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"For Want of a Home..."

A Historic Context for Wherry and Capehart
Military Family Housing

United States Army Environmental Center
Aberdeen Proving Ground
Maryland

prepared by
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Laboratory of the U.S. Army Corps
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“History is a better guide than good intentions.”
-Jeanne Kirkpatrick

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INTRODUCTION

The following is a history of solutions tested by the Department of Defense (DoD) to correct the abysmal living conditions available to military families during the early years of the Cold War. In particular, it is an analysis of the legislative, architectural and planning issues that influenced two of the larger and more influential military family housing programs in DoD history: Wherry and Capehart housing. These programs spanned from 1949-1955 and from 1955-1962, respectively, and provided nearly a quarter-million military family housing units. While these two programs were responsible for the construction of a significant number of housing units, they were only two of several military programs designed to provide housing to military families. In addition, the social and community planning concepts that influenced Wherry and Capehart housing were also illustrated in housing developed by numerous other government and private sector entities during this time period.

Of the nearly 175,000 units that remained in the DoD as of 1995 listings provided by the Departments of the Air Force, Navy and Army, the Army owned a total of 19,367 Wherry housing units and 34,562 Capehart units. These are located throughout the United States, as indicated on the following map (fig. 1).

Just as the start of the Cold War era marked the beginning of Wherry and Capehart housing, the end of this period marks the demise and destruction of these housing units. A concern regarding the status of Wherry and Capehart housing began in the early 1990s as the

Army and DoD were reviewing the overall history of the Cold War in an attempt to determine the significant historic resources of that period of military history. This historic context of Capehart and Wherry housing is one product developed out of that review.

The U. S. Army Environmental Center recognized the need to study Wherry and Capehart housing for two primary reasons: to evaluate their historic significance and to share the lessons learned from these programs with the Army housing office. Historic preservation regulations within the Department of Defense stipulate that any buildings greater than fifty years of age may be historically significant, and therefore, fall under the purview of the National Historic Preservation Act of 1966. Since the end of the Cold War, the DoD has also required all installations to determine whether they have buildings with significant attachment to Cold War activities, so the history of that period (1946-1989) is not lost.

Historically significant buildings which are impacted by Federal projects require some form of mitigation. Sometimes this mitigation is in the form of preservation of the building itself; at the very least, mitigation may take the form of historic documentation to preserve their history. Mitigation is generally a very costly undertaking; the funding necessary to document Wherry and Capehart houses would deplete scarce dollars installations need to maintain the rest of their buildings. Therefore, it is the desire of the Army to study Wherry and Capehart housing in order to determine if they must be considered and treated as historically significant.

The second goal of this study, to assess the success of the programs, could prove useful to

the Army Housing Office. As the current military housing stock is aging, the services are looking at ways to replace housing units in the most cost-effective manner. In the mid-1990s, the Army and the Air Force began reviewing possible programs that they might initiate. As part of this effort, they have considered resurrecting parts of the Wherry or Capehart programs. A history of the legislative and financial aspects of Wherry and Capehart coupled with an analysis of the housing plans and planning would help the services make more informed decisions regarding future housing decisions. To facilitate these two goals, this Army-wide historic context has been developed for use by the installations, as guidance on the analysis of Wherry and Capehart housing and the evaluation of its significance on specific installations.

Methodology

Research for this study was guided by the needs of the DoD, and the Army in particular. As such, it followed a double path: capturing the history of the Wherry and Capehart programs; and investigating the evolution of the plans and planning strategies. Because of the similarity between military houses and those constructed in Levittown, a famous post-WWII mass-housing development in New York, studies of that development were used as a model for research. The social, legislative and architectural events of the era were reviewed to determine how these influences affected the design of the homes. Further, Wherry and Capehart housing were compared with typical low- to middle- income housing of the 1950s and '60s to determine how

military and civilian homes and neighborhoods were similar in design and social impact.

Primary and secondary data was collected on Wherry and Capehart housing at several installations and at the National Archives in Washington, DC. This formed the basis for the legislative and architectural history of the programs. Interviews were also conducted with current and former employees of the Army housing office at Ft. Belvoir who had played active roles in the Wherry and Capehart programs. They contributed to the understanding of the goals and difficulties of the two programs. Finally, surveys were sent to 250 families, all members of The Retired Officers Association in Florida, to capture the impressions and memories of former residents of Wherry and Capehart housing. Comments from these surveys helped develop a more intimate understanding of these housing programs from the residents' points of view. Review of questionnaire data further helped to create a realistic appraisal of the strong and weak design aspects of these homes, in hopes that this information might be useful to defense housing planners as they look toward the next generation of military housing.

This study is divided into four parts. The first details the status of military family housing during the 1940s, in the years just prior to the introduction of Wherry housing. This section provides examples of the housing available to military families at that time, and the solutions the military, the government and the military families themselves developed to help relieve the abysmal living conditions forced upon many young military families during that period. It will also help the reader better understand the urgent need for the massive military

housing programs begun in 1949.

The second and third parts of this study investigate Wherry and Capehart housing, respectively. Military and Federal Housing Authority (FHA) regulations and legislation enacted during the periods of each housing program are discussed in an effort to illustrate how these measures influenced designs of the housing and the neighborhoods, as well as the people who inhabited them. A comparison of civilian housing with Wherry and Capehart programs is also discussed.

In the fourth part, examples are given of Wherry and Capehart plans as they were originally built and an analysis is provided of what was considered successful or not, based in part upon personal interviews and mailed survey responses of former Wherry and Capehart residents.

PART ONE

NO PLACE TO CALL HOME: THE PRE-WHERRY YEARS

“Although U.S. recruiting offices now promise a prospective soldier that he will be treated like a gentleman, they do not mention that if he is a family man he may have to live like a bum.”

-*“New Army Has a Housing Scandal”*
Life Magazine, March 7, 1949

Post WWII Housing

One of the hottest topics on Capitol Hill during the late 1940s was housing. The return of 15 million World War II veterans had collided with a drastic shortage of decent housing, forcing millions of Americans to reside in substandard conditions. During the first half of the century the American housing industry, restricted by stringent lending policies, had provided barely enough new housing to accommodate population increases.¹ A recognized housing shortage had grown steadily from 1926 through 1948. The depression of the 1930s deprived homeowners and builders of the resources needed to build new homes or maintain existing ones. These spare years were followed quickly by WWII. During this period most existing building resources such as wood, copper, and lead were utilized for the war effort, rather than for bolstering the dwindling housing supply. This one-two punch to the housing industry resulted in a serious

shortfall of dwellings necessary to accommodate the rapidly expanding American population.²

During the mid-1940s, the country witnessed a construction pattern similar to that of the post-World War I years. Residential starts rose at a rapid rate, but were accompanied by a corresponding increase in material and labor costs. Between mid-1946 and mid-1947, however, housing construction declined steadily, presumably because of difficulties in obtaining building materials, as well as apprehension about expected price breaks. Directly after the war, large builders had begun hoarding building materials in an effort to reduce their own construction costs, and selling scarce building materials at inflated prices on the *grey market*. The federal government was forced to take action to control this type of activity in order to free up materials for more widespread use, and to lower materials prices.

When construction got back into full swing in the mid-'40s, the housing industry found itself drastically short of skilled labor and materials. In 1946 the average house took 8 months to build, compared with 3 ½ months building time for pre-war houses.³ By 1947, thanks to federally subsidized training programs, this time was reduced to an average of five months. During this period, material costs which had been driven up by alleged *grey marketeering* declined; however, this reduction was substantially offset by a nearly 73 percent increase in labor costs between 1944 and 1947. During the same 3-year period, the average 890 square foot home

¹U.S. congress, Report of a Subcommittee of the Joint Committee on Housing, High Cost of Housing, 80th Congress, 2d session, 1948, House Document No. 647.1.

²Congress and the Nation 1945-1964: A Review of Government and Politics in the Postwar Years, Congressional Quarterly Service, Washington, DC

increased in price from \$4,139.50 to \$8,009.56, due to escalating labor costs.⁴

Many of today's construction practices and policies were developed during the 1940s as a conscious attempt to rapidly bolster the housing stock while minimizing construction costs. The Joint Committee on Housing of the 80th Congress recommended several ways to expedite the construction of new housing and reduce its costs. First, it recommended standardizing the over 2,500 varying codes employed throughout the country. Second, it encouraged the standardization of measurements in the building industry and recommended 4-inch increments for materials (brick, plywood, etc.), and 4-foot increments for design of exterior space, a step that resulted in savings of 25-30 percent of the building costs. The Joint Committee then recommended an \$8,100 per unit limit on FHA-insured homes, rather than the current \$1,500 *per room* limit. The Committee felt that the room limitation lent itself "to a distortion in design to get more rooms without increasing living space and actually increases the cost."⁵

During the late 1940s national concern about juvenile delinquency and health hazards such as polio and other diseases which spread due to unsanitary conditions led to a massive demolition of thousands of low-rent housing units throughout the country, particularly in the more urban areas. Slum-clearance measures reduced the already declining supply of low-cost rental properties as the law of eminent domain forced a great number of the nation's low-income

³Ibid, High Cost of Housing, 24.

⁴Ibid, 35.

⁵U.S. Congress, Senate, *Housing Study and Investigation*, 80th Cong., 2d Sess., Senate Report No. 1019, 3.

families out of their homes. City authorities had the option of replacing the demolished housing areas with recreational facilities, parks, luxury housing, and businesses *or* with low-cost rental housing. Investors unwilling to gamble on rebuilding low-rent units further aggravated the housing shortage.

Surveys on housing availability identified an unprecedented national housing shortage in 1946, and revealed that approximately nine percent of American families, or over three million married couples, lived two or three couples to a single family home.⁶ The combination of increased population, a long-standing housing shortage, and the inflated costs of new housing left low-income groups almost completely unable to compete for housing.

Returning veterans who could afford the down payment and mortgage of a new home often fell prey to unscrupulous developers who lured them into substandard construction through bait-and-switch or other similar marketing practices. In 1948 the Office of the Housing Expeditor recovered over \$500,000 for veterans who had been drawn into buying houses with inadequate heating systems, wavy floors, insufficient foundations which heaved in the spring, flooding basements, and subdivisions with mud roads and driveways, rather than promised expanses of pavement.⁷

Housing the New Military Family

⁶Ibid, 10.

⁷Ibid, 72-73.

“Rather than be separated from their families because of lack of Government quarters and scarcity of adequate rental housing at their places of assignment, many of the service personnel have accepted disgraceful living conditions in shacks, trailer camps and overcrowded buildings, many at extortionate rents. It cannot be expected that competent individuals will long endure such conditions...There is nothing more vital or pressing in the interest of morale and the security of America than proper housing for our Armed Forces.”

-Secretary of Defense Johnson, 1949⁸

The years between 1945 and 1950 marked a turning point in American history: The bombing of Hiroshima and Nagasaki in 1945 brought an abrupt halt to World War II, and simultaneously opened upon the world an unprecedented and terrifying reality: the Nuclear Age. The following year Winston Churchill announced the creation of an “Iron Curtain” between the West and the Communist states and, two years later, the Soviet Union exploded their first atomic bomb. In 1948 Korea was divided along the 38th parallel, and the “Reds” took one step closer to crossing into the United States’ territory of Alaska and forcing Communism onto the American people. In 1950 the Nuclear Security Council called for a buildup of nuclear weapons, so that we might be able to fight the Red Menace.

The panic set in motion by uncertain nuclear and Communist powers changed the face of the United States military. For the first time in the history of this nation, we maintained a large “peace-time” fighting force. These men and women were to become some of the most highly trained technicians ever before found in the military. In order to retain these valuable weapons experts, the Department of Defense was compelled to create an environment in which these

⁸Larkin, Lt. Gen. T. B. "For Want of a House--", *Army Information Digest* (April 1950): 9-17.

individuals would want to continue their service and maintain the level of skills necessary to respond in a moment's notice to a Russian attack.

This goal proved difficult due to one primary obstacle: the *lack of decent housing*. America in the 1940s was suffering one its worst housing shortages of the century. The return of millions of troops at the end of World War II, and the surge of new families they created, collided head-on with an already serious shortage of housing which was due to the Great Depression of the 1930s and the lack of building materials during the war. The result was one of the worst housing environments possible for military families.

By 1948, the fear of Communist expansion had expanded the military to a total of 1,445,910 military personnel, compared to 250,000 in 1935. Of these, almost 75 percent were married, compared with 25 percent married personnel during the late 1920s. After the long separation from their loved ones during WWII, military personnel sought to establish families and a stable home life. The Cold War was expected to continue indefinitely; and while personnel may have been willing to live without their families during the active war period, they were unwilling to be separated for a conflict with no end in sight. Family housing had been authorized for only the higher-ranking officers during and prior to WWII; as a result, only limited numbers of military family homes had been constructed between 1935 and 1949. With the onset of the Cold War, enlisted personnel were for the first time in American military history authorized to bring their families with them to their duty locations. This large influx of families was met by a

military almost completely unprepared to accommodate them. The joy these families felt in remaining united changed quickly to dismay as they realized they might have no homes in which to live.

