"A STEADY DEMAND FOR THE USUAL":
THE FEDERAL HOUSING ADMINISTRATION’S EFFECT ON THE DESIGN OF
HOUSES IN SUBURBAN INDIANAPOLIS, 1949–1955

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CHAPTER 1

INTRODUCTION: THE ROLE OF THE FHA IN HOUSE DESIGN

It was the day she stood looking out her picture window and for the first time became completely aware of the picture window across the treeless street. For a horrid moment she stood there, staring. Then she ran to her door and tore it open, looking up and down the block. And everywhere she looked, she saw houses exactly like her own, row on row of them, the same, the same, the same...1

Critics of Indianapolis' suburban landscape may have read these scathing words with approval. In the ten years following World War II, and especially since the passage of the Housing Act of 1948, developers and builders in the metropolitan area had been busily at work transforming farm fields into neat rows of houses that, according to historian William J. O'Neill, characterize "a steady demand for the usual."2 With the intention of lessening the risk of providing mortgage insurance3, the Federal Housing Administration (FHA) began in the mid-1930s to perpetuate Keats' supposedly soul-crushing "sameness" outward from


Indianapolis over the fields and pastures of Marion County.\(^4\) By the middle of the 1950s, a peak period in Indianapolis' post-war housing boom, the transformation was complete.\(^5\) With the help of the FHA, a new style of single-family house, called a "bungalow" or "ranch house" by contemporaries and labeled "minimal traditional" or "minimal ranch" today, emerged as the preeminent dwelling of white, middle-income Hoosiers in suburban Indianapolis during the early 1950s.\(^6\) The emergence of the ranch house shows how


\(^5\) For statistics on building trends in Indianapolis and Marion County after World War II see ibid., 100, Table B-4, "Standard Metropolitan Statistical Areas--New Housing Units Authorized in Permit-Issuing Places: Annually, 1954 to 1964." Note the column listing totals for private, permit-authorized dwellings with one housing unit; 105, Table B-5 "Cities of 100,000 Population of More--New Housing Units Authorized in Permit Issuing Places: Annually, 1921 to 1964"; 242, Table B-6, "Individual Places--New Housing Units Authorized in Permit-Issuing Places: Annually, 1950 to 1964." See lines 48 and 51 respectively for Indianapolis and Unincorporated Areas of Marion County. Unfortunately, no data on the number of one-unit dwellings are available for the period 1945-1958, see ibid., 14.


\(^6\) "New Bungalows East" advertisement by E.G. Bauer and Sons, Indianapolis Star, 10 July 1949, p. 58; "New Lawrence Township Bungalows To Go On Display Today," Indianapolis Star, 10 October 1954, sec. 3, p. 1; "This Can Be...Your Home" advertisement by Good Homes Inc., Indianapolis Star, 8
the federal government cooperated with private lenders and builders in Indianapolis to construct houses that satisfied Hoosiers' needs for places to call home.

Americans take the form of these ubiquitous dwellings for granted. A drive through the residential sections of Indianapolis, for example, reveals that these houses are everywhere the same. Standing on their own lots, set back from the street, surrounded by yards, these residences are one story rectangular boxes covered with gable roofs and


7 The form of a house is its floor plan and elevation, or height. See McAlester and McAlester, Field Guide, 21.
sheathed in wood, asbestos, aluminum or vinyl siding and/or brick or stone. The dwellings have one front door, a large "picture" window and two or three smaller windows on the street elevation. Two or three windows are on each side wall and along the rear wall of the building. The house has a side or back door.

Inside, the rooms belong in one of three areas: living zones, service zones or privacy zones. Living rooms merge into dining areas and make up the living zone. Service areas consist of kitchens and utility cores, which include furnaces and hot water heaters. The service area is near the back or side door of the house. In all cases, walls separate living rooms from kitchens. Dining areas lie between living rooms and kitchens but usually merge into one room or the other. Radiating from a short, central hallway off the living room is the private zone: an area of two or three bedrooms and a bathroom. Each bedroom has a closet.

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9 HHFA, Demonstration, 85 notes that the practice of merging rooms together in a plan is called "open planning." It merges rooms together "by planning a series of activity areas, each of which borrows space, either actual or visual,
and a linen closet is positioned near or in the bathroom. Other storage areas are found in the attic and in the garage (if the house has one). A space with a furnace and hot water heater is adjacent to the kitchen. (Figure 1.)

The similarities among these houses in Indianapolis were a result of the Federal Housing Administration’s mortgage insurance program and the Veterans Administration (VA) loan programs. The FHA made it safe for banks, savings and loan associations, and insurance companies to extend credit for the purchase of houses by insuring lenders against default. Should borrowers fail to meet their obligations, the FHA would reimburse lenders and take possession of the properties. The terms of these mortgage instruments lowered down payments, amortized repayment over long periods (twenty to thirty years) and thereby lowered monthly house payments.

The Veterans Administration program worked in a similar fashion. Established by the Serviceman’s Readjustment Act of 1944 (the G.I. Bill), the VA’s program guaranteed loans made to veterans for the purchase of houses. After 1950, the VA loaned money directly to veterans. Unlike the FHA, which limited the amount of a mortgage it would insure to 80

from an adjacent area." The purpose of open planning was to increase "the apparent use of interior spaces" while cutting costs for materials and labor. Open planning eliminates doors and door framing and the number of interior walls.
6903 Tacoma Avenue
CREEKWOOD ADDITION (1953)

4520 West 28th Street
ROLLING MEADOWS (1955)

Source: "VA Financed Houses Open Today," Indianapolis Times, 7 June 1953, p. 35.

percent of a house's value, the VA's program guaranteed loans that covered 100 percent of a house's price. This provision "made it possible," according to one scholar, "to virtually eliminate downpayments" and thus enabled young veterans with little savings but bright prospects to buy houses with no money down.\textsuperscript{10} The FHA and the VA made houses affordable for many middle-income Americans after World War II.\textsuperscript{11}

\textsuperscript{10} Mary K. Nenno, "Housing in the Decade of the 1940's [sic]--The War and Postwar Periods Leave Their Marks," in The Story of Housing, ed. Gertrude Sipperly Fish (New York: Macmillan Publishing Company, 1979), 253-254. For a concise explanation of the VA's program, see National Housing Agency, Home Loans Under the G.I. Bill of Rights (Washington, D.C.: U.S. Government Printing Office, 1947). Yet, according to journalist Richard Lewis, it was very difficult for veterans to buy houses with "no money down" in Indianapolis after the war (see the bibliography for a list of his articles in the Indianapolis Times). By the early 1950s, many advertisements for houses in Indianapolis's newspapers proclaimed the availability of VA financing, although sellers required down payments.

\textsuperscript{11} Ned Eichler, The Merchant Builders (Cambridge: MIT Press, 1982), 6-9, explains how these terms revolutionized the housing industry after World War II. Kenneth T. Jackson, Crabgrass Frontier: The Suburbanization of the United States (New York: Oxford University Press, 1985), 203-207, summarizes the effects of the FHA's and VA's plans on rates and patterns of home ownership. For statistics on the number of FHA-financed loans made in Indiana, see tables titled "State Distribution of Small Home Mortgages," or "State Distribution of All Home Mortgages" in the FHA's Annual Reports, 1946-1955. For the origins of the FHA's mortgage insurance policies and the backgrounds of men who created the program, see Gertrude S. Fish, "Reform: The National Housing Act of 1934," in Fish, ed., Story of Housing, 200-210; Federal Housing Administration, The FHA Story in Summary (Washington, D.C.: U.S. Government Printing Office, 1959), 5-11. In the notes following "Federal Housing Administration" is abbreviated to "FHA."
To protect their investments, however, the agencies wanted to ensure that houses covered by FHA mortgage insurance or bought with a VA loan would remain desirable over the life of the mortgage. If the house’s original purchaser defaulted, or if he wanted to sell the house, the FHA or VA had to be sure either it or the seller could recoup the purchase price. In other words, the agencies had to minimize the risks attendant upon long-term investments in the residential real estate market. The FHA and VA closely scrutinized the credit-worthiness of potential buyers and the houses they wanted to purchase.12

This "banker’s mentality" is important for two reasons. First, this attitude perpetuated patterns of racial and economic segregation over the urban landscape. Reflecting the beliefs and practices of real estate brokers, bankers, and builders, the FHA and VA programs refused to approve mortgages in what were or threatened to become racially or socioeconomically heterogeneous neighborhoods. Zoning ordinances enforced this agenda and developers reinforced it with restrictive covenants on property. The FHA encouraged the use of these instruments to protect the value of residential properties whose mortgages the agency insured.13

12 Jackson, Crabgrass Frontier, 207.

The second effect of the FHA's and VA's "banker's mentality" underscores the Federal Housing Administration's role in shaping the form of post-World War II suburban houses. The FHA was the key player in deciding what form these houses would take. Because the FHA's job was to minimize the risk of investing in the residential real estate market, Congress granted the agency broad powers to regulate where builders could build, what they could build, and how they could build. The exercise of this power carried enormous consequences not only for patterns of settlement on the urban and suburban landscape, but also for the design of individual houses. The FHA's Minimum Property Requirements, first published in 1934, together with

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In 1948, the United States Supreme Court held that restrictive covenants based on race could no longer be enforced. See Kermit L. Hall, ed., *The Oxford Companion to the Supreme Court of the United States* (New York: Oxford University Press, 1992), s.v. "Shelly v. Kraemer" by Francis A. Allen.

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The VA relied on the FHA’s standards. See HHFA, *Construction Financing for Home Builders*, by Neal MacGiehan (Washington, D.C.: U.S. Government Printing Office, 1953), 105. This document states that "VA minimum property requirements for planning, construction, and general acceptability generally follow the standards set by the FHA Minimum Property Requirements booklet," although some variations from the FHA’s standards were possible.
guidelines stated in the agency's Underwriting Manual, which also appeared in 1934, set standards that individual houses had to meet to qualify for mortgage insurance. To developers and builders across the nation and in Indianapolis in the late 1940s and early 1950s, these standards, for practical purposes, carried the force of law. They were the means by which builders could secure construction financing and, more importantly, attract buyers. 15

This second effect of the "banker's mentality" has yet to be fully examined by historians. Current interpretations of the agency's role in house design fail to explore the influence of the FHA's Minimum Property Requirements and Underwriting Manual guidelines. According to Gwendolyn Wright, houses purchased with the help of the FHA could not include facilities for non-residential or rental purposes. 16 Thus, the agency influenced the design of houses. She is

15 Eichler, The Merchant Builders, 46-61; Weiss, Rise of the Community Builders, 147. For an explanation of how the FHA and VA financed construction, see Housing and Home Finance Agency, Division of Housing Research, Construction Financing for Home Builders, by Neal MacGiehan (Washington, D.C.: U.S. Government Printing Office, December 1953). David Augustus, "Home Show Is Born to Draw a Buying Public," Indianapolis Times, 8 February 1953, p. 35 notes the effect of the FHA on builders. In 1955, Augustus was president of the Builders' Association of Greater Indianapolis. See the appendix for a list of developments whose houses were eligible for FHA mortgage insurance. The table was compiled from newspaper advertisements that noted FHA financing was available.

