# HOUSE HOUSING

AN UNTIMELY HISTORY OF ARCHITECTURE AND REAL ESTATE IN NINETEEN EPISODES UNA STORIA INATTUALE DELL' ARCHITETTURA E DEI BENI IMMOBIARI IN DICIANNOVE EPISODI

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1937 ARCHITECT FINDS SIMILARITIES BETWEEN RUSSIANS AND AMERICANS

1933 PRESIDENT PROMOTES SAVING AS CIVIC RESPONSIBILITY

1932 ARCHITECT PRESENTS BROADACRE CITY AS SOLUTION TO THE NATION'S HOUSING PROBLEM

1918 UNITED STATES HOUS-ING CORPORATION BUILDS HOUSING FOR WARTIME WORKERS

1910 FRANK LLOYD WRIGHT SELLS HIS VISION FOR SUBURBANIZING AMERICA The Temple Hoyne Buell Center for the Study

of American Architecture

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The Temple Hoyne Buell Center for the Study of American Architecture was founded in 1982. Its mission is to advance the study of American architecture, urbanism, and landscape. Located within the Graduate School of Architecture, Planning, and Preservation at Columbia University, it sponsors program and research projects focusing on issues of both scholarly and general interest. See http://buellcenter.org for more information.

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### HOUSE HOUSING: AN UNTIMELY HISTORY OF ARCHITECTURE AND REAL ESTATE IN NINE EPISODES

Poinhold Martin

House Housing is an exhibition installed by the Temple Hoyne Buell Center for the Study of American Architecture in the third-floor apartment of Columbia University's Casa Muraro in June 2014, to coincide with the opening of the 14th International Architecture Exhibition in Venice. Assembled by a team of researchers at Columbia and staged as an open house, it represents the beginning of a long-term project that centers on the critical analysis of architecture's engagement with real estate development, particularly in the design of housing. The exhibition responds unsolicited to Biennale curator Rem Koolhaas's theme of "Fundamentals," which includes what Koolhaas calls the "fundamentals of our buildings, used by any architect, anywhere, anytime."

House Housing replies with a multimedia sample of economic fundamentals that show modernity's basic facts under construction—by governments, industries, institutions, and cultures—beginning in the early twentieth century. Its nineteen brief, historical episodes, running from 1910 to 2014, locate housing at the center of the current economic regime, with the United States as an influential node in a transnational network. In architecture, economic fundamentals begin from the ground up. The laws of real estate, relating to the acquisition of land, the financing of construction, the cost of building maintenance and services, profit from rent or resale, the value of equity, or the price of credit. inexorably constrain any building component (like a window) or any building type (like a house). They are visible even in the residential work of such singular figures as Frank Lloyd Wright, not least because the Greek oikos, or household, forms the root of the word "economy" itself. But look closely and you will see that what seems fundamental, basic, or natural is, like any other law, a historical artifact subject to change.

House Housing narrates its episodes in a mixture of domestic media that range across the century, from phonograph to television, answering machine to iPad, thereby converting the apartment into a whispering, humming history machine. Though they mainly focus on the continental United States, the discrete episodes are excerpts from transnational processes. As such, they address matters of universal concern, even in non-market situations. Their objects range from houses designed by figures as well-known as Wright, to a seemingly ordinary gated community in Florida. Their untimeliness is twofold. First, these episodes return us to financial matters widely discussed in the immediate aftermath of the 2008 foreclosure crisis but now largely abandoned, by mainstream discourse, in favor of greener pastures. Second, the historical episodes, which are assembled non-chronologically, disclose surprising repetitions—of themes, tendencies, and actions. This reminds us that the economic infrastructures on which architecture rests are the outcome of such repetitions, rather than an a priori, natural ground.

House Housing is about those infrastructures, where "infrastructure" is defined as that which repeats. Every time we turn on the faucet, the water system repeats. Every time a house is bought or sold, the real estate system repeats. But every transaction also reconfirms and rebuilds

that system, which in turn builds houses, which, in turn, cannot be built without architectural techniques that shape them, and stories that establish their value. In this way, the laws of real estate and the laws of architecture are constituted and reconstituted together, as effortlessly as flowing water.

House Housing sets out to show how such laws are written, as stories that form dominant cultural imaginaries. The "American Dream," closely connected to American economic power and to global housing markets, is one such story. Others running silently in the background of the exhibition include the European doctrine that transnational debt be met with national austerity, and the ambiguous slogan "capitalism with Chinese characteristics." All of these stories and many like them repeat through the channels of the house and of its equally troubled companion, housing. They do so discreetly, in focus groups, home décor, congressional hearings, press commentary, garages, fireside chats, residence permits, zoning laws, and investment portfolios. Each repetition reconstitutes the law of the household—the nomos of "economy"—while also suggesting the possibility that next time, things could be different.

1. Rem Koolhaas, "Fundamentals," La Biennale di Venezia, accessed April 15, 2014, http://www.labiennale.org/en/architecture/eyhibition/koolhaas

House Housing: Una Storia Inattuale dell'Architettura e dei Beni Immobiliari in Diciannove Episodi è la prima presentazione pubblica di un progetto di ricerca pluriennale condotta dal Temple Hoyne Buell Center for the Study of American Architecture presso l'appartamento sito al secondo piano di Casa Muraro della Columbia University, a Venezia. Allestita sotto forma di casa aperta [open house], la mostra risponde, seppur non sollecitata, al tema "Fundamentals" proposto dal curatore della Quattordicesima Mostra Internazionale d'Architettura di Venezia, Rem Koolhaas. House Housing risponde a tale tema guardando ai fondamentali economici dell'architettura, che vedono il settore dell'edilizia residenziale al centro del regime economico corrente, con gli Stati Uniti d'America quale nodo d'influenza in una rete transnazionale.

In architettura i fondamenti economici iniziano dal suolo. Le leggi del mercato immobiliare, relative all'acquisizione di terreni, al finanziamento delle costruzioni, al costo del mantenimento degli edifici e servizi, al profitto da affitto o rivendita, al valore di proprietà ipotecaria, al prezzo del credito, determinano inesorabilmente le forme di qualsivoglia componente edilizio (come, ad esempio, una finestra) o tipo edilizio (come, per esempio, una casa). Tali leggi sono visibili addirittura nei progetti residenziali di figure emblematiche come Frank Lloyd Wright, non ultimo perché la parola greca oikos, "casa", è alla base stessa della parola "economia." Guardando più da vicino questo fenomeno ci si rende conto che ciò che ci viene proposto come fondamentale, basilare, o naturale, è, come qualsiasi altra legge, un artefatto storico soggetto a cambiamento.

House Housing narra diciannove brevi episodi che attraversano l'ultimo secolo in un misto di media domestici, dalla fotografia alla televisione, dalla segreteria telefonica all'iPad, convertendo l'appartamento in un sussurro, una mormorante macchina della storia. Sebbene si concentrino soprattutto sul territorio continentale degli Stati Uniti, questi episodi incrociano processi globali. Gli oggetti di studio vanno da case progettate da figure conosciute come Wright a comunità residenziali chiuse, apparentemente ordinarie, in Florida. La loro inattualità è duplice. In primo luogo, tali episodi ci rimandano ai problemi finanziari largamente discussi nell'immediato indomani della crisi di pignoramenti del 2008, oggi in parte abbandonati dal discorso dominante. In secondo luogo, gli episodi storici rivelano sorprendenti ripetizioni di temi, tendenze, azioni. Ciò ci ricorda come le infrastrutture economiche sulle quali si basa l'architettura siano l'esito di tali ripetizioni e non un loro terreno naturale, dato a priori.

#### VIOLENCE ENTERS A GATED COMMUNITY

Teenager is Shot and Killed in The Retreat at Twin Lakes

On the night of February 26, 2012, Trayvon Martin, a seventeen year-old African American high school student, was shot and killed by George Zimmerman, a Hispanic neighborhood watch coordinator, as Martin walked from a nearby 7-Eleven to his father's fiancé's house. That house is in a gated community in Sanford, Florida. The enclave consists of 263 two-story, 1400-square foot townhouses that sold at an average of \$250,000 upon completion in 2004; after the 2008 foreclosure crisis, the average value of these homes dropped to below \$100,000. At the time of the shooting, forty properties in the enclave were unoccupied and more than half of its remaining residents were renting.

## LA VIOLENZA ENTRA NELLA "GATED COMMUNITY"

Adolescente viene Ucciso con Colpo di Pistola nel Rifugio dei "Laghi Gemelli"

La sera del 26 febbraio 2012, Trayvon Martin, un giovanne afroamericano, studente liceale, viene ucciso con un colpo di pistola da George Zimmerman, un "neighborhood watch coordinator" (coordinatore di sorveglianza di quartiere), di origine ispanica, mentre si dirige dal supermercato locale verso la casa della fidanzata del padre. La casa si trova in un condominio chiuso a Sanford, Florida. In quell'enclave si contano ben 263 case, a due piani, di 130 metri quadri, vendute ad un prezzo medio di 250.000,00 dollari statunitensi, dopo la fine dei lavori, nel 2004. In seguito alla crisi del 2008, il valore medio di quelle case è sceso sotto i 100.000,00 dollari. Al momento dell'uccisione di Martin, quaranta proprietà di quel complesso residenziale erano disabitate e più della metà dei residenti rimanenti viveva in affitto.