Early Cold War Military Housing Plight

Siting of military installations during the early Cold War period only exacerbated the housing shortage. Some of the new installations were located in remote areas, miles away from even the nearest village, while others were set within already overcrowded communities. The net effect was the worst military housing shortage in the nation's history. Congressional subcommittee reports revealed a shortage of 235,000 family housing units in 1949;⁹ Lt. General Henry S. Aurand of the Army announced in 1948 a shortfall of over 193,000 housing units in the Army alone.¹⁰ Military families that chose to stay together were met by an often nightmarish existence of subhuman habitations, skyrocketing rents, and seemingly no way to improve their situation.

During the two years after V-J Day, the DoD attempted to accommodate the newly arriving military families in existing World War II barracks and hospital wards. Approximately 12,800 housing units had been carved out of these buildings; for the most part they were cramped

⁹U.S. Congress, House. Committee on Armed Services, Special Subcommittee on Wherry Acquisitions, *Acquisition of Wherry Housing*, May 20-22, 1959, Washington, DC: 1950-1951.

quarters which afforded no amenities and minimal privacy. Military personnel who could afford to purchase their own trailers were offered the opportunity of renting spaces at government-built trailer communities. Even these measures, however, provided only limited relief. The typical housing conditions available to most military families during the late 1940s were those which we would today associate with the more destitute third-world countries.

¹⁰ Aurand, LT. Gen. Henry S., "Housing for Army Families" *Army Information Digest*, (October 1948): 4.

The national housing shortage affected military families more strongly than other groups partly because of their difficulties in obtaining mortgages. They were often stationed at installations for indefinite periods of time; as a result, banks considered them transient and therefore risky borrowers. Additionally, although they received attractive benefits such as housing allowances, retirement and medical care, lower ranking military families were often paid low wages. So while the country's housing construction effort was in full swing, military families found it nearly impossible to obtain home mortgages. One retired Air Force officer reported that, "Pay was low and reaching down-payment on a nice home with affordable mortgage payments was tough in many instances....I rented an apartment in town and installed my own water heater and cooked on a kerosene range!"¹¹

Obtaining decent rental units was an often insurmountable challenge. Communities did not have the resources to accommodate the thousands of incoming troops and defense workers in and around military installations and defense production plants. Military families were often forced to live in tar paper shacks, converted chicken coops and corners of damp basements; a colonel in Alaska was forced to rent a converted beer truck trailer for lack of any other adequate housing.

Unscrupulous landlords who were aware they had a "captive" market often forced rent prices so high that military families either went broke trying to pay rent, or were forced to take

¹¹Temme, Virge Jenkins, Wherry and Capehart Military Housing Study, A Survey of The Retired Officers Association,

grossly substandard quarters for themselves and their families. Rent increases of over 200% in and around newly established military posts were not uncommon. In Milwaukee, a Defense Department study revealed that “of the 15,986 rental units provided, 6,999 contain three rooms or less, about 60 percent of which rented for \$85 per month or more, and about 25 percent had restrictions against children.”¹² One soldier’s wife with two children told of living on a \$92 per month allotment, out of which she paid \$65 for rent.¹³ This was at a time when mortgage payments for a medium sized home were \$44 per month.

1994.

¹²DiSalle, Michael V., Chairman Defense Areas Advisory Committee, Letter to Hon. Frank Zeidler, Mayor, City of Milwaukee. Washington, DC (December 23, 1952).

¹³"Sparta, Region Rents Rise To Staggering New Heights: Rooms, Homes, Apartments Go To Top Bidders", *Monroe County Democrat, Sparta, Wisconsin* (October 1950): 1.

Housing-related problems faced by military families included health concerns and the destruction of the family due to stress. Polio, a major health epidemic during the 1940s, was a threat particularly heightened by unclean living conditions. Lack of indoor plumbing in many of the rental properties offered to military families was a very real concern. As one example from many across the nation, the Waukegan (Illinois) News-Sun reported that fifteen Gurnee defense worker families were forced to share the same toilet; the result was the contraction of polio by four of the children.¹⁴

Many military families, faced with paying nearly 70% of their income toward housing, were often forced to ask for financial assistance in the form of military family relief pay in order to purchase medical supplies, clothing, or even food for their families. The effect of these impoverished living conditions took their toll on many young military families. Wives who refused to raise their children in slums threatened to return to their pre-military homes until the husband's service period was complete and he could rejoin the family in a more suitable home environment. Other families crumbled under the stress and simply divorced. "Lack of housing causes many of our divorces and separations," reported the Dayton, Ohio housing supervisor Mrs. A. V. Dickerson, when commenting on defense families.¹⁵

Housing Examples at Installations

¹⁴The Waukegan News-Sun, Waukegan, Illinois (22 December 1955) 1.

¹⁵ *5 Groups Seen Hit Hard If Rent Control Ends*, Dayton (OH) Herald-Journal, (July 29, 1955): 1.

Chanute AFB

The Senate Preparedness Subcommittee of the Armed Services Committee reported that housing at Chanute Field in Rantoul, Illinois, presented a dismal picture. When habitable quarters were available, the price was high. In one instance a student officer was found paying \$125 a month for the use of three rooms in a one-family dwelling. The American Red Cross reported that many requests for family assistance involved cases where exorbitant rental payments so depleted the family funds there was no money for other necessities. A survey by camp housing officials indicated that rents were from 60 to 150 percent above their fair value. The same report told of 40 one-room units made from airplane motor crates that were rented at \$42.50 per month and up, and twenty converted chicken coops that rented for \$85 plus utilities. Between 65 and 70 percent of dwellings offered in Urbana-Champaign, fifteen miles from Chanute, were substandard (no flush toilets or kitchen sinks), and in many cases a charge of \$5 per month was included for the use of outside toilets. Doubling up was also a problem, with as many as five couples sharing from three to six rooms. Seventy percents of these families had to pay an additional \$19 per month for heat.¹⁶

Wright-Patterson AFB

¹⁶Memorandum from Ivan D. Carson, Chairman, Advisory Committee on Defense Areas, Dec. 19, 1951

Dayton Ohio's population jumped from 105,554 in 1950 to 457,333 in 1951, due primarily to defense activities on and around Wright-Patterson AFB. In order to accommodate incoming military families -- and to line their own pockets more substantially -- many landlords converted their single-family houses and garages to multi-family efficiency flats. One of many examples was a report from the building inspector in Springfield, Ohio, near Wright-Patterson Air Force Base, citing reported instances of overcrowding and doubling-up: "This evidence is in the way of the remodeling that is taking place in the older buildings whereby single family units are converted to duplexes and duplexes are converted to 3 or 4 family units. The 1950 report indicates nearly one quarter of all the dwelling units in the City of Springfield are now dilapidated or without running water or private bathroom facilities."

Some landlords, faced with an overabundance of applicants for the limited rental supply, went so far as to auction their rental units off to the highest bidders. News articles chastised the services to assume more responsibility for housing these military personnel who would be protecting our nation, and cautioned that the military would keep losing men at the end of their enlistment period simply because their families would refuse to live in slums.

Reports of rent-gouging and substandard living conditions flooded the DoD. A typical letter which landed on the desks of Congress came from Mrs. R. Meisenholder of Dayton, OH, who wrote Sen. Robert A. Taft on 11 June, 1951, to plead for the new military families arriving at Wright-Patterson Air Force Base:

“Military people are here on orders -- not from choice (though it is a wonderful place to live). Yet there are very few rental places available; and of these few children are not accepted. We are among the fortunate in that we have a two bedroom unfurnished apartment -- paying \$125 a month rent plus all utilities and heat. How many can do that? It is “pinching us.” We would gladly buy a house except that...we must pay at the least \$3,500 to \$5,500 cash (for the down payment). And paying \$125 a month rent we can’t begin to save enough to meet that cash requirement. It is the proverbial circle. There are military people here paying \$75 a month for three rooms, carrying their water, sharing bath rooms with several other families.”

Camp McCoy

Many communities across the nation rallied to protect military families from rent-gouging and substandard housing. A heart-wrenching editorial in the Monroe County Sentinel appealed to patriotism and human decency on the part of landlords around Camp McCoy, Wisconsin:

“[Go] as easy as possible on rents. Our country is faced with an emergency. Our young men and women are returning to the armed forces to strengthen our nation’s sinews....Youthful soldiers and their wives are coming thousands of miles to be stationed at Camp McCoy. They are not coming here voluntarily. They arrive with crying children who are seeking places to be housed. It is enough that they are thus unfortunately displaced, without their also becoming victims of a rent squeeze....Have you ever been a guy in his twenties a thousand miles from home, hearing your baby cry in discomfort, watching the look of anxiety on a young wife’s face as the two of you wonder under what roof you will seek shelter on this night? It takes a heart of flint to miss the hopelessness and despair of those circumstances.”¹⁷

Other editorials, such as this one, were more direct in placing the blame where it lay:

¹⁷Ibid, Monroe Country Sentinal: 2.

“When (landlords) charge penthouse rentals for tarpaper shacks, ramshackle trailers, cellars and attics, it is clear they have put greed before their duty to their country...Their profiteering impedes America’s rearming.”¹⁸

Concern for Readiness

The DoD’s concerns were pragmatic and mission-related. Retaining trained officers and enlisted personnel on a career basis became a primary goal for the DoD. This was particularly so because our war machinery had become progressively more complex, and without highly qualified and experienced personnel their operation would be rendered impossible. As the cost of training highly skilled technicians continued to rise with the advancement of technology, the government could not afford to continuously lose skilled personnel.

¹⁸The Chicago Herald-American, (August 22, 1951): 2.

The DoD recognized that married military personnel would not become career personnel unless they had reasonable assurance of maintaining the family unit. The ability to hold the family together was significantly influenced by the quality of their living environment -- their housing. Personnel who did not want to be separated from their families, or who were threatened with divorce due to the bad living conditions, simply did not reenlist. In his statements before the Senate Banking and Currency Committee Gen. Curtis LeMay, commander of the Strategic Air Command (SAC) cited the loss of airmen over a four year period through failure to reenlist; he stated that of five factors found to be of major influence in decisions to leave the service, the lack of adequate housing was the most important.¹⁹

In addition to reducing reenlistment percentages, lack of housing caused other problems that hindered military readiness. First, in order to find decent housing, many military families had to live as much as an hour or two from the base. In the event of a surprise enemy attack, it would have been impossible for technicians to arrive at their posts in time to carry out the tasks necessary to defend the country. Secondly, the abysmal living conditions and the lack of money military personnel faced due to inflated rent costs resulted in lowered morale and the inability of many individuals to keep their minds focused on the military tasks at hand. The government realized quickly the pressing need to correct the situation if we were to maintain our armed

¹⁹U.S. Congress, Senate. Committee on Banking and Currency, *Review of Military Housing Programs*, 56th Cong., 1st Sess., 12 April, 1957; Washington, Dc: GPO. 1.

forces in an adequate state of readiness.

Government Measures to Provide Relief

The Federal Housing Authority

As part of Roosevelt's New Deal, the Federal Housing Authority (FHA) was established under the National Housing Act of 1934. Created "to encourage the improvement of housing standards, facilitate the flow of private mortgage money through a system of Government mortgage insurance, and help stabilize the money market," the FHA was authorized to insure mortgages made by qualified private lenders for "new and existing one-to-four family dwellings, multi-family rental housing projects and mobile home courts, cooperative housing of five or more units, condominium housing, and property rehabilitation and improvement."

At the time, standard bank mortgages were available for 40-50 percent of the appraised value of the house, and repayable in three to five years at interest rates of 5-9 percent. Because of high foreclosure rates during the Depression, banks were hesitant to provide loans requiring little down payment, or amortized over longer periods of time. The FHA, however, offered 90 percent loans with low interest rates, payable over a period of up to 30 years, making home ownership finally available to most families. Bankers who agreed to the FHA terms were guaranteed recovery of a certain sum from the government in the event of default.²⁰

²⁰Wright, Gwendolyn, *Building the Dream*: 241.

The FHA helped generate the construction of a great number of new homes, and relieved some of the pressure for housing within some communities. During the post WWII era, the FHA even offered modernization loans to convert Quonset huts and chicken coops to housing -- and gave tips for redecorating the chicken coops in special “women’s page” supplements to their technical bulletins!²¹

The military was able to secure assurance from the FHA that it would insure the mortgages of builders who would construct rental units in areas inhabited by military families. The sole financial responsibility for the project, however, was on the builder; and very few builders were willing to enter into such a risky financial venture as building rental units in remote areas or those with uncertain occupancy futures.

The Lanham Act

Federal government measures enacted during this period sought housing relief for the nation. The Lanham Act of 1940 had provided over a million housing units for defense workers flocking to the “Arsenals of Democracy” such as Detroit, Los Angeles, Oakland, Atlanta, Portland and Dallas. After the war, these defense towns offered the Lanham housing to the World War II workers and their new families who had chosen to stay in the communities. Newly arriving Cold War military families who hoped to occupy vacated Lanham housing were met

²¹Ibid. 242

instead with “no vacancy” signs posted by communities that were already bursting at the seams with vast numbers of rapidly growing World War II families.

The Housing Act of 1949

The Housing Act of 1949 marked a dramatic turning point in housing and home ownership as we know it today. Its stated objective was simply “the realization [of decent housing] as soon as feasible for every American family.” Section 608, the multifamily portion of the Housing Act, underwrote 711,000 units in apartment buildings between 1949-1958 in an attempt to create decent low-cost rental housing for urban dwellers. Government officials, though, did not see the Housing Act of 1949 as a way to help families in the cities, since they associated healthy family life with non-urban settings. Shoddy construction and cramped sizes provided almost no relief for urban families with children. President Harry Truman helped promote the suburban family ideal when, in an extemporaneous talk on housing, he told participants at the 1948 White House Conference on Family Life that, “children and dogs are as necessary to the welfare of this country as is Wall Street and the railroads.”²² So while suburban developments sprawled, good rental housing in urban areas and areas outside of established suburban areas continued to be a rarity.

