developments. Commonly described as “mid-century modern,” the Contemporary style was most often associated with custom, architect-designed dwellings of the period, but mass-market adaptations of the form, while rare, do exist; there also were a large number of Ranch, Split-level, and Bi-level dwellings employing a vernacularized version of the style. Into the 1960s and 1970s, as markets and aesthetic preferences shifted, Builder Modern, Shed Style, and Neo-Eclectic dwellings emerged that represented ongoing discussions about the nature of the modern home. Builder Modern dwellings reflected the maturation of integration of design services within the homebuilding industry and Neo-Eclectic dwellings reflected a return to traditional influences, blending historically-infused details with modern forms and materials.

Following are brief discussions of common housing types and styles found in Indiana during the study period, which are also summarized in Table 30. While traditional styles such as Tudor Revival, Craftsman, and Colonial Revival continued to various degrees during the era, they are not included here as their primary influence predates the period of study.

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TABLE 30 COMMON HOUSING TYPES AND STYLES IN INDIANA, 1940-1973⁷⁰¹

	Classification	Architect or Builder-designed	Typical Location	Dates
Housing Types	American Small House	Builder	Infill/Tract Development	1930s-1950s
	Ranch	Both	Infill/Isolated/Rural/Tract Development/Custom Development	1940s-1970s
	Split-level	Both	Tract Development/Custom Development	1950s-1970s
	Bi-level	Builder	Tract Development	1950s-1970s
	Massed Two-story	Both	Infill/Tract Development/Custom Development	1940s-1970s
	A-Frame	Builder	Isolated	1950s-1970s
	Mobile Home	Builder	Isolated/Rural/Tract Development	1940s-1970s
Housing Styles	Contemporary	Architect	Infill/Custom Development	1950s-1970s
	Neo-Eclectic	Both	Tract Development/Custom Development	1960s-1970s
	Builder Modern	Builder	Infill/Custom Development	1960s-1970s
	Shed Style	Both	Custom Development	1960s-1970s

American Small House

The American Small House is rooted in the small house movement originating in the 1910s and the economies of the immediate pre- and post-World War II periods.⁷⁰² In the early twentieth century, social and cultural emphasis was placed on encouraging homeownership as a means to promoting a healthier, stronger society. This spurred the development of “better homes” initiatives and like-minded programs designed to place a priority on recognition of the importance of the home and its place in modern society. Particular attention was given to ways to increase the proportion of homeowners in the

⁷⁰¹ The characteristics described in this table are intended to be reflective of the most common trends. Their associations with a particular type of dwelling or certain time period is not intended to mean that they will not be found in other locations or periods outside of those included here.

⁷⁰² For additional discussion on the American Small House, see Georgia Department of Natural Resources, Historic Preservation Division, “American Small House,” http://gadnr.org/sites/default/files/hpd/pdf/AmericanSmallHouse_0.pdf

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country, with a program emphasis on providing affordable housing for the masses. The result of this emphasis was the proliferation of small bungalow and cottage forms across the country that opened up homeownership to large numbers of working-class and emergent middle-class families. The small house movement continued into the late 1910s and 1920s, with the small, one-story house becoming a “good low cost alternative to the larger two-story houses of most American cities and suburbs.”⁷⁰³ The small house movement also was promoted by initiatives such as the Small House Architects’ Service Bureau, a private venture endorsed by the AIA and established in 1919 to provide designs for architect-designed small houses (of three to six rooms). As put forth by the Bureau in its home plan publication of 1921, *How to Plan, Finance, and Build Your Home*:

This Bureau extends a handshake that carries real warmth, good cheer and an offer of sincere service to people who want to erect attractive, modest homes at modest cost—homes in which comfort, convenience, satisfaction predominate—homes designed to eliminate waste labor, materials, time and, therefore, at a savings in dollars.⁷⁰⁴

Admittedly, the program was overtly designed to encourage use of architect services in a time of economic, cultural, and social change in the single-family dwelling, but it reflected the preoccupation with the small house. Charging the Bureau with having little effect on small houses, the AIA ultimately withdrew its endorsement in 1934 amidst the economic crisis, but the AIA itself made a commitment to “its efforts to improve the design of the American small house and urged to make a thorough study of the entire small house problem in all its aspects.”⁷⁰⁵

One-story small houses remained the icon of the building industry through the Depression years and its forced emphasis on economic considerations. President Hoover pushed the small home for the masses as a worthy cause through his “Own Your Own Home” campaign, which spurred related groups such as Better Houses in America.⁷⁰⁶ Into the 1930s and continuing through the post-World War II era, the small house continued to be built en masse, although the predominance of the form during this period was less a social cause and more a result of economics, the need for a quick supply of housing, and the FHA and period of government-sponsored efficiency in housing. This brought about the formalization of the American Small House as a distinct house type that defined an entire era of housing.

⁷⁰³ Lane, *Houses for a New World*, 65.

⁷⁰⁴ Architects’ Small House Service Bureau of Minnesota, Inc., *How to Plan, Finance, and Build Your Home* (Minneapolis, MN: Architects’ Small House Service Bureau of Minnesota, Inc., 1921), 7.

⁷⁰⁵ Lisa M. Tucker, *American Architects and the Single-Family Home: Lessons Learned from the Architects’ Small House Service Bureau* (New York, NY: Routledge, 2015), 48.

⁷⁰⁶ Lane, *Houses for a New World*, 68-69.

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In many ways, the American Small House can be considered a transitional one—situated between the early twentieth century when stylized dwellings remained popular and the casual forms of the mid-twentieth—that marked a period of new discourse on housing, its place in the economy, and its impact on the American family. In a world still searching for normalcy, the moderately-priced American Small House combined traditional cottage frameworks, which provided an established aesthetic, with informal living spaces and modern materials that leaned toward the future (Figure 76). The propagation of the American Small House as the primary dwelling in the immediate post-war period in Indiana as well as throughout the country was largely attributable to the FHA and its guidelines for the minimum houses that would be eligible for insured mortgages—characteristically compact, one-story rectangular forms, sometimes with small wings, that featured multiple bedrooms, living room, kitchen, and bathroom, all under a simplified roofline. The



FIGURE 76 AMERICAN SMALL HOUSES IN BEULAH HEIGHTS, VALPARIASO, PORTER COUNTY

Source: Cultural Resource Analysts, Inc. photograph

combination of such policies and the ruling concerns of the period essentially dictated the prominence of the housing form into the 1950s, with builders constructing substantial numbers of American Small Houses in repetitive fashion across neighborhoods, whether small or large.⁷⁰⁷ Characteristics of the American Small House include:⁷⁰⁸

- Typically one-story;
- Compact form with a boxy appearance;
- Square or rectangular footprint typical but sometimes features a small wing or ell;
- Low-pitched roof, typically side- or cross-gabled, with closed eave;
- Typically frame construction;
- Wood or Masonite siding, brick veneer, or limestone veneer;

⁷⁰⁷ Virginia Savage McAlester, *A Field Guide to American Houses* (New York, NY: Alfred A. Knopf, 2015), 587-596.

⁷⁰⁸ In this and all subsequent discussions, the presentation of characteristics associated with particular house types and styles focuses on commonly-found characteristics. Divergent characteristics may be identified in a specific development or an isolated example of the respective type or style. Lists are not intended to be comprehensive in addressing all possible variations of the presented types and styles.

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- Façade commonly has a picture window;
- No porch but commonly features a small stoop; and
- Little or no ornamentation or embellishments.

Ranch House

The most common element of the post-war landscape, the Ranch house broadly refers to a one-story, single-family residence with linear massing, horizontal emphasis, and an informal interior plan rooted in modern constructs of space planning in its inclusion of open spaces and integral indoor-outdoor relationships. The modern Ranch house evolved during the 1930s out of designs by California architects such as Cliff May and William Wurster, who adapted the basic form of historic southwestern ranch dwellings to create an efficient variation for the modern age that popularized the housing form.⁷⁰⁹ May, in particular, was influential in popularization of the house type as he “more than any other designer, architect, or developer,” worked to perfect the “graceful, informal, low-slung, single-story style marked by the mingling of interior and exterior spaces.”⁷¹⁰ While earlier variations of the Ranch house had emerged in the 1920s, it was May’s designs between 1931 and 1937 that particularly influenced the future of the house type, with his concepts widely distributed through publications such as *Sunset* magazine and pattern books such as *Sunset Western Ranch Houses* and *Western Ranch Houses* by Cliff May in 1946 and 1958, respectively.⁷¹¹

The Ranch house captured the interest of both home seekers and home builders across the country. For home seekers, the Ranch house represented the informal, contemporary lifestyles of the West that increasingly made sense in modern America and provided convenient, single-level living with multi-purpose living spaces and expandable footprints for the benefit of growing families.⁷¹² Although, it is important to note that the emergent iterations of the Ranch house that proliferated across the country in places like Indiana during the mid-twentieth century often had little in common with the house type’s origins in the Southwest or even the California tradition of May outside of the basic plan. For builders, the Ranch house represented a simple form that lent itself to the utilization of prefabricated

⁷⁰⁹ The intent of this discussion is not to simplify the origins of the Ranch house. A variety of influences ultimately culminated in the proliferation of the house type, including but not limited to the cultural traditions of the haciendas of California, the Prairie School and Usonian architecture of Frank Lloyd Wright, and Craftsman-style residences of the early twentieth century. For comprehensive discussion of the Ranch house and its origins, see, for example, Hess, *The Ranch House*.

⁷¹⁰ Sam Hall Kaplan, “Cliff May’s Quintessential Ranch Houses,” *Los Angeles Times*, February 7, 1987; McAlester, *A Field Guide to American Houses*, 597-612.

⁷¹¹ David Bricker, “Ranch Houses are not all the Same,” in *Preserving the Recent Past 2*, eds. Deborah Slaton and William G. Foulks (Washington, D.C.: NPS, 2000).

⁷¹² “Good Signs in a House Plan,” *The Terre Haute Tribune*, March 16, 1952.

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components and standardized construction processes that made it ideal for large-scale production. The Ranch house also was easy to adapt, with the basic plan readily able to accommodate various architectural motifs in the inclusion of minimalist decorative features. Such motifs included, for example, Colonial Revival, Spanish Colonial, Swiss Chalet, Contemporary, and Storybook. Responding to the surge of Ranch house construction in 1949, *Architectural Forum* proclaimed that “never before in the history of U.S. buildings has one house type made such an impact on the industry in so short a time.”⁷¹³ Such sentiments have been reaffirmed by modern historians, reflected in Alan Hess’ conclusion that “few building types [as the Ranch house] ever housed as many Americans.”⁷¹⁴

In Indiana, the Ranch house began making its appearance shortly after its rise to popularity through the designs of May. The first large-scale adaptation of the Ranch house to local markets was likely found in North Eastern Heights in Indianapolis, developed in 1938 by Kemper & Company in association with local architects and builders, including Walter Stace, Robert Mason, George Kegg, Pierre & Wright, Herbert Fatout, Louis Heck, and others. Described as a “remarkable and unusual residential development,” the subdivision exclusively featured what were labeled as “California ranch-type bungalows” or “California ranch-type dwellings,” with “home sites that range from 75 to 150 feet in width and are 200 feet deep. The entire area lends itself to the construction of rambling type of dwellings which require frontages not less than 75 feet.”⁷¹⁵ Additional details were provided by local coverage of the development:

Indicative of a new trend in home construction and land development is the rambling, California ranch-type bungalow...

The floor plan and construction of the California ranch-type home have been adapted by Kemper & Co. to local climatic conditions and local construction requirements. Features of the house are a California wood-burning fireplace, natural finished knotty pine bookcases, insulation in side walls and ceiling, factory-built weather-stripped windows, breakfast alcove, space for social room in the basement, an attached and plastered garage with overhead doors, recessed tub and shower...

The rear of the lot gives an unbroken space for living, play or gardening activities and is about 75 by 100 feet.⁷¹⁶

⁷¹³ Rosalyn Fraad Baxandall and Elizabeth Ewen, *Picture Windows: How the Suburbs Happened* (New York, NY: Basic Books, 2000), 132; Ames and McClelland, *Historic Residential Suburbs*, 66.

⁷¹⁴ Hess, *The Ranch House*, 11.

⁷¹⁵ “California Ranch Bungalow Built on Large Lot,” *The Indianapolis Star*, November 27, 1938.

⁷¹⁶ “California Ranch-Type Bungalow Open Today,” *The Indianapolis Star*, July 17, 1938.

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Although the Ranch house made its appearance in the late 1930s, the local social and economic climate did not concede to the popularity of the Ranch house until the mid-1940s. During this period, wartime limitations were removed, allowing for the relatively inexpensive house type to be constructed in large tracts through standardized processes, placing the house within reach of the average Hoosier during an era of rampant population growth. This period also intersected with the reconceptualization of interior space and post-war emphasis on the nuclear family, automobile culture, and modern convenience, all of which spurred proliferation of the Ranch house as the icon of the modern era. As noted by Russell Lynes, cultural historian and managing editor of *Harper's Magazine*:

Nobody could mind it. It was not experimental enough to be considered "ugly" by even the most conservative, and it was not tricked-up enough to be considered "ugly" by the experimental. It was merely "nice." It was "unobjectionable." It was "homey," and it was said to be "practical."⁷¹⁷

Over time, multiple subtypes of the Ranch house evolved, each of which possesses its own characteristics. These subtypes generally correspond to the outward appearance or footprint of the dwelling and include variations such as Compact, Massed, Linear, Linear-with-clusters, Courtyard, Half Courtyard, Rambling, and Alphabet.⁷¹⁸ Of these, the Compact, Massed, and Linear are the most prevalent in Indiana, with the Linear Ranch representing the iconic image of the long, low house type. There also were substantial variations in the Ranch house among different developments, responding primarily to economic considerations and, particularly, the price of individual dwellings within a specific neighborhood. The Ranch house flourished in many tract developments of the 1940s and 1950s as modest, economical dwellings that were developed in large quantities of seemingly repetitious models. Middle-class tract developments also employed the Ranch house, although it often took on refined qualities and stylistic inflections otherwise absent from lower-cost models, such as decorative screen walls, broad chimneys, and textural variety promoted through the use of multiple materials. Custom Ranch houses on sprawling lots also were popular and were purchased by a generation of upper-middle class and upper-class households that worked with builders to inject stylized architectural treatments into the basic house plan and carefully integrate it into the landscape.⁷¹⁹ Characteristics of the Ranch house, presented according to subtype, include:

⁷¹⁷ David Bricker, "Ranch Houses are not all the Same," 1.

⁷¹⁸ For detailed discussion of various Ranch house subtypes, see, New South Associates, Inc., *The Ranch House in Georgia: Guidelines for Evaluations* (Stone Mountain, GA: New South Associates, Inc., 2012). Discussion in this publication has been used to define some of the characteristics presented for subtypes in this document.

⁷¹⁹ McAlester, *A Field Guide to American Houses*, 695-706.

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Linear Ranch (Figure 77)

- Set on large lots with wide frontages;
- One-story;
- Strong horizontal emphasis;
- Asymmetrical façade treatment;
- Low-pitched roof, typically side-gabled or hipped, with moderate eaves;
- Application of motifs is common (e.g., Colonial Revival, Spanish Revival, Storybook, and Rustic) although ornamentation is minimalist;
- Front porches are narrow and linear or replaced by a concrete stoop, typically housed under primary roofline;
- Picture window and paired/banded windows are common;
- Combination of materials is typical;
- Integrated carport or garage;
- Patios, courtyards, and gardens are common at rear of the house.



FIGURE 77. LINEAR RANCH, BRIERWOOD HILLS SUBDIVISION, FORT WAYNE, ALLEN COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Compact Ranch (Figure 78)

- Commonly set close together on small lots;
- One-story;
- Simple rectilinear plan and massing;
- Low-pitched roof, typically side-gabled or hipped;
- Concrete stoops are common;
- Decorative and architectural treatments are sparse;
- One primary material is common;
- Wood and Masonite sidings and brick veneers are common;
- Secondary materials are typically limited to skirts or isolated decorative elements such as door surrounds;
- Picture window and paired windows are common; and
- Small carport or small garage may be present, but usually is not integral to the design.



FIGURE 78 COMPACT RANCH, LINCOLN HEIGHTS SUBDIVISION, CLARKSVILLE, CLARK COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Massed Ranch (Figure 79)

- May be placed on small or large lots;
- One-story;
- Footprint appears to be roughly square from the façade;
- Low-pitched roof, most often hipped, with wide eaves;
- Concrete stoops are common;
- Picture window to one side of entrance is common;
- Standard window openings, truncated openings, and clerestory-type openings are common on façade and secondary elevations;
- One primary material is common;
- Brick and stone veneers are common; and
- Integrated garage, if present, is commonly not visible from the façade.



FIGURE 79 MASSED RANCH, ROLLING FIELDS SUBDIVISION, JEFFERSONVILLE, CLARK COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Linear Ranch with Clusters (Figure 80)

- Typically set on large lots with wide frontages;
- One-story;
- Defined by a cluster of rooms at one end, resulting in a small projection (to the front, back, or both);
- Strong horizontal emphasis leading to the cluster, resulting in a truncated “L” or “T”;
- Low-pitched roof, most often hipped, with wide eaves;
- Application of motifs is common (e.g., Colonial Revival, Spanish Revival, Storybook, and Rustic) although ornamentation is minimalist;
- Front porches are narrow and linear or replaced by a concrete stoop, typically housed under primary roofline;
- Picture window and paired/banded windows are common;
- Combination of materials is typical;
- Integrated carport or garage; and
- Patios, courtyards, and gardens are common at rear of the house.



FIGURE 80 LINEAR RANCH WITH CLUSTERS, HACIENDA VILLAGE SUBDIVISION, FORT WAYNE, ALLEN COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Half-Courtyard (Figure 81)

- May be placed on small or large lots;
- One-story;
- Defined by a pronounced wing at one-end of the house, resulting in an “L”-shape plan;
- Low-pitched, cross-gabled or –hipped roof with shallow to moderate eaves;
- Concrete stoop or narrow front porch set at ell formed by intersecting masses;
- Picture windows are common in linear mass set parallel to street;
- Smaller windows are typically located on the street-facing elevation of the projecting wing;
- One primary material is common; and
- Carport or garage used to extend linear footprint, commonly on the mass set parallel to the street.



FIGURE 81. HALF-COURTYARD RANCH, CARIBE COLONY SUBDIVISION, FORT WAYNE, ALLEN COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Courtyard (Figure 82)

- Typically set on large lots with wide frontages;
- One-story;
- Defined by two projecting wings (one at either end) resulting in a “U”-shape;
- Footprint suggests a courtyard at the façade entrance but a formal courtyard may not be present;
- Low-pitched, cross-gabled or –hipped roof with shallow to moderate eaves;
- Concrete stoop or narrow front porch is inset within projecting wings;
- Picture window and paired/banded windows are common;
- Windows are prominent in projecting wings;
- One primary material is common; and
- Commonly features a carport or garage, but may not be integral to design.



FIGURE 82 COURTYARD RANCH, DEVON HILLS SUBDIVISION, INDIANAPOLIS, MARION COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Rambler (Figure 83)

- Typically set on large lots with wide frontages;
- One-story;
- Building mass defined by multiple planes (setbacks and projections);
- Horizontal emphasis;
- Application of motifs is common (e.g., Colonial Revival, Spanish Revival, and Rustic) although ornamentation is minimalist;
- Complex, low-pitched, cross-gabled, or –hipped roof with moderate to wide eaves;
- Concrete stoop or narrow front porch, commonly housed under primary roofline;
- Picture windows are common;
- Windows found in a variety of configurations (single, paired, and banded);
- Combination of materials is typical;
- May feature multiple chimneys; and
- Carport or garage, but may not be integral to design or visible from the street.



FIGURE 83 RAMBLER RANCH, AUDUBON TERRACE SUBDIVISION, EVANSVILLE, VANDERBURGH COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Split-level

The Ranch house was the most prolific housing form in the post-war era, but it did not meet everyone's needs or tastes. The Split-level (also known as a tri-level) provided an alternative. Originating in the 1930s, the Split-level initially grew in favor among builders who realized the cost benefits of adapting housing to existing topography rather than adjusting the landscape to housing. In areas with hilly terrain, builders essentially began to split linear plans, with one side situated at a lot's peak and the other integrated into the slope. In the post-war era—and particularly from the mid-1950s onward—this approach to housing became a sustainable model that provided an alternative to the one-story plan of the Ranch house, catered to modern consumer tastes, and allowed builders to adapt problematic hillside lots for housing. Its appeal was so pervasive in the consumer market, particularly during the 1960s, that some builders even artificially altered a site's topography to allow for construction of a Split-level house.⁷²⁰

For the public, the Split-level—characterized by a one-story unit connected to a two-story unit at mid-level—catered to modern constructs of family needs, with the three levels of the house providing for separation of distinct spaces, and provided a distinctive alternative to the one-story plans that had dominated housing (Figure 84). While separation of space also was found in Ranch houses, the Split-level formalized the isolation of family functions on three floors, providing discrete separation of noisy and quiet spaces. Entering near center, the Split-level provided open, flexible spaces that housed a living room, dining area, and kitchen (public areas) on the middle level. One-half flight of stairs down was the lower level, which housed utility space and den; the upper level was set aside for bedrooms and bathrooms (private areas). Some Split-levels also included a basement as an additional space, and many examples were commonly adapted to topography to provide an entrance on the lower level while still maintaining



FIGURE 84 SPLIT-LEVEL, GREEN HILLS SUBDIVISION, INDIANAPOLIS, MARION COUNTY

Source: Cultural Resource Analysts, Inc. photograph

spaces. Entering near center, the Split-level provided open, flexible spaces that housed a living room, dining area, and kitchen (public areas) on the middle level. One-half flight of stairs down was the lower level, which housed utility space and den; the upper level was set aside for bedrooms and bathrooms (private areas). Some Split-levels also included a basement as an additional space, and many examples were commonly adapted to topography to provide an entrance on the lower level while still maintaining

⁷²⁰ Ibid., 613-614; David G. Bareuther, "Split-level Can Be Built On Any Site," *Anderson Herald*, July 15, 1956.

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three distinct floors of space. The Split-level was tremendously popular in Indiana during the 1960s, found in developments of all types and sizes. For example, in discussing the popularity of the Trinity Manor development in Indianapolis, John E. Bauer, merchant builder and president of ABC Construction Corporation, declared that “the versatility of the floor plan has made this house [the Split-level] the most popular model he has ever built.”⁷²¹ The appeal of the Split-level house in the consumer market was further captured by *House & Home* magazine:

The lessons of the split level are clearly these: people are tired of the same old thing. They want more space, a recreation room, more bathrooms, bedrooms separated from the living area, a house that looks large and impressive. In the split level they find all of these features.⁷²²

Going further, the magazine enumerated the reasons for the popularity of the Split-level, noting that home seekers liked the form because it looked big on the outside, looked big on the inside, provided additional, separated space, and outdoor living was easy. The article also criticized many Split-levels, noting that they were more susceptible to bad examples than the Ranch house because of their distinct plan, which relied on an architect or builder’s thorough understanding of accepted standards in space planning. Many Split-levels were derided as being problematic, ugly houses constructed at the hands of builders who wanted to profit from consumer preference for the house type without properly understanding its appeal.⁷²³ The Split-level remained extremely popular through the 1960s, with a Split-level dwelling being the “most popular design ever to appear in the [nationally-syndicated] *House of the Week* series” included in newspapers throughout the country.⁷²⁴ Characteristics of the Split-level include:

- Two-story section connected at mid-level to a one-story section;
- Three distinct levels of space on the interior;
- Defined by a strong linear mass at one end of the house;
- Low-pitched roof, typically gabled or hipped, with moderate eaves;
- One-story section and two-story section typically housed under separate roofs;
- Combination of exterior materials is common;
- May feature a motif, commonly Colonial Revival or Contemporary;
- Concrete stoops or linear porches along the one-story mass are common;

⁷²¹ “New Designs for Trinity Manor Homes,” *The Indianapolis Star*, January 22, 1961.

⁷²² “What’s Happening in Split Levels,” *House & Home*, April 1954, 110-124; “Split-level Design in Home Gains Popularity,” *Logansport Pharos-Tribune*, August 22, 1953.