#### IMAGE

"Check Out This Birds-Eye View of the Area Where Trayvon Martin Was Killed." <u>Business Insider Australia</u>, July 13, 2012. http://www.businessinsider.com.au/ george-zimmerman-evidence-release-2012-7#up-close-and-personal-with-theneighborhood-of-townhouse-apparentlyin-the-gated-community-where-martindied-12 (accessed April 2, 2014).

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#### THE NEW AMERICAN HOME® FAILS

Model House Intended for Trade Show Foreclosed Before Built

The National Association of Home Builders is a more than sixty-year-old trade association dedicated to promoting residential construction in the United States. Since 1984, its annual trade show has included the design and building of "The New American Home®," a high-end model house co-sponsored by the industry and a financial institution, which is subsequently sold on the market. The 2010 edition, a larger and more energy-efficient house than in previous years designed by the California-based KTGY Group, was befallen with various ills of its time. After the industry's private investor pulled out, the financial institution supporting the construction, Cumorah Credit Union, was shut down by the government. The model house never made it to the trade show; instead it was foreclosed and auctioned at 11 percent of its stipulated market price.

#### IL FALLIMENTO DE "LA NUOVA CASA AMERICANA"

Casa Modello destinata ad una Fiera pignorata prima della costruzione

Da più di 60 anni l'Associazione Nazionale dei Costruttori di Case si dedica alla promozione dell'edilizia residenziale negli Stati Uniti. Dal 1984 la sua fiera annuale ha incluso la progettazione e la costruzione de "La Nuova Casa Americana", una casa modello di fascia alta co-sponsorizzata dall'industria e da un'istituzione finanziaria, successivamente messa in vendita sul mercato. L'edizione del 2010 presentava una casa più grande e con un consumo energetico minore rispetto agli anni precedenti, progettata dal gruppo KTGY, con sede in California, che però venne colpita dai diversi mali del nostro tempo. Dopo che l'investitore industriale privato si fosse tirato, sarebbe toccata all'istituzione finanziaria che sponsorizzava i lavori di costruzione, la Cumorah Credit Union, ad essere chiusa dal governo. Non solo la casa modello non fu esibita alla fiera, ma venne anche pignorata e messa all'asta all'undici per cento del prezzo di mercato stabilito.

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RM Studios. "The 2010 New American Home"," digital renderings, 2009. Courtesy of RM Studios and the National Association of Home Builders.

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#### BRAZILIAN GOVERNMENT LAUNCHES MINHA CASA, MINHA VIDA

World Bank Endorses the Program While Urging a Greater Role for the Private Sector

In 2009, the Brazilian government launched an extensive housing program aimed at addressing the housing deficit while providing stimulus in the wake of a recession. The program provides housing for those living under the most precarious conditions in large-scale tract developments on the outskirts of cities, and apartment developments for lower- and middle-class Brazilians in more urban settings. In 2010, the World Bank published reports expressing enthusiasm for the program's general premise. However, in alignment with US policy, the global institution also advocated for the expansion of national and international private lenders' participation in these home-financing programs, along with the privatization of the loans' thengovernment-backed guarantees.

#### IL GOVERNO BRASILIANO LANCIA IL PROGRAMMA MINHA CASA, MINHA VIDA [CASA MIA, VITA MIA]

La Banca Mondiale approva il programma pur esigendo un ruolo maggiore per il settore privato

Nel 2009 il Governo brasiliano ha lanciato un vasto programma di edilizia residenziale, volto ad affrontare il deficit abitativo ed a fornire uno stimolo economico in un momento di recessione. Il programma prevede alloggi per coloro che vivono al di sotto della soglia di povertà, attraverso la costruzione di insediamenti abitativi di larga scala nelle periferie delle città, nonchè appartamenti per i ceti medibassi in contesti più urbani. I rapporti della Banca Mondiale del 2010 dimostrano l'entusiasmo di quell'istituzione per le premesse generali del programma, che tuttavia, in allineamento con la politica degli Stati Uniti, ha anche raccomandato che sia potenziata in tali programmi la partecipazione di finanziatori privati, nazionali ed internazionali di prestiti abitativi, assieme alla privatizzazione delle garanzie dei prestiti spalleggiate dall'allora governo.

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# 2009

#### 2008 HOUSING AS A MATTER OF LIFE AND DEBT Manuel Shvartzberg Carrió

Since 2008, housing foreclosures have accelerated at a vertiginous pace worldwide. A cruel bureaucratic supplement to the war on terror, mass foreclosure exposed itself as an actually-deployed weapon of mass destruction. In Spain alone (one of the countries hit hardest by the sudden burst of an over-bloated, speculative bubble), almost half a million homes have been foreclosed—an especially painful figure in the face of the country's nearly 3.5 million empty homes.

The mortgage equation, which juggles debt (minus) and equity (plus), has resulted in a kind of metaphorical social death—when not literal, as is the case with the suicide epidemic instigated by the foreclosure crisis in Spain—a country where neither the return of house keys nor death itself allows one to escape foreclosure's unsparing claws(es). Housing then becomes a matter of life and debt, without the possibility of ever disentangling the two—a divine punishment unto eternity. <sup>2</sup>

But why this impetus for mass-castigation? Wouldn't it be simpler—and better for everyone—to write off these debts and just get on with life (or death)? Unfortunately, the cultural techniques by which this "writing" inscribes bodies with debt are somewhat indelible. Financial accounts—whether lead tablets, duty diaries, double-entry bookkeeping, or credit-report databases—don't just represent obligations; they also enshrine them for posterity, sometimes elevating them to the status of sacred scriptures. Ledgers, in fact, were originally books permanently housed in churches. These documents acquire a force of their own, fixing all kinds of prescriptions—such as class or race—as mere inscriptions in a list, while also generating quasi-ontological distinctions between house and person, subject and object, "you" and "I." Changing the numbers, and the relations they enact (house or no house), is difficult, they say.

Over time, relations have become securitized themselves, turned into further financially tradable assets. First, debts became inscribed with bodies—reversing the older model of bodies with debt—and then, dropping bodies altogether, they became relations of relations. And so on, like a hall of mirrors into infinity, a financial mise-en-abîme. The more differentiation, the more capitalization; the more information, the less risk. The "New Economy" promised the virtual dissolution of financial risk thanks to digital simulation models and real-time market pricing across the network. In theory. In practice, we have seen this house of cards tumble with the flick of a credit-rating agency's switch, only to be reconstructed with further severe debt prescriptions.

From debt prescription to debt conscription and back again, we seem to be trapped in a regime where you are not a person, literally you are not recognized, unless a number has been ascribed to your persona. Financial credit, in other words, has become a matter of life and debt. Opting out of this regime, or even temporarily suspending it, is virtually impossible for most people, not even through the ultimate act of withdrawal: death itself.

<sup>1.</sup> The waves of eviction-related suicides in Spain since 2008 have been widely reported by both NGOs and the mainstream media. See for instance: "Spain's Crisis Sparks Another Revolution," New York Times, March 5, 2013, http://nvti.ms/1eGMWrv.

<sup>2.</sup> Some hope can be found in the successes of many activists' initiatives, such as Spain's Platform for People Affected by Mortgages (<u>Plataforma de Afectados por la Hipoteca</u>). They have successfully halted over 1000 evictions and rehoused another 1000 people, as well as helped thousands of people cancel their mortgage debt after foreclosure since 2009. See: afectadosporlahipoteca.com.

#### **DWELL MAGAZINE CLAIMS A NEW FRONTIER**

Editors Trace a Course "From the Robie House to Our House"

In October 2000, San Francisco-based <u>Dwell</u> magazine released its first issue into an atmosphere of changing American cities. At this height of the dot-com boom, a search for simpler yet more stylish forms of living went hand-in-hand with gentrification, effectively relocating the frontier of development for the American house from suburban to urban areas. Under the umbrella of "home," <u>Dwell</u> published stories not covered by other shelter magazines, including "pre-fab," "sustainable," and "small" projects, offering a newly urbanizing demographic ways to distinguish themselves with their first, and often second, home.

## <u>DWELL</u> MAGAZINE RIVENDICA UN NUOVO CONFINE

Gli Editori Tracciano un Percorso "Dalla Casa Robie a Casa Nostra"

Nell'ottobre del 2000, la rivista <u>Dwell</u>, con sede a San Francisco pubblicava il suo primo numero in un atmosfera di cambiamento per le città americane. A questo punto della bolla speculativa delle "punto com" la ricerca di forme di vita più semplici e ciò nondimeno più eleganti andava di pari passo con una "gentrificazione", un efficace trasferimento della frontiera dello sviluppo della casa americana da aree suburbane a quelle urbane. Attorno al grande argomento della "casa-abitazione", <u>Dwell</u> pubblicava realtà trascurate sino ad allora da altre testate, inclusi progetti "pre-fab", "sostenibili" e "piccoli", proponendo ad una popolazione recentemente urbanizzata modi di contraddistinguersi con la sua prima, ed in alcuni casi seconda, casa.