16 Wright, Building the Dream, 247.
correct, but then states that the agency encouraged the
collection of particular house styles, such as ranches,
Colonial Revivals, Cape Cods, Tudors, or Spanish
Colonials. Rather, the house had to comply with the
agency's design standards—the Minimum Property
Requirements—and guidelines in its Underwriting Manuals.
Style was a secondary consideration. Dwellings only had to
conform to styles already selling in an area where a builder
proposed new, FHA-approved construction. In addition to
stating that the FHA dictated architectural styles, Wright
and Kenneth Jackson attribute the design of post-World War
II suburban houses to the architect Frank Lloyd Wright.18

Barbara Kelly also notes the influence of Frank Lloyd
Wright in her study of the famous suburban development of
Levittown, Long Island.19 However, she grants the FHA a
little more power over design than Gwendolyn Wright and
Jackson have acknowledged. Kelly asserts correctly that the
agency played a central part in house design (except for
noting, like Wright, that the agency set standards for
style), but then fails to offer convincing proof. She
either cites the FHA's booklet Successful Subdivisions,

17 Ibid., 251.
18 Ibid., 251, 253; Jackson, Crabgrass Frontier, 240.
19 Kelly, Expanding the American Dream, 84.
which was a land planning guide, or no source at all.\textsuperscript{20} Consequently, her argument that the federal government conspired with Levitt and Sons (the builder) to fashion a domestic environment that "imposed" middle-class values on the development's working-class residents falls short. Kelly does not cite or discuss the FHA's \textit{Minimum Property Requirements} or the \textit{Underwriting Manuals}--documents she could have used to bolster her case.

Kelly's discussion of the Federal Housing Administration is important. It adds to the work of Clifford Edward Clark, whose \textit{American Family Home} inches closer to an understanding of how the FHA worked with developers. Kelly notes that Levitt and Sons, like other builders, was concerned with building affordable dwellings for Americans in the "statistical middle of the population economically."\textsuperscript{21} Consequently, keeping construction costs low was, according to Clark, a builder's "overwhelming priority."\textsuperscript{22} Faced with the challenge of reconciling costs to the expensive features opinion polls said buyers wanted,


\textsuperscript{21}Kelly, \textit{Expanding the American Dream}, 45-46.

builders turned for advice to national trade associations and to the federal government. Clark underestimates the role of the FHA. An examination of successive editions of the FHA's Underwriting Manual reveals that the agency's property examiners were very concerned with insuring dwellings that would be affordable and "marketable" (a word repeated often in the Manual). K. Kay Stewart, a home economist, and Ned Eichler, a former builder, offer the clearest statements of this view. Eichler states that builders had to submit their plans for FHA approval. The agency compared the plans to its "Minimum Property Standards (MPS)" and acted accordingly to guarantee compliance. The MPS also addressed "market issues" such as "minimum room standards and storage" and

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25 FHA, Minimum Property Standards for One and Two Living Units (Washington, D.C.: Federal Housing Administration, November 1, 1958), vii. The FHA changed the name of these guidelines from "Minimum Property Requirements" to "Minimum Property Standards" in 1958. The "Minimum Property Standards" of 1958 were national in scope and replaced the "Requirements." The requirements were regional in scope and issued by the agency's field offices.
building materials and techniques. Eichler notes that the FHA "gave a little here and there, but for the most part...they insisted on and got compliance." K. Kay Stewart neatly sums up the effect of these standards when she states that they resulted in enormous developments composed of almost identical dwellings that varied little from one coast of the country to the other. [A]s a condition of financing [the FHA's standards] promoted uniformity in new house construction where developers found it easier to conform than to risk delay in awaiting approval for financing and occupancy. Standards were very important because, through their influence on the building industry, they virtually dictated the size of millions of dwelling units.

Stewart, however, does not demonstrate how these standards resulted in "almost identical houses." She cites a number of what she calls "ecological factors," including modernist architectural theory, construction costs, and changes in family size, but fails to assign them any relative weight in her analysis. Had Stewart done this, she might have more accurately characterized the forces influencing the design of post-World War II houses. She would have discovered that it was the FHA and builders such as the ABC Construction Corporation and the Forest Heights Corporation in

26 Eichler, Merchant Builders, 54.
27 Ibid., 55.
28 Stewart, "Housing Design," in Fish, ed., Story of Housing, 480. Also see Weiss, Rise of the Community Builders, 148.
Indianapolis who translated her various factors into houses.\textsuperscript{29}

To demonstrate the effect of the FHA's design standards on houses, one must compare these requirements to dwellings built in one place during one period. In Indianapolis, these houses were overwhelmingly in suburban areas. Throughout the late 1940s and early 1950s, many newspaper advertisements for suburban developments in Indianapolis noted that Veterans Administration loans and Federal Housing Administration mortgage insurance were available.\textsuperscript{30}

What makes these subdivisions suburban is principally that many advertisements noted that the developments were located in suburban areas. Developers considered their subdivisions suburban and by indicating that quality in advertising hoped to attract buyers. An advertisement for

\textsuperscript{29} \textit{Ibid.}, 470-478. The ABC corporation built the Brookhaven and Rolling Meadows subdivisions on Indianapolis' northeast and west sides respectively in the early 1950s. The Forest Heights Corporation built Glick’s Arthington Boulevard Addition on the northeast side of the city in 1954 and 1955. See the appendix for other builders in Indianapolis in the early 1950s.

\textsuperscript{30} For examples, see "200 Block S. Denny" (an advertisement for a development offered by the C.J. Hamant Realty Company), \textit{Indianapolis Star}, 14 August 1949, sec. 5, p. 3; "Goldsmith to Hold Open House in New Meadowview Tract," \textit{Indianapolis Star}, 21 June 1953, sec. 3, p. 1; Fred L. Corts, "ABC Firm to Construct 140 Houses in Rolling Meadows," \textit{Indianapolis Star}, 31 July 1955, sec. 3, p. 1. The appendix lists subdivisions whose houses were eligible for FHA mortgage insurance as well as the newspapers in which advertisements for these subdivisions appear. Also see the real estate sections (section 3) of the \textit{Indianapolis Star} between March 1950 and October 1955.
Creekwood Homes, in Washington Township, promised "clean, safe, suburban living," while a notice for Shadeland Village, in Warren Township, is described as a "suburban housing project." Advertisements for Speedway Manor, in Speedway, Brookhaven, near Lawrence, and Park Grove Addition, in Beech Grove, used similar language to assert that buyers would, in the words of the Brookhaven notice, "enjoy suburban living with city conveniences."^31 Evidence gleaned from newspaper advertisements indicates that suburban areas of Indianapolis with houses eligible for FHA mortgage insurance included places to the north, northeast, east, and west of the city limits of Indianapolis. An advertisement in the Indianapolis Star, for example, told readers to "join the trend--buy Northeast."^32

Locating FHA-approved subdivisions and houses on a street map of Marion County further defines the term suburb

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^31 "Creekwood Homes" (an advertisement for Creekwood Addition), Indianapolis Star, 5 April 1955, sec. 3, p. 4; "Third Section of Shadeland Manor to Open," Indianapolis Star, 3 July 1955, sec. 3, p. 2; "This Precious Bit of Metal" (an advertisement for Brookhaven), Indianapolis Star, 13 June 1954, sec. 3, p. 5; "$13,500 for a Beautiful 3-Bedroom Brick Home" (an advertisement Speedway Manor Addition), Indianapolis Star, 9 May 1954, sec. 3, p. 5; "For the Greatest Home Buy" (an advertisement for Park Grove Addition), Indianapolis Star, 20 March 1955, sec. 3, p. 8.

in the context of Indianapolis. Of the thirty FHA-eligible developments listed in the appendix (pages 74 to 79), twenty-four were built in Lawrence, Washington, Warren, Wayne, Pike, and Perry Townships. Builders constructed eight suburban subdivisions in Lawrence Township, on the northeast side of Indianapolis; three in Washington Township, to the north; six in Warren Township, on the city’s east side; four in Wayne, to the west, two in Perry, in the county’s south-central section, and one in Pike, in northwest Marion County. Developers built six subdivisions in Center Township. These developments, however, were on Center’s northeastern and eastern fringes.

In conjunction with the locations of subdivisions, population growth in Marion County’s townships also indicates the extent of suburban development in the late 1940s and 1950s. According to a study of the suburbanization of Indianapolis, Marion County’s Lawrence, Warren, Wayne, and Washington townships gained more inhabitants in the decade of the 1950s than at any other

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An examination of Sunday real estate sections (section three) of the Indianapolis Star from March 1949 to October 1955 uncovered over sixty advertisements for single-family house developments eligible for FHA mortgage insurance. Of those sixty notices, thirty listed the locations of the developments and the prices of the houses. These thirty form the basis of this study.

time of their history. Lawrence Township’s population leapt from just under 10,000 in 1950 to approximately 35,000 in 1960. During that same decade, Warren Township’s population grew from approximately 34,000 to 60,000, while the number of people living in Wayne Township went from 35,000 to 60,000. In Washington Township, the population jumped from just over 60,000 to approximately 100,000 in the 1950s. In these areas, the Federal Housing Administration’s standards shaped the form of houses.

Newspaper advertisements, the location of subdivisions, and data on population growth reveal that suburban development in Indianapolis in the 1950s took place in an arc that extended from Warren Township, across Lawrence Township, through Washington Township to Wayne Township. Efforts to define suburb based on whether these subdivisions were part of an incorporated area of Marion County (i.e., Indianapolis or other municipalities such as Lawrence, Beech Grove, or Speedway) were inconclusive. Approximately half of the subdivisions listed in the appendix were already a part of an incorporated area. The others either remained unincorporated long after being built or were not incorporated until the unification of the governments of the

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City of Indianapolis and Marion County ("Unigov") in 1970. On one hand, the C.J. Hamant Realty Company’s development, on the 200 block of South Denny Street in Indianapolis, had been a part of the incorporated area of the city since 1921. Maple Heights, west of Arlington Avenue between East 38th and East 42nd Streets, was annexed to Indianapolis in 1952, and houses in the development were available for purchase in April 1954. On the other hand, dwellings in Brookhaven were ready for occupancy in the summer of 1953, yet the subdivision did not become part of the City of Lawrence until 1964. Similarly, Creekwood Addition did not become part of an incorporated area until Marion County and Indianapolis merged.

36 For the developments discussed in this paper, comparing the locations of developments to hand-drawn maps of annexations to the cities of Indianapolis and Lawrence revealed whether a subdivision was a part of an incorporated area of Marion County. See "Indianapolis Annexation Map," hand-drawn, no date in the Department of Metropolitan Development, Planning Division, Suite 500, 129 East Market Street, Indianapolis, IN; "Lawrence Annexation Map," hand-drawn (Lawrence, IN: Clyde E. Williams, Consulting Engineers, 1984) in the office of the City Engineer, City of Lawrence, 4455 McCoy Street, Lawrence, IN. No information about the origins of Indianapolis’ annexation map is available. It was made available to the author by Philip W. Pettit, of the Planning Division. Lawrence’s map was made available to the author by Scott Salsbery.

37 Fourteen subdivisions were already part of the City of Indianapolis or another incorporated area before they were built. The dates in parentheses indicate the year the area was incorporated, followed by the year houses were advertised in either the Indianapolis Star or Indianapolis Times. Incorporated subdivisions included E.G. Bauer’s "New Bungalows East (1921/1949)," the C.J. Hamant Company’s development (1921/1949), the Sheehan Construction Company’s subdivision (1921), Meadowview Addition (1952/1953),
exception to the categories above is Rolling Meadows, which was annexed during construction in 1955.