⁷²³ “What’s Happening in Split Levels,” *House & Home*, April 1954, 110-124.

⁷²⁴ “The Nation’s Most Popular House: 9-Room Split,” *The Terre Haute Tribune*, October 28, 1963.

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- Picture windows or tripartite windows are common on the one-story mass;
- Paired windows are common;
- Horizontal emphasis in windows on the two-story mass is common; and
- Garages located at end of middle level or integrated into lower level and accessible from the front or side.

Bi-level

Although the Split-level provided a popular alternative to the Ranch house, the house type did not lend itself well to clients who appreciated the singular, linear plan of the latter. In the gap emerged the Bi-level (or split-foyer or raised Ranch; contemporaneously also called “high Ranch”), a housing form created by dividing only the entryway rather than the entire structure; the front door led to a two-story landing set between two distinct floors (Figure 85). Affording the privacy and separation of the Split-level but the linear form of the Ranch, this house type was popularized as a modern substitute for the two-story homes of years prior. As in the Split-level, interior spaces were separated based on the family’s needs. The upper level was generally dedicated to the kitchen, living room, and bedrooms, while the lower level—typically partially below ground—housed the family room, utility space, and an extra bedroom. Garages were be incorporated in the lower level or housed in a separate wing.⁷²⁵

The Bi-level—described as a “home which might be termed the offspring of the standard two-story house and the ranch house with a basement” and “the cousin to the split-level home”—rose to popularity in Indiana in the late 1950s and into the 1960s, even becoming the best-selling model for National Homes Corporation of Lafayette for a short period.⁷²⁶ The appeal of the form in Indiana was found in both its aesthetic qualities and its distribution of space:



FIGURE 85 BI-LEVEL, FORT WAYNE, WAYNE TOWNSHIP, ALLEN COUNTY

Source: DHPA, Indiana Historic Sites and Structures Inventory, Allen County

⁷²⁵ McAlester, *A Field Guide to American Houses*, 613-614.

⁷²⁶ Fred L. Corts, “Bi-level Takes Place in Top Sellers,” *The Indianapolis Star*, October 22, 1961.

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Very often this style [the Bi-level house] is the money saver on a problem lot or one where there are fine views all around at the higher elevation. And, in a subtly psychological way, the divided stair at the entry of the house enhances the importance of the front door, no matter what size the house is. This dramatic entrance, both inside and outside, provides a good-looking and interesting design, not usually available for ranch or even for two story homes.⁷²⁷

The proliferation of the form was such that *The Indianapolis Times* declared "the appearance of the bi-level home has further complicated the guessing game a builder must play when he is deciding what type of model home to offer the public."⁷²⁸ Like the Split-level, the Bi-level remained popular through the 1960s and into the 1970s before falling out of favor. Characteristics of the Bi-level:

- Defined by a singular mass under one roof;
- Either one-and-one-half story or two stories in elevation;
- Linear, rectangular massing;
- Partially raised basement;
- Low-pitched roof, typically side-gabled;
- Entrance is typically located at center;
- Combination of materials is common, lower levels are often masonry veneered;
- Colonial Revival motifs are common, although other variations exist;
- Narrow linear porches along the façade are common;
- Paired and tripartite windows are common;
- Horizontal emphasis in windows is common;
- Lower-level windows are located near grade;
- Overhanging upper façade is common; and
- Garage is integrated at the lower level, either accessed from the front or side, or included in a separate wing.

Massed Two-story

Massed two-story dwellings have always been a common element of the built landscape. Two-story houses remained popular into the post-World War II period as a vernacular housing form, particularly into the 1960s and 1970s as architecture once again began to favor traditional plans and styles. Two-story forms provided better natural zoning and privacy for discrete activities than the Ranch house or even the Split- and Bi-level house types, which fueled its return to popularity in Indiana:

⁷²⁷ "Life Style Big Factor in Deciding on House," *The Journal and Courier* (Lafayette), September 23, 1971.

⁷²⁸ Fred L. Corts, "Bi-level Takes Place in Top Sellers," *The Indianapolis Star*, October 22, 1961.

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Recent indications are that the two-story home is coming back strongly, gaining in popularity at the expense of the ranch house and the tri-level [Split-level]. The biggest advantage of any home with more than one level is that it offers better natural zoning and privacy for various activities of the family. A disadvantage is that it requires climbing stairs. Many parents now living in one-story homes probably would welcome the change to climb stairs at times and escape from the den of children and television, however.⁷²⁹

Better privacy came at a higher cost to the builder and homebuyer, as two-story dwellings were more expensive than other house types of the period. Massed two-story dwellings of the period were characteristically informal and simplified variations of previous iterations rather than replicas of the past (Figure 86). The house type retained the traditional two-story rectangular massing, but large front porches of years prior were replaced with a narrow, linear counterpart reminiscent of those on the Ranch house or a concrete stoop and ornamentation was diminished. Massed two-story houses commonly feature Colonial Revival motifs. Characteristics of the massed two-story house include:



FIGURE 86 MASSED TWO-STORY HOUSE, WHITE OAK MANOR, MUNSTER, LAKE COUNTY

Source: Cultural Resource Analysts, Inc. photograph

- Two-story, rectangular massing;
- Moderately-pitched roof, almost exclusively side-gabled;
- Overhanging eaves at front façade is common;
- Traditional double-hung sashes are common but may also have a picture window;
- Traditional vertical emphasis in openings;
- Paired windows are common;
- Commonly of a single cladding material or multiple materials split between floors;

⁷²⁹ Fred L. Corts, "Bi-level Takes Place in Top Sellers," *The Indianapolis Star*, 22 October 1961.

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- Concrete stoop or linear front porch along the façade is common;
- Colonial Revival motifs are common;
- Chimney is located at the end of the house or on a rear roof slope; and
- Garage is commonly housed in a separate one-story section but may be integrated on the lower level at one end of the house.

A-Frame

The A-frame rose to popularity in the 1950s and 1960s, particularly for vacation homes, lakeside homes, and secondary residences, typically in resort-like settings (Figure 87). Its use in such settings often promoted incorporation of a motif based on Swiss Chalet or Rustic designs. A-frame dwellings are typically located individually as isolated examples of the type, but also are sparingly found in custom developments of the 1970s and 1980s.⁷³⁰

The inexpensive nature of the A-frame structure allowed for construction all over the country, although its use in the Midwest is limited. The cheapness and ease of construction led to the production of kit designs that could be shipped to customers and assembled on-site. The simple structure of the A-frame also lent itself to amateur builders who could experiment with the basic plan of the house. Characteristics of the A-frame include:



FIGURE 87. A-FRAME (MTH WMNG), BLOOMINGTON VICINITY, BLOOMINGTON TOWNSHIP, MONROE COUNTY

Source: DHPA, Indiana Historic Sites and Structures Inventory, Monroe County

- One-and-one-half to two stories;
- Steeply-pitched front gable;
- Eaves extend near or to grade;
- Rectangular plan;
- Typically wood frame with wood siding;
- Shingle coverings on elongated roof slopes;
- Large expanses of glass on façade and rear elevation;

⁷³⁰ For a detailed history of the A-frame, see, for example, Chad Randl, *A-Frame* (New York, NY: Princeton Architectural Press, 2004).

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- Windows of various shapes and sizes are common;
- Banded windows are common;
- May feature lateral wings that are not integral to the design; and
- Carports and garages are almost universally detached.

Mobile Home

Mobile homes are prefabricated housing units that are assembled in factories. The quintessential feature of the mobile home is the prefabricated structure situated on a transport frame. Originating in the 1930s and popularized as recreational vehicles, mobile homes rose to popularity in the modern era as an affordable alternative to traditional housing. During the readjustment period, mobile homes became an efficient means of housing returning veterans who could not secure a traditional dwelling and veterans-turned-students who needed housing at universities. Cheaper to produce than a traditional home and offering an expanded sense of convenience, mobile homes were increasingly marketed as a viable housing option during the period. While the house type is inherently mobile, though, most mobile homes were moved only once during their lifetime, from the distributor to the site; this is particularly true from the 1950s forward. Many mobile homes retain their transport frame, but they are often hidden behind a metal skirt that conceals their transitory nature.

Mobile homes evolved more akin to automobiles than other housing forms. Early models were often streamlined and either featured slightly rounded or flat roofs, the latter giving a boxy appearance. Stylized examples featured elements such as canted window bays or fins at one end. In the post-war period, mobile homes became longer, but the width remained at 8 ft as dictated by limitations imposed by highway restrictions; double- and triple-wide models became the norm into the late 1960s. Mobile homes were increasingly simplified and refined to reflect a more permanent appearance (Figure 88). Late models often featured a shallow gable



FIGURE 88 PLEASANT RIDGE MOBILE HOME PARK, EVANSVILLE, VANDERBURGH COUNTY

Source: Cultural Resource Analysts, Inc. photograph

roof similar to traditional dwellings. Over time, the mobile home industry largely gave way to the modular housing industry. Combining efforts of the broader prefabricated housing industry and the mobile home industry, modular homes were likewise manufactured in factories and shipped to the site.

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Unlike mobile homes, however, modular homes were transported on flat-bed trailers rather than pulled on a transport frame and were often shipped in sections. At the site, they were placed on a permanent foundation.⁷³¹ Characteristics of the mobile home include:

- Prefabricated structure;
- Long, narrow plan;
- Concrete block foundation with metal skirting;
- Aluminum and vinyl sidings are prevalent;
- Metal frame windows and doors on earlier models;
- Vinyl windows and doors on later models;
- Early models typically have a flat or rounded roof; and
- Later models typically have gabled roofs.

Contemporary

Emerging from important transitions in architecture during the period, Contemporary-style dwellings represent the adaptation of high-style design principles. The word “contemporary” was often used during the study period to differentiate stylized dwellings from more traditional houses and common iterations of the Ranch house, Bi-level, and Split-level. While examples of these house types occasionally included Contemporary elements as isolated features of a house (e.g., an elongated roof on a Split-level), true Contemporary-style dwellings were highly stylized, cohesive entities, typically architect designed. Iconic, individualized examples of Contemporary-style dwellings are found throughout Indiana, but more prominent were the versions that often appeared in mainstream shelter magazines and rose to popularity as an affordable, personalized version of Modernism (Figures 89-92).⁷³² Traditional residential architectural styles were defined primarily by their applied ornamentation, but Contemporary-style residences are more appropriately defined by their use of space and forms and the inherent relationship between the two. While there is significant variation among Contemporary dwellings, this emphasis is always the same.

Contemporary-style dwellings are the product of an interesting history, with some homebuyers of the period infatuated the distinctive qualities of the styles and others indifferent to its offerings. Contemporary houses were slow to penetrate most mass markets in Indiana during the post-World War II era, which remained largely fixated on traditional designs and the simplified domestic vernacular that

⁷³¹ Modular housing generally falls outside the period of study for this document and is not included in the assessment of property types under this MPDF.

⁷³² “The Market for Contemporary: Is It Big Enough to Make Sense for the Merchant Builder?” *House & Home*, October 1963, 107-117.

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FIGURE 89 RANCH HOUSE WITH CONTEMPORARY INFLUENCES, CHEROKEE HEIGHTS SUBDIVISION, JEFFERSONVILLE, CLARK COUNTY

Source: Cultural Resource Analysts, Inc. photograph



FIGURE 90 SPLIT-LEVEL WITH CONTEMPORARY INFLUENCES, WOODCREST SUBDIVISION, MORGAN COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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FIGURE 91. CONTEMPORARY-STYLE ORUS EASH HOUSE, BRIERWOOD HILLS SUBDIVISION, FORT WAYNE, ALLEN COUNTY

Source: Cultural Resource Analysts, Inc. photograph



FIGURE 92 CONTEMPORARY-STYLE EBLE HOUSE, TERRE HAUTE, VIGO COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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was so pervasive in the American Small House and Ranch house. While affluent suburbanites may have offered opportunities for experimentation with Contemporary designs by a new wave of architects, mainstream markets were initially less adventurous. Hesitancy in the introduction of modern domestic design is evidenced by the experience of architect Fran Schroeder in Indianapolis, where “contemporaries” were marked by a lack of “speedy turnover.” Working to “bring the contemporary house to his home city,” Schroeder engaged an aggressive campaign to encourage adaptation of the Contemporary style, including writing architectural columns for *The Indianapolis Times*, working with clients on personalized design, and soliciting builders and lumber merchants to carry his designs.⁷³³ In such instances, builders worked to convince the public of the merit of modern architecture, even if it was in regard to a more minimalist interpretation. For example, in advertising its “contemporary design homes,” H.L. Cooper Corporation of Gary urged homeowners to abandon outdated concepts of housing:

Not very many people would buy a Model “T” car for everyday use. Yet many Americans live in homes that are equally old-fashioned. Progress killed the Model “T.” This same irritable [sic] force has finally come to the building industry where it is rapidly relegating many homes in the same stage of antiquity that is enjoyed by the Model “T.”

Modern living demands and deserves something better and more advanced than that which was the rage during the time of Benjamin Franklin. America’s leading architects, recognizing this need, have produced a new and radically different type home that’s just as superior in design and performance as is a 1954 automobile when compared to a model “T.”

This new type home is easy to live in, live with, and it encompasses a whole new world of architectural design.

Leading national home publications such as *House Beautiful*, *House & Garden*, *American Home*, and *Better Homes & Gardens* are constantly featuring and promoting different variations of this new idea in housing. It’s something that’s here now—today. All over America progressive, far-sighted builders are changing over to this new type contemporary home.⁷³⁴

Into the 1950s and 1960s, the Contemporary-style dwelling increasingly began to appeal to young families and stylistically-conscious housing consumers that desired something more articulated than a basic Ranch house. Consumer desire for a distinct architecture intersected with a maturing architectural

⁷³³ “Builders at Work,” *House & Home*, January 1955.

⁷³⁴ “Would You Buy a Model ‘T’ Home?” *The Hammond Times*, May 7, 1954.

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profession boosted by a new generation of architects trained in the merits of modernity, the combination of which transformed the concept of Modern domestic design from one focused on isolated landmarks to one directed at a broad cultural landscape. Infusion of Contemporary design into the everyday landscape also was fueled by revision of the FHA's guidelines in the late 1950s to allow for increasing provisions for Modern architecture, which was previously discriminated against in favor of traditional architecture. Increasingly the Contemporary-style dwelling gained momentum as a more progressive option than typical housing, and the avant-garde nature of the construction often became a status symbol reflecting the socioeconomic status and high-style or worldly tastes of the owners. Functionality of interior space and its relationship to outward appearance was critical as was integration of indoor-outdoor spaces through open floor plans, large expanses of glass, and carefully-crafted exterior areas. Although the style never outpaced the basic Ranch or Split-level dwelling, the Contemporary-style dwelling became highly sought after, providing architectural variation among tracts of otherwise minimalist forms.⁷³⁵ Characteristics of the Contemporary-style dwelling include:

- May be one-story, two-story, or a Split-level variation;
- Visual interest and texture in materials and shapes rather than ornamentation;
- Horizontal emphasis;
- Irregular massing is common;
- Angled volumes and sharp corners are common;
- Asymmetrical façade treatments;
- Flat, gabled, and elongated slope roofs are common;
- Roof is commonly treated as an architectural feature;
- Broad, open eaves are common;
- Typically features a combination of materials;
- Large expanses of plate glass;
- Banded windows are common;
- Chimneys are commonly treated as an architectural element;
- Features such as concrete block screen walls and exposed rafters are common; and
- Integration of indoor-outdoor spaces and exterior living areas is integral.

Builder Modern

Builder Modern dwellings derive from the work of builders and contractors who increasingly integrated design services into their skill set during the late twentieth century. These builders often took accepted modern forms such as the Ranch house and Split-level and adapted and reconceived them in

⁷³⁵ McAlester, *A Field Guide to American Houses*, 629-648.

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unexpected ways. Modern materials and designs prevailed, although they were typically less refined in their application than in architect-designed dwellings of the period.

For many, the Builder Modern dwelling provided an affordable alternative to high-priced architect-designed houses, with contractors offering combined design and construction services in-house. Adapting principles of high-style architecture but in vernacularized ways, Builder Modern houses provided homebuyers with another alternative for a distinct dwelling that diverged from basic dwellings of the period. Builder Modern dwellings are commonly the inverse of Contemporary-style dwellings. While the latter often used building elements in such a way to convey a sense of modernity, openness, and lightness, Builder Modern residences often have a heavier appearance on the landscape, which is commonly promoted through bulky massing and substantial use of materials such as stone and dark woods (Figure 93). Characteristics of the Builder Modern style include:



FIGURE 93 BUILDER MODERN DWELLING, WELLINGTON HEIGHTS, NOBLESVILLE, HAMILTON COUNTY

Source: Cultural Resource Analysts, Inc. photograph

- One-story and multi-story variants;
- Lack of reference to historic styles, types, or plans;
- Accepted modern volumes are used to create unique arrangements;
- Building masses are often juxtaposed or cut away;
- Commonly have a large square or rectangular footprint;
- Rooflines are commonly present on several levels;
- Narrow, linear porches along the façade are common;
- Multiple roof types on a single dwelling are common;
- Windows are varied in size, shape, and type;
- Brick and stone veneers and pressed wood sidings are common;
- Features such as exposed rafters and battered columns may be present; and
- Garages are common but typically given little stylistic attention.

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Shed Style

The Shed Style was first popularized in 1965 after construction of the Sea Ranch Lodge condominium in California.⁷³⁶ Following, the Shed Style dispersed throughout the country, although it never was a dominant architectural style. The style reached its peak in the 1970s during the energy crisis because its basic form easily accommodated passive solar collectors, and south-facing clerestory windows were easy to integrate beneath the steep roof slopes (Figure 94). Used only sparingly in residential architecture (and occasionally found in commercial and lodge architecture, for example), the Shed Style fell out of favor quickly because of its jarring form and the high maintenance costs typically associated with the wood exteriors that characterized most examples.⁷³⁷ Characteristics of the Shed Style include:



FIGURE 94 SHED STYLE DWELLING, WOODGATE EAST SUBDIVISION, TERRE HAUTE, VIGO COUNTY

Source: Cultural Resource Analysts, Inc. photograph

- Strong lines in verticals, horizontals, and angles;
- Juxtaposed volumetric massing;
- Triangles and trapezoids are common in elevations;
- Intersecting gable and/or shed roofs;
- Emphasis on natural materials;
- Seamless wall/roof intersections;
- Windows of various sizes and types;
- Recessed or obscured façade entries with small stoops are common; and
- Large areas of blank wall surface, particularly on side elevations, are common.

Neo-Eclectic

Into the late 1960s and early 1970s, public tastes began to transition toward traditional architecture, partly as a rejection of the simplicity of the mid-twentieth century and partly in reference to the

⁷³⁶ Donlyn Lyndon and Jim Alinder, *The Sea Ranch* (Princeton Architectural Press, 2004).

⁷³⁷ McAlester, *A Field Guide to American Houses*, 649-654.

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sweeping wave of nostalgia that emerged throughout the country in the years before the Bicentennial.⁷³⁸ Emerging from this renewed emphasis on tradition was Neo-Eclectic architecture in which houses incorporated a variety of architectural features from historical styles such as the Tudor Revival, Neoclassical, and Queen Anne. However, Neo-Eclectic architecture did not assemble details in traditional ways. Instead, elements from a variety of styles were often exaggerated or otherwise combined in ways that would not be found on true historic forms (Figure 95-96). While this movement started slowly in the 1960s, it spread rapidly into the 1970s and 1980s and remains popular to the present.

The transition toward Neo-Eclectic architecture was not led by architects but popularized by builders and contractors who often created “pick and choose” packages or pattern books from which prospective homeowners could select the individual elements they desired and combine them in one dwelling. This trend is reflected in the establishment of developments such as Westchester Village on the Green in Chesterton, “a New England village of yesteryear” that employed the customization model in an eclectic architecture:

“You can have what you want!” is the theme of our new home concept here in Westchester Village in Chesterton, Indiana. So often, in buying a home, a young couple has to wait to have things done later or changed, or remodeled. This is a lot more fun, our way. The two of you sit down and figure out what you would like (along with a helpful counselor of ours, if you like)... here is one builder-developer who is delighted with the variances you choose as it really fits into his concept of individuality throughout the entire New England village he is creating. View of the forest, fine! Overlooking the lake preferred...easy! No straight row houses, no grid streets, no tired format...this concept is 200 years old and remarkably fresh and vital. Have what you like. Customize!⁷³⁹

Neo-Eclectic houses were broadly characterized as reflecting or emulating traditional considerations, but the finished homes rarely represented anything close to historic architecture. Typically characterized by substantial massing and large footprints, their scale clearly distinguishes them as a modern element of the landscape. The modern character of Neo-Eclectic dwellings is further defined by their inclusion of modern elements such as exaggerated entrances and prominent garages, which are often juxtaposed against traditional influences. Subtypes of the Neo-Eclectic style include but are not limited to Neo-Colonial, Neo-Classical Revival, French Provincial, Neo-Victorian, Neo-Tudor, and Mansard. Characteristics of the Neo-Eclectic style, presented according to subtype, include:

⁷³⁸ “Take Honors in Contest Across U.S.A.,” *The Vidette-Messenger* (Valparaiso), March 25, 1960.

⁷³⁹ [Advertisement—Westchester Village on the Green], *The Hammond Times*, July 4, 1976.

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FIGURE 95 NEO-TUDOR DWELLING, DEERFIELD SUBDIVISION, CARMEL, HAMILTON COUNTY

Source: Cultural Resource Analysts, Inc. photograph



FIGURE 96 MANSARD DWELLING, WILSON VILLAGE SUBDIVISION, CARMEL, HAMILTON COUNTY

Source: Cultural Resource Analysts, Inc. photograph

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Common Elements

- Typically one to two stories;
- Historic stylistic elements are imitated in modern materials;
- Details from several historic styles are combined in non-traditional ways;
- Façade features are commonly set on multiple planes;
- Features and ornamentation are often exaggerated;
- Brick and stone veneers and vinyl and composite materials are common;
- Moderate- and high-pitched roofs with multiple gables or hips are common;
- Earthy colors in paints and finishes;
- Elaborate or accentuated entrances are common; and
- Multi-bay garages are common and often treated as a prominent feature.

Neo-Colonial

- Rectangular massing;
- Side-gabled and hipped roofs are common;
- Symmetrical façade treatment;
- Partial-width porches supported by columns are common;
- Elaborate door surrounds and sidelights are common;
- Simulated multi-light windows;
- Paired and tripartite windows are common;
- Vertical orientation in windows;
- Prominent chimneys are common; and
- May feature dormers.

Neo-Classical Revival

- Rectangular massing;
- Typically features a symmetrical façade;
- Central, accentuated entries are common;
- Side-gabled and hipped roofs are common;
- Broad eaves with cornice banding;
- Simulated multi-light windows;
- Implied porticos in façade articulation are common;
- Single and paired windows are common;
- Vertical orientation in windows; and
- Prominent chimneys are common.

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French Provincial

- Linear massing;
- Regularity in the treatment of façade elements;
- Moderate- and steeply-pitched hipped or gabled roofs;
- Tall window openings are common;
- Double-hung and casement windows are common;
- Second-story windows, where present, may break through the eave; and
- Masonry veneers.

Neo-Victorian

- Irregular massing;
- Bulky footprints;
- Asymmetrical façade;
- Complex rooflines are common;
- Composite sidings are common on the primary mass;
- Veneered foundations are common;
- Windows in a variety of shapes and sizes; and
- Porches are treated as a prominent element of the design.

Neo-Tudor

- Large massing;
- Heavy appearance;
- Asymmetrical façade;
- Roofs with multiple gables or hips;
- Mixed use of brick, stone, and stucco (or EFIS) is common; and
- Faux half-timbering may be present.

Mansard

- Rectangular massing;
- Heavy appearance;
- Prominent Mansard roof, often exaggerated;
- Deep set windows;
- Recessed entries with concrete stoops are common; and
- Brick veneers.

