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CHAPTER 1

THE ORIGINS OF COOPERATIVE HOUSING

Toward the end of his career, Abraham E. Kazan received many honors besides the engraved shovel that former UHF president Robert Szold handed him at Co-op City's groundbreaking. A few years earlier Mayor Robert F. Wagner Jr. presented him with a certificate of appreciation for the "pioneering efforts" that "have given thousands of families homes to enjoy and places of human dignity in our city." In May 1964 the Citizens Housing and Planning Council gave him its Annual Public Service Award. And in October 1965 Kazan was honored at a huge block party on the Lower East Side. It was followed by a dinner at the Cooperative Auditorium on Grand Street at which he was praised by Governor Nelson A. Rockefeller, Senator Jacob K. Javits, and Robert Moses, who said that Kazan had contributed more to New York "than all the thousands of noisy reformers and pundits together." The Amalgamated Dwellings and three other Lower East Side housing cooperatives that made up what was commonly referred to as Cooperative Village used the occasion to announce the establishment of a scholarship in his name for Cooper Union students who were studying the architecture of low-income housing. And three years later the New York City Council renamed the part of Columbia Street that ran through Cooperative Village from Grand to Delancey Abraham E. Kazan Street. Following his death in December 1971, nearly a thousand New Yorkers gathered at the Cooperative Auditorium to pay tribute, in Rockefeller's words, to "a child of the Lower East Side," "a quiet man" who "believed in *doing*—more than talking," a man who became the "father of Cooperative Housing in the United States" and a

“dreamer of a world without slums.” A decade and a half later Kazan was one of the first sixteen New Yorkers to be inducted into a hall of fame that was sponsored by the Real Estate Board to honor the men who had built the city.¹

Born in 1889, Kazan spent his childhood not, as Rockefeller said, on the Lower East Side, but on a large estate about thirty miles from Kiev, Russia. Owned by a retired Russian general, the estate was managed by Kazan’s father, a Russian Jew. Kazan finished the equivalent of two years of high school in a nearby town. But realizing that a quota system that limited the number of Jewish students prevented him from continuing his studies in Russia, he decided to migrate to the United States. His older brother, who was afraid that he was about to be drafted into the Russian army, joined him. Leaving Russia in 1904, they traveled together as far as Rotterdam. While his brother went to Philadelphia, Kazan sailed to New York. For a year he lived with relatives on the Lower East Side and worked in the garment industry. But when his father, whose position on the estate became untenable after the general died, decided to move the rest of the family to the United States, he and his brother joined them on a Jewish agricultural settlement in Carmel, New Jersey, one of almost a hundred such settlements formed in the United States in the late nineteenth and early twentieth centuries. It was in Carmel that Kazan learned English and acquired a rudimentary knowledge of socialism. And it was there that he developed a deep-seated sympathy for working people and labor unions, a sympathy that was reflected in his decision to join a rally that was led by an ILGWU organizer against a Philadelphia garment manufacturer who was trying to break a strike by subcontracting work to a Carmel factory owner. Kazan was arrested and charged with inciting a riot. But after a three-day trial, he was acquitted, perhaps, he later recalled, because a few members of the glass workers union were on the jury.²

At loose ends in Carmel—and at odds with his father, who was worried that his son might be deported if he continued to support the ILGWU local—Kazan, then about nineteen, decided that it was time to return to New York City. Moving back in with his relatives on the Lower East Side, he worked for a year in a factory as a timekeeper and bookkeeper. He also joined Local 35 of the ILGWU. Through the contacts he had made in Carmel, he then got a job as an errand boy at ILGWU headquarters. He worked for the ILGWU for nine years and, by dint of hard work and great ability, ended up as secretary (or head) of Local 35. Kazan also took classes at night and for a while attended Brooklyn Polytechnic Institute. In the meantime he fell under the influence of a Scot named Tom Bell, whom he met at a private library in

Yorkville, a working-class neighborhood on Manhattan's Upper East Side. "An anarchist with a literary bent," writes historian Peter Eisenstadt, Bell persuaded Kazan that in order to improve their lot America's workingmen should not replace capitalism with socialism, which would still leave the managerial class in charge of the means of production, but rather should set up their own businesses and manage them themselves. As Kazan later wrote, cooperative enterprises of all kinds could be established, ranging from groceries, bakeries, florists, drugstores, and barber shops to factories, hospitals, hotels, movie theaters, and insurance companies. Once told by Governor Rockefeller that with his know-how he could have gone into business and "made a fortune"—which, coming from a Rockefeller, was high praise indeed—Kazan replied that he had never been interested in making a fortune, "only in building the cooperative commonwealth."³

At Bell's suggestion, Kazan joined the Cooperative League of the USA, a fledgling organization whose fifteen or twenty members met at a settlement house on the Lower East Side to spread the principles of self-help and mutual aid to the working class. The group also opened a hat store on Delancey Street and a restaurant on Second Avenue—which was known, says Eisenstadt, for "good talk and poor food"—but neither lasted very long. Kazan had more success after the outbreak of World War I. With New York (and other cities) facing a severe shortage of sugar, shopkeepers were not only raising prices but also refusing to sell sugar to customers unless they also bought other products that they did not want. Seeing an opportunity to put his principles into practice, Kazan met with Benjamin Schlesinger, president of the ILGWU, which was committed not only to increasing wages and improving working conditions but also to enhancing the lives of its members outside the sweatshops. Kazan asked Schlesinger to support his plan to buy sugar in bulk and sell it at cost to the union's 7,000 members. Schlesinger gave his blessing. Kazan approached the American Sugar Refining Company, which rebuffed him, saying that his scheme would interfere with its business. But with the help of Jonathan C. Day, the city's food commissioner, and a \$500 loan from Dr. George M. Price, a strong supporter of organized labor, he acquired 50,000 pounds of surplus sugar from the US Army. To store and sell it, he rented space from Local 35. This venture went so well that in the aftermath of the war, a time when the price of food was soaring, Kazan came up with the idea of buying matzohs in bulk and selling them at, or slightly above, cost to union members. The demand for matzohs was so great at Passover that by the time the holiday was over he had sold 100,000 pounds.⁴

Buoyed by the success of the sugar and matzoh business, Kazan and a few associates at the ILGWU launched a more ambitious enterprise. They opened a cooperative grocery store on the Lower East Side. From the start, the store did poorly. And it soon went out of business—though not before generating a good deal of ill feeling between Kazan and his associates. Believing that the union was losing interest in his cooperative activities and treating him more like a clerk than the secretary of a local, Kazan left the ILGWU in late 1918 and went to work for its rival, the Amalgamated Clothing Workers of America, where he was put in charge of the records department. Under the leadership of Sidney Hillman, the Amalgamated was even more committed than the ILGWU to improving the quality of life of its members outside the sweatshops. Although Hillman and Jacob S. Potofsky, the assistant secretary, supported cooperatives, they saw them, in Eisenstadt's words, as "part of a broader political program of workers' advancement" and "a temporary substitute for a comprehensive social democracy," and not, as Kazan did, as "an end in itself." Despite these differences, Hillman and Potofsky soon gave Kazan an opportunity to prove himself. The Amalgamated, Potofsky told him, was about to surrender the charter of a credit union that had been mismanaged by one of its locals and now had too many bad loans on its books. Kazan, who viewed the credit union as "a poor man's savings bank," urged Potofsky to hold off and let him try to put the business on a sound financial footing. Potofsky was amenable, provided that Kazan worked at the credit union as a volunteer. It took time, but Kazan eventually turned the business around, an accomplishment that helped bolster his position at the Amalgamated.⁵