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## FEDERAL HOUSING POLICY MEETS LOCAL RESISTANCE

New Urbanists' Arrival Postponed on Far Rockaway

In 1994, the New York City Housing Authority (NYCHA) submitted a HOPE VI planning grant application to the US Department of Housing and Urban Development. The grant application helped procure \$70 million to fund the replacement of the Beach 41st Street towers with new low-rise, mixed-income housing, and was awarded in 1995. After the project reached an impasse with residents, the funds were transferred to other NYCHA properties on Far Rockaway, but an acute housing shortage prevented the Housing Authority from demolishing structurally sound buildings. Instead, modifications for code compliance were made. In 2002, an additional \$225 million HOPE VI dollars were shifted to the nearby Arverne Urban Renewal Area. Benjamin-Beechwood LLC was chosen to build Arverne by the Sea, a 90 percent market-rate New Urbanist enclave designed by EE&K, a Perkins Eastman Company. The 127 acre, city-owned parcel was sold to the developers for merely \$8.6 million.

#### LA FEDERAL HOUSING POLICY INCONTRA RESISTENZE LOCALI

Arrivo del "New Urbanism" Posticipato a Far Rockaway

Nel 1994 il New York City Housing Authority (NYCHA) presenta domanda di sovvenzione per i progetti di rivitalizazione urbana denominati HOPE VI al Dipartimento Americano di Sviluppo Abitativo e Urbano. Tale richiesta di sussidio permetterà di ottenere, nel 1995, i 70 milioni di dollari necessari a finanziare la sostituzione del complesso di torri Beach 41st Street Houses, con un'edilizia di bassa densità e a reddito misto. A seguito dallo stallo raggiunto dale tratative con i residenti, i fondi furono trasferiti ad altre proprietà della NYCHA, a Far Rockaway, ma la forte carenza di alloggi ha comunque dissuaso la Housing Authority dal demolire edifici strutturalmente sani. Sono invece state fatte modifiche per l'adeguamento ai codici edilizi. Nel 2002 ulteriori \$225 milioni legati al programma HOPE VI furono spostati al progetto rinnovo urbano della vicina area di Arverne. La compagnia Benjamin-Beechwood LLC è stata scelta per la costruzione di Arverne by the Sea, un enclave progettato secondo gli stilemi del "New Urbanism" da EE&K e Perkins Eastman Company e destinato al 90 per cento al libero mercato immobiliare. L'area di 127 acri, proprietà della città, è stata venduta al costruttore per soli 8,6 milioni di dollari.

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2000

1994

## FEDERAL LOW-INCOME HOUSING TAX CREDIT APPROVED

Enterprise Foundation Seeks to Reconcile Purpose with Profit

Given the Nixon-era end of direct federal support for the construction of low- and moderate-income housing, a variety of non-profit groups began to fill the gap. Faith-based Jubilee Housing's efforts in Washington, DC, caught the attention of developer James Rouse, known for his "festival marketplace" malls. Realizing that the tax write-offs connected to housing development were of no value to tax-exempt non-profits, he successfully lobbied Congress to institute their transfer to for-profit corporations who would invest in these projects. Rouse's Enterprise Foundation subsequently began managing what has become the main source of funding for low-income housing construction in the United States, while providing substantial returns for its investors—especially because most housing built through the LIHTC returns to market rates after a limited period of time.

#### APPROVAZIONE DEL CREDITO PER LE TASSE FEDERALI APPLICATE ALLA COSTRUZIONE DI RESIDENZE PER FAMIGLIE A BASSO REDDITO.

Enterprise Foundation Cerca di Conciliare Obiettivi con Profitto

Il vuoto lasciato dalla fine dell'era Nixon in termini di sostegno federale diretto alla costruzione di alloggi per famiglie a reddito medio-basso venne occupato da una varietà di gruppi non-profit. Il progetto residenziale di ispirazione religiosa a Washington DC "Jubilee Housing", richiamò l'attenzione del costruttore James Rouse, famoso per i suoi centri commerciali "Festival Marketplace". Rendendosi conto che i vantaggi legati alle voci fiscali deducibili connesse allo sviluppo immobiliare non portavano vantaggio ai gruppi non-profit, Rouse ha operato pressioni sul Congresso, tramite lobby, ottenendo il trasferimento degli stessi vantaggi fiscali a corporazioni private che investano in questo tipo di progetti. L'Enterprise Foundation di Rouse inizia successivamente a gestire ciò che diventerà la fonte principale di finanziamento a residenze per cittadini a basso reddito negli Stati Uniti, procurando allo stesso tempo sostanziosi guadagni ai suoi investitori - specialmente perché molte delle residenze costruite tramite il LIHTC ritornano al valore di mercato dopo un periodo di tempo limitato.

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## ARCHITECT DISASSEMBLES THE SUBURBAN HOME

Santa Monica House Evolves From Eyesore to Icon

In the late 1970s, for a mere \$260,000, Frank Gehry purchased and remodeled a 1920s pink clapboard bungalow for his own use. He wrapped the old house in panels of corrugated metal, chain link fence, and plywood, jammed tilted glass cubes onto the sides, and stripped the walls and roof down to their frames, beams, and rafters—leaving only the home's hearth untouched. The resulting rough, collage-like feel both celebrated and critiqued the most ubiquitous of American structures. A source of neighborhood tension upon completion, the building has in recent years contributed to the neighborhood's rising property values.

#### ARCHITETTO SMONTA LA CASA SUBURBANA

Evoluzione della Casa di Santa Monica da Pugno nell'Occhio a Icona

Alla fine degli anni Settanta, per appena 260 mila dollari, Frank Gehry acquista e ristruttura per suo uso privato un bungalow in tavole di legno rosa degli anni Venti. Gehry avvolge la vecchia casa con pannelli di lamiera grecata, reti metalicche e compensato, incastra cubi di vetro inclinati sui lati, e spoglia muri e soffitti ad esporre montanti, travi e travetti, lasciando intoccato solo il focolare originale. Il risultato grezzo, a mo' di collage, celebra e contemporaneamente critica la più onnipresente delle strutture statunitensi. Causa di tensioni nel quartiere dopo il suo completamento, la casa ha contribuito negli anni recenti all'aumento dei prezzi delle proprietà del vicinato.

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## CO-OPERATORS WITHHOLD CARRYING CHARGES FOR NINE MONTHS

Residents Join Ranks to Fight for Continued Affordability in High-Rise Enclave

With over 15,000 apartments in thirty towers, Co-op City in the Bronx is the largest planned urban community ever realized in the United States. It is also the largest non-profit, resident-controlled cooperative development in the world. Despite offering quality dwellings far below market prices, Co-op City has been criticized since its inception in 1966 for the scale and uniformity of its design, isolation from the existing city, exclusion of lower-income residents, and the amount of public subsidies required for its operation. The nine-month "rent strike," which succeeded in keeping costs low in the face of rising energy prices, would also mark the model's demise: political support for new cooperative developments did not survive the mid-1970s.

#### COOPERANTI NON PAGANO GLI AFFITTI PER NOVE MESI

Residenti si Coalizzano in Lotta per il Mantenimento dell'Economicità del Quartiere ad Alta Densità

Con oltre 15 mila appartamenti distribuiti in trenta torri, Co-op City, situata nel Bronx costituisce la più grande comunità urbana pianificata realizzata negli Stati Uniti. È anche il quartiere cooperativo non-profit controllato dai residenti più grande al mondo. Sebbene proponga abitazioni di qualità ben al di sotto dei prezzi di mercato, Co-op City è criticata sin dalla sua inaugurazione nel 1966, per la scala e l'uniformità eccessiva del progetto, per il suo isolamento rispetto alla città esistente, per l'esclusione di residenti a basso reddito e in ragione dell'importo delle sovvenzioni pubbliche necessarie per la sua manutenzione. Anche lo sciopero dell'affitto per nove mesi, che ha permesso di mantenere i prezzi bassi a dispetto dell'aumento dei prezzi dell'energia, ha segnato il fallimento del modello: l'appoggio politico a nuove costruzioni cooperative non sopravvisse alla metà degli anni 1970.

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#### 1973 THE FINANCIALIZATION OF RACE Erik Carver

Increasingly by 1973, global trade encroached on America's shores and global investors helped finance its ghettoes and suburbs. Even as a stock market crash dramatized the growing financialization of the economy, President Nixon embraced markets to solve the problems of governance. A central problem was housing policy. Over the late 1960s and early 1970s, it was rebuilt on new footings. At the same time that this new system banned old patterns of segregation through spatial and financial exclusion, it introduced new forms of segregation through predatory lending and personal tracking.