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7. The Renovation Culture and Do-it-Yourself Projects

The post-war housing boom brought with it an accompanying surge in home improvement projects, prompted in large part by the FHA-backed home improvement loan program under Title I of the NHA. As noted by geographer and historian Richard Harris

It was in 1952 that do-it-yourself (DIY) emerged as a distinct emerged as a distinctive market, and by 1954 it was a recognized fad. Within two years, there was an identifiable home improvement industry to service not only amateurs but those who preferred to use the yellow pages.⁷⁴⁰

In Indiana, more than 185,000 home improvement loans were issued by 1945, a decade after the FHA started issuing loans. By 1953, more than 560,000 such loans were issued, and, in 1960, the total exceeded 800,000 loans. The renovation culture of the period was fueled in two ways—through salesmen and contractors who carried out projects and through do-it-yourself homeowners who were increasingly likely to tackle their own projects (Figure 97). The latter was supported by the overall maturation of the homebuilding and improvement industry in the post-World War II era, which increasingly recognized the consumer market of amateur homeowners who sought to undertake their own projects in an age of self-sufficiency and modernity. This market represented a particularly significant portion of the industry. For example, in 1954, approximately \$7.2 billion was spent on home improvement projects across the country; more than half (\$3.8 billion) was spent on do-it-yourself projects.⁷⁴¹ By 1961, home modernization programs nationwide exceeded \$9.5 billion.⁷⁴² The appeal of the home improvement culture and the tendency of do-it-yourself activities to take over a home were described by one housewife in a syndicated article published in *The Indianapolis Star* in 1961:

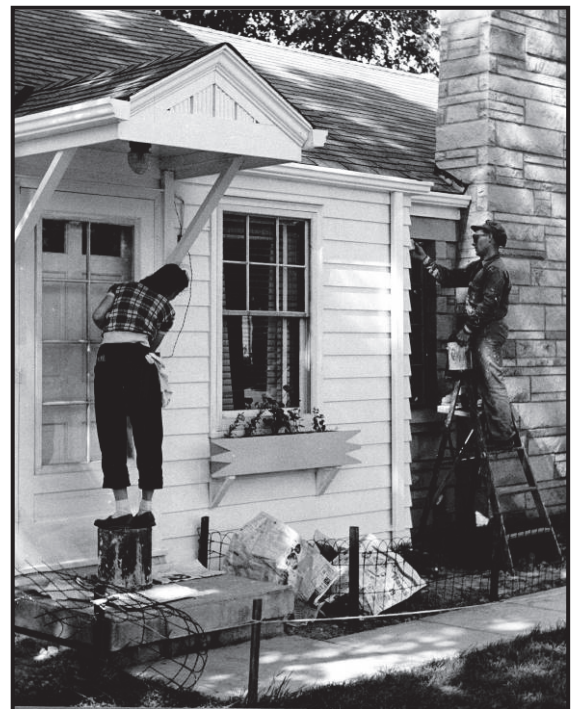


FIGURE 97. MAN AND WOMAN PAINTING A HOUSE, BELMONT, FORT WAYNE, c. 1960

Source: Special Collections Division, Allen County Public Library, Fort Wayne, Indiana

⁷⁴⁰ Richard Harris' *Building a Market: The Rise of the Home Improvement Industry, 1914-1960* offers the most comprehensive look at the cultural foundations and implications of the home improvement industry and how it evolved during the twentieth century. Harris, *Building a Market*, 1.

⁷⁴¹ "Census Reveals Half of \$7 billion Fix-up Market is Do-it-Yourself," *House & Home*, February 1955, 131.

⁷⁴² Harris, *Building a Market*, 313.

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After I sprawled flat on my face on the terrace of our country home Saturday morning because my near-sighted eyes didn't see the small, low glass table which was in the wrong place, my do-it-yourself husband drove his pink jeep to his two favorite spending places (the hardware store and lumber yard) and returned with (a) plywood; (b) paint of various colors; (c) strips of lumber; (d) assorted nails; (e) some odd-looking tools that had nothing to do with the research; (f) cement and sand; (g) some other bags which I didn't investigate.

By Sunday evening, all the small glass tables on the terrace had plywood tops, stained a handsome black. In front of the washer and dryer in the cellar was a wooden platform to make using the machine vastly easier. In front of the dog kennel was needed a cement run—way to make cleaning the kennel much simpler. Several other additions-alterations-repairs-replacements were in progress as additions-alterations-repairs-replacements always have been in progress.⁷⁴³

Such experiences in the modern era led to the conclusion by 1960 that do-it-yourself was “no longer a fad; it's an accepted part of the modern way of life.”⁷⁴⁴ While home improvement projects were distributed across properties of all vintage, it was noted in 1955, that the vast majority of activities were directed at recently-constructed dwellings. Older homes typically received little more than touch-ups during the period, with substantial alterations typically limited to newer dwellings that a property owner wished to adapt to his or her preferences.⁷⁴⁵

The proliferation of home improvement projects, and particularly the do-it-yourself industry, was supported as part of the larger movement to encourage homeownership. For example, “house and home” features of local newspapers often featured syndicated articles on home remodeling alongside advertisements for specific developments and individual house listings. Publications such as *Popular Mechanics* also fostered the emergence of the do-it-yourself culture, issuing project guides that encouraged the homeowner to engage his own project needs. In the 1950s, many local retailers, hardware stores, and lumber companies began hosting handyman classes, which further spurred the desire for one to take care of his or her own home.⁷⁴⁶ The rise of the home improvement industry also was supported by national endeavors. The year 1956 was coined the “Home Improvement Year” by the Housing and Home Finance Agency in cooperation with the establishment of Operation Home Improvement, a task force sponsored by the United States Chamber of Commerce to encourage the adaptation and rehabilitation of existing housing. This initiative led to the formation of the National Home Improvement Council, which widely marketed the benefits of home renovation and the do-it-

⁷⁴³ Sylvia Porter, “Do-It-Yourself Is Big Business,” *The Indianapolis Star*, August 13, 1961.

⁷⁴⁴ “Do-it-Yourself Now is Way of Life, Not Fad,” *Terre Haute Star*, October 12, 1960.

⁷⁴⁵ “Census Reveals Half of \$7 billion Fix-up Market is Do-it-Yourself,” *House & Home*, February 1955, 131.

⁷⁴⁶ Harris, *Building a Market*, 333.

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yourself culture. In 1958, for example, the council held a “How’s Your Home?” contest encouraging amateur homeowners to “have fun and prove to yourself and your family you have the makings of a better home right where you live.” As part of the nationwide contest, \$125,000 in prize money was awarded to entrants throughout the country.⁷⁴⁷ Efforts to sustain and grow the renovation industry continued into the 1960s and 1970s under the leadership of the National Home Improvement Council, the effects of which were touted as beneficial well beyond the home. As proclaimed by President John F. Kennedy in 1963: “There is real merit in an industry-wide drive which encourages Americans to remodel and improve their homes... Such a program also helps in the maintenance and enhancement of community life throughout the nation.”⁷⁴⁸

The push for renovation projects made for “big and growing business,” with home modernization firms looking to capitalize on the movement (Figure 98). This spurred the growth of companies such as Wonderlife Services, “formed to explore and develop techniques and approaches designed to give local modernization contractors new and better ways to provide homeowners with high quality home improvements at the lowest possible cost.”⁷⁴⁹ By 1964, the company had Wonderlife Home Centers in six locations, including Evansville and Indianapolis. The importance of the industry in Indiana was captured in home improvement shows and clinics, throughout the state, during which manufacturers and suppliers would exhibit the latest goods and services “for the home owner desiring to make improvements on this property.”⁷⁵⁰ These events ranged from the initiatives of individual communities such as Muncie, Rushville, Anderson, and Indianapolis to large-scale industry-wide programs such as the 1957 endeavor of Kenny Widmeyer, president of Hoosier Home Improvement Company, who held “an all-day meeting of many of the top executives of the Nation in the field of Home Improvements [sic]” in Muncie.⁷⁵¹

FIGURE 98 CELOTEX HOME IMPROVEMENT ADVERTISEMENT

Home improvement ads were as pervasive as ads for new homes and subdivisions from the 1950s onward.

Source: *The Indianapolis Star*, September 10, 1961

⁷⁴⁷ “Industry and Business Assist Home Owners in Repair, Modernization,” *The Hammond Times*, September 2, 1956; “Homeowners’ Contest for \$125,000 Cash,” *The Star Press* (Muncie), April 27, 1958.

⁷⁴⁸ “President Backs Nation-Wide Home Improvement Program,” *The Star Press* (Muncie), April 21, 1963.

⁷⁴⁹ “Wonderlife Home Center Opens on Shadeland,” *The Indianapolis Star*, November 8, 1964.

⁷⁵⁰ “25 Firms to Display New Ideas for Home,” *Rushville Republication*, April 16, 1964.

⁷⁵¹ “Clinic to be Held Here on Home Improvement,” *The Indianapolis Star*, October 1, 1964; “Do-It-Yourself Show Opens Oct. 23 in Chicago,” *The Hammond Times*, October 12, 1953; “Top Executives in Home Improvement Field Convene,” *The*

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The combination of a generation of popular publications, handyman classes, and home improvement services gave homeowners and amateur contractors increasing confidence in their abilities, which in turn promoted further growth of the industry:

Whole new industries have sprung up almost overnight, mushrooming to success in spectacular fashion because of the Do-It-Yourself movement. Take paint rollers, for example. Not too many years ago, they were non-existent. First models were crude compared to the improved rollers currently on sale. As each improvement was made, more persons have been encouraged to do their own painting.

It is estimated now that 75 per cent [sic] of paint purchased this year has been and is being applied by amateurs—you and I, the average fellow. We've learned many new skills easily these days...⁷⁵²

Into the late 1960s, the industry remained strong, particularly as the economy and rates of housing construction began to shift into the late twentieth century, with "tight and costly money [that] propelled new home building into a deep and protracted slump."⁷⁵³ This left homeowners engaging home improvement projects across Indiana as "far more than a matter of personal pride...It is more than a matter of assuring the family continuous comfort and improvements of its standard of living."⁷⁵⁴ As described in 1968:

The fact is that, out of exasperation or calculated economy, more and more people are tackling their own home repairs... One in every six homeowners now does his own plumbing jobs, according to one survey. Twenty per cent do their own roofing work, 40 per cent lay new flooring or refinish the old when necessary and a full one-third do all their own painting on the inside and out.⁷⁵⁵

Of all home improvement projects, the most frequently undertaken by home owners—based on a survey of homeowners in South Bend, Skokie, Illinois, and Columbus, Ohio, by the Bureau of Building Marketing Research of Chicago at South Bend—were as follows:

Indianapolis Star, February 28, 1957.

⁷⁵² Kay C. Kuhns, "Americans Return to Pioneer Tactic as 'Do-It-Yourself' Movement Booms," *Kokomo Tribune*, October 2, 1953.

⁷⁵³ Sylvia Porter, "Home Remodeler Offered Pointers," *The Indianapolis Star*, August 19, 1970.

⁷⁵⁴ James Brandon, "Home Improvement Now Top Priority," *The Herald (Jasper)*, June 23, 1972.

⁷⁵⁵ John H. Lyst, "More Doing own Repairs," *The Indianapolis Star*, July 16, 1968.

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- Interior lighting fixtures, 27.5 percent (of homeowners that had made the improvement);
- Floor tile, 25 percent;
- Wall paneling, 24 percent;
- Electrical improvements, 23 percent;
- Storm windows and doors, 21 percent;
- Kitchen remodels, 20 percent;
- Ceiling tile, 18 percent;
- Fencing, 17 percent;
- New water heaters, 15.5 percent;
- Exterior lighting fixtures, 15 percent;
- New roofs, 14 percent;
- Bathroom remodels, 13 percent;
- New patios, 13 percent;
- Basement finishing, 12 percent;
- New heating system, 11 percent;
- New full or partial bathroom, 10 percent;
- Wall tile, 10 percent;
- Room additions, 10 percent; and
- New garages, 10 percent.⁷⁵⁶

The pervasive growth of the home improvement movement in Indiana and across the nation led to the conclusion in 1975 that “the 1970s will undoubtedly be remembered... as the decade when do-it-yourself came of age... Now men and women alike who have never wielded a hammer or turned a wrench are being converted to do-it-yourselfism with all the excitement of a new religion.”⁷⁵⁷

⁷⁵⁶ Graham LeSturgeon, “Many Homeowners to ‘Stay Put,’” *The Indianapolis Star*, August 27, 1967.

⁷⁵⁷ “1970-1980: The Do-It-Yourself Decade,” *The Terre Haute Tribune*, October 7, 1975; “‘Do It Yourself’ Aids Home Modernization,” *Palladium-Item* (Richmond), May 1, 1975.

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C. THE MODERN COMMUNITY, 1940-1973

1. Land Development in the Modern Era

Land development in Indiana in the modern era can generally be subdivided into five distinct periods based on socioeconomic and cultural trends and resultant influences on the homebuilding industry:

- 1940-1945: World War II period characterized largely by institutional-type developments constructed in response to military and industrial need, located either near associated facilities or with convenient access along major transportation routes;
- 1946-1949: Readjustment period development characterized predominately by quickly-constructed subdivisions of economical housing, commonly near the core of the community or first-tier growth areas;
- 1950-1955: First wave post-war suburbanization period characterized by pervasive construction and the development of hundreds of subdivisions of various sizes that expanded the footprint of communities across the state into the urban-rural fringe;
- 1956-1962: Second wave post-war suburbanization period characterized by irregularities in the growth cycles of many communities across the state, marked by second- and third-tier expansion and an increase in apartment living; and
- 1963-1973: Third wave post-war suburbanization period characterized by the juxtaposition of continued community build-out and reevaluation of post-war growth cycles during an era of increasing local regulation.

At the outset of the study period, the country was in an age of socioeconomic irregularity. Indiana, as well as most of the country, was in the throes of disruption brought about by the Depression and World War II, which substantially slowed down residential development. The surge of military personnel and the industrial workforce posed serious housing challenges for many communities throughout the state, with traditional models of development inaccessible in a period characterized by material limitations and an overt need for quick construction that could satisfactorily meet the need of housing large populations. As a result, land development processes during this period were driven not by the economics of a private market or transitions in the homebuilding industry, but by the legitimate need for basic housing. Emergent development during this period, directed at military personnel and war workers, largely followed on models of industrial workers' villages and public housing of the late nineteenth and early twentieth centuries, through which architects and government officials employed principles of minimum housing and large-scale communal planning to meet housing needs. Long stretches of economical dwellings—commonly demountable barrack-style duplexes that could be adapted or removed following the war, if desired—emerged in the vicinity of military installations and factories of the wartime industrial complex. Developments varied significantly in relation to the needs of the facility with which they were associated, ranging from small developments of dozens of units to well over 100 units. Larger developments often evolved as self-sufficient communities that included amenities such as a store, park, or

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community building (Figure 99). While developments of the World War II period were but a temporary anomaly of the landscape designed to meet a very specific need, recognition of industry's ability to quickly produce structured communities of efficient housing through mass production, standardization, and comprehensive planning substantially influenced the pace and scale of subsequent land development processes of the modern era.



FIGURE 99 DEMOUNTABLE HOUSING AT PLEASANT RIDGE, CHARLESTOWN, CLARK COUNTY, ORIGINALLY CONSTRUCTED FOR THE ORDNANCE PLANTS

Source: Cultural Resource Analysts, Inc. photograph

In the post-war era, single-family residences were not limited to new suburban communities—many also were constructed as infill in established neighborhoods or as isolated dwellings on rural properties—but the modern subdivision became the most visible symbol of the recovered private housing industry.⁷⁵⁸ During this period, development processes were substantially impacted by the rise of the operative and merchant builder, policies and provisions of the FHA, and a new generation of local regulations, the combination of which fundamentally changed the face of the modern community (see “2.A.3. The Housing Crisis and Government Initiatives” and “2.C. Preparing for the Future: Policy and Planning in the Post-War era, 1945-1960” for additional background on policies and

⁷⁵⁸ It is important to recognize that not all residential housing of the period occurred in a neatly-packaged neighborhood or development. The character of rural properties was commonly redefined through the construction of a new dwelling on a farmstead (either replacing an existing dwelling or added as a secondary dwelling) or the development of isolated tracts of dwellings situated between urban and rural areas along county roads. The latter were typically characterized by small groupings of less than two dozen houses of similar character. They lacked the formality of tract developments and were without built elements such as curbs, street lighting, and community assets such as recreational space. Of course, suburbanization was the much pushed concept of the era, with rural living discouraged. Writing in 1960, Fred Corts, real estate editor for *The Indianapolis Star*, issued a warning against a “country dream home”: “In addition to such unquestioned advantages as a scenic view from the living room window, more privacy and plenty of room for various outdoor activities, there are also disadvantages which sap the time, energy and money of the unwary buyer...Indianapolis with its open land on all sides is well-blessed with suburban subdivisions which offer many of the advantages of country life without most of the disadvantages... many of these planned suburban developments offer spacious lots, access to good highways, convenience to modern shopping centers and excellent school facilities...considering all angles, it appears that we who work in the city should turn a deaf ear to the call of the wild.” Fred L. Corts, “Country Dream Home Can Turn to Nightmare,” *The Indianapolis Star*, February 14, 1960.

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regulations). The intersection of these influences had tremendous implications for land development patterns, which were redefined during a period characterized by substantial efforts to exert control and engineer new social and cultural constructs of the modern suburban ideal. With the unprecedented need for housing in Indiana and throughout the country during the readjustment period, developers worked tirelessly to meet demand. In this, developers employed lessons learned in economies of scale during the war period, which facilitated construction processes and allowed for the completion of housing developments at an unprecedented rate.⁷⁵⁹ Particularly important was industry's ability to efficiently meet the need of affordable housing for veterans and working-class families, which served as starter homes while they began the ascension toward middle-class status in a recovered economy. Prefabrication of housing was a key element of this development phase, dramatically reducing the cost and time associated with the build-out of neighborhoods of conventional dwellings. Gunnison/U.S. Steel Homes of New Albany and National Homes Corporation of Lafayette gave Indiana substantial advantage in this market.

The FHA was tremendously influential in the build out of communities in the post-war era, essentially serving as a ready supply of building capital tied to government-insured mortgages.⁷⁶⁰ This was particularly true through the readjustment period and the first wave of post-war suburbanization when the FHA accounted for a substantial percentage of financed mortgages in the state; although, the FHA and its financing remained relevant throughout the study period and to present day. Government-backed financing came at a price. Developers were required to internalize FHA guidelines in their developments and seek approval for FHA mortgages should they wish to find a pool of ready buyers that could take advantage of the mortgage structures needed to purchase housing. Developers submitted drawings and plans for review by local offices of the FHA prior to receiving production advances and were given approval for FHA mortgages only if plans satisfactorily met the standards of the government program. Marketing was critical during the period, and the ability to advertise a development as being approved for FHA or VA financing (which also followed FHA guidelines) was a powerful tool that compelled builders to comply with the government's requests.⁷⁶¹

Documents such as the FHA's *Planning Neighborhoods for Small Houses*—first published in 1936 and subsequently revised through the 1940s and into the 1960s—served as the government's guidebook for developers, complemented by the Urban Land Institute's (ULI) *Community Builders Handbook*, also published in various iterations during the study period. Emerging from traditions of the garden suburb, FHA provisions emphasized the creation of idyllic, aesthetically-pleasing developments structured on curvilinear networks of tree-lined streets, with housing situated near recreational areas and community facilities.⁷⁶² Adherence to the

⁷⁵⁹ Rome, *Bulldozer in the Countryside*, 32-35; Jacobs, *Detached America*, 30-31.

⁷⁶⁰ Lane, *Houses for a New World*, 36-37.

⁷⁶¹ Girling and Helphand, *Yard, Street, Park*, 85-89; Weiss, *The Rise of the Community Builders*, 152-156.

⁷⁶² Many of the guidelines presented in FHA's early publications reflected a preference for the garden suburb, a nineteenth century phenomenon juxtaposed against the garden city, focused exclusively on residential needs. Garden suburbs

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FHA's guidelines was only technically required for FHA-backed developments, but they—like FHA's guidelines for individual dwellings—were ingrained in local practice, even where FHA financing was not desired or acquired. Widespread adaptation of FHA provisions in private industry was boosted by the National Association of Home Builders' (NAHB) endorsement of the agency's guidelines as the de facto standard of the period, as well as their acceptance by many local communities that lacked comprehensive planning regulations until the mid-1950s or later. Where subdivision and zoning regulations did exist, they often ran congruent with the ideologies of FHA provisions. Regulations on land use, building placement, lot sizes, street frontages, and other landscape-level considerations ran high during a period of market recovery, intending to influence layout and design in a manner that promoted stability; this stability was often rooted in an overt regularity and homogeneity.⁷⁶³

Land development processes also were substantially influenced by transportation networks. Expansion of Indiana's highways during the World War II era had already formalized connections between the state's primary and secondary growth centers, with many principal highways accommodating increasing traffic along dual- or four-lane roads. In some communities, development during the war period further pulled populations outward to first-tier suburban areas that had emerged during the early twentieth century. During the post-war era, expansive highway construction continued to pull populations and development incrementally outward from the core to untapped locations that could now be reached by a generation of home seekers. The product of long-range planning initiatives, improved highways (and improved state roads and the interstate) influenced patterns of population distribution across many years, reacting to and informing community trends. Residential development was often the greatest beneficiary of expanded infrastructure, as reflected in a 200 percent increase in sales in Gateway-West in Indianapolis following the opening of Interstate 465 (Figure 100):

[John] Hart [the developer] also commented that he felt a great number of the sales were due to the opening of



FIGURE 100 I-465 IN INDIANAPOLIS AT 86TH STREET, c. 1960

Completion of I-465 around Indianapolis provided recently opened residential areas with convenient access to and from locations across the region.

Source: The Indiana Album: Ray Hinz Collection

incorporated a hierarchy of streets and roads that carefully coordinated movement of traffic. An emphasis was placed on setting aside land for recreational areas and community assets and accommodating transportation routes that tied the suburban communities into the city.

⁷⁶³ Girling and Helphand, *Yard, Street, Park*, 85-86.

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the new Interstate Highway System, which borders Gateway-West on the west side of the addition. The opening of this portion of the Interstate system has made all points in the country area easily accessible, either by the Interstate route or by crossing town on the 38th Street Expressway.⁷⁶⁴

Such residential development—alongside an expanded road network—was both a consequence and instigator of community change at an unprecedented level. As populations dispersed outward into new environments, so too did commercial nodes, industries, schools, and churches. In quick succession, individual developments stacked on one another, resulting in entirely new suburban landscapes. In Muncie, for example, the pace of suburban development caused “thrusts to the city limits and beyond” as increasing numbers of home seekers moved “into the countryside around Muncie than into the city itself.”⁷⁶⁵ Many of these communities were annexed to existing municipalities, but some were incorporated as independent towns and others remained unincorporated, characterized by a variety of civic infrastructure such as post offices and suburban fire stations.

The developments that comprised these areas may have been indirectly influenced by a number of external factors, but they were directly guided by the developer.⁷⁶⁶ As previously noted, Indiana’s landscape was defined by a variety of developers, ranging from small outfits to large merchant builders, even if growth of the latter was fueled by FHA provisions and an emphasis on economies of scale. Individually, small-scale developers did not make a big impact, but collectively they made a substantial contribution to the state’s landscape that should be valued equally alongside the efforts of merchant builders. While the prescriptive elements of a development were increasingly regulated during the period by the FHA and local municipalities, a developer held considerable influence over the location, composition, and perception of a particular development, as well as how it did or did not fit into broader patterns of the community. This was particularly true during the first through third waves of suburbanization dating from 1950 to 1973. Through subdivision and development of the land, the developer became the chief agent of change in the physical footprint of communities across the state, which dramatically impacted patterns of modern life.

Paramount among a developer’s decisions was the location of a development. Government guidelines and local requirements influenced the selection of a site, but it was ultimately at the discretion of the developer to choose an area for improvements. This selection was critical since the location of a development impacted not only its ability to attract buyers but also subsequent population distribution and the construction of associated amenities.⁷⁶⁷ Builders took into consideration a number of factors when evaluating the prospective location for a development, with the primary motivator for most being the economics of the business model. Starting with

⁷⁶⁴ “Single Home Sales Rise, Gateway-West Reports,” *The Indianapolis Star*, March 22, 1964.

⁷⁶⁵ Don Runion, “City is Bulging beyond Its Limits,” *The Star Press* (Muncie), August 26, 1961.

⁷⁶⁶ Lane, *Houses for a New World*, 13.