²²Ibid. 246.

Rent Control and Defense Districts

Two programs established during the late 1940s were targeted specifically to help military families and defense workers: rent control and the development of defense districts. Rent control, enacted under the Housing and Rent Act of 1947, helped curtail rent-gouging nation-wide through 1949, at which time many rents escalated by 30%, the federal cap. Then, through state and local regulations and federal intervention, certain areas were allowed rent control throughout the Korean War, on a case-by-case basis.

The prospect of decontrol was often met by heated debates between landlords and the military, as decontrol usually meant skyrocketing rents for already tapped military families. Maj. Gen. Bryon E. Gates of Chanute Air Force Base in Rantoul, IL, warned that “This base would become a tent city if rent controls are removed now...decontrolled rents are very high with three to six months rent in advance being asked.”²³

The establishment of Defense Districts also assisted in maintaining rent control. Early in the Cold War effort, Congress recognized that population shifts necessitated by the build-up of the armed forces and the recruitment of industrial workers would create or aggravate housing shortages in some communities. It further recognized that lack of housing for military and defense families was not merely an inconvenience or personal hardship on these families; it was

²³Letter from John P. McCollum, Regional Representative, Region IV, Rantoul, Illinois Critical Defense Housing Area, November 13, 1952.

clearly perceived as “an impediment to the mobilization against communism.” Congress incorporated in the Defense Production Act Amendments of 1951, Public Law 96, special machinery for the certification of “Critical Defense Housing Areas” where full rent control could be instituted if it was found to be necessary. The following qualifications were developed and strictly followed for selection of Defense Districts:

1. A new defense plant or installation has been or is to be provided, or an existing defense plant or installation has been or is to be reactivated or its operations substantially expanded,
2. Substantial in-migration of defense workers or military personnel is required to carry out activities at such plant or installation, and
3. A substantial shortage of housing required for such defense workers or military personnel exists or impends which has resulted or threatens to result in excessive rent increases and which impeded or threatens to impede activities of such defense plant or installation.²⁴

Providing and Improving Homes

Controlling rents and establishing Defense Districts, while helpful in protecting military families from inflated costs, did nothing to improve the types or numbers of homes provided. The DoD continued to construct family housing with military funds allocated specifically for housing. During this period, though, most military funds were obligated to the development of weapons and the training of personnel; funds for housing were therefore scarce, and resulted in only limited numbers of new units.

²⁴Letter from Michael V. DiSalle, Chairman, Defense Areas Advisory Committee, to Mayor Frank Zeidler, Milwaukee, WI, 23 December 1952

In order to supplement the housing supply, the government sought various types of special housing aids to alleviate the housing shortage, primarily through private enterprise. Prefabricated housing was supported, as was the development of trailer parks. Housing developers were encouraged by federal officials to build “permanent” rental units in order to meet the needs.

In general, the escalating cost of building materials and the fear that the bottom would fall out of the housing market deterred developers from investing in the construction of rental units. Developers were especially leery of building rental units specifically for military families because the duration of the Cold War, and hence the installations themselves, was uncertain. Builders understandably wanted assurance that they would have a market for their units for at least thirty years, or the time necessary for total amortization of their investment.

Solutions by Military Personnel

Strategic Air Command

Faced with the choice of high-cost shacks or leaving the service, some military personnel took matters into their own hands. At one Air Force base members of the Strategic Air Command (SAC) planned to build 4,000 prefabricated houses themselves in their spare hours, on military land set aside for family housing. Personnel proposed to use their housing allowances to make payments over the 4-1/2 years necessary to pay for the units, and then upon transfer from

the installation, award of the unit to SAC, at no cost. SAC officials were supportive of this plan; yet the ultimate decision came from the Comptroller General, who refused to authorize *off-post* housing allowances to be used for *on-post* housing. SAC calculated that over 111,848 airmen were lost during a four-year period, through the failure to reenlist; the overwhelming reason for leaving was lack of decent housing.

Ft. Bliss Homes

There were some successes in this personnel-initiated approach, however. At Ft. Bliss, Texas, 211 four-room, prefabricated units were built by enlisted personnel for their own use. Each prospective tenant put up an initial deposit of \$300 for materials and contributed his labor as well. The Army Emergency Relief and private enterprise assisted in financing the cooperative undertaking. The two-bedroom, 20x 30-foot Ft. Bliss homes were completed at an approximate cash cost of \$1600 each, plus utilities.²⁵

National Coverage of Military Housing Problems

While efforts were made in earnest by the government and military personnel to improve the living conditions of the military family, they remained for the most part unchanged. Rent-gouging and substandard housing continued to be the standard fare for military personnel. One

²⁵Ibid. Aurand, Lt. Gen: 13.

article that brought the plight of the military family to widespread public attention -- and which was perhaps the impetus for aggressive governmental response -- was published in *Life* magazine on March 7, 1949. *Life* magazine not only revealed that military families around Ft. Dix and two other military installations were living in plywood huts, garages, and hen-houses, and that 25 families were sharing *a single toilet*; the magazine went on to point the finger of blame directly at the U.S. Army and Air Force. Investigation revealed that the military, despite their full knowledge of the situation, had done nothing to remedy it. Additionally, *Life* discovered that the Army had condemned 330 of their huts as “unfit for human habitation,” and then sold them to enterprising landlords, who rented them at escalated prices to military families. According to the article, the Army’s proposed solution to family housing shortage was to disallow anyone in the first several grades of enlisted status to enlist or reenlist if they had a family. Public outcry, however, prompted the government not only to rethink this hastily offered solution, but also to consider a more permanent and humane solution to this growing epidemic.

PART TWO

THE FIRST SOLUTION: WHERRY

In response to both military and civilian outcry for adequate military family housing, Senator Kenneth Wherry of Nebraska introduced a bill on March 5, 1949, for the construction of family housing “on or around military installations.” Recognizing that appropriated funds were insufficient to provide for quantities of houses needed for the burgeoning numbers of military families, Wherry proposed a collaborative effort among the DoD, the FHA and private housing developers. The measure called for developers to obtain low-interest mortgages from lending agencies of their choice, insured by the FHA, on land leased from the military. The military would in turn assure that the installations where the housing was constructed would be designated permanent bases with an expected operation length of at least 30 years. Developers would construct the homes, own them, maintain them, and give rent priority to military families. The DoD further guaranteed that developers would receive discounted rates for utilities, and speculated that developers could expect an occupancy rate of 95-97%.

Holloman AFB Experiment

This collaborative concept for providing military housing was not a new one. It had been tried at Holloman AFB during the 1940s, with dubious success. Military defense contractors

who were sought for the defense effort at Holloman negotiated with the base to provide rental property for their employees. Lack of available housing in the area prompted the pursuit of an arrangement among defense contractor Northrup Aircraft, Inc., building contractor M. R. Prestridge and the base to construct what was to have been a 240-unit development. Despite assurances on the part of the FHA and the military, Prestridge and other building contractors were hesitant to follow through with the project.

After a series of stops and starts fueled in part by the uncertain mission duration, the project was eventually pared down to a total of 28 houses. Even a project of this small scale foreshadowed some of the concerns of later Wherry sponsors. While Prestridge felt the project was ultimately worthwhile, he noted “any income obtained from the rental of twenty-eight units was negligible in comparison with the amount of time and trouble devoted first to getting the venture underway and then to managing the housing project after it opened.”²⁶

Wherry Proposal

Despite the limited success of the Holloman experiment, the Wherry-sponsored *S. 1184: A Bill Pertaining to Housing in Military Areas*, was felt to be the best solution for resolving the immediate and extreme military family housing shortage in the most expedient manner. The

²⁶Historical Branch, Holloman Air Development Center, *History of Holloman Air Development Center, Research and Development Command, 1 January-3 June 1956, Vol. I: 41-43*

terms of the statute stirred considerable controversy, but testimony was virtually unanimous that military family housing was needed quickly and in large quantities. The key issues surrounding the bill were the percentage of mortgage insurance that would be allowed, and the average cost per housing unit.

The original bill called for 100% FHA mortgage, fearing that if liberal provisions were not made, builders would be reluctant to take the necessary risks, and the goal of producing large amounts of housing in a relatively short period of time would not be met. The FHA objected, however, and counter-recommended a 90% mortgage. Their reasoning was that, in a time of uncertain property values, 90 percent would be the closest possible estimate the FHA Administrator could arrive at. The FHA maintained that if construction costs fell, what was originally estimated at 90 percent could well prove to be 95 percent of the actual costs. Since there was not yet a way to adjust an estimate downward after award of the mortgage, the agency felt that allowing a mortgage of greater than 90 percent would be like giving money away.²⁷ Senator Wherry and his Bill co-sponsors felt strongly that if the FHA did not offer at least a 95% mortgage, they would not be able to induce private builders to construct the housing.

The companion debate was that of unit cost. The original cost per unit proposed under the Bill was \$8,100, which reflected national average construction costs for comparable units.

²⁷U.S. Congress, Senate. Committee on Banking and Currency, *Review of Military Housing*, 85th Congress, 1st Session, Report No. 231(April 12, 1957), Washington, DC: GPO. 11-12.

Considerable thought was given to increasing this amount to \$9,000 with the belief that increasing the average per unit cost would allow for \$10,000-\$12,000 units for officers who could afford them, and still provide more units for lower ranking personnel who could only afford rent for a house costing around \$5,000.

Wherry Program Provisions

On August 8, 1949, Public Law 211, 81st Congress was enacted, thereby adding a Title VIII, *Military Housing Insurance* to the National Housing Act. Among its other provisions, it called for a 90% mortgage at a fixed rate of 4%, and a \$8,100 per unit mortgage limit, thus yielding a \$9,000 per unit average construction cost.

The Wherry Housing Act, as it came to be called, was basically a five-step process, with the first step being the selection of eligible Wherry locations. In order to qualify for Wherry housing, installations were reviewed to ascertain:

1. Current and long-range personnel strengths, by officer, non-
2. Number of adequate housing units existing or under contract, by
3. Number of inadequate government quarters, by categories
4. Number of adequate and inadequate private housing units.²⁸

cate

Upon receiving approval for a housing project, the installations set about selecting a developer (known as a Wherry “sponsor”) to construct the houses. Prospective sponsors were invited to develop plans and estimates, based on military minimum square footage requirements

²⁸Ibid. 5.

and FHA regulations. Developers were also required to pre-qualify for the project mortgage with a lender of their choosing.

After review of the submittals, the services selected a candidate. The FHA would then screen the candidate, his lender, and the project itself; successful projects were awarded, subject to the following stipulations:

1. The mortgaged property must be held by a mortgagor approved by the FHA Commissioner.
2. The mortgaged property must be designed for residential use by civilian or military personnel assigned to duty at the installation at or in the area in which the property is to be constructed. The mortgage could not be insured under Title VIII unless the Secretary of Defense certified to the Commissioner that the housing was necessary to provide adequate housing, that the installation was deemed to be a permanent part of the Military Establishment, and that there was not present intention to substantially curtail activities at the installation.
3. The mortgage could not exceed:
 - (a) \$5,000,000 per project; and
 - (b) 90 percent of the amount which the Commissioner estimated to be the replacement cost of the property or project when the proposed improvements were completed.
4. The mortgage could not exceed \$8,100 per family unit for such part of the property attributable to dwelling use; except under certain conditions the mortgage could be an amount not in excess of \$9,000.

Under the terms of the contract, Wherry sponsors signed a lease with the government for a span of 50-75 years, and agreed to build, rent and maintain the homes for a period of 40 years. At the end of that period the sponsor was expected to turn the project over to the government. Sponsors were allowed to rent to anyone, but agreed to give priority to military families. Rent amounts were agreed upon by the Sponsor, the FHA and the military based upon the type and size of the unit. Military tenants drew a rental allowance (called a "basic allowance for

quarters”, or BAQ) from the Defense Department. It was expected that, once the mortgage was completely amortized, it would be possible to make reductions in rent.

Prior to approval of rent schedules on Wherry projects, steps were taken by the military and the FHA to determine whether these properties would be subject to local taxation. While no real standard was established, in many jurisdictions they were not taxed; where doubt existed some provision was made for tax payment in full or in part. In many projects, however, no allowance for taxes was contained in the project income.

At the beginning, Wherry projects were popular among both developers and governmental proponents for several reasons. Sites were big and cost practically nothing; and the military leased the land on a long-term basis for token payments. Therefore, it was expected that more money could be spent on building bigger dwelling units for which the architect would be given more latitude in planning and design.

In addition, the builders believed they could capitalize on the economies of one-story apartments and detached house construction, given rapid and economical building practices that had been developed during the early post-war period. Costs were further reduced because utilities were inexpensively provided by the military post, and the government made grants of up to \$1,500 per unit for site development. Real estate taxes, where they applied, were relatively low. Such economics offset the very high labor and material costs encountered in building Wherry projects in remote locations.