Across Indianapolis’ suburban landscape, similarities emerged in the forms of houses designed and built by different developers. These similarities are a direct result of the implementation of the Federal Housing Administration’s standards. Aside from the agency’s criteria for evaluating buyers, the standards in the FHA’s Minimum Property Requirements and Underwriting Manuals attempted to reduce the risk that houses in suburban

Speedway Manor and Weathervane Village (date not available, although plat book 28-A in the Marion County Recorder’s Office indicates that both developments were additions to the town of Speedway when platted. They were advertised for sale in summer of 1954), the Cadet Corporation’s subdivision (1916/1954), the Hunter Construction’s development (1906/1954), Brookside Park in Lawrence, Indiana (date not available, although an annexation map of Lawrence shows the area encompassing the development was a part of the town when houses in the subdivision went on sale in 1954), North Lawrence Park in Lawrence (see the explanation for Brookside Park), Glick’s Arthington Boulevard Addition (1906/1955), Park Grove Addition in Beech Grove (1906/1955), Maple Heights (1952/1955), and Eagledale (1953/1956).

Conversely, fifteen subdivisions were either not annexed until after they were on the market or until Indianapolis’ and Marion County’s governments merged. The date in parentheses is the year the development was advertised. Unless otherwise noted, the following became a part of Indianapolis with the enactment of "Unigov" in 1970. Unincorporated subdivisions included Maple Road Village (1952/1955), Arlington Manor (1927/1960), Creekwood Addition (1953), Brookhaven (1953/annexed by Lawrence in 1964), Shadeland Village (1953 and 1955), the Atlantic Construction Corporation’s development at Irvington Avenue, Susan Lane, and East 43rd Street (1954), Shadeland Manor (1954), Oxford Village (1954), Devington Addition (1954), Shadeland Manor Addition (1955), the G.W. King and Company’s development (1955), Forest View Homes (1955), Maple Hill Addition (1955), and Rosedale Hills (1955).
Indianapolis would not be acceptable to original or subsequent buyers. These guidelines, also used by the VA, directed all developers to incorporate certain design elements into the forms of their houses. The examination of the Minimum Property Requirements and Underwriting Manuals undertaken in this paper explains why houses in Indianapolis' post-World War II suburbs look the way they do. The paper also demonstrates how the federal government cooperated with private enterprise to meet a public need and underscores the FHA's role in defining what a house should be at a time when thousands of Hoosiers and millions of young Americans were igniting the "baby boom."


The 1938 and 1955 Underwriting Manuals are cited throughout as FHA, Underwriting Manual (1938) or (1955), followed by the appropriate part, section, or paragraph number. The Underwriting Manuals were not paginated.

39 FHA, Underwriting Manual (1955), Part 1, Section 3, "Eligibility Requirements."
"A SOUND, CONSERVATIVE BUSINESS PROPOSITION"

The Great Depression and the New Deal set the stage for the federal government's role in the design of houses after World War II. In response to a precipitous decline in housing starts and massive unemployment in the housing industry during the first years of the Depression, Congress passed the National Housing Act on June 27, 1934. This act created the Federal Housing Administration. Its job was to reinvigorate the American housing industry by making it safe for lending institutions to advance credit for building and/or buying houses on terms that middle-income Americans could afford. Using mortgage insurance, the conditional commitment, and the Minimum Property Requirements, the FHA enabled the American housing industry to begin rebuilding.

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itself in the late 1930s and early 1940s. In Indianapolis, the popularity of the FHA’s program signified Hoosiers’ acceptance of the federal government’s role in the design of dwellings.

Zoning ordinances and building codes show that the municipal government of Indianapolis had taken a minor interest in the form of houses in the city since the turn of the century. However, it was not until the Great Depression that the federal government entered the housing market in a major way. The crash of 1929 precipitated a

4 Under the terms of a conditional commitment, the FHA promised to grant mortgage insurance for the purchase of a dwelling that met the agency’s standards if the eventual borrower met the lender’s and the FHA’s requirements. A conditional commitment meant that a house met the FHA’s underwriting standards.

5 For the text of Indianapolis’ first zoning ordinance see Journals of the Common Council of the City of Indianapolis, January 1, 1922 to December 31, 1922 (Indianapolis: Sentinel Printing Company, 1923), 655-656, 659-664.


Marion County did not have a zoning ordinance or a building code until 1948. See the Marion County Master Plan/Permanent Zoning Ordinance as prepared by the Marion County Plan Commission and adopted by the Board of Marion County Commissioners for the County of Marion on November 12, 1948 which is found in the Department of Metropolitan Development, Neighborhood and Development Services Division, City of Indianapolis, 200 East Washington Street, Suite 2101, City-County Building, Indianapolis, Indiana.
national decline in single-family housing starts from 573,000 in 1925 to 76,000 in 1933.\(^6\) Housing starts in Indianapolis dropped at a rate roughly similar to the nation's between 1926 and 1933. According to George R. Popp, Jr., Indianapolis' Commissioner of Building, 1,818 new houses were built in the city in 1926. In 1933, this number stood at forty-eight.\(^7\)

While housing starts fell, unemployment in the building industry rose. During congressional hearings on the bill that became the National Housing Act of 1934, Harry L. Hopkins, President Franklin D. Roosevelt's Federal Emergency Relief Administrator, estimated that more than one-third of all Americans on the dole were "identified, directly or indirectly, with the building trades" and that this group, families included, represented over six million people. Hopkins knew of no city in the nation where men in these trades constituted less than one third of all unemployed.\(^8\) Hoosiers in the building industry felt the effects of the


\(^7\) "1,000 Homes Held as Yearly Need," *Indianapolis Star*, 25 February 1938, p. 3.

Depression. According to the Indianapolis Star, the decline in house building contributed to the rise of the state’s unemployment rate.⁹

As a part of Roosevelt’s New Deal, the National Housing Act and its creation, the Federal Housing Administration, sought to lift the United States out of the Depression by stimulating employment in the building trades.¹⁰ The act’s four main titles attacked the problem of the decline of housing starts on two fronts. Titles I and II made credit available to lending institutions by putting the faith and credit of the United States Treasury behind loans made for home modernization and purchase. Title III, responsible for the creation of the Federal National Mortgage Association (FNMA, more popularly known as "Fannie Mae"), provided a means for transferring mortgage money from parts of the country where credit was in abundance to areas of scarcity. Title IV created the Federal Savings and Loan Insurance Corporation (FSLIC). While Titles I and II insured the loans and Title III moved credit across state lines, Title IV insured individual deposits in savings and loans. In sum, Titles I and II protected lending institutions against

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⁹ Wayne H. Stackhouse, "Building Outlook for 1937 Brightens," Indianapolis Star, 30 December 1936, p. 18. Stackhouse noted that although no figures on the rate of unemployment in the building trades in Indiana were available, data indicated that the low rate of building contributed to the rise in unemployment in the state.

¹⁰ Jackson, Crabgrass Frontier, 203-204.
defaults by borrowers and Titles III and IV assured lenders a steady supply of mortgage funds and stimulated the flow of credit. The purpose of the act was to encourage Americans to spend money in the housing market and create a demand for its workers and products.

The foundation upon which the FHA rebuilt the housing industry was the long-term, amortized mortgage. This instrument, explained in Title II of the National Housing Act, reinvigorated the building trades by making home ownership affordable. Section 203 of Title II lowered down payments and divided amortized mortgage payments into monthly installments payable over a twenty-year period (later extended to twenty-five and thirty years). Standing behind this effort was the FHA. Should a borrower fail to meet his obligation, the federal government, under section 204, would reimburse the lender, take possession of the property and sell it to another buyer.

The Federal Housing Administration placed tremendous faith in the goodwill efforts of Americans to pay their debts. This faith was, however, tempered by the agency's

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11 National Housing Act, Statutes at Large 48 (1934): 1246-1261. On Titles III and IV, see Eichler, Merchant Builders 8-9; Mitchell, ed., Federal Housing Policy and Programs, 8, 42, 75.

12 For a discussion of home mortgage financing before the FHA, see Eichler, Merchant Builders, 7-8; Jackson, Crabgrass Frontier, 204, 205.

13 National Housing Act, Statutes at Large 48 (1934): 1249-1250; Jackson, Crabgrass Frontier, 204.
desire to lessen the risks involved with providing mortgage insurance. Section 203 required the FHA to insure only first mortgages on dwellings for not more than four families. In addition, the section initially limited the total amount of all mortgages insured to one billion dollars and stipulated that the agency would insure 80 percent of the value of individual mortgages up to $16,000. The last clause of section 203 authorized the Administrator of the FHA "to make such rules and regulations as may be necessary to carry out the provisions" of the section. These "rules and regulations" included the "conditional commitment," the guidelines listed in successive editions of the FHA's Underwriting Manuals, and the standards in various editions of the agency's Minimum Property Requirements.

The preamble of the National Housing Act stated that its purpose was "to encourage improvement in housing standards and conditions" and to assure that mortgages, insured under section 203, were "economically sound." In other words, the FHA would only insure mortgages for houses that a buyer or a succession of buyers would want to purchase and maintain over twenty to thirty years. Accordingly, the FHA's first administrator, James A. Moffett, formerly a senior vice president at Standard Oil,

14 National Housing Act, Statutes at Large 48 (1934): 1249.

set out to operate the agency "as a sound, conservative business proposition." This approach would renew the confidence of the public in the building industry and in those agencies of Government related to home building and home finance. Only through requiring that homes for all classes of people be honestly built and that at least a minimum of protection is assured to their investments may that confidence be created and maintained.

The Federal Housing Administration made it safe for banks and other institutions to lend money to buy and build houses. The FHA would provide insurance to lenders if lenders would provide credit to buyers. Builders, in turn, had to construct houses that potential purchasers could buy with credit provided by lenders. The purchase was insured by the full faith and credit of the United States and was premised on what the FHA termed a "conditional commitment."

If the long-term amortized mortgage was the foundation of the Federal Housing Administration’s mortgage insurance program, then the conditional commitment was the footing that supported the agency’s whole effort to build "economically sound" houses. Simply defined, a conditional commitment was a promise. If a house or series of houses in a development met the FHA’s standards, the agency would

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insure the mortgages for the dwelling(s), provided borrowers met the lender’s and the FHA’s requirements. Conditional commitments became firm commitments once the lender and the agency approved the borrower’s loan.\textsuperscript{18}

The Federal Housing Administration used the conditional commitment to encourage the construction of large housing developments.\textsuperscript{19} These were built by firms that began operations with unimproved land and ended with the final sale of houses. With a conditional commitment, a builder could obtain construction financing for his project. To obtain a conditional commitment, his plans for a development had to follow the FHA’s standards for subdivisions and houses.\textsuperscript{20}

Initially, these requirements were outlined in two types of documents issued by the Federal Housing Administration:

\begin{itemize}
  
  
  \item Weiss, Rise of the Community Builders, 148; Jackson, Crabgrass Frontier, 238. HHFA, Construction Financing, 53 outlines the procedure for receiving a conditional commitment.
\end{itemize}
Administration: the Underwriting Manual, and various circulars and technical bulletins entitled Subdivision Standards, Planning Neighborhoods for Small Houses, Property Standards, and, as they related to the FHA’s activities in Indiana, Property Standards, Part VI, Minimum Requirements for State of Indiana and Minimum Construction Requirements for New Dwellings Located in the State of Indiana. A close examination of these publications shows how the agency affected the form of houses in Indianapolis from the late 1930s through the 1950s.