⁷⁶⁷ Jacobs, *Detached America*, 86-87.

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the end goal—the profit, based on the price of the finished house—the builder evaluated the piece of land that made the most financial sense, both in terms of allowing for the desired size and type of development and in providing a community that would attract buyers. Having a location that was convenient to primary automobile routes was particularly important for the latter, as was freedom from nuisances such as noisy industrial and commercial areas and incompatible residential areas (e.g., low-income developments). For example, in predicting growth in Valparaiso going into the 1950s, developers were warned that while the location was “very favorable for future growth” because of its proximity to transportation routes, developers needed to take special precaution “so that blighted industrial areas will not spread into our residential areas.”⁷⁶⁸ ULI and FHA guidelines of the 1930s through early 1950s had placed substantial emphasis on encouraging developers to carefully evaluate a development’s location in relation to nearby highways and in consideration of travel time to work, school, and shopping in other locations. With the aforementioned ripple effect of residential development, which spurred the outmigration of industries, offices, schools, and businesses along highway corridors to meet suburban populations, concerns of travel time largely diminished. The availability of access, however, remained an important commodity in finding a market for a development.

The importance of access was a universal, whether a development was established in the 1940s or 1970s.⁷⁶⁹ Developers recognized this and spent much word space in advertising to showcase the availability of access—access to improved highways, access to schools, access to shopping, and access to the benefits of suburban living. As described in marketing materials for Northgate in Dyer, Indiana, near Chicago:

Take just a minute to perceive the scope of Northgate’s real and intrinsic values. There is no tract development, but a magnificent park of scenically sited homes on lots 60 to 80 feet... Look for a complete community, a community accessible to the Calumet Expressway, a community with a new elementary school, a 23-acre recreational park, a growing shopping center and nearby supermarkets.⁷⁷⁰

This access was critical in all portions of the state, from small communities such as Fremont in northeastern Indiana, where Evans Addition was opened “in convenient proximity to schools, highways, business and churches”; to second-tier development centers such as Anderson, where Van Buskirk Heights was developed “with convenient access routes to shopping and hospital facilities”; to large metropolitan areas such as Indianapolis, where Northbrook was built in “proximity to Washington township schools, new churches, shopping centers, interstate highways and State Road 100.”⁷⁷¹

⁷⁶⁸ Brunhilde Schumann, “Calumet Influence in Growth Here,” *The Vidette-Messenger* (Valparaiso), February 1, 1949.

⁷⁶⁹ Jacobs, *Detached America*, 86.

⁷⁷⁰ “Northgate Offers ‘Surprise,’” *The Hammond Times*, June 25, 1972.

⁷⁷¹ “Lots Now Available in Restricted Area in Town of Fremont,” *Angola Herald*, November 14, 1956; “Van Buskirk Heights Subdivision,” *Anderson Herald*, September 12, 1965; “Fifth Northbrook Section Opened,” *The Indianapolis Star*, August 25,

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Once a development site was selected, the developer carefully undertook subdivision and layout of the land to account for the number of dwellings needed to make the profit desired. This number influenced the quantity, size, and shape of individual lots, which in turn affected the arrangement of street networks and development densities.⁷⁷² Flat areas provided the simplest solutions to achieving the most dwellings for the least cost since there was minimal land alteration required. Areas with topographic variation were appealing, particularly into the 1960s, because they offered unique settings for custom developments, but developments in such areas typically required a larger investment by the builder, which in turn led to higher housing costs. Thus, these areas were more commonly associated with upper-middle and upper-class dwellings.

Because of the largely individualistic approach to housing during the period, the size of subdivisions and the number of lots per plan varied widely. Developments ranged from a small cluster of dwellings situated around a single neighborhood loop or linear street to a community of more than 1,000 dwellings, but the overall trend of developments was increasingly toward larger multi-plat developments. Most late-nineteenth and early-twentieth century communities had evolved incrementally over a long period, with plats developed as dictated by population growth and the market. Trends continued into the 1920s and 1930s, even as residential development stagnated during the era of the Great Depression, with developers resigned to operating on a very limited scale. Wartime development (1940 to 1945) brought with it its own concerns, the need for economical housing for military and industrial personnel resulting in the build-out of residential projects rooted in the defense industry. During the readjustment period (1946-1949), transitional subdivisions that blurred the line between pre-war and post-war development patterns dominated, with the size of each development dependent upon the extent of housing shortages and local markets in a still recovering economy.

In the modern era, the size and rate of development increased exponentially across all waves of suburbanization (1950-1973) as subdivisions erupted outward along arterial roads and highways. Here, developers secured vacant parcels or land from large farm estates; in the case of the latter, the farm often remained on the periphery, at least for a limited time. While large developers purchased as much land as feasible and practical, small builders often took a more restrained approach, as described by John Worthman, builder of Fort Wayne:

Developing land is the small builder's biggest problem. We buy from farmers, and we talk to them about capital gains, showing how they keep more money if we spread our payments over two or three years. We plat one section at a time and have a release clearance so that we pay full price for each lot as we use it.⁷⁷³

1968.

⁷⁷² Girling and Helphand, *Yard, Street, Park*, 111.

⁷⁷³ "Advise for Small Builders," *House & Home*, March 1956, 188.

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Developers benefited from the largely undeveloped sites that did not require substantial demolition or land alteration and allowed construction to move forward quickly. These blank slates of land on the periphery allowed builders to buy and develop as much land as the market would support, with emergent communities redefining the landscape through housing, new street networks, and utility infrastructure. While the troubles associated with outward migration of suburban developments were often bemoaned contemporaneously, patterns of land development fit neatly into the business models of operative and merchant builders, which depended on economics of construction in the materialization of seemingly instant neighborhoods.

Through the period of study, land development trends and homebuilding practices typically resulted in five distinct types of developments. Within each type of development, there was significant variation, with character derived according to a variety of socioeconomic, cultural, and planning influences. These influences determined the features included within each development, which was designed to meet the needs of a specific clientele (see "3.C.2 Character of Developments" for additional discussion of characteristics).

World War II-Era Developments

World War II-Era Developments were found during the first two building cycles of the period (1940-1949). Wartime development of the early 1940s brought with it a number of concerns, most pressing of which was the need for economical housing for military and industrial personnel. While material restrictions were lifted during the readjustment period, wartime concerns still largely prevailed as the housing shortage directed the continued need for large numbers of quickly-constructed housing to meet the need of veterans and other individuals that desperately needed housing.

Dictated by economic considerations, World War II-Era Developments were not intended to be unique expressions of the period. Rather, they emerged as a rationalized modernity. Much development of this period was originally Section 603 rental housing designed to meet the critical need for housing and was not intended to be occupied following the war's conclusion. However, many units were sold off after the war as private developments. A large percentage of development that evolved during the readjustment period was likewise characterized by an overt functionalism, although the institutional-style housing typically associated with the war period was replaced with a generation of American Small Houses and Compact Ranch dwellings.

Transitional Developments

Transitional Developments were typically found in the readjustment period and through the first wave of suburbanization (1945-1955), although some communities continued to see sparse development between 1940 and 1945. Transitional Developments evolved during a period of economic adjustment for Indiana and much of the country, caught in a period of recovery between the harsh realities of the war era and the normalcy of the renewed economy of the 1950s. Many of these developments were

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small subdivisions platted near community cores on vacant land abutting residential growth of the early twentieth century, although some large developments emerged in more typical suburban settings. Development size ranged significantly during this period, with building programs caught in the flux of an emergency housing shortage and a still recovering economy. Developments situated near community cores or along first-tier growth areas commonly employed the rectilinear grid of prior development while those on the outskirts favored the trend toward curvilinear streets (Figure 101). Housing remained dominated by American Small Houses and various iterations of the Ranch house and massed two-story dwelling. While material restrictions were removed during the period, many early Transitional Developments featured housing still characterized by standardized elevations and material palettes reflecting the limitations of years past.

Tract Developments

Tract Developments were typically found during the readjustment period and into the second wave of suburbanization (1946-1962), although tract build-out continued on a more limited scale into the third wave (1963-1973). Residential developments of the post-war era reacted in response to labor and material shortages, standardization and mass production, and prevailing economic concerns. The combination of such factors—in concert with FHA provisions and financing—transitioned the industry toward large-scale housing developments, which were exponentially more profitable for developers than smaller subdivisions because of economies of scale. The result was the speculative Tract Development. Characterized by streets lined by stretches of repetitious housing, Tract Developments rose to prominence in an era when economy and continuity ruled as a matter of necessity for the developers who established these communities. Dwellings in Tract Developments often seemed perceptibly undistinguished from one another, although there was often a subdued diversity in the building stock. While developers

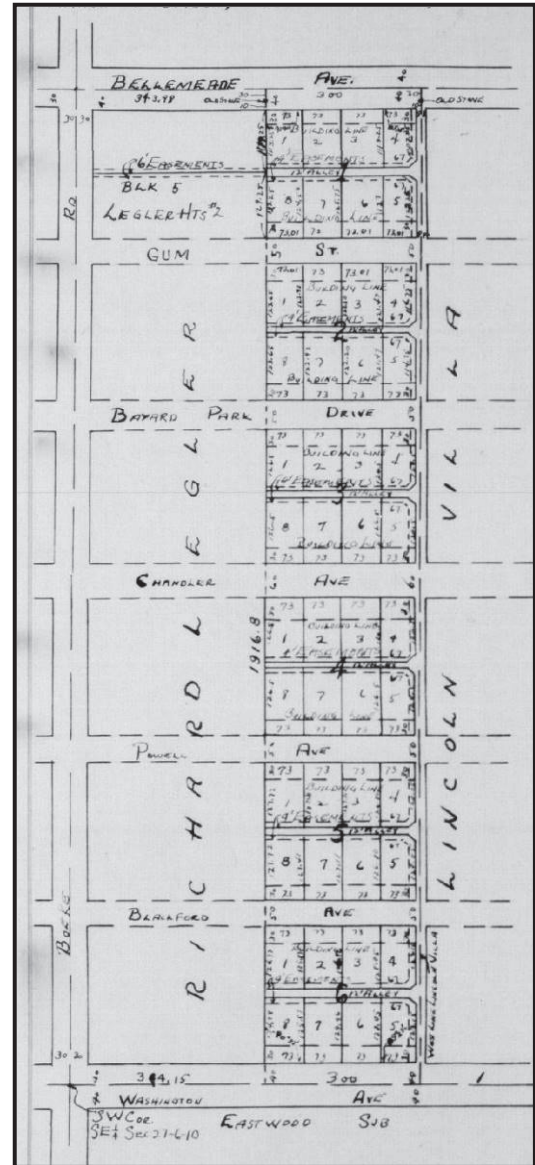


FIGURE 101. PLAT FOR MEADOWBROOK SUBDIVISION, EVANSVILLE, VANDERBURGH COUNTY, 1945

Much transitional suburban growth of the immediate post-war period followed the traditional grid of first-tier growth areas.

Source: Vanderburgh County Recorder's Office, Evansville, Indiana

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FIGURE 102 HORNADAY HEIGHTS, BROWNSBURG, HENDRICKS COUNTY

The character of Tract Developments is largely derived from the close-knit arrangement of housing units and the repetitious nature of individual lot configurations and exterior treatments.

Source: Cultural Resource Analysts, Inc. photograph

always used a limited number of models, variety was introduced through the flip-flopping of floor plans, slight modification in the articulation of façades, multiple roof types, and application of different material treatments and architectural finishes (Figure 102).

At the landscape level, FHA guidelines represented the ruling order of Tract Developments. These guidelines encouraged builders to utilize long blocks, maximize lot arrangements, and accommodate existing topography, all of which maximized development potential and reduced costs. Deep lots with housing far removed from the street were replaced with close-knit arrangements of carefully-sited dwellings oriented to the right-of-way. Such considerations were backed by local regulations and a deep belief placed in the merits of a structured aesthetically-pleasing neighborhood designed for the modern family. This belief was repeated unendingly in the post-war era, which contributed to the proliferation of Tract Developments across the state. As urged by the Indiana Economic Council, for example, “long

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blocks are more economical than short, curved streets in residential districts protect the health and safety of the children.”⁷⁷⁴

While Tract Developments were contemporaneously criticized for contributing to a “look-alike” residential environment and have subsequently been critiqued for their effects on the landscape, Tract Developments of the modern era cast a striking impression. The continuity of orientations, setbacks, and house types established a rhythmic pattern balanced by the treatment of the house and front lawns. A sense of openness was pervasive in the inclusion of wide streets and close networks of housing with open front lawns free of fences and promoted by the presence of large façade picture windows that softened the hardscape of dwellings and offered a transparency that enhanced their interconnectedness with the landscape. The one-story plans of the American Small House and Ranch house, the most pervasive element of Tract Developments, also contributed to the sense of openness, particularly when developments were new and vegetation had not yet matured. There also was a distinct visual hierarchy in the arrangement found in lot widths, spacing, and setbacks, as well as the interior road network. While middle-class Tract Developments typically featured more elaborate dwellings and greater amenities than their moderately-priced counterparts, the overall aesthetic was similar across the board—that of a carefully crafted arrangement designed to represent a very specific idea of what a modern community should look like.⁷⁷⁵

Custom Developments

Custom Developments were found during all post-war development phases (1946-1973), but were most common during the second and third waves of suburbanization (1956-1973). Custom Developments emerged in communities throughout the state, particularly following the stabilization of personal economies that allowed home seekers to search out the ideal neighborhood in which to carry out their lives. Consumer preference was integral to the rise of Custom Developments intended to meet certain needs and aesthetic preferences. In these, developers still adhered to prevailing theories of community development but there was significant variation in treatment. Custom Developments were found in gridded, rural lane, and curvilinear arrangements, but the latter was the most prevalent. Many also included true or abstracted parkways or boulevards at primary entrances.

Custom Developments spanned a variety of economic ranges, although they were most typically associated with middle-class and upper-class populations. In contrast to Tract Developments that proliferated in areas of unobstructed topography, higher-end Custom Developments were more likely to

⁷⁷⁴ “Engineer Says Communities Need Planning,” *Angola Herald*, October 26, 1955; “Good Subdivision Diverts Heavy Traffic,” *The Indianapolis Star*, July 18, 1965.

⁷⁷⁵ Lane, *Houses for a New World*, 9-10.

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embrace natural environments and employ carefully crafted landscaping highlighting specific views and natural features such as creeks and wooded areas. Others carefully accommodated manmade features such as golf courses and lakes, highly marketable assets that distinguished a development from others nearby. Such features are evidenced in Custom Developments across the state, whether at Hawthorn Hills Country Club Estates in unincorporated suburban Hamilton County, which retained wooded lots that accentuated the hilly terrain and ravines amidst which were situated the Builder Modern dwellings by Meridian Construction Company; or at Green Hills, a restricted development in Kokomo located on the banks of the Waterworks Reservoir, which was defined by high-ended dwellings situated on gently rolling hillside that overlooked the reservoir.⁷⁷⁶ While some Custom Developments continued to employ uniform arrangements of individual lots as in Tract Developments, many also utilized varied configurations or otherwise set houses back substantially from the right-of-way in deference to the natural qualities of a site.

More articulated in their housing, Custom Developments often featured moderate and high-end models that reflected greater architectural variety. These homes commonly came from plan books, trade journals, or were custom-designed, and communities often had covenants protecting the architectural integrity of the neighborhood. Stylistic applications varied substantially, but many Custom Developments incorporated a thematic motif.

Planned Developments

Planned Developments of the period followed their own trends, whether in the development of mobile home parks, the construction of multi-family residential developments, or the build-out of Planned Unit Developments (PUD) or planned suburban communities. In all cases, regardless of the development type, the emphasis was on the development as a single unit, with more attention typically given to the cohesiveness of the totality of the development than to the individual dwelling units or other aspects of the landscape.

Mobile home parks emerged as an outgrowth of trailer communities, sharing their roots with automobile camps of the early twentieth century. Travel trailers pulled behind automobiles rose in popularity during the 1920s, and trailers were used in large quantities during and after World War II to house families who could not otherwise secure housing. During this period, trailer manufacturers began to transition to semi-permanent housing, which perpetuated the concept of house trailers and then the mobile home. Following the establishment of the first mobile home park in 1955, mobile home use exploded throughout the country. Mobile home parks often employed a gridded streetscape or warped grid with rounded edges, with centralized community space such as an office, pool, or recreational

⁷⁷⁶ "Plans Are Approved for Hawthorn Hills," *The Indianapolis Star*, June 12, 1960; "Green Hills is Luxury Home Site on Banks of Reservoir," *Kokomo Tribune*, May 19, 1961.

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building. Mobile homes are commonly situated at an angle to maximize density, allow for each transport, and facilitate pulling into and out of parking spaces; others are situated perpendicular to the roadway to maximize privacy. Mobile home parks typically have a cohesive, uniform plan, even if informal and without significant landscaping or infrastructure. Into the late 1950s and 1960s, through the formalization of mobile home park development guidelines, some parks began to take on curvilinear street networks and diverse arrangements more commonly associated with traditional development.⁷⁷⁷

PUDs emerged in large numbers in the 1960s as an alternative to traditional suburbanization. Alleviating the need for large expanses of land for individual tracts as populations continued to grow and land became increasingly expensive, PUDs were typically designed by planning and design firms rather than traditional builder-developers. Residential uses—sometimes both single-family dwellings and multi-family units—were mixed with commercial nodes and recreational space. Guidelines for PUDs were integrated into common community development standards of the period, such as the *Community Builders Handbook*, which promoted the idea that site design and treatment of the totality was of greater importance than individual buildings; as a result, many dwelling units were undistinguished in design, considered just one component of a larger coordinated aesthetic. A particular focus was placed on integrating pleasing community spaces and minimizing intrusions. Community areas were the responsibility of a homeowners association or, in some instances, the developer remained involved in the project and coordinated upkeep of facilities and maintenance of grounds. College Park Estates, planned in 1967 and developed through the early 1970s, was part of the first PUD in Marion County, defined by the College Park Pyramids; the residential subdivision of College Park Estates; an apartment complex, Villa Nova; and a shopping center, College Park Mall.⁷⁷⁸ Typifying the single-family component of PUDS, advertising for College Park Estates proclaimed:

Our neighborhood started with the concept that new homes should be more than new houses. That families like yours would be looking for a complete way of life, inside and outside. So we named our neighborhood "College Park Estates" and planned park-like facilities for all of our homeowners. With a wooded recreation park, complete with swimming pool, clubhouse and tennis court. The homes are built on "cul de parc" streets.... That's why we call it College Park Estates. Of course, you may decide to call it "home!"⁷⁷⁹

⁷⁷⁷ Parker Clifton Lawrence, "Home Sweet Mobile Home Park: Developing a Historic Context for a Modern Residence (Master's thesis, University of Georgia, 2014), 17-35.

⁷⁷⁸ "College Park Pyramids Set for Tenant," *The Indianapolis News*, January 28, 1972.

⁷⁷⁹ [Advertisement—College Park Estates], *The Indianapolis Star*, March 26, 1972.

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Cluster developments emerged concurrently with PUDs and also placed an emphasis on cohesiveness and common space, but dwellings were also arranged in groups rather than being spaced throughout a development. Cul-de-sacs were often used as mechanisms for coordinating clustered arrangements.

Planned suburban communities represented the extreme end of Planned Developments. Planned suburban communities represented large-scale efforts by developers to establish entirely new, largely self-sufficient communities on the outskirts of regional development centers. Characterized by multiple individual subdivisions, commercial nodes, civic infrastructure, schools, churches, and amenities, planned suburban communities required a tremendous long-term, financial investment by the developer if the vision was to be realized. These communities were designed to provide all the benefits of suburban living, from shared recreational spaces, to convenient shopping locations designed to meet residents' daily needs, to the latest schools to ensure access to the best education in the family-friendly suburbs. Planned suburban communities were executed to varying degrees during the period, with some more successful than others. In all instances, though, the underlying importance was found in the whole.

Efforts to establish planned communities are reflected in the planning of Vinton Highlands in Lafayette, designed by Harmon, O'Donnell, and Henninger. Boasted as a "total community, planned for your way of life," the community was made up of "four distinctive residential areas [Glen Acres, Greenbriar, Ivy Hills, and Vinton Hills] with virtually everything needed for comfort and conveniences." The community was conveniently situated along Bypass 52, "tomorrow's main street," and was designed to provide "the ultimate in convenient, luxurious living," characterized by neighborhoods boasting privacy, traffic-free safety, cul-de-sac and curvilinear streets, well-lighted concrete streets, sidewalks, ample water supply, and high-capacity storm drainage. Proclaiming that "no residential community in Indiana offers its residents more facilities," Vinton Highlands provided access to public safety service buildings, shopping, churches, an elementary school, and parks and recreation areas. Houses within the community were advertised as "family-tailored homes," each individualized inside and out for the family's needs.⁷⁸⁰

2. Character of Developments

The character of residential developments varied substantially during the period, evolving in response to a variety of socioeconomic considerations and land regulations. Developments were defined by the totality of the landscape and its individual components, which impacted the overall quality, perception, and aesthetics of a particular community. Such components included but were not limited to the spatial organization of the development, building stock, employed street network, treatment of the natural environment, landscaping, utilities, and related amenities. Wartime development (1940-1945) evolved entirely according to its own set of standards, defined by the emergency of the housing situation. Concern for individual distinction and aesthetics

⁷⁸⁰ "Vinton Highlands," *The Journal and Courier* (Lafayette), September 17, 1965.

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typically went by the wayside in the need for economical, quickly-constructed housing. Developments generally conformed to precedents of the early twentieth century in their planning and execution, although they varied considerably from development to development. In instances where war housing was constructed near community cores or established centers of business, the developments utilized the gridded plats found in traditional center cities, with rows of communal streets lined with repetitious housing units that provided convenient access to established transportation routes, including bus service. In other instances, self-sufficient communities popped up on the fringes of established cores or in completely isolated locations that dictated a different approach. Such developments were more likely to embrace garden concepts of the early twentieth century in their incorporation of curvilinear streets with long stretches of housing, even if the sparse housing in war-era developments was far from garden city constructs.⁷⁸¹

In the readjustment period and into the first wave of suburbanization (1946-1955), the emphasis on efficiency and the need for a quick stockpile of housing brought with it a return to traditional development patterns for many communities. Viewing established infrastructure and city services as a benefit, many developers—particularly smaller operations—re-platted earlier subdivisions that had remained partially vacant during previous decades or continued subdivisions that were always intended for development but got curtailed by concerns of the Depression and war era. Supported by FHA and NAHB guidelines that encouraged the continued build-out of established neighborhoods, developers took advantage of available land near community cores, which often had convenient access to utility service connections and at least limited infrastructure already in place.⁷⁸² Other benefits of building in an existing neighborhood included proximity to schools, churches, and recreational areas, which served as instant, marketable community assets. In most instances, developers prepared updated plans to incorporate new housing in a rectilinear subdivision that reflected traditional development patterns in the concentration of dwellings in a singular area. This often had the effect of blurring boundaries between old and new, at least in concept. Except in cases where pre-war and post-war American Small Houses intermingled, the actual character of the post-war section of such developments often varied substantially from its predecessors. The seemingly uniform, efficient plans of modern housing stood in stark contrast to neighboring dwellings of the early twentieth century.⁷⁸³

Beyond the limits of established areas where utilization of traditional development patterns remained feasible, post-war suburbanization took on various forms. The most iconic element of the post-war period was the large curvilinear street development, characterized by a winding road network dotted with large one-story Ranch houses set on wide open lawns disrupted only for child-friendly sidewalks and the rhythmic pattern of

⁷⁸¹ Peter G. Rowe, *Making a Middle Landscape* (Cambridge, MA: The MIT Press, 1991), 197; Ames and McClelland, *Historic Residential Suburbs*, 49.

⁷⁸² Emily Pettis et al., *A Model for Identifying and Evaluating the Historic Significance of Post-World War II Housing*, 64.

⁷⁸³ Girling and Helphand, *Yard, Street, Park*, 36; Jackson, *Crabgrass Frontier*, 135.

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driveways, a necessity of modern automobile culture.⁷⁸⁴ Such developments were readily associated with the period and presented in magazines and newspapers throughout the period, representing the sprawling nature of the new suburban communities that emerged across the state. However, these developments represented only a small part of the post-war growth of Indiana, which, alongside a complex homebuilding industry, was reliant upon a variety of development types to meet the needs of a diverse buyer's market in consideration of available land, local economics, and community growth patterns.