Finally, though it was not openly admitted, developers familiar with FHA-insured rental projects knew that the appraisal of construction cost on which the mortgage amount is based was estimated by the FHA and was frequently high enough to cover most or all of the builder's out-of-pocket expenses. This reduced or eliminated his equity requirements, and in some instances gave him a "profit" out of the mortgage proceeds, as had been the case in some of FHA's other low-income rental projects.²⁹

First Wave of Wherry

Selection Difficulties

Within the first few months of the program, it became apparent that fine-tuning of the process was in order. Initially, sponsors competing for a particular project were expected to submit plans and specifications showing what each offered to furnish within the schedule of rents and broad criteria issued by the military.

The many diverse plans submitted created a severe bottleneck for the selection committee. For example, at one installation 57 sets of plans were submitted by competing sponsors.³⁰ This caused a tremendous duplication of effort, and the military feared that the increased costs incurred would ultimately be passed along to the serviceman and his family.

Not only did the submittal of a wide variety of plans make a comparative evaluation of

²⁹"Military Housing", *Architectural Forum*, (December, 1951): 136.

³⁰Ibid, Special Subcommittee on Acquisition of Wherry Housing Projects, 1484.

the proposals difficult, but also there was a tendency for prospective sponsors, in an effort to qualify as low-bidder, to overestimate what they could deliver. In consequence, during the course of subsequent FHA processing, either the rents had to be increased or the quality of construction reduced.

As of Jan 31, 1950, contracts for only 1,592 Wherry dwelling units had been awarded. Because of delays encountered, the DoD placed a freeze order on the program, and the Secretary of Defense appointed a Department of Defense Housing Commission to identify problems with the program and make recommendations for their solutions.

The Housing Committee, in an effort to expedite selection, recommended that selection of sponsors be made on the basis of competitive bids upon identical plans and specs drawn for each project by a private architect. Public Law 498 of the 81st Congress, enacted on May 2, 1950, authorized the military departments to employ architects and engineers to design projects.³¹

Before bids were requested from prospective sponsors, the plans and specifications were to be conditionally processed by the FHA to determine their eligibility for mortgage insurance. The Secretary of Military Service was also authorized to pay the FHA for the pre-processing costs. The selected sponsor then reimbursed the service for its own pre-processing costs, via the FHA.

The bill contained language that made it clear that plans and specs should not be of a stereotyped or rigid character, and that the sponsor should be given a choice among alternate

³¹Ibid, 1953

methods of construction or materials. The Committee strongly urged the use of factory-built housing or housing components to some extent where these would produce accommodations of the desired type and quality. It further encouraged monitoring labor wages, so that they were in accord with industry standards.

Sponsor Fraud

Other problems recognized after the first wave of submittals were the result of questionable activities on the part of prospective sponsors. In one case, the same group of operators used three dummy corporations to submit three different bids \$200,000 apart on an Army project. When the middle bid proved low enough to get the contract, the low bid was withdrawn.

In another case, a Navy project was held up six months while an attorney who bid the job at \$9,000 per unit tried to resell the deal to someone who could build it. Finding this impossible, he surrendered his contract and the job had to be bid a second time. This same attorney had bid on several other Wherry Act projects in the hope of reselling them at a profit.³²

As a result of such fiascoes the FHA, the National Home Builders Association and military planners recommended a requirement to make all bidders post a \$25,000 bond with their bids, along with evidence of their qualifications and experience in home construction.

³²*Ibid. Architectural Forum*

Design Strategies of the Late 1940s

During the late 1940s the housing industry experienced unprecedented changes. Architects, developers and planners experimented with many strategies which could cut costs, speed up the construction period, and help young families enter the growing world of “middle class” home owners. Three driving forces during this period helped shape housing standards: mass and modular production techniques; building codes; and social engineering through planning.

Mass Production

Many builders during this period tried applying the mass-production techniques that had been developed during the World War II build-up to their housing efforts. Perhaps the most famous of these was William Levitt, a former Seabee and one of the nation’s largest merchant builders who developed a method of assembly-line home building which enabled him to turn out 180 houses a week or, in effect, finish 36 houses a day at his Levittown development in New York.³³ Standardized building plans, which came to be known as “cookie cutter” plans, and

³³Halberstam, David, *The Fifties*, New York, Villard Books, 1993.

modular building design aided in the rapid construction process, while helping to curtail costs. Developers like Levitt offered a handful of plans for single family homes, each with a selection of different front facades. By mixing and matching the limited selection of colors, facades, and interior and exterior finishes buyers felt they had at least some amount of control in the personalization of their homes.

Levittown and similar developments were highly controversial and the target of criticism by such notable experts as Lewis Mumford who saw the homogenization of the homes and the homeowners as the end of the healthy American individualism. The owners of these cookie cutter homes, however, loved their little houses and were delighted to have their piece of the American pie.

Builders, in their relentless effort to expedite construction and reduce cost, also experimented with various materials and building systems. Prefabricated homes and trailers dotted the landscape, and architects and engineers continued to play with concepts similar to Frank Lloyd Wright's Usonian designs and Buckminster Fuller's geodesic dome³⁴. American Home Magazine touted "the comfort and charm of concrete," while the Portland Cement Association appealed to the fears of the era by proclaiming, "Now you can protect precious lives with an all-concrete, blast resistant home."³⁵ By a considerable margin, however, homeowners

³⁴Usonian Designs and geodesic domes were among a number of proposed housing experiments that were developed during World War II in an effort to provide low-cost housing.

³⁵Houses for the Atomic Age, *Better Homes and Gardens*: (June, 1955) 3.

preferred the traditional wood or brick Cape Cods and ranch-style plans. The FHA generously supported construction of these small single family houses, and also recommended two-story brick row houses as the perfect solution for the rental market.

Modules and Standards of Construction

The development of modular construction was one of the biggest contributing factors in the development of cost-effective homebuilding. During the late 1940s, the United States adopted standards for manufacturing and construction that helped streamline the design process and minimize waste. Dimensional lumber was milled in two-inch wide increments, and increments of two feet in length. Bricks and concrete blocks were cast in four-inch increments. Plywood was typically made four feet wide by eight feet long to accommodate walls eight feet in height, with studs placed every sixteen inches (three studs every four feet). Windows and doors, floor and wall tiles, and even fluorescent light fixtures were churned out in standard sizes that could be easily assimilated into the little rectangular boxes that became homes.

The interiors of the homes, usually designed in four-inch increments to correspond with the four-foot increments on the exterior, were culled to their basic, most efficient layout. Most small houses of this period were designed with back-to-back kitchen and bath in order to reduce the amount of piping needed; laundry facilities were generally adjoining the kitchen, if not directly in it. Corridors were reduced to the bare minimum. Homes were typically built on

concrete slabs, rather than over basements, to reduce the cost of excavation and materials.

Woodwork was usually stained rather than painted, as this was cheaper and easier to maintain.

Site Planning

Yards and streets were also scrutinized for cost-saving opportunities. Merchant builders set the garage or carport in line with the home rather than at the back of the lot, figuring that a 30-foot driveway was considerably less costly than one 70 feet in length. The FHA in 1948 advocated the elimination of side streets and the narrowing of roads from 30 to 24 or 26 feet.³⁶ Alleys were eliminated and gridiron street layouts were replaced with long, winding “superblocks” in an effort to reduce utility and paving costs. And although studies at that time showed that gridiron plans proved 400% more cost-efficient than curvilinear plans, the popularity of superblocks and cul-de-sacs, perhaps associated with “country living,” was an undeniable force in neighborhood planning.

Building Codes

³⁶U.S. Congress, House Subcommittee of the Joint Committee on Housing, *High Cost of Housing*, Res. 104, 80th Cong., Washington, DC: GPO (1948) 106.

One of the prominent topics in the housing industry during 1948 and 1949 was the need for standardized building codes. According to Robert Wason, former president of the National Association of Manufacturers, “every municipal building code in the country is obsolete and ready for the junk pile.”³⁷ Antiquated codes that could not adjust for modern building materials and techniques drove the cost of a home up by as much as 10% and delayed the permit application process. Additionally, improved codes were sought in order to protect residents from faulty construction and unsafe designs.

The National Home Builders Association, the National Association of Manufacturers, the FHA and related trade organizations worked hand-in-hand to develop uniform building codes which took the place of the thousands of different codes in use across the nation. Their efforts resulted in such standardized codes as BOCA and the Uniform Building Code still in use today.

Social Engineering

³⁷Ibid, High Cost. 56-60.

Two recent publications, Gwendolyn Wright's *Building the Dream* and Barbara Kelly's *Expanding the Dream: the Building and Rebuilding of Levittown*, discusses at length a movement in America during the post-WWII years to create a new "middle class," comprised of young GIs and their families who were now entering the professional workplace. Wright suggests that, "The architects, social workers, and housing-authority staffs earnestly wanted to improve the domestic life of the tenants by reinforcing certain habits, but they had little real sympathy or respect for those families whose economic situation brought them into these architectural experiments."³⁸ A look through nearly any home-making magazine of the late 1940s will reveal an urgent campaign to define the roles of husband and wives, and to introduce children and parents alike to such fairly novel concepts as daily use of soap and toothpaste. Psychologists and sociologists of the 1940s and '50s observed this trend toward the creation of a new social class, and debated it with concern.

This attempt at social engineering translated into changes in home planning as young working class Americans aspired to "the good life." Living rooms were often enlarged to include a dining space, so that parents could teach their children proper manners in a proper dining room. Kitchens became smaller in order to eliminate the practice of eating in the kitchen, an activity that was identified with the working class and ethnic groups. Bedrooms also became smaller to discourage children from sleeping with their parents, another "old world" norm.

³⁸Wright, Gwendolyn, *Building the Dream*, 232.

Metal cabinets, linoleum floors and ceramic tile gave the impression of cleanliness, an important feature in a nation that was fighting polio, tuberculosis and other deadly communicable diseases. Kitchens were typically located in the back of the house so that Mother could fix dinner while keeping an eye on her children. Built-in televisions and stereo systems were often included as part of the finished home to give a sense of status and to provide entertainment for young couples who found themselves suddenly estranged from the friends and family they had left far away in the old neighborhood.

Wherry Designs

While Wherry was a program developed to increase family housing in and around military installations, the plans and materials were not designed specifically for military application. Rather, they were drawn directly from existing house plans and apartment or rowhouse plans that were already being built in the civilian market. According to Charles Leavell of Morgan, Leavell and Ponder, one of the first and largest Wherry sponsors, house plans for this program were typically “pulled right off the shelf: whatever was popular at the time, as long as they met the regulations.” Mr. Leavell stated that, to the best of his knowledge, no surveys were conducted by Wherry sponsors, and no studies were undertaken to design homes specific to the needs of military families. Because of the limited budget, Wherry builders were more concerned with being able to provide at least the minimum requirements.³⁹

The military did, though, express their preferences in the types of existing plan types it chose to construct. In 1948 Lt. Gen. Henry Aurand revealed findings of an Army Corps of Engineers study to determine the most economical type of housing for military families. The panel reviewed materials and plans ranging from single family detached houses to six-story apartment buildings. Initially, the single family homes and duplexes were eliminated on the basis of cost. The walk-up apartment houses were also eliminated because of objections by the

³⁹Temme, Virge Jenkins, Interview with Charles Leavell, El Paso, TX, July, 1995.

Surgeon General.⁴⁰

The ideal dwelling, defined as a two-story brick row house with individual yards, became an important part of the first wave of Wherry construction. Fort Knox, one of the nation's first Wherry projects, contained 1000 units of one-, two-, and three-bedroom apartments, contained within two-story brick row houses (Fig. 2). According to James Anderson of the University of Illinois' Building Research Council, a group that specializes in the analysis of government housing projects, these Fort Knox row houses were exact duplicates of those at civilian-owned, government-subsidized housing projects in other areas of the country.

Fig. 2: Ft. Knox Wherry Multi-family units. (Photograph by Author)

⁴⁰Aurand, Lt. Gen. Henry S., Housing for Army Families, *Army Information Digest*, (October, 1948), 3-8.

Because of issues such as sound attenuation and privacy, single-family homes and duplexes were preferred whenever possible, and these ranged from the barest minimum in size and amenities to more spacious and luxurious communities. Ft. Bliss, Texas, contained two Wherry projects that exhibited both ends of the spectrum. Aero Vista housing, designated for lower-ranking and non-commissioned officers and the top three grades of enlisted personnel contained tiny, concrete block homes with flat roofs in the typical Southwest styles, which barely met the Army's minimum space limitations (fig. 3). The majority of these rented for \$60 per month.⁴¹ Just across the post stood Van Horne Park (fig. 4), extolled for its low-density housing that included 188 single-family houses, 58 duplexes and 124 four-family apartments. Van Horne Park, built by Morgan, Leavell and Ponder of El Paso, was designated for higher ranking officers, and offered an unusually ambitious assortment of plans and materials, with 28 washaterias, 16 playgrounds, two sports fields, 28 carports to house 172 cars, plus a shopping center. No two buildings were alike, yet the neighborhood presented itself as a cohesive whole.

⁴¹Bliss Wants 413 New Home Units, *El Paso Herald-Post* (May 4, 1949), 1.