Segregation reached its apex in 1973.<sup>2</sup> So did black income. From 1900, black migrants had moved north, indexing global conditions: they moved in greater numbers during wars and during European economic booms.<sup>3</sup> Wages for black Americans grew steadily during the Civil Rights era. But during the 1970s, black employment levels fell as jobs left inner cities.<sup>4</sup> Industrial competition, along with the wars on poverty and in Vietnam, drained America's gold reserves. Following Nixon's ending of the gold standard in 1971, the value of the dollar dropped and import prices shot up in early 1973. The OPEC oil embargo then sharpened the resulting inflation spike.<sup>5</sup> The crash registered a decades-long national economic shift from industry to finance and services. After World War II, networks of debt and investment steadily enmeshed banks, corporations, and individuals.<sup>6</sup>

In the 1960s, inflation had driven money from banks into securities, impoverishing savings banks and thus tightening mortgage capital. Mortgages were especially scarce in the ghettos. In a common form of discrimination, banks would "redline," or mark black neighborhoods on lending maps as areas to be denied funding on the basis of presumed risk. The 1968 Housing Rights Act increased protections against redlining. It also introduced mortgage-backed securities in order to fund mortgages in formerly redlined areas. Subprime lending replaced redlining, with the new Government National Mortgage Association (GNMA) supplying the high-risk market by the early 1970s. Soon thereafter, the Federal National Mortgage Association (FNMA) and Federal Home Loan Mortgage Corporation (FHLMC) generalized securitization to all borrowers. America's rising debt supplemented falling wages. New techniques tracked credit histories, standardized mortgages, diversified portfolios, and monitored trading in real time. Three days before the 1973 crash, Nixon declared a broad moratorium on housing production subsidies. The following year, he put demand subsidies, like the mortgage market and renter allowances, at the center of housing policy.8

Mortgage and rental subsidies brought liquidity to housing, while exposing tenants to increased levels of debt and risk. Federal policy moved away from concrete, long-term structures and towards line-items which could be slashed without friction. Urban renewal and modern tower blocks gave way to rehabilitation inventories and scattered infill units that applied the logic of the mixed portfolio to local neighborhoods. As its ownership dispersed, America's housing increasingly mimicked the single-family house.<sup>9</sup>

Vouchers and block grants devolved both initiative and discrimination to the local level. Real estate agents now filtered possibilities: search results would vary by race. 10 Government took on the role of auditor in the new landscape of information and finance. 11 From mortgage deductions to new towns, from infrastructure to vouchers, government was everywhere and nowhere at the same time.

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- 4. See William J. Wilson, When Work Disappears: The World of the New Urban Poor (New York: Knopf, 1996).
- 5. Victor Zarnowitz and Geoffrey Moore, "The Recession and Recovery of 1973–1976," Explorations in Economic Research 4, no. 4 (January 1, 1977), 487–490.
- 6. Costas Lapavitsas, "Theorizing Financialization," Work, Employment & Society 25, no. 4 (December 1, 2011), 612.
- 7. Louis Hyman, <u>Debtor Nation: The History of America in Red Ink</u> (Princeton: Princeton University Press, 2011), 220–244.
- 8. US Department of Housing and Urban Development, Housing in the Seventies.
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- 10. Massey and Denton, American Apartheid, 96-109.

## OIL MAGNATE'S HOUSTON NEW TOWN TO SHAPE GROWTH THROUGH SCIENCE

Hires <u>Design with Nature</u> Author Ian McHarg to Create Hydrology-Driven Master Plan

George Mitchell's goal for The Woodlands was to create an alternative to urban blight and suburban sprawl, a sustainable and socially integrated environment for living and working for up to 150,000 residents. It was one of thirteen New Towns approved through US Department of Housing and Urban Development's Title VII New Communities program in 1970, which provided multi-million dollar loan guarantees to these planning experiments that were generally undertaken by for-profit developers. The Woodlands project was a financial success and the controlling corporation is now listed on the New York Stock Exchange. Attaining the project's original goals in terms of affordability and affirmative action (set to reflect the demographic make-up of Houston), however, has proven more elusive. Eighty-nine percent of the community's residents are white; in Houston that percentage is forty-seven.

#### LA NEW TOWN DEL MAGNATE DEL PETROLIO A HOUSTON. MODELLO DI CRESCITA ATTRAVERSO LA SCIENZA

Assume l'autore di <u>Design with Nature</u> Ian McHarg per creare un Piano Regolatore partendo dall'idrologia

L'obiettivo di George Mitchell per le Woodlands era la creazione di un'alternativa al degrado del tessuto urbano e all'espansione suburbana: un ambiente sostenibile, sia in termini ambientali che sociali, in grado di integrare gli spazi per la residenza e il lavoro, ospitando al massimo 150 mila abitanti. Si tratta di una delle tredici New Town approvate nel 1970 dal US Department of Housing and Urban Development attraverso il programma Title VII New Communities, una misura d'intervento volta a fornire garanzie per prestiti di vari milioni di dollari destinati a questo ed altri esperimenti di pianificazione, in genere portati avanti da imprenditori immobiliari. Il progetto Woodlands fu un successo finanziario e la società capofila dell'operazione è ora quotata alla Borsa di New York. Se ci soffermiamo sugli obiettivi iniziali del progetto, possiamo definire discutibili i risultati raggiunti sia in termini di accessibilità economica delle proprietà immobiliari sia di consensi riscossi da parte della popolazione: ricordiamo che questi nuovi insediamenti avrebbero dovuto riproporre lo stesso mix etnico di Houston. L'ottantanove percento dei residenti insediati nella New Town sono di pelle bianca quando, nella città di Houston, tale rapporto si assesta solamente a quarantasette punti su cento.

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#### CHICAGO HOUSING AUTHORITY OPENS 1,096-UNIT WILLIAM GREEN HOMES

After Four-Year Debate, High-Rise Option Prevails over Low-Rise Alternatives

The 1962 completion of the William Green Homes, seven sixteen- to nineteen-story towers, brought the construction of the Cabrini-Green public housing development to a close at over 3,000 apartment units total. Lower-rise housing had been considered for this final phase, particularly in light of the development's many residents with young children. But the CHA argued that the high-rise was the best way to comply with the federally mandated density of fifty units per acre and a per-unit cost ceiling of \$17,000 for all urban public housing. Given the tight budgetary constraints, it was unusual that Chicago, unlike other cities, did not allocate federal urban renewal funding to the CHA; the city's 70 percent land-cost subsidy was made available only to private developers serving middle- and upper-income households.

#### LA CHICAGO HOUSING AUTHORITY INAUGURA LE 1.096 UNITÀ RESIDENZIALI DELLE WILLIAM GREEN HOMES

Dopo un dibattito durato quattro anni, la scelta cade sulla tipologia a torre a discapito di edifici bassi

Nel 1962 il completamento delle unità immobiliari denominate William Green Homes – un complesso di sette torri dai sedici ai diciannove piani di altezza - porta a oltre 3.000 il numero di appartamenti realizzati nel contesto del programma di edilizia residenziale pubblica denominato Cabrini-Green. Per questa fase finale del programma è stata presa in considerazione la possibilità di realizzare edifici più bassi, considerandoli particolarmente adatti alle molte famiglie residenti con bambini piccoli. La Chicago Housing Authority – CHA ha tuttavia ritenuto che le torri siano la tipologia edilizia ottimale per rispettare il dettame federale di realizzare cinquanta unità per ettaro contenendo, al contempo, il costo di ciascuna di esse a 17.000 dollari statunitensi. Dati gli stretti vincoli di bilancio, è stato insolito che la pubblica amministrazione di Chicago, a differenza di altre città, non conferisca alla CHA i fondi federali destinati agli interventi di recupero urbano. In città, i sussidi di 70 percento per far fronte al costo del terreno è stato messo a disposizione di quegli operatori immobiliari che realizzano abitazioni destinate a famiglie di reddito medio-alto.

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## HOUSE & HOME SPLITS FROM ARCHITECTURAL FORUM

Time, Inc. Launches a New Magazine for a Rapidly Growing Industry

The US Housing Act of 1949 is commonly associated with inner city development and slum clearance. However, it also authorized billions of dollars for the indirect financing of private, large-scale suburban development. House & Home, established in 1952 as an offshoot of the long-running Architectural Forum, catered directly to the rapidly growing homebuilding industry. The trade journal presented a distinct discourse on the American single-family house, maintained by what were still mostly small-scale homebuilders and their in-house designers, building supply dealers, mortgage brokers, and bankers.

## HOUSE & HOME SI SEPARA DALL'ARCHITECTURAL FORUM

Time, Inc. lancia una nuova rivista dedicata ai settori in rapida crescita

L'Housing Act promulgato il 1949 negli Stati Uniti è comunemente associato allo sviluppo delle aree urbane centrali ed agli interventi di risanamento edilizio. Questo documento ha tuttavia autorizzato il conferimento di finanziamenti indiretti, per diversi miliardi di dollari, agli interventi privati di espansione suburbana su larga scala. House & Home, viene fondata nel 1952, come prodotto del già collaudato Architectural Forum, studiata appositamente per andare incontro alle necessità del settore dell'edilizia residenziale allora in rapida espansione. Questa rivista di settore sviluppò una precisa posizione sulla tipica casa monofamiliare americana poi sostenuta a lungo dalle imprese di costruzione specializzate in edifici di piccola scala, dai loro designers, dai fornitori di materiali per l'edilizia, dai prestatori di mutui ipotecari e dai banchieri.