A unique element of much suburbanization in many metropolitan areas in Indiana was the rural lane development, which emerged in stark contrast to the iconic curvilinear development. Developing miles beyond the then-incorporated boundaries of a community, commonly during second wave suburbanization, neighborhoods without curbs, gutters, sidewalks, communal recreational space, and other such "city" infrastructure emerged, the lack of formality fostering rural character in suburban locations. Further contributing to this juxtaposition of rural and suburban, circulation networks were defined by an elongated grid, with long, linear streets set parallel with one another, diverging only minimally to accommodate topography (Figure 103). Streets were typically not as refined as in the concrete landscapes of curvilinear developments of the period, but rather were defined by networks of gravel lanes (later tar-coated)—natural elements that contributed to the semi-rural character—directly abutted to the lawns of individual lots, which commonly had an open ditch or swale to provide drainage. Arrangement of individual properties in rural lane developments was not rigid or as closely-knit as in many exurban developments but rather characterized by large, open parcels devoid of formal landscaping. Houses were typically large Ranch houses, but also included Split-levels, Bi-levels, and massed two-story dwellings.

Regardless of the pattern, the care given to developments varied considerably from one subdivision to the next during the period of post-war suburbanization (1950-1973). This was often a direct reflection of the intended socioeconomic status of a



FIGURE 103 PLAT FOR DEVON WOODS, SECTION 6 INDIANAPOLIS, MARION COUNTY

Rural lane developments such as Devon Woods were found on the outskirts of established metropolitan cores such as Indianapolis and Fort Wayne.

Source: DHPA

⁷⁸⁴ Ames and McClelland, *Historic Residential Suburbs*, 51; Rowe, *Making a Middle Landscape*, 204-205.

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community. In some developments, attention to the broader character of the area was severely lacking, with developers leaving a new neighborhood of housing behind but not much else. This was particularly true during the readjustment period and first wave of suburbanization, when achieving a certain economy was almost a singular concern. If the price of housing was not sufficient to warrant devoting attention to features that could be considered extraneous—such as sidewalks or even water and sewer connections—builders simply excluded them from a development.⁷⁸⁵ Into the mid-1950s, aesthetics took on increasing importance. Such considerations were particularly critical in developments for the growing middle-class, which were part of an intensively competitive market. Single-family detached housing in an aesthetically-pleasing community became the indicator of the period, a social construct that represented the ascension to a desired lifestyle wrapped up neatly in a low-density neighborhood. The character of the development and the associated housing was closely tied to perceptions of the period, with street frontages, lot sizes, setbacks, lot enhancements, and the size and value of homes linked directly to the status of the community. This was true regardless of whether the development was characterized by tight-knit arrangements of economical housing or spacious lots with expansive dwellings. The power of perception was critical and developers recognized this in developing and marketing areas, often attaching covenants that protected the physical character and perceived quality of life in a development. As noted, such covenants also sought to protect—or, more appropriately, restrict—the socioeconomic and cultural character of a neighborhood, introducing hardships for divergent populations and ultimately propelling the congregating of homogenous groupings of people of the same lifestyles within particular developments.

Provided below is brief discussion of common components of residential development that directly and substantially contributed to the character and perception of a particular development during the period. Generally, in consideration of the fact that inclusion of and attention to such components varied significantly during the period in accordance with the intended socioeconomic status of the community, Transitional Developments, Tract Developments, and Custom Developments can be typically defined under one of three classifications. World War II-era developments and Planned Developments, driven by distinct needs, do not follow the model.

⁷⁸⁵ It should be noted that, in many instances, higher-priced housing still did not necessarily guarantee a satisfactory level of attention by developers. For example, problems with residential streets were rampant during the period, even in upper-class developments. As noted by Jean Hittle, highway research engineer at Purdue University: "I see this all over the state [heavily deteriorated roads in new neighborhoods], I've seen areas of \$30,000 to \$40,000 homes with substandard streets requiring in some cases that the homeowners pay street improvement costs. There's no cheap way to build good roads. If you are going to serve the best interests of your community, you will get the standards up to produce streets which will be relatively maintenance-free." Drainage also was a significant problem during the period, with many developments built-out without particular regard to topography beyond the limits of the development and how that affected water runoff and site drainage. "Subdivision Streets Deplored," *The Journal and Courier* (Lafayette), March 29, 1963.

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- Economy developments were those that featured only the most basic elements of a community. They were commonly associated with working-class housing. Small, efficient dwellings were typically limited to a few models with slight variations; a carport or small garage may be present. Developments typically lacked formal infrastructure or amenities, although sidewalks may still be present to facilitate walking to schools and transportation hubs;
- Standard developments introduced variation of types and styles and larger dwellings; houses commonly included an attached garage, sometimes multi-bay. Inclusion of infrastructure and amenities varied considerably during the period, but the trend was toward formality. They were commonly associated with the emergent middle class and designed to provide a certain standard of living wrapped up in the ideal of the modern American house; and
- Upscale developments included large homes and garages with multiple bays. Careful attention was given to street planning and amenities and features designed to promote privacy and maximize the benefits of suburban living. More expensive materials may be used in infrastructure and individual lots commonly feature a formality in landscaping and arrangement.

Given the significant variation in individual communities of the period, developments could in many cases be considered as falling along a sliding scale of the classifications rather than rigidly falling within one category, dependent on their inclusion of and attention to individual components of the landscape.⁷⁸⁶

Relationship to the Natural Site

Land planning varied significantly during the period. Many developers retained an in-house surveyor or civil engineer or simply hired such for basic tasks associated with the development process. Rarer were those developers who included landscape architects and dedicated land planners who worked alongside architects and builders concurrently in the preparation of a well-nuanced design. While most developers sought to accommodate the natural topography of the land (or at least minimize alterations) since cut and fill to level a site represented an enormous expenditure, some developments were the product of massive campaigns to dramatically transform a site. Many developments of the period disregarded the natural features of the land, clearing large areas for unobstructed tracts of housing and substantially altering landscape characteristics such as natural drainage areas.⁷⁸⁷ Others, particularly Custom Developments, retained existing topography and natural features of the site such as specimen trees, woodlands, and creek beds and sought to enhance and incorporate them as distinguishing features of

⁷⁸⁶ Richard Longstreth, "The Extraordinary Post-War Suburb," *Forum Journal*, 15 (2000): 21.

⁷⁸⁷ Rome, *The Bulldozer in the Countryside*, 195-197.

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the development. Particularly successful were those developments that embraced such features to provide privacy, improve aesthetics, reduce noise, and frame vistas (Figure 104).

Street Network and Hardscape Elements

Developments featured a hierarchy of roads defined by main arteries that connected to the principal road network outside of the development, and, in some cases, secondary roads that provided internal circulation only. The degree to which the road network for an individual development tied into



FIGURE 104 DEMING WOODS, TERRE HAUTE, VIGO COUNTY

Custom Developments such as Deming Woods embraced the natural setting and topography of the site to create unique environments that enhanced privacy and provided an aesthetically-pleasing backdrop for the development.

Source: Cultural Resource Analysts, Inc. photograph

other developments varied considerably. Some, particularly those that employed a grid or long lanes, often conformed to nearby arrangements while curvilinear networks were more abrupt.

The pattern of street networks generally fell within one of a handful of arrangements, which played a significant role in defining the character of a neighborhood. These included the gridded arrangement of Transitional Developments, which characterized areas that filled in vacant land near community cores, and linear ribbons of roads that stretched out in long expanses in rural lane types. Many suburban developments diverged from these patterns, instead employing warped grids with rounded intersections, sprawling curvilinear systems of internal roadways, loop roads, cul-de-sacs, and other such mechanisms designed to slow traffic and create family-friendly environments.⁷⁸⁸ The transition toward such arrangements was heavily promoted during the period. For example, in updating the subdivision ordinance for Kokomo in 1956, it was declared:

A heritage of bad street planning [existed], and in particular, a residue of the “grid system” of design in which every street is a thoroughfare with dangerous intersections...[in a well-planned subdivision] the boundary streets are generally thoroughfares and the interior streets are known as “residential streets.” Streets like

⁷⁸⁸ Rowe, *Making a Middle Landscape*, 205-206, 210; Girling and Helphand, *Yard, Street, Park*, 86.

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these have their own “police protection” such as curves and narrower pavements, which make it undesirable to travel across town through these subdivisions. Yet the roads are sufficient to carry a “normal” traffic flow smoothly on its way.⁷⁸⁹

Tremendous variety also was introduced in the inclusion of sidewalks, gutters, and curbs (Figures 105 and 106). While the inclusion of a certain level of infrastructure enhancements was standardized during the period through FHA provisions, their quality and placement varied significantly in direct correlation to the intended purchase price of the housing and its location.⁷⁹⁰ For example, finished rolled curbs and sidewalks were often eliminated from lower-class developments of the period as a feature that did not make financial sense. In others, sidewalks remained as a means of facilitating access to main transportation corridors and public transportation. In many middle-class subdivisions, sidewalks often played a different role. Here, the outdoors provided a “built-in baby sitter,” with “wide sidewalks everywhere for their [children’s] safety and bus service to schools. You can let your kids out into the great outdoors and they’ll stay happy and busy for hours.”⁷⁹¹ The importance of sidewalks, as well as other community infrastructure, is reflected in the nature of advertisements during the period, which placed an emphasis on identifying the inclusion of sidewalks and other such commodities alongside discussion of housing types. For example, Price & Price of Lafayette (the local development arm of National Homes Corporation), proclaimed the



FIGURES 105 AND 106 GLENWOOD PARK (TOP) AND HACIENDA VILLAGE (BOTTOM), FORT WAYNE, ALLEN COUNTY

While visually minor elements of the landscape, infrastructure such as sidewalks, curbs, and gutters can significantly impact perception of overall land development in a subdivision.

Source: Cultural Resource Analysts, Inc. photographs

⁷⁸⁹ “Subdivision Code Aims—Stability, Safety,” *Kokomo Tribune*, March 29, 1956.

⁷⁹⁰ For contemporaneous discussion of the role and merit of sidewalks in subdivisions, see, for example the American Society of Planning Officials’ “Sidewalks in the Suburbs” information report of February 1957, which concluded that “sidewalks, like babies and cars, are here to stay. In mass produced subdivisions—the dominant form of city-building—they are an adjunct of a mode of life.” Also see, for example, Kunstler, *Geography of Nowhere*, 114-116, for a critique of the effects that suburban street patterns and infrastructure networks had on modern life.

⁷⁹¹ “Sidewalks Provide Safety for Children, Convenient, Dignified Thoroughfares for Adults,” *The Hammond Times*, March 3, 1941; [Advertisement], *The Indianapolis Star*, January 24, 1971.

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virtues of its developments, noting that the 12 communities developed by the firm included "17½ miles of curbs and gutters, 11 miles of streets, 16 miles of sewers, 11 miles of water mains, and nine miles of gas mains. The total is more than that of many Indiana cities."⁷⁹²

Spatial Organization

Prevailing planning theory impacted the overall aesthetic of a development, with both FHA guidelines and ULI principles espousing the merits of well-designed developments with complementary arrangements and organizations of individual components. Treatments related to the natural site and the configuration of street networks were particularly important in defining the spatial organization of a development. Likewise, placement of individual houses on lots was given considerable attention, with specific guidance provided for orientation, setback, and spacing, all of which influenced spatial relationships in the development and the character and use of yards, driveways, fences, screen walls, utilities, and plantings. Setbacks, for example, could be either small or large, ranging from 25 to over 50 ft, depending on zoning requirements and the character of the community intended. Lot size also provided substantial variation and impacted perceptions of space, whether in the development of close-knit Tract Developments or Custom Developments with sprawling houses set on wide lots.⁷⁹³

Landscaping

Landscaping was expensive, not only in terms of community areas, boulevards, and tree lawns, but also in relation to the individual property. Given the costs associated with landscaping, many developments emerged without any formal treatment outside of any specimen trees that may have remained through the development process.⁷⁹⁴ Often, landscaping of individual domestic yards was subject to improvement by the homeowner, with housing more likely to be located on a sparse, undistinguished lot than one fully outfitted with complementing plantings:

One of the important reasons people buy houses is so they can also have grounds. While many builders construct good houses, few of them provide the kind of grounds the homeowner will want two or three years after he moves in.

This, of course, is no reflection on the builder. His job is to construct houses and

⁷⁹² "2 Largest Price & Price Additions Served by Trend-Setting Schools," *The Journal and Courier* (Lafayette), September 8, 1955; Paul L. Knox, *Metroburbia, USA* (New Brunswick, NJ: Rutgers University Press, 2008), 26.

⁷⁹³ Lane, *Houses for a New World*, 9-12.

⁷⁹⁴ Francesca Russello Ammon, *Bulldozer: Demolition and Clearance of the Postwar Landscape* (New Haven, CT: Yale University Press, 2016), 110-111.

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to make them, as quickly as possible, look less naked with the help of a few trees and some sort of planting.⁷⁹⁵

While promoted as a call of advertising by the American Association of Nurserymen, the phrase “landscaping symbolizes the better neighborhood” often rang true as upscale subdivisions and Custom Developments were more likely to exhibit at least marginal developer effort. Many such areas also were often the result of larger firms that had landscape planning services in house, increasing the likelihood that they featured a more distinguished landscape, both in terms of the overall development and the individual house lot.⁷⁹⁶ High-end houses also provided individual variation, with many architect-designed houses incorporated into the landscape through masses of planting material, even if carried out in an informal manner. Such dwellings often were complemented by native plants, specimen trees, foundation plantings, and yards with perennials and sometimes also employed textural paving materials in sidewalks and walkways, which further refined the landscape.

Signs and boundary markers served as complementary elements of the landscape (Figure 107).⁷⁹⁷ Some subdivisions originally featured free-standing entry signs or signs placed along gateposts or at masonry walls flanking a primary artery, but many others were added later as communities continued to develop into the late twentieth century. Occasionally, the borders of a development were marked by a brick, stone, or perforated concrete screen wall but most were reliant on the backyard fences associated with individual properties to provide enclosure and demarcate the limits of the development. Others that employed a more semi-rural character discouraged the use of fences, even in backyards, as a means to maintaining open pastoral qualities, but many property owners subsequently added fences to add a sense of privacy.



FIGURE 107. BOUNDARY/ENTRY MARKER, OAK PARK, JEFFERSONVILLE, CLARK COUNTY

Source: Cultural Resource Analysts, Inc. photograph

⁷⁹⁵ Cynthia Lowry, “Advises Consulting Landscape Expert in Planning Dreamhouse,” *The Hammond Times*, June 16, 1954.

⁷⁹⁶ “Landscape, Add to Home Value,” *The Journal and Courier* (Lafayette), September 27, 1963; Weiss, *The Rise of the Community Builders*, 41.

⁷⁹⁷ Emily Pettis et al., *A Model for Identifying and Evaluating the Historic Significance of Post-World War II Housing*, 78.

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Utility Infrastructure

Utilities and service connections varied considerably during the period in their inclusion in developments, which depended on the intended price of housing and the investment required by the developer.⁷⁹⁸ This was particularly true during the readjustment period and first wave of suburbanization when the need for quickly-constructed dwellings to house the masses caused many developers to forego inclusion of city sewers, for example, which were often added at a later date. In regard to visible components of the landscape, electrical service lines had the most substantial impact on the character of a development. Like other facets of the community, their location depended on the intended perception of the community. In economic developments, there was considerable variation, with many placed at the front of a lot, running along the right-of-way, and others placed at the rear. In most moderate developments, where aesthetics were a primary consideration, utility connections were most commonly run at the rear of individual lots along corridors that were out of sight from the right-of-way. In some moderate and many upscale developments, utilities were buried to completely remove them as a feature of the landscape.⁷⁹⁹

Amenities

A builder's rationale often had to evolve in this period in recognition of an increasingly competitive field vying for the money of the housing consumer in an era defined by personal choice and increased availability of housing. Lack of concern for what may have been previously considered an extraneous element gave way to the need to attract buyers that suddenly had ample choice in housing. Amenities and access were increasingly important and promoted heavily by entities such as the FHA and ULI.⁸⁰⁰ While small subdivisions and rural lane developments, for example, were commonly only comprised of housing and relied on existing community infrastructure, developments undertaken by larger builders typically had special areas set aside for parks, schools, churches, and commercial nodes that helped differentiate a community and draw a citizen mass. Such amenities also were important for developments situated in isolated settings away from even the expanding footprint of a community. In such instances, some land was almost always set aside for commercial development or a school as an accompanying mechanism for encouraging growth of the suburban population in a particular area. As development became increasingly competitive as a result of the increased availability of housing,

⁷⁹⁸ Weiss, *The Rise of the Community Builders*, 3, 61; Rome, *The Bulldozer in the Countryside*, 89, 100; Martin V. Melosi, *The Sanitary City; Environmental Services in Urban America from Colonial Times to the Present* (Pittsburgh, PA: University of Pittsburgh Press, 2008), 193-195.

⁷⁹⁹ "Commission to Vote on Underground Utility Lines," *The Indianapolis News*, December 5, 1972; Hugh Rutledge, "Plan for Underground Utility Lines is Drawn," *The Indianapolis News*, February 12, 1971.

⁸⁰⁰ Urban Land Institute, *Community Builders Handbook*, 75-76; Girling and Helphand, *Yard, Street, Park*, 89; Rome, *The Bulldozer in the Countryside*, 134; Lane, *Houses for a New World*, 37; Weiss, *The Rise of the Community Builders*, 149-150.

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developers sought additional ways to distinguish their developments from others in the area. In addition to land for schools, parks, and churches, this sometimes led the developer to incorporate features such as lakes and golf courses. For example, in Greenfield, El Dorado Estates was planned as a “development of a scenic 260-lot subdivision around a new 18-hole golf course and country club.”⁸⁰¹ Nearby, Heather Hills also was developed on a golf course, with its developers noting that residents were receiving a complete package, not a “project” look.⁸⁰² In Terre Haute, Lincolnshire was broadly advertised as the only subdivision in the community with a private swimming pool for the benefit of its residents.⁸⁰³ At Meridian Woods Park in Indianapolis, the developers did not want to leave any options off the table, boasting amenities such as a 12-acre park, swimming pool, private clubhouse, shopping centers, fishing, wading pool, churches, placid lake, winding brook, and access to Southport schools.⁸⁰⁴

⁸⁰¹ “Golf Course Forms Subdivision Nucleus,” *The Indianapolis Star*, February 14, 1960.

⁸⁰² “Heather Hills,” *The Indianapolis Star*, April 1, 1962.

⁸⁰³ [Advertisement—Lincolnshire], *Terre Haute Tribune-Star*, September 20, 1970.

⁸⁰⁴ [Advertisement—Meridian Woods Park], *The Indianapolis Star*, April 12, 1970.

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D. CONCLUSION

As has been noted by historian David L. Ames, suburbanization and the resultant individual dwellings and subdivisions were “the product of a process that had been at work for nearly three-quarters of a century by the time World War II ended. By the end of the 1930s, nearly all of the elements necessary for the post-World War II suburban landscape to develop were in place.”⁸⁰⁵ These elements included the emergence of modern community planning and zoning, regulation in the form of the Federal Housing Administration (FHA), and rapidly advancing material development and building processes, all of which coalesced in the post-World War II era to allow for the carving out of a new domestic landscape by builders and developers across Indiana and the country. This landscape introduced residential development on a scale never before seen. New housing types and styles emerged in rapidly-produced developments that differed substantially from their pre-war counterparts in their locations and designs and reinforced socioeconomic and cultural changes that have had long-standing impacts on the built environment and the fabric of our communities. In these developments, record numbers of Hoosiers found a home, each of which reflected prevailing tenets of modernity, even if to varying degrees. These communities and the houses within them reflected the state of American culture, society, and architecture in a unique period of transformation between the disruptive events of the early twentieth century and the new normalcy that emerged in the late twentieth century as development trends began to subside. Today they remain as the physical manifestation of the efforts of communities across the state to grapple with rapidly shifting population structures and evolving notions of domesticity, happiness, and modernity during a period of unprecedented change.

⁸⁰⁵ David L. Ames, “Interpreting Post-World War II Suburban Landscapes as Historic Resources,” in *Preserving the Recent Past*, eds., Deborah Slaton and Rebecca A. Schiffer (Washington, D.C.: Historic Preservation Education Foundation, 1995).

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F. ASSOCIATED PROPERTY TYPES

This Multiple Property Documentation Form (MPDF) covers properties associated with the development of residential architecture in Indiana from 1940 to 1973. This date range represents a distinctive period in homebuilding and residential architecture influenced by changes in population distribution, architectural innovation, and cultural change. The MPDF focuses on private single-family housing, which represents the bulk of residential architecture constructed during the period of study. Consideration also is given to multi-family architecture of the period, although this is focused primarily on residential-scale suburban iterations. Urban-based mid- and high-rise architecture associated with such development is beyond the scope of this MPDF, as is institutional housing associated with colleges and universities and government-constructed public housing.⁸⁰⁶ The MPDF addresses both individual properties and collectives (e.g., subdivisions and planned developments) and is inclusive of the total geography of the state, whether rural, urban, or suburban. The section has been developed in consideration of *How to Apply the National Register Criteria for Evaluation* and the particular context of Indiana's residential architecture of the period. Eligibility under this MPDF or lack thereof does not preclude a property's ability to demonstrate significance under other unrelated contexts.

There are two property types associated with the *Residential Planning and Development in Indiana, 1940-1973* context—the “World War II-Era and Post-War Residential Development” and the “Single-family Residential Dwelling.” To nominate properties under this MPDF, preparers should assess the significance of developments as historic districts and specific dwellings as individual properties in consideration of the trends and themes related to residential architecture of the period as conveyed in Section E. It is anticipated that most properties nominated under this MPDF will be considered to have significance at the local level, although certain properties could be shown to have significance at the state or national level if they can be demonstrated to be a particularly noteworthy example of the period or have more broadly influenced development trends. In all instances, specific links must be drawn between the development of residential architecture in the state of Indiana, local homebuilding practices and development trends in the particular community in which a property is located, and trends within the particular context under which a property is nominated. To establish significance under Criterion A beyond the local level, specific context must be established illustrating the influence of a particular property at the state or national level. In the case of state- or national-level architectural significance under Criterion C, comparative analysis with similar properties beyond the limits of the particular community also must be prepared.

It is anticipated that most historic districts nominated under the MPDF will be significant under Criterion A for COMMUNITY PLANNING AND DEVELOPMENT or SOCIAL HISTORY for their association with broad development trends of the period. Certain districts also may be found to be significant under additional areas such as ETHNIC

⁸⁰⁶ Public housing is excluded here since its significance originates under a separate context presented in *Public Housing in the United States, 1933-1949*. National Park Service, “Public Housing in the United States, 1933-1949,” *National Register of Historic Places Multiple Property Documentation Form*, 2004.

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HERITAGE, INDUSTRY, or MILITARY, for example, if they can be illustrated to be important in relation to a particular ethnic group, served as housing related to an important industry, or provided housing that served a direct need in supporting important military institutions or activities of the period, respectively. Historic districts also may be found to be eligible under Criterion C for ARCHITECTURE, LANDSCAPE ARCHITECTURE, or COMMUNITY PLANNING AND DEVELOPMENT if they possess the quintessential physical characteristics of the period and retain sufficient integrity. Typically lacking the ability to appropriately reflect broad-scale development trends under Criterion A, individual properties are most likely to be significant under Criterion C for ARCHITECTURE either as an excellent representative example of period trends, the work of a local master, or a particular style, type, or form.

1. PROPERTY TYPE:

WORLD WAR II-ERA AND POST-WAR RESIDENTIAL DEVELOPMENTS, 1940-1973

Subtype: World War II Era Housing Development, c. 1940-1949

Subtype: Transitional Developments, c. 1945-1955

Subtype: Tract Developments, c. 1945-1965

Subtype: Custom Developments, c. 1950-1973

Subtype: Planned Developments, c. 1950-1973

A. Description

World War II-Era and Post-War Residential Developments should be evaluated for eligibility as historic districts. The term “historic district” refers to “a significant concentration, linkage, or continuity of sites buildings, structures, or objects united historically or aesthetically by plan or physical development.”⁸⁰⁷ Districts share a common context. Historic districts derive their significance from the totality of the development, the character of which is defined by the interrelationship of the individual components that work together to convey important associations, themes, or trends. As such, a holistic approach must be necessarily taken in evaluating a development as a singular unit capable of reflecting broad themes rather than isolating individual elements.