Fig. 3: Ft. Hood Aero Vista Housing (Photo by Author)

Fig. 4: Ft. Hood Van Horne Park (Photo by Author)

All three services exhibited diversity in plans and planning with noticeable variations between the branches. Housing units for the Army were typically of brick, brick and frame, cement block, or frame and stucco. Those built by the Navy and Air Force were usually wood frame, although some were masonry and brick veneer. Sizes varied slightly between the services as well. Navy quarters were smallest, averaging about 768 net square feet, while Army houses averaged 831 net square feet, and Air Force homes averaged about 835 net square feet. Navy homes averaged about \$8,800 per unit; Army was \$9,454 and the Air Force averaged \$9,622 per unit.⁴²

Most of the Wherry homes were site constructed. However, like their civilian counterparts, there was some experimentation in methods and materials. Forrestal Village at the Great Lakes Naval Training Station was constructed from pre-cast tilt-up concrete. These homes cost about \$9 per square foot, compared to local averages of \$12 to \$17 per square foot for standard construction methods. Severn River Naval Command in Annapolis, MD achieved a per-unit cost average of \$7,377 by building with prefabricated stairs, walls and partitions. All of the lumber was cut to size and dipped in paint or stain prior to shipment, to avoid cutting or

painting on site.⁴³

⁴²Ibid, Subcommittee on Acquisition, p. 1954

⁴³Ibid, *Architectural Forum*, 137

Most houses were compact and made good use of planning strategies developed by the civilian merchant builders. Most had compact kitchens, combined living and dining areas, and minimal hallways. Some had carports; a few had garages. Everett Woods, the architect who developed home plans for Keesler Air Force Base, thought ahead to the changing personnel requirements. Each of his 718 duplexes could adjust from one- to two- to three bedroom units, by opening or closing a central hallway. ⁴⁴

Residents' Opinions

While current residents are generally unhappy with the size and construction of Wherry homes, the opinions of military families who lived in it when it was new ranged from somewhat disappointed to generally pleased. Many of the retired officers and their wives who responded to a survey in 1995 on Wherry and Capehart housing expressed dissatisfaction with the lack of storage space, the paper-thin walls and privacy, especially in the multi-family units.

Others remembered the houses as a distinct improvement from what they had been living in before. One woman who had grown up in the service told how she, as a little girl, watched her mother sobbing on the living room floor of the their new Wherry 3-bedroom home, distraught because she didn't have enough furniture to fill it. A retired former officer told of the dirt-floored shacks he and friends had rented prior to their Wherry homes, and how grateful he and

⁴⁴Ibid, 139

his wife were for even the tiny 2-bedroom unit they were assigned. Still another spoke of the Quonset hut with no windows they'd rented prior to their Wherry home, and how excited they were about having a brand new, clean home in which to live.

Some of the respondents felt that the closeness they shared with other military families helped overcome any shortcomings they may have experienced in their houses. They felt that they bonded more tightly than civilians because of the feeling that they were "all in this together." Military families, like civilians, did not know from one day to the next if their lives would end with a push of the "red button." Air raid drills and awareness of nuclear defense escape routes and fallout shelters were part of the common culture. The conscious awareness of possible annihilation, coupled with recent memories of often extremely inadequate housing, caused military families to be perhaps more appreciative of what they had, and to overlook much.

One wife offered this insight into the personal side of Wherry housing:

"It was a concept that was very welcome and appropriate for the time. Adequate housing was difficult to find, and scattered military people throughout the communities that were not large enough to absorb them. Our transportation was limited to one car. Without this type of neighborhood, wives had to drive husbands long distances at odd hours, or be isolated with small children and no transportation. It also served our community and social needs. We were very glad to have it, and remember those years as happy ones, due largely to this type of community housing."

Another summed it up succinctly:

“It filled a need. We were grateful to get it, regardless of design inadequacies.”⁴⁵

Problems with Wherry Program

A total of 264 projects were built for the three military departments, with a total of 83,742 units. But while the numbers constructed filled a need, certain issues relating to the houses and the program itself caused an irreversible rift between Wherry sponsors and the military.

Size and Maintenance

⁴⁵ibid, Temme, Family Housing Study

Wherry housing was often criticized for its diminutive size and shoddy construction. In some instances the jobs were seriously underbid and the sponsors found themselves cutting corners to make a profit, or to just break even. In some other cases, materials and building techniques were sometimes compromised in order to maintain costs in remote areas or harsh environments. For example, in Alaska contractors used Welchboard, a high-density fiberboard for exterior sheathing, because plywood was too difficult and expensive to obtain.⁴⁶ In order to minimize a trend toward lower-quality housing in harsh or remote construction areas, Congress enacted Public Law 139, approved in September of 1951, which allowed a 10% increase in average cost per unit in areas with higher construction costs.

Lawn and building maintenance, which was the sole responsibility of the Wherry sponsor, also suffered. As sponsors saw continuously lower-than-expected occupancy rates, they found themselves with less operating capital with which to maintain their projects. Trees and lawns were neglected and military families sometimes found themselves handed grass seed and told to plant the lawns and maintain them themselves. Survey respondents indicated that government-managed Wherry housing was generally better maintained than those managed by private contractors.

Taxation and Rent Setting

⁴⁶U.S. Congress, House, 82nd Cong., 2nd Sess., Special Subcommittee on Expenditures, Military Housing Construction

Another financial blow to sponsors came in the form of unexpected real property taxes. While some Wherry projects had anticipated local taxes, those that had not were hit especially hard as local communities demanded compensation for new roads and utilities the Wherry projects required. Sponsors argued their case before the Supreme Court. However, in *Offutt Housing Company v. County of Sarpy*, the Court upheld the right of local officials to tax Wherry housing.

After the ruling, Wherry sponsors attempted to raise rents --sometimes as much as \$30 per month. At Loring AFB in Maine, the FHA and the Air Force approved a rent increase of slightly more than 10 percent. This increase was granted to cover additional operating costs, not including local taxes. But the tenants protested so strongly to the Air Force and FHA that the increase was deferred temporarily in order that the determination could be reviewed. The situation set a precedent, though, and it was determined that military families were unable to afford a rent increase of a size necessary for owners to pay taxes. The Supreme Court subsequently ordered a cap on the amount of increases allowable.

Windfall Profits

As the military strove to obtain the most product for their money and Wherry developers strove to obtain the greatest profit from their projects, it became apparent that these ideologies

in Alaska, (September 7, 9, 11, 1952), Washington, DC: GPO

were in direct conflict. One of the more volatile debates between the two factions surrounded the issue of what the owners classified as “mortgaging out” and the Federal government called “windfall profits.” This was an issue that was common in many other FHA-insured rental housing projects, but which became a “final straw” for the Wherry program.

In the original terms of the Wherry program, mortgages were allowed for up to 90% of the FHA’s estimated replacement cost, with a cap of \$8,100 (\$9,000 in high cost areas). The Wherry sponsor was responsible for contributing the remaining \$900 of the \$9,000 per unit cost. In some instances, costs overruns required that sponsors contribute greater than their estimated 10%. In some instances, especially if the sponsor and the builder were the same entity, it was possible to contribute less than 10%. If the sponsor was able to reduce his costs through good business practices, it was even possible for him to contribute no out-of-pocket capital. This is referred to as “mortgaging out.”

Wherry sponsors argued that the “windfall profits” they were accused of taking were derived from honest and standard business practices. For example, sponsors were allowed in the early phases of the program to pay an architect’s fee of up to 5%. If the sponsor had in-house designers, he could obtain the Wherry designs for a much lower cost and apply the difference between that and the allowable 5% to his equity in the project. Likewise, if he owned a concrete block company, he could obtain the materials for a lower cost than if he were to buy from an outside supplier. Again, he applied the cost difference to his equity contribution.

Congress and the military took an opposing viewpoint. They stressed that the amount mortgaged for the project should be 90% of the *actual* cost, rather than of the FHA-estimate, to guarantee that the military was getting the full value it had bargained for. They also pointed out that some sponsors were able to complete their projects earlier than they'd contracted for, and were able to earn windfall profits by collecting as much as two or three months' worth of rent before having to pay their first mortgage installment. Sponsors argued back that if they were able to complete projects and provide housing for military personnel earlier than originally expected, they should be rewarded for their diligence and expedience, rather than punished.

To discourage any potential for "under-the-table" profits, Congress in 1953 added an "anti-windfall" provision to the title VIII legislation. An amendment to Public Law 94, 83d Congress required sponsors to certify actual out-of-pocket costs of their projects, and further stipulated that FHA mortgages could not exceed 90% of those actual costs.

Prior to enactment of this amendment, commitments for 251 projects were signed. After the enactment, commitments for only 15 projects were issued⁴⁷. Without the incentive of profit, it became virtually impossible to interest developers in the Wherry program. Within two years after the anti-windfall provision was proposed, the Wherry program had effectively come to an end.

⁴⁷Ibid, Acquisition of Wherry Housing Projects. 1860.

PART THREE

THE CAPEHART SOLUTION

Housing construction across the nation continued at a break-neck pace throughout the 1950s, thanks to generous FHA provisions. Mega-developments were no longer an oddity, but were rapidly becoming the norm. Merchant builders were amassing small and large fortunes through the construction of what one popular song called “little boxes, all the same.” Kaiser Homes built 3,000 uniform houses in Panorama City, CA; in Frankl Sharp’s Oak Forest, outside of Houston, 5,000 were built. American Community Builders’ Park Forest development outside of Chicago, the FHA’s largest project, contained 8,000 nearly identical little homes.

Still a housing shortage haunted the military. Col. Paul Symbol estimated in 1957 that the Army alone still had a deficit of 100,000 housing units, as the military attempted to keep pace with its ever-growing roster.⁴⁸ Appropriated funds were some help, especially in housing for higher-ranking officers for whom Wherry houses were unsuitable. Additionally, leasing programs supplemented available housing numbers around tactical installations. There remained, however, a need for greater numbers of housing than either of these two avenues could provide.

Senator Homer Capehart of Indiana had actively followed the performance of the Wherry

⁴⁸Symbol, Paul H., “Family Housing for the Army”, *Army Information Digest* (July, 1957).

program throughout its duration, and sat on review panels to determine the best ways to address problems that arose. As it became clear that the Wherry program could not continue in its original form, Capehart was ready with recommendations for change. Capehart's program resulted not only in the construction of new housing, but also in the resolution of problems that had hounded the existing Wherry units.

Capehart Provisions

Authorized on August 11, 1955 as Public Law 345, 84th Congress, the "Capehart Housing Act" was included in Title IV of the 1955 Housing Amendments. It sought to build upon the Wherry format, but subtract its most obvious weaknesses, one of which was lack of military control. While similar to the Wherry program during the construction phase, Capehart housing more closely followed MCA programs after construction was complete. Under the Capehart program, the contractor was out of the picture as soon as construction was complete. Once the houses were finished the contractor took his profits and handed over his stock in the lease-holding Capehart Corporation to the military that then maintained and operated the housing project.

Under the terms of the Capehart program houses were to be constructed using private funds, on land leased from the government, just as they had been under the Wherry program. Capehart developers established a separate corporation for each project, and obtained mortgage

funding from private lending agencies which were insured initially by the FHA and later by the Federal National Mortgage Association (FNMA, commonly referred to as “Fannie May.”) Projects for Capehart housing were insured at 100% of their replacement value, to eliminate risks for the lending agencies that had become newly cautious in the face of recent Wherry foreclosures.

Military control and management eliminated the problem of high vacancies, rent-setting and taxation. Personnel were assigned to Capehart housing, rather than occupying it voluntarily as they had Wherry units. They were no longer issued a monetary sum for housing; instead, they were authorized allowances from an appropriated fund. Mortgage payments were made directly by the military to the lending agency. Further, because the military owned the buildings outright, there was no risk of taxation and the ensuing rent increases necessary to pay property taxes.

Capehart housing also set out to correct size and budgetary deficiencies experienced under Wherry. Average cost per unit was raised to \$13,500, and later increased to \$16,500. With these came the promise of larger quarters with more amenities and better materials and construction.

Congress also streamlined the process by which installations could obtain housing. Unlike the Wherry program, which authorized housing only on *permanent* installations, Capehart allowed construction of housing on any installations where there was a *foreseeable long-range requirement*. Congress initially authorized 300,000 units under the Capehart bill. With

safeguards and expediencies in place, Capehart construction was off to a roaring start.

Capehart Design

In a number of cases the first Capehart projects were those that had been planned but not yet funded under the Wherry program. Therefore, Wherry and Capehart housing of some installations were virtually identical. It was in later Capehart projects that differences became noticeable (Fig. 5). Thanks to intensive experimentation and research in the decade after WWII, builders, planners and the military had gained enough experience in large-scale housing projects by 1955 to set realistic goals and guidelines. Ideas that had been suggested under the Wherry program and throughout the civilian building community were encouraged and even mandated under Capehart. The program made recommendations in areas that could increase resident satisfaction; in areas that could reduce cost, the military was more firm.

Fig. 5: Ft. Knox Capehart Housing (Photo by Author)

In “The DoD Criteria for Family Housing,” issued in January, 1955, the Assistant Secretary of Defense urged that planning focus “not on the individual house, but on the community as a whole.”⁴⁹ Insurance of privacy was a key issue in Capehart housing, as were the preservation of the natural environment and the integration of the neighborhood into the existing facilities.