Although Kazan had more than enough to do at the Amalgamated, he kept looking for ways to further his personal agenda. And before long he found one. Shortly after World War I he noticed that many members of the credit union were having trouble finding a decent apartment at a reasonable rent. The reason, Kazan knew, was that there was a serious housing shortage in New York City. Residential construction had slowed down after the war broke out in Europe. And after the United States went to war, it came to a standstill. With too many tenants and too few apartments, vacancy rates plummeted to unheard-of levels, from 2 percent in March 1919 to less than one-third of 1 percent in April 1920. In an attempt to capitalize on the tight housing market, most landlords raised the rents, sometimes several times a year. In response, some tenants moved to less expensive (and usually less desirable) apartments. Others appealed to their landlords to rescind (or at

least reduce) the rent hikes. And to make ends meet, others cut back on food, clothing, and other household expenses. Still others went on rent strikes. When faced with eviction, they fought the landlords in court and even resisted the efforts of the marshals to oust them. The situation grew so grave that in 1920 the state legislature imposed rent control in New York (and a few other big cities), a measure that did much to reduce the rent hikes but little to increase the housing stock. For Kazan, the housing shortage was a golden opportunity. If one person could save or borrow the money to become the landlord of fifty families, Kazan reasoned, why couldn't fifty families pool their resources and then build (or buy) and manage their own apartment house? And if enough New Yorkers came to realize the advantages of becoming their own landlord, it would go a long way toward solving the housing problem and building a cooperative commonwealth.⁶

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The origins of New York's housing problem went back to the mid-nineteenth century, more than half a century before Abraham E. Kazan arrived at Ellis Island. As early as 1834 Gerrett Forbes, the city's chief health officer, decried "the crowded and filthy state in which a great portion of our population live." The victims of the many greedy landlords whose sole objective was to cram "the greatest number of human beings in[to] the smallest space," they were stowed "like cattle, in pens," added John H. Griscom, a prominent New York physician, a decade later. These concerns were shared by the Association for Improving the Condition of the Poor, which was established in 1843 by a group of well-to-do merchants and other businessmen, most of whom resided in spacious single-family houses in fashionable neighborhoods far from the Lower East Side slums that were home to most workingmen and their families, many of them recent immigrants from Germany and Ireland. Combined with what historian Roy Lubove calls "the rapidly deteriorating housing conditions," the AICP's crusade against the slums eventually prompted the authorities to act. In 1856 the New York State Assembly appointed a select committee to look into working-class housing in New York and Brooklyn, which was at the time an independent city and the third-largest in the country. It found that conditions were abysmal, a result of private avarice and public lethargy and "the offspring," in its words, "of municipal neglect." Too many tenants lived in "hideous squalor." The "dim, undrained courts [were] oozing with pollution"; the "dark, narrow staircases [were] decayed with age, reeking with filth, overrun with vermin"; the floors

were “rotted”; the ceilings were “begrimed, and often too low to permit [a person] to stand upright”; and the windows were “stuffed with rags.”⁷

New York’s housing problem grew even worse in the second half of the nineteenth century. Fueled by massive immigration from southern and eastern Europe, the city’s population soared from under one million in 1870 to over three million in 1900, two years after the consolidation of New York and Brooklyn. Most of the newcomers, many of them Italians and Russian Jews, settled on the Lower East Side, where, like other immigrants before them, they rented apartments in single-family homes that had been converted into three- and four-family tenement houses; in newly built tenements, “squat three- and four-story [and later five- and six-story] boxes of wood and brick,” in Lubove’s words; or even, in some cases, in “dark, damp cellars or renovated stables and warehouses.” Concern about the housing conditions of the working class also grew steadily after the Civil War, especially among the city’s elites, and reached a peak at the turn of the century, shortly after the publication in 1890 of *How the Other Half Lives*, a vivid account of life and labor on the Lower East Side written by Jacob A. Riis, a Danish immigrant who was working as a police reporter for the *New York Evening Sun*. In response to the growing concern, the authorities set up several bodies to look into the housing problem of the working class. The most notable were the Tenement House Committee of 1894—whose report, writes Lubove, was “the most thorough study ever made of tenement house life in New York”—and the Tenement House Commission of 1900, most of whose findings were published in a two-volume opus edited by Lawrence Veiller, the most influential tenement-house reformer of the time, and Robert W. De Forest, a prominent New York lawyer and the city’s first tenement-house commissioner.⁸

According to Veiller and other tenement-house reformers, the crux of New York’s housing problem was twofold. The tenements, they pointed out, were extremely overcrowded. Three and four families lived in run-down houses that had been built for one family. And as many as twelve to sixteen families rented 200- or 300-square-foot apartments in flimsily constructed railroad flats. On the Lower East Side, and especially in the Italian and Jewish neighborhoods, it was not uncommon for a family, even a family with several children and perhaps one or more grandparents, to take in lodgers and boarders. Nor was it unheard of for two families to share one apartment. It was in these tiny apartments that the workingmen and their families cooked and ate, socialized with friends and relatives, and slept, sometimes

in bedrooms as small as six by six feet and occasionally more than one to a bed. As Jacob Riis wrote of the Jewish immigrants on the Lower East Side, their apartments were also their workshops. "You are made fully aware of it before you have traveled the length of a single block in any of these East Side streets, by the whirl of a thousand sewing-machines worked at high pressure from the earliest dawn till mind and muscle give out together. Every member of the family, from the youngest to the oldest, bears a hand." Besides sewing clothing, the immigrants rolled cigars, made artificial flowers, and washed the laundry of the well-to-do. ("Monday was laundry day," wrote historian Elizabeth Ewen, "and the entire household was turned upside down; the clothes were washed in big tubs filled with water boiled on the stove, then put out to dry on the famous clotheslines of the Lower East Side.")⁹

If New York's tenement houses were extremely overcrowded, so were the working-class neighborhoods in which they stood. With the houses built cheek by jowl, on narrow 20-by-100-foot (or 25-by-100-foot) lots, and with fewer than 65 acres of parks south of Fourteenth Street, or only one acre for every 11,000 residents, Lower Manhattan was one of the most densely populated neighborhoods not only in the United States but in the world. By the mid-1890s, when New York's population was approaching two million, it had 76 persons per acre, which was high, if not quite as high as Paris, Berlin, and a handful of other European cities. But the density of Manhattan, which was home to more than nine of every ten New Yorkers, was nearly twice as high. And in some of Lower Manhattan's most congested wards, the density ranged from nearly 370 to more than 700 persons per acre. Indeed, in one part of the eleventh ward, which was located on the Lower East Side, there were almost 1,000 persons per acre, which was even higher than in the most crowded parts of Bombay, one of the world's most congested cities. Whether measured by the number of people per room or the number of persons per acre, overcrowding was the "greatest evil" of the tenements, wrote E.R.L. Gould. Another prominent tenement-house reformer, Gould was born, raised, and educated in Canada, went to graduate school at Johns Hopkins University, and, after receiving his PhD in 1886, became one of the leading authorities on working-class housing in Europe and America (and head of the City and Suburban Homes Company, the largest builder of model tenements in New York, about which more later).¹⁰

As well as extremely overcrowded, Gould and others pointed out, the tenements were highly unsanitary. According to another state legislative

committee, which was set up in the mid-1860s, the tenement houses were built so close to one another, side by side and sometimes even back to back, that little or no sunlight (and not much in the way of fresh air) penetrated into many of the rooms, and especially not into the tiny, often windowless, interior bedrooms. The apartments were not only dark but often dank. In some low-lying neighborhoods, a group of public health experts found in the mid-1860s, the basement and cellar rooms—whose squalor, writes Lubove, “defied imagination”—were subject to periodic flooding at high tide, at times to “a depth of six inches to a foot.” The water was sometimes so high that the children had to stay in bed until ebb tide. Very few working-class New Yorkers had hot running water. And according to the Tenement House Committee of 1894, whose staff investigated the living conditions of more than a quarter of a million tenement-house dwellers, only about 300 families had access to a bathtub in their homes, a situation that the committee described as “a disgrace to the city and to the civilization of the nineteenth century.” Hardly any working-class New Yorkers had private toilets either. As the Tenement House Commission of 1900 pointed out, one block on the Lower East Side, which was bounded by Chrystie, Forsyth, Canal, and Bayard Streets, had 39 tenements and nearly 2,800 tenants, but only 264 water closets, most of which were located in the halls or the basements. Many other tenement houses had no water closets at all, but only a privy vault, a type of out-house that was usually located in the rear yard.¹¹

