

**The Creation of Urban Homes: Apartment
Buildings in New Haven, 1890-1930**

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I. INTRODUCTION

In the late 19th and early 20th centuries, America experienced tremendous development and growth as the industrial revolution spurred on the national economy and transformed the social landscape. An important change was the shift of the population from a dispersed agrarian base towards concentrations in urban centers. The growth of cities marked not only a significant shift of population, but also the development of an entire culture and system around the concept of large-scale proximate living. While there is much literature on the factors leading up to the inward spiral, as well as the process of urban sprawl,¹ but much less is known about how American cities grew during this formative period and the housing that supported the population boom. Very little attention has been paid to the development of apartment housing, a novel architectural form that housed middle- to upper-class urban dwellers in the central city. This is the first study outside of New York City that traces the rise of the American apartment that came hand in hand with the rise of modern cities.² These new urban homes achieved great strides during this time period. As early as 1926, the Bureau of Labor Statistics reported that the construction of apartments exceeded that of single-family dwellings in a representative group of 257 cities.³

New Haven provides a rich backdrop in which to investigate the development of apartments in American cities. It is particularly suited for this endeavor because of its

¹ See, e.g., SAM BASS WARNER JR., *STREETCAR SUBURBS: THE PROCESS OF GROWTH IN BOSTON, 1870-1900* (1962) (seminal study of the division of cities into a central region of commerce and slums surrounded by commuter suburbs); DOUG W. RAE, *CITY: URBANISM AND ITS END* (2003) (analyzing why New Haven rose in the first half of the 20th century, and fell in the second half).

² The example of New York City provides an interesting, but incomplete picture of the development of American urban housing. While it was the first American city to embrace apartments, the uniqueness of the city makes its story less comparable to other urban histories. See, e.g., ELIZABETH HAWES, *NEW YORK, NEW YORK: HOW THE APARTMENT HOUSE TRANSFORMED THE LIFE OF THE CITY (1869-1930)* (1993); ELIZABETH COLLINS CROMLEY, *ALONE TOGETHER: A HISTORY OF NEW YORK'S EARLY APARTMENTS* (1990).

³ From 1921 to 1927, the percentage of families residing in apartments in the United States nearly doubled. JOSEPH H. ABEL & FRED N. SEVERUD, *APARTMENT HOUSES 2* (1947).

remarkably well-preserved and extensively documented history, due in large part to its long time affiliation with Yale. Additionally, New Haven's experience is fairly typical of the growth of industry-based municipalities at the turn of the 20th century. Following the industrial revolution, New Haven was a vibrant and rapidly expanding city, buoyed in large part by its connectivity via railways and waterways. It was a central and important city in the region; however it was not so exceptional as to make it unrepresentative of the many mid- to large-size cities that boomed during this period.

This paper focuses on the initial burst of construction in the earliest period of apartment building, which fell off sharply as the country came to grips with the Great Depression. Even as the nation emerged out of World War II, however, the virtual standstill of urban housing construction persisted. In fact in the 1940s through the 1950s, there was almost no private housing production in New Haven. The post-war stagnation resulted from a variety of factors including suburbanization and hostile zoning. However this story is beyond the temporal breadth of this study. In the period from 1870 to 1930, private entrepreneurs built nearly 200 apartments in New Haven. While they represent the earliest examples of modern urban residential buildings, in part because of the stagnation of construction in the mid-20th century, they continue to serve a sizeable role in the multifamily housing stock today. The majority of these buildings still stand and are occupied by a 21st century populace,⁴ with those located downtown heavily occupied by Yale graduate and professional students. The massive projects of public housing of the federal and city government have actually fared much worse than these early projects, the handiwork of small-scale entrepreneurs.

⁴ 136 out of the 192 apartments in this study are extant. *See infra* App. III. In most instances where the apartment no longer exists, the building has been either replaced by Yale buildings or Interstate 95.

Part II of this paper introduces the surprisingly elusive definition of the apartment and what set it apart from other architectural forms, as well as at the methodology that was used to sift out relevant information. Part III focuses on demand-side considerations that made apartments desirable and even necessary. Demand for urban housing primarily arose from the expansion of urban industry and the commercial and service sectors that followed it. Additionally, New Haven also enjoyed the unique housing pressures of being a college town. Part IV looks at the effect that popular opinion had on demand and how apartments affected popular opinion. The history of apartment buildings reflects a cultural shift from resistance to at least partial acceptance. However, their development was as much a story of supply as of demand, if not more so. Part V reveals what and who drove the construction of private housing through this innovative architectural form. Part VI addresses the role, if any, that law played in the shaping of where and how apartments were built prior to the 1930s. Finally, Part VII looks at empirical data on quantity and distribution that resulted from the interplay of the previously discussed factors.

Forward looking pundits from the early 20th century optimistically predicted the rise of these new urban homes, leading one *New Haven Register* reporter to write, “New Haven is destined to be a city of apartment houses.”⁵ Despite the heyday of early building, New Haven is not a city of apartments due to a combination of demographics, cultural resistance, waning economy, Yale and to a lesser extent law. All these factors shaped the quantity and distribution of the city’s apartment buildings, and the failure of the city, like many of its New England counterparts, to adopt apartment living as a primary mode of housing. The city remained far

⁵ *New Apartments at Chapel and Kensington Streets*, NEW HAVEN REGISTER Mar. 18, 1917 [hereinafter *New Apartments*, REGISTER]. Apartment builders also expected continued proliferation. See ELIZABETH MILLS BROWN, *NEW HAVEN: A GUIDE TO URBAN ARCHITECTURE AND DESIGN* 67 (1976) (describing the Oxford, 34-36 High, “the sides are bare, anticipating other apartments on each side to hide them”).

more reliant on traditional dwellings, and in fact many neighborhoods reflect a complete absence of this architectural form. While not dominant, the early apartments, which provided well over 2560 housing units in New Haven,⁶ represented not only a significant portion of the residential infrastructure of the city, but also reflected how cities changed physically, commercially, and culturally in the early 20th century.

II. DEFINING AND FINDING APARTMENTS

A. Terminology: “Apartments”

For the purposes of this paper, I have defined “apartments”⁷ as high-end, large capacity multiple dwellings intended for occupancy by respectable families. These came in the form of

Figure 2. GARDEN APARTMENT, ALDEN COURT (421-425 WHITNEY)

Source: Photograph taken Spring 2007 by author



Figure 2 ELEVATOR APARTMENT, THE LOVETT (100-102 HOWE)

Source: Photograph taken Spring 2007 by author



⁶ 2560 housing units are provided by 132 apartments. The number of housing units is unknown for the 60 additional apartments built between 1870 and 1930. See *infra* App. II.A.

⁷ Apartments went by a variety of names. CROMLEY, *supra* note 2, at 5 (“apartment house”, “apartment hotel”, “French flats”, “flats”); HAWES, *supra* note 2, at 37 (in 1870s New York City, “the most expensive models of French flats” were labeled apartments).

either tall, elevator buildings and low-rise garden apartments (see Figures 1-2).⁸ In apartment houses, each dwelling unit has “independent and complete housekeeping facilities.”⁹ They provided living arrangement that were semi-transient, without the responsibilities of an independent house for well-to-do families who neither desired nor could afford living in hotels.¹⁰ This modern architectural form of middle-class shared living was popularized first in France and England, before arising in New York City in the mid-19th century.¹¹

Distinguishing between apartments and other types of multifamily dwellings is complicated since definitions were often evolving, inconsistent, and motivated by self-interest.¹² It is first helpful to address two terms commonly intertwined with apartments: tenements and flats. Adding to the confusion, tenements and flats are not mutually exclusive categories with the former defined by quality and later by usage division.

Tenements vary widely in size, shape and form, including all low-end multifamily dwellings. Functionally, there is no bright line difference between a large capacity tenement and an apartment. However, apartment buildings represented a new form of living arrangement, while in contrast tenements had long served the lower socioeconomic classes. Generally New Haven apartments were substantial buildings with a planned appearance adorned by ornamental

⁸ Not all apartments fall precisely into these two style categories. For a general sense of apartment appearance see the current photographs of the early New Haven apartments. *See infra* App. III. Garden apartments are low-rise walk-ups characterized by an open courtyard in the center of the block. HENRY WRIGHT, REHOUSING URBAN AMERICA 67 (1935); *see also* LEO GREBLER, PRODUCTION OF NEW HOUSING, 117-118 (1950) (describing two categories of apartment construction: garden apartment projects which resembled larger-scale sale housing projects, and tall elevator buildings whose construction process resembled that of office structures).

⁹ INST. OF HUMAN RELATIONS, YALE UNIVERSITY, HANDBOOK OF SOCIAL STATISTICS OF NEW HAVEN, CONNECTICUT 9, n.2 (compiled by Thelma A. Dreis, 1936)[hereinafter INST. OF HUMAN RELATIONS].

¹⁰ WRIGHT, *supra* note 8, at 63.

¹¹ *See* CROMLEY, *supra* note 2, at 1 (presenting “a history of the “invention” of middle-class apartment building as an architectural form new to Manhattan in the mid-nineteenth century, a form distinct from working-class tenements and subdivided formerly private houses”)

¹² Terms are often used interchangeably and simultaneously, particularly early on. A building can be described as one category, while the actual units are described as another. *See, e.g.*, Report of the Building Inspector (1892), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1892)[hereinafter Building Inspector (1892)] (describing Henry A. Warner’s apartment as “stores and flats above”).

features.¹³ Most government bodies and laws did not differentiate between tenements and apartments.¹⁴ In fact prior to the Civil War, the term “tenement” referred to all dwellings that accommodated three or more families.¹⁵ From the late 19th century on, however, the public at large readily recognized and sharply distinguished between the two categories.¹⁶ While tenements were viewed categorically with disdain,¹⁷ wholehearted support could often be heard from proponents of apartments early on in the development of the architectural form in New Haven.¹⁸

Flats, as a category, tended to be smaller in scale, including double- and triple-deckers, but could also include more units. Renting out a flat involves similar responsibilities as renting out a single-family home. In contrast, apartments are more removed from traditional homeownership, inherently involving greater management responsibilities. According to the American Telephone and Telegraph Company (AT&T), “[t]he essential characteristic of a flat, as distinguished from an apartment, is that in a flat the heating is not included in the rent.”¹⁹ This

¹³ The physical attributes of these early apartments may be seen from 136 apartment houses from this era that still stand as of May 2007. See *infra* App. III.

¹⁴ See, e.g., NEW HAVEN, CONN., ORDINANCES § 88.1 (1928) (defining “Apartment House” as “Same as tenement house.”); An Act Concerning Tenement Houses 1905 Conn. Pub. Acts 376, *amended by* 1912 Conn. Pub. Acts 241. (defining “tenement house” as “any house of building, or portion thereof which is rented, leased, let or hired out, to be occupied, or is arranged to be occupied, or is occupied as the home or resident of three families or more, living independently of each other, and doing their cooking upon the premises, and having a common right in the halls, stairways, or yards”).

¹⁵ KENNETH T. JACKSON, CRABGRASS FRONTIER: THE SUBURBANIZATION OF THE UNITED STATES, 90 & n. 5 (1985).

¹⁶ See CROMLEY, *supra* note 2 (“People felt the need to discriminate more finely among classes of buildings than the law did, in order to protect the boundaries of their own middle-class status.”)

¹⁷ See, e.g., CASS GILBERT & FREDRICK LAW OLMSTED, REPORT OF THE NEW HAVEN CIVIC IMPROVEMENT COMMISSION, 39 (1910) (“Back tenements, unsanitary shacks, crowding, secrecy and filth are the results of crowding poor and ignorant people into a region where each of the insufficient number of dwellings has a long piece of waste land tucked behind it out of sight... the ordinary back tenement itself is a frightfully wasteful method of housing, morally and socially as well as economically.” Author offers solutions to open up streets, to open up back lands, or acquire the interior land and create a policed or lit block playground).

¹⁸ See, e.g., Building Inspector (1892), *supra* note 12 (“Louis Ratner is erecting a five-story brick building for stores and apartments on Oak Street, which will be a much needed improvement in that street”).

¹⁹ As defined here, the category of “flats” includes all double- and triple-deckers, but also potentially larger apartment-like dwellings. In a -decker, each unit encompasses the entire floor of a building and New Haven’s examples are almost universally marked by their multi-story tiered porches. BROWN, *supra* note 5, at 79. AT&T defined a residence as, “a dwelling in which the entire building is adapted to the use of one family. It may be

definition in turn reinforces the characterization that flats were as a whole smaller than apartments, because as a general trend multifamily buildings with separate heating plants for each unit will have few units. Apartment owners have greater residual responsibility than flat owners, in terms of providing heat and because larger structures tend to have more common space (i.e. stairwells, hallways, and elevators).

The classification of “apartments”, as I have defined it is neither a perfect nor impermeable, but I accept these flaws in acknowledgement that contemporaries did recognize a distinct, new categorical form of architecture known as the “apartment.” For the purposes of this paper, I relied on the categorizations provided by the Sanborn Map Co., Insurance Maps of New Haven (1886-1931).²⁰ I resolved inconsistencies within the maps in favor of designation as apartments, in attempt to capture all apartment-like flats and tenements.²¹ Sanborn

connected with a store or it may be one of a series of house with adjoining walls.” INST. OF HUMAN RELATIONS, *supra* note 9, at 9 & n.2 (defining and applying the categories provided by the American Telephone and Telegraph Company’s *Instructions for Field Men in Connection with the Preparation of Commercial Surveys for Fundamental Plans*).

²⁰ The Sanborn Maps labeled apartments either as “Apt,” “apartments,” or “apartment house.” Alternatively the Maps simply listed the name of the apartment in the form of “The _____,” for instance “The Hart” at 110 Wall St. SANBORN MAP CO., INSURANCE MAPS OF NEW HAVEN, CONN., No. 030 (1886 updated to 1897)[hereinafter SANBORN (1897)].

²¹ For instances where the property has been marked both apartment and flat in the same map, I have included the property in this study as an apartment: 24-34 Whalley. SANBORN MAP CO., INSURANCE MAPS OF NEW HAVEN, CONN., No. 205 (1923 updated to 1931)[hereinafter SANBORN (1931)](marked “The Washington Apartment” and “The Lincoln Apartment”, and “F”).

The Sanborn Map (1923 updated to 1931) eliminated the category of “tenement”. It reassigned “tenements” of previous Sanborn Maps as either “flat” or “apartment.” However, in only one instance was a building reassigned as “apartment”, 63 York. *Compare* SANBORN (1931), *supra* note 21, No. 017 (marked “Apartments”), *with* SANBORN MAP CO., INSURANCE MAPS OF NEW HAVEN, CONN., No. 147 (1901 updated to 1923)[hereinafter SANBORN (1923)](marked “tenement”).

The following properties were labeled as “flat” in one Sanborn and subsequently “apartment” in another, and I have resolved the inconsistency in favor of categorization as “apartment. This assumption is consistent with newspaper accounts of the construction of apartments referring to buildings earlier Sanborn Maps described as “flats” *See New Apartments*, REGISTER, *supra* note 5 (referring to (4) 1339-1341 Chapel, (5) 1343-1343 Chapel, (6) 1349 Chapel as “apartment houses” erected by “Ladinsky and Rensikoff on the Dickerman property on West Chapel street, near Kensington”).

(1) 240-246 Park. *Compare* SANBORN (1931), *supra* note 21, (marked “The Richmond Apartments”), *with* SANBORN (1923), *supra* note 21, No. 147 (marked “The Richmond Flats”).

(2) 8 Edgewood. *Compare* SANBORN (1931), *supra* note 21, No. 202 (marked “Orleton Court Apartments”), *with* SANBORN (1923), *supra* note 21, No. 147 (marked “Orleton Court Flats”).

categorizations were generally consistent with municipal building permit records and the city's Building Inspector's Reports. While in themselves self interesting and useful in showing macro-level changes, the Reports are over-inclusive in their counting of apartments and thus the data found in them are incomplete and potentially misleading.²² I believe the Sanborn Maps better

(3) 374-376 Orchard. *Compare* SANBORN (1931), *supra* note 21, No. 226 (marked "The Armour Apartments"), *with* SANBORN (1923), *supra* note 21, No. 159 (marked "The Armour Flats").

(4) 1339-1341 Chapel. *Compare* SANBORN (1931), *supra* note 21, No. 228 (marked "Apartments"), *with* SANBORN (1923), *supra* note 21, No. 151 (marked "Flats").

(5) 1343-1345 Chapel. *Compare* SANBORN (1931), *supra* note 21, No. 228 (marked "Apartments"), *with* SANBORN (1923), *supra* note 21, No. 151 (marked "Flats").

(6) 1349 Chapel. *Compare* SANBORN (1931), *supra* note 21, No. 228 (marked "The Wilson Apartments, The Darlington"), *with* SANBORN (1923), *supra* note 21, No. 151 (marked "Flats").

(7) 374-376 Orchard. *Compare* SANBORN (1931), *supra* note 21, No. 226 (marked "The Armour Apartments"), *with* SANBORN (1923), *supra* note 21, No. 159 (marked "The Armour Flats").

(8) 135-137 Edgewood *Compare* SANBORN (1931), *supra* note 21, No. 201 (marked "Edgewood Apartments"), *with* SANBORN (1923), *supra* note 21, No. 145 (marked "Flats").

(9) 372-374 Oak. *Compare* SANBORN (1931), *supra* note 21, No. 015 (marked "Oakmere Apartments"), *with* SANBORN (1923), *supra* note 21, No. 152 (marked "Flats").

(10) 191-193 Wooster. *Compare* SANBORN (1931), *supra* note 21, No. 021 (marked "Apartments"), *with* SANBORN (1923), *supra* note 21, No. 009 (marked "Flats")

(11) 42 Cedar St. *Compare* SANBORN (1931), *supra* note 21, No. 078 (marked "Apartments"), *with* SANBORN (1923), *supra* note 21, No. 111 (marked "Flats")

(12) 147-151 Liberty. *Compare* SANBORN (1931), *supra* note 21, No. 063 (marked "Oakmere Apartments"), *with* SANBORN (1923), *supra* note 21, No. 125 (marked "Flats")

(13) 119-121 Wall. *Compare* SANBORN MAP CO., INSURANCE MAPS OF NEW HAVEN, CONN., No. 001 (1901)[hereinafter SANBORN (1901)] (marked "Student Apartments"), *with* SANBORN MAP CO., INSURANCE MAPS OF NEW HAVEN, CONN., No. 001 (1886)[hereinafter SANBORN (1886)] (marked "Flats").

(14) 115-117 Wall. SANBORN (1901), *supra* note 21, No. 001 (marked "The Highland"), *with* SANBORN (1886), *supra* note 21, No. 001 (marked "Flats").

²² First, its recording of multiple dwelling data is based on changing criteria, making data misleading to compare year by year—sometimes apartments and tenements are listed separately, sometimes one or the other. The Report of the Building Inspector varied almost annually in its use and interchangeability of the terms "tenement" and "apartment", ranging from treating apartment and tenements as two distinct categories, calling all 3+ dwellings "tenements", calling all 3+ dwellings "apartments", or using the category "apartment and tenements". *Compare* Report of the Building Inspector (1906-1914,1929), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1906-1914,1929) (separate categories), *with* Report of the Building Inspector (1915, 1917-1919), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1915, 1917-1919) (no separation), *with* Report of the Building Inspector (1920-1928, 1930), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1920-1928, 1930) (just apartments), and *with* Report of the Building Inspector (1916), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1916) (just tenements).

Secondly, under the description of multifamily dwellings, tenements, or apartments, it includes any three-plus-family dwelling. While its multifamily category includes apartments as this paper has defined the term, it is over-inclusive and does not capture the special class of buildings that only arose in New Haven in the late 19th century. *Compare* SANBORN (1931), *supra* note 21, No. 024. (marking 186 East as "dwelling"), *with* Report of the Building Inspector (1923), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1923)[hereinafter Building Inspector (1923)] (describing 186 East as "apartment"); *compare* SANBORN (1931), *supra* note 21, No. 231. (marking 215 Blake as "dwelling") *and* Building Permits (on file with the New Haven Building office) (listing 8 family units for 215 Blake), *with* Report of the Building Inspector (1927)), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1927)[hereinafter Building Inspector (1927)] (describing 215 Blake as "apartment"); *compare* SANBORN (1931), *supra* note 21, No. 482 (marking 845-847 Edgewood as "dwelling") *and* Building Permits (on file with the New

capture what contemporaries conceived of as apartment houses, whose development this paper hopes to track.

While theoretically and practically there is great fluidity between these categories, the overall distinguishing characteristics of apartments elaborated above merit the separation of types.

B. Methodology

Sanborn Maps are generally comprehensive and should include all apartments produced during their period of coverage.²³ For the purposes of this paper, I defined apartment construction based on year of building permit, although building or use may actually have

Haven Building office) (listing 4 family units for 845-847 Edgewood), *with* Building Inspector (1923), *supra* note 22, (describing 845-847 Edgewood as “apartment”).

Thirdly, because the Report is based on the filing of permits rather than actual construction, in at least four instances it included apartment buildings that appear never to have been built. *Compare* Report of the Building Inspector (1924), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1924)[hereinafter Building Inspector (1924)] (including 1678 Chapel in Largest Building Operations of the Year). Report of the Building Inspector (1926), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1926)[hereinafter Building Inspector (1926)] (including 1327 Boulevard, 236 Everit, and 230-234 Fountain in Largest Building Operations of the Year), *with* SANBORN (1931), *supra* note 21 (no apartments at addresses listed).

Fourthly, it included buildings whose primary use was not residential. Several buildings that were not apartments were marked as such in the Yearbook’s Largest Building Operations of the Year. *Compare* SANBORN (1931), *supra* note 21, No. 020 (9-11 Fair marked “store”), *with* Building Inspector (1923), *supra* note 22 (described as “apartment, bank, store”); *compare* SANBORN (1931), *supra* note 21, No. 044. (535-541 George marked “stores”), *with* *Compare* Report of the Building Inspector (1925), *in* CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1925) (described as “apartment, stores”); *compare* SANBORN (1931), *supra* note 21, No. 282 and SANBORN (1923), *supra* note 21, No. 030 (990-998 State marked “stores”), *with* Building Inspector (1926), *supra* note 22 (described as “apartment, stores”); *compare* SANBORN (1931), *supra* note 21, No. 011. (263-267 Church marked “stores”), *with* Building Inspector (1926), *supra* note 22 (described as “apartment, stores, office”); *compare* SANBORN (1931), *supra* note 21, No. 219. (1613-1621 Chapel marked “stores”), *with* Building Inspector (1926), *supra* note 22 (described as “apartment, stores”); *compare* SANBORN (1931), *supra* note 21, No. 061. (454-458 Congress marked “stores”), *with* Building Inspector (1924), *supra* note 22 (described as “apartment, stores”); *compare* SANBORN (1931), *supra* note 21, No. 068. (295-297 Water marked “stores”), *with* Building Inspector (1926), *supra* note 22 (described as “apartment, bank, stores”)

Lastly the data source is troublesome because systematic separation and recordation of multifamily dwelling data did not begin until 1906 and internal inconsistencies show that data from some years is incorrect.

²³ Limitations: (1) Sanborn Maps are limited by human error in composing and updating the maps. (2) Each map is only a snapshot up to the year the map was updated to. (3) Spatially, none of the Sanborn maps from this period cover the entirety of New Haven—although they are increasingly comprehensive over time. Despite this deficiency, pursuant to the map’s purpose of assessing fire risk, it does do attempt to cover all populated or developed portions of the city, which in any event are precisely the regions where apartments were built. Changes in town line boundaries should not undermine the data since the outer Wards XIII, XIV, and XV (Westville, Fair Haven Heights, Morris Cove) did not produce many apartments along the border.

commenced a year later. In the spatial mapping of the buildings, I used a modern street map as generated by ESRI for ArcGIS overlaid with period maps—a 1905 Ward map and the 1926 Zoning Map.²⁴ From these sources I extracted data on the construction and distribution patterns of apartment buildings.

During this era, the city and federal governments collected demographic data based on ward designations—pre-1921 divisions had fifteen districts and post-1921 had thirty-three. For ease of the reader, I have converted all data onto the fifteen ward system and have assigned each ward with a familiar neighborhood name.²⁵ The boundaries are also shown on Map A.²⁶

Table 1. NEIGHBORHOOD NAMES

	Ward #	Description
Nine Squares	I	Original central “nine squares” of the city
West River	II	West River & Hill east of Davenport
Hill	III	Hill west of Davenport
City Point	IV	Long Wharf west of Meadow St. & City Point
East Long Wharf	V	Long Wharf east of Meadow St.
Wooster Square South	VI	Wooster Square south of Grand Ave.
Wooster Square North	VII	Wooster Square north of Grand Ave.
East Rock	VIII	East Rock
Prospect Hill	IX	Prospect Hill, Newhallville, & Dixwell
Dwight-Edgewood	X	Dwight, Edgewood, Beaver Hills south of Goffe
Fair Haven South	XI	Fair Haven south of Grand Ave.
Fair Haven North	XII	Fair Haven north of Grand Ave.
Westville	XIII	Westville, Amity, West Rock, Beaver Hills north of Goffe
Fair Haven Heights	XIV	Fair Haven Heights & Quinnipiac
Morris Cove	XV	Morris Cove & Annex

Source: NEW HAVEN, CONN., CITY OF NEW HAVEN: NEIGHBORHOODS AND 2000 CENSUS TRACTS (May, 2002), <http://www.cityofnewhaven.com/Library/maps/neighborhoods.gif>.

²⁴ THE PRICE, LEE AND CO., MAP OF THE CITY OF NEW HAVEN CONNECTICUT (1905); NEW HAVEN, CONN., BUILDING ZONE ORDINANCE MAP (1926). I estimated the location for addresses that no longer existed.

²⁵ The two ward systems include roughly the same total area. The conversion from fifteen to thirty-three wards preserves the boundaries of the original fifteen wards except in two cases. New Ward 29 is primarily within old Ward XIII (Westville), however also includes a small part of Ward IX (Prospect Hill). New Ward 24 is primarily within old Ward X (Dwight-Edgewood), however also includes a small part of Ward XIII (Westville). The areas at issue in both cases are mostly park area. INST. OF HUMAN RELATIONS, *supra* note 9, at 3. In presenting data I have disregarded the inconsistencies and counted Ward 29 statistics in calculating Ward XIII (Westville) numbers and Ward 24 statistics in calculating Ward X (Dwight-Edgewood) numbers.

²⁶ See *infra* App. I: Map A.

III. DEMAND

Apartment building would have had little incentive absent a concentrated populace in need of housing. Significant urban population growth during in the late 19th to early 20th centuries created a base of urban demand and influenced both quantity as well as the distribution of the structures. However population growth does not automatically translate into demand for apartments in particular. Apartment houses catered to the high-end households and tended to be built in densely populated areas conveniently located to provide easy access to work, or, in the case of Yale students, the college. Traditional single-family housing continued to play a significant role in meeting residential demand and even in terms of multifamily housing, apartments were just one of several alternatives.

A. Population: rise and fall

Unsurprising to anyone familiar with the city's history, New Haven's population boomed in the wake of Civil War, spurred on by its expanding industrial prominence. From just over sixty thousand residents in 1880, the city boasted over eighty thousand in 1890 and over a hundred thousand in 1900.²⁷ At the time the 1910 Civic Improvement Report was issued there were 133,605 residents in New Haven.²⁸ The Report's writers and their contemporaries optimistically predicted the growth to continue and by 1920 the population was at 162,537.²⁹ These numbers resulted from a combination of factors including influx of new immigrants,³⁰

²⁷ GILBERT, *supra* note 17, at 100.

²⁸ 3 BUREAU OF THE CENSUS, U.S. DEP'T OF COMMERCE, FOURTEENTH CENSUS OF THE UNITED STATES—POPULATION: 1920 165 (1920).

²⁹ 3 BUREAU OF THE CENSUS, U.S. DEP'T OF COMMERCE, FIFTEENTH CENSUS OF THE UNITED STATES—POPULATION: 1930 365 (1930).

³⁰ Contemporaries were well aware of the shifting nationality stock of their population as evidenced by inclusion of extensive data on the origin of new "foreign" residents. *See, e.g.*, INST. OF HUMAN RELATIONS, *supra* note 9.

rising birth rates, and falling death rates.³¹ With the exception of the Nine Squares, all fifteen neighborhoods grew in population during the years 1880 to 1920.³²

Not only did the population of New Haven grow rapidly during this time period, but the demographics of that population created an amenable foundation for the introduction of apartments. From the 19th into the 20th century, the percentage of the population that rented as compared to owned their residences rose.³³ Apartments by their very nature were compatible with this growing sector. While cooperatives were popularized in New York City in the early 1880s,³⁴ they did not grab significant hold in any other major city, nor did I find any examples in New Haven. By 1920, 71.49% of New Haven families were tenants.³⁵

The overwhelming demand for housing led to the haphazard construction of poorly made tenements out of desperation, according to the 1910 Civic Improvement Report.³⁶ Despite disgust towards the tenement among the city planners, simply enough, the city needed more dwelling units. The housing shortage was particularly exacerbated at the start of World War I, as the city's factories attracted hundreds of munitions and mechanics workers. Many were forced to commute from a great distance from the suburbs and those that could find housing had to endure surging rents as demand far outpaced supply.³⁷ In 1923, the building inspector acknowledged not only the demand, but also the inflationary effect it was having on rents,

³¹ GILBERT, *supra* note 17, at 105.

³² *See infra* App. II.D

³³ The percentage people in the United States who rented their homes rose from 52.2% in 1890 to 53% in 1900, to 54.2% in 1910. 1 BUREAU OF THE CENSUS, U.S. DEP'T OF COMMERCE, THIRTEENTH CENSUS OF THE UNITED STATES—POPULATION: 1910 1295 (1910).

³⁴ THOMAS E. NORTON, *LIVING IT UP: A GUIDE TO NAMED APARTMENT HOUSES OF NEW YORK* 20 (1984) (Some of the earliest apartments in New York City operated as cooperatives, although the movement lost its momentum soon after 1900).

³⁵ *See infra* App. II.G.

³⁶ GILBERT, *supra* note 17, at 39 (“The dwellings are terribly needed, are more in demand in such a district than anything except food, and the back tenement or lodging shack is the natural response of people who have wasted land on their hands in a district where so few can afford to waste”).

³⁷ *New Apartments*, REGISTER, *supra* note 5 (noting that some workers lived as far as 20 miles from their place of employment and that despite the building of two to six family dwellings by real estate men in the Prospect Hill neighborhood, the influx of workers and their families made rental scarce and drove rents upwards).

noting, “Not until we reach an average of about one thousand new housing accommodations each year with the price of rents start to come down.”³⁸ As demand exceeded supply and drove the cost of renting traditional homes upwards, the rise of apartments followed the growing population providing more affordable, although not cheap, rental housing. Contemporaries spoke of this real estate type as a solution to the housing crunch.³⁹ Apartments provided mass housing stock to respectably accommodate the growing number of families in New Haven.

In contrast, the 1920s marked a decade of falling growth and stabilization for New Haven. After many years of consistently escalating growth, the population of the city expanded very slightly from 162,537 in 1920 to 162,655 in 1930.⁴⁰ Most neighborhoods actually saw population losses, which was balanced by growth in the outer regions of the city.⁴¹ The population contraction resulted from a variety of factors. The Institute of Human Relations cited restriction of immigration, a decrease in the number of births, and suburbanization of the population.⁴²

New Haven felt the effects of suburbanization considerably during this period. While the city’s population remained stagnant, the New Haven region actually grew significantly resulting in the sizable fall in the percentage of the region’s population coming from the city from 80.8% to 71.0%.⁴³ In the late teens, observing the phenomenon, the tenement house inspector criticized the city for not providing sufficient construction to meet the housing needs, while neighboring

³⁸ Building Inspector (1923), *supra* note 22.

³⁹ *New Apartments*, REGISTER, *supra* note 5 (“the apartment house idea has sprung up as a solution of the housing problem”).

⁴⁰ 3 BUREAU OF THE CENSUS, *supra* note 28 at 165; 3 BUREAU OF THE CENSUS, *supra* note 29, at 365.

⁴¹ Westville, Fair Haven Heights, and Morris Cove (Wards XIII, XIV, and XV) saw significant growth. *See infra* App. II.D, tbl. 2.

⁴² INST. OF HUMAN RELATIONS, *supra* note 9, at 12-13. The foreign-born white population fell from 40,091 to 45,686 from 1920 to 1930. *Id* at 47, tbl. 25. From 1922 to 1931 there has been a general trend of falling numbers of births, but relatively stable death rates in the city. *Id* at 99, tbl. 54.

⁴³ At its peak, New Haven accounted for 83.8% of the regions population in 1890. RAE, *supra* note 1, at 232-33.

cities had built large numbers of homes, attracting workers out of New Haven.⁴⁴ The exodus to the suburbs resulted in increasing numbers of commuters among those employed in New Haven offices.⁴⁵ Even within New Haven, the population shifted into the outer suburban-like wards, decreasing the demand for residential construction in the dense center where apartments traditionally prospered.

B. Small-scale alternatives to apartments

While New Haven's population grew sharply, the demand for apartments was limited by the availability of traditional single-family and traditional-style alternatives to apartment living. Smaller-scale multifamily buildings included double- and triple-deckers, as well as subdivision of formerly single-family homes.

Traditional-style multiple dwellings reduced the cost of housing construction, while at least partially preserving the appearance of the traditional single-family home. While this form of construction cannot per building produce as many housing units as a large-scale apartment house, cumulatively the construction of many of these buildings could and did create many new housing units in New Haven during this period. In contrast to apartments, these forms almost completely preserved spatial separation, with virtually no internal sharing of facilities. Still, while more conventional than apartment houses, social commentators still saw small-scale multifamily homes as invasions onto the city landscape, still ideally preferring single-family homes.⁴⁶ The period between 1890 and 1930 marked not only the rise of apartments but also the rise of New Haven's double- and triple-deckers, whose earliest examples date back to the

⁴⁴ Report of the Tenement House Inspector (1919), in CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1919) [hereinafter Tenement House Inspector (1919)].

⁴⁵ See 7a Arnold Dana, Scrapbook Collection 20a (on file with the New Haven Colony Historical Society) (clipping entitled "Exodus to the suburbs" includes statistics of general contractors, painters, lawyers, and educational staff of New Haven, from 1925 to 1936, which all reveal an increasing percentage living outside the city over time).

⁴⁶ See GILBERT, *supra* note 17, at 84 ("The 'double deckers' now actually cutting into the very base of the rock and spreading to cover all available land.")

1880s.⁴⁷ Even excluding three-unit dwellings, annual construction of two-unit dwellings was as high as 196 dwellings (392 units).⁴⁸ Aimed at a slightly lower class of occupants than apartments, these ubiquitous residences gained a significant foothold for many of the same reasons that apartments developed and still define many of the city’s neighborhoods today. In many areas of the city, where scarcity of land was not a problem,⁴⁹ construction of whole neighborhoods of these small-scale multifamily dwellings helped meet the demand for additional housing units.⁵⁰ Plentiful land also permitted the construction of the ultimate alternative to apartment houses, the traditional single-family house.

In 1931, according a survey conducted by the Southern New England Telephone Company, the city’s dwelling units came overwhelming from “flats”, (73.72%).⁵¹ This category serves as an imperfect and over-inclusive, but generally adequate proxy for small-scale multifamily dwellings.⁵² A significant portion of families also lived in single-family homes (18.6%).⁵³ The category for large-scale multifamily buildings, which included apartments and large tenements, only accounted for 7.6% or 3061 housing units.⁵⁴ Between 1910 and 1930, 14706 additional housing units were created according the Building Inspector Reports—of those 16.78% came from single-family houses and 25.65% from two-family homes. While the remaining category of three-plus unit buildings accounted for most of new dwelling units

⁴⁷ BROWN, *supra* note 5, at 79.

⁴⁸ *See infra* App. II.J.

⁴⁹ In the “suburbs” of the city (including Fair Haven North), “people are fairly well to do and land is cheap.” GILBERT, *supra* note 17, at 38.

⁵⁰ *Id.* at 84. (describing the East Rock neighborhood as being at risk of being “covered with flat-houses”).

⁵¹ *See infra* App. II.H.

⁵² The category includes all multifamily buildings where heat is not included in the rent, which includes not only double and triple-deckers but also potentially larger buildings. However, on average, these “flats” were smaller than this paper’s “apartments”. *See supra* note 19 and accompanying text.

⁵³ *See infra* App. II.H.

⁵⁴ *See infra* App. II.H.

(57.58%), the figure includes not only large-scale apartments and tenements, but also all non-two unit small-scale multifamily dwellings.⁵⁵

Table 2. DWELLING TYPES BY CONNECTICUT CITY (1930)

	% of building types			% of dwelling units from building types		
	One family	Two family	Three-plus families	One family	Two family	Three-plus families
New Haven	64.2	25.2	10.6	40.1	31.4	28.5
Bridgeport	56.7	29.7	13.6	33.2	34.8	32.0
Hartford	47.7	26.9	25.4	21.2	23.9	54.9
State Urban	67.7	21.9	10.4	43.5	28.3	28.1

Source: 3 BUREAU OF THE CENSUS, U.S. DEP'T OF COMMERCE, FIFTEENTH CENSUS OF THE UNITED STATES—Population 230 (1930).

Apartment specific data is not available across cities, but even looking at multiple dwelling statistics generally, New Haven was far more reliant on small-scale multifamily and single-family homes than other urban centers. Developers of New York faced similar and arguably stronger cultural resistance, by virtue of their status as forerunners in American apartment building; however, according to one estimate by 1929, 98% of all respectable city dwellers in Manhattan lived in multiple dwellings.⁵⁶ In contrast only 59.9% of New Haven's housing units in 1930 came from multiple dwellings.⁵⁷ Even compared to more analogous urban centers in Connecticut, New Haven lagged behind in multifamily living. At the endpoint of this study, the housing demography of New Haven remained steadily reliant on one-family (40.1%) and two-family (31.4%) homes. While the category of three-plus family dwellings includes non-apartment types as well, New Haven low numbers for this type reflects a low ratio of apartment houses. In contrast, Hartford is far more reliant on three-plus family dwellings. The popularity of apartments in the capitol and its significant head start over New Haven was already substantial

⁵⁵ See *infra* App. II.J.

⁵⁶ The statistic is particularly astonishing considering according to the same source, in 1869 all respectable New Yorkers lived in private houses. HAWES, *supra* note 2, at xiii.

⁵⁷ 3 BUREAU OF THE CENSUS, *supra* note 29, at 230.

as early as 1917.⁵⁸ While contemporary commentators predicted the potential for New Haven to catch up, by 1930 it was clear apartment production had largely stagnated.

While significant portions of the population would eventually rely on apartments, the new form did not replace single-family homes in providing housing for middle-class families. It is important to note, none of the Connecticut cities completely abandoned the single-family home, nor completely adopted the large multifamily dwelling as their primary housing source. New Haven's continuing supply of both single-family and small-scale multifamily homes made it unnecessary for many residents to turn to apartments.

C. Low-end alternatives to apartments: tenements

Tenements provided large-scale multifamily housing, but in contrast to apartments, were directed at low-income renters. At the lower end of the market, the proliferation of tenements helped meet the housing market demands. Much of New Haven's growth during this period stemmed from the settlement of several large industrial operations within the city, creating thousands of working-class jobs. High-end apartments tended not to broach areas of the city where industrial plants traditionally concentrated. These areas included East Long Wharf, Wooster Square south, the Hill, Newhallville, and along the Quinnipiac River in Morris Cove.⁵⁹ According to one contemporary real estate author, unlike investment in ordinary dwellings, in which speculation in poor districts may pay better than high rent districts, apartment houses must be near the "fashionable residential quarter" in order to be financially successful.⁶⁰ The relatively high-end apartments would have found little demand in poorer neighborhoods, which their well-to-do targeted consumer-base avoided. Instead, many members of this lower-income

⁵⁸ *New Apartments*, REGISTER, *supra* note 5 (Hartford has long been in advance with its rows of apartment houses.)

⁵⁹ See RAE, *supra* note 1, at 110, fig. 3.16 (Industrial Plants, 1913).

⁶⁰ SYDNEY PERKS, RESIDENTIAL FLATS OF ALL CLASSES, 212 (1905).

population found residence in the haphazard tenements that would later come under attack, first under building ordinances and the Tenement Housing Act, and later under zoning.

D. Student demand: the effect of Yale

Several early apartments were built specifically with accommodating a student population in mind. Just as young well-to-do men occupied the earliest high-end apartment buildings of New York City,⁶¹ the young men at Yale would contribute to the development of

Figure 3. THE WARNER (1042-1046 CHAPEL)
Source: Photograph taken Spring 2007 by author.



apartments in New Haven. While many students lived off-campus, the trend became increasingly common under the presidency of Timothy Dwight V (1887–1899) as student population grew significantly and outpaced campus housing supply.⁶² By the turn of the century most undergraduates, particularly the wealthier, did not live on campus.⁶³ This population was young, without family, affluent and in the short-term rental market—a perfect renter pool for high-end multiple dwellings. Many early apartment builders seized upon this market

⁶¹ Upon completion of the Stuyvesant Building (arguably the first New York apartment house) in 1870, the architect Hunt and owner Stuyvesant attracted tenants to this “radically new type of home... by filling the house with his Knickerbocker friends and successful writers and artists.” HAWES, *supra* note 2, at 6 (1993).

⁶² BROOKS MATHER KELLEY, *YALE: A HISTORY* 309 (1974).

⁶³ In 1905, 61% of the freshmen and 58% of the sophomores resided off campus. *Id.*

and created several notable structures on streets directly surrounding the college campus.⁶⁴

In the early 1890s, Henry A. Warner constructed “The Warner” at 1042-1046 Chapel Street, directly across the street from Yale’s Old Campus,⁶⁵ making it one of the earliest buildings in this study (see Figure 3). Henry was the well-to-do son of Gaius Fenn Warner, who built and occupied the property directly adjacent at 1032 Chapel (now Union League Cafe).⁶⁶ Like his New York City counterparts, Henry filled his apartment house with a young population, creating “one of the first of the large private dormitories to be occupied by Yale men.”⁶⁷ The luxury building featured all the modern conveniences including one of the earliest residential-use elevators in the city and advertised itself as “Fine Apartments for Families and Bachelors”.⁶⁸ The building was divided into two types of units, “The Warner Apartments,” which provided housing “For Yale Students” “From \$3 to \$15 per week,” which included “heat, light, and attendance,” and “Warner Hall” apartments, which were rented out on a daily or weekly basis to non-students.⁶⁹ The building also boasted a restaurant and a dance hall which reportedly “has been the scene of many social gatherings.” While “abandoned by Yale lodgers” following University housing requirements, the Warner continued to provide family apartment rentals.⁷⁰

The Warner was the first of seven student apartments built prior to 1897, accounting for a large portion of the apartments during those years.⁷¹ Six additional apartments catered specifically to students by 1923.⁷² Demand from students resulted in the specialization of large

⁶⁴ *Id.* (“while numerous students had lived off campus for many years... as New Haven grew, wealth increased, the student body changed, and private dormitories for wealthier undergraduates began to appear.”)

⁶⁵ A permit for the building’s construction was issued on October 19, 1892. *See infra* App. II.A.

⁶⁶ 1 Dana, *supra* note 45, at 63.

⁶⁷ *Id.* at 60d (“Hartford Man is New Owner of the Warner Apartments” Dec. 3, 1913).

⁶⁸ *Id.* (Advertisement, 1902).

⁶⁹ *Id.* (Advertisement, undated)

⁷⁰ *Id.* (“Hartford Man is New Owner of the Warner Apartments” Dec. 3, 1913).

⁷¹ There were eighteen apartments built in 1896 or prior. *See infra* App. II.A.

⁷² These included 1151 Chapel (dormitory in 1901), 198-200 York (built 1905), 379 Temple (built pre-1923), 242 York (built pre-1923), 126-128 High (built pre-1923), and 117-119 College (built pre-1923). *See infra* App. II.A.

multifamily dwellings towards this transitional academic sect of the population. In addition to new constructions, the demand resulted in the adaptation of existing properties for student use. For instance Duncan Hall, located at 1151 Chapel Street, for the majority of years functioned as a hotel, but for several years at the turn of the century operated as “Duncan Hall Student Dormitories”.⁷³ Also the Roxbury, a commercial block later converted completely into an apartment house, when built in 1890 contained “...rooms for Yale students, modern dormitories being few and far between in those days.”⁷⁴ Located in the Nine Squares or directly adjacent, student apartments developed along with the University’s growth in the central downtown area of New Haven.

The siphoning off of rich students to expensive private dormitories off campus rose concerns that the segregation undermined Yale’s collegiate culture.⁷⁵ Recognizing the negative influences of off-campus housing on scholarship and social democracy, the college made efforts to counteract the trend at the turn of the 20th century by constructing more dormitories.⁷⁶ Yale also revived its traditional policy of requiring all undergraduate students to live in college buildings by the end of the first decade.⁷⁷ After the policy change, several apartment buildings continued to cater to a student population, but the demand for private student housing substantially decreased. The adoption of the residential college system in 1929 and the subsequent construction of several residential quadrangles effectively spelled the end of the

⁷³ The property at 1151 Chapel, a hotel until 1897, then a student apartment in 1901, then a general apartment hotel in 1923, and a hotel again in 1931. *See infra* App. II.A.

⁷⁴ *The Elm City Clarion*, NEW HAVEN REGISTER, May 19, 1950. (describing “the Roxbury” business building which also housed three-room flats and rooms for Yale students).

⁷⁵ KELLEY, *supra* note 62, at 309.

⁷⁶ *Id.* at 311. Vanderbilt Hall, Berkeley Hall, and White Hall opened in 1894, Pierson Hall in 1896, Fayerweather Hall in 1901, and Haughton Hall in 1909. VINCENT SCULLY ET AL., *YALE IN NEW HAVEN: ARCHITECTURE & URBANISM*, 166-170 (2004).

⁷⁷ GEORGE WILSON PIERSON, *1 YALE: COLLEGE AND UNIVERSITY*, 254 (1952). According to the bi-annual reports on the state of Yale for the years 1904-1905 and 1908-1909, students were required to live in on-campus housing. *YALE UNIVERSITY, REPORT OF THE PRESIDENT OF YALE UNIVERSITY AND OF THE DEANS AND DIRECTORS OF ITS SEVERAL DEPARTMENTS FOR THE ACADEMIC YEAR*, 81-89 (1904-1905); *id.* 108-11 (1908-1909).

heyday of student apartments. These former private dormitories became multifamily housing stock for occupation by the general population. Alternatively some were demolished, or absorbed by Yale.⁷⁸

E. Streetcars

The development of the trolley system in New Haven coincided with the early development of apartments at the turn of the 20th century. In 1852 there were already established mass transportation routes in New Haven.⁷⁹ The early routes for horse drawn carts were replaced by electrified lines beginning in 1892, after which New Haven's street car system proliferated rapidly—from 72.29 miles of track in 1895, to 79.93 in 1900, and 131.76 in 1907,⁸⁰ but the original routes remained in place.

Late 19th century observers were aware of the increasingly important role streetcars had in controlling the growth and development of cities.⁸¹ In New York City, early reports of coming lines would spur large-scale real estate development and investment.⁸² Similarly in New Haven, the placement of lines had significant effect on the development of the geography of the city.⁸³ The lines made properties more accessible and convenient for residents and thus

⁷⁸ Many were torn down in the expansion of the University. *See infra* Part V.G. Loss of Existing Apartment Stock: Other Uses. Some were purchased by Yale and used as dormitories by the University, including: 119-121 Wall, 115-117 Wall, 242 York, 117-119 College. SANBORN (1931), *supra* note 21, Nos. 001, 203, 207.

⁷⁹ It covered (1) starting at Temple west along Chapel street, (2) starting at George along Temple and Whitney, (3) starting at Temple east along Elm to Grand stopping at Franklin, (4) starting at Water St along Franklin and State ended at Mill River, (5) starting at the wharf along Union, George, Broad, Morocco, and Davenport. R. WHITFORD, MAP OF THE CITY OF NEW HAVEN (1852).

⁸⁰ GILBERT, *supra* note 17, at 108.

⁸¹ C.E. Curtis, *Street Railways and their relation to the public*, YALE REVIEW May 1897 (discussing lack of uniformity in regulation and licensing of street railways).

⁸² *See* MICHAEL HENRY ADAMS, HARLEM, LOST AND FOUND: AN ARCHITECTURAL AND SOCIAL HISTORY, 1765-1915, 157. (the existence of streetcar lines permitted apartment builders to raise large sums of capital)

⁸³ The 1910 Report of the Civic Improvement Commission stressed the importance of street car lines in providing adequate thoroughfares needed to carry on the functions of the city when proposing the widening of several streets to better accommodate the lines. GILBERT, *supra* note 17, at 20-21; *see also*, Tschang, Chi, Consuming New Haven: The Streetcar and the Geography of Desire in an American City, (1998) (unpublished manuscript, on file with the

conducive to concentrated living arrangements.⁸⁴ Additionally the heightened traffic along thoroughfares with lines on them reduced the desirability of those streets for single-family homes. In fact, New Haven real estate men suggested that the trolley had ruined Whitney Avenue for single-family residences, leaving apartments as a desirable alternative for the street.⁸⁵

Streetcar lines fomented the growth of apartment building positively by encouraging population shift along the lines and negatively by making properties directly along the lines undesirable for the development of single-family homes. Apartment distribution is concentrated heavily along the earliest streetcar routes, specifically along Chapel Street and along Whitney Avenue.

IV. CULTURAL ACCEPTANCE AND RESISTANCE

While multiple dwellings had long existed in the city, the tradition and American ideal of the single-family home pushed collective living arrangements to the fringes of society—for the poor or for the transient. The former lived together, out of necessity, in inexpensively constructed tenements. The latter category varied from the short-term traveler, to bachelors, students, and widows—all of which may be viewed as temporary states, residing in hotels, boarding houses, and lodging rooms. A unit in a multifamily building was not a home. At the turn of the 20th century, the apartment represented a new type of living arrangement and a challenge to this preconception. It aimed to provide acceptable collective living for respectable families. The earliest examples that sprung up in New York during the 1870s onwards introduced the nation to non-tenement “living together” on a mass scale, but cultural resistance

New Haven Colony Historical Society) (showing the impact of street cars on the spatial hierarchy of retail in New Haven 1870-1910).

⁸⁴ Streetcars also played a role in suburban sprawl. WARNER, *supra* note 1 (focusing on the role of streetcars in the development of Boston suburbs).

⁸⁵ Second Zoning Hearing for Wards 15 and 18 (Apr. 2, 1925), in Minutes of the New Haven Zoning Commission 133-34 (1925) (on file at the New Haven City Plan Department) [hereinafter Second Zoning Hearing].

remained strong through most of this period. Economic arguments that apartment construction brought down the value of surrounding properties were overlaid with distrust and unfamiliarity with this new architectural form. The profitability and the high-end qualities of apartments would eventually win their general acceptance and protect them from disfavor by the zoning ordinance.

A. Transition architecture

Figure 4. DUNCAN HALL/HOTEL (1151 CHAPEL)

Source: Photograph taken in Spring 2007 by author



Although apartments did not arrive in New Haven until the 1890s, several analogous architectural forms facilitated the introduction of multiple dwelling living. While tenements, a clear precursor to apartments, detracted from the respectability and generated resistance towards apartment living, apartments also had more positive roots

in the dwelling practices of the late 19th century. Shared living arrangements were not a new phenomenon to the city.

Hotels, in addition to providing short term housing for travelers, also accommodated long-term occupants. The Sanborn Map Company included 29 hotels in its 1886 survey of New Haven buildings⁸⁶ and 34 in 1897. They ranged from humble two-story frame structures,⁸⁷ to elaborate five and half brick buildings with an elevator.⁸⁸ As early as the 1840s, New Haven

⁸⁶ Including “hotels”, “houses”, and “homes.” SANBORN (1886), *supra* note 21.

⁸⁷ See, e.g., SANBORN (1886), *supra* note 21, No. 012 (Hotel Frankfort at 720 Grand).

⁸⁸ See SANBORN (1897), *supra* note 20, No. 032 (New Haven House at 990-998 Chapel, corner of College).

professionals commonly boarded at the hotels of the city.⁸⁹ Hotel-dwellers tended to be bachelors or widowers, rather than families.⁹⁰ Additionally since only the wealthy could afford permanent hotel stays, hotels did not alleviate the housing needs, but they did foster the general acceptance of large-scale multifamily living arrangements. In fact, early apartments were often described as “apartment hotels” and offered relatively short terms of tenancy.⁹¹ The similarity between the two architectural forms is also reflected in the numerous conversions of hotels into apartments⁹² and vice versa.⁹³ In the case of 1151 Chapel, the building was converted from a hotel to an apartment, back to a hotel all within the period of this study (see Figure 4).⁹⁴

In addition to hotels, the 1897 Sanborn reported fourteen boarding and lodging houses.⁹⁵ These were special types of rental quarters that provided meals along with lodging.⁹⁶ In operation in New Haven since much earlier times,⁹⁷ this form found increased importance as affordable housing became scarcer. In addition to more formal operations, families often took on a few lodgers in their private homes. Income from boarders supplemented the owners’ incomes, making these landlord-owners better able to afford rising rents. In 1920, 12% of all families in the city had lodgers.⁹⁸ Like at hotels, boarders tended to be individuals rather than families.

⁸⁹ Survey of all persons who worked on Chapel Street between Church and State Streets in 1841 yields 15 people who “board at” in contrast to “house at” or “lives at”. At least five of the boarders lived in hotels—four, including two attorneys, boarded at the Tontine Hotel, and one dry goods man boarded at Parker House. 2a Dana, *supra* note 45, at 78; *see also* 3 *id.* at 8. (1881 voting list shows 13 people living at New Haven House).

⁹⁰ For instance, Abner L. Train lived at the New Haven House (where the Taft now stands) in 1872 (his wife died in 1870). 2 *Id.* at 22.

⁹¹ 1 *Id.* at 60d (Advertisement, 1902, listing weekly rates and daily for The Warner).

⁹² The “Bradley House” later becomes the “Linnimore Apartments” at 516-520 State. *See infra* App. II.A.

⁹³ 116-120 Crown, 174-178 Meadow, and 105-114 Crown *See infra* App. II.A.

⁹⁴ The property at 1151 Chapel, a hotel until 1897, then a student apartment in 1901, then a general apartment hotel in 1923, and a hotel again in 1931. *See infra* App. II.A.

⁹⁵ SANBORN (1897), *supra* note 20.

⁹⁶ CROMLEY, *supra* note 2, at 16.

⁹⁷ *See, e.g.*, 2a Dana, *supra* note 45, at 63, 69 (describing Mrs. Lucia Ives’ boarding house on Chapel Street, near Temple, which operated out of the Ed Leffingwell house in 1841)

⁹⁸ This includes families with less than 10 lodgers because households with more than 10 lodgers are classified as boarding or lodging houses by the Census. BUREAU OF THE CENSUS, U.S. DEP’T OF COMMERCE, FIFTEENTH CENSUS OF THE UNITED STATES—POPULATION BULLETIN 3 (1930).

Boarding and lodging houses had the added dimension of considerable sharing of common spaces, in great discord with traditional conceptions of the private home. Similarly ad hoc subdivision of single-family homes into multifamily home also served as early precursors to apartment houses. Larger residences of an earlier era housed not only the family, but also apprentices and servants. As the standard living arrangement became the nuclear family, less wealthy families rented sections of the original estate.⁹⁹ This trickle down custom required a significant sharing of facilities in a fashion particularly hostile to the notions of the private middle-class home. Apartment houses with their individual family units, in terms of shared space, represented an improvement over boarding arrangements and ad-hoc subdivisions.

In addition to creating the demand for a private student housing market, Yale also long provided examples of large multi-unit dwellings. While not homes for families, dormitories were high quality constructions equipped with modern amenities. Association of communal living arrangements with young males, however, also undercut the cultural acceptance of communal living for families.¹⁰⁰

B. Disruption of the private home

A major concern that apartment living rose was that it challenged Victorian era conceptions of the private sphere of the middle-class home. To the alarm of the upwardly mobile classes, challenges to the privacy of the home blurred the distinction between the middle and the working classes. Mid-19th century critics alleged that common living produced dangerous conditions of impropriety between unmarried residents and undermined family values.¹⁰¹ The criticism applied to all forms, from apartments, to flats, to tenements, to ad-hoc

⁹⁹ CROMLEY, *supra* note 2, at 13 (describing the trickle down process of subdividing residential properties).

¹⁰⁰ *See infra* Part IV.E.

¹⁰¹ CROMLEY, *supra* note 2, at 21-24.

subdivisions. Multifamily arrangements were seen as deprivations and even as signs of immorality, where respectable families could not live. As demand and expense of single-family dwellings grew however, popular sentiment became more practical in accommodating creative alternatives. Apartments are actually an improvement over ad hoc subdivisions that left far more common space to be shared between occupants.¹⁰² They created zones of private space and limited common space to halls and stairs.¹⁰³ However, apartments are still inferior to double- and triple-decker flats in spaciousness and privacy, leading many households to choose the latter, which were often available.

C. Low-class: confusion with tenements

In the mid-19th century, apartments did not exist as a separate category of housing.¹⁰⁴ Despite popular recognition of the distinction by the end of the century, the law and government persisted in classifying all multifamily dwellings together well into the 20th.¹⁰⁵ As a result apartments were inherently intertwined and tainted by negative sentiments associated with tenements, the working class, and poverty as a whole. Multiple dwellings for middle-class families challenged class definitions that traditionally could rely on clear stratifications in dwelling type.

At best tenements were seen as necessary evils to house the poor; at worst cancerous hazards to be eliminated. Jacob Riis' particularly grisly account of the despicable conditions endured by tenement dwellers brought the negative aspects of multiple dwellings to the forefront

¹⁰² Negative responses to mid-century multifamily options led to the development of middle-class apartment houses, which clearly separated living spaces between units. *See id.* at 11. (in New York City, the experience of middle-class tenants in ad hoc multiple dwelling arrangements were “often disappointing and led them to articulate their requirements for a proper dwelling, suited to their social station and family needs”); *see also id.* at 15 (“part of house to let” could mean rooms grouped together or rooms scattered throughout the house with very little guarantee for privacy).

¹⁰³ *See* CROMLEY, *supra* note 2, at 33.

¹⁰⁴ JACKSON, *supra* note 15, at 90.

¹⁰⁵ *See supra* Part II.A.

of national consciousness.¹⁰⁶ The 1910 Civic Improvement Report contemptuously describes “[b]lack tenements, unsanitary shacks, crowding, secrecy and filth” as “evils” that were “frightfully wasteful...morally and socially, as well as economically.”¹⁰⁷

During this period many tenements, ranging from small ad hoc arrangements to large substantial constructions, existed in New Haven and many efforts were made to counteract their spread, including building ordinances, the Tenement House Act, and zoning. However while intended to curtail the excesses of tenements in particular and without much actual effect on the already high-quality apartments, the efforts generally did not distinguish thus harmed the reputation of apartments by association.¹⁰⁸

D. High-class: luxuries

On the other end of the spectrum, in addition to merely recreating the home, some apartments went a step further in offering luxuries not traditionally found in middle-class dwellings. Apartment buildings permitted occupants, unable to afford single-family houses, access to amenities beyond their economic means. Via this choice of dwelling form, a family could aim to enter the ranks of the middle class with modern amenities and the location in an upscale neighborhood.¹⁰⁹ As the name “apartment hotel” suggests, the buildings purported to offer high-end living and services, similar to those offered by hotels. This focus on luxuries helped distinguish apartments from tenements and thus attract respectable families.

¹⁰⁶ JACOB RIIS, HOW THE OTHER HALF LIVES (1891).

¹⁰⁷ GILBERT, *supra* note 17, at 39.

¹⁰⁸ An exception to this generalization, restrictive covenants often were specific in differentiating between high quality multiple dwellings and undesirable tenements. *See infra* Part VI.A.4.

¹⁰⁹ *See* CROMLEY, *supra* note 2, at 7-8 (“an apartment house instead of a boarding house or a tenement, well decorated, with a particularly fine parlor and perhaps the right address could help mark and secure a family’s social status.”)

With hardwood floors, dumbwaiters, speaking tubes, gas and electric lights, and other modern conveniences, apartments created a sense of wealth and grandeur.¹¹⁰ Elevators, long present in commercial building, first found their way into hotels and apartments as early as 1897.¹¹¹ While not required by ordinance or law,¹¹² as a rule all apartments with five or more floors had elevators, and some four story building and one three story building did as well—for a total of twenty-seven apartment houses in this study.¹¹³ Social norms appeared to dictate that five stories required an elevator.¹¹⁴ Most New Haven apartments, however, tended have four or fewer floors, so the technological advance does not appear to have caused upward building.¹¹⁵ Instead elevators were another signal of luxury enjoyed by apartment dwellers.¹¹⁶ Allocation of

¹¹⁰ See, e.g., *Plastering Apartment Block*, COMMERCIAL RECORD, July 2, 1910 at 21 (“The block is a well built structure, arranged for six apartments of six and seven rooms each, finished in hard woods, with hardwood floors and provided with every convenience. Dumbwaiters and speaking tubes will be required and gas and electric lights have been installed”). Building Permits (on file with the New Haven Building Office) (specifying not only an elevator, but also dumbwaiters at 1521-1523 Chapel).

¹¹¹ In 1886, the Sanborn Map includes no examples of passenger elevators. In 1897, it shows elevators in hotels at 1151 Chapel (then “Hotel Majestic”), 137-149 Church (“Tontine Hotel”), and 990-998 Chapel (“New Haven House”); and in apartments at 1074-1084 Chapel (“The Roxbury”), 1044-1046 Chapel (“The Warner”), and 22 College (“The Hutchinson”). Compare SANBORN (1886), *supra* note 21, Nos. 4, 31, 32, 48, with SANBORN (1897), *supra* note 20, Nos. 4, 31, 32, 48.

¹¹² New Haven’s ordinances first mention elevators in 1890 and continue to do so in later editions, but the regulations only speak to safety requirements, attendant requirements, annual inspection and approval by the Fire Marshall, and fines for violations. NEW HAVEN, CONN., ORDINANCES §§ 122-126 (1890); NEW HAVEN, CONN., ORDINANCES §90 (1898); NEW HAVEN, CONN., ORDINANCES §§166-170 (1905).

¹¹³ See *infra* App. II.A.

¹¹⁴ In 1857, prior to the advent of elevators, according to architect Calvert Vaux, new apartments should have no more than four stories. NORTON, *supra* note 34, at 7. According to a 1946 guide on apartment construction, all apartment buildings of four or more stories should be equipped by elevators, even though New York state law at the time only required elevators for multiple dwellings exceeding six stories. ABEL, *supra* note 3, at 246.

¹¹⁵ The technology of elevators, and residential elevators was readily available during this period, but was not employed in most apartments in this study. Elevators were introduced into New York City apartments as early as 1870 and the first residential elevator was installed in a hotel in 1859. See NORTON, *supra* note 34, at 12. As early as 1897, there were three manufacturers of freight and passenger elevators in New Haven. See THE COMMERCIAL RECORD REFERENCE BOOK OF THE ARCHITECTS, ENGINEERS, CONTRACTORS AND BUILDERS OF CONNECTICUT 71 (The Record Publishing Company, ed., 1897) [hereinafter COMMERCIAL RECORD REFERENCE BOOK]. Height was limited by general notions of safety and economy. See WRIGHT, *supra* note 8, at 66 (garden apartments, in contrast to elevator apartments, provided more moderate-priced rentals). Additionally builders wishing to increase the size of their apartment houses in most neighborhoods could do so by increasing the footprint rather than building upwards.

¹¹⁶ Upper floor apartments in buildings with elevators bring in higher rents than those on lower floors. ABEL, *supra* note 3, at 246. Garden apartments, in contrast to elevator apartments, provided more moderate-priced rentals. See WRIGHT, *supra* note 8, at 66.

rooms for servants also reflected the affluence of apartment occupancy.¹¹⁷ Apartment living meant reduced housekeeping responsibilities.¹¹⁸

The grandeur, however, was at times only skin deep. The stone facades adorning some apartment buildings were a literal manifestation of the pretense of wealth.¹¹⁹ Apartment architecture critics warn against fancy adornments offered as a substitute for good spatial planning and durability.¹²⁰

While the focus on creating high-end housing units made apartments more acceptable to middle-class occupants, it also undercut the popularity of apartments by being beyond the means of the general demands of the growing population. High rents and policies against children made some apartments inhospitable to many families.¹²¹

Figure 5. STONE FAÇADE, THE KNICKERBOCKER (625-635 ORANGE) Source: Photograph taken Spring 2007 by author



¹¹⁷ See, e.g., Building Permits (on file with the New Haven Building Office) (specifying that 404 Whitney had eight family units and a maid's quarter in the attic).

¹¹⁸ See CROMLEY, *supra* note 2, at 3.

¹¹⁹ Through the use of stone facades, apartment developers created a visual illusion of great expense, without incurring the cost. There are no examples of stone apartment houses, aside from several constructed from cement block. The stone facades on 23-25 Davenport only extended as far as the first floor. 625-627 Orange, a corner lot, had a stone façade also only up to the first floor on both sides of the building that faced the street. See *supra* Figure 5.; SANBORN (1931), *supra* note 21; see also BROWN, *supra* note 5, at 67 (describing the Oxford, 34-36 High, as “pure facadism, the front well designed while the sides are bare”).

¹²⁰ ABEL, *supra* note 3, at 2 (warning against flashy gadgets showing a drawing of a structurally unsound apartment building adorned with highly ornate architectural features with vacancies as compared to a plainer building with no vacancies).

¹²¹ Report of the Tenement House Inspector (1919), *supra* note 44 (“Many large apartment houses are now being built in the city, but as the rents are high and no children, as a rule, are allowed, the situation is not relieved”).

E. Immature residents

Additionally apartments were very reminiscent of dormitories, a type of living reserved exclusively for youth filled by college boys or factory girls.¹²² Particularly early on, many apartments targeted non-family renters, like students and bachelors.¹²³ While the size of dwelling units ranged greatly among New Haven apartment buildings,¹²⁴ smaller apartments, with less than three rooms, could not have been intended for family living. However, several examples had upwards of six rooms per unit.¹²⁵ The commodiousness of these apartments suggests that at least spatially they permitted the comforts and spaciousness of family living in a traditional free-standing home. Despite a mutual attraction with non-families renters, there was a desire among apartment developers to recreate the home and cater to families.¹²⁶ Builders produced diversified products to meet the demands of different niches of the population. However, family apartments faced greater cultural challenges than student or bachelor apartments.

V. SUPPLY

The demand driven by the growing population was additionally cabined by supply. Hesitancy among real estate men to focus on apartment development built up demand as well as rents, before they observed that great profits could be made from this type of investment. While

¹²² CROMLEY, *supra* note 2, at 2.

¹²³ See *supra* Part III.D. 1 Dana, *supra* note 45, at 60d (Advertisement 1902 for the Warner boasting “Fine apartments for Families and Bachelors,” “Special inducements to commercial men”). Report of the Tenement House Inspector (1919) *supra* note 44 (reporting that generally no children are allowed in the newly built apartment houses)

¹²⁴ An incomprehensive review of a several apartments shows average rooms per housing unit ranging from 2.45 at 32 High (“Cambridge Arms Apartment House”) to 8.5 at 426 Prospect. Building Permits (on file with the New Haven Building Office).

¹²⁵ 401-405 Whitney had an average of 6 rooms per family; 307-313 St. Ronan average 6.27; 426 Prospect averaged 8.5. *Id.*

¹²⁶ See 1 Dana, *see supra* note 45, at 60d. (Advertisement, 1902, for the Warner boasting “Fine apartments for Families and Bachelors”).

residents found living in dwelling units in apartment houses more affordable than single-family homes, the initial outlay of capital required for the construction of these buildings was far greater. The maturation of the financial and construction trades in the 19th century created the infrastructure from which large-scale projects like apartment houses arose. This allowed apartment buildings to become more business-like rather than personally owned. Professional, rather than personal, players were better able to deal with the significant risk involved in apartment construction projects. Rather than individuals bearing risk on their own, potential losses were spread among several parties, diversified through investment in many projects, and often times limited through incorporation.

A. Rise of the apartment construction industry

The turn of the 20th century marked the rise of the construction industry. Initially New Haven apartment constructors were nonprofessionals, but soon the industry became dominated by parties for whom the activity was their main source of income.¹²⁷ Both real estate developers, who owned the buildings, and the contractors, who physically constructed them, were increasingly sophisticated, repeat players. There was considerable intersection between the two functional categories in the form of builder-investors who constructed income producing property and then typically retained ownership in such property.¹²⁸ The considerable overlap in owner, mason, carpenter and architects names as listed on city building permit applications gave

¹²⁷ See NORTON, *supra* note 34, at 14 (describing the shift from non-professional to professional real estate developers in New York City apartment construction).

¹²⁸ LEO GREBLER, *LARGE SCALE HOUSING AND REAL ESTATE FIRMS*, xvi (1973) (describing types real estate firms in terms of investment style).

projects the expertise of physical construction experience.¹²⁹ Repeat players additionally gave projects the expertise of overall apartment construction experience.

For ease of comparison, I have divided the time frame into two periods, 1890-1900 and 1901-1930, however the actual change was gradual. Over time apartment construction became largely the realm of professional parties with investment and contracting experience.

1. Term of investment: the builder-investor

The ownership of early New Haven apartments tended to last for extended terms. Owners were mostly builder-investors who constructed and held onto the property rather than speculators who turned over real estate for quick profits. Since apartment buildings are income producing real estate, their potential profitability comes from both the realization of appreciation upon resale and the collection of rents. In contrast to an owner of a single-family home, an owner of an apartment building not only owns the property, but also intrinsically owns a business.

Table 3. TERM OF INVESTMENT OF INITIAL OWNERS FOR FIFTY PROPERTIES

	< 1 year (all non-foreclosures)	1-5 years		> 5 years (non- and foreclosures)
		Non-foreclosures	Foreclosures	
1890-1900	0	2	2	5
1901-1930	4 + 1 sale of half interest	9	4	23

Source: see *infra* Appendix II.E.

Typically apartment house owners purchased lots shortly before the commencement of building, suggesting that they had apartment construction in mind from the outset.¹³⁰ The fact

¹²⁹ Building permits were not available for thirty-seven out of the 192 properties in the study. Thus the following analysis is limited to what was listed in the remaining 165 records. Information is not available for ten out of the twenty-two 1890-1900 properties, twenty-two out of the seventy-six 1901-1922 properties, and five out of the ninety-four 1923-1930.

¹³⁰ 39 out of 50 owners filed for permits within two years of land acquisition and five additional within four years.

that owners held the properties for significant periods of time following construction implies that they did not construct for the purposes of immediate resale. In fact, many short term (1-5 years) transfers arose out of foreclosures rather than voluntary sales. In the survey of fifty properties, there were no instances of speculation (< 1 year) in the early period, and only five in the later period. Quick turnover rates, when they did occur, involved professional repeat player investors.

Unlike New York City,¹³¹ the issue of over-speculation does not appear to have plagued the New Haven apartment market. The very nature of short-term speculation suggests that quality may suffer in pursuit of low original and maintenance costs over long-term durability of the product.¹³² In contrast, the New Haven apartment developers (and their descendents) remained connected to the properties for over five years, in many instances for decades. The longer length of these investments also suggests demand for apartment houses was not so intense or increasing so sharply that there was much potential for quick profitable turnover. Even during the peak construction years leading up to zoning, owners tended to hold onto the properties for the long term and avoid speculation.¹³³ Unlike New York, New Haven real estate developers did not produce apartments on a massive scale in the scurry for fast profits.

Despite length, the extent of the relationship could vary greatly in intimacy. While some owners were actively involved in their properties, others took more detached roles by assigning rents to others, executing long term leases, or hiring management companies. While personal ownership and possession necessitates a long-term holding of the property, the converse is not

The permit for 1042-1046 Chapel was filed within 6, 198-200 York within 7, 1231-1233 Chapel within 10, and 174-178 Meadow within 11. In the case of 1231-1233 Chapel, the delay may have been in part because the property was acquired by bequest. The purchase dates for two of the apartments are unknown. *See infra* App. II.E.

¹³¹ HAWES, *supra* note 2, at 35 (By 1876, there were several hundred versions of French Flats in NYC “for the postwar years had ushered in an era of crazy speculation”)

¹³² GREBLER, *supra* note 8, at 121 (noting that speculative investors are inclined to “milk” the property at the expense of long term durability, although lack of accounting makes it difficult to confirm this observation with empirical evidence).

¹³³ *See infra* App. II.E.

always true. Investment ownership, which could often be impersonal and detached, did not automatically infer short-term speculation.

2. Repeat players

As time progressed, apartment construction became increasingly dominated by repeat players. In 1900 and prior, each owner tended to build and hold a single apartment. In contrast, in the early 20th century, while small-time investors continued to exist, much more prevalent were real estate developers who participated in several projects and had multiple ties in the construction industry. Whereas in 1900 and before, only in one instance did an owner participate in the construction of two apartments,¹³⁴ in the second period more than two-thirds of constructed apartments were built by owners of two or more apartments. Ten of these each built five or more apartments.¹³⁵

Table 4. APARTMENTS BUILT BY MULTIPLE AND SINGLE APARTMENT OWNERS

	# apartments with known owners	# apartments built by owners with only one apartment	# apartments built by owners with multiple apartments
1890-1900	11	9	2
1901-1930	140	44	96
Total	151*	53	98

*Owner information was not available for the 41 remaining apartments in this study (10 from the 1890-1900 period, and 31 from the 1901-1930 period).

Source: See *infra* Appendix II.A.

Unlike, many owners of single buildings, these real estate developers invested in many properties as part of their business. Numerous holdings reflect a professional, rather than personal ownership. This type of investment by parties with greater experience and skill in construction encouraged greater volume of building.

¹³⁴ Building permits for “The Normandie” (101 York) and “The Gayington” (111-113 York) were both issued on August 3rd, 1892 with owners listed as John Gay and William Gay respectively. William Gay was also listed as the carpenter for “The Normandie.” See *infra* App. II.A.

¹³⁵ See *infra* App. II.F.

3. Naming of buildings

Several of the properties built during the first period (1890-1900) shared the common characteristic of being named after their owners. S.W. Hart built “The Hart” in 1895, William Gay built “The Gayington” in 1892, Frank N. Maylinger built “The Maylinger” in 1894, Henry A. Warner built “The Warner” in 1892, and Emil H. Borges built “The Borges” in 1894.¹³⁶ This practice of property labeling reflects the personal nature of these investments and suggests that these owners viewed the buildings as personal possessions rather than investments or speculations to be turned over for profit. In contrast, none of the apartments built in the second period (1901-1930) share a name with its non-corporate owner.¹³⁷ Many building instead have names that relate to their street address.¹³⁸ The practice of not personalizing a building’s name seems sensible in light of eventual resale of these investments¹³⁹ and the professional nature of repeat player ownership. Personalized naming would make a property less marketable and, in light of owners with numerous holdings would make apartment names repetitive.

4. Who are the owners?

Most owners were real estate men or involved in the construction industry. From the earliest period investors were real estate men, carpenters, plumbers, tanners, engineers, architects, masons, etc.¹⁴⁰ There were also some unexpected types of employment including insurance men, lawyers, delicatessens, and even a judge on the state Supreme Court.¹⁴¹ However none of the eleven pre-1901 owners are listed in 1897 *Commercial Record* directory, which suggests that

¹³⁶ See *infra* App. II.A.

¹³⁷ Corporate owners with the same name as the apartment building represent a special circumstance. See *infra* Part V.A.5.

¹³⁸ See *infra* App. II.A.

¹³⁹ Throughout the entire period from 1890 to 1930, most owners seem to treat apartment buildings as long term investment. However unlike the earlier period (1890-1900) where all buildings appear to be of this type, after 1901 there are a few examples of quick turnover rates. See *supra* Part V.A.1.

¹⁴⁰ See *infra* App. II.F.

¹⁴¹ See *infra* App. II.F.

their involvement in the construction industry was limited.¹⁴² Furthermore the diversity of occupations decreased over time and disappeared following zoning after which owners came exclusively from the construction industry.¹⁴³

In period from 1901 onwards, owners were often heavily involved in the construction of their own apartment buildings. In cases where the permit application indicated the carpenter and/or the mason, 87.16% of the time the carpenter or mason was also the owner of the project.¹⁴⁴ During the first period, out of the ten permits that listed the carpenter and/or the mason, three listed a person with the same last name as the owner.¹⁴⁵ Less overlap between the positions reflects less involvement of the owners in the construction industry and a less developed level of coordination in the industry prior to 1901. While the small pre-1901 sample is not conclusive, it is clear, by the overwhelming dominance of owner-carpenters, owner-masons and often times owner-carpenter-mason in the later period, that those players, having been in the construction industry, were sophisticated parties well attuned to apartment construction. Additionally several owners in the second period also acted as the carpenter or the mason for projects belonging to other owners.¹⁴⁶ The cases where the person was first a carpenter or mason and then an owner suggests that some of these parties may have first

¹⁴² In contrast, the directory does include most of the pre-1901 carpenter, and masons. COMMERCIAL RECORD REFERENCE BOOK, *supra* note 115, at 57-59.

¹⁴³ All either have construction occupations, are corporate entities, or employment information is not available. *Id.*

¹⁴⁴ 95 out of 109 permit applications that listed the carpenter and/or the mason, listed the owner as the carpenter and/or the mason. *See infra* App. II.A. In collecting the data, I counted parties with the same last name as the same person. Also, while these are the names listed on the permits, it may also be the case that the actual masonry or carpentry work was done by someone else.

¹⁴⁵ William Gay was the Carpenter for John Gay. W.J. Smith was the carpenter for Mrs. Lucretia Smith. L. Leeds was the carpenter for Ray Leeds. *See infra* App. II.A.

¹⁴⁶ A. Gingold of Gingold & Horowitz (owner in 1927) was also as a mason on a separate project in 1919. Pasquale Valente 1st (1919-1927) was a mason on a separate project in 1905 and was listed as a mason in the City Directory. Samuel Alterman (1922-1925) was the Mason and Carpenter on a separate project in 1920 and was listed as a carpenter in the City Directory. C. Abbadessa (1924) was the mason for four other projects during the years 1924 to 1925 and the Carpenter for one in 1925, and was listed as a mason in the City Directory. Jacob Alpert (the Mason for Israel Alpert's 1924 project) was also the mason for two projects in 1923 and 1925. H.W. Labov (1927) was the Mason and Carpenter for two projects in 1928 and was listed as an engineer in the City Directory. *See infra* App. II.A; *infra* App. II.F.

developed expertise in the physical aspect of apartment construction before branching out into ownership. The great fluidity between categories reflects the integration of parties in the construction community. In the earlier period however, the lines between the categories appear to be less permeable with limited overlap between ownership and the other categories and no overlap between the categories of architect, carpenter, and mason; thus suggesting a lesser degree of coordination.

5. Corporate entities

While most owners are individuals or groups of individuals, the 20th century also marked the introduction of corporate players into the apartment construction industry. Nine corporate entities were involved as owners on twelve out of the 192 apartments in the study.¹⁴⁷ Even more corporate involvement can be seen in the carpenters and masons.¹⁴⁸ Also owners could incorporate after construction and subsequently transfer ownership to that corporate entity.¹⁴⁹

From known examples, the entities appear to be small, with few owners.¹⁵⁰ In at least two instances it appears that the company was incorporated specifically for a project.¹⁵¹

While not necessarily large, in light of the process required for registration, the corporation suggests an increased level of sophistication of the parties. Once incorporated, the

¹⁴⁷ Including Amsterdam Realty Co., Belbusti & Co., Claremont Corp, K.G. & G Rlty & Con. Co, Lake View Crest Co., NH Real Estate & Power Co., Orleton Court Apartment & Realty Company, Sherman Const. Co., and Union Const. Co. *See infra* App. II.A. The apartment permits ranged from the years 1909 to 1928. *See infra* App. II.F. Repeat corporate players include Belbusti & Co. with two apartments and Sherman Construction Co. with three. *See infra* App. II.F.

¹⁴⁸ For instance DeBussy-Kusterer Co listed as Mason and Carpenter for 1275 Chapel, 460 Humphrey and 245 Whitney. *See infra* App. II.A.

¹⁴⁹ For instance, in 1928 Rubino and Dainesi transferred two properties they had built (100-102 Howe and 40 Wall) to a corporate entity, Ruda Construction Co, which was controlled by Rubino and Dainesi. Title Examination (on file with Yale Manuscripts and Archives, MS1820, Series II, Box 1060).

¹⁵⁰ Incorporation appears to have been utilized by single owners and partnerships, rather than for the purpose of creating large entities. For instance DeBussy-Kusterer Co and Ruda both appear to be corporations owned by two parties each, Albert DeBussy and Frederick C. Kusterer, and Frank Rubino and Frank Dainesi. *See infra* App. II.F.

¹⁵¹ Amsterdam Realty Co. owned "New Amsterdam Apartments." Orleton Court Apartment & Realty Company owned "Orleton Court, Eton Hall, Dinmore." York-Chapel Corporation owned "York-Chapel Apartments." *See infra* App. II.A.

real estate developer enjoyed the protections of limited liability. By eliminating the personal risk involved, corporate status incentivised developers to undertake more numerous and larger scale investments. The apartments constructed by corporate entities included two of the highest costing projects at \$150,000 and \$140,000 respectively and no projects under \$30,000.¹⁵²

6. Apartment architecture and local professionals

By their nature as large-scale projects, apartment building required the participation of skilled individuals familiar with the study of architecture. Architects played a consistent role in New Haven apartment projects from the earliest examples in the 1890s. Nearly all the apartment building permits reviewed in this study listed an architect.¹⁵³ While the apartment as an architectural form came from Europe, by the late 1800s, it had been adopted quite widely by American architects first in New York City and then other urban centers like New Haven. Simultaneously with the development of modern apartment architecture, this time period marked the development of the American architecture profession and American architecture as an influential domestic movement.¹⁵⁴ In 1897, *The Commercial Record Reference Book of the Architects, Engineers, Contractors and Builders of Connecticut* directory listed seventy-three

¹⁵² See *infra* App. II.A. Modern statistics suggest that the owners of residential rental properties with more units are more likely to be organized into some form of business association. However owners of multi-family buildings, even complexes with fifty or more units, still were more likely to be individual owners or partnerships rather than corporations. See U.S. CENSUS BUREAU, PROPERTY OWNERS AND MANAGERS SURVEY (POMS) (1995), <http://www.census.gov/hhes/www/housing/poms/poms.html>; see also, Robert C. Ellickson, *Unpacking the Household: Informal Property Rights Around the Hearth*, 116 YALE L.J. 226, 262-63 (2006).

¹⁵³ In only four instances was an architect omitted when a mason or carpenter had been listed; in contrast the converse was quite common. While no architect may have been involved on the small six family apartment on 101 York (1892), it is unlikely that this was the case for the twelve family apartment at 663-667 Whitney (1922), for the sixteen family apartment at 339-343 Alden (1926), and least so for the eighty-four family apartment at 100-102 Howe (1926). See *infra* App. II.A. The low number of omissions suggests they likely arose out of sloppiness rather than the absence of an architect on the project.

¹⁵⁴ Prior to the later 19th century, architecture was not a developed profession. In the 1850s, the American Institute of Architect was founded. Only after the Civil War did the first architecture schools opened their doors and state licensing procedure were not initiated until the late 1890s. See CROMLEY, *supra* note 2, at 8, n. 15. See also, HAWES, *supra* note 2, at 130 (just as buildings became important social icons, leading architectural critics became important social commentators).

architects, including seven in New Haven.¹⁵⁵ The publication reflects the development of the architecture industry to a level of sophistication as to warrant a regional directory of professionals.

The timing of early New Haven apartment building followed the establishment of a professional body of local persons equipped to meet the demands of large projects. The 1897 Reference Book included four architects or firms who were involved in apartment building: the partnership of Brown and VonBeren (David R. Brown and Ferdinand VonBeren), the partnership of Brown and Berger (Frank E. Brown and Charles E. Berger), William H. Allen, and George C.A. Brown.¹⁵⁶ The number of professionals in the city grew rapidly, with the City Directory listing nine in 1900, twenty-two in 1922, and twenty-eight in 1930.¹⁵⁷ With development of an architectural community in the city, developers could draw on numerous skilled locals for apartment blueprints.

Apartment architects included experienced and seasoned participants. The prolific partnership of Brown and VonBeren included David R. Brown, who studied under notable New Haven artist Henry Austin (architect of City Hall) in the 1850s and Ferdinand VonBeren “educated in the theory and practice of drawing and architectural design,” who started at Mr. Brown’s office in 1879.¹⁵⁸ The partnership was featured in a 1898 New Haven publication of “Professional, Banking, Wholesale, Marine and Manufacturing Interests including Portraits and

¹⁵⁵ COMMERCIAL RECORD REFERENCE BOOK, *supra* note 115, at 27-31.

¹⁵⁶ *Id.* at 29. Brown and VonBeren was responsible for sixteen apartment houses, Brown and Berger (and Frank E. Brown individually) for three, William H. Allen for three, and George C.A. Brown for one. *See infra* App. II.A.

¹⁵⁷ NEW HAVEN, CONN., CITY DIRECTORY, 665 (1900). *Id.* 1174 (1922), *Id.* 1637-1638 (1930) (excluding landscape architects).

¹⁵⁸ THE NEW HAVEN UNION CO., CITY OF NEW HAVEN CONN. AND ITS RESOURCES, ILLUSTRATED, 74-75 (1898[?]) (the book is like an advertisement for New Haven, which the authors admit in the preface)

Biographies of Well Known People,” which even then expected readers to be well aware of the architects and their extensive works around the city.¹⁵⁹

New Haven apartment architecture was dominated by a few repeat players. Of the 121 projects with known architects, Jacob Weinstein worked on thirty, the partnership of Brown and VonBeren on sixteen, Harry Cannici on fifteen, and Charles H. Abramowitz on fourteen.¹⁶⁰ Most architects worked on a least two apartment houses.¹⁶¹ Even in the pre-1900 period, there was a great deal of repetition¹⁶² and several of the leading architects began their apartment work then.¹⁶³ Repeat involvement brought the expertise of their experience and professionalism to the investments. The architects also branched out into other areas of the construction industry, both Ferdinand VonBeren and Jacob Weinstein tried apartment ownership once¹⁶⁴ and architect Frank Rubino participated numerous times in ownership in partnerships with Massa or Frank Dainesi, as well as individually.¹⁶⁵ All this contributed to the fostering of a professional apartment construction community.

The rise of construction industry, professionalism, and community meant greater capacity to produce apartment houses and greater ability to weather fluctuations in the economy. Additionally the professional construction industry represented a coordinated body of investors well able to make sure their interests were represented when their livelihood was threatened by land use regulation.

¹⁵⁹ *Id.*

¹⁶⁰ *See infra* App. II.A.

¹⁶¹ Of the twenty-five different architects and 121 listings, only ten appeared only once. *See infra* App. II.A.

¹⁶² W.G. Allen was architect for at least three projects from 1894-1897. *See infra* App. II.A.

¹⁶³ Including the partnership of Brown and VonBeren and the partnership of Brown and Berger.

¹⁶⁴ VonBeren’s “The El Dorado” at 1145-1147 Chapel and Weinstein’s “Codova Apartments” at 671-675 Orange. *See infra* App. II.A. The El Dorado’s design reflects the economical planning of its experienced architect-owner. *See BROWN, supra* note 5, at 70.

¹⁶⁵ *See infra* App. II.A.

B. Large-scale construction practices

1. Technological developments

Several technological advances in building construction facilitated the transition towards larger and taller structures generally, and apartments specifically. These innovations and inventions made construction of apartments cheaper, quicker, and more practically suited towards the preferences and needs of large numbers of residents. Additionally as multifamily dwellings posed additional fire safety concerns beyond those of a single-family home, improvements in fire safety particularly benefited apartments.¹⁶⁶

The advancement of framing techniques in the 19th century facilitated the construction of apartments. The skeleton or balloon frame method was an important technological improvement over wall bearing construction in the history of construction. Invented in 1833, it led to mass construction via prefabricated parts and, particularly relevant to apartments, allowed for open interior plans.¹⁶⁷ The latter innovation combined with movable partitions provided for maximum flexibility and adaptability and was adopted by Chicago architects in their early modern apartments and hotel.¹⁶⁸ Additionally, wall bearing construction is vertically restrictive because in order to utilize such methods in buildings above four stories would require bearing walls of excessive thickness.¹⁶⁹ In contrast, skeleton framing eliminated the need for heavy interior bearing partitions and fire walls.¹⁷⁰ It also avoids the occurrence of shrinkage cracks which eventually plague all wall bearing buildings with wood floor framing and bearing

¹⁶⁶ The Sanborn fire maps carefully recorded any factors that may elevate or reduce fire risk. The fact that multifamily use was market reflects the belief that multifamily dwellings elevated the risk of fire damage. SANBORN (1897, 1901, 1923, 1931), *supra* notes 20-21.

¹⁶⁷ Balloon framing is a lightweight method of framing that supports roof and floor loads with a large number of thin members. CARL W. CONDIT, AMERICAN BUILDING ART: THE NINETEENTH CENTURY 22-24 (1960).

¹⁶⁸ *Id.* 23.

¹⁶⁹ ABEL, *supra* note 3, at 131.

¹⁷⁰ *Id.* at 132.

partitions.¹⁷¹ Skeleton framing has the added benefit of potentially permitting a building to be completely fire resistant.¹⁷²

The invention of elevators made dwellings above four stories functional and attractive to renters, thus permitting the construction of taller style apartment houses. However, as most New Haven apartments did not exceed four stories, elevators appear to serve more as luxuries some apartments offered rather than a technological innovation that spurred on the rise of apartments.¹⁷³ Walk-up type garden apartments were better suited to provide more moderate rentals and would make up the bulk of apartments in the city.¹⁷⁴

Reinforced concrete construction first began appearing in the United States in the late 1860s.¹⁷⁵ This technique benefited from not only the inexpensive, durable, and fireproof characteristics of concrete, but the internal metal reinforcing additionally gave the material the flexibility necessary to bear bending stresses.¹⁷⁶ Apartments, and in fact all large-scale buildings benefited from the innovation, which permitted cheaper and quicker construction.¹⁷⁷

The strides in technology of the late 19th century set the necessary foundation for large and tall constructions.

2. Economies of scale in housing construction

In terms of construction costs, the relative size of the apartment gave it comparative advantages over other smaller types of housing. A defining characteristic of the apartments of this study is size—whether up in the case of tall, elevator buildings or out in the case of low-rise

¹⁷¹ *Id.*

¹⁷² *Id.*

¹⁷³ See *supra* notes 114-114 and accompanying text.

¹⁷⁴ See WRIGHT, *supra* note 8, at 66.

¹⁷⁵ See CONDIT, *supra* note 167, at 232.

¹⁷⁶ See *id.* at 231.

¹⁷⁷ Use of concrete in framing appears to have been common practice in apartment buildings. ABEL, *supra* note 3, at 200 (noting that even by 1947, more apartment building utilized concrete rather than steel framing.)

garden apartments. Construction efficiencies arise in projects of significant size in terms of “standardization in size and materials, application of tools and machines, bulk purchase of materials and equipment, off-site production of parts, and systematic work organization.”¹⁷⁸ On the flipside, tall projects on small footprints may create problems relating to limited space to store material or move construction machinery.¹⁷⁹ This concern would have less significance for garden apartments.

C. Financing construction: development of the mortgage market

Beginning in the middle of the 19th century, the banking world developed extensively along side the expansion of industry. Connecticut led in passing favorable incorporation laws drawing investment and innovation into the state.¹⁸⁰ New Haven enjoyed its fair share of early financial institutions with local banks chartered as early as 1824.¹⁸¹ The First National Bank of New Haven founded in 1867 was only the second in the whole country to be authorized to commence business as a national bank.¹⁸² Many trades also engaged in informal lending in conjunction with their businesses.¹⁸³ A nascent, but limited secondary market for mortgages increased diversity and liquidity, which in turn reduced interest rates.¹⁸⁴ The rise of institutional lenders increased the flow and availability of capital. In the 1870s, increased use and

¹⁷⁸ GREBLER, *supra* note 8, at 127.

¹⁷⁹ *Id.*

¹⁸⁰ RAE, *supra* note 1, at 53.

¹⁸¹ Early local banks included Mechanics Bank (1824), City Bank (1831), National Savings (1838), Merchants Bank (1851), Quinnipiac Bank (1851), Elm City Bank (1854), Tradesmen’s (1855), First National (1863), Yale National (1865). *Id.* at 55, 94.

¹⁸² WILLIAM F. HASSE, A HISTORY OF BANKING IN NEW HAVEN CONNECTICUT 51 (1946).

¹⁸³ Brokerage houses and even the Edward Malley Company, a local department store, engaged in banking. RAE, *supra* note 1, at 94.

¹⁸⁴ Lisa Marshall, New Haven’s Mortgage markets in an Era of Urbanism 15 (unpublished manuscript) (on file with the New Haven Colony Historical Society).

development of commercial and residential mortgages fueled growth in New Haven and across the East coast.¹⁸⁵

Inherent in their size and quality, apartment construction required significant investment. Total initial capital outlay includes not only price of the land and costs of erecting the building but also site improvement and expenses incidental to construction.¹⁸⁶ Even for the most modest apartments, building permit estimates are at least \$12,000,¹⁸⁷ and ranged to as high as \$154,000. Out of the 126 buildings in this study for which data on dwelling units and construction costs were available, the cost per dwelling unit ranged from \$454.55¹⁸⁸ to \$13,333.¹⁸⁹ The average was \$3,314.97.

In all fifty title examinations reviewed, the owner either took out a mortgage around the time he purchased the lot, or alternatively around the time he filed for the building permit.¹⁹⁰ In the absence of a developed mortgage system it is unlikely that the amount of capital required for these projects would have been readily available for so many apartment developers. Even for a

¹⁸⁵ See Stanley L. Engerman, *Introduction, in Finance, Intermediaries, and Economic Development I* (Stanley L. Engerman et al., eds. 2003). Kenneth A. Snowden, *Mortgage Rates and American Capital Market Development in the Late Nineteenth Century*, 47 J. ECON. HIST. 674 (1987).

¹⁸⁶ Site improvement can include cost of utilities and their connections, foundation work, and landscape work. Costs incidental to construction include architectural and engineering fees, interests on loans, taxes on real estate, insurance, financing expenses, title and recording expense, legal expenses, and organization expenses. ABEL, *supra* note 3, at 10.

¹⁸⁷ The twelve-family apartment building at 42 Cedar Street (1919) and the six-family apartment building at 22 Judson (1926). See *infra* App. II.A.

¹⁸⁸ For “The Warner” at 1042-1046 Chapel, a sixty-six unit apartment built in 1892. The second lowest, an eight unit building at 42 Cedar, cost \$1000 per apartment unit and was built in 1919. See *infra* App. II.A.

¹⁸⁹ For an eighteen unit apartment at 426 Prospect built in 1925. The second highest were three six unit apartments for \$8333.33 per unit: 245 Whitney (1922), 407-409 Whitney (1924), and 401-405 Whitney (1924). See *infra* App. II.A.

¹⁹⁰ For most examples, the time between land purchase and building permit issuance was very short, so these two periods were overlapping. The only exception was 1231-1233 Chapel, which was received by bequest in 1882, but there was no mortgage until 1892 after the filing of the building permit in 1891. See *infra* App. II.E.

property transferred between family members or by bequest, when initial input of funds may not have been required, the owner took on a mortgage in the process of apartment construction.¹⁹¹

Personal and neighborhood loans also continued to play a major role in the availability of funds for local projects.¹⁹² Many mortgages for apartment houses involved individual lenders, including in many instances other real estate men involved in apartment construction. In addition to chartered banks, some enterprising individuals provided banking services along with real estate and stock brokering.¹⁹³ Generally, however, borrowers resorted to banks for larger loans.¹⁹⁴ Individual lenders, local informal banking, and chartered banks all provided credit for the purchase and development of apartment properties; however, the rise of institutional lenders allowed for streamlining of larger loans and made capital more available in the overall market.¹⁹⁵

D. Investment risk and foreclosure

Despite little speculation among apartment owners, they faced potential for great profits and great loss.¹⁹⁶ Observations of the rental market suggest that while high-rent multifamily housing yield higher returns than moderate-rent ones, the high-rent buildings are also susceptible

¹⁹¹ Mrs. Lucretia Smith received 1231-1233 Chapel by bequest and Edward, Irene, and John Cooney received 32 High from their relative Catherine Cooney. In both instances substantial mortgages were taken out around the building permit date. *See infra* App. II.E.

¹⁹² In the period between the Civil War and World War I, the majority of mortgages in New Haven were not financed by banks, but rather by individuals, typically with occupations outside the financial industry. Marshall, *supra* note 184 (proposing that borrowing and lending in Civil War to WW I New Haven was “a world less driven by impersonal interactions and profit maximizing firms and based more on local ties, personal loyalties, and neighborly connectedness”).

¹⁹³ RAE, *supra* note 1, at 94 (Several Italian-American free-lance bankers operated in the Hill or Wooster Square areas).

¹⁹⁴ Marshall, *supra* note 184, at 44-45.

¹⁹⁵ In Marshall’s study, borrowers typically resorted to individual lenders during recessions or for newer riskier transactions, when established entities were not available. Individual loans tended to be based within the community with an ethnic connection. During the period of focus (1870-1910), institutional loans accounted for about 20-30% of overall lending. *Id* at 7, 25, 44-45, 58.

¹⁹⁶ *See* PERKS, *supra* note 60, at 211 (warning “[t]he building of flats is a speculation, and like every other building enterprise the result may be satisfactory or a great failure. The risk is considerable, and it is often found that, however healthy the scheme may look on paper, where the buildings are erected, the rents received are less than the estimated figures, while the outgoings are considerably larger.”)

to greater revenue decline in declining markets.¹⁹⁷ High risk is particularly unattractive to individual investors, who personally bear the loss. While incorporation provided limited liability for corporate investors, apartments provided no guarantee of profits.

In a survey of first deed transfers following fifty apartment constructions, thirty percent of initial sales arose out of foreclosure proceedings.¹⁹⁸ In foreclosure, the creditor sells or repossesses the land parcel due to the owner defaulting in payment, or another otherwise violating the mortgage. The problem of debt service arises from the inherent conflict between fixed debt charges on one hand and fluctuating net income produced by real estate on the other.¹⁹⁹ The frequency of foreclosures suggests that they and high risk were a regular part of real estate investment. While investment failures occurred primarily in relation to the Great Depression, foreclosures commonly occurred at just around the turn of the century as well.²⁰⁰ The failure of the initial wave of apartments built in the 1890s contributed towards the construction lull at the beginning of the 20th century. The risk involved made the apartment building less attractive to potential developers, who were hesitant to enter apartment development, questioning its financial viability.²⁰¹

¹⁹⁷ GREBLER, *supra* note 8, at 139-40.

¹⁹⁸ *See infra* App. II.E.

¹⁹⁹ LEO GREBLER, URBAN REAL ESTATE INVESTMENT, 141-149 (1955) (few cases in this study of early 20th century New York City apartments would escape financial trouble arising from fixed debt charges exceeding net operating income).

²⁰⁰ Ten foreclosures occurred leading up to and during the Great Depression during the years 1928-1933. Four occurred between 1898-1903. One occurred in 1925. *See infra* App. II.E.

²⁰¹ *New Apartments*, REGISTER, *supra* note 5 (In 1917 noting, “[r]eal estate men who have had their doubts about the success of apartment house investment are now satisfied that the popularity of apartment houses is established here and that it must follow that real estate investors will turn their attention to that kind of real estate.”)

Additionally high risk would have made lending to apartment builders less attractive to creditors.²⁰² The series of foreclosures that occurred between 1898 and 1903 likely scared off potential financial backers, making it even more difficult to build apartments.

E. External economic forces

The success and vibrancy of the apartment construction industry owed much to the development of a financial infrastructure of lenders, but this also made it vulnerable to changes in the economic world beyond demand for housing. The real estate market and construction hinged on the availability of capital and resources to build. Several major events during this period disturbed the financial machinery underlying the construction industry.

1. Periodic economic downturn

Volatility of the economy during this period made large investments, including apartment houses, which relied heavily on the mortgage market, particularly risky. Overall market uncertainty was punctuated by years of particular economic distress. On the national level, a series of “panics” created an instable backdrop for the early rise of apartments.²⁰³ Prior to the modernization of banking policy, low reserves and lack of supervision to check excesses made

²⁰² See GREBLER, *supra* note 199, at 148 (1955) (In this study of early 20th century New York City apartments, “[m]ortgage lender rarely obtained adequate income on their investment during the period of involuntary ownership”)

²⁰³ National financial depressions included the Panic of 1873 (lasting until 1877), the Panic of 1884, the Panic of 1893 (lasting until 1895), the Panic of 1901, and the Panic of 1907, and the Panic of 1914. ROBERT SOBEL. PANIC ON WALL STREET: A HISTORY OF AMERICA'S FINANCIAL DISASTERS (1968).

institutions especially susceptible to falls in the market.²⁰⁴ Panics inspired bank failures across the nation including in New Haven.²⁰⁵

2. World War I (1916-1918)

While the World War increased production in New Haven's factories drawing a multitude of workers into the region and inflating demand for housing, it had the exact opposite effect on supply. Even prior to entering the war, the country could feel the effects of increased demand for manufactured goods. When the United States declared war on Germany in April of 1917, not only were resources and manpower diverted to the industrial machinery, they were also directed towards combat itself, leaving the construction sector in a significant slow down.²⁰⁶ In turn, suppression and population increases during the war resulted in high demand for housing after the war. The release of pent up demand encouraged a spike in apartment and overall construction in 1919, jumpstarting a period of consistently significant apartment building.²⁰⁷

3. The Great Depression

The crash of the New York Stock Exchange in late October of 1929 triggered a decade of high unemployment, low productivity, high poverty, and stagnant trade. The seeds of depression, however, stem from policy choices made by the Federal Reserve in January 1928 intended to curtail the excesses of stock market speculation.²⁰⁸ The city felt the effects of the downturn particularly sharply due to its large industrial sector. Following the great boom in

²⁰⁴ Francis Parsons, *A History of Banking in Connecticut* in 42 TERCENTENARY COMMISSION OF THE STATE OF CONNECTICUT 23, 27 (1935) (noting the rise of ethical standards following the Panic of 1893 and reserve requirements following the Panic of 1907).

²⁰⁵ In the wake of the Panic of 1873, the Townsend Savings Bank of New Haven, one of the largest institutions of state, closed its doors. While the Panic of 1893 inspired no failures in Connecticut, the state experienced the liquidation of fourteen (out of ninety-eight) banks. *Id.* at 23, 26.

²⁰⁶ The slowdown is sharp and distinct when one looks at remaining expenditures, having removed Yale-related building from total expenditures. *See infra* App. II.I (1917-1918).

²⁰⁷ *See infra* App. II.I (1919), II.J; *see infra* Figure 7.

²⁰⁸ Hamilton, James D. *Monetary Factors in the Great Depression*, JOURNAL OF MONETARY ECONOMICS 13 (1987).

industrial activity during World War I, New Haven firms were at full capacity. Simultaneously with this success was a shift of control over these industries to beyond the city, thus reducing company loyalty to the local workforce and the neighborhoods that rose around the plants.²⁰⁹ When the economic slump of the Great Depression arrived, many companies shut down their factories, destroying the employment base in New Haven.²¹⁰

The construction industry, reliant on capital from the mortgage market, found itself largely without investment, with the major exception of Yale-related building,²¹¹ and also without demand. Large projects like apartment house construction were no longer seen as financially viable transactions. Many apartment properties became subject to *lis pendens* notices with foreclosure proceeding shortly following.²¹² In addition to undermining the financial infrastructure, depression meant a decline in demand for apartments which catered to the higher end of the market.

F. Loss of existing apartment stock: other uses

Concentrated primarily in the central downtown region of the city, apartments found themselves competing against other uses for the prime locations. In particular, the Nine Squares increasingly became dominated by civic, commercial and University life. In the early 20th century, city, state and federal governments all showered the area around the green with attention. Notable additions included: the Post Office and Federal District Court (1913), the State Circuit Court (1909), and the city's public library (1908).²¹³ In terms of commercial development, the location of the apartments also made them desirable as offices and their first

²⁰⁹ RAE, *supra* note 1, at 218-23 (noting nationalization and decline of local attachment among New Haven's largest manufacturing firms beginning in 1920)

²¹⁰ *Id.* at 220.

²¹¹ *See infra* App. II.I (1929-1931).

²¹² The first transfers of ten out of fifty apartment properties occurred in foreclosure between the years 1928-1933. *See infra* App. II.E.

²¹³ BROWN, *supra* note 5, at 106, 112, 114.

floors desirable as stores.²¹⁴ Additionally, the structural similarity of apartments to hotels made conversion between the two forms simple and common.²¹⁵ During this period, conversion brought four apartment buildings out of the housing market.²¹⁶

Build up in the densest parts of New Haven made apartment targets of the increased demand for commercial and civic use. Even more influential, the close proximity of many apartments to Yale resulted in the consumption of many by the University's considerable expansion during this period. Under the helm of president James Angell, the years 1921-1931 marked a period of great growth and physical expansion that transformed Yale from a college into a university.²¹⁷ Building permit reports show that Yale consistently accounted for a significant portion of all construction expenditures each year, and an overwhelming proportion following zoning and the Great Depression when other real estate developers experienced contraction in production.²¹⁸ The expansion reduced apartment housing stock in two ways, first acquisition of the buildings for use as University housing, and secondly acquisition of the apartments for demolition and construction on the underlying property. Acquisitions by the school internalized several private student apartments and dormitories, which were situated near the school in the first place to capture student demand.²¹⁹ The private apartment at 432-434

²¹⁴ While apartments often had stores along their lower levels, in the Sanborn updated to 1931 labels several former apartments solely as stores, including: 312-314 Columbus, 1231-1233 Chapel, 1134-1138 Chapel, 421-427 State, 510-514 State, and 962-964 Chapel. SANBORN (1931), *supra* note 21.

²¹⁵ *See infra* Part IV.A.

²¹⁶ At 116-120 Crown, the Maligner becomes Crown Hotel by 1923. At 174-178 Meadow, the Phenix House Apartments becomes the Phenix Hotel by 1931. At 105-114 Crown, the Charlton becomes the Charlton Hotel by 1931. At 1151 Chapel, Duncan Hall returns to operating as a hotel by 1931. *See infra* App. II.A; *see supra* Figure 4.

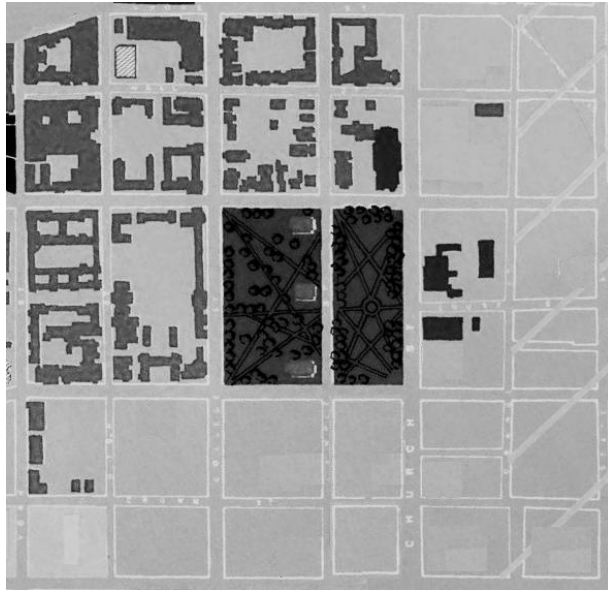
²¹⁷ RAE, *supra* note 1, at 247 (by 1931, twenty-seven new buildings had been built and eight more were under construction).

²¹⁸ *See infra* App. II.I (1921-1931). Yale construction expenditures in 1917 and 1919 were also high. *See infra* App. II.I (1917, 1919).

²¹⁹ 119-121 Wall, 115-117 Wall, 242 York, 117-119 College. SANBORN (1931), *supra* note 21, Nos. 203, 207, 208.

Temple was also purchased by Yale for student campus housing.²²⁰ The construction of the original Law School, the Sterling Memorial Library, the Sterling Law Buildings, the Hall of

Figure 6. THE NINE SQUARES, YALE AND MUNICIPAL BUILDINGS SHOWN (1955)
Source: City of New Haven, Development Map (1955)



Graduate Studies and the residential colleges resulted in the demolition of apartments on Wall, York, Elm, Park, and High.²²¹ The purchase and development of central real estate by Yale also meant that no additional apartments could be built in these traditional neighborhoods of apartment construction. Just as construction of on-campus dormitories diminished apartment demand, Yale construction also constricted supply.

Thus the Nine Squares, which had been the center of the earliest apartment growth, was largely abandoned by apartment men as the 20th century progressed.

VI. LAW

Law with implications on apartment construction can be broken down into two general types, non-zoning and zoning. Non-zoning law varied greatly in form and specificity, but typically involved a specific goal of protecting property rights or promoting health and safety. In contrast, zoning tended to be far broader and involved a comprehensive plan that broke the city down into regions of permitted uses. During the period 1890 to 1930, non-zoning laws had little impact on the construction of apartments, and despite having greater potential to do so, neither

²²⁰ Building Permits (on file with the New Haven Building office) (July 16, 1928 permit listing Yale University as owner for alternation for use as dormitory, rooming house, Class D).

²²¹ 110 Wall, 333 York, 245 Park, 126-128 High. SANBORN (1931), *supra* note 21, Nos. 203, 207; 159-161 Elm. SANBORN (1923), *supra* note 21, No. 2.

did New Haven’s zoning ordinance. The power of zoning would later reveal itself beyond the temporal scope of this paper.²²²

A. Non-zoning law

Non-zoning law with potential implications on apartment construction came from a variety of public and private sources.²²³ On the whole the provisions tended to limit the production of lower-end construction with minimum quality standards. More rigorous limitations in areas of greater density may have contributed to the natural outward development of new construction. The effect of law on apartments was limited because due to their high-end nature, the buildings by design tended to surpass the standards laid out by pre-zoning restrictions. Restrictions generally were not prohibitive, but may have influenced construction choices.

1. New Haven: municipal ordinances and regulations

In the latter half of the nineteenth century, the reorganization and expansion of New Haven’s city government ushered in the development of municipal legislation in the arena of land use. However, scope of these regulations were limited and in line with the laissez-faire ideology of the era. The provisions focused on improving quality of construction via specific

²²² New Haven’s zoning ordinance became progressively more comprehensive over the years. *Compare* New Haven, Conn., Building Zone Ordinance (1926) (13 pages), *with* New Haven, Conn., Zoning Ordinance (1927) (17 pages). Parking law is an area of legal restrictions extremely relevant to apartment construction, but that only developed well after the conclusion of this study’s period of focus. Only in the 1920s do cars become popular enough to warrant notice by the Sanborn Fire Maps. SANBORN (1923), *supra* note 21 (auto houses and garages are marked for the first time). It was not until 1949, that New Haven’s zoning ordinance required adequate parking for multifamily dwellings in certain districts. This and later revisions would come to significantly restrain apartment builders. *See* YiLing Chen Josephson, No Place to Park: The Uneasy Relationship between a City and its Cars (unpublished manuscript, on file with author).

²²³ For discussion of the effects of pre-zoning law particularly in specific neighborhoods see: Marie Boyd, Zoning for Apartments: A Study of the Role of Law in the Control of Apartment Houses in New Haven (unpublished manuscript, on file with the New Haven Colony Historical Society)(focusing on Prospect Hill); Andrew J. Cappel, *A Walk Along Willow: Patterns of Land Use Coordination in Pre-Zoning New Haven (1870-1926)*, 101 YALE L.J. 617 (1991) (focusing on Willow-Canner neighborhood); Stephen Clowney, *A Walk Along Willard: A Revised Look at Land Use Coordination in Pre-Zoning New Haven*, 115 YALE L.J. 116 (2005) (focusing on what the author describes as “representative cross sections of the major working-class areas” of New Haven—including Westville, Fair Haven, City Point, Wooster Square, and Upper Hill).

minimum standards, which tended neither to prohibit nor affect apartment construction and distribution. Unlike zoning, they did not provide any macro-level management and failed to deliver an overall city plan.²²⁴ While apartments were subject to land use ordinances and street layout decisions, the municipal government did not burden apartment development particularly more so than any other type of construction.

a. Building lines

In 1870, the Connecticut General Assembly authorized New Haven to regulate building lines.²²⁵ Early ordinances setting uniform mandatory minimum