There was a greater movement toward single-family and duplex housing under the Capehart projects, and criteria called for larger 1- or 2-bedroom apartments to supplement houses, “in order to allow for larger park areas within the community and to break up the unrelieved repetition of the house units over a very wide area.” (fig. 6)⁵⁰ While single family homes were more expensive to build and maintain, they were greatly preferred for their privacy and safety. DoD planners were becoming attuned to the social problems associated with high-density multi-unit dwelling, and stated that “reduction of forced social contact between families, and the lessening of noise transmission between living units are of vital importance.”⁵¹

⁴⁹Office of the Assistant Secretary of Defense, Properties and Installations, *Department of Defense Criteria for Family Housing Under Public Law 765*, 83rd Congress. January, 1955

⁵⁰Ibid

⁵¹Ibid

Fig. 6: Ft. Knox Greenbelt and Playground in Capehart Housing Area (Photo by Author)

The Army Corps of Engineers developed identical plans for MCA and Capehart housing which clearly reflected DoD 1955 recommendations. Obvious in the plans was the concern over privacy. Wherever possible bedrooms in duplexes were placed at opposite ends from one another; in some instances, garages or carports separated the units. Concern over the safety of small children, another key issue in a community of growing families, led to enclosed play areas and wide greenbelts between back yards.

Because row houses and apartments helped to reduce costs and were suitable for families without children, they were not rejected completely. There was new attention paid to the exterior of these units, though, in an effort to provide the privacy and amenities of single-family homes. Enclosures around the individual yards areas were encouraged, and criteria stressed that, “under no circumstances should (yard enclosures) be regarded as an extra addition to the house which

may or may not be built.”⁵²

The DoD recommended that attention also be paid to regionality. It suggested that one-story houses be constructed in mild and hot climates, and two-story homes be built in colder climates where the protection of foundations and utilities were a key concern. Roofs in warm climates were to have no greater than 2/12 pitches; higher pitches were allowed in areas of heavy snowfall. The DoD also began recommending the use of basements in cold climates, to provide additional play space for children who might be forced inside for weeks on end due to the weather. Special design provisions were also urged in areas susceptible to hurricanes and earthquakes.

In order to maintain costs and allow for versatility, Capehart legislation required that plans be based on modular units that would permit “conventional construction, prefabrication, factory pre-cutting, or any combination of these.”⁵³ Interior modules of 4" increments that had been recommended for Wherry homes were considered impractical for Capehart. Simple rectangular forms were sought in order to limit costs, and the DoD urged that all the houses be designed so that bedrooms could be added or combined, as necessary.

Planning

Planning in Capehart neighborhoods followed an identical approach to those in most

⁵²Ibid

⁵³Ibid, Col. Paul Symbol

civilian neighborhoods of the day. Driving forces behind planning were the desire for more space, the safety of many small children who marked the beginning of the now-famous “baby boom”, and the all-powerful sense of economy.

Outdoor spaces became prominent concerns in military and civilian neighborhoods alike. The military encouraged densities of four to six units per acre for single family housing, six to eight units per acre for semi-detached, and eight to fourteen for row houses. Parks were planned in proportion to the population density, with 4.5 acres set aside for single and semi-detached housing areas, and at least 5.5 acres in row house areas.⁵⁴ The inclusion of schools in the neighborhoods added to open spaces at a rate of five acres for elementary schools, 20 acres for junior highs, and 30 acres for high schools.⁵⁵

By the mid-1950s the gridiron system of planning was discouraged for both economic and safety reasons, and was virtually eliminated during this period. Long street patterns fitted to the topography were considered safer because they reduced through-traffic. Planners argued, too, that this “contemporary” planning could save as much as seven percent over the gridiron on the costs of roads.

Automobiles were another element that now demanded attention. By the mid-1950s most single-family houses and duplexes had garages or carports, and these often served as dividers

⁵⁴U.S. Army Corps of Engineers, EM-415-3-4, Construction Procedures for Development of Capehart and MCA Housing Projects (October 30, 1959), 21.

⁵⁵Ibid, 22.

between the two sides of a duplex. Driveways were made to accommodate not one, but two cars. Curbs lined the streets in an effort to keep vehicles off the lawns. Sidewalks were planned for one or both sides of the street, and were to be sized to accommodate passing baby carriages or high pedestrian traffic. A six-foot wide utility strip divided sidewalks from streets, thus providing a safe separation between pedestrians and automobiles.

Residents' Opinions

Capehart residents, both from the 1950s and the present, stated that they were far more satisfied with Capehart housing than with Wherry. There were fewer complaints about noise, lack of privacy, or space in Capehart homes. Respondents to the Wherry and Capehart housing survey expressed such sentiments as, "The Capehart housing located on base is excellent," and "The Capehart housing I lived in was far superior to Wherry." A Lt. Colonel's wife wrote:

"When we were in Capehart at several bases, quarters were adequate and everything was great. We lived in Wherry (awaiting Capehart) and we found the quarters very confining - and neighbors were just too close. Rooms were small - none of our rugs fit - we had ½ xmas tree in one corner - couldn't fit a whole one in - we made do, though - it was quite an experience. Grateful for all our housing."

Two other former Capehart residents wrote:

"I was assigned...the ultimate assignment. With a beautiful wife and two sweet children, a good salary, and a brand new house -- Hey, it can't get better than that."

And,

“I thought everything (in my Capehart home) was nearly perfect.”

Acquisition of Wherry Housing

The introduction of MCA housing and the anticipated deluge of Capehart Housing, both of which were expected to be larger and more accommodating than the diminutive Wherry units, posed a palpable threat to Wherry sponsors. As of March, 1956, over 34 Wherry projects were at less than 95% occupancy. Of these, six were in default and one had been foreclosed upon. By 1959, 19 projects were in default, a situation that harmed both the owners and the military. Both sides realized the incompatibility of the system, and the need for some sort of resolution.

Roland Boyd, attorney for Wherry Housing Association, testified on May 20, 1959 before the House of Representatives Armed Force Committee:

“If we face the facts, we must all admit that the military and private industry have difficulty in getting along in military housing. Their primary objectives are different. Private industry is based on profit; without profit it perishes. The military are interested in having the best, happiest, most contented and strongest soldier, sailor, marine, and airmen possible.”⁵⁶

⁵⁶Acquisition of Wherry Housing Projects, House of Representatives, Committee on Armed Services, Washington, D.C., May 20, 1959. p. 1835

Financial losses to the owners had already resulted from these differences, and Mr. Boyd cited specific cases. At one installation, troop movement left many Wherry units vacant, so the sponsor had no money coming in from them. The sponsor wanted to rent the units to non-military families, as was his right under the provisions of the Wherry program; but the commanding officer wanted to leave them open for troops that were to arrive in 2 or 3 months. According to Mr. Boyd, “The owner was studying about the rents he would lose; the commanding officer was studying about military management.”⁵⁷

At another installation, the owner was notified that the cost of his utilities would be immediately increased by a considerable margin. Applications for rent increases, which required approval by both the military and FHA, would take several months. During that time the sponsor lost substantial income.

There was no question that acquisition of Wherry projects was the honorable measure for the military to take, having assured Wherry sponsors a profit in return for the risks they had assumed in building the homes. Congress was clear on their desire to acquire Wherry projects, rather than have the system remain as it was. Having the housing units within complete military control would immediately resolve issues such as disputes regarding rental rates and taxation. It would also allow the military to assign personnel to these units, and permit alterations of the units to bring them up to appropriated housing standards.

⁵⁷Ibid

Acquisition also resolved the problems brought about by the incompatibility of the military and private enterprise in the management of military housing.⁵⁸ Throughout the Wherry program there had arisen continual disputes between the owners and the military due to their opposing approaches to housing management. As Capehart and MCA housing was introduced, further difficulties arose for the Wherry owners. Prospective tenants refused to move into Wherry housing because of its uncertain status, and Wherry owners were having problems keeping managers and other key personnel on staff. As a result, Wherry owners were losing still more income because they were forced to pay sizeable bonuses to employees to keep them on staff.

Congress mandated the acquisition of Wherry housing at all installations that were to receive Capehart units. Because owners and military were each interested in gaining the best settlement, a dispute arose regarding the method of evaluating a fair purchase price. In some instances the military offered amounts that were half what the owners' appraisers had calculated. The owners were given no opportunity to negotiate, and if they refused the military's offer, condemnation proceedings were sometimes initiated and owners were given only \$335.37 per unit as compensation, placed in an escrow account by the Justice Department.⁵⁹ Some Wherry owners stated that FBI agents occupied the owners' offices for weeks, checking books and records. This was clearly a stressful and objectionable action from the standpoint of the owners,

⁵⁸Ibid, 1839.

and they organized themselves to correct the problem and improve the process.

Part of the problems in acquiring Wherry units came from lack of a uniform acquisition policy. Just as sizes of the units had varied between branches, with Air Force being largest and Navy being smallest, the prices offered for the housing units varied. One branch might offer \$2,000, while another offered \$500 for similar homes. Part of the reason for these price differences had to do with the housing stock and the budgetary constraints of each service. The Air Force was receptive to acquiring Wherry, since it had allowed a larger initial investment in them. They had made every effort to obtain the best units possible, and saw acquisition as a way to assure proper maintenance and management. The Army and Navy, on the other hand, preferred that the projects remain in private hands because they were not in a position to purchase, improve and maintain the units.

A formula approach that considered original investment, depreciation, and fair market value was finally developed. Congress enacted Public Law 968, 84th Congress, which permitted acquisition of Wherry projects at a cost not to exceed a fair market value, as determined through independent appraisal and authorized by the Secretary of Defense. After enactment of this Law, acquisition proceeded rapidly. Congress authorized under Public Law 1020, 84th Congress, a revolving fund and the appropriation of \$50 million for acquisition, repairs and modifications. Proceeds from quarters allowance were then used to supplement this

⁵⁹Ibid, 1841

fund, and pay the outstanding mortgages.

By May of 1959, 57 Wherry projects had been acquired through negotiation; 39 were placed in condemnation; and 86 remained in private hands. The Air Force acquired most of their units through negotiation. Of their 37,103 units, only 8,515 were put in condemnation and 23,000 were negotiated for. The Army acquired nearly half of their 22,248 units through condemnation and 3,300 by negotiation. The Navy negotiated for 5,555 of their total 24,503 units and condemned 4,211. The balance of all these units remained in private hands.⁶⁰

For those projects that had been acquired, the Army in particular paid a sizable legal fee. The Army was faced with court cases in 95 percent of its acquisition attempts, while Air Force was able to acquire 68 percent of the units without going to court, and the Navy acquired 23 percent without litigation. It was estimated that some Wherry cases cost in excess of \$100,000 in legal fees.⁶¹

Wherry Renovations and Improvements

Because Wherry had been constructed on a minimal budget, and because MCA and Capehart housing was larger and often more attractive than Wherry, one of the primary objectives upon acquisition of Wherry was to bring it up to the standards of other assigned housing. DoD Directives Nos. 4165.29 and 4270.7, Bureau of Budget Circulars Nos. A-45 and

⁶⁰Ibid

⁶¹Ibid, 1842.

A-18, and FHA's 1958 "Minimum Standards for One and Two Living Units," set forth the criteria for enlarging and improving the homes.

The services were encouraged to analyze their stock of Wherry housing and determine, by rank and number of personnel, their requirements. Tables were provided to guide installations in identification of adequate net floor areas by rank and number of bedrooms. Primary objectives were directed at enlarging kitchens, utility rooms, and bulk storage areas, improving interior and exterior finishes and equipment, improving acoustical barriers in multi-unit buildings, and providing adequate heating, cooling and electrical systems. Carports and garages were not normally considered part of the necessary improvements.

Interior enlargements were allowed only to increase the numbers of rooms or to correct design deficiencies, and not simply to enlarge existing rooms. Numbers of baths and the size of kitchens and utility rooms were a chief concern. Kitchens were authorized adequate space for suitable counter length, appropriately sized appliances, and storage cabinets. Construction of utility rooms was authorized so that each unit could have a clothes washer and drier. A maximum of two complete baths was authorized in four-bedroom units. One- to three- bedroom units were not authorized additional baths.

Renovations and improvements came at no small expense. Some members of Congress suggested that acquisition of these houses and an expenditure of about \$2,500 per unit to bring them up to current standards would cause a total loss to the Federal Government of about \$97

million, or about 30 percent more than the initial investment. Other members argued that the actual cost to the government of \$11,000 per unit (\$7,000 to acquire, \$1,500 for equity, and \$2,500 for improvements) was not a bad investment at a time when other units were costing upwards of \$15,000.

Work Stoppage Scandal

Early in 1960, the Capehart housing program hit a pothole that foretold the end of its road. Seven projects at five bases came to an unexpected halt on May 17 when disagreements arose between the contractor and his subcontractors regarding payment for work.

Hal B. Hayes of Los Angeles, CA, the self-proclaimed “biggest homebuilder in the world”⁶², had been awarded contracts for 3,448 housing units, at an aggregate cost of \$55,885,000.⁶³ Hayes, the military and the FHA were embroiled in a lengthy battle that was played out on the Senate floor and on the front pages of newspapers across the country. Senate investigative committees strove to discover the reasons behind the work stoppages and ascertain the most expedient measures needed to complete the projects. From their side, the military saw a very large contractor attempting to swindle them through fraudulent corporations and other

⁶²U.S. Congress, Senate, Subcommittee on Military Construction of the Committee on Armed Services, 86th Cong., 2nd Sess., *Work Stoppages on Capehart Housing Projects* (September 1, 1960), Washington, DC: GPO. 11

⁶³U.S. Congress, Senate, Preparedness Investigation Subcommittee of the Committee on Armed Services, 87th Cong., 1st

measures; Hayes in turn blamed “fancy demands made by officers’ wives, ‘legalized bribery’ paid to bankers and ignorance of Federal Housing Authority officials.”⁶⁴ The highly publicized scandal was the source of embarrassment for the Department of Defense, and highlighted program flaws that are worth remembering.