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#### 1949 Architectures of Industriousness Marcelo López-Dinardí

"Architects need to retake the pedestal as the alpha males of the construction industry."

I would like to think that this quote is simply a stubborn statement, written sometime in the first half of the twentieth century. In the 1940s, specialized magazines and popular media alike discussed architecture and the construction industry as one single business. The architecture of the single-family house and the industry built around it is a clear example of a seemingly straightforward collaboration geared toward the extraction of value from both the building and the land where it was sited. However, architecture and industry were not alone in this enterprise. Their public—the nuclear family financially subsidized by the government, commanded by a working man with a wife and children at home—closed the necessary triad. Only when considered together does this threesome define the currency of a consolidating global real estate market in the immediate postwar period. Architecture, industry, and their public were and continue to be bound together by the constructed value of the ground beneath them.

"The secrets of modern architecture are like those of a family, where everybody knows about things that are never acknowledged," writes Beatriz Colomina.<sup>2</sup> It is our task as educators to acknowledge and interrogate the open secrets of the modern American house that are discussed in the larger family of public (and private) educational institutions, where the currency of industriousness is also being traded.

Since that immediate postwar period, things have changed less than we may like to think. The legacies of a bound-together architecture, industry, and specifically-defined public are still present, and not as ghosts: this piece's opening quote is from a student of architecture, articulated in 2014. He is not to be blamed for what he wrote. His statement's pervasive, gendered currency—inscribed not only in the house he grew up in but also in the economic and social constructions that work through it—has been circulating since the time of his grandfather and is likely to be passed on to his own children (if, indeed, he has them). The heritage of this currency is not just haunting us; it lives and breathes in the hallways of institutions where architecture, virility, and industry are often indistinguishable.

## LIFE MAGAZINE HOLDS ROUNDTABLE ON HOW TO PRODUCE CHEAPER HOUSING

Key Housing Players Debate What is Holding the Industry Back

In sixteen hours of debate hosted by the popular weekly news magazine <u>Life</u>, participants voiced their concerns about the regulatory constraints preventing the housing industry from freely exploiting land and minimizing the cost of construction. The problem of the house, as the majority of panelists saw it, was that it had to be connected to an infrastructural system provided by the public sector and therefore out of their control, denying them the desired profit margin. The government, they suggested, should intervene in housing only in cases that are of no interest to the private sector; for instance, to alleviate the "social or moral" preoccupations related to slums.

#### LA RIVISTA <u>LIFE</u> ORGANIZZA UNA TAVOLA ROTONDA SU COME REALIZZARE ABITAZIONI PIÙ ECONOMICHE

Figure chiave dibattono le cause dell'arretramento del settore edile

In sedici ore di dibattito, organizzato da Life, il più famoso settimanale statunitense, i relatori esprimono le proprie perplessità verso il sistema normativo vigente che impedisce agli operatori dell'edilizia di sfruttare liberamente il terreno, e di minimizzare i costi di costruzione. Il problema della casa, sostiene la maggior parte dei partecipanti alla tavola rotonda, è che essa dev'essere connessa ad un sistema infrastrutturale fornito dagli enti pubblici fuori dal controllo degli impresari privati, a cui è in questo modo negato il desiderato margine di profitto. I relatori suggeriscono che il Governo intervenga facendosi carico degli interventi non appetibili a un'impresa privata, per esempio, incaricandosi d'intervenire nelle aree urbane più povere per alleviarne i problemi "sociali e morali".

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<sup>1.</sup> Statement made by a second-year architecture student in a course taught by the author.

<sup>2.</sup> Beatriz Colomina, "Collaborations: The Private Life of Modern Architecture," <u>Journal of the Society of</u> Architectural Historians vol. 58, no. 3 (1999/2000): 462–471.

## CALIFORNIA ARTS AND ARCHITECTURE ENVISIONS THE POST-WAR HOUSE

Modernists Issue a Call to Arms for Better Living through Technology

CAA's July 1944 issue, edited by John Entenza and Charles and Ray Eames, posed a key question in anticipation of post-war demobilization: "What is a House?" It responded with a manifesto for industrialized prefabrication to realize a vision of mass-produced single-family suburban homes that would be affordable to all. The article made the case that the technologies developed during World War II, which had served the soldiers so well, could create a house that would equally serve their wives. To prove its point, CAA editors commissioned the Case Study Houses, but financial institutions did not buy the argument. Pierre Koenig's glass house was made possible only through the facilitation of Paul Williams, one of the few African-American architects then practicing in Los Angeles and a designer of some of its first public housing, who connected the owners to a non-FHA insured loan from a local bank catering to minority lenders.

#### CALIFORNIA ARTS AND ARCHITECTURE, PROGETTA LA CASA PER L'ERA POST-BELLICA

I modernisti promuovono una chiamata alle armi per migliorare la qualità della vita domestica attraverso la tecnologia

mero di luglio 1944 del CAA, i direttori John Entenza e Charles e Ray Eames, sollevavano un quesito chiave, in vista della smobilitazione post-bellica: "cos'è una casa?" La risposta consisteva in un manifesto che celebrava la visione di un'abitazione monofamiliare, suburbana, costruita con prefabbricati di produzione industriale e, per questo, alla portata di tutti. L'articolo proponeva che le tecnologie sviluppate nel corso della II Guerra Mondiale e messe a disposizione dei soldati potessero, negli anni a seguire, dimostrarsi altrettanto utili per soddisfare le esigenze delle mogli di quei combattenti. Per dimostrare tale affermazione. i direttori del CAA commissionarono le Case Study Houses. un programma per la realizzazione di case prototipo: purtroppo gli investitori non colsero la rilevanza del progetto. Pierre Koenig realizzò la casa in vetro solo grazie all'intervento mediatore di Paul Williams, uno dei pochi architetti afro-americani attivi a Los Angeles, oltre che progettista delle prime abitazioni pubbliche costruite in città grazie alla sinergia tra proprietari e banche locali che concessero prestiti anche a chi presentava scarse garanzie.

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"Pueblo del Rio Housing Project, Los Angeles, CA." Leonard Nadel, photographer. Courtesy of the Los Angeles Public Library Photo Collection.

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## FHA DENIES INSURED MORTGAGE FOR EAST LANSING USONIA

Frank Lloyd Wright Houses are Declared Bad Investments

In 1939, Frank Lloyd Wright designed a Usonian community of seven houses for a group of Michigan State University professors who had purchased a forty-acre parcel of land. After a private funding source fell through, Wright appealed to the recently created Federal Housing Administration, but to no avail. The houses failed to meet the FHA's underwriting principles, which were largely based on achieving good resale values—generally meaning pitched roofs, clear division between domestic spaces, and other traditional features. Only one couple, the Goetsch-Wincklers, managed to eventually build their house, but on a different site. It was financed using Winckler's widowed mother's home as collateral.

#### FHA NEGA UN MUTUO ASSICURATO AL PROGETTO EAST LANSING USONIA

Le abitazioni progettate da Frank Lloyd Wright vengono dichiarate un pessimo investimento

Nel 1939, Frank Lloyd Wright progettò una comunità Usoniana di sette case destinate a un gruppo di professori della Michigan State University che avevano acquistato un lotto di terreno della superficie di quaranta acri. Dopo la desistenza del finanziamento privato, Wright si rivolse, invano, alla Federal Housing Administration [Amministrazione Federale per l'Abitazione] istituita poco tempo prima. Le residenze di Wright non soddisfacevano i requisiti che la FHA riteneva un immobile dovesse avere per ben posizionarsi sul mercato immobiliare: tetti a spiovente, netta divisione degli spazi domestici e molti altri elementi tipici delle abitazioni tradizionali. Solamente una coppia di committenti, i Goetsch-Wincklers, riuscirono eventualmente a costruire la loro residenza, anche se in un altro luogo. I lavori furono finanziati utilizzando la casa della madre vedova di Winckler come garanzia.

#### AUDIO

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## ARCHITECT FINDS SIMILARITIES BETWEEN RUSSIANS AND AMERICANS

Seeks a Form of Private Ownership Based on Freedom and Social Justice

Invited by the International Congress of Architects as an Honored Guest, Frank Lloyd Wright visited Moscow in 1937. In public statements, he declared his admiration for the collective will and spirit of the Russian people. To him, citizens of the Soviet Union and the United States, or "Usonia," were alike in their parallel pursuit of the "simplicity of freedom." In an exchange with the American Communist Party related to negative media coverage following his trip, Wright explained that while he opposed speculation and the private exploitation of land, he did support its distribution to individuals who would each work for the common good. This nuanced Wright's otherwise antagonistic relationship with US housing policymakers, who at the time were developing the country's first permanent public housing models.