If the sanitary conditions left much to be desired inside the tenement houses, they left even more to be desired outside. More often than not, the streets were strewn with garbage, sometimes because the trash cans, many of which were crammed beyond capacity, were not emptied as often as necessary and other times because the residents simply tossed their garbage out of the windows. The rotting garbage made a fertile breeding ground for all sorts of insects and rodents, which moved easily between the streets and the houses. And the privy vaults often overflowed, reported the Council of Hygiene, whose objective was to improve housing and sanitary conditions in New York. (Formed a year after the Draft Riots of 1863, the council was an offshoot of the Citizens’ Association, which was organized by Peter Cooper, John Jacob Astor Jr., and other wealthy New Yorkers to combat corruption and inefficiency in municipal government.) Indeed, it was not until 1867 that the local authorities enacted an ordinance that required landlords to connect privy vaults (and, for that matter, water closets) to the sewers. Making matters worse, New York’s working-class neighborhood houses were

full of stables, distilleries, junkyards, slaughterhouses, and a wide range of other noxious businesses, which contributed much to the filth, not to mention the stench, of everyday life. By virtue of the extreme overcrowding and highly unsanitary conditions, the tenement houses and their surroundings were “totally unfit to be the shelter for [even] the lower animals,” wrote B. O. Flower, a muckraking journalist and editor of *The Arena*, which was published in New York and Boston, in the mid-1890s.¹²

Gould, De Forest, and other upper-middle- and upper-class New Yorkers were genuinely concerned about the plight of the tenement-house dwellers, many of whom led hard lives and often died at an early age. But they were also afraid that the abysmal housing conditions that degraded the working class would endanger the well-to-do. As I have written elsewhere, this fear grew out of a widespread belief in environmental determinism—the belief that people were profoundly influenced by their physical surroundings. “Strong-willed, intelligent people may create or modify environment,” wrote Gould; “[but] the weaker-willed, the poor, and careless and the unreflective become subject to it.” Into which category the tenement-house dwellers fit, he had no doubt. “Populous masses, crowded together one thousand to the acre, as they are in some parts of New York, are absolutely unable to resist the influences by which they are surrounded.” From this perspective, the residents of the slums were not so much wicked as weak. What they are, said the Association for Improving the Condition of the Poor in the mid-1850s, is a result of “circumstances over which they have but little control; and vain will be the effort to elevate their character, without first improving their physical condition.” It was this belief in environmental determinism that prompted the *New York Times* to write in 1880 that “the condition of our tenement-house population is the source of the worst evils, physical and moral, in this City.” Gould agreed. “As they now exist,” he wrote two decades later, “the tenements are standing menaces to the family, to morality, to the public health, [to the public safety], and to civic integrity.” And, he went on, “it is to be hoped that it will not require some public calamity to arouse the people to their danger or their duty.”¹³

Gould and other tenement-house reformers hammered away at this point in articles, lectures, and books. Demoralized by the extreme overcrowding and inadequate sanitation, deprived of the independence and privacy vital to its well-being, the working-class family disintegrated. Fathers, their prospects poor and hopes fading, fled their dreary apartments and headed for the nearby saloons, where they found temporary solace in alcohol, which they

could ill afford, and the companionship of other drinkers. Mothers, worn out by the strain of running a household in so hostile an environment, gave up. Instead of delighting in their children, Gould wrote, they were “soured into ill-feeling and brutalized into a state of callous indifference.” Just as the adult “goes to the saloon,” wrote William Howe Tolman, secretary of the City Vigilance League, a reform group that was set up in the mid-1890s, so the child “goes to the street,” where, in the absence of parks and playgrounds, “boys, while yet of tender age, are introduced to viciousness and petty crime,” Gould pointed out. And “young girls, from their earliest teens, engage in an almost hopeless struggle for moral preservation.” The tenement house blocks the “development of true domestic life,” Gould insisted, “[and] every member of the family from earliest childhood becomes prey to those forces which drag down, a stranger to those which uplift.” The *Times* felt much the same way. “What,” it asked, “can be hoped from the influence of schools, churches, civilization, and religion in laborers’ families, who live twenty to a room, of all ages and both sexes, and thus pass a great part of their lives?”¹⁴

The tenement house also fostered immorality, its critics charged. It is “the most fruitful breeding ground for vice,” wrote Gould—“the cradle, nursery, kindergarten, school, [and] university ... of the dependents, defectives, and delinquents,” added Tolman. The crux of the problem, said the *New York Times*, was that the tenement house “saps self-respect, weakens the resistance to temptation, aggravates the evil passions, and breeds the habit of unmanly and unwomanly conduct.” Or as the AICP put it, “Physical evils produce moral evils. Degrade men to the conditions of brutes, and they will have brutal propensities and passions.” If “it be hard for a dyspeptic millionaire, surrounded by the delights of affluence, to be a good Christian,” Gould stressed, “how much more difficult for a poor man, living in squalor and filth.” And how much more difficult for a poor woman, who had to share her cramped quarters with one or more male lodgers and boarders. Of particular concern to the critics was the plight of the girls and young women. “If a female child be born and brought up in a room of one of these tenement-houses,” wrote Charles Loring Brace, founder of the Children’s Aid Society and author of *The Dangerous Classes of New York*, which was published in 1880, “she loses very early the modesty which is the great shield of purity. Personal delicacy becomes almost unknown to her. Living, sleeping, and doing her work in the same apartment with men and boys of various ages, it is well-nigh impossible for her to retain any feminine reserve, and she passes almost unconsciously the line of purity at a very early age.”¹⁵

The tenement house endangered public health too, its critics claimed. Inspired by what Lubove calls the “bacteriological revolution” of the late nineteenth century—the discovery that “specific organisms were responsible for specific diseases”—they charged that the dark, dank, poorly ventilated, and highly unsanitary tenements provided fertile grounds for the germs that carried typhoid, diphtheria, and other infectious diseases, including tuberculosis, or “the white plague,” which, said the Tenement House Commission of 1900, “[had] become practically epidemic” in New York’s working-class neighborhoods. “No one will deny that sickness bears a close relation to bad housing,” argued Gould, or that the high incidence of mortality in the tenements was a result of their physical conditions. Nor was the danger confined to working-class neighborhoods, Gould and others pointed out. Many of the tenement houses stood “perilously close” to middle- and upper-middle-class neighborhoods. Their residents rode on streetcars, worked in stores, and went to schools. How could anyone be confident that they were not inadvertently infecting other people? Moreover, the tenement-house dwellers sewed clothing, rolled cigars, and made artificial flowers that were sold to other New Yorkers. If ill men and women, a sickly child, or an ailing grandparent worked on these goods, how could anyone be confident that they were not contaminated? Small wonder that Jacob Riis described the tenement houses as “the hot-beds of the epidemics that carry death to rich and poor alike.”¹⁶

The tenement house threatened public safety as well, its critics contended. Unless conditions improved in the congested working-class neighborhoods, the AICP warned in the mid-1850s, the poor would soon “overrun the city as thieves and beggars, endanger public peace and the security of property, and tax the community for their support.” Jacob Riis shared the AICP’s concern. Writing a few decades later, he stressed that the tenements were “the nurseries of pauperism and crime.” Every year they spewed out tens of thousands—even hundreds of thousands—of beggars, tramps, and criminals, many of whom ended up in the city’s asylums, workhouses, and jails. Instead of staying home, boys hung out in saloons, where they learned contempt for law and order and joined gangs, which initiated them into a life of delinquency and criminality. The tenement house was also a serious fire hazard, its critics pointed out. Often made of wood—and even if made of brick, full of inflammable material—most of them were highly combustible. As the Tenement House Committee of 1894 reported, less than one-third of New York’s dwellings were tenement houses, but they were the site of more than one-half of the city’s fires. And once the fires started in the

working-class neighborhoods, it was very hard to prevent them from spreading to the middle- and upper-middle-class enclaves. This was a grave source of concern in the late nineteenth and early twentieth centuries, a time when major conflagrations devastated Boston, Chicago, Baltimore, and several other American cities.¹⁷