Of the two sets of documents, the Underwriting Manuals were more comprehensive. They outlined the FHA’s procedures with respect to insured mortgages, delineated risk factors the agency’s staff were to consider when evaluating properties, and explained methods of estimating the cost of a dwelling. To estimate and quantify the risk involved in


By 1950, the FHA had combined the Property Standards, Part VI, Minimum Property Requirements and Minimum Construction Requirements into one publication: FHA, Minimum Property Requirements for Properties of One or Two Living Units Located in the State of Indiana, February 1950 (Indianapolis Insuring Office: Federal Housing Administration, 1950).
insuring a mortgage, the agency required its inspectors and insurance underwriters to rate the property, its location and the borrower.  

The circulars and technical bulletins were more specific. They provided guidelines for builders to follow when constructing houses eligible for conditional commitments. The Underwriting Manual required local FHA officials to rate the dwelling according to stipulations set forth in both the FHA’s Property Standards for the nation and for specific field offices.

Standards outlined in the first Underwriting Manual and planning standards listed in early editions of the Minimum Property Requirements for Indiana remained the same, with minor revisions, through the early 1950s. What changed was the number of houses built according to these criteria. By

22 FHA, Underwriting Manual (1955), paragraphs 303-328, "Requirements and Standards Pertaining to Real Estate." See Part 1, Section 3, "Eligibility Requirements," for a brief overview of the criteria against which the FHA judged properties and borrowers. Jackson, Crabgrass Frontier, chapter 11, "Federal Subsidy and the Suburban Dream," explains how the FHA suburbanized the United States during the middle of the twentieth century. Weiss, Rise of the Community Builders, 145-158, discusses the effect of the agency’s land planning standards on subdivision development in the late 1930s and through the post-World War II period. See HHFA, Construction Financing, 39, for a statement of the importance of the Minimum Property Requirements to builders seeking FHA or VA assistance.

1938, for example, the number of houses whose mortgages the FHA insured in Indianapolis rose precipitously.\textsuperscript{24}

Yet, because of the almost complete end of non-defense related residential building during World War II, a shortage of middle-income housing first noted during the Depression was to continue after the war.\textsuperscript{25} With the return of America's veterans, the shortage stimulated an unprecedented post-war suburban boom. It was in the middle decade of this century that the citizens of Indianapolis saw the full effects of the Federal Housing Administration's mortgage insurance program--most notably, the suburbanization of the metropolitan area and the perpetuation of a specific house form.

\textsuperscript{24} Between 1935 (the first full year of the FHA's mortgage insurance program) and 1938, the agency accepted 802 new house mortgages for insurance in Indianapolis. Of that total, 514 were accepted in 1938. FHA, \textit{Fifth Annual Report} (Washington, D.C.: U.S. Government Printing Office, 1939), 69, 70.

\textsuperscript{25} I.A. Nedelman, "15,000 Homes Needed Here, FHA Reports," \textit{Indianapolis Times}, 26 November 1937, p. 1.
CHAPTER 3
THE FHA FRAMES THE HOUSE


The spectacular growth after World War II of Indianapolis' suburban areas could not have occurred until builders met two conditions. First, the houses they built had to be affordable to a broad range of middle-income buyers. Second, these houses had to remain desirable, or, in the Federal Housing Administration's word, "marketable," to buyers over the course of a long-term amortized mortgage. Congress passed the Housing Act of 1948 to help developers meet the first condition specifically.¹ They met the second

condition by building houses that had mainly three (and in some cases four) bedrooms and that were eligible for mortgage insurance. The standardization of building materials and construction techniques, encouraged by the Housing and Home Finance Agency (HHFA) made houses of that size affordable and marketable and thus protected the federal government's investment in the private housing market.²

Throughout the war, and especially with the return of the city's veterans, Indianapolis faced a tremendous housing shortage. The absence of affordable, middle-income, single-family houses after World War II had its roots in the Depression and was exacerbated by the growth of the city's population during the war.³ The Hoosier capital led the


state in the number of contracts awarded for the production of war materiel. Hoosiers and others flocked to the city in search of war work, and with the subsequent demand for housing, purchase prices rose. The cost of what the Federal Home Bank Review called a "standard six room house" went from $6,375 in January 1941 to $6,855 in January 1942. Newspaper accounts of the housing situation in Indianapolis and Marion County during the war indicate that lack of material and construction workers prevented private builders from meeting demand. Building materials became scarce because of the switch to war production and laborers either found themselves in military service or went to work in defense industries. The growth of the city's and county's population, coupled with shortages and high prices, meant that workers and families of servicemen doubled up with parents or in-laws, moved into large homes converted to small apartments, or found quarters in trailers. And


5 "Home Building Costs Advance," Indianapolis Star, 4 February 1942, p. 16. The six room house discussed was two stories and included a living room, dining room, kitchen, and lavatory on the first floor and three bedrooms and a full bathroom on the second.

6 "Housing Shortage in State," Indianapolis Star, 11 April 1942, p. 14; Allen A. White, "Restless Householders with Moving Urge Keep Transfer Companies Busy All Year," Indianapolis Star, 27 September 1942, pp. 1, 19. Additional discussions of living arrangements imposed by the housing
patience wore thin. According to Indianapolis Star columnist Maurice Early, the city's inhabitants were unhappy with the changes wrought by the war as early as October 1942. Indianapolis' residents decried the "lack of good, reasonably priced housing; transportation difficulties and traffic congestion."7 Rented houses, apartments and owner-occupied houses remained scarce and costly during the war.8

The shortage worsened with the return of Indianapolis' veterans from World War II. According to one estimate, the population of the city grew by 80,000 during the war. This number included approximately 16,000 to 20,000 families in a city where builders constructed only 1,279 houses between 1943 and 1945.9 A study of veterans' housing arrangements indicated that, in August 1946, 40,000 G.I.s had already returned to the city out of a total, according to another shortage are found in the Indiana State Library's Indianapolis Newspaper Index. See, for example, "Trailer Residents Like Compact Homes," Indianapolis Times, 15 September 1942, p. 6, and "Converting Large Homes into Apartments Started. Financed by government," Indianapolis Star, 13 January 1942, p. 1.


estimate, of 52,000. Before they arrived there was an urgent need for 13,100 dwellings. Of this total, 80 percent of the demand was for houses within the $3,000 to $5,000 range. As G.I.s returned and the prices of houses increased, estimates by these men of what they could afford rose too. Thirty-two percent, or 11,776 of the 40,000 surveyed in August 1946, sought a house priced at an average of $5,800. Twenty-five percent of veterans could afford a house costing no more than $4,500. With such prices in mind, the men hoped to buy or build a five room dwelling.

According to Richard Lewis’ "Facts on the Indianapolis Housing Shortage," a week-long series of articles in the Indianapolis Times, houses in these ranges were rare because prices rose dramatically through the 1940s. The Veterans

10 U.S Census Bureau, Survey of World War II Veterans and Dwelling Unit Vacancy and Occupancy in the Indianapolis Area, Indiana, p. 1. This document is a press release dated November 1946. It is in the Indiana Division, Indiana State Library. The survey did not define "room," but in light of the 1950 census' definition of a dwelling and the FHA's Minimum Property Requirements, what the author of the study apparently meant was a house with a living room, kitchen, dining area, and two bedrooms. Neither the FHA nor the census of housing considered the bathroom to be a room, although houses had them. Robert W. Kellum, "Housing Study to Open Today," Indianapolis Star, 18 January 1946, pp. 1, 3. Kellum estimated the total number of veterans returning to Indianapolis at 52,000.


12 Ibid.

13 Census Bureau, Survey of World War II Veterans, p. 2.
Administration's "benchmark house," a four-room, white-frame bungalow, sold for $4,350 in 1940 and $7,250 in 1948. The shortage of affordable houses forced veterans and their families to either continue doubling up with relatives, live in trailers and tourist cabins, or split up until they could afford houses of their own.

With the Housing Act of 1948, Congress attacked the shortage of affordable housing for middle-income families on two fronts. Revising Title II of the National Housing Act, Congress sought to entice builders to construct houses within the middle-income price ranges of approximately $6,000 to $16,000. Under Title III of the 1948 act,


16 For discussions of the federal government’s first attempts to alleviate the post-World War II housing shortage, see Davies, Housing Reform, 40-58; Congress, House, Evolution, 17-22. One successful, albeit temporary incentive to encourage the construction of houses was the extension of Title VI of the National Housing Act in 1946. Congress passed Title VI to encourage the construction of defense housing in 1941 and eliminated it with the Housing Act of 1948.

17 Housing Act of 1948, U.S. Statutes at Large 62 (1948): 1272, set the minimum amount at approximately $6,000. According to the National Housing Act, U.S. Statutes at Large 48 (1934): 1248, the maximum amount remained $16,000.
Congress authorized the Housing and Home Finance Administrator to conduct research and develop methods that builders could use to construct houses inexpensively using standardized building materials and techniques.  

On the first front, Congress provided incentives for builders who constructed houses for middle-income Americans caught in the housing shortage. On the second front, the legislators authorized the federal government to show builders how to take advantage of those incentives.  

One of the main goals of the research program was to encourage builders to adopt modular coordination. This technique, known also as dimensional standardization, required a builder to construct a house from parts of uniform size. For example, instead of cutting thirty-nine sixteen-foot two by fours into fifteen foot pieces on site, modular coordination required builders to incorporate sixteen-foot pieces into the designs of their houses. Using all sixteen feet meant that the space constructed was larger and required less labor for the same material cost. In addition, since modules were based on four-inch increments, sixteen-foot lengths did not require the use of any...
additional materials except fasteners. Modular coordination, the use of standard-sized windows and doors, as well as the reduction of the number of exterior wall breaks and the elimination of hipped roofs, reduced builders' costs and enabled them to build and market houses quickly. According to a federal study, builders in Indianapolis, and subsequent histories of post-World War II house construction, the results were rectangular dwellings with low-pitched roofs, open plans, multipurpose rooms, and three to four bedrooms.  

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For a summary of the cost-cutting advantages of modular coordination and its results, see "Nation's Builders Try to Put Together Plans of that Dream House," Indianapolis Star, 2 March 1952, sec. 3, p. 1; HHFA, Demonstration, 83-95; Clark, American Family Home, 218-221. For mentions of specific cost-cutting building practices see David Augustus, "Home Show Is Born to Draw Buying Public," Indianapolis Times, 8 February 1953, p. 38, and Eichler, Merchant Builders, 67-70. Barbara Kelly, Expanding the Dream:
Whether builders used modular coordination or buyers eventually turned to the FHA for financing is immaterial. Houses qualified for mortgage insurance because they conformed to the FHA’s requirements for cost, location, subdivision and plot plan, and dwelling design. Following the FHA’s direction was the easiest way for builders to make their houses available to the greatest number of buyers. To understand the agency’s role in determining the form of houses in Indianapolis, one must apply the agency’s Minimum Property Requirements and underwriting guidelines to dwellings built in the city’s metropolitan area.

Building and Rebuilding Levittown (Albany: State University of New York Press, 1993), 24-26, summarizes changes in the building industry during and immediately after World War II that made operative building possible and profitable for builders.