#### ARCHITETTO INDIVIDUA SIMILARITÀ FRA RUS-SI E AMERICANI

Ricerca di una Forma di Proprietà Privata Basata sulla Libertà e Giustizia Sociale

Invitato dal Congresso Internazionale degli Architetti come Invitato d'Onore, Frank Lloyd Wright visitò Mosca nel 1937. In dichiarazione pubblica, dichiarò la sua ammirazione per la volontà collettiva e lo spirito del popolo Russo. Secondo lui, cittadini dell'Unione Sovietica e degli Stati Uniti, o "Usonia", erano simili nelle loro parallele ricerche di una "semplicità della libertà". In uno scambio con il Partito Comunista Statunitense relativo alla copertura mediatica negativa che seguì il suo viaggio, Wright spiegò che anche se si opponeva alla speculazione e sfruttamento privato della terra, sosteneva comunque la sua distribuzione a individuali che potessero lavorarla individualmente per il bene comune. Così si rivelano sfumature del suo rapporto altrimenti antagonista con le politiche per l'abitazione statunitensi, che all'epoca stavano sviluppando primi modelli permanenti di edilizia residenziale pubblica del paese.

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## PRESIDENT PROMOTES SAVING AS CIVIC RESPONSIBILITY

Roosevelt's First "Fireside Chat" Addresses Fear and the Banking Crisis

By March third of 1933, 5,504 US banks with deposits totaling \$3,432,000,000 had closed their doors. The following day, Franklin Delano Roosevelt was inaugurated as the country's thirty-second president. Eight days later, on March 12, he took to the airwaves to prevent a panic from bringing down the banking system with the first of his weekly radio addresses to the nation. In this first presidential "Fireside Chat," Roosevelt attempted to reinvigorate depositors' confidence: explaining why so many of the country's banks had recently failed, why he had closed them down, and what government intervention could do to alleviate the situation. His broadcast came at the peak of a housing crisis characterized by some 1,000 home loans foreclosed daily and 43.8 percent of owner-occupied homes with a mortgage in default.

#### PRESIDENTE PROMUOVE IL RISPARMIO COME FORMA DI RESPONSABILITÀ CIVILE

La Prima delle "Chiacchierate al Caminetto" di Roosevelt Tratta delle Paure e la Crisi Bancaria

Il 3 marzo 1933 5,504 banche americane con depositi per un totale di 3,432 miliardi di dollari chiusero battenti. Il giorno seguente, Franklin Delano Roosevelt veniva insediato come trentaduesimo presidente del paese. Otto giorni dopo, il 12 marzo, Roosevelt andava in onda radio con il primo dei suoi discorsi settimanali rivolti alla nazione per contrastare il panico che stava travolgendo il sistema bancario. In questa prima "Chiacchierata al Caminetto" presidenziale, Roosevelt provò a rinvigorire la fiducia dei correntisti spiegando perché così tante banche fallirono improvvisamente, perché dovette chiuderle definitivamente e quali interventi del governo avrebbero potuto alleviare la situazione. La trasmissione fu messa in onda al culmine di una crisi immobiliare caratterizzata da oltre mille case pignorate quotidianamente e il 43,8 per cento delle case occupate da proprietari con un mutuo inadempiente.

#### IMAGE

Bank of America Advertisement from <u>Los</u> Angeles Times, March 2, 1933, p. 5.

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## ARCHITECT PRESENTS BROADACRE CITY AS SOLUTION TO THE NATION'S HOUSING PROBLEM

Radical Vision Seeks to Distribute One Acre of Federal Land to Each Family in Need

Frank Lloyd Wright responded to the economic depression of the early 1930s—which he diagnosed as a result of industrialized urbanization—with a new, decentralized form of human settlement. In his design of Broadacre City, he embraced technological innovations such as individualized transport by land and air, but also harkened back to a vague Jeffersonian ideal of agrarian self-sustenance. The US Housing Act of 1934 did not include any redistribution of land or concepts of self-building; rather, it prioritized stimulating the private sector by insuring personal credit. While Broadacre City thus remained a more radical vision in terms of ideas of ownership and profit, its land-use pattern and automobile usage is strikingly similar to the massive suburbanization that would occur in the postwar years.

## ARCHITETTO PRESENTA BROADACRE CITY COME SOLUZIONE AL PROBLEMA ABITATIVO NAZIONALE

Visione Radicale Propone di Distribuire Un Acre di Terra Federale a Ogni Famiglia Bisognosa

Frank Lloyd Wright rispose alla depressione economica dei primi anni Trenta — che aveva diagnosticato come un risultato dell'urbanizzazione industrializzata — con una nuova forma decentralizzata di insediamento umano. Progettando Broadcacre City, Wright adottò innovazioni tecnologiche come il trasporto individuale via terra e via aria, facendo allo stesso tempo riferimento a un vago ideale Jeffersoniano di auto-sussistenza agricola. La Legge Abitativa del 1934 non icludeva nessuna ridistribuzione delle terre o riferimenti all'auto-edilizia; dava piuttosto priorità agli stimoli del settore privato assicurando il credito personale. Mentre Broadacre City rimase una visione più radicale in termini di idee di proprietà e profitto, il suo modello di utilizzo delle terre e dell'automobile è invece sorprendentemente simile alla sub-urbanizzazione che sarebbe avvenuta nel dopoguerra.

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Wright, Frank Lloyd. "Broadacre City," painted wood model, 1934–35 (The Frank Lloyd Wright Foundation Archives). Image courtesy of The Frank Lloyd Wright Foundation Archives (The Museum of Modern Art | Avery Architectural & Fine Arts Library, Columbia University, New York).

Wright, Frank Lloyd. "To The Young Man in Architecture—A Challenge." Architectural Forum, January 1938, insert. Courtesy of The Frank Lloyd Wright Foundation and The Frank Lloyd Wright Foundation Archives (The Museum of Modern Art | Avery Architectural & Fine Arts Library, Columbia University, New York).

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# 1932

#### 1929 CHANGE WE CAN BELIEVE IN? Pollvanna Rhee

Upon the 1931 completion of the thirty-story, high-end Majestic apartment building, which replaced Hotel Majestic on Central Park West in New York City, its builder, Irwin S. Chanin, used the occasion to envision the new tower's eventual destruction.¹ Despite its innovative features such as solariums, modern heating, and "noiseless" walnut floors, Chanin predicted that by 1981 the Majestic, reduced to a mere architectural curiosity, would be demolished and replaced by a new and much larger structure for 30,000 inhabitants.² His vision went well beyond the building's immediate surroundings to encompass the social and environmental transformation of Manhattan: parks would cover two-thirds of the island, its mere fifty residential buildings would lack individual kitchens in favor of communal dining services, and new technologies would allow individuals to work only twenty hours per week.

Ostensibly a product of a fantastic imagination, Chanin's forecast had a basis in contemporary anxieties about the economy that reverberated throughout the American population during the late 1920s. As slums were cleared to make way for working-class housing and luxurious buildings for the wealthy went up, Manhattan's middle class had few financially viable options for quality housing in the city. The rising unemployment that followed the 1929 stock market crash, which made it nearly impossible for women to remain outside the labor force, added to these concerns about housing. Rates of female participation in workplaces had been increasing since the end of World War I, but the onset of the Great Depression signaled broader shifts not only in large-scale patterns of employment, but also in individual living habits. Imagined over a year before Franklin D. Roosevelt's election and the launch of the New Deal, Chanin's vision harnessed public unease over the ever-worsening economy as an opportunity to articulate a radical vision for the future.

A box lodged some names of its first tenants, costs of construction, and information about the former hotel. Chanin hoped the box would be opened in 1981at the time of the building's demolition, in an entirely new city. But almost 35 years after the expected date of its demise—despite subsequent economic downturns and ruptured housing bubbles including the 2008 financial meltdown—the average selling price for an apartment in the Majestic hovers around \$4.5 million.<sup>5</sup>

<sup>1. &</sup>quot;Chanin Visions Super-Buildings Housing 30,000," New York Herald Tribune, October 4, 1931, E1.

<sup>2. &</sup>quot;Walnut Used in Floors of New Majestic," New York Herald Tribune, May 24, 1931, E4.

<sup>3. &</sup>quot;Middle Class Finds Homes in Suburbs," New York Times, September 1, 1929, RE2; "Sidewalks of New York Lose to the Suburbs," New York Herald Tribune, June 8, 1930, E2.

<sup>4.</sup> Michael A. Bernstein, "Why the Great Depression was Great: Toward a New Understanding of the Interwar Economic Crisis in the United States," in Steve Fraser and Gary Gerstle, ed. The Rise and Fall of the New Deal Order: 1930–1980 (Princeton, NJ: Princeton University Press, 1989), 41.

<sup>5.</sup> CityRealty average closing price for apartments sold in the Majestic for the past twelve months since March 2014. http://www.cityrealty.com/nyc/central-park-west/the-majestic-115-central-park-west/sales-summary/5020 (accessed March 20, 2014).