Not the least of the many objectionable features of the tenement house, in the mind of Gould and other reformers, was that it undermined civic life. It was “a menace to a republic form of government,” wrote William Tolman. Or as Henry Morgenthau, a New York lawyer and one of the city’s most prominent real estate men, put it, the tenement house was “an evil which is gnawing at the vitals of the country”; unless it was wiped out, “our great body politic will be [grievously] weakened.” According to the reformers, the first- and second-generation immigrants were rendered so passive by the physical conditions of the working-class neighborhoods that come election day they were unable to do anything but the bidding of the ward bosses, the leaders of Tammany Hall, the Democratic political machine that was widely blamed for the rampant corruption (and widespread incompetence) of city government. The same conditions also rendered the newcomers highly susceptible to radical movements, the reformers claimed. As Gould wrote at the turn of the century, “The genesis of ‘isms [by which he meant socialism, communism, and anarchism] most often takes place in the miserable tenements of a great modern city.” Gould’s remark struck a responsive chord in a society that had been racked by fears of class warfare since the late 1870s—a society that had “enough dynamite [in it] to overturn any government in Europe,” as Chauncey M. Depew, a prominent lawyer and businessman, the president of the New York Central Railroad, and later a US senator, told New York’s Charity Organization Society.¹⁸

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New York’s housing problem was serious, Gould and other reformers believed, but it could be solved. (Or, as Riis put it, “The poor we shall have always with us, but the slums we need not have.”) Hence they mounted a vigorous campaign to upgrade working-class housing, a campaign that got underway in the mid-nineteenth century and picked up momentum in the late nineteenth and early twentieth centuries. At its core were three distinct, but more or less complementary, objectives. By far the most important was to prevent builders from erecting new tenement houses that were as bad as the old ones. To

this end the reformers urged the state legislature to impose a wide range of regulations for new tenements, most of which were designed to reduce overcrowding and improve sanitary conditions. Despite strong opposition from real estate interests, the legislature enacted a series of tenement-house laws, the earliest of which was the Tenement House Law of 1867, a half-hearted, largely symbolic act, writes historian Lawrence M. Friedman, that did little “to check the growth of the slums.” The legislature passed another tenement-house law in 1879 that was only slightly more stringent than the 1867 law. But twenty-two years later it finally enacted a law with some teeth. Known as the Tenement House Act of 1901, it was drafted by Lawrence Veiller and his associates on the Tenement House Commission of 1900, supported by Governor Theodore Roosevelt, and signed by his successor, Benjamin B. Odell Jr. The most sweeping tenement-house law yet enacted in the United States, it applied not only to New York but also to Buffalo, the state’s second-largest city, and served as a model for tenement-house reform in New Jersey, Connecticut, Indiana, and other states.¹⁹

The Tenement House Act of 1901 did much to improve housing conditions in New York’s working-class neighborhoods. Among other things, it reduced congestion. It prevented builders from erecting tenements that covered the entire lot. It also imposed a height limit of five stories on non-fireproof buildings (unless they were 40 feet wide or more) and six stories on fireproof buildings. It also prohibited the construction of rear tenements except on lots at least 50 feet wide. The act increased light and ventilation and banned the narrow air shafts that were common in the many so-called dumbbell tenements built in the late nineteenth century. And it required that builders install windows in interior rooms and provide every room with at least 400 cubic feet of air for each adult and 200 cubic feet for each child under twelve. The act improved sanitary conditions too. It required that every apartment contain not only a sink but also a water closet, “of durable non-absorbable materials,” which could be entered “without passing through any bedroom.” And it outlawed the notorious privy vault. The act reduced the risk of fire as well. It mandated that builders construct the stairways, halls, and air shafts of fireproof materials and install metal rather than wooden fire escapes, consisting, in Lubove’s words, of “open iron platforms connected by stairs on the outside of each apartment.” To enforce these and the dozens of other regulations, which had hitherto been placed in the less than capable hands of the building and health departments, the act

created an independent Tenement House Department, which, according to Lubove, was headed by Commissioner De Forest but run by Veiller, the deputy commissioner.²⁰

But conditions in New York's working-class neighborhoods still left much to be desired after the passage of the Tenement House Act of 1901. As even Veiller conceded twenty years later, the slums had continued to grow. Part of the problem was that the Tenement House Department was hard pressed to enforce the law. It had too few inspectors—fewer than one for every 500 tenement houses in 1916. Overworked and underpaid, they were often willing to overlook minor violations (and, for a price, even major ones). When they issued citations, it sometimes took the courts a year or more to process them. And when a building was condemned, it was very hard for the tenants to find another place to live. Given the acute housing shortage after World War I, Tenement House Commissioner Frank Mann said that he often had no choice but to “close one eye, and sometimes both.” The enforcement of the tenement-house regulations had so broken down, wrote the New York State Board of Housing in 1930, that it was more serious to deface a public park “than to maintain a tenement house in such conditions as to continually menace the health and safety of its occupants.” Another part of the problem was that most of the provisions of the act applied only to the new tenements—the “new-law” tenements, as they were commonly referred to. As a result, millions of New Yorkers still lived in the old-law tenements, which, wrote one observer, were “without heat, without baths, and affording little more accommodation than shelter from rain and snow.” Moreover, the act did nothing to increase the postwar housing stock, which was still in extremely short supply. As Edith Elmer Wood, a leading member of a new generation of housing experts, wrote in 1919, “The best restrictive legislation is only negative. It will prevent the bad. It will not produce the good, especially it will not produce it at a [reasonable] rental.”²¹

Another objective of the tenement-house reformers was to demonstrate that it was possible to build good apartments, charge a reasonable rent, and still make a modest profit—or, in Gould's words, to show that “the proper housing of the great masses of working people can be furnished on a satisfactory commercial basis.” Out of this belief emerged the model tenement movement, a movement that spread from England to America in the second half of the nineteenth century. In the vanguard was a small group of wealthy New Yorkers (and Bostonians) who held that “investment philanthropy” (or “philanthropy and 5 per cent”)—an approach, said Gould, that

occupied “a middle ground between pure philanthropy and pure business”—offered a solution to the housing problem of the working class. Underlying this approach was the assumption that the wealthy—or, in Gould’s phrase, “the large-hearted rich”—would be willing to underwrite the construction of model tenements that yielded a modest rate of return. Operating on this assumption, the reformers set up several model tenement companies, of which Brooklyn’s Improved Dwellings Company, formed in the late 1870s by Alfred T. White—“the undisputed evangelist of [the] model tenement gospel,” in Lubove’s words—was the best and Manhattan’s City and Suburban Homes Company, set up in the mid-1890s by a group of affluent New Yorkers and headed by Gould from 1896 until his death in 1915, was the largest. These companies built tenements with more space and better sanitation than most ordinary tenements. Although Veiller was skeptical, White, Gould, and others had high hopes that the model tenements would not only provide good housing for some workingmen and their families but also inspire commercial builders to provide good housing for many others.²²

For a while it seemed that these hopes might be realized. White’s first model tenement, the “Home Buildings,” was, in Lubove’s words, “an immediate, influential success” that showed that it was possible to build spacious and sanitary apartments for working people and still earn a modest return on the investment. Besides erecting two other model tenements in Brooklyn, White inspired a few New Yorkers to follow his lead. But when it came to model tenements, the *Times* complained in the late 1870s, New York lagged far behind Brooklyn, not to mention London. And so in 1896 a group of prominent New Yorkers organized the City and Suburban Homes Company, a “praiseworthy” enterprise, wrote the *Tribune*, that was the most auspicious sign thus far that New York might soon solve its housing problem. With Gould at the helm, City and Suburban raised several million dollars from New York’s wealthiest residents, among them J. P. Morgan, Jacob H. Schiff, and Mrs. Alfred Corning Clark, the widow of the only son of one of the founders of what became the Singer Manufacturing Company, the world’s leading maker of sewing machines. With this money, the company erected several model tenements, the first of which was the Alfred Corning Clark Buildings on the Upper West Side and the largest of which were the First Avenue Estate and the York Avenue Estate on the Upper East Side. (The company also built the Tuskegee and Hampton estates on the Upper West Side, which provided housing for 174 “colored” families, and Homewood, a community of just over 100 single-family homes in Brooklyn.) By 1916, a year after Gould died in an accident

while vacationing in Glacier National Park, City and Suburban had erected 41 tenement houses, which contained nearly 3,000 apartments and provided shelter for about 11,000 working-class New Yorkers.²³