Between 1940 and 1973, more than 800,000 new dwellings were built in Indiana. Most of these were concentrated in the state’s metropolitan regions, but many are also scattered throughout second- and third-tier growth centers and rural markets. Many dwellings also were constructed as part of distinct communities developed in response to the needs of a particular industry or institution. While infill in older neighborhoods was common during the period, the vast majority of residences, particularly after 1945, were found in coordinated developments of new housing that differed substantially from their prewar counterparts in design, configuration, and building stock. Housing developments varied significantly during the period. Moving on from

⁸⁰⁷ National Park Service, *How to Apply the National Register Criteria for Evaluation* (Washington, D.C.: National Park Service, 1997), 5.

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the Transitional Developments of the immediate post-war period that interjected modern housing into the traditional grid, developments were increasingly associated with the Tract Developments influenced, in large part, directly by the FHA’s policies and guidelines. The latter perhaps best reflected prevailing trends of the period, relying on economical construction and standardization to facilitate the development of large areas of affordable housing in a short period. Into the late 1950s and 1960s, consumer preferences dictated greater variation in housing developments and more intimate consideration of the needs and desires of the modern family. Such considerations prompted the explosive growth of Custom Developments designed to offer a differentiated approach to suburban development than tract development. These developments relied on distinction in their marketing, seeking to establish a unique setting in which a home seeker would desire to locate. Another variation existed in the Planned Development, which represented specific efforts to coordinate residential development in a particular way. For example, planned suburban communities emerged that integrated large-scale housing development alongside the development of commercial areas and community schools and churches, as did multi-family developments in suburban settings that provided an alternative for those not yet ready to purchase a first-time home.

1. Subtype: World War II-Era Housing Developments, c. 1940-1949

World War II-Era Developments are those that were established during the war period and into the immediate readjustment period (pre-1950) in response to the need to house large numbers of military personnel, industry workers, and veterans. The size of a World War II-Era Development varied considerably depending on the local need, ranging from dozens of dwellings to more than 100 units. Typically established quickly to remedy an immediate shortage, World War II-Era Developments commonly employed a standardized housing model that could be repeated many times over with little to no variation. Prefabricated dwellings are common elements of this type of development. In military developments, housing often was of the demountable (movable) variety, with individual units that were indistinguishable from one another. In private developments, the American Small House and Compact Ranch house are most common.

2. Subtype: Transitional Developments, c. 1945-1955

Transitional Subdivisions were typically platted before 1955 (or 1950 in many communities) and were usually located within or adjacent to the community core. Some developments were platted prior to the war but remained partially undeveloped until after 1945, because of the Great Depression, World War II, and material limitations of the readjustment period; others were platted prior to the war and always intended to be finished later as consumer demand and available financing intersected. Still others were entirely new developments built-out completely during the period of study. Transitional Subdivisions were typically laid out on a grid and made use of existing plats, street layout, and municipal services, which made them particularly attractive to builders looking to quickly construct housing in the post-World War II era. Using traditional street networks but incorporating modern housing and emergent concepts of planning and subdivision design, Transitional Subdivisions often blurred the line between traditional developments of the late nineteenth and early twentieth

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centuries and the forthcoming development of the mid-1950s and beyond. Dwellings in Transitional Subdivisions typically include American Small House and Ranch houses.

3. Subtype: Tract Developments, c. 1945-1965

Tract Developments were the primary mechanism of domestic development during the post-World War II era. Developed by operative or merchant builders, Tract Developments varied considerably in size, ranging from a handful of dwellings set in a linear arrangement or modified grid to hundreds of houses situated along an intricate network of curvilinear streets or loop roads. Tract Developments were particularly prevalent during the late 1940s and into the 1950s. Many Tract Developments were developed over time through multiple plats, typically by the same builder or developer. Subdivisions commonly employed a set range of housing models, which reinforced the homogeneity and cohesiveness of the development as a singular unit. Tract Developments were particularly responsive to the requirements of the FHA, which included consistent setbacks and spatial relationships, hierarchical street development plans, minimization of intersections and corners, accommodation of local topography, and integration of community assets such as green space. Dwellings in Tract Developments typically include American Small House and Ranch types, although Split-levels and Bi-levels may also be interspersed among the dwellings.

4. Subtype: Custom Developments, c. 1950-1973

Custom Developments were most likely to be developed after 1950 as the state moved away from the war period and into an era of normalcy that witnessed the return of personal economies and the alleviation of housing shortages. Societal and cultural trends during this time spurred the evolution of the homebuyer as a sophisticated consumer with personal choice, which influenced the development of Custom Developments tailored to meet a variety of needs and preferences. Custom Developments are more distinguished in their design, layout, and configuration than Tract Developments and are typically carefully crafted to accommodate variations in topography, natural settings, or manmade features such as lakes and golf courses, which became critical selling points. More expensive to develop than a Tract Subdivision that relied on repetition, Custom Developments were typically smaller, ranging from a dozen dwellings to less than 100 residences. However, larger examples were developed, with builders often filing multiple successive plats extending the limits of the Custom Development; subsequent plats were often distinguished by slight variations in design, layout, or housing stock. Houses may be architect-designed or custom-designed by a builder and typically exhibit more variation than housing stock associated with Transitional and Tract Developments. Ranch houses, Split-levels, Bi-levels, and massed two-story houses are common, as are Contemporary, Builder Modern, and Neo-Eclectic dwellings.

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5. Planned Developments, c. 1950-1973

Planned Developments are cohesively-designed residential enclaves that integrated housing alongside other amenities as part of a coordinated master plan. Planned Developments took on many forms during the period of study, ranging from mobile home park developments to residential enclaves formulated on the scale of an independent community. Planned Developments also include multi-family developments designed as a cohesive entity with interrelated components (e.g., townhouses and community center) that work together to meet the needs of the occupants. Planned Developments with traditional single-family dwellings were often established by a large developer, located near a major transportation corridor, and characterized by commercial nodes and community assets such as schools, parks, and churches. Over time, such developments often grew substantially and were commonly incorporated as independent communities or annexed into nearby metropolitan areas. These developments often retain a distinct sense of identity rooted in the self-sufficient nature of their design, which may be reflected in the landscape in the inclusion of independent services such as fire stations, post offices, and civic buildings. Planned Developments also include cluster developments and Planned Unit Developments (PUDs) of the late 1960s and 1970s that employed specific development models diverging from traditional models of suburbanization in their distinctive locating of housing units and incorporation of community assets.

B. Significance

The purpose of this section is to provide guidance regarding the use of the National Register of Historic Places Criteria for Evaluation in determining the eligibility of World War II-Era and Post-War Residential Developments in relation to the context *Residential Planning and Development in Indiana, 1940-1973*. For eligibility under other contexts, see *How to Apply the National Register Criteria for Evaluation*.

By nature, evaluation should focus on an identifiable development (e.g., a particular subdivision or planned development) defined by a common context and cohesive physical characteristics. Fragmentation or selective nomination of a subset of a particular development should be avoided unless there is demonstrable reason for excluding areas that share a development context. While all developments of the period can broadly be considered associated with World War II-era and post-war era housing trends, mere occurrence during this period or vague association with residential planning and development trends of the era are not sufficient to warrant eligibility as a historic district. Eligible historic districts must clearly and explicitly demonstrate association with a particular theme or trend that is important in the applicable context (local, state, or national) and the total of its individual components must represent a cohesive, identifiable entity within that particular context. It is important to note that what constitutes local significance may vary in geographic definition. For example, in Indianapolis, a context should examine the metropolitan statistical area, but in Terre Haute, comparison to properties or subdivisions within Vigo County may be sufficient.

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1. Criterion A: Association with Significant Events

Because of the nature of residential planning and development during the period and because World War II-Era and Post-War Residential Developments are likely to be comprised of similar dwellings with shared characteristics, significant associations with specific events or patterns of events are most likely to be evident in historic districts rather than in individual properties. To be eligible under Criterion A, a historic district must be specifically related to a particular aspect of history and important themes in mid-twentieth century residential planning, design, and development in Indiana as evidenced by the context presented in Section E. Contextual information must be presented to differentiate a historic district from similar examples under the same theme and demonstrate importance within the appropriate level of significance (local, state, or national) under Criterion A. For example, a historic district may be found to be the first of a particular type of development or a planning model that influenced subsequent developments in the same context.

A historic district eligible under the MPDF is likely to be evaluated under Criterion A in the area of COMMUNITY PLANNING AND DEVELOPMENT in consideration of its contribution to land use, growth, and development within the applicable context or efforts to take advantage of housing provisions or legislation in the establishment of communities. Related areas of significance also may be found to be pertinent, including, for example, POLITICS/GOVERNMENT, if a development can be demonstrated to have influenced or presented a particularly distinct response to government programming, financing, or planning mechanisms; INDUSTRY, if a development can be shown to have been specifically developed for the purpose of housing workers associated with a particular industry; MILITARY, if a development can be demonstrated to be a notable or critical example of housing constructed by the military and/or for the wartime complex; or ECONOMICS, if a development can be shown to be directly related to trends that specifically influenced the economic development of a particular community. To demonstrate sufficient significance under Criterion A, a historic district must be placed in its appropriate context and identified as a distinct entity in a meaningful way that makes its relative importance more readily apparent. Its significance within the context of housing, community planning, economic development, and other relevant themes must be satisfactorily demonstrated through comparative analysis of similar developments that share a similar context. Considerations that are important to take into account as part of this analysis include but are not limited to the following:

- Relative importance in the development of the selected context;
- Direct relationship with specific trends such as the growth of bedroom communities, provision of veterans' housing, economical housing of the readjustment era, or community planning and suburbanization;
- Relationship to other contemporaneous developments;
- Reasons for the planning and establishment of the development and how well the development met its intended purpose;
- Use and influence of government provisions and standards;

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- Influence of and response to community planning efforts, zoning, local building codes, and other development regulations;
- Use of innovative practices or methods;
- The development’s place within the portfolio of the developer;
- Influence of the development on other initiatives (by the same or different developers); and
- Role of the development in spurring associated development such as commercial nodes, schools, and churches.

A historic district under the MPDF also may be found to be eligible under Criterion A in the area of SOCIAL HISTORY if it can be demonstrated to be directly associated with distinct efforts to meet the needs of a particular demographic or bring homeownership within the range of a certain group of citizens. Through such, a historic district may also be associated with important trends in ETHNIC HERITAGE. Cultural and social considerations that are important to take into account as part of this analysis include but are not limited to the following:

- The need for new housing meeting the particular needs of a distinguishable group (e.g., veterans, military personnel, ethnic groups, or low-income populations);
- Relationship to other developments in the same context designed to meet the same need;
- Influence of and response to social, cultural, and economic policies of the period;
- The location, design, and plan of the development and its ability to communicate specific ideas about its role in the community or its occupants;
- Influence of local homebuilding industry practices;
- Use of housing demonstrated to improve living conditions or meet a socioeconomic need;
- Association of the development with community groups (e.g., fair housing councils and homeowners associations);
- Demonstrated associations with marginalized groups based on race, gender, economics, and/or religion;
- Relationship to efforts such as “block-busting” or incidents such as discrimination;
- Influence of or response to restrictive covenants; and
- Involvement of architects, developers, real estate agents, or financiers associated with a distinguishable group (e.g., veterans-turned-builders or African-American architects).

It is important to note that it may be necessary to conduct fieldwork to establish a case under Criterion A, and historical research will be needed to establish significance within the applicable context. In all instances, applicants should prepare a brief social profile of the district as part of the context needed for a nomination form. Standard references should be consulted, such as city directories or census data.

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2. Criterion B: Association with Significant Persons

This document focuses on the built environment. Criterion B is generally not applicable in regard to this context. Rarely, a case might be made that a single house or building within a development or historic district has an exclusive association with someone who significantly influenced housing trends between 1940 and 1973. Such a property would need to have direct and significant association with that person’s life or career. It is expected that some developments might include the residence of a person highly noted for their contributions to fields that may not be discussed in this document. A context, independent of this MPDF or any argument for the significance of the district as a whole, would need to be developed to justify individual eligibility for these solitary resources. This context should be prepared in consultation with the Indiana State Historic Preservation Office.

3. Criterion C: Planning and Design

Historic districts under this MPDF may be eligible for listing in the NRHP under Criterion C in the areas of COMMUNITY PLANNING AND DEVELOPMENT, ARCHITECTURE, or LANDSCAPE ARCHITECTURE. A historic district must possess distinctive significance under Criterion C. While a historic district need not be defined by an innovative development pattern or a collection of high-style housing, simply being characterized by a plan broadly reflecting prevailing planning theory or possessing period housing with integrity is not sufficient to demonstrate significance.

In the context of COMMUNITY PLANNING AND DEVELOPMENT, a historic district must reflect, through its physical qualities, important design principles within the established level of significance. It must possess distinctive characteristics of a particular type of development and period and be identifiable as a noteworthy entity compared to others in the same context. For example, a historic district may be demonstrated to be a particularly well-executed example of FHA development principles within a local context as evidenced by its hierarchy of streets, curvilinear layout, long blocks of housing, and incorporation of consistent setbacks and spatial relationships. Similarly, a development may be found to have won an award recognizing its use of innovative design principles in meeting the needs of the community or the development’s residents. If the development type is one not discussed in scholarly works, it should be defined and quantified in the evaluation. While housing is of secondary importance under this context to the development and design of the totality of the community, individual housing should be representative of period styles and house types.

A historic district may be eligible in the area of ARCHITECTURE as a cohesive entity containing a collection of representative or noteworthy houses that embody the distinctive characteristics of period styles, house types, and methods of construction. A development does not need to be the first, largest, or best example in the selected context to meet the requirements for significance, and more important or better examples do not necessarily preclude the eligibility of a district if it can be found to sufficiently demonstrate its importance. Tract Developments have the potential to be considered distinctive examples of significant post-war trends,

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particularly within limited local markets. However, due to large numbers of repetitious property types inherent in World War II-era and Post-War Residential Developments, a historic district must be explicitly compared with others in the same context. This assessment helps to determine if it is truly important within the applicable context or merely indicative of broad trends but otherwise undifferentiated from similar entities within the same context. Concentrations of architect-designed residences that illustrate important trends will be more likely to qualify under Criterion C, as will examples of prototypical developments and examples that incorporate innovative design qualities or construction methods in housing.

World War II-era and Post-War Residential Developments also may be eligible in the area of COMMUNITY PLANNING AND DEVELOPMENT, ARCHITECTURE or LANDSCAPE ARCHITECTURE for its high artistic value or as the work of a master. For example, a Custom Development may possess high value in its overall plan or be particularly significant within its design context for its inclusion of well-crafted vistas, scenic qualities, and carefully integrated landscape features such as wooded areas, creeks, or lakes. Likewise, a historic district may be eligible under Criterion C if it includes concentrations of architect-designed dwellings that reflect the particular vision of a master architect or builder or implements the design principles of a master landscape architect or planner. In such instances, the district must be demonstrated to be reflective of the person’s skill and accomplishments. The district must also relate to a particular aspect of the person’s career, or mark an important transition in his or her design portfolio. Where existing background information does not exist, the significance of the master must be sufficiently demonstrated through historical research and comparative analysis with developments by other entities during the same period within the same context. Evidence must be provided to show that a particular development was designed by the entity with which it is being associated. Evidence that can be used to demonstrate this association includes but is not limited to the following:

- Original plans or plats for the development;
- Original design or construction specifications;
- Documentation in periodicals, journals, or newspapers; and
- Correspondence related to the design of the development.

4. Criterion D: Information Potential

Criterion D, or the potential to yield information important in history or prehistory, is typically associated with archaeological resources. In consideration of World War II-Era and Post-War Residential Developments, research possibilities could be associated with properties that can contribute to the understanding of cultural life ways in developments of the period. Such potentials could include evolutions in land use and planning or the intersection of socioeconomic status and ethnicity and its impacts on the landscape; however, given the lack of established research methodologies or a fully developed understanding of the potential information to be gleaned from such studies, historic districts are not anticipated to be considered eligible for listing under Criterion D in relation to this MPDF.

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C. Registration Requirements

To be eligible for nomination to the NRHP under this MPDF, World War II-Era and Post-War Residential Developments must have been substantially developed between 1940 and 1973, possess significance in relation to the context presented in Section E, and retain sufficient integrity to be recognizable as a product of its time. Evaluation of a particular development as a historic district requires demonstrated knowledge and understanding of its historical development and physical evolution over time, including changes to individual dwellings, circulation networks, spatial qualities, community assets, landscaping, and other such associated features. Evaluation must take into account the cumulative impact of changes over time and to individual resources in consideration of the district's period of significance and cohesiveness.

In order to be eligible for listing, a historic district must generally meet the following requirements:

- Demonstrated cohesiveness as an identifiable entity;
- Developed primarily between 1940 and 1973, with the majority of individual resources and integral landscape-level features (e.g. configuration of the street network) dating to this period of development;
- Majority of individual resources are considered contributing;
- Established level of significance in association with the context presented in the MPDF;
- Demonstrated historical and/or architectural significance in comparison to similar developments within the same context; and
- Sufficiently retains the aspects of integrity necessary to convey historical and/or architectural significance.

Historic districts must retain sufficient integrity to reflect their significant associations. Integrity is found in seven qualities, including location, setting, design, materials, workmanship, feeling, and association. Integrity of location, setting, design, materials, feeling, and association are most critical for eligibility as a historic district. Over time, the individual components that comprise a historic district are likely to be altered to accommodate the changing tastes and needs of individual property owners. In addition, developments are likely to be modified through cyclical maintenance and improvements to common features such as circulation networks, utilities, and vegetation along the right-of-way. Such adaptation and maintenance is a natural occurrence in the life cycle of a community and does not in and of itself diminish a district's integrity in such a manner that it compromises its eligibility for listing in the NRHP.

Common alterations that generally do not substantially impair a historic district's integrity are listed below. However, the impacts of such changes must be carefully evaluated in consideration of the development's historic character. The size, scale, design, and location of alterations—as well as how frequently they occur within the district—are critically important in evaluating impacts. While isolated modifications generally do not

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impede integrity, the existence of multiple community-scale alterations that do not singularly impact integrity may have the cumulative effect of diminishing integrity to such a degree that a district no longer retains sufficient integrity to appropriately reflect historical associations and/or architectural significance. Alterations that occurred after the period of significance have greater potential to diminish integrity than those undertaken during the district’s period of significance.

- Compatible number of non-contributing resources: Developments are very likely to include at least a small number of non-contributing resources that were constructed outside the period of significance (before or after) or have diminished integrity. In general, a majority of individual resources in a district must be contributing to the district. The higher the percentage of contributing resources, the more likely the district is to be eligible.
- Alterations and small additions to a limited number of individual resources: Individual resources in a historic district do not need to be in pristine, original condition. Minor alterations and adaptations are part of the normal life cycle of a building and do not necessarily substantially alter the character of a property. Common alterations such as the replacement of siding materials with compatible alternatives and construction of a small addition at the rear of a property do not necessarily render individual resources non-contributing and thus disrupt the balance of the district’s integrity.
- Limited infill construction: Isolated infill construction, particularly if it is of a similar scale to original buildings, does not substantially impair integrity of a district. The extent of infill must be carefully considered for its impacts on the overall character of the district. Infill should not substantially impact perceptions of the development’s organization, hierarchy, or spatial relationships.
- Infrastructure maintenance: Maintenance and updating of infrastructure (e.g., streets, sidewalks, and street lighting) do not substantially compromise the integrity of a district so long as the original configuration remains broadly intact.

Generally unacceptable alterations that do compromise integrity include but are not limited to the following:

- High number of non-contributing resources: As a rule, a simple majority of resources must be considered contributing to the historic district. If, however, a high number of non-contributing resources is found to exist, particularly in large concentrations, a historic district will not retain sufficient integrity to appropriately convey its historical and/or architectural associations.

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- Substantial alterations and additions to a large number of resources: Substantial alterations, large additions, or multiple additions to a significant number of resources results in a higher percentage of non-contributing resources and effectively diminishes a district’s ability to relate to its period of significance.
- Widespread infill construction: Widespread infill within a development has the potential to substantially detract from the character of a district, particularly if it is out of character with the size and scale of existing properties in the area. Infill can impair one’s ability to understand historic spatial relationships, setbacks, and views within the historic district.
- Substantial alteration of lot sizes: While isolated subdivision or consolidation of lots will not substantially diminish integrity of a district, the presence of a high number of subdivided or consolidated lots has the potential to impact historic precedents of lot distribution, ratios of open to occupied space, and spatial relationships in a district.
- Alteration of original circulation systems: The internal road network within a development, whether gridded, looped, or curvilinear, is critical to understanding the original design concept. Alteration of the circulation system irrevocably alters the character and plan of a development and substantially impairs historic integrity.
- Land use changes: Historic districts under this MPDF should remain predominately residential in nature. Substantial alteration of land use to accommodate commercial, industrial, institutional, or other property types can significantly impact feeling and association of the district.

The following alterations should be given particular consideration as their impact on a historic district varies considerably depending on the character of the district and the way in which the change is executed:

- Loss of associated community assets: Some developments—particularly Planned Developments—specifically incorporated parks, churches, schools, and other community assets for the benefit of its residents. While the loss of a singular original community asset does not in and of itself necessarily diminish integrity in a manner that renders a district ineligible for listing in the NRHP, the loss of associated features must be carefully weighed in consideration of their importance within the local design and development context.
- Diminished integrity of associated plats in a related development: Many developments are comprised of multiple plats. In many instances, one particular section or plat of a development may retain integrity while another does not. When evaluating the NRHP

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eligibility of a multi-plat development, the character of the plats and their relationship to and impact on one another must be carefully evaluated in determining historic property boundaries. Emphasis should be placed on the entirety of related components in a district that share a common context and physical characteristics unless there is demonstrated reason why this is not practical or prudent.

- Maturation or alteration of landscaping: Over time, vegetation changes as a result of its natural life cycle. Changes can be accelerated by man-made actions such as the removal of plant matter or incorporation of new vegetation unrelated to the original design. Natural maturation of original plantings does not compromise integrity, nor does loss of original plant material if other vegetation of a similar scale and type can be demonstrated to be present throughout the development, maintaining the general aesthetic of the community. However, loss of vegetation at significant points—such as in and flanking a boulevard—can impact integrity of design and should be carefully evaluated in assessing integrity.

Evaluation of a development as a historic district requires that individual resources within the district be classified as contributing or non-contributing, based on their integrity and relationship to the district’s areas and period of significance. As a general rule, the majority of properties in the district should be considered contributing to the district; however, the higher percentage of contributing resources the more likely the district is to be eligible. Generally, individual resources are classified as “contributing” if they were built during the period of significance, relate to the themes for which the district is significant, and possess integrity. Alterations to individual resources are generally more tolerable in a historic district where significance is found in the whole. For example, a dwelling historically clad in Masonite and now clad in vinyl siding may be considered contributing if there are no other substantial alterations and the dwelling broadly retains its overall character as defined by its massing, plan, and composition. Districts eligible as examples of early post-war prefabricated “starter” housing are likely to exhibit a high degree of instances of siding and window replacement; nominators should evaluate the basic massing and fenestration patterns of housing within such areas, as well as overall integrity. In addition, it is important to remain aware of the fact that this was an era of rampant home improvement projects brought on by a generation of “do-it-yourself” programs. Many times, alterations were carried out shortly after original construction as part of a general pattern of development. Alterations completed during the period of significance and particularly during the early history of a property as part of an anticipated program of improvements are less likely to impact integrity. In general, sufficient integrity can be demonstrated if the individual resource:

- Retains its overall form, massing, and scale;
- Retains its overall fenestration as evident from the right-of-way;
- Retains its general spatial relationship to its lot and neighboring properties; and
- Contributes to the district’s sense of time and place in its character and materiality.

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Non-contributing resources are those that were constructed outside of the district's period of significance (before or after) and/or have been substantially altered and thus do not possess sufficient integrity. Each applicant should develop a specific rationale for rating the resources in the district being nominated. This justification for the employed rating system and the resultant enumeration of contributing and non-contributing properties should be explicitly discussed in the nomination form.