22 Eichler, Merchant Builders, 59-60. Although Eichler uses the VA’s offer of a no down payment plan to explain how builders made their products available to the greatest number of buyers, that agency’s plan required the properties in question to conform to the FHA’s standards. See ibid., 54; HHFA, Construction Financing for Home Builders, by Neal MacGiehan (Washington, D.C.: U.S. Government Printing Office, 1953), 105.
CHAPTER 4

"A STEADY DEMAND FOR THE USUAL"

The agency revolutionized home building and selling almost overnight....for the first time, building specifications and practices were established for the entire nation. Today they are the accepted standard for the industry.1

The words of David Augustus, president of the Builders’ Association of Greater Indianapolis, summarize the effect of the Federal Housing Administration on home building and selling in Indianapolis in the early 1950s. Under the provisions of the Housing Act of 1948, the FHA guided the course of suburban development in the metropolitan area and perpetuated the construction of a specific house form known alternately to contemporaries as the "ranch" or "bungalow." Ranch houses and bungalows came to dominate the suburban landscape of Indianapolis because of the implementation by builders of the FHA’s Minimum Property Requirements and guidelines in the agency’s Underwriting Manuals. These builders were practical individuals who took advantage of a federal program intended to make middle-income Americans homeowners. Under the direction of the FHA, their efforts resulted in the construction of a homogeneous suburban landscape similar in Indianapolis to those throughout the United States in the early 1950s.

1 David Augustus, "Home Show Is Born to Draw Buying Public," Indianapolis Times, 8 February 1953, p. 35.

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Authorized under Title II, the Minimum Property Standards and design guidelines in the Underwriting Manuals determined the form of houses in Indianapolis' newest suburban areas. The FHA enforced these standards through a procedure known as "architectural analysis," whose product—a "rating of physical security"—determined whether the house was eligible for mortgage insurance and, if so, the degree of risk the FHA would assume if it insured the mortgage.² Relying on the Minimum Property Requirements and the guidelines in the "Architectural Analysis" section of the Underwriting Manual, the FHA's construction examiners analyzed proposed house and plot plans and lists of materials builders would use.³ The examiner recorded the analyses on a rating grid and thence computed a dwelling's rating of physical security. Ratings totaling high scores meant that a property was a low risk; based solely on its physical features, the FHA could sell the house if a mortgagor defaulted. Progressively lower scores were

³ Ibid., section 603. If construction was partially completed when an application for mortgage insurance was made and problems loomed, regulations required the construction examiner to visit the site. If construction was finished, he had to visit the site (sections 605 and 606). For a list of the specifications an applicant for insurance had to submit, see FHA, MPR Revision No. 28, November, 1951, appended to FHA, Minimum Property Requirements for Properties of One or Two Living Units Located in the State of Indiana, February 1950 (Indianapolis Insuring Office: Federal Housing Administration, 1950).
riskier propositions and less eligible for mortgage insurance.  

To avoid low ratings and increase the chance for winning conditional commitments, it was in a builder’s best interest to follow the Minimum Property Requirements and incorporate the suggestions of the FHA’s construction examiners into the designs of dwellings. According to the Underwriting Manual, and from the builder’s point of view, it was easier that way. For a project to qualify for FHA mortgage insurance, all construction—whether proposed, partially completed or completed—had to meet the "General Acceptability Requirements" and at least the "Objectives" of the "Minimum Planning Requirements" and "Minimum Construction Requirements" of the Minimum Property Requirements.  

If it did not, the agency’s construction examiner had to reject it. A rejection rendered the development ineligible for insurance and forced the builder, literally, back to the drawing board. In cases of partial construction, he had to bring the houses into conformance. If completed units did not meet the requirements and the builder could not correct his work, the dwellings were not eligible for insurance at all.  

Either way, the builder wasted time and money. It was up to him to take the

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5 Ibid., paragraph 404(1-6).
6 Ibid., paragraphs 405(1), 406(2)(d), 406(3).
"carrot" of mortgage insurance by meeting the Minimum Property Requirements. If he did not, he felt the "stick" of rejection and additional work. He might also have an unsalable subdivision on his hands or would lose the financing needed to complete other projects.\(^7\)

This "carrot and stick" approach worked in Indianapolis. According to builder David Augustus, the FHA’s requirements became the residential building industry’s standard.\(^8\) The Minimum Property Requirements (MPRs) for the FHA’s Indianapolis Insuring Office, however, did not advocate one design over another. Rather, the standards directed builders to meet overall objectives by paying attention to details.\(^9\) As in the late 1930s and


\(^8\) Augustus, "Home Show Is Born," Indianapolis Times, 8 February 1953, p. 35. Ned Eichler, The Merchant Builders (Cambridge: MIT Press, 1982) states that "on occasion the MPS [Minimum Property Standards] constituted, for all practical purposes, the building code" and that although builders and the FHA argued over interpretations of the requirements, the agency "insisted on and got compliance" (pp. 54-55). Weiss, Rise of the Community Builders, 148, notes that the FHA’s field staff adhered to the agency’s land planning standards "with messianic fervor."

\(^9\) FHA, Underwriting Manual (1955), paragraph 404(5), appears to grant construction examiners some leeway in interpreting conformity between the MPR’s "Objectives" and specific requirements. The section continues, however, by stating that "because compliance with the Objectives is clearly [emphasis added] accomplished by conformance to the related specific requirements, these requirements serve to guide judgement in interpreting the Objectives." From the construction examiner’s perspective, it was easier to follow
early 1940s, the FHA listed these in the MPR's "General Acceptability Requirements" and "Minimum Planning Requirements." Before the agency would judge the eligibility of a house for insurance, the dwelling had to meet the "General Acceptability Requirements." Following "Minimum Planning Requirements" required builders to show how their house plans met general objectives by fulfilling specific requirements.

"General Acceptability Requirements" affected the form of houses by directing builders to construct particular types of residences that were hooked up to public utilities. The requirements told builders to provide direct access to a dwelling for "the removal of trash and the delivery of fuel" and stated that "any non-residential use of the property shall be subordinate to the residential use and character of the property." Areas of the house intended for non-residential use could not exceed 25 percent of the total area of the dwelling. This percentage included areas used for both residential and non-residential purposes (for example, entrances and passageways). The requirement specifically precluded insurance for any dwellings that inhabitants could use as "commercial rooming or boarding

the MPRs than to justify deviations.

10 FHA, Minimum Property Requirements, section 100.

11 Ibid., sections 103-B, 106-A. See also FHA, Underwriting Manual (1955), paragraph 431, "Service Facilities."
houses, tourist houses or cabins, club houses, sanitariums and fraternity houses."  

The FHA wanted builders to construct dwellings intended for the mortgagors' own private residential use—not businesses that included transients in the routine of daily life. Without exception, the houses eligible for FHA mortgage insurance in Indianapolis included no space for business offices, stores or manufacturing activities.

Accordingly, the "General Acceptability Requirements" defined a residence as a "living unit." A living unit provided "living facilities" for one family and included a kitchen. In addition, the requirement stated that builders had to assure a "continuing supply of safe and palatable water," "sanitary facilities and a safe method of sewage disposal," "heating adequate for healthful and comfortable living conditions," enough "hot water to serve appropriate fixtures," and electric power for lights and electrical equipment. Although dwellings that lacked utilities were not always slums, all slums lacked these facilities. The FHA's requirements were to

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12 FHA, Minimum Property Requirements, section 106-B.


14 FHA, Minimum Property Requirements, section 105-A, 105-C.

15 Ibid., section 107-A.
provide against conditions of crowding, lack of sanitation, and other qualities which tend to produce undesirable community conditions.  

If "General Acceptability Requirements" guarded against the construction of slums, then "Minimum Planning Requirements" guaranteed that dwellings and developments insured by the FHA would not become slums over the life of a mortgage. Adherence to the "Minimum Property Standards" assured the FHA that if the buyer defaulted, the house would remain marketable. The agency attempted to insure "marketability" by propagating minimum standards for "light and ventilation," the types and sizes of spaces, and by defining "access and privacy" architecturally, in terms of the arrangement of space in the dwelling. The requirements


17 Eichler, Merchant Builders, 54; FHA, Underwriting Manual (1955), paragraph 411.
also stipulated the minimum height of ceilings and the sizes of such features as doors and stairways.\textsuperscript{18} 

Starting at the top of a house, the required minimum height of ceilings affected the slope of roofs in story-and-a-half or two-story dwellings. The requirements stipulated that ceilings clear seven feet and six inches on the main floor and the same for at least one half of the area on the second floor of a dwelling.\textsuperscript{19} In addition, the requirements noted that no area with less than five feet of clear headroom counted in the calculation of floor area.\textsuperscript{20} One-and-a-half and two-story houses eligible for FHA guarantees had medium-pitch roofs. One-story houses had roofs with low pitches. The latter required less lumber to construct and helped the builders to keep costs down.\textsuperscript{21} If builders provided attic storage space, it had to be at least four feet high.\textsuperscript{22}

From the eave line down to the floor level, the FHA's guidelines became more specific. The objective of the space requirement stated that plans must "provide suitable and

\textsuperscript{18} FHA, \textit{Minimum Property Requirements}, sections 301, 302, and 304 to 307.

\textsuperscript{19} Ibid., section 305-B.

\textsuperscript{20} Ibid., section 302-B(4).

\textsuperscript{21} Augustus, "Home Show is Born," \textit{Indianapolis Times}, 8 February 1953, p. 35.

\textsuperscript{22} FHA, \textit{Minimum Property Requirements}, section 302-C(7), "General Storage Space."
desirable living, sleeping, cooking and dining accommodations, and adequate storage and sanitary facilities.\(^{23}\) To win FHA approval, houses had to include a bathroom, a bedroom, a kitchen and a living room.\(^{24}\) The \textit{Minimum Property Requirements} stipulated that builders place these rooms along outside walls. To meet the objective of "providing light and ventilation in sufficient volume," the rooms had to have windows that opened.\(^{25}\)

\(^{23}\) \textit{Ibid.}, section 302-A.

\(^{24}\) \textit{Ibid.}, sections 302-B(1), 302-C(1) and 105-C.

\(^{25}\) \textit{Ibid.}, section 301-B(1). Section 301-B lists a formula for computing the minimum required size of windows: the total glass area was to be not less than ten percent of the floor area of a room. The ventilating area of a window (the part that opened) was to be no less than four percent of the total floor area. In a room of 100 square feet, for example, the window(s) had to occupy ten square feet of wall surface. A total of four square feet of the window had to open.

By the early 1950s, windows were also being manufactured to conform to the requirements of modular coordination (planning buildings whose dimensions and materials are divisible by four inch increments). For a brief overview of modular coordination and window design, see Roy H. White, \textit{Building Practice Manual} (Boston: D.C. Heath and Company, 1952), 5, 18. For examples of windows manufactured to meet the requirements of modular coordination, see Ceco Steel Products Corporation, \textit{Ceco Sterling Aluminum Windows} (Chicago: Ceco Steel Products Corporation, 1954), 16-a. This catalog notes that Ceco’s "aluminum residential window, series 50-B" could "be incorporated in 4 inch modular planning." In addition, the company’s windows met all FHA requirements. Also see Reynolds Metals Company, \textit{Reynolds Aluminum Windows} (Louisville, KY: Reynolds Metals Company, 1953), 8-11, 25, for other windows that conform to the requirements of modular coordination. These catalogs are included in Sweet’s Catalog Service, \textit{Architectural File: A File of Manufacturers’ Catalogs Compiled for the Use of Designers and Constructors of Buildings of Diversified Types} (New York: F.W. Dodge Corporation, 1954), section 16.
Guidelines in the Underwriting Manuals directed construction examiners to look for evidence that the rooms would be well illuminated by natural light and be through-, or at least cross-ventilated by prevailing breezes. The manuals also indicate the agency's preference for picture windows. Builders installed these windows in locations stipulated by FHA in such developments as the massive 1,500 house subdivision of Eagledale on the city's west side. (Figure 2).