But even before Gould's untimely death, the City and Suburban Homes Company was on the wane. So was the model tenement movement. At the same time that City and Suburban built 41 model tenements, commercial builders erected more than 27,000 ordinary tenements. For every model tenement built between 1902 and 1916 by semi-philanthropic companies, more than 300 were erected by commercial builders. Of the 2.9 million New Yorkers who lived in tenements in 1917 and paid \$25 a month or less in rent, City and Suburban housed only one-third of 1 percent, and all the semi-philanthropic housing companies only two-thirds of 1 percent. Moreover, the model tenement movement lost what little momentum it had after World War I. With the price of labor and materials soaring, City and Suburban found it very hard to build new housing. As Allan Robinson, Gould's successor, said in 1922, "The cost of building is so great that tenements cannot now be put up to rent for people of moderate means." Indeed, after finishing the First Avenue Estate in 1915, the company did not build another tenement house in Manhattan, and it erected only two small housing complexes elsewhere in the city, one in Brooklyn and the other in Queens. City and Suburban also found it very hard to persuade "the large-hearted rich" to invest in model tenements. Some were reluctant to settle for a modest return on their capital. Others were put off by the stigma attached to the tenement-house business. Still others thought that it was impractical and even immoral to resort to philanthropy to solve the housing problem. City and Suburban survived, but only as a management company. And though it provided some "wholesome places to live," writes Friedman, the model tenement movement did little to house working people, even less to inspire commercial builders, and virtually nothing to abolish the slums.²⁴

Yet another objective of the tenement-house reformers was to expedite the movement of the working class from tenement houses in the center of the city to single-family homes on the periphery. This movement, it was widely assumed, would in time drain the slums. New-law tenements were better than old-law tenements, the reformers believed, and model tenements were better still. But no matter how well built, a tenement was inferior to a single-family home and a tenant inferior to a homeowner. How much could be expected from a workingman, said Veiller, whose "home is but three or four rooms in some huge building in which dwell from twenty to thirty other

families [and] whose home is his only from month to month.” Democracy, he added, “was not predicated on a country made up of tenement dwellers, nor can it so survive.” Gould agreed. The model tenement was not the “acme of achievement,” he conceded. At best it was a way station between the “promiscuous and common life of the ordinary tenement and the dignified, well-ordered life of the detached home.” And speaking of homeownership, he declared, “Every man undertaking it is helped to a far greater degree than he could be in the best class of model tenements. He becomes reflective, careful, prudent, wedded to order and rational conservatism, and usually turns a deaf ear to specious ‘isms.” To encourage workingmen and their families to leave the tenements, Gould and other reformers campaigned for cheap and convenient rapid transit. Following the conventional wisdom, they assumed that by providing service to undeveloped, hitherto inaccessible, and relatively inexpensive land on the periphery, rapid transit would enable working people to move from the city to the suburbs and live there in modest versions of middle- and upper-middle-class “bourgeois utopias.”²⁵

The campaign to drain the slums made some headway. Between 1902 and 1914, more than 5,000 old-law tenements, with nearly 3,700 units, were demolished. The pace of demolition slowed during World War I, but picked up in the mid and late 1920s. More than 90 percent of these tenements were in Manhattan, and most of them were on the Lower East Side. Some were condemned by the Board of Health and the Tenement House Department. But many more were torn down to make way for schools, parks, playgrounds, streets, and other public improvements. No fewer than 200 tenements were demolished for the approaches to the Williamsburg Bridge at the turn of the century and even more for the approaches to the Manhattan Bridge a decade later. Other tenements were knocked down to make way for commercial and industrial enterprises, prompting Jacob Riis to say, “Business has done more than all other agencies together to wipe out the worst tenements. It has been New York’s real Napoleon III,” the French emperor who presided over the reconstruction of Paris in the 1860s. As a result, hundreds of thousands of residents were displaced—more than 13,300 for a few small parks in the notorious Mulberry Bend neighborhood of the Lower East Side and more than 16,000 for the construction of the huge new Pennsylvania Railroad Station on the West Side. And as the reformers hoped, some of these residents moved to Williamsburg, Brownsville, and other neighborhoods in nearby Brooklyn. Taking advantage of the construction of the Interborough Rapid Transit (IRT) subway, others left their old neighborhoods and rented more

spacious and sanitary apartments (or, in some cases, bought small single-family homes) in Upper Manhattan and the Bronx.²⁶

But as Veiller and other reformers acknowledged, the campaign to drain the slums was hardly an unqualified success. Although some working people moved from the center to the periphery, many others did not. Some stayed in the slums because they had no choice. Holding menial and often highly insecure and poorly paid jobs, they could not afford to rent an apartment in a new-law tenement, much less buy a home of their own, especially if it was not in walking distance of their workplace. Others stayed put even though they could have left. Indeed, Tenement House Commissioner De Forest said, with regret, that most tenement-house dwellers, even many who worked outside the city, were reluctant to move away from the Lower East Side. Some placed a much lower value on the importance of housing than the reformers did. A close family, loving and hardworking parents, and happy and well-behaved children counted for more than a spacious and sanitary apartment. As Sam Levenson, a Jewish comedian who grew up in a squalid tenement house in East Harlem, wrote, "My environment was miserable; I was not." Others wanted to spend as little as possible on rent, especially if the money saved might be enough for a newcomer to bring a wife, parent, or sibling from Europe to America, to open his own business, or to allow his children to stay in school (and perhaps take advantage of opportunities closed to their parents). Still others preferred to live close to relatives and friends who spoke the same language, worshiped at the same churches and temples, and supported the institutions that kept their culture alive. For many first- and second-generation immigrants it made little or no sense to move to better housing on the periphery if it forced them to sever the ties that gave meaning to their lives.²⁷

By the early 1920s, if not earlier, some New Yorkers were skeptical that stringent regulations, model tenements, and rapid transit could solve the housing problem. Indeed, wrote the Housing Committee of the New York State Reconstruction Commission, a blue-ribbon body that had been appointed by Governor Alfred E. Smith after World War I, it had long been "economically impossible" to provide working people with decent homes at reasonable rents. If private enterprise was not up to the task, these New Yorkers concluded, "what else is there left to do except for the state or municipality to step in," namely, to build good housing for working people and rent it to them at cost. In the vanguard of the campaign for what became known as "public housing" were the socialists, among them Judge Jacob Panken, who

declared that it was the only way to solve the housing problem. Other New Yorkers came to the same conclusion. As Belle Moskowitz, an aide to Governor Smith, put it, "If [New York] cannot get housing in any other way, if it cannot get it through the speculative builder, if it cannot get it through cooperative associations or any other fashion, the city will have to build it." Smith came out in favor of public housing too, as did Fiorello H. La Guardia, president of the New York City Board of Aldermen, and Henry H. Curran, borough president of Manhattan. Even Stewart Browne, a prominent real estate man (and something of a maverick in real estate circles), who opposed public housing in principle, saw no alternative. *The Nation*, a Progressive periodical, agreed. Pointing out that private enterprise offered no hope for relief, that capital "must have its interest," and that landlords "will exact the utmost farthing," it wrote in 1920 that only the government "can give homes to the people who need them and provide the homes that will be needed in the immediate future."²⁸

From the start the calls for public housing aroused a storm of opposition, especially from the real estate interests and tenement-house reformers, two groups that were usually at odds with one another. Public housing was un-American, its opponents charged. And it was socialistic. The state should no more house the people than it should feed them, said a Bronx real estate man; nor should it provide them with clothing, motorcars, and theater tickets, added Veiller. Public housing was also paternalistic, a form of "charitable relief, however disguised," that would demoralize the tenants, said another critic. And given the sordid history of machine politics in New York, a prominent lawyer warned, "it would in all likelihood result in a veritable orgy of political favoritism and corruption." Public housing was objectionable on practical as well as ideological grounds, argued its opponents. Public officials could not put up housing "any cheaper, better or quicker" than private builders, said the New York Real Estate Board. The city did not have the money to build working-class housing, argued an insurance company executive, and if it tried, it would drive private enterprise out of the business and thereby exacerbate the housing shortage. Why would anyone build an apartment house, he asked, "if the city stands over him with power, whenever it please[s], to go into the business of producing space for less than it is worth and destroying the value of his property." Gould spoke for many New Yorkers when he wrote, "There is nothing in foreign experience with municipal housing of working people to render its repetition with us either desirable or attractive." To tax one class for the benefit of another "is bad principle and

worse policy,” he went on. “Municipal regulation, not municipal ownership, is the best watchword for American policy.”²⁹