According to Hayes, the project at Beale had incurred significant cost overruns based solely on demands for different color schemes and upgraded features that were not in the original contract. Hayes claimed he painted the homes according to the original specifications, and when current officers transferred out and new ones transferred in, he was ordered to repaint the homes to meet the desires of each new family. He also claimed overruns due to “different changes in the tile in the bathroom, better bricks, taking out the lumber that had been specified and buying clear lumber for the exposed ceiling. The officers would select each board, board by board, and hand tailoring the officers’ quarters (sic).”⁶⁵

Sess., *Capehart Military Family Housing* (March 10, 14, and 21, 1961), Washington, DC: GPO. 2

⁶⁴“Hayes Blames Army Wives for Housing Breakdown,” *El Paso Herald-Post* (March 21, 1961)1-2.

⁶⁵*Ibid*, *Capehart Military Family Housing*, p. 264

Hayes alleged that he finally reached a financial breaking point (at a loss of \$1.5 million for the seven projects), and refused to accommodate any changes to the original specifications; that, he stated, was when “All hell broke loose.”⁶⁶ Shortly thereafter, he started receiving what he felt were double- and triple billings from his subcontractors, and was ordered by the FHA to pay them. The FHA also demanded Hayes escrow \$600,000 as protection from liens against the properties.

Hayes was not without considerable fault, however. A high-roller in business and his personal life (he was a former fiancé of Zsa Zsa Gabor), Hayes admitted to owning 50 to 60 corporations. Based on his extensive building experience and considerable financial base, he easily qualified for Capehart contracts. Hayes created a new corporation for each project he bid. This was, in fact, a common practice for both Wherry and Capehart builders, as it made invoicing easier for the building firms. Through his considerable influence, however, Hayes was able to create a corporation for a project and then remove himself from any association with the project, other than collecting his profits. His common use of second- and third-tier employees, coupled with his lack of knowledge about the actions of his assignees, led to a gross underbidding of the Beale project and contributed to the misunderstandings that ultimately resulted in the work stoppages.

The altercation with Hayes not only held up completion of seven sorely needed housing

⁶⁶*Ibid, Hayes Blames Army Wives*

projects; it also caused considerable cost overruns due to damage and deterioration of the unfinished projects. The conflict, however, went far beyond the bounds of the five installations. The FHA was forced to threaten pulling their insurance from mortgage companies, who were owned by Hayes, unless the companies agreed to assign the mortgages back to the FHA so that the government could take immediate possession of the projects. Hayes in turn threatened to retain possession of the houses, thereby halting completion indefinitely. He correctly pointed out that under the terms of the Capehart program the builder was owner until completion; only at that time could the federal government purchase them and obtain possession. The FHA and the military stood at odds with one another, as they debated who would assume the loss. The military lost credibility among homebuilders; the Capehart program suffered a loss of Congressional support; and officers and their wives were publicly humiliated. In the end, there were no clear winners.

Because of these troubling and costly issues, the Budget Bureau on March 6, 1962 called for a reduction in Capehart authorization from 7,074 new units to 2,025. On May 3, the Senate Armed Services Committee called for an elimination of all Capehart-authorized units, and authorized 2,000 units to be paid through appropriated funds. A final compromise bill was accepted in October that provided for the construction of 3,000 Capehart units and 2,000 additional units from appropriations. Shortly thereafter HR 11131, the military construction bill, authorized 13,792 family housing units at a total cost of \$263,983,500 in appropriated funds, and

the Capehart program was brought to an end.

PART FOUR

Selected Plans

Wherry and Capehart housing was built in a variety of types and styles, materials and techniques. The predominant forms were the single-family dwelling, the duplex, and the multi-unit row house. In the following pages are typical examples of these units, constructed at five different installations. Further examples are offered in Appendix B.

Single Family Wherry Dwelling: Ft. Bliss, Texas

In 1951, 800 Wherry houses were constructed in the Aero Vista development at Ft. Bliss. Valued at about \$9,000 each, the houses were rented to enlisted personnel and lower ranking officers. Each house had a combination living/dining room, kitchen, single bathroom, storage room, two or three bedrooms, and a carport. Six standard plans were used throughout the development, and variations on the plans were provided by mirroring the plans or changing the location of the carport from the front to the rear of the house. After the Capehart program was authorized for the base, these Wherry units were acquired and modifications were made. In most cases, kitchens were updated and utility rooms were added (Fig. 7). In some instances, an extra bedroom and bath was added to accommodate growing families (Fig. 8).

The neighborhood plan consisted of a tree-like configuration with Luke Street, the center thoroughfare, acting as the trunk, with boulevards and streets branching off in an axially mirrored

pattern (Fig. 9). This plan is illustrative of planning methodologies of the day, with its long, meandering streets and superblocks of nearly identical homes.

Fig. 7: Ft. Bliss Wherry Housing
Drawing Courtesy of USACERL

Fig. 8: Ft. Bliss Wherry Housing, Showing Additions
Drawing Courtesy of USACERL

Fig. 9: Ft. Bliss Wherry Neighborhood Plan
(Drawing Courtesy of Ft. Bliss)

Fig. 10: Ft. Bliss Wherry Housing
(Photograph by Author)

As a cost-savings measure, single-car driveways were constructed, and additional cars were expected to park on the street. Sidewalks were poured on only one side of most streets, and were placed directly next to the street curb. No landscaping was initially provided for this neighborhood, and the little that remains consists of a sporadic assortment of mature trees, scraggly bushes, and inconsistently maintained lawns of parched Bermuda grass (Fig. 10).

In 1995, authorization was given to raze the 400 units in the south half of the neighborhood. The houses were considered too small for family use, and had in recent years been used only for single enlisted personnel.

Single Family Capehart Housing: Redstone Arsenal, Alabama

A total of 316 Capehart houses were constructed at Redstone Arsenal in 1959; of these 178 were duplexes and the balance were nearly identical three- and four-bedroom single family homes (Fig.11). This housing illustrates the improved size and designs of Capehart housing. Expansive living/dining rooms, large kitchens and utility rooms, two bathrooms, and amply sized bedrooms were typical of all the Capehart housing on this installation. Linen storage is designed into the plan, as is outdoor storage in the carport. Thanks to an increased building allowance,

this housing was afforded the luxury of a covered walkway to the front door, brick veneer, and a paved terrace at the back of the house.

Fig. 11: Capehart Plan at Redstone Arsenal, AL
(Photograph Courtesy of Redstone Arsenal Housing Office)

Fig. 12: Capehart Neighborhood Plan
(Plan Courtesy of Redstone Arsenal Housing Office)

The street layouts in this neighborhood are again typical of the superblock patterns of the Ft. Bliss example (Fig. 12). In this Capehart neighborhood, though, the emergence of designated play areas for small children, along with little league diamonds, football fields, and basketball courts is seen. Sidewalks, while placed on only one side of the street, are set back a safe distance from the curb. Driveways are wide enough to easily accommodate two cars. Mature trees fill the neighborhood, and lawns, while not heavily landscaped, are generally well maintained and often filled with colorful flowers in bordered beds (Fig. 13).

Fig. 13: Capehart House at Redstone Arsenal, AL
(Photograph Courtesy of Redstone Arsenal Housing Office)

These homes appear in very good condition, and the only changes made to them since 1959 has been the construction of patios and the installation of vinyl siding over the original hardboard siding.

Capehart Duplex Dwellings: Ft. Rucker, Alabama

Between 1957 and 1963, a total of 1483 Capehart housing units, nearly all duplexes, were constructed at Ft. Rucker. The entire plan was developed, and house plans designed, in 1955, with the intent to construct all the housing in four phases. Designed as exact duplicates of MCA housing that was concurrently being built at the installation, these Capehart units were constructed on slab, with brick veneer and hardboard siding (Fig. 14). Wood privacy fences delineated private outdoor space.

Built as officer housing, these three- and four-bedroom homes have larger storage spaces, one and one-half baths, and were equipped with air conditioning. Some variety was offered in the plans. A family might be offered a large kitchen with a breakfast nook, along with a dining space that was clearly delineated from the living room (Fig 15). In another three-bedroom unit, the family would have a smaller, yet still ample kitchen, with an open-living/dining room; but they would gain a den that could be used as an office, a family room, or a guest bedroom (Fig.15). Parents were offered a bit of extra privacy via a half-bath off their bedroom.

The housing, currently occupied by field grade, company grade and NCO families, is undergoing an extensive renovation program. In a five-phase approach, Ft. Rucker is giving all of the homes a face-lift with new portico entryways. The interiors are being reconfigured to adjust the numbers of bedrooms to allow for some two- and five-bedroom units. Half-baths off the parents' bedrooms are also being updated to include showers.

Fig. 14: Capehart House at Ft. Rucker
(Photograph by Author)

Fig. 15: Capehart Plans Showing Two Variations of House in Fig. 14)
(Plans Courtesy of Ft. Rucker Housing Office)

Multi-Unit Wherry and Capehart Row Houses: Ft. Knox, Kentucky

Generally the least popular type of housing, but by far the most widely constructed, was the row house (Figs. 16 and 17). Ft. Knox received over 638 Wherry and Capehart multi-unit rowhouses, each with anywhere from four to eight units. Although they were constructed under two different programs, over a course of eight years, the buildings are all basically alike: two-story brick structures with low-pitched gable roofs and white painted trim. Many of the units were originally designed with only two bedrooms, and all have fairly small kitchens, living and dining rooms. All were originally built with minimal storage and only one bathroom, located on the second floor.

Fig. 16: Wherry Housing at Ft. Knox
(Photographs by Author)

Fig. 17: Capehart Housing at Ft. Knox

It was this type of housing unit that was most negatively commented on in both mailed survey responses and personal interviews of Wherry and Capehart residents, conducted by this author. The primary complaints revolved around the small size of the rooms, lack of storage space, and limited privacy. One can readily identify these elements upon visiting the homes. Dining rooms are barely big enough to accommodate a table and chairs (Fig. 18); living rooms are minimal at best; and the kitchens are unsatisfactory by today's standards.

Fig. 18: Dining Room in Ft. Knox Wherry Housing
(Photograph by Author)

Ft. Knox, like many other installations with row houses, has attempted to modify the units to accommodate growing family needs. This has, at the most basic level, been accomplished by reducing the number of units in each building and reassigning spaces within. A six-unit building at Ft. Knox was altered so that it now contains: three two-bedroom units; a three-bedroom unit with extra storage space; and a four-bedroom unit with a first floor master bedroom and bath, and a large laundry room in what was once a kitchen (Fig. 19). These changes have accommodated larger families; however, the shared spaces have not increased in size, thereby causing much discomfort to the inhabitants.

Fig. 19: Wherry Rowhouse Original Plan (Left) and Modified Plan (Right)
(Drawings Courtesy of Ft. Knox Housing Office)

Neighborhood planning in these multi-unit areas did not lend itself to privacy or to good neighborhood relations. Although many of the units have small fenced-in areas in their back yards, few families feel their exterior space is their own. They share a front stoop, so do not feel ownership of the entry to their home; and the back yards often act as thoroughfares for neighborhood children and other strollers, so that residents do not feel they can put anything of value in their outdoor areas. One wife interviewed at Ft. Knox commented that, “I feel like I’m living in a fishbowl.”

In general, people living in these multi-family units are unhappy with their housing assignment. While the street configurations are similar to those in single-family and duplex areas, the feeling of congested living is undeniable (Fig 20). They feel like they are living “on top of one another,” and tend to keep to themselves more than do families in less dense areas. A group of teenage girls living in Rosewood Terrace voiced the sentiment of many of the row house residents when they wished they could live in “the rich place,” where the duplexes are,

rather than in “the slums” and “the projects” of the multi-family units.⁶⁷

Fig. 20: Ft. Knox Wherry and Capehart Multi-Family Unit Neighborhood
(Photograph by Author)

⁶⁷Temme, Virge Jenkins, *An Understanding of Home: Study of Wherry and Capehart Military Family Housing at Ft. Knox, Kentucky*. May, 1995.

SUMMARY

The Wherry and Capehart military family housing programs were in existence for a total of thirteen years and produced nearly 250,000 housing units at a time of critical housing shortage. They were the first major military family housing effort of the Cold War, and there is speculation that they should be considered historically significant. The quantity of housing units that were created under these programs and the length of time they were in effect are considered by some to have special importance and endurance in the history of military housing. Because of their presumed success in supplying housing through what was considered a financially beneficial approach to the DoD, there are some members of the military who are recommending the resurrection of this type of military/civilian cooperative effort.

Before considering Wherry and Capehart housing historically significant, and prior to adapting these programs once again, it would be beneficial to reflect objectively on their history. In evaluating Wherry and Capehart housing, there are three elements that should be carefully assessed: the programs; the houses themselves; and their part in history. The first two elements are those that could influence future housing programs. The third could affect the future of existing Wherry and Capehart units.

The Programs

From 1950 through 1964, Wherry and Capehart housing produced a total of nearly 250,000 units, approximately 175,000 of which were still standing at the end of 1994. They came at a time of a severe national housing shortage, and helped meet a critical need. If the sole success of the programs were based upon provision of numbers of homes and the speed with which they were provided, then both Wherry and Capehart could be considered successful programs. They created enough housing within a very short period of time to reduce the housing deficit, until such time that housing through appropriated funds could fulfill the need to replace and replenish.

If one looks to the duration of the programs, the economics, or the ease with which the programs were carried out, their success is not so clear. Both programs were created as temporary measures, and expected to last only until necessary housing quantities were met. The Wherry program lasted six years, but maintained an active effort for only three; Capehart lasted seven years, but was an active effort of only five years' duration, due to complications in several projects.

Regarding the economic success of the programs, there were divided sentiments on both the military and the contractors' sides. A key to determining the investment value is whether the home has satisfied the needs and desires of the users, at a cost that is within budgetary means. Like civilian housing, the better the quality of initial construction and maintenance over time, the better the life cycle value. While many of the homes were well made, a great majority of

Wherry houses was quickly condemned as substandard, or were slated for renovation just a few years after construction. Some Wherry and Capehart units that have withstood the test of time, and have been satisfactorily maintained or renovated. Others stand in neglect, and residents refer to them as “the slums.”

In looking at the longevity of civilian homes, one readily sees that homes of the 1950s and ‘60s that were built well and maintained in good condition over time generally are expected to last much longer than the 35-47 years that Wherry and Capehart houses have existed. But if longevity is not the ultimate criteria for housing, then one would need to identify the actual goals for military housing, and proceed from there.

In determining the ease of carrying out the programs, Congressional reports would indicate that Wherry and Capehart were not very successful. They were burdened with legal battles, scandals, and constant tension and disagreement between the military and the home builders undertaking the projects. Legal fees ultimately reduced some of the cost savings the federal government hoped to see. Furthermore, both programs compromised the credibility of both the military and the civilian contractors.

The Houses

Wherry and Capehart had about the same success rate in terms of construction quality and resident satisfaction as many of the civilian housing projects that were constructed during the

1950s and early '60s. Some houses responded to the changing needs of their residents, while others did not fare as well. Wherry plans were fraught with problems. They were often built with substandard materials and building practices, as were many of the low-income civilian houses of the time.

In an effort to quickly construct large quantities of houses, the military felt forced to build them small. Small homes in the civilian sector, such as those in Levittown, could often be adjusted and expanded through sweat equity to meet changing family needs. Because this was accomplished on a case-by-case basis, it was fairly easy to make adjustments. However, because of the vast numbers of Wherry houses and types of individuals residing within them, it was difficult to plan for everyone's needs, and costly to make changes for so many houses at once.

Wherry plans generally did not anticipate potential need for expansion or changing lifestyles. Capehart attempted to correct this oversight. They were larger than Wherry homes, and the plans were designed in such a way that they could more easily be expanded and manipulated. It was perhaps because of their malleability, as much as for their materials and quality of construction, that Capehart houses were better able to withstand the test of time.

If the opinions of residents are an indication of the success of the house plans, then one can say that some plans were successful, and some were not. Overall, both housing programs were criticized for lack of storage. Residents, though, considered Capehart, a definite improvement over Wherry. It is interesting to note, however, that of the 150 former residents

who responded to a survey statement, “Upon leaving the military, I chose a house similar to my Wherry or Capehart home,” only *two people* agreed.

Historic Significance

The National Register of Historic Places lists four criteria which are to be applied when assessing the historic significant of buildings, structures, or artifacts. To be considered historically significant, buildings must either:

- a) be associated with events that have made significant contributions to the broad patterns of our history,
- b) be associated with the lives of persons significant in our past,
- c) embody distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction, or
- d) Have yielded, or be likely to yield, information important in prehistory or history.

The fourth criterion typically applies only to archeological finds, and is not generally applied to buildings. Therefore, we will look at the first three criteria in order to assess historic significance of Wherry and Capehart housing.

Events

Some members of the preservation community have suggested that Wherry and Capehart housing may be historically significant for their presumed relationship to the Cold War. Before assigning association of any other buildings constructed between 1945 and 1989 to the Cold

War, it should be identified what the Cold War actually was. Military and civilian historians working together on the DoD Legacy program have suggested that the Cold War be defined as a series of activities leading to the development of nuclear missiles and their associated deterrence technology necessary to protect the United States from communism. Through this measure of definition, appropriate identification and preservation of significant Cold War buildings and artifacts may occur, while maintaining the importance and value of listings on the National Register of Historic Places. Professor Amos Rapaport of the University of Wisconsin, one of the world's leading experts in building typology, has further recommended in determining Cold War association with buildings and structures, one should consider two questions: (1) Were the buildings and structures *directly* involved with Cold War activities? In other words, could the Cold War activities have continued if these buildings and structures had not existed? (2) Would the buildings and structures have existed if there had been no Cold War? ⁶⁸

There is no question that Wherry and Capehart housing eased the plight of military families. They were better able to maintain a decent standard of living, and their morale was improved by the existence of these houses. Could Cold War activities have continued without the houses? Most probably. The military may have had to explore different options, such as allocating additional training dollars or developing longer station assignments so that the families might better qualify for mortgage loans. But while the absence of appropriate quantities of

⁶⁸ Temme, Virge Jenkins, interview with Amos Rapaport. October, 1995.

family housing made life more uncomfortable for the families, and the construction of the housing made life easier, the fact is that the Cold War was not critically reliant upon Wherry or Capehart housing to maintain the war effort.

In response to the second question, it must be acknowledged that the numbers and types of Wherry and Capehart housing would most likely have existed whether there were Cold War activities or not. The fact is that these houses were constructed on installations involved in a wide range of activities, which had existed prior to the Cold War, including tank driving, field maneuvers and WWII-type aerial surveillance training. There is no question that the U.S. military grew substantially to meet perceived defense needs of both the Cold War and other confrontations during the late 1940s and the 1950s, and that the military housing stock grew along with the population. Likewise did the numbers of schools, health centers, hospitals, convenience marts, churches and gas stations. To say that Wherry and Capehart housing was constructed *solely because of the Cold War*, however, is placing greater importance than is due.

The United States during the 1950s was experiencing an explosion in the numbers of families, and the building industry responded. Housing developments were constructed where they were needed most, whether to replace low-income units demolished under slum clearance programs, or to provide homes in new locations for a population that was suddenly more mobile than ever before. Towns, cities and businesses throughout the nation encouraged the construction of housing to prevent disease, improve morale, and boost the economy. The

military was only one of countless entities involved in this endeavor, and Wherry and Capehart were only two of several military programs designed to carry out this effort.

Significant People

In evaluating Wherry and Capehart housing under this criterion, one would need to determine whether important planners, architects, members of Congress, or military leaders played a part in the programs. Wherry housing was planned and designed by staff members of the Army Corps of Engineers, or employees of the development firms responsible for the construction of the homes. No research has indicated that anyone notable in planning or architecture was associated with these programs. Likewise, the merchant builders of the post-WWII era who introduced significant approaches to house building -- people like Levitt or Kaiser Homes or American Community Builders -- were not associated with the programs. Hal Hayes, while the self-proclaimed “largest home-builder in the world,” was never an active participant in the building process, and was only a major stockholder in several of the companies that actually built the homes. Further, no historic documentation of housing during the 1950s and ‘60s indicates that the Hayes Corporation was ever considered one of the “key players” in the housing arena.

A search through historic records has revealed no connection between any historically significant people either inhabiting this housing, or carrying out any historically exceptional acts

in Wherry or Capehart housing. Therefore, the historic significance of these houses cannot be justified through Criterion B: association with persons significant in our past.

Distinctive Characteristics

The key word under Criterion C is *distinctive*. The American Heritage Dictionary defines distinctive as, “distinguishable from all others; separate; discrete.” Photographs of Wherry and Capehart housing are virtually identical to millions of other homes constructed across the United States during the 1950s and ‘60s. Similar or often identical plans were used for civilian housing and for the military. Even in multi-family units, the same plans were used for the military as had already been constructed for civilian housing.

Materials and construction methods used in these houses were likewise indistinguishable from civilian housing, or from other military housing being constructed with appropriated funds.

Wherry and Capehart housing was in no way physically unique. It would be an error to claim Wherry or Capehart housing was historically significant under Criterion C.

State and Local Significance

In evaluating historic structures, one must look at their possible historic significance at the state and local level as well as national. The same four criteria should be assessed:

association with important events or people; significant features; or informational importance. When evaluating impact of housing at a state or local level, it would be wise to assess the importance of the Wherry or Capehart developers to the local community. Many developers were local businessmen who were already active to varying degrees in the building community. It would also be prudent to maintain a perspective on the importance of the projects themselves on the community. While the activities on the installations may have affected a community, it is probably unlikely that the housing projects had a long-term impact. At most, they may have increased employment opportunities for laborers during the construction process. It is unlikely, however, that the housing projects had an enduring affect on the history of the existing community.

It is not the intent of this study to investigate state and local history at each installation. However, a cursory investigation by the author at library and newspaper archives at a handful of installations has indicated minimal community interest in Wherry or Capehart projects. Articles relating to the housing projects generally announced when construction contracts were granted and when projects were completed. Articles about condemnation proceedings on Wherry projects, or about the Capehart scandal surrounding Hal Hayes were exceptions.

Conclusions

After a thorough and lengthy evaluation of Wherry and Capehart housing, it is

recommended that these houses do not qualify as historically significant under any of the criteria offered by the National Register. While the development of Wherry and Capehart housing is interesting as the legislation developed for these programs served a valuable function in the rapid provision of decent homes to a population that was having difficulty finding good housing, the structures are not historically significant.

APPENDIX A: Survey of Former Wherry and Capehart Residents

The following questionnaire was mailed to 250 families who are members of The Retired Officers Association (TROA) in an attempt to acquire additional information about these houses and their neighborhoods, from the point of view of residents who had lived in the housing when it was new.

Names were randomly selected from a list of all members, and two surveys were sent to each home, along with instructions for completing them. Recipients were asked to complete the questionnaire only if they were officers between the years of 1950 and 1962, and resided in new on-post housing during that period. Because Wherry and Capehart housing constituted the largest percentage of military family housing between the years 1950 and 1962, the assumption was made for the purposes of this survey that if respondents were officers and lived in new on-post housing, that they very likely lived in Wherry or Capehart housing. It was also requested that the respondents supply the name of the installation, the state, and their address if they remembered it. In this way, it was believed that it could be further ascertained whether their home was either Wherry or Capehart.

A total of 108 households responded. Of these, 151 spouses submitted completed surveys. The balance of the households submitted post cards indicating that they did not fit the criteria for the survey.

Of the 151 surveys received, 18 were eliminated for a variety of reasons. Some respondents either did not complete the years of occupancy, or they occupied military family housing at a time outside the parameters of the study. Some described housing they'd occupied in locations that did not contain Wherry or Capehart housing. Two families responded generically for two different homes they had occupied over a period of 7-10 years.

For each survey received, it was determined, if possible, whether the house being discussed was Wherry or Capehart. This proved a very difficult task, and some conclusions may

be incorrect. The responses were categorized according to years of occupancy: 1950-1956 was called Wherry housing; the balance were designated Capehart. However, some time after receiving the responses, it was learned that Wherry housing was not necessarily designated according to the year of construction. In many cases, the date it carries on military listings is the date it was acquired by the services from the Wherry sponsor; this could range anywhere from 1950 through 1989.

Because of time and personnel constraints on the part of the installations noted on the survey sheets, definitive answers were not available on whether the addresses on the surveys were part of Wherry or Capehart developments. In some cases, the base had closed or changed hands, and there was no historical record about any of the housing prior to the date of closure or transfer.

It was also requested that the wife and the husband each complete a questionnaire, and that they do so without consulting with one another. By doing this, it was hoped that a clear picture of differences of perception between the wife, who would have had a greater interaction with the house on a day-to-day basis, and the husband would be gained. In nearly half the questionnaires, it appeared from the handwriting that one spouse completed the survey for both parties. In some instances, one spouse answered for a deceased spouse, or for one that they were married to during the time period in question, but had subsequently divorced.

At best, the survey responses supplied a memory of military family housing *in general* between the 1950s and 1960s. A listing of all the responses received, along with a copy of the survey is included, in the event that any reader might feel they could obtain valuable information about retrospective perceptions of military family housing of that period. Because of all the uncertainties and inconsistencies, however, tabulated data does not appear to be useful to this thesis. To provide statistical data for the purpose of DoD evaluation of Wherry and Capehart housing would be grossly misleading. The information which was very useful from this survey were the open-ended responses. It was in these that 59 former residents specifically identified

whether they lived in Wherry or Capehart housing, and offered an evaluation and insight into the lifestyle of the military family during that era. In some instances, a respondent had lived in both types of housing, and offered a comparative evaluation -- usually in favor of Capehart.

The final question of the survey asked if the respondent would be receptive to a follow-up phone interview. Forty-three couples answered "yes," and 5 of them were contacted. Their interviews indicated a sincere appreciation for the housing, especially in comparison with other housing they had been forced to take before Wherry or Capehart was available. The overall feeling toward the era was sentimental, a sort of "we were all in this together. We made do, and we made friends."

APPENDIX B: Examples of Wherry and Capehart Housing

The following are a representative sampling of Army-owned Wherry and Capehart housing throughout the United States. Wherry units are listed first, then Capehart. Each program is organized by type of unit, with single family homes first, followed by duplex and then multi-family. Within each type, the plans are organized in alphabetical order by installation name.

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