The Underwriting Manuals also directed examiners to check the location of doors in a plan. Doors had to enable inhabitants to take the most direct route through the dwelling without bumping into furniture. Consequently, narrow doorways and "doors which swing in the wrong direction, interfere with each other, or are so placed that they cannot be opened for their full width, usually impede

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27 Ibid., section 434(2). The guideline states that the property will be more desirable if it includes "large expanses of glass" because "an abundance of daylight within all parts of the room enhances the effect of spaciousness." The passage continues by virtually describing a picture window and its effect: "a comparatively large area of glass, commanding an unobstructed view of a yard, garden or landscape, has the effect of opening a room to the out-of-doors and of increasing its apparent size, particularly when the window extends below the usual sill level." Picture windows themselves were fixed in a sill and provided no ventilation, unless framed on either side with smaller casement or louvered windows.
FIGURE 2

VENTILATION PATTERNS IN HOUSES AT EAGLEDALE

= Ventilation pattern

Note: Drawings not to scale with each other.

These impediments earned low ratings of physical security because they revealed deficiencies in the plan of the house. The plan for houses in Brookhaven and "Fleetwoods" in Eagledale, for example, exhibit what the FHA considered suitably situated doors. They opened into and were near the corners of rooms. Corner placement of doors facilitated furniture arrangement.  

Doors also had to shield all bedrooms and bathrooms from view and guarantee privacy for the room's inhabitants.  

The FHA's Minimum Property Requirements and underwriting guidelines defined privacy chiefly in terms of bedroom and bathroom location and the privacy of the passage between these rooms. To "provide a degree of privacy commensurate with desirable living conditions," the FHA directed the designers of houses to shield these areas from view. The FHA's standards directed designers to shield the interior of the house from neighbors and passersby through

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28 Ibid., paragraph 427(2). Also see HHFA, A Demonstration of New Techniques for Low-Cost Small Home Construction, by Raymond H. Harrell and James T. Lendrum, Housing Research Paper Number 29, April 1954 (Washington, D.C.: U.S. Government Printing Office, 1954), 87. Demonstration notes that door swings were not to waste wall space or swing into other doors. In addition, doors that swing into hallways and potentially into someone's face were dangerous.

29 For a detailed discussion of circulation space in a house, see HHFA, Demonstration, 87.

the strategic placement of window and door openings and plantings. Windows located half- or three quarters of the way up the wall of bedrooms and/or bathrooms protected these rooms from prying eyes. The FHA also frowned on bedroom and bathroom windows that opened onto porches or terraces.\textsuperscript{31} Shrubs around windows kept neighbors from getting too close. (Figure 3.)

Inside the house, the FHA required designers to protect family members' senses of privacy by shielding bedrooms and bathrooms and the passage between the two from common view. The \textit{Minimum Property Requirements} suggested appropriate plans by noting three inappropriate arrangements and banning one arrangement outright. The first forced inhabitants to walk from a bedroom through a living room, dining room or kitchen to get to the bathroom. In the second, bedrooms and bathrooms served as passages to other bedrooms. The third used bathrooms and bedrooms as passageways between other rooms. (In effect, the FHA forbade the use of bedrooms and bathrooms as passageways.) Finally, the requirements banned bathrooms that opened directly into kitchens.\textsuperscript{32}

\textsuperscript{31} FHA, \textit{Minimum Property Requirements}, section 304-B; FHA, \textit{Underwriting Manual} (1955), paragraph 428(3).

\textsuperscript{32} FHA, \textit{Minimum Property Requirements}, section 304-B(3). The \textit{Underwriting Manual} specifically forbade passage to a bathroom through living rooms, dining areas, and kitchens; see FHA, \textit{Underwriting Manual} (1955), paragraph 428(1).
FIGURE 3

PROTECTING PRIVACY IN BROOKHAVEN

Source: "Brookhaven" advertisement, Indianapolis Times, 14 June 1953, p. 37

1953

6610 Kitley Avenue

1996

55
The privacy guidelines in the Underwriting Manual also noted that plans should hide the bedroom to bathroom passage and the entrance to the bathroom from the view of the living room, dining area and kitchen. The FHA required designers to isolate the bedrooms and bathrooms in one part of the house and connect them to the rest of the dwelling with a short hallway. Designers could meet this condition only with a massed plan arrangement of the rooms of a house. (Figure 4.)

Massed plans helped designers to meet the FHA’s privacy, light, and ventilation requirements for dwellings. The arrangement allowed designers to place the majority of the habitable rooms of the house (living room, kitchen and two bedrooms) at corners along exterior walls. In these walls, builders placed windows and ensured that the rooms would be ventilated.

33 FHA, Underwriting Manual (1955), paragraph 428(1), "Privacy."

34 Ibid., paragraph 424(2), "Dwelling Space Utilization," warns construction examiners against approving houses with "excessive halls and passages" for mortgage insurance.

35 Architectural historians Virginia and Lee McAlester use "massed plan" to describe a house that is more than one room wide and one room deep. Although the FHA did not use the term, it conveniently describes the plans of houses the agency wanted--and got. See Virginia McAlester and Lee McAlester, A Field Guide to American Houses (New York: Alfred A. Knopf, 1986), 22-23, 28-29, for a discussion massed plans in American residential architecture.
FIGURE 4
MASSED PLANS AT SHADELAND VILLAGE AND BROOKHAVEN

Note: Drawings not to scale with each other.


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Before committing to insure a mortgage, however, the agency required the rooms and the routes between them to pass additional tests. The placement of rooms had to allow for direct circulation between rooms "in proper sequence," which suggested that designers place bedrooms and bathrooms together in one section of the house. The Underwriting Manual's discussions of "kitchen efficiency" reminded designers that kitchens and dining areas should be next to each other while "service facilities" had to be adjacent to the kitchen. The service facilities were where inhabitants took deliveries of milk and groceries, laundered and dried clothes, and stored heating fuel. Since the FHA banned bedrooms and bathrooms that opened into other habitable rooms—especially kitchens, no plans eligible for mortgage insurance included direct passages from bedrooms and bathrooms to kitchen-service areas. Between the bedroom-bathroom area and the kitchen-service area was the living room and dining area.

The FHA did not create this "proper" sequence. It dates to the introduction of modern indoor water supply equipment into house plans in the 1910s and 1920s. Plans

36 FHA, Underwriting Manual (1955), paragraph 427(2).

37 Ibid., paragraph 430(1-2), "Kitchen Efficiency"; paragraph 431, "Service Facilities."

38 For interpretations of the evolution of these designs, see Jessica H. Foy and Thomas J. Schlereth, eds., American Home Life, 1880-1930: A Social History of Spaces and Services (Knoxville: University of Tennessee Press, 58
with rooms in "proper sequence" were livable and, more importantly, marketable over the lives of twenty- to thirty-year mortgages.  

By approving such plans, the agency perpetuated a form of the single-family house over Indianapolis' and the nation's suburban landscape and protected its investment in mortgage insurance. According to the Underwriting Manual, builders could lower their costs by recycling the same plan (with minor variations) over an entire development. The manuals also instructed field office personnel to rate the degree to which dwelling designs conformed to others in their neighborhoods. The FHA's "adjustment [downward] for nonconformity" ensured that houses in the same general area would exhibit similar interior and exterior characteristics. Features of a house not consistent with its neighbors represented a threat to the marketability of the dwelling. The FHA noted these risks accordingly. The Underwriting Manual for 1955 stated that


39 For example, see "Make It a Good-for-Years House," Good Housekeeping (July 1952), 38, 40.


41 FHA, Underwriting Manual (1955), paragraphs 1116-1119.
In some neighborhoods it may be evident that typical families prefer dwellings which include three upstairs bedrooms and two bathrooms. In these neighborhoods a dwelling having only two bedrooms and one bath and with all rooms on one floor may be inappropriate and hence of restricted marketability. In some localities where one-story dwellings predominate, a two-story dwelling may meet with considerable market resistance. Similarly, a dwelling with small rooms might be restricted in marketability in neighborhoods where dwellings with large rooms are preferred.  

In Indianapolis, most new houses eligible for mortgage insurance between 1949 and 1955 had three bedrooms and one or one-and-a-half baths. The rooms of the house were on one story (although approximately eleven developments listed in the appendix--pages 74-78--also included basements).  

The Federal Housing Administration did not stop at perpetuating whole plans for houses. The agency promulgated "Minimum Planning Requirements" for individual rooms as well. The requirements told builders to include closets in bedrooms; install shelves, base cabinets and counter-top work spaces in kitchens; and equip bathrooms with appropriate fixtures in an arrangement that allowed safe ingress.

According to the Underwriting Manuals, "ample and convenient" storage was "a most important element" to

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42 Ibid., paragraph 1118(4).

43 According to the Minimum Property Requirements, basements had to comply with regulations governing main floor rooms. See FHA, Minimum Property Requirements, section 303.
prospective buyers and thus affected the "desirability of a dwelling." The Minimum Property Requirements in detail specified guidelines for the locations and sizes of closets. They had to cover at least six square feet, be two feet deep and six feet high. The agency also stipulated that closets have a rod that provided five and one-half vertical feet of clear hanging space as well as a shelf and hooks. All bedrooms had to have closets, and the required coat closet had to be "readily accessible to the living room, preferably near the front entrance." In addition, the agency required linen closets near bedrooms. At minimum, these storage spaces had to be fourteen inches deep and between eighteen and thirty inches wide with at least five shelves vertically spaced one foot apart. The Underwriting Manual directed examiners to award low ratings for closets that had jogs or angles in their walls, were long, narrow spaces that


45 FHA, Minimum Property Requirements, section 302(C)-5(c).

46 FHA, Minimum Property Requirements, section 302-C(5) "Closets." MPR Revision No. 18 of May 1950 required houses with three and four bedrooms to have coat closets of eight square feet. Three and four bedroom dwellings also had to have thirty-inch-wide linen closets to accommodate the additional inhabitants.