These objections were groundless, said the supporters of public housing. They responded to the charge that it was un-American by noting that New York and other big cities had already built public waterworks, schools, and markets and established public hospitals, clinics, and dispensaries. Countering the charge that public housing was socialistic, they argued that, if anything, public housing would prevent radicalism from taking hold among the working class. (Indeed, remarked a self-styled “intensely conservative” New York City architect, if providing houses, schools, and other facilities for workmen and their families is socialism, “then up to this point I am ready to be called a Socialist.”) And to the charge that public housing was paternalistic, one New Yorker pointed out that the city already operated municipal ferries without, he added, demoralizing the riders. Nor was public housing impractical, its supporters stressed. It was widely accepted in “every other civilized country in the world,” claimed Dr. Royal S. Copeland, the city’s health commissioner. To the charge that it would exacerbate the housing shortage by driving private enterprise out of the business, its backers responded that “the field is large enough for everybody.” Moreover, wrote *The New Republic*, another Progressive periodical, “building [working-class housing] for profit has never worked, works abominably now and will certainly never work tolerably well in the future.”³⁰ In the aftermath of World War II, the advocates of public housing put forward several proposals to authorize New York to go into the housing business, including one to empower the city to build working-class housing on land it already owned in the Bronx. But in the face of strong ideological, political, financial, and possibly even constitutional constraints, none of these proposals went anywhere.

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Like many New Yorkers, Abraham E. Kazan doubted that private enterprise was capable of providing spacious and sanitary housing for working-class families. As he was well aware, there had been a great surge in residential construction in New York in the 1920s, a surge that was “without precedent,” wrote the New York State Commission of Housing and Regional Planning. Between 1923 and 1928 commercial builders erected more than 20,000 apartment houses with more than a third of a million units—or enough to house over 1.5 million people. But as Kazan also knew, virtually all of the new housing was much too expensive for working people. As a result, said

Clarence S. Stein, an architect, planner, and chairman of the Commission of Housing and Regional Planning, many New Yorkers still lived in substandard apartments that were “a menace to the health and welfare of the community as a whole” and remained stuck in slums that were “the worst in the world” and “a disgrace to civilization.” But unlike La Guardia, Curran, and other New Yorkers, Kazan had strong reservations about public housing. If the government went into the housing business, he conceded, it might well succeed as a builder (and provide housing for “one part of the population at the expense of another”). But the results might “become more harmful than beneficial,” he argued. “Instead of developing the idea of self-help, it will destroy it”—and thereby eliminate “the possibility of mutually building a better and finer community to the advantage of those who live there.” If neither private enterprise nor public authority was up to the task, Kazan reasoned, it was time to give cooperative housing a chance—to apply the principles of self-help and mutual aid that had first emerged in Western Europe in the mid-nineteenth century and spread to the United States not long after.³¹

The cooperative movement made much less progress in the United States than in Western Europe because “cooperation thrives where wages are low and the struggle for existence is keen,” wrote Louis H. Pink, a New Yorker who would later serve as the United Housing Foundation’s first president. The United States, “with our great natural resources,” was “too individualistic.” What was true for cooperative enterprise in general was true for cooperative housing in particular. According to the US Bureau of Labor Statistics, there were only about 40 housing cooperatives in the United States in 1925, all but two of which were in New York City. Of the 32 about which the bureau had data, one was in Milwaukee, whose mayor, Daniel W. Hoan, a well-known socialist, was a strong supporter of cooperative housing. It consisted of 105 single-family homes. Twenty-two of the other housing cooperatives were in Brooklyn, among them several tenement houses that were built in the Sunset Park neighborhood in the late 1910s by a group of Finnish-Americans. Their success prompted Clarence Stein to ask, “Why is it that the Finns can put up houses on the cooperative plan and we cannot?” Another nine housing cooperatives were in Manhattan. Some were built by Jewish benevolent organizations. And one, which went up in East Harlem in the early 1920s and consisted of five tenement houses, was sponsored by the People’s Tabernacle, an evangelical church, many of whose parishioners had recently moved out of the neighborhood. “My dream is to turn New York from a city of slums into a city of homes,” said its pastor, Rev. H. M. Tyndall.

If each of New York's 1,000 churches followed the People's Tabernacle's lead, 50,000 working-class families would soon own their own homes. "What a transformation that would be!" he said. "And what a wonderful way to keep a parish together!"³²

Although these Brooklyn and Manhattan cooperatives housed fewer than 2,000 families—or fewer than two of every 1,000 New Yorkers—there were signs that cooperative housing was gaining momentum. The number of housing cooperatives rose steadily, if not sharply, after World War I. And all but a handful of them went up in the early and mid-1920s. What is more, a few labor unions were showing a growing interest in cooperative housing. In the forefront were the Amalgamated Clothing Workers, the ILGWU, and a few other needle trades unions, many of whose members had been hard hit by the postwar housing shortage, which had driven vacancy rates down to record levels and sent apartment rents skyrocketing. During the early 1920s the Amalgamated, the ILGWU, and a group consisting of tenants' leagues, religious organizations, and an insurance company came to the conclusion that the housing problem of the working class could only be solved by applying the principle of "collective self-help" and thereby eliminating the landlords and their excessive profits. At its annual convention in 1924 the Amalgamated passed a resolution in favor of building a housing cooperative. And a year later the Amalgamated Clothing Workers Corporation, which had been formed by Abraham Kazan and other members of the Amalgamated's credit union, acquired thirteen acres in the North Bronx, at the edge of Van Cortlandt Park, for what would become the Amalgamated Houses. At the same time the ILGWU joined forces with a few other needle trades unions to sponsor a \$2 million housing cooperative in the South Bronx, which would be designed by Andrew J. Thomas and constructed by the Labor Home Building Corporation. Known as the Thomas Garden Apartments, it would provide homes on the Grand Concourse for roughly 170 working-class families.³³

Besides the support of some influential New Yorkers like Clarence Stein, the needle trades unions had a couple of other things going for them. During the 1920s the United States was in the midst of a nationwide "Own Your Own Home" campaign. Led by the US Department of Labor and the National Association of Real Estate Boards, the campaign was based on the deep-seated (and long-standing) view that homeowners were better, happier, more productive, and more responsible than tenants. As Secretary of Commerce Robert Lamont said in 1931, "It is doubtful whether democracy is

possible where tenants overwhelmingly outnumber home owners.” The Own Your Own Home campaign was focused on the residents (or prospective residents) of single-family homes. But many New Yorkers were convinced that the benefits of homeownership applied to apartment-house dwellers as well. Starting in the late nineteenth century, a few New Yorkers had built cooperative apartment houses for the well-to-do, mainly on the Upper East Side and other posh Manhattan neighborhoods. Several others followed suit after World War I. And in an effort to circumvent the Emergency Rent Laws, which imposed rent control in New York and Buffalo in 1920, still others converted rentals into cooperatives. A few housing cooperatives were also erected for the middle class, the most notable of which was Jackson Heights, a group of garden apartments in Queens built by Edward A. MacDougall after World War I. Although some Americans believed that it was better for workingmen to rent than to own—indeed one public official told a group of city planners, “There is no more hazardous investment than city property”—many others were convinced that what was good for the well-to-do and the middle class was good for working people too.³⁴