## UNITED STATES HOUSING CORPORATION BUILDS HOUSING FOR WARTIME WORKERS

Program Abandoned as Role of Government is Questioned

The federal government took on several unprecedented roles—developer, builder, and real estate agent of public housing—in response to the country's entry into World War I in April of 1917. The USHC was established to build new homes and communities for workers and their families drawn to wartime factories. Within less than two years, over eighty-three new projects in twenty-six states were realized on the basis of British Garden City ideals, housing over 170,000 people. Despite these successes, the agency was disbanded at the conclusion of the war, undermined at Congressional hearings by accusations of waste and inefficiency.

#### LA UNITED STATES HOUSING CORPORATION COSTRIUSCE UNITÀ ABITATIVE PER I LAVORATORI DEL PERIODO BELLICO

Il Programma viene abbandonato, il ruolo del governo messo in discussione

Il governo federale assunse diversi ruoli mai adottati in precedenza — imprenditore immobiliare, costruttore e agente di beni immobiliari per l'edilizia residenziale pubblica — in risposta alla decisione del paese di partecipare alla Prima Guerra Mondiale nell'aprile 1917. La USHC fu creata per costruire nuove case e comunità per i lavoratori e le famiglie legate alle fabbriche costruttrici di materiale bellico. In meno di due anni, seguendo il modello della Città Giardino britannica, vennero realizzati più di ottantré nuovi progetti in ventisei stati, dando alloggio a oltre 170 mila persone. Nonostante questi successi, l'agenzia venne smantellata alla fine della guerra, dopo esser stata indebolita durante alcune audizioni del Congresso in cui era stata accusata di sprechi e inefficienze.

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# 1918

#### 1910 ARCHITECTURAL AND FINANCIAL IMAGINARIES Leslie Klein

Until World War I initiated a reversal, international economic integration attained a level that remained unsurpassed until the late twentieth century. 1 Nineteenth-century transnational capital flows drove territorial expansion across colonial and New World frontiers; from railroads and canals to land development and agriculture, foreign capital helped finance the construction of American infrastructure while paying invisible connections across continents and hemispheres. If the American prairies produced food for European markets, they also linked capital from the northeastern United States and Europe with the West through mortgages and early versions of mortgage-backed securities for farmlands.<sup>2</sup> Global events such as the 1896 crop failure in India "forced Liverpool instantly to raise its bid for American wheat," causing commodity prices to rise rapidly in Chicago<sup>3</sup> and generating Midwestern wealth from global commodity markets that made possible Chicago and so-called Prairie School architects' search for an "American architecture."

In 1901 a "head-turning" financial boom led even conservative bankers to believe that old economic rules no longer applied. New financial products, unsecured by real property, were created to meet the demands of "money chasing investment." European credit supplied US bankers with capital to lend for speculation in inflated securities. In that same year, The Ladies Home Journal published a series of designs for American houses, including two by Frank Lloyd Wright. The first of these was a new model "subdivision" of second homes on the prairie, intended for prosperous city dwellers; the other a "small home" for under \$6,000 intended for the "average home-maker." The "average" house, unlike that for the prairie, occupied a space of no place in particular. Designed to conform to a "one-hundred-foot lot," the house's design specified only one essential condition for selecting a building site: access to a market infrastructure providing labor and materials at "standard market rates."

The bursting of 1901's bubble, followed by the Panic of 1907, would eventually lead to the passage of the Federal Reserve Act of 1913, which implemented the US national banking system through legislation intended to protect investors and instill public confidence in the functioning of financial markets. In 1909, preparing for the German publication of his work from a villa outside Florence, Wright composed an introduction to his drawings without reference to transnational flows of capital on the prairies of the United States. Instead, Wright framed "America" as one side of an "Old" versus "New" world dichotomy. Renaming his 1901 small house a "typical low-cost suburban dwelling," Wright's original image was circulated in Europe without its economic foundations, while his Midwestern model for land subdivision became a model for American identity. As Wright's re-visioning erased the links between architecture and finance it transformed the projects into a national architectural imaginary.

As Wright's Wasmuth portfolio was prepared for European publication in 1910, the New York Board of Real Estate Brokers met for its

annual dinner. A record audience listened as the president of the American Real Estate Company likened ownership of real estate to investment in any other commodity. Despite real estate's declared superiority for return and stability, however, the speech ended with a dilemma: "I believe there are now in this city and throughout the country vast sums of money, the owners of which are desirous of investing in real estate but they do not know how." One hundred years later the global financial system would nearly collapse in part because investors around the world thought they had figured it out.

- 1. Guillaume Daudin, Matthias Morys, and Kevin H. O'Rourke, "Globalization, 1870–1914," Department of Economics Discussion Paper Series, no. 395, University of Oxford, Oxford, UK, May 2008, pp. 4–5.
- 2. Kenneth A. Snowden. "Mortgage Companies and Mortgage Securitization in the Late Nineteenth Century," University of North Carolina, Greensboro, pp. 1, 4.
- Alexander D. Noyes, "The Recent Economic History of the United States," <u>The Quarterly Journal of Economics</u>
  (february 1905): 176. Text based on lectures delivered at Harvard University in November 1904.
   Noves. 201–202.
- 5. Frank Lloyd Wright, "A Home in a Prairie Town," <u>The Ladies Home Journal</u> vol. 18, no. 3 (February 1901): 17. 6. Frank Lloyd Wright, "A Small House with 'Lots of Room in It'," <u>The Ladies Home Journal</u> vol. 18, no. 8 (July 1901): 15.
- 7. Thomas N. Herzog, <u>History of Mortgage Finance With an Emphasis on Mortgage Insurance</u> (Schaumburg, IL: The Society of Actuaries, 2009): 4.
- 8. Never the only, nor even majority, spokesman for a national architectural identity, Wright's American imaginary was contested by, and opposed to, several competing alternatives. Most notably, strains of a "Colonial Revival" imagined a national community founded on a mix of "European," or more homogeneously "Anglo-Saxon," genealogies. Similarly, the appeal of continuity or social evolution ran counter to the sui generis individualism of Wright's rhetorical and formal construction of the "American."
- Edward B. Boyton, "The Real Estate Business as a Profession (Speech delivered at the 14th Annual Dinner of the NY Real Estate Board of Brokers)," <u>Real Estate Record and Builders' Guide</u> vol. 85, no. 2188 (February 19, 1910): 377.

## FRANK LLOYD WRIGHT SELLS HIS VISION FOR SUBURBANIZING AMERICA

Berlin-Based Publication Establishes Architect's Reputation in Europe

In 1910, Wasmuth Verlag published Ausgeführte Bauten und Entwürfe von Frank Lloyd Wright, a monograph of illustrations of selected works from 1893 through 1909. While the portfolio would later become famous as the supposed vehicle by which Wright's work was introduced to Europe, Wright saw the portfolio as an architectural and polemical summary of his ideas to date. Included was a proposal for the problem of the affordable house, a design originally published in 1901 by the Ladies Home Journal. While Wright was preparing for his international debut in a villa outside of Florence, his home state of Wisconsin passed the first subdivision planning law in the country, which was paralleled by the formation of the National Association of Real Estate Exchanges (later NAREB). By the time of Wasmuth's release, the architect-designed single-family suburban house was on its way to becoming an increasingly standardized part of a growing real estate business tied to global capital markets and international flows of commodities.

#### FRANK LLOYD WRIGHT VENDE LA SUA VISIONE PER UN'AMERICA SUBURBANIZZATA

Pubblicazione Berlinese stabilisce la reputazione europea dell'architetto

Nel 1910 Wasmuth Verlag pubblicava Ausgeführte Bauten und Entwürfe von Frank Lloyd Wright, monografia illustrata di opere scelte tra il 1893 e il 1909, diventato noto come primo presunto veicolo attraverso il quale il lavoro di Wright fu introdotto in Europa. Wright, tuttavia, vide tale monografia come sintesi artistica e polemica del lavoro intrapreso da più di un decennio. Vi era, incluso, una proposta per il problema della casa a buon mercato, progetto originariamente pubblicato nel 1901 su Ladies Home Journal [Giornale della Casa Femminilel. Mentre Wright si preparava al suo debutto internazionale in una villa del fiorentino, il suo stato natale, il Wisconsin, promulgava il primo piano urbanistico di suddivisione nel paese, e in parallelo nasceva il National Association of Real Estate Exchanges (NAREB) [Associazione Nazionale per il Mercato dei Beni Immobiliari]. Al momento della pubblicazione della monografia il modello di casa unifamiliare suburbana firmata avanzava come parte sempre più standardizzata di un crescente affare immobiliare legato al mercato globale del capitale e dei flussi internazionali delle merci.

#### PUBLICATION

The National Real Estate Journal, vol. 1, no. 1 (March 15, 1910). http://www.realtor.org/sites/default/files/publications/historical/national-real-estate-journal-1910-03-15-first-issue-code-of-ethics.pdf.

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Real Estate Record and Builders' Guide vol. 85, no. 2188 (February 19, 1910): 375.

#### PUBLICATION

Wright, Frank Lloyd. "A Small House with 'Lots of Room in It." The Ladies Home Journal, July 1901, p. 15. Shown on: Table?