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reduced usable space, or that had sloping or low ceilings.\textsuperscript{47}

The FHA's requirements for storage space in the kitchen were not as detailed as those for closets, but did affect builders' treatments of this room. The \textit{Minimum Property Requirements} stated that kitchen shelves had to be at least eleven inches deep "for dishes and miscellaneous kitchen storage" and had to measure at minimum twenty-four linear feet in dwellings with two bedrooms and thirty feet linear feet in houses with three and four bedrooms. The standards also required twelve to fifteen feet of the shelf area to be enclosed by cabinet doors. The highest shelf could be no more than six and a-half feet from the finished floor. Builders also had to provide "adequate base cabinets and counter-top work space."\textsuperscript{48} One of the simplest ways to meet the agency's kitchen storage requirements was to install prefabricated cabinets of the type offered by Youngstown Kitchens. They were included in houses in Brookhaven and Creekwood Addition.\textsuperscript{49}

\begin{itemize}
  \item \textsuperscript{47} FHA, \textit{Underwriting Manual} (1955), paragraph 429(2).
  \item \textsuperscript{48} FHA, \textit{Minimum Property Requirements}, section 302-C(6), "Kitchen Storage." For an overview of architectural standards that guided the planning and design of kitchen storage space, see \textit{Time Saver Standards: A Manual of Architectural Data for Architects, Engineers, Designers, Builders, Draftsmen and Other Technicians}, 3d ed. (New York: F.W. Dodge Corporation, 1954), 247-257. Although the \textit{Time Saver Standards} were not officially enforced, they help to define what the FHA meant by "comfortable use."
  \item \textsuperscript{49} See advertisements for Brookhaven (\textit{Indianapolis Times}, 14 June 1953, p. 37) and Creekwood Addition (\textit{Indianapolis Star}, 5 April 1954, sec. 3, p. 4).
\end{itemize}
The requirements for bathrooms, although basic, circumscribed builders' treatment of these facilities. Bathrooms in eligible dwellings had to include a water closet, lavatory and tub. The FHA also required that doors swing into these spaces at least ninety degrees while allowing for the "comfortable use of each fixture." The Minimum Property Requirements did not stipulate a minimum floor area. However, according to the F.W. Dodge Corporation's Time Saver Standards for architects, designers and builders, "comfortable use" meant clearances of approximately one and a-half feet between fixtures or between fixtures and walls. Such designs demanded bathrooms no smaller than thirty square feet.

While not stipulating minimum acceptable dimensions for bathrooms, the Minimum Property Requirements directed that living areas, kitchens, bedrooms and other rooms enclose a minimum number of square feet in the form of a rectangle or square (see Table). However, if rooms in houses that sold exceeded the MPR's minimum required sizes, then so must those in dwellings submitted for insurance. The market demanded it. The Underwriting Manual directed construction examiners to compare houses submitted to the FHA for mortgage insurance to those similar to and already sold in a neighborhood. For example, compared to the MPR's bedroom

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50 FHA, Minimum Property Requirements, section 302-C(4).

51 Time Saver Standards, 264, 268.
TABLE

MINIMUM AREA ACCORDING TO THE FHA’S MINIMUM PROPERTY REQUIREMENTS FOR THE INDIANAPOLIS INSURING OFFICE, 1950

Living-dining combination and kitchen:

<table>
<thead>
<tr>
<th></th>
<th>LR-DR comb.</th>
<th>K</th>
<th>BR</th>
<th>BR</th>
<th>BR</th>
<th>BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living unit of two bedrooms</td>
<td>160sf</td>
<td>60</td>
<td>100</td>
<td>70</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living unit of three bedrooms</td>
<td>180sf</td>
<td>70</td>
<td>100</td>
<td>100</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>Living unit of four bedrooms</td>
<td>200sf</td>
<td>80</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>70</td>
</tr>
</tbody>
</table>

Living room and dining-kitchen combination:

<table>
<thead>
<tr>
<th></th>
<th>LR comb.</th>
<th>DR-K comb.</th>
<th>K</th>
<th>BR</th>
<th>BR</th>
<th>BR</th>
<th>BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living unit of two bedrooms</td>
<td>150sf</td>
<td>90</td>
<td>100</td>
<td>70</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living unit of three bedrooms</td>
<td>165sf</td>
<td>110</td>
<td>100</td>
<td>100</td>
<td>70</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living unit of four bedrooms</td>
<td>180sf</td>
<td>130</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>70</td>
<td></td>
</tr>
</tbody>
</table>

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52 FHA, MPR Revision No. 18, May 1950, appended to FHA, Minimum Property Requirements. The FHA required all other rooms to enclose at least seventy square feet. The MPRs also stipulated minimum areas for dwellings with separate and combined living rooms, dining rooms, and kitchens, as well as for dwellings with only one bedroom. Single family suburban houses exhibiting these arrangements were not prevalent in Indianapolis in the early 1950s.
areas, those in Indianapolis ranged from approximately 80 to 110 square feet at Brookhaven, Rolling Hills and in Eagledale's Fleetwood model, and from 88 to 126 square feet in Creekwood Addition.\(^3\) The FHA also did not accept rooms that "approach[ed] a triangular or polygonal plan" or that had walls "divided into narrow spaces by unfortunately located angles, breaks or jogs." These angles, breaks and jogs limited "flexibility of furniture arrangement."\(^4\) Indianapolis builder David Augustus echoed this advice when he counseled against long halls in houses.\(^5\) The suggestion was followed by builders in the city.

Including facilities and arrangements of space that are today taken for granted, the Federal Housing Administration's standards suggest that the agency feared builders, if left to their own devices, might construct houses that, while they met the housing shortage, would rapidly and permanently lose their desirability and market value--potentially leaving the agency with millions of units it could not sell and threatening the U.S. Treasury with the loss of billions of dollars. Consequently, the "General


Acceptability Requirements" and "Minimum Planning Requirements" of the Minimum Property Requirements and the tenets stated in the Underwriting Manuals sketch the elevation and plan of houses that became common on Indianapolis' suburban landscape in the early 1950s.
No agency has had a more pervasive and powerful impact on the American people over the past half-century than the Federal Housing Administration.¹

Kenneth Jackson wrote those words to summarize the effect of the Federal Housing Administration on America's urban landscape. His comment applies equally to the agency's impact on the forms of houses. Adherence to the FHA's Minimum Property Requirements and the agency's strict enforcement of its underwriting guidelines perpetuated a specific house form throughout suburban Indianapolis in the early 1950s and led to the construction of houses that characterized a steady demand for the usual by lenders, builders and buyers.

The significance of these similarities lies chiefly in what they represent: an attempt to lessen the risks involved in providing mortgage insurance to lenders and an effort to help builders construct houses that people would buy and come to call "home." The FHA's mortgage insurance program reinvigorated the housing industry in the Great Depression and maintained its health through the post-World War II period. To do that, the agency acted conservatively and approved plans only for houses it knew middle-income Americans and mortgage lenders would consider safe.

investments. These "safe investments" consisted of a living room, dining area, kitchen and service area, three to four bedrooms, and a bathroom. The houses also included picture windows, ensured privacy through the strategic placement of rooms, doors and windows, and allowed for easy access from room to room. The FHA assumed that American families were approximately the same size and that they would use the houses in the same way.

Given current debates over the proper role of the federal government in the lives of citizens, houses in Indianapolis eligible for FHA mortgage insurance also provide proof of a federal program that worked. The FHA, under the provisions of Title II of the National Housing Act of 1934, did what Congress intended the agency to do: it encouraged the construction of houses that middle-income Hoosiers in Indianapolis wanted to and could buy. Undoubtedly the shortage of affordable rental housing during and after World War II and high rates of family formation also pushed buyers into the market. However, owning one's own home was a tradition firmly established in the Circle City long before the FHA and one that the generation of Hoosiers who survived the Depression and World War II wanted to continue.²

² In "The City of Indianapolis," Harper's Weekly, 10 August 1888, an anonymous reporter noted that the working people of Indianapolis "have shown a commendable disposition to own their own homes." This tradition lived through the Depression as well. According to a study of wage-earners in
The FHA accomplished its mission and helped Hoosiers achieve the goal of home ownership by taking into account the apprehensions of mortgage lenders, the costconsciousness of builders, and the desires of house buyers. Lenders were concerned primarily with recouping their investment in individual home mortgages. Amortized over periods of twenty to thirty years, these mortgages represented long-term risks that previous lenders were unwilling to take. The FHA eased lenders' concerns by assuring mortgagees that in the event of defaults, the agency would reimburse them for their losses. With almost nothing to lose and interest payments to gain, lending institutions embraced the long-term amortized mortgage instrument advocated by the FHA. It has since become the means by which hundreds of thousands of Hoosiers and millions of Americans have purchased their homes.

Time is money to developers. To address their concerns about the time it took to buy land, install infrastructure, and construct tracts of houses for sale to unknown buyers, the Federal Housing Administration and the Housing and Home Finance Agency published hundreds of technical bulletins, Indianapolis conducted by the Bureau of Labor Statistics in 1937, the "preferred type of home was the one-family detached house." See U.S. Department of Labor, Bureau of Labor Statistics, Expenditures of Wage Earners and Salaried Workers in Indianapolis, November 27, 1937. Expenditures is a typewritten press release in a folder titled "Economic Conditions -1949," in the Indiana Clipping File, Indiana State Library, Indianapolis.
guides, and, most importantly, the Minimum Property Requirements. From 1948 to 1954, the HHFA also subsidized research on building materials, house design, and construction techniques. The most important service the FHA provided to developers and builders, however, was in its field offices. There the agency's examiners reviewed proposed subdivision layouts and house plans. Construction examiners and other officials compared plans to the Minimum Property Requirements and to the guidelines in the Underwriting Manual. To ensure that FHA and VA terms (in addition to conventional financing) would be available to buyers, builders often acceded to the agency's recommendations. Given the FHA's concern for the marketability of the houses whose mortgages it insured, it was easier to join the agency than to try to beat it. The government would not insure mortgages on houses that it believed would not sell.

Finally, the Federal Housing Administration's mortgage program worked because it encouraged the construction of houses that white, middle-income Hoosiers bought and made into homes. According to the FHA's "Bible," the Underwriting Manual, the agency devoted a large measure of its effort to ensuring that its houses were marketable to this group. Thus, houses qualifying for FHA and VA mortgage

3 For lists of the publications of the FHA and HHFA, see the agencies' annual reports.
insurance in Indianapolis were, in elevation, generally one
story, did not have basements and had gable roofs. In plan,
the houses reflected the size of typical families in
Indianapolis by containing no more than four bedrooms. In
addition, the dwellings protected residents’ privacy by
 grouping the bedrooms and bathroom around a central hall
that led into a living room. This room separated the
bedrooms and bathroom from the dining area and kitchen, and,
as the family’s gathering place, was the largest room in the
house. From the living room, inhabitants could enter a
dining area and kitchen. To facilitate the task of
preparing and serving meals, builders generally arranged
kitchen storage space, appliances and counter-top work space
in the form of an L. According to the Federal Housing
Administration and to families in Indianapolis, houses were
to preserve the privacy of family members when they wanted
to be alone, facilitate housework, and enable the family to
spend time together.

How the features noted in the **Minimum Property**
Requirements became components of a safe investment for
lenders, a big business for builders, and acceptable
qualities to buyers remains a question worth exploring.
Marc Weiss’ **Rise of the Community Builders** notes that the
Federal Housing Administration’s land planning standards
were the culmination of a struggle undertaken by private
residential developers to institute a system of land
planning that would make home-ownership an attractive and secure investment for middle-income families. In what Weiss calls "private innovation preceding public action," private developers worked with local and state governments to make their land planning goals the public standard that the federal government would enforce through the FHA. A study of the origins of the Minimum Property Requirements and the Underwriting Manual's guidelines could test Weiss' thesis and reveal the extent to which private business interests and public policy overlapped in the creation of housing standards in the middle decades of this century.

Whether the similarities among houses made possible by the FHA were ultimately good or bad is a decision for their inhabitants to make. From the point of view of John Keats' Crack in the Picture Window or Gwendolyn Wright's Building the Dream, the homogeneous houses in suburbs like those surrounding Indianapolis were bad because they underscored the buyers' needs to conform to the tastes of their neighbors and exemplified monotony in design. Glory-June Greiff and Barbara Kelly, on the other hand, note correctly that over time the people who lived in these houses changed


5 Ibid., 3.

them in response to necessity and to reflect personal tastes. 7

Greiff’s and Kelly’s conclusions reveal a need for historical studies of the residents of these houses. What did the people who lived in these houses in Indianapolis think of their homes and how and why did these people change them? Such approaches would help broaden our understanding of how family life evolved in houses whose form was shaped by the federal government during the "baby boom" following World War II.

### APPENDIX

**SUBURBAN DEVELOPMENTS ELIGIBLE FOR FHA MORTGAGE INSURANCE IN INDIANAPOLIS, 1949-1955**

<table>
<thead>
<tr>
<th>Date/Source</th>
<th>Development/Developer</th>
<th>Number of Houses</th>
<th>Price</th>
<th>Location</th>
<th>Model House Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/10/49</td>
<td>&quot;New Bungalows East&quot;/E.G. Bauer (Center)</td>
<td>NA</td>
<td>$8,650</td>
<td>4500 Farmington Ave. at Drexel (two blocks N of Brookville Rd.)</td>
<td>NA</td>
</tr>
<tr>
<td>08/14/49</td>
<td>C.J. Hamant Realty Company (Center)</td>
<td>NA</td>
<td>8,500</td>
<td>200 block of S. Denny</td>
<td>NA</td>
</tr>
<tr>
<td>03/12/50</td>
<td>Leader Homes (Center)</td>
<td>one of several hundred planned</td>
<td>NA</td>
<td>NA</td>
<td>3841 E. 11th St</td>
</tr>
<tr>
<td>08/19/51</td>
<td>Sheehan (Center)</td>
<td>300</td>
<td>11,700</td>
<td>518, 522, 526 S. Bosart Ave.</td>
<td>see Location</td>
</tr>
<tr>
<td>09/07/52</td>
<td>Maple Road Village (Warren)</td>
<td>NA</td>
<td>11,995</td>
<td>3500 block N. Hawthorn Lane Ave.</td>
<td>3447 N. Emerson Ave.</td>
</tr>
</tbody>
</table>

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1 This column refers to the date the development was advertised or featured in either the *Indianapolis Star* (S) or *Indianapolis Times* (T).

2 One letter abbreviations used to indicate direction (N, S, E, W).

3 Data not available.
<table>
<thead>
<tr>
<th>Date/Source</th>
<th>Development/Developer (Township where located)</th>
<th>Number of Houses</th>
<th>Price</th>
<th>Location</th>
<th>Model House Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/21/52 T</td>
<td>Home Building Corporation (Warren)</td>
<td>20</td>
<td>12,900</td>
<td>Audubon Rd. around corner from model house</td>
<td>5813 E. 38th St</td>
</tr>
<tr>
<td>06/14/53 T</td>
<td>Brookhaven/ABC Construction Corporation (Lawrence)</td>
<td>400</td>
<td>10,895</td>
<td>boundaries: N: E. 52nd St. S: E. 46th St. E: E side of Kitley Dr. W: Karen and Leone Drs.</td>
<td>6812 E. 46th St</td>
</tr>
<tr>
<td>06/21/53 S</td>
<td>Shadeland Village (Lawrence)</td>
<td>400</td>
<td>12,250</td>
<td>7200 E. 33rd St.</td>
<td>3301 Englewood Dr.</td>
</tr>
<tr>
<td>06/25/53 S</td>
<td>Arlington Manor (Warren)</td>
<td>12</td>
<td>12,900</td>
<td>2200 block of N.</td>
<td>2231 N. Bolton Ave. two blocks from Village Shopping Center</td>
</tr>
<tr>
<td>Date/Source</td>
<td>Development/Developer (Township where located)</td>
<td>Number of Houses</td>
<td>Price</td>
<td>Location</td>
<td>Model House Address</td>
</tr>
<tr>
<td>-------------</td>
<td>-----------------------------------------------</td>
<td>------------------</td>
<td>--------</td>
<td>----------</td>
<td>---------------------</td>
</tr>
<tr>
<td>05/09/54 S</td>
<td>Speedway Manor (Wayne)</td>
<td>367</td>
<td>13,500</td>
<td>E of Lynnhurst between W. 21st and W. 25th Sts.</td>
<td>2301 N. Lynnhurst</td>
</tr>
<tr>
<td>05/23/54 S</td>
<td>Atlantic Construction Company (Lawrence)</td>
<td>34</td>
<td>15,500</td>
<td>Irvington Ave. and Susan Lane 43rd St.</td>
<td>Irvington Ave. and Susan Lane 43rd St.</td>
</tr>
<tr>
<td>05/23/54 S</td>
<td>Atlantic Construction Company (Lawrence)</td>
<td>30</td>
<td>NA</td>
<td>Audubon Rd. between E. 44th and E. 46th Sts.</td>
<td>same as Location</td>
</tr>
<tr>
<td>05/30/54 S</td>
<td>Shadeland Manor (Warren)</td>
<td>27</td>
<td>14,675</td>
<td>E of Shadeland Ave. between 16th and 19th Sts.</td>
<td>1607 Englewood</td>
</tr>
<tr>
<td>07/11/54 S/T</td>
<td>Oxford Village (Washington)</td>
<td>83</td>
<td>13,800</td>
<td>E. 65th St. and Oxford</td>
<td>2810 E. 65th St Oxford</td>
</tr>
<tr>
<td>07/25/54 T</td>
<td>Cadet Corporation (Center)</td>
<td>77</td>
<td>7,050</td>
<td>triangular tract on the S side of E. 30th St.</td>
<td>4615 E. 30th St</td>
</tr>
<tr>
<td>08/22/54 S</td>
<td>Weathervane Village (Wayne)</td>
<td>63</td>
<td>15,200</td>
<td>boundaries: McCray and Shaw Aves. N. Allison St. in Speedway</td>
<td>2231 Winton Ave.</td>
</tr>
<tr>
<td>08/22/54 S</td>
<td>Hunter Construction (Center)</td>
<td>25</td>
<td>NA</td>
<td>3000 block N. Olney</td>
<td>3036 N. Olney</td>
</tr>
</tbody>
</table>

**Note:** The table contains information about developments and model houses, including dates, developers, locations, and prices. Each entry provides the number of houses, price, location, and address.
<table>
<thead>
<tr>
<th>Date/Source</th>
<th>Development/Developer (Township where located)</th>
<th>Number of Houses</th>
<th>Price</th>
<th>Location</th>
<th>Model House Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/26/54 S</td>
<td>Brookside Park (Lawrence)</td>
<td>NA</td>
<td>11,450</td>
<td>SE of Lawrence High School</td>
<td>see Location</td>
</tr>
<tr>
<td>08/22/54 S</td>
<td>Devington Addition (Lawrence)</td>
<td>26</td>
<td>16,950</td>
<td>46th St. and Bolton</td>
<td>see Location</td>
</tr>
<tr>
<td>10/03/54 S</td>
<td>Shadeland Village (Warren)</td>
<td>100</td>
<td>12,100</td>
<td>S side of 33rd St. W of Shadeland Ave.</td>
<td>7310 E. 33rd St</td>
</tr>
<tr>
<td>10/10/54 S</td>
<td>Barbour's North Lawrence Park/John Eastman Company (Lawrence)</td>
<td>65</td>
<td>12,550</td>
<td>same as model house address</td>
<td>SW corner of E. 49th St. and Franklin Rd.</td>
</tr>
<tr>
<td>01/30/55 S</td>
<td>Shadeland Manor Addition (Warren)</td>
<td>NA</td>
<td>14,575</td>
<td>E of Shadland, N of 16th St.</td>
<td>1608 Elmhurst</td>
</tr>
<tr>
<td>03/13/55 S</td>
<td>M &amp; D Builders (Warren)</td>
<td>NA</td>
<td>14,575</td>
<td>E of Shadeland; N of 16th St.</td>
<td>NA</td>
</tr>
<tr>
<td>03/20/55 S</td>
<td>G.W. King &amp; Company (Pike)</td>
<td>22</td>
<td>17,850</td>
<td>U.S. 421 between 64th and 66th Sts.</td>
<td>same as Location</td>
</tr>
<tr>
<td>03/20/55 S</td>
<td>Park Grove Addition/L &amp; L Building Corporation (Perry)</td>
<td>218</td>
<td>12,220</td>
<td>Alton Ave., between S. Sherman and Perkins Aves, Beech Grove</td>
<td>same as Location</td>
</tr>
<tr>
<td>Date</td>
<td>Location Details</td>
<td>Units</td>
<td>Description</td>
<td>Address Details</td>
<td></td>
</tr>
<tr>
<td>------------</td>
<td>------------------</td>
<td>------</td>
<td>------------------------</td>
<td>---------------------------</td>
<td></td>
</tr>
<tr>
<td>05/01/55</td>
<td>Forest View Homes/Banner Realty Corporation (Washington)</td>
<td>22</td>
<td>17,900 block of 6300 block of 6312 Forest Hoover Rd., Forest View Rd. and Sycamore Rd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06/12/55</td>
<td>Maple Hill Addition/Sparks and Russell Incorporated (Lawrence)</td>
<td>45</td>
<td>13,000 front Grand Ave. 4185 Grand Ave. between E. 40th and E. 42nd St.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06/25/55</td>
<td>Rosedale Hills Addition/Simpson and Company (Perry)</td>
<td>600</td>
<td>13,500 Thompson Rd. on both sides of Keystone Ave. 2410 Thompson Rd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/17/55</td>
<td>Arlington Heights/Arlington Heights Incorporated (Lawrence)</td>
<td>300</td>
<td>15,100 E. 42nd between Arlington and E. 42nd St. Emerson Aves.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/24/55</td>
<td>Maple Heights/Maple Heights Construction Company (Lawrence)</td>
<td>200</td>
<td>15,250 Four blocks W of Arlington Ave. between E. 42nd and E. 44th Sts. NA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/31/55</td>
<td>Rolling Meadows/ABC Construction Company (Wayne)</td>
<td>140</td>
<td>11,950 SE corner of W. 30th St. and Georgetown Rd. 4400 block of W. 30th St.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>01/15/56</td>
<td>Eagledale (Wayne)</td>
<td>1500</td>
<td>10,500 W. 30th and Georgetown Rd. 3100 block of Georgetown Rd.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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VITA

Andrew John Verhoff was born on August 12, 1966 and graduated from Ottawa-Glandorf High School in Ottawa, Ohio. He earned his Bachelor of Arts degree in history, summa cum laude, from Ohio University in 1988 and his Master of Arts degree in history from Indiana University in Indianapolis in 1996.

Between degrees, Verhoff was the schoolmaster and coordinator of volunteers for the Ohio Historical Society’s Ohio Village in Columbus. While in graduate school, he was an O’Brien-Gibson Historic Preservation Intern and completed an internship in collections management at the Indiana State Museum.

Verhoff became the Ross County (Ohio) Historical Society’s curator of education and collections in 1994. He administers the historical society’s tour program, speakers bureau, and junior member program (for children ages six to twelve). He also curated a new permanent exhibit--"Chillicothe: Frontier Settlement to State Capital, 1796-1816"--and writes articles for the Ross County Historical Society Recorder (the organization’s newsletter) and History-Mystery News (a publication for children).