At the outset both the Thomas Garden Apartments and the Amalgamated Houses ran into serious financial trouble. Not long after it broke ground for the Thomas Garden Apartments, the Labor Home Building Corporation found that it had underestimated the cost of construction. In an attempt to salvage the project, it sold the site to John D. Rockefeller Jr., the oldest son of the founder of Standard Oil and a staunch conservative who favored cooperative housing as a way to head off public housing. The apartment house, a five-story walk-up, was finished in 1927. Rockefeller also financed the erection of three other housing cooperatives for working people, the largest and best known of which was the Paul Laurence Dunbar Apartments in Harlem. Also designed by Andrew Thomas, it was one of the only housing cooperatives in New York for African Americans. When completed in 1927, it provided homes for more than 500 families. The Amalgamated Houses also languished for a while, mainly because Kazan and his associates were unable to raise the capital. But things changed after 1926, when, in an attempt to spur low-income housing and promote slum clearance, the state legislature passed the Limited-Dividend Housing Companies Act. Under this act, which was administered by the newly created New York State Board of Housing, cities were allowed to exempt new residential construction from property taxes for up to twenty years—provided the housing company raised one-third of the capital from shareholders; limited its dividends to 6 percent;

and charged no more than \$12.50 per room per month in Manhattan, \$11 in Brooklyn and the Bronx, and \$10 in Queens and Richmond. If certified by the Board of Housing, the company would be exempt from state taxes and fees and, in some cases, could be granted the power of eminent domain.³⁵

More than a year after the state legislature passed the 1926 housing act, the municipal authorities adopted an ordinance that empowered the city to grant a tax abatement for up to twenty years to any limited-dividend company that built a new apartment house before January 1, 1937. In the meantime, Kazan met with Darwin James, chairman of the State Board of Housing. Shortly afterwards the board designated the newly formed Amalgamated Housing Corporation as the state's first limited-dividend housing company. Sidney Hillman then prevailed on the Metropolitan Life Insurance Company to give the corporation a twenty-year first mortgage of \$1.2 million, which was enough to cover two-thirds of the cost of the Amalgamated Houses. (Metropolitan Life was one of the few major New York corporations that had made an effort to solve the city's housing problem. Under a 1922 state law that allowed insurance companies to invest up to 10 percent of their assets in low- and moderate-income housing, it had underwritten the construction of 2,000 apartments in Long Island City that rented for \$9 a room.) Under the 1926 law, the shareholders had to provide the other one-third of the capital, or about \$625,000, which came to \$500 per room. But many prospective shareholders did not have the money. Kazan therefore appealed to the Amalgamated Bank, which agreed to lend them one-half of the \$500. And to attract New Yorkers who could not afford even \$250 a room, he persuaded the *Daily Forward*, the city's leading Yiddish-language newspaper, to set up a \$150,000 line of credit at the Amalgamated Bank, whose president, Adolf Held, was also president of the *Forward*. Prospective shareholders who could come up with half the money could then borrow the other half from the bank, using their equity as collateral. The *Daily Forward* also made the Amalgamated Housing Corporation a short-term loan of \$125,000 when construction costs exceeded the original estimate.³⁶

To design the Amalgamated Houses, Kazan hired Springsteen & Goldhammer, a firm that had been formed in 1919 by two former Cooper Union students, George W. Springsteen and Albert Goldhammer, who built a thriving practice in the 1920s, specializing in apartment houses mainly in the Bronx. Ground was broken on Thanksgiving Day 1926, and the formal opening took place on Christmas Day, by which time all but one of the buildings were finished. The event attracted hundreds of New Yorkers, many of whom

had already bought one of the 303 apartments and some of whom attended a dinner in the evening at which Fiorello H. La Guardia, Belle Moskowitz, Jacob Panken, the city's first socialist judge, and other dignitaries praised the Amalgamated's housing cooperative. What the new residents, their guests, and other visitors saw was a group of six five-story walk-up brick buildings designed in mock-Tudor style. Occupying only half the site, they were erected around a large rectangular courtyard (with a fountain in the middle). This "interior park of exceptional beauty," wrote Edith Elmer Wood, provided ample space for lawns, trees, and even birds. As Abe Miller, one of the many garment workers who moved into the Amalgamated Houses, said in 1928, "Where we used to live in New York there was never a blade of grass to be seen and nothing grew but rent." Now "the grass is at my doorway," he remarked, and "when I wake up in the morning the birds sing for me." By New York standards, the apartments, which had from two to six rooms, were spacious. They had central heating, electric lighting, gas stoves, hardwood floors, and well-equipped bathrooms. And all the rooms had windows that provided the residents with plenty of fresh air and natural light as well as views of the courtyard, Van Cortlandt Park, and the Jerome Park Reservoir.³⁷

For New York's working-class families, the Amalgamated Houses was "quite a big bargain," Kazan later recalled. Besides putting down a modest \$500 a room, they paid only \$11 per room per month in maintenance fees (or carrying charges), which was substantially less than what most tenants paid to rent comparable apartments in the city. For this fee, which was enough to cover the fixed costs and operating expenses, the residents got more than just spacious and sanitary apartments, but also a wide range of services and amenities that were designed, in Kazan's words, to make the Amalgamated Houses "a community rather than just an apartment house." Among these services were a cooperative grocery store, a cooperative laundry, tearooms, gymnasiums, reception rooms, soundproof music rooms, a nursery, a kindergarten, and even an auditorium. The Amalgamated Houses favorably impressed many Americans. La Guardia called it "the greatest step forward in housing improvements ever made in this city." The *Times* agreed, noting that it was "the finest and largest development of low-rent housing in the entire city." Edith Elmer Wood wrote that it was without doubt "the best and most successful cooperative housing thus far seen in the United States." And Louis Pink, a member of the State Board of Housing, went so far as to say that it was "perhaps the finest tenements yet erected by anybody." Even

more important to Kazan and his associates, the Amalgamated Houses was so attractive to many New Yorkers that all the apartments were occupied almost as soon as the buildings were completed—one-third by members of the Amalgamated, one-sixth by members of other needle trades unions, and the remaining one-half by other workers, professionals, and small tradesmen.³⁸

As Peter Eisenstadt has written, 1927 was a banner year for the fledgling cooperative housing movement in New York. Besides the Amalgamated Housing Corporation, three Jewish fraternal organizations completed large housing cooperatives in the Bronx that year. The United Workers Association, many of whose members were Communists, built a group of five-story apartment buildings on Allerton Avenue that housed 339 working-class families. A year later it erected another group of buildings with 365 units. A Jewish nationalist group formed the Yiddische Cooperative Heim Association, which put up the Shalom Aleichem Houses on a site overlooking the Jerome Park Reservoir, not far from the Amalgamated Houses. It provided housing for 220 families. And the Jewish Workers' Cooperative Homes Association, which had roots in the socialist-Zionist movement, built a housing cooperative with 125 apartments on Williamsbridge Road. It erected another in early 1928 and then yet another, sponsored by the Farband Cooperative Housing Corporation, later in the year. At about the same time Kazan, who was the manager (and a resident) of the Amalgamated Houses as well as president of the Amalgamated Housing Corporation, found that he had hundreds of applications for apartments in his office, but no vacancies. So at his behest, the corporation decided to construct two other housing cooperatives adjacent to the Amalgamated Houses, one on a site it owned and the other on land it bought. Metropolitan Life provided most of the money, and the rest came from the New York Trust Company. The Amalgamated made loans to prospective residents who could not afford the \$500 per room. When completed, one in the late 1920s and the other in the early 1930s, the new buildings added more than 300 apartments to the Amalgamated Houses.³⁹

By virtue of these and other more modest efforts, New York was in the forefront of the fledgling cooperative housing movement, well ahead of Chicago, Philadelphia, Detroit, and other cities. Indeed, by 1930 one-half of the cooperative housing in the United States—the value of which exceeded \$500 million—was in New York. But virtually all of New York's housing cooperatives were in Brooklyn and the Bronx, not in Manhattan and especially not on the Lower East Side. As the *Times* wrote in 1902, of all the city's neighborhoods the Lower East Side was the one "that stands most imme-

diately in need of reform.” It was there “that the metropolitan population is densest and that the various evils, moral and sanitary, constituting our great tenement problem are specially aggravated and pervasive.” Although a strong supporter of the model tenement movement, the *Times* had taken the City and Suburban Homes Company to task for erecting its tenement houses on the Upper East and West Sides. But Gould and his successor, Allan Robinson, were reluctant to build on the Lower East Side. So were Kazan and his associates. For one thing, the neighborhood was so congested that there was virtually no vacant land. And what little land was on the market consisted mainly of small and prohibitively expensive parcels. For another thing, it seemed extremely risky to put up an apartment house that, in Kazan’s words, would be “surrounded by a sea of slums.” Even more skeptical was Alexander M. Bing, president of the City Housing Corporation, which constructed many posh apartment houses in Manhattan (and also developed Sunnyside Gardens in Queens and Radburn in New Jersey). To erect an apartment house on the Lower East Side, he said, would be “like planting a rose in an ashcan of garbage.”⁴⁰