D. Establishing Boundaries

Boundaries for historic districts eligible under this MPDF should be drawn in consideration of a number of factors. These include but are not limited to the following:

- Extent of the original development (e.g., subdivision or housing complex) and associated additions/subsequent plats that contribute to the significance of the original and retain sufficient integrity;
- Extent and relationship of landscape-level features such as circulation networks;
- Location and concentration of contributing and non-contributing resources;
- Location, relationship, and significance of associated development features such as commercial strips, community spaces, recreational areas, schools, and churches; and
- Established boundary markers such as transportation corridors, signs, fences, and walls.

As with all properties, boundaries should be drawn to encompass those resources that directly contribute to the significance of the district but should not include extraneous land and features not directly associated with the property or related to its significance.

2 PROPERTY TYPE:

SINGLE-FAMILY RESIDENTIAL DWELLING, 1940-1973

Subtype: Prefabricated House, c. 1940-1973

Subtype: Tract House, c. 1945-1965

Subtype: Speculative House, c. 1950-1973

Subtype: Custom House, c. 1940-1973

A. Description

The Single-family Residential Dwelling was the physical manifestation of the evolving economic, cultural, and architectural trends of the period. It was uniquely a physical indicator of a period of dramatic change. This is true whether in the economical American Small House of the World War II era that reflected the overwhelming need for efficient, quick construction in a time of material limitations and housing shortages; or the Ranch house, which embraced the modern American lifestyle and reflected changing cultural constructions of the nuclear

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family and domesticity. Housing was revised multiple times during the period in direct response to the dynamic relationships between the builder and the consumer, socioeconomic conditions, and cultural lifeways. As homes became more expansive and varied, they took on new plans that promoted comfort and convenience through flexible living spaces and compartmentalization of functional areas of the house, with the interior of the home often the most modern component. Interior changes were reflected in the lengthening of footprints in the case of the Ranch house and the evolving profile of the multi-story house as evidenced in Split-levels, Bi-levels, and massed two-story dwellings. Modernism influenced the home in a variety of ways, although its impact was often subtle, confined to reconfiguration of spaces and integration of indoor and outdoor areas, for example. The embracing of Modern architecture also infused the landscape with Contemporary-style dwellings, which became iconic examples of technological innovation and consumer optimism and often served as socioeconomic symbols for the property owners. While housing varied substantially during the period from neighborhood to neighborhood, the effect was ubiquitous, with Single-Family Residential Dwellings of the period representing a new phase of homeownership in which the home became an ever-increasing extension of cultural trends.

Styles and types of housing are discussed starting on page E202. The categories below place housing into groups based on means of product delivery to the consumer.

1. Subtype: Prefabricated Houses, c. 1940-1973

Prefabricated Houses are dwellings that were designed and produced by a manufactured housing company or by an organization that then licensed them to a builder. A large portion of Indiana’s mid-twentieth century residential architecture is directly tied to the prefabricated housing industry, which played a significant role in the homebuilding industry of the state. Firms such as National Homes Corporation of Lafayette, Gunnison Homes, and General Industries, Inc., were particularly prolific and open to nationwide markets, while smaller firms had regional distributions that influenced the direction of housing in finite geographies across the state. Prefabricated Houses may be found in isolated areas or be located in repetitious arrangements in developments of various sizes. The product of a distinct manufacturing process, mobile homes also are considered Prefabricated Houses.

2. Subtype: Tract Houses, c. 1945-1965

Tract Houses are always located in a development characterized by repetitious housing. They are typically designed and constructed by a builder or developer. The Tract House became the most pervasive element of the landscape during the period, constructed in hundreds of subdivisions of various sizes throughout the state. To limit costs and improve efficiencies, communities of Tract Houses typically employed a small number of models, with individual dwellings varying only minimally from one house to the next. Variations were usually limited to slight differentiations in massing or material treatment. Tract Houses were most commonly either American Small Houses or Ranch houses, although Split- and Bi-level iterations do exist.

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3. Subtype: Speculative Houses, c. 1950-1973

Speculative Houses are those houses designed and constructed by a developer or builder without a specific buyer in mind. Differing from the Tract House, Speculative Houses need not be characterized by repetitious designs and may be found outside of established developments as infill or along rural corridors. Speculative Houses commonly lack the finesse and stylistic applications of Custom Houses and are more akin to the repeated features of Tract Houses in their inclusion of accepted material palettes, massing, plans, and motifs of the period. Large groupings of Speculative Houses often share a commonality in design treatment but are not as rigid in their execution as Tract Houses.

4. Subtype: Custom Houses, c. 1940-1973

Custom Houses are those dwellings that were designed by an architect or builder specifically for an individual client. This does not include customized versions of standard models incorporated into Tract Developments. The product of individual commissions, Custom Houses are more likely to be associated with high-style design trends or be recognized as particularly well-executed and refined examples of house types such as the Ranch house. Custom Houses also may include experimental housing designs that are unique in their characteristics and reflect innovative approaches in materials, technology, or construction methods.

B. Significance

The purpose of this discussion is to provide guidance regarding the use of the National Register of Historic Places Criteria for Evaluation in determining the eligibility of Single-family Residential Dwellings in relation to the context *Residential Planning and Development in Indiana, 1940-1973*. For eligibility under other contexts, see *How to Apply the National Register Criteria for Evaluation*.

1. Criterion A: Association with Significant Events

Properties eligible for listing in the NRHP under Criterion A may be associated either with specific events or patterns of significant events that occurred over time. As demonstrated in Section E, the development of residential architecture in Indiana between 1940 and 1973 evidences important trends that reflect economic, cultural, social, and architectural changes, which irrevocably altered the built environment of the state. However, given the pattern and scale of events related to residential development (and individual facets of that development, such as fair housing or evolutions in homebuilding), individual dwellings typically do not demonstrate sufficient significance to evidence important associations with broad trends of residential growth and development. Only in rare instances will an individual Single-family Residential Dwelling be able to satisfactorily demonstrate association with a particular event or pattern of events in a given context. For example, an individual dwelling in a limited housing market may be able to illustrate significance at the local level in ETHNIC HISTORY and/or SOCIAL HISTORY if it were demonstrated to illustrate important trends in

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housing for a particular subset of society if such trends are not otherwise represented on a broad level through a historic district. In evaluating individual Single-family Residential Dwellings under Criterion A, it is important to consider the following:

- Relative importance of the individual property in relationship to the specific event or pattern of events;
- Other properties that may also evidence the associated trend or event in the selected context, particularly if on a broader scale; and
- The property’s ability to reflect unique aspects of a particular trend or event that are not otherwise evidenced in the landscape.

2. Criterion B: Association with Significant Persons

Criterion B recognizes a property’s association with the lives of significant persons. Individual properties under this MPDF could be found to be eligible under Criterion B if research demonstrates a specific relationship with a property and a particular individual who made important contributions to history. These contributions must be specifically associated with residential development in Indiana between 1940 and 1973 as presented in the historic context in Section E. Birthplaces and childhood homes of important individuals generally do not qualify for eligibility under Criterion B unless that is the only extant property associated with that person. A property must explicitly be associated with a person’s productive life and the accomplishments for which they are significant. For example, under the MPDF, a property could be found to be eligible under Criterion B with areas of significance in ETHNIC HERITAGE and SOCIAL HISTORY if the dwelling was directly associated with an individual that was important to local fair housing campaigns and served as that person’s base of operations for improving housing conditions. In evaluating significance under Criterion B, the nominator should consider the following:

- Significance of the individual with which the property is associated;
- Significance of the individual within the historic context presented under the MPDF;
- Nature of the person’s significant contributions in relation to the dwelling;
- Relationship of the nominated property to the time period that the individual with which it is associated achieved significance; and
- Relationship of the nominated property to other sites also associated with the individual.

3. Criterion C: Design and Construction

Individual properties may be eligible for listing under Criterion C for ARCHITECTURE if they are an excellent representative example of a particular style, form, or type; reflect innovative construction, design, or material techniques; or are the work of a significant architect. If being evaluated as an excellent example of a particular style, form, or type, a residence must display the requisite exterior and interior character-defining features

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associated with that style, form, or type **and** also be architecturally significant within the appropriate level of significance. Broad association with and representation of period trends is not sufficient to warrant eligibility under Criterion C. Comparison with other residences displaying similar characteristics must be provided to establish the property as a notable example in the established context. An appropriate representative example will employ a design, plan, type, and materials that clearly evidence prevailing concepts in homebuilding and design during the mid-twentieth century. The type, style, or method of construction should be defined in scholarly works, if possible. For prefabricated or standardized housing types, the standard is higher. Such dwellings relied on methods of mass production and material conformity that provided cost efficiencies and thus resulted in their mass distribution across Indiana. Individual examples rarely possess sufficient significance to warrant listing in the NRHP under Criterion C. Early examples that influenced future trends or represented innovation in design, materials, construction, or planning may be eligible if they retain the features necessary to demonstrate such innovations. Other pioneering forms that were less prolific may be found to be individually eligible in representing a unique system or approach. For example, all intact Lustrons in Indiana have previously been determined significant and eligible for listing in the NRHP. Intact examples of the Alcoa Care-Free Home could likewise be considered significant under Criterion C as a rare but innovative house type if they retain sufficient integrity. Individual early or innovative examples from small local or regional companies may be considered significant if found to be important in the applicable context in illustrating trends of mass production and cost-saving construction. Model homes used to test particular innovations or methods for a particular industry may also be considered eligible if they can be specifically shown to have had influence on a company's practices.

Individual properties also may be eligible under Criterion C for their high artistic value or as the work of a master. High-style examples could demonstrate the influence of Contemporary architecture or could be a particularly well executed example of a Ranch house that evidences a well-executed rationale and complexity in planning and inflection of specific design thought in the incorporation of forms, materials, and stylistic elements of the period, both interior and exterior. For example, a particularly well-designed Ranch house displaying Colonial Revival or Storybook elements could be found eligible if its significance within the selected context can be demonstrated. Comparison with similar examples in the same context is particularly critical in establishing a resource as a noteworthy example of high artistic value. Properties also may be considered eligible as the work of a master architect, builder, or craftsman. Tract Houses by merchant builders generally do not qualify by nature of their repetitious construction, even if they are indicative of a particular style or type. This typically includes Tract House designs by architects, which were intended to be reproduced in multiples, sometimes in multiple locations. Variations between such houses are typically minor and cannot be demonstrated to be a significant individual example of a particular master's work. Tract Houses sharing a similar design context should be evaluated as historic districts rather than as individual properties, even when involvement by a master is documented, unless there is demonstrated reason for isolating an individual property.

Most properties that qualify for their artistic merit or as the work of a master will be one-of-a-kind houses designed as individual commissions for private clients. They will likely be architect-designed houses or highly-

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customized dwellings by a significant builder or craftsman. The architect or builder responsible for the design must be demonstrated to be significant within the appropriate context to be considered a master. While their influence does not need to extend beyond the local community, they must be demonstrated to have been significant within the appropriate design context or otherwise recognized for their contributions to architecture and/or homebuilding. Individual properties should have more than broad association with the individual or firm. Dwellings should be demonstrated to be reflective of a particular phase or aspect of a master’s work and indicative of their architectural skill set. Evidence must be provided to show that a particular property was designed by the entity with which it is being associated. Materials that can be used to demonstrate this association include but are not limited to the following:

- An original plan or elevation drawings for the property;
- Original design or construction specifications;
- Documentation in periodicals, journals, or newspapers; and
- Correspondence related to the design and construction of the property.

It is important to note that it may be necessary to conduct limited fieldwork for comparable properties to establish a case for an individual property under Criterion C. For properties nominated as the work of a master, historical research will be needed to establish significance for that individual within the applicable context if such background does not already exist.

4. Criterion D: Information Potential

Criterion D or the potential to yield information important in history or prehistory is typically associated with archaeological resources and is only rarely used in the context of buildings and structures. Criterion D could be used for a building or structure that incorporates a unique structural system or rare use of materials where there is no other historical record (e.g., construction drawings or patented systems) to otherwise document the information. However, given the period of study and the preponderance of documentation available related to construction and material technologies of the mid-twentieth century, such situations are not anticipated in the context of this MPDF.

It is important to note that although an archaeological site may be present at a property and may be significant in its own right, it would, if one existed, have no relation to the development of residential architecture during this period and would be beyond consideration under the MPDF.

C. Registration Requirements

To be eligible for nomination to the NRHP under this MPDF, a building must have been constructed as a single-family residential dwelling, possess applicable significance, and retain sufficient integrity to be recognizable as a product of its time. Integrity is found in seven qualities, including location, setting, design, materials,

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workmanship, feeling, and association. Integrity of location, setting, feeling, and association are most critical for individual eligibility under Criterion A, and integrity of location, design, materials, and workmanship are most critical for individual eligibility under Criterion C.

In order to be eligible for listing, an individual resource must generally retain the following characteristics:

- Historic massing, plan, and exterior form;
- Historic roof form;
- Historic exterior cladding materials;
- Historic fenestration patterns;
- Historic features associated with its particular style and/or house type;
- Historic layout and relationship of interior space; and
- Location in a residential setting.

In addition, an individual resource must retain its historic character as evident through character-defining features. Requisite features will vary from property to property, but a good example of development trends and/or period architecture will generally retain as visible:

- Emphasis on open, flexible planning in public spaces such as the living room, family room, and dining room;
- Emphasis on indoor-outdoor spaces through the incorporation of features such as picture windows, sliding glass doors, and backyard patios;
- Inclusion of a variety of exterior cladding materials that provide textural variety;
- Horizontal emphasis in plan and elevations;
- Distinctive interior volumes such as rooms with raked ceilings or clerestory-lit spaces; and
- Interior elements such as exposed roof beams, masonry hearths, planters, or screen partitions.

Over time, a residence is likely to be altered to accommodate the changing tastes and needs of its occupants, particularly if the property has changed ownership multiple times. Such adaptation is essential for continued use of a dwelling for its original purpose, minimizing the potential for a residence to be demolished and replaced with new construction. However, alterations also have the potential to negatively impact a building’s integrity and should be carefully weighed when assessing an individual property for nomination under the MPDF. The following lists include generally acceptable alterations that do not substantially impair a property’s integrity and generally unacceptable alterations that do compromise a property’s integrity. Each nominated building must be carefully evaluated to determine if it retains sufficient integrity to reflect its historical and/or architectural significance since buildings can vary significantly in their toleration of alterations. For example, because of their unique design characteristics, Contemporary residences or innovative examples of prefabricated housing are

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more susceptible to diminished integrity resulting from seemingly common alterations than is a Ranch house. The impact of alterations should be carefully weighed in consideration of the individual features that are critical to understanding a property as a product of its own time.

Generally acceptable alterations that do not substantially compromise integrity for individually nominated properties are listed below. However, the presence of multiple alterations that do not singularly impact integrity may have the cumulative effect of diminishing integrity to such a degree that a property no longer retains sufficient integrity to appropriately reflect historical associations and/or architectural significance. Cumulative impacts should be carefully assessed in consideration of the historic character of the property and the totality of the employed design.

- Transient changes: Temporary alterations such as painting and installation of screen doors, window screens, and storm windows do not substantially alter the material fabric of a building and do not compromise integrity.
- Replacement of roofing materials: Replacing original roofing materials with compatible materials is a common and acceptable alteration that does not compromise integrity for most property types. However, certain innovative housing types such as Lustrons originally had specialty shingles that were directly related to the design characteristics. Replacement of such roofing materials with incompatible counterparts such as asphalt shingles does constitute a loss of integrity. In addition, selecting incompatible replacement roofing systems may compromise integrity. For example, replacing an asphalt-shingle clad roof with a standing seam metal roof can significantly impact the design aesthetics of a property.
- Replacement of the front door: Front doors are a common target for replacement. While replacement results in loss of original fabric, the installation of simple modern doors does not necessarily introduce an incompatible alteration. The original door configuration should be retained and simple; solid doors are the least intrusive to the original design. Elaborate and ornate doors are, however, incompatible alterations that impact integrity. These include, for example, doors with oval and rectangular glass insets, leaded and decorative glass, and non-historic sidelights. Such doors are particularly incompatible with high-style dwellings of the period.
- Small additions: Small additions—inclusive of ramps, decks, porches, and garages—may be acceptable if they are located at the rear of a building and not highly visible as a design element. Additions should be subordinate to the massing of the original dwelling and compatible in design and materials. Otherwise they may be perceived as incompatible elements that impair the integrity of the dwelling. The original site layout, spatial

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relationships of the property, and flow of interior space should not be substantially altered because of an addition.

- General interior remodeling: Basic changes to the interior of a dwelling that are part of the normal life cycle of a property will not normally diminish a property’s eligibility for nomination under the MPDF so long as the original interior plan and configuration of space remains evident. Such changes include, for example, replacing floor coverings, altering wall finishes, and updating functional spaces such as the kitchen and bathroom. However, kitchens and bathrooms that are intact, or at least compatible, are preferred.

Generally unacceptable alterations that do compromise the integrity of an individual property include:

- Removal of a house from its residential setting: Removing a house from its residential setting separates it from the original context for which it was designed. For dwellings eligible under Criterion C, relocation can have a significant impact on the design intent of the property. Custom dwellings, for example, are often crafted for a particular topography and are often integrated into the site through landscaping and carefully-defined spatial relationships. While some dwellings may be accommodated through similar settings in other residential areas, relocating a property to a non-residential setting irrevocably divorces it from its context.
- Conversion of an open carport: Enclosing an original open carport to create an enclosed garage or provide for additional living space generally has the effect of disrupting the exterior appearance and massing of a property. It also impacts perception of how a dwelling was used over time. In certain dwellings, carports also may be treated as an architectural feature characterized by detailing such as decorative screen walls. Converting such carports results in the loss of these distinctive spaces.
- Replacement of exterior siding materials: For individually nominated buildings, retention of original cladding materials is critical to a property’s ability to convey its original design characteristics. Replacement of or covering over of original materials with modern replacement materials such as vinyl siding has the potential to substantially alter the architectural texture and material integrity of a building. This is particularly true for dwellings that historically featured simulated masonry or masonry veneers, either in total or as accent materials for elements such as wall skirts. Where new materials are present, they must be carefully assessed for their impacts to the visual qualities of the building in consideration of their compatibility, location, and prominence. It is important to note that aluminum siding may be an original material, particularly into the 1960s, or otherwise may

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have been added during the period of significance. Its presence should be carefully weighed in consideration of the building’s original design.

- Alteration of windows or incompatible replacements: Replacing original sashes with ones that are incompatible with the character, type, or configuration of the original windows substantially impacts the integrity of a building. This includes, for example, replacing a casement window with a double-hung window or replacing a single-light sash with one that incorporates false muntins reflecting a multi-light configuration. Substantially altering original window openings by changing their size, shape, or proportion is incompatible, as is removing original trim, casings, and sills or otherwise replacing them with flat alternatives that alter historic profiles. Installing new window openings and covering or infilling existing openings on prominent elevations (including secondary elevations where, for example, bands of windows are important to the design concept) are also incompatible alterations that substantially diminish integrity of a dwelling.
- Alteration of front entrances: Reconfiguring original front entries to be inconsistent with the original style and design of the dwelling substantially impairs integrity. This may include, for example, creating vestibules where they did not historically exist, altering single- or double-leaf configurations, or adding features such as sidelights where they did not historically exist. Altering original porches or stoops, which were typically minimal, to accentuate the entry or otherwise be a more distinguished element of the design where that was not the original intent also is incompatible.
- Alteration of original roofline: Replacement of the original roof type (e.g., flat, gabled, or hipped) with a different type is an alteration that irrevocably changes the massing, profile, and character of a building and impairs its integrity. Adding dormers where they did not historically exist and raising the original roof line are also inappropriate changes that substantially diminish integrity.
- Incompatible additions: Large additions that substantially add to or alter the massing of a building or alter its spatial relationship with the lot or to the street are incompatible alterations that diminish integrity. Large additions include those placed on the main façade, those that are not subordinate to the original massing, and those that obscure the original plan of the dwelling. Likewise, additions that feature material treatments that are incompatible with the design of the dwelling, disrupt historic fenestration patterns, or otherwise obscure significant character-defining features are inappropriate alterations that substantially impair integrity.

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- Removal or alteration of character-defining features: Removing key design characteristics related to a particular style or house type is an incompatible alteration, as is the addition of contemporary features and design elements that were not historically present and are incompatible with the original design intent of the property. Such changes detract from the original design concept and adversely impact integrity.
- Alterations to interior arrangement of space: The relationship of interior spaces to the original design concept must be carefully considered for individual properties. In some instances, the layout and use of interior space is inherently tied to the architectural treatment. For example, a Contemporary dwelling may feature carefully linked spaces throughout the house that promote a sense of openness and seamless flow from one area to another. In other cases, a dwelling may exhibit general characteristics common to the period but they may not be integral to the design. Of particular importance is the retention of "public" interior spaces such as the living room, family room, and dining room, which were typically designed as open, flexible areas designed to accommodate the modern constructs of space planning and promote the idea of togetherness in the nuclear family.

The following alterations should be given particular consideration as their impact on the integrity of an individual property varies considerably depending on the character of the property and the way that the change is executed:

- Replacement of original window sashes: In most instances, replacement of the original window sash only does not constitute a substantial loss of integrity as long as the window configuration, size, proportion, casing, and trim are retained. However, for some dwellings, replacement of prominent or character-defining metal sash windows with sashes of a new material can have a significant impact on the visual qualities of a design. As such, the effect of window sash replacement should be carefully considered in relation to their location and contribution to the design aesthetic.
- Replacement of the garage door: Garage doors are common targets for replacement. Original doors were commonly solid tilt-up or sectional roll-up variations. Many original wood garage doors have been replaced with modern four panel roll-up doors. New doors that are simple in character generally will not constitute a significant loss of integrity, but they have the potential to be incompatible with high-style dwellings, depending on the material selection. For example, some modern garage doors have a sheen or reflectivity that may render them a more prominent visual element of a dwelling than originally intended. Elaborate and ornate garage doors are generally incompatible alterations that diminish integrity. In some instances, original garage doors also featured design motifs that could be

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considered a character-defining feature. Loss of such doors should be evaluated for impacts to the design qualities of the property.

- Conversion of a garage into living space: Garages were commonly treated as integral elements of housing during the period, reflecting the prominence of automobile culture and a household’s need to provide dedicated space for the car. Conversion of a garage into living space has the potential to alter perceptions of space planning and use of a dwelling over time, diminishing its association with period trends. In addition, conversion of this space has the potential to impact the visual qualities of a dwelling. Removal of the original garage door opening and construction of a solid or partially glazed wall can alter perceptions of the historic massing and plan of a dwelling. Least impactful are inconspicuous conversions that retain the original garage door opening and seal it from the inside.
- Alterations to the site: The relationship of the dwelling to the site must be carefully evaluated. In some instances, the site, associated landscaping, spatial relationships, and ancillary site features hold little influence over the significance of a property. In other cases, the site is inherently integrated into an overall design concept. Loss of or alteration to original vegetation patterns, circulation networks (e.g., walkways), spatial patterns, natural features, vistas, and ancillary site elements must be carefully weighed for each property to determine if they constitute a substantial impairment of integrity.

3 CRITERIA CONSIDERATIONS FOR ALL PROPERTIES

Seven guidelines (Criteria Considerations) have been developed for nominating special property types to the NRHP, including, for example, religious properties, cemeteries, and commemorative properties. The property types covered by the Criteria Considerations are typically not considered for nomination to the NRHP unless they can be demonstrated to meet both the NRHP Criteria for Evaluation and the appropriate Criteria Consideration. Of these, Criteria Considerations B and G are most relevant to the nomination of properties under this MPDF:

- Criteria Consideration B: Moved properties; and
- Criteria Consideration G: Properties that have achieved significance in the last 50 years.

Generally, the Criteria Considerations ***apply only to evaluation and nomination of individual properties, not historic districts***. As noted in *How to Apply the National Register Criteria for Evaluation*, “components of eligible districts do not have to meet the special requirements [Criteria Considerations] unless they make up the majority of the district or are the focal point of the district.”⁸⁰⁸

⁸⁰⁸ National Park Service, *How to Apply the National Register Criteria for Evaluation*, 25.