#### IMAGE

Wright, Frank Lloyd. "Plate XXIII: Typical low-cost suburban dwelling contributed to the Curtis Publishing Company." <u>Ausgeführte Bauten und Entwürfe von Frank Lloyd Wright.</u> Berlin: E. Wasmuth, 1910. Courtesy of The Frank Lloyd Wright Foundation Archives (The Museum of Modern Art | Avery Architectural & Fine Arts Library, Columbia University, New York).

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### HOUSE HOUSING: ECONOMIES OF ONE TYPE OR ANOTHER Jacob Moore, Susanne Schindler

For many people inside and outside the architectural profession, "housing" is a bad word. It conjures images of an imagined, probably governmental, agency warehousing passive individuals into high-rises. Hence "public" is the worst possible qualifier for the already maligned word, but even "multi-family" is a sign of moral failure. Housing haters instead prefer to speak of "community development," "neighborhood," or more recently, the "ecologies" enveloping us all. And they are right: life requires not only a "dwelling unit" as the language of zoning or the IRS might declare it, but a "home" with access to transportation, education, work, and so on.

But we don't talk about work as an "income-generating context," so why talk about housing that way? Feel-good terms like "community" or "choice" are generally invoked precisely when they are absent and corporate profit needs cover. Let's talk about housing for what it is: "that fundamental and American right...a right to a roof over your head," as Lyndon B. Johnson, to cite just one president to do so, declared upon the passage of the 1968 Housing Act.

In contrast to housing, talking about the "house" seems so much less problematic. It's treated as if its definition were obvious: an ur-type, a free-standing structure for a single family, assumed to be the father-mother-children that live therein. But what does "house" really tell us? Just as in multi-story, multi-unit housing, we don't know who its occupants are, or whether they "own" or "rent." In either case, it is likely they are paying another entity for the right to be there—either the bank, who holds the mortgage, or the landlord, who is likely paying a bank for his mortgage with the rent paid by the residents. In the wake of the 2008 financial crisis, the bank has increasingly become synonymous with the landlord, no longer dealing in mortgage-backed securities but in rental property-backed securities. At the same time, the properties' actual physical structures remain the same, as do the people within (i.e. previous owners who were foreclosed have stayed, becoming tenants who can no longer be foreclosed, but rather evicted).<sup>2</sup>

Pitching house against housing is based on a misunderstanding of type, or rather, on an overemphasis of its morphological aspects. While a Cape, a rowhouse, a courtyard building, and a point tower certainly organize spatial relationships in different ways, the socio-economic connotations of these housing forms can change so rapidly that a former factory in the city now affords its residents a higher social status than a suburban cul-de-sac ranch. Conventional understandings of architectural types are able to account for the former differentiation, but the latter has proven more difficult. Bracketing the long-running and re-emergent theoretical debates about the nature of type, its proper role in design processes, and its place in history, how might typology take economic and cultural determinants more productively into account?

For contemporary practice in the United States, perhaps the more vexing issue is the conceptual split not between house and housing, but between housing and architecture. The problem with this is twofold. First, housing, especially since the turn toward market-driven policy in the mid-1970s, is considered a socio-economic issue, not a cultural

endeavor. Housing is not evaluated or seen <u>as</u> architecture, but <u>in contrast</u> to architecture. Second, it is not enough for architects to contribute by claiming that the housing that is being built is alright since it serves its socio-economic purpose.<sup>3</sup> Its dismal quality is precisely what has led to the distinction in the first place.

So if architects have stopped staking a claim in housing, the reasons are twofold: while it no longer seems permissible, from a professional perspective, to talk about housing as housing, i.e. as a real socio-economic need; it also no longer seems possible to talk about housing as architecture, i.e to bridge those real socio-economic needs and the project of design. Understanding type as an economic proposition may open new models of thinking within and beyond the profession. More fundamentally, understanding all works of architecture as devices through which multiple, recurrent, and contradictory historical forces circulate—and designing them with this in mind—might allow for change where it was previously hard to imagine possible. Thinking architectural history in this way, through house and housing, is what we have tried to do with this exhibition.

<sup>1.</sup> For instance in "Section 8 Housing Choice Voucher Program," the name given to subsidies to low-income households to rent on the open market, which, studies have shown, have generally not lessened the economic and racial segregation that they were meant to counteract. (See, for example: US Housing Scholars and Research and Advocacy Organization, "Residential Segregation and Housing Discrimination in the United States: A Report to the U.N. Committee on the Elimination of Racial Discrimination," January 2008). "Tohoice Neighborhoods," the most recent federal program to improve areas impacted by "distressed public housing."

<sup>2.</sup> See Laura Gottesdiener, "How Wall Street Has Turned Housing Into a Dangerous Get-Rich-Quick Scheme—Again," The Nation, November 26, 2013; Michael Corkery, "Wall St.'s New Housing Bonanza," New York Times, January 29, 2014, B1.

<sup>3.</sup> This is referencing Denise Scott-Brown and Robert Venturi's work in the 1960s and 1970s, in particular their studies of Levittown and Co-op City.

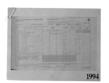
#### Ensemble



Apple McPro



Architectural Forum, 1938



Program Budget NYCHA, 1993



Architectural Record, 1973



Blueprints, Ausgeführte Bauten und Entwürfe von Frank Lloyd Wright



Casio Clock Radio



Dwell Magazine, October 2000



Digital Photo Frame



Document



Sharp Fax UX-355L





Form 990, 2012



Fruit Bowl



Groundbreaking of Co-Op City



House & Home, 1952



Program Budget NYCHA, 1993



US Riot Commission Report, 1970



ousing A

Ipod, 2005

Jubilee Housing, Annual Report, 2011

JVC 3040 Portable Television

Hope VINYCHA, 1994



Life Magazine





Brand TV



 $Remington\,Remette\,portable\,ty pewriter$ 



Sharp LC1551E TV





Life Magazine



US Riot Commission Report, 1970



Slide Projectors

Philco Radio



Groundbreaking of Co-Op City



House & Home, 1952



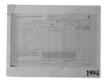
Hope VINYCHA, 1994



Housing Act, 1937



Document



Program Budget NYCHA, 1993



US Riot Commission Report, 1970



JVC 3040 Portable Television

CASA MURARO DORSODURO 350, VENEZIA





1932 ARCHITECT PRESENTS BROADACRE CITY AS SOLUTION TO THE NATION'S HOUSING PROBLEM

1929 CHANGE WE CAN BELIEVE IN?

1918
UNITED STATES
HOUSING CORPORATION BUILDS HOUSING
FOR WARTIME
WORKERS

1910 FRANK LLOYD WRIGHT SELLS HIS VISION FOR SUBURBANIZING AMERICA

1910 ARCHITECTURAL AND FINANCIAL IMAGINARIES

ECONOMIES OF ONE TYPE OR ANOTHER



CASA MURARO DORSODURO 350, VENEZIA

OPEN HOUSE 5-16 GIUGNO, 2014 14:00 - 18:00

# HOUSE HOUSING

AN UNTIMELY HISTORY OF ARCHITECTURE AND REAL ESTATE IN NINETEEN EPISODES

UNA STORIA INATTUALE DELL'ARCHITETTURA E DEI BENI IMMOBIARI IN DICIANNOVE EPISODI

2012 VIOLENCE ENTERS A GATED COMMUNITY

2010 THE NEW AMERICAN HOME FAILS

2009 BRAZILIAN GOVERNMENT LAUNCHES MINHA CASA, MINHA VIDA

2008 HOUSING AS A MAT-TER OF LIFE AND DEBT

2000 DWELL MAGAZINE CLAIMS A NEW FRONTIER

1994 FEDERAL HOUSING POLICY MEETS LOCAL RESISTANCE

1986 FEDERAL LOW-IN-COME HOUSING TAX CREDIT APPROVED 1978 ARCHITECT DECONSTRUCTS THE SUBURBAN HOME

1975 CO-OPERATORS WITHHOLD CARRYING CHARGES FOR NINE MONTHS

1973 THE FINANCIALIZA-TION OF RACE

1970 OIL MAGNATE'S HOUSTON NEW TOWN TO SHAPE GROWTH THROUGH SCIENCE

1962 CHICAGO HOUSING AUTHORITY OPENS 1,096-UNIT WILLIAM GREEN HOMES

1952 HOUSE & HOME SPLITS FROM ARCHITECTURAL FORUM 1949 LIFE MAGAZINE HOLDS ROUNDTABLE ON HOW TO PRODUCE CHEAPER HOUSING

1949 ARCHITECTURES OF INDUSTRIOUSNESS

1944 CALIFORNIA ARTS AND ARCHITECTURE ENVISIONS THE POST-WAR HOUSE

1939 FHA DENIES INSURED MORTGAGE FOR EAST LANSING USONIA

1937 ARCHITECT FINDS SIMILARITIES BETWEEN RUSSIANS AND AMERICANS

1933 PRESIDENT PROMOTES SAVING AS CIVIC RESPONSIBILITY



The Temple Hoyne Buell Center for the Study of American Architecture