Things changed not long after Franklin D. Roosevelt succeeded Al Smith as governor in January 1929. Following in Smith’s footsteps, Roosevelt began to look for ways to spur the rebuilding of the Lower East Side. He invited Aaron Rabinowitz, a prominent real estate man and member of the State Board of Housing (and its representative on the board of the Amalgamated Housing Corporation), to meet with him, Lieutenant Governor Herbert H. Lehman, and others in Albany. At the meeting Rabinowitz said that it was possible to build spacious and sanitary apartments on the Lower East Side—and not as a philanthropic enterprise, but as a sound business proposition. Lehman, a former partner at Lehman Brothers, an investment bank that had been founded by his father and two of his uncles, and a onetime trustee of the Henry Street Settlement, was intrigued. He asked Rabinowitz if it was possible to build a housing cooperative on the Lower East Side for no more than \$12.50 per room per month, the maximum allowed for a limited-dividend company under the 1926 housing act. Rabinowitz assured him that it was. Shortly afterwards the two men joined forces and soon came up with \$800,000, part of which they used to buy a square block on the Lower East Side bounded by Grand, Columbia, Broome, and Delancey Streets. They also agreed to finance construction until all the apartments were sold and to set up a fund from which prospective purchasers could borrow part of the initial \$500-a-room payment. Since neither Rabinowitz nor Lehman, both of

whom were very impressed by the Amalgamated Houses, had ever built a housing cooperative, they decided that rather than develop the site themselves they would ask Kazan and his associates to take over the project and construct and manage the buildings.⁴¹

Kazan was leery about building on the Lower East Side, afraid that a failure there would deal a serious setback to the cooperative housing movement. But he deferred to Hillman, who believed that the Amalgamated had much to gain and—since Rabinowitz and Lehman were putting up the money—nothing to lose. Shortly afterwards the union formed the Amalgamated Dwellings Corporation, a limited-dividend company, with Hillman as president, Kazan as vice president (and de facto general manager), and Rabinowitz as treasurer. Kazan retained Springsteen & Goldhammer to design the project and persuaded the Bowery Savings Bank, which had a large financial stake in the Lower East Side, to lend the company \$960,000. Demolition began in late 1929, and construction ended a year later. What was known as the Amalgamated Dwellings consisted of a group of six- and seven-story elevator buildings at the center of which was a 24,000-square-foot courtyard. (The design so impressed the American Institute of Architects that it awarded the Amalgamated Dwellings a medal for the best example of a six-story apartment house erected in 1930.) The 236 apartments, 50 percent with one bedroom, 40 percent with two bedrooms, and 10 percent with three bedrooms, were large, bright, well ventilated, and well equipped. Like the Amalgamated Houses, the Amalgamated Dwellings included a handful of cooperative enterprises and a host of services and amenities, among them a playground on the roof of one of the buildings. By the time the Amalgamated Dwellings received a certificate of occupancy, only half of the apartments had been sold, partly because of the reputation of the Lower East Side and partly because of the downturn in the American economy. But by late 1931 all but five of them were occupied.⁴²

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Neither Hillman nor Kazan was inclined to rest on his laurels. At the banquet that followed the formal opening of the Amalgamated Houses, Hillman said that the union was already planning to build another housing cooperative with as many as 1,000 apartments elsewhere in New York, possibly somewhere on the Lower East Side. Kazan also wanted to press ahead, not only to provide quality housing for working-class New Yorkers but to set an example for wage earners everywhere in the country as well. “It was my

hope,” he later recalled, “that [cooperative housing] would not be limited to the city of New York, but would extend to other cities, and [in the process would eventually] solve the housing problem.” If things went as planned, both Kazan and Hillman believed that before long garment workers and other Americans of “moderate means” would be “housed in dwellings of a very different character from that they have been compelled to live in for the last generation.” But things did not go as planned. Even before they finished the Amalgamated Dwellings, the United States was caught up in the Great Depression, by far the worst economic crisis in its history. The stock market plummeted, banks collapsed, businesses foundered, and unemployment skyrocketed. With builders reluctant to build and investors hesitant to invest, residential construction of every kind—rental and cooperative, single-family and multifamily—came to a standstill. During 1933 and 1934, when the depression was at its worst, 115 apartment houses were constructed in New York, only 2 percent as many as in 1923 and 1924.⁴³

As Kazan observed in mid-1932, the Great Depression was “the acid test” for cooperative enterprise, and especially cooperative housing. At issue now was not whether additional housing cooperatives would be built, but whether the existing ones would survive. The Amalgamated Houses was hit very hard. Many residents lost their jobs, and many others had to take pay cuts. Before long some were hard pressed to pay their monthly carrying charges, without which the Amalgamated Housing Corporation could not make its mortgage payments and meet its operating expenses. Indeed, so many residents fell behind that by 1936 the corporation had more than \$150,000 in unpaid carrying charges. To make ends meet other residents decided that they had no choice but to move out, sell their shares in the cooperative, and ask management to return their equity. Although management had a moral obligation to give them back the money they had invested, it had not set up a reserve fund to repurchase the shares. So long as there was a strong demand for the apartments (and a long waiting list of prospective purchasers), Kazan had not seen a need for such a fund. But during the depression the demand weakened and the waiting list dwindled. Many working-class New Yorkers could no longer afford to invest \$1,500 to \$2,500 in an apartment. And in view of the economic downturn, many others thought it was too risky. With vacancy rates rising and housing prices falling, many New Yorkers now thought that it made more sense to rent an apartment than to buy one. For Kazan this was a serious problem. A failure to honor its commitment to repurchase the shares would not only discourage New Yorkers from

moving into the Amalgamated Houses but also make cooperative housing much less appealing.⁴⁴

As the economy went from bad to worse, Kazan took a number of steps to ease Amalgamated Houses' fiscal plight. Following his cooperative principles, he set up a relief fund, to which each resident was asked to contribute a minimum of \$1 a month. (The money would be returned, without interest, when the crisis was over.) Needy residents could borrow up to \$400, without interest, but with a flat fee of 2 percent to cover handling costs. Although the fund was voluntary, many residents who still had jobs made generous contributions. To help the Amalgamated Housing Corporation repurchase the shares of residents who moved out, Kazan also diverted funds from the project's cooperative shops and services. At one point what was known as the A.H. Consumers Society held \$275,000 worth of the corporation's stock. Although it ran counter to his beliefs, Kazan even rented some of the vacant apartments. Under a complicated arrangement, the tenant put down \$100 a room and then signed a two-and-a-half-year lease at a fixed rent that was slightly higher than the monthly carrying charges. At the end of the lease, he could move out and get back his initial payment. Or he could buy the apartment for \$500 a room, which a good many did. Kazan was not sure that this arrangement was legal. Nor did he ask the State Board of Housing to approve it, which he probably should have done. But as he pointed out, "We were too preoccupied to save the organization to [worry about] whether it was legal or not." So long as the board was convinced that a resident was making a genuine attempt to pay his maintenance fees, management would take no action against him. But it was prepared to oust anyone who could afford to make his payments but refused to do so.⁴⁵

By virtue of these steps, the Amalgamated Houses was able to cover its fixed costs, pay its operating expenses, and honor its obligations to the shareholders. So was the Amalgamated Dwellings, which was not hit as hard by the depression as the Amalgamated Houses. Most of its residents, many of whom were professionals and small shopkeepers, still had jobs. And thanks to Rabinowitz and Lehman, who authorized a loan up to the par value of the stock, the Amalgamated Bank was able to provide the Amalgamated Dwellings Corporation with the money to buy back the shares of the residents who moved out of their apartments. The Finnish-American housing cooperatives in Brooklyn also weathered the storm. But as Andrew S. Dolkart has pointed out, most of New York's other housing cooperatives failed. Among the most notable failures were the Thomas Garden Apartments and

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