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A. Criteria Consideration B: Moved Properties

“A property removed from its original or historically significant location can be eligible if it is significant primarily for architectural value or it is the surviving property most importantly associated with a historic person or event.”⁸⁰⁹

Properties that have been moved are not eligible for nomination to the NRHP unless they meet Criteria Consideration B. This includes historic districts in which a significant number of resources have been moved or a district in which a particularly important building has been relocated. Individual properties that have been relocated must retain sufficient integrity to demonstrate their architectural merit or sufficiently reflect significant historical associations. For example, a significant Contemporary residence that has been relocated should retain a high degree of integrity of design, materials, and workmanship.

Under this MPDF, prefabricated dwellings and demountable World War II-era housing are inherently moveable property types that may be nominated. Normally such property types are not individually eligible for listing under the MPDF because their significance is typically found in the totality of a particular development of related housing. However, for rare or particularly noteworthy examples of a property type or fabrication method, Criteria Consideration B must be met if the resource has been removed from its original location. Careful consideration should be given to such examples as they may continue to warrant nomination to the NRHP if they are found to retain a strong sense of association with their development or architectural context and retain a high degree of integrity.

Mobile homes are another inherently moveable house type that may be identified under this MPDF. Individual mobile homes will in all but the rarest circumstances not be individually eligible for listing in the NRHP; exceptions may be extant examples of early or innovative models that influenced subsequent trends in mobile home design and manufacturing, if such examples are known to be in limited quantity. Mobile homes are more likely to be identified as contributing or non-contributing components of a historic district as part of a mobile home park, a type of Planned Development. In such instances, if a majority of individual mobile homes are found to be at least 50 years of age, retain sufficient integrity, and have been originally located in or relocated to the park during the period of significance, the district may be found to meet Criteria Consideration B.

B. Criteria Consideration G: Properties that have Achieved Significance within the Past 50 Years

“A property achieving significance within the past fifty years is eligible if it is of exceptional significance.”⁸¹⁰

⁸⁰⁹ Ibid., 29.

⁸¹⁰ Ibid., 41.

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Properties less than 50 years of age are likely to be encountered when evaluating properties under the MPDF. The period of significance for individual properties and historic districts may logically extend well into the 1970s, as described in the historic context presented in Section E. For example, a historic district developed over several years may include properties less than 50 years of age and/or have a period of significance extending into the 1970s or beyond. However, such districts need not possess exceptional significance and thus meet Criteria Consideration G if the majority of properties are more than 50 years of age or the primary period of significance is 50 years or more in the past. Likewise, individual properties whose period of construction or period of significance begins with a date more than 50 years ago but extends into the 1970s need not meet Criteria Consideration G.

For properties nominated under the MPDF that are less than or approaching 50 years of age, sufficient contextual information exists to allow for relative evaluation of properties dating into the 1970s as a continuation of development trends. Such properties need not meet the requirement of exceptional importance; however, properties dating to or achieving significance into the late 1970s and beyond are more likely to be associated with development and architectural trends divergent from those covered under the MPDF and must meet the requirements of Criteria Consideration G. To meet this requirement, the property must be demonstrated to be of "exceptional important" in relation to an event or pattern of events or be associated with a category of resources in which surviving examples are rare. Exceptional importance must be justified through development of sufficient historical context and comparison with other properties reflecting similar significance or associations. For additional information, see *Guidelines for Evaluating and Nominating Properties that have Achieved Significance within the Past Fifty Years*.⁸¹¹

⁸¹¹ National Park Service, *Guidelines for Evaluating and Nominating Properties that have Achieved Significance within the Past Fifty Years* (Washington, D.C.: National Park Service, 1998).

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G. GEOGRAPHICAL DATA

The geographical boundaries of the *Residential Planning and Development in Indiana, 1940-1973* Multiple Property Documentation Form (MPDF) correspond with the political boundaries of the State of Indiana. World War II-era and post-World War II trends in residential architecture impacted all portions of the state, even if unevenly. While housing of the period is concentrated in and around Indiana's Standard Metropolitan Statistical Areas (SMSAs), individual resources, subdivisions, and planned developments representing the themes and development patterns presented in the MPDF are found throughout the state, whether rural, urban, or suburban.

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H. SUMMARY OF IDENTIFICATION AND EVALUATION METHODS

The *Residential Planning and Development in Indiana, 1940-1973* Multiple Property Documentation Form (MPDF) has been developed to address residential growth and development in the State of Indiana between 1940 and 1973, with a particular focus on single-family residential architecture. The historic context developed as part of this MPDF describes the economic and cultural climate on the eve of the housing crisis of the 1930s, which ushered in a generation of changes in the homebuilding industry. The context then traces a more than 30-year period of cultural, social, and architectural forces that influenced the location, type, and characteristics of residential architecture throughout the state. It is upon this contextual framework that the MPDF provides mechanisms for evaluating the potential historical and architectural significance of residential architecture in Indiana for eligibility for listing in the National Register of Historic Places (NRHP).

Funding for this project, completed between 2016 and 2017, was provided by Tides Foundation through its Cultural Resource Fund and the U.S. Department of the Interior, National Park Service (NPS) through its Historic Preservation Fund. Holly Tate, Architectural Historian for the Indiana Division of Historic Preservation and Archaeology (DHPA [State Historic Preservation Office (SHPO)]) managed the project, with additional support provided by Paul Diebold, Assistant Director of Preservation Services; Amy Borland, Architectural Historian; Steve Kennedy, Assistant Director of Financial Incentives, Administration and Planning; and Malia Vanaman, Associate Grants Manager. Cultural Resource Analysts, Inc. (CRA) of Evansville, Indiana was retained by the DHPA to prepare the MPDF. Research and development of the MPDF was led by S. Alan Higgins, Architectural Historian, with support from Architectural Historians Elizabeth Heavrin and Holly Higgins. Architectural Historians Hallie Hearnese and Lauren Poole, Historian John Dickerson, and Architectural Assistant Alyssa Reynolds also contributed, assisting with various components of the windshield survey (described below) completed in association with development of the MPDF. Preparation of the MPDF also was facilitated by peer review through a committee of knowledgeable persons statewide established by the DHPA for this project.

The MPDF was prepared in consideration of substantial primary and secondary source research and a windshield survey of selected individual resources and housing collectives (e.g., subdivisions and planned developments) in principal population centers of Indiana. The research phase of the project included a comprehensive literature search and review of records available through local, regional, and statewide repositories. This included a review of relevant files provided by the DHPA and statewide survey information available in the DHPA’s State Historic Architectural and Archaeological Research Database (SHAARD). Primary and secondary sources were identified and reviewed at various repositories throughout the state, including the Indiana State Library and its manuscripts collection. A wide range of resources were evaluated as part of the research phase, which was directed at understanding the local, regional, and national contexts in which residential architecture of the period was occurring in Indiana. Resources reviewed included published histories, popular and scholarly texts, popular and trade industry periodicals, theses and dissertations, census and other government records, community planning documents, home plan books, promotional materials, and technical bulletins and

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informational digests. In addition, previous contexts, survey records, and NRHP nominations related to housing of the period in Indiana also were consulted.

Cartographic resources such as topographic quadrangles, aerial photography, and plat maps also were analyzed. Newspapers from across the state also were reviewed as part of the research phase. Particularly useful were regional publications such as *The Indianapolis Star*, *Evansville Courier and Press*, *Hammond Times*, and *The Terre Haute Tribune*, from which issues from the period of study are available electronically. County assessor and recorder records for selected communities also were reviewed as part of this project; however, the level of data available for any particular place varied considerably. While some communities (such as Evansville) have extensive building-level data readily available, data was incomplete or missing for many areas, limiting the ability to accurately aggregate data.

Research was complemented by a windshield survey of six regional population centers, which informed development of the context and the establishment of property types and registration requirements. The purpose of the windshield survey was to review and document a representative cross-section of properties that represent the full geography of the state and the breadth of economic, cultural, developmental, and architectural trends at play during the period. Given the time constraints of the project, the survey focused on those areas where a large proportion of varied post-war housing was known to exist, which generally corresponded with several of the state's Standard Metropolitan Statistical Areas (SMSAs). Areas reviewed as part of this study include Allen County (Fort Wayne); the Calumet region (Lake, Porter, and LaPorte counties); the Falls of the Ohio region (Clark and Floyd counties); the Indianapolis metropolitan region (Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, and Shelby counties); Vanderburgh County (Evansville); and Vigo County (Terre Haute).

Prior to visiting each area, historic topographic quadrangles and aerial photography were reviewed to identify areas known to have developed between 1940 and 1973. This information was combined with relevant information gathered during the research phase and complemented by outreach to knowledgeable entities in each region prior to the survey in order to preliminarily identify areas of potential interest. Using the collected information, a Secretary of the Interior-qualified architectural historian drove publicly-accessible roads throughout the population centers. Based on the collected research and influenced by conditions in the field, the architectural historian identified a broad sampling of individual resources and collectives (e.g., subdivisions and planned developments) that evidence particular historical associations, development patterns, and architectural trends.

Each identified resource was digitally photographed from the public right-of-way unless owner permission was granted to access the property; interiors of individual properties were generally not accessed as part of the windshield survey. For collectives, photography included capturing representative streetscapes and house types within the development. For each resource, a brief reconnaissance report was completed. This report was based on a customized form developed specifically for this project by CRA in coordination with the DHPA. The reports

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incorporate photography and maps and provide a discussion of physical characteristics of each property. Notations on known historical associations and potential significance also are included. These reports were compiled for submission as part of this project and are on file with the DHPA. In total, reconnaissance reports were prepared for 60 developments and 120 individual resources. It should be noted that intensive-level standard survey data inclusive of post-war resources also exists in the DHPA's files for the following counties: Adams, Bartholomew (including Columbus), Clark (including Jeffersonville), Daviess, Franklin, Gibson, Greene, LaGrange, Martin, Monroe, Steuben, Warrick, Wells, and all townships of Allen County, except downtown Fort Wayne.

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I. MAJOR BIBLIOGRAPHICAL REFERENCES

1. COLLECTIONS

A. Indiana State Library, Manuscripts and Rare Books Collection

The Indiana State Library houses a manuscripts and rare books collection, which includes non-circulating reference materials and unpublished documents related to various aspects of the state's history. While only a handful of specific references from this collection are individually cited in the document, a broad range of sources were reviewed and analyzed as part of this study and used to draw conclusions that influenced the development of the Multiple Property Document Form (MPDF). Among the most useful sources were:

- City directories;
- Community planning documents, including comprehensive plans, housing studies, transportation studies, economic studies, annexation plans, and urban renewal plans;
- Governor's Housing Commission records;
- Indiana Economic Council records;
- Indiana Post-War Planning Conference records; and
- Indianapolis Home Show publications and promotional materials.

B. Popular Magazines and Trade Publications

Various popular magazines (e.g., *Better Homes and Garden*) and industry trade publications (e.g., *House & Home*, *Architectural Record*, and *AIA Indiana* [the magazine of the Indiana chapter of the American Institute of Architects (AIA)]) were reviewed as part of this study. Specific articles are individually cited in this document, but many additional articles were used to draw conclusions about national trends during the period and identify how Indiana's patterns related to the broader context of housing development between 1940 and 1973. Among the most useful of such publications was *House & Home*, which exclusively dealt with trends related to homebuilding and the design, use, and adaptation of residential architecture. Particularly beneficial was to analyze how trends, homebuilders, and manufacturer (e.g., prefabricated dwelling and component manufacturers) of Indiana were portrayed in national media. No less than 800 references to Indiana were identified in the publication between 1952 and 1969.

C. Assessor, Recorder, and Geographic Information System (GIS) Records

Local records maintained by assessor, recorder, and GIS office staffs across the state were reviewed as part of this project and used to help discern patterns within and between certain communities. While the level of data available varied considerably from community to community, records reviewed typically included parcel records, subdivision plats, neighborhood covenants, annexation maps, and building-level data.

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D. Newspapers

Contemporaneous newspaper coverage of homebuilding trends was critically important to understanding the need for and impact of housing in local communities. Whether through an article on a specific builder or development, real estate advertisements, house and home features, or coverage of planning and zoning trends, newspaper coverage was an irreplaceable resource that helped identify public perception of residential architecture during the period. Newspapers reviewed as part of this study included but were not limited to:

- *Anderson Daily Bulletin*;
- *Angola Herald*;
- *Charlestown Courier*;
- *The Daily Journal* (Franklin);
- *Evansville Courier and Press*;
- *Fort Wayne Journal-Gazette*;
- *The Hammond Times*;
- *The Indianapolis News*;
- *The Indianapolis Star*;
- *Kokomo Tribune*;
- *The Journal and Courier* (Lafayette);
- *Palladium-Item* (Richmond);
- *The Republic* (Columbus);
- *The Star Press* (Muncie);
- *The Terre Haute Tribune*; and
- *The Vidette-Messenger* (Valparaiso).

E. U.S. Census Bureau Records

Census records were vital to understanding the composition of a particular place at a particular time and how individual communities related to one another. This was helpful both in the context of discerning trends between certain types of development (e.g., rural vs. urban areas in a single metropolitan area) within a specific locale and in comparing two separate communities or regions. Census publications reviewed in association with this study included but were not limited to:

- 1935 Census of Agriculture;
- 1940 Census of Agriculture;
- 1945 Census of Agriculture;

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- 1964 Census of Agriculture;
- 1974 Census of Agriculture;
- Twelfth Census of the United States (1900);
- Thirteenth Census of the United States (1910);
- Fourteenth Census of the United States (1920);
- Fifteenth Census of the United States (1930);
- Seventeenth Decennial Census of the United States (1950);
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APPENDIX A: ACRONYMS

AIA	American Institute of Architects	SHAARD	State Historic Architectural and Archaeological Research Database
CDBG	Community Development Block Grant	SHPO	State Historic Preservation Office
DHPA	Indiana Division of Historic Preservation and Archaeology	SMSA	Standard Metropolitan Statistical Area
FHA	Federal Housing Administration	SR	State Road
FHLB	Federal Home Loan Bank	ULI	Urban Land Institute
FmHA	Farmers Home Administration	USHA	United States Housing Authority
FSA	Farm Security Administration	VA	Veterans Administration
FWA	Federal Works Agency	VEHP	Veterans' Emergency Housing Program
GIS	Geographic Information System		
HOLC	Home Owners' Loan Corporation		
HUD	Housing and Urban Development		
INDOT	Indiana Department of Transportation		
ISHC	Indiana State Highway Commission		
IUPUI	Indiana University-Purdue University Indianapolis		
LST	Landing Ship Tank		
MPDF	Multiple Property Documentation Form		
NAACP	National Association for the Advancement of Colored People		
NAHB	National Association of Home Builders		
NAREB	National Association of Real Estate Boards		
NHA	National Housing Act		
NRHP	National Register of Historic Places		
PUD	Planned Unit Development		
PWA	Public Works Agency		
REMC	Rural Electric Membership Corporation		
RFC	Reconstruction Finance Corporation		

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APPENDIX B: INDIANA POPULATION, 1940-1970

County	1940	1950	1960	1970
Adams	21,254	22,393	24,643	26,871
Allen	155,084	183,722	232,196	280,455
Bartholomew	28,276	36,108	48,198	57,022
Benton	11,117	11,462	11,912	11,262
Blackford	13,783	14,026	14,792	15,888
Boone	22,081	23,993	27,543	30,870
Brown	6,189	6,209	7,024	9,057
Carroll	15,410	16,010	16,934	17,734
Cass	36,908	38,793	40,931	40,456
Clark	31,020	48,330	62,795	75,876
Clay	25,365	23,918	24,207	23,933
Clinton	28,411	29,734	30,765	30,547
Crawford	10,171	9,289	8,379	8,033
Daviess	26,163	26,762	26,636	26,602
Dearborn	23,053	25,141	28,674	29,430
Decatur	17,722	18,218	20,019	22,738
DeKalb	24,756	26,023	28,271	30,837
Delaware	74,963	90,252	110,938	129,219
Dubois	22,579	23,785	27,463	30,934
Elkhart	72,634	84,512	106,790	126,529
Fayette	19,411	23,391	24,454	26,216
Floyd	35,061	43,955	51,397	55,622
Fountain	18,299	17,836	18,706	18,257
Franklin	14,412	16,304	17,015	16,943
Fulton	15,577	16,565	16,957	16,984
Gibson	30,709	30,720	29,949	30,444
Grant	55,813	62,156	75,741	83,955
Greene	3,330	27,886	26,327	26,894
Hamilton	24,614	28,491	40,132	54,532
Hancock	17,302	20,332	26,665	35,096
Harrison	17,106	17,858	19,207	20,423
Hendricks	20,151	24,594	40,896	53,974
Henry	40,208	45,505	48,899	52,603
Howard	47,752	54,498	69,509	83,198
Huntington	29,931	31,400	33,814	34,970
Jackson	26,612	28,237	30,556	33,187
Jasper	14,397	17,031	18,842	20,429
Jay	22,601	23,157	22,572	23,575
Jefferson	19,912	21,613	24,061	27,006
Jennings	13,680	15,250	17,267	19,454
Johnson	22,493	26,183	43,704	61,138
Knox	43,973	43,415	41,561	41,546
Kosciusko	29,561	33,002	40,373	48,127
LaGrange	14,353	15,347	17,380	20,890
Lake	293,195	368,152	513,269	546,253
LaPorte	63,660	76,808	95,111	105,342
Lawrence	35,045	34,346	36,564	38,038
Madison	88,575	103,911	125,819	138,522

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County	1940	1950	1960	1970
Marion	460,926	551,777	697,567	793,769
Marshall	25,935	29,468	32,443	34,986
Martin	10,300	10,678	10,608	10,969
Miami	27,926	28,201	38,000	39,246
Monroe	36,534	50,080	59,225	85,221
Montgomery	27,231	29,122	32,089	33,930
Morgan	19,801	23,726	33,875	44,176
Newton	10,775	11,006	11,502	11,606
Noble	22,775	25,075	28,162	31,382
Ohio	3,782	4,223	4,165	4,289
Orange	17,311	16,879	16,877	16,968
Owen	12,090	11,763	11,400	12,163
Parke	17,358	15,674	14,804	14,628
Perry	17,770	17,367	17,232	19,075
Pike	17,045	14,995	12,797	12,281
Porter	27,836	40,076	60,279	87,114
Posey	19,183	19,818	19,214	21,740
Pulaski	12,056	12,493	12,837	12,534
Putnam	20,839	22,950	24,927	26,932
Randolph	26,766	27,141	28,434	28,915
Ripley	18,898	18,763	20,641	21,138
Rush	18,927	19,799	20,393	20,352
St. Joseph	161,823	205,058	238,614	244,827
Scott	8,978	11,519	14,643	17,144
Shelby	25,953	28,026	34,093	37,787
Spencer	16,211	16,174	16,074	17,134
Starke	12,258	15,282	17,911	19,280
Steuben	13,740	17,087	17,184	20,159
Sullivan	27,014	23,667	21,721	19,889
Switzerland	8,167	7,599	7,092	6,306
Tippecanoe	51,020	74,473	89,122	109,378
Tipton	15,135	15,566	15,856	16,650
Union	6,017	6,412	6,457	6,582
Vanderburgh	130,783	160,422	165,794	168,772
Vermillion	21,787	19,723	17,683	16,793
Vigo	99,709	105,160	108,458	114,528
Wabash	26,601	29,047	32,605	35,553
Warren	9,055	8,535	8,545	8,705
Warrick	19,435	21,527	23,577	27,972
Washington	17,008	16,520	17,819	19,278
Wayne	59,229	68,566	74,039	79,109
Wells	19,099	19,564	21,220	23,821
White	17,037	18,042	19,709	20,995
Whitley	17,001	18,828	20,954	23,395

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APPENDIX C: HOUSING UNITS CONSTRUCTED IN INDIANA, 1940-1970

Total housing units constructed from 1940 to March 1970, based on 1970 U.S. Census Bureau statistics.

County	1940-1949	1950-1959	1960-1970	Total
Adams	791	1,188	1,580	3,559
Allen	11,619	17,832	24,609	54,060
Bartholomew	2,287	3,714	5,810	11,811
Benton	246	414	437	1,097
Blackford	369	691	839	1,899
Boone	756	1,747	2,018	4,521
Brown	475	755	1,606	2,836
Carroll	521	662	1,034	2,217
Cass	790	1,628	1,616	4,034
Clark	3,994	5,747	7,902	17,643
Clay	794	1,254	974	3,022
Clinton	604	1,222	1,316	3,142
Crawford	280	300	476	1,056
Daviess	878	1,146	1,573	3,597
Dearborn	842	1,807	1,559	4,208
Decatur	468	1,051	1,368	2,887
DeKalb	407	1,123	1,420	2,950
Delaware	5,992	8,611	9,023	23,626
Dubois	1,127	1,589	1,955	4,671
Elkhart	4,675	7,440	10,043	22,158
Fayette	1,110	1,239	1,509	3,858
Floyd	2,764	3,616	3,755	10,135
Fountain	334	937	891	2,162
Franklin	397	753	839	1,989
Fulton	588	633	913	2,134
Gibson	963	1,400	1,739	4,102
Grant	2,640	4,638	5,537	12,815
Greene	609	1,015	1,646	3,270
Hamilton	1,317	3,667	5,538	10,522
Hancock	1,010	2,020	3,606	6,636
Harrison	630	1,174	1,432	3,236
Hendricks	1,378	4,523	5,824	11,725
Henry	2,047	2,683	2,761	7,491
Howard	2,372	4,931	7,697	15,000
Huntington	769	1,132	1,358	3,259
Jackson	1,138	1,902	2,641	5,681
Jasper	706	1,007	1,280	2,993
Jay	646	831	966	2,443
Jefferson	568	1,409	2,135	4,112
Jennings	405	969	1,695	3,069
Johnson	1,411	4,896	5,871	12,178
Knox	775	1,495	1,860	4,130
Kosciusko	1,991	3,351	4,243	9,585
LaGrange	344	725	1,465	2,534
Lake	29,536	41,683	30,171	101,390
LaPorte	4,878	6,156	6,787	17,821
Lawrence	949	1,974	2,719	5,642

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Residential Planning and Development in Indiana, 1940-1973
Name of Property
Indiana
County and State
N/A
Name of multiple listing (if applicable)

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County	1940-1949	1950-1959	1960-1970	Total
Madison	5,898	8,745	10,222	24,865
Marion	35,722	55,476	74,922	166,120
Marshall	1,324	1,773	1,665	4,762
Martin	503	661	673	1,837
Miami	746	1,845	2,293	4,884
Monroe	2,219	4,814	11,756	18,789
Montgomery	655	1,815	2,084	4,554
Morgan	1,273	3,137	3,961	8,371
Newton	422	567	503	1,492
Noble	638	1,391	1,933	3,962
Ohio	135	159	287	581
Orange	431	729	1,161	2,321
Owen	390	575	910	1,875
Parke	201	513	890	1,604
Perry	587	1,040	1,395	3,022
Pike	455	455	642	1,552
Porter	3,021	5,561	9,871	18,453
Posey	500	1,108	1,607	3,215
Pulaski	373	657	706	1,736
Putnam	678	1,331	1,668	3,677
Randolph	626	1,174	1,129	2,929
Ripley	498	976	1,115	2,589
Rush	490	842	717	2,049
St. Joseph	13,430	16,505	11,901	41,836
Scott	900	1,008	1,473	3,381
Shelby	837	1,923	2,243	5,003
Spencer	427	791	1,142	2,360
Starke	923	1,268	1,165	3,356
Steuben	656	1,059	1,516	3,231
Sullivan	479	558	821	1,858
Switzerland	203	207	374	784
Tippecanoe	3,289	6,706	10,562	20,557
Tipton	289	542	966	1,797
Union	128	182	375	685
Vanderburgh	10,171	11,852	8,490	30,513
Vermillion	183	410	624	1,217
Vigo	3,998	5,375	5,727	15,100
Wabash	1,001	1,439	1,793	4,233
Warren	107	319	547	973
Warrick	1,245	1,679	2,453	5,377
Washington	776	1,162	1,295	3,233
Wayne	2,746	3,889	4,989	11,624
Wells	495	834	1,516	2,845
White	982	1,234	1,563	3,779
Whitley	559	1,013	1,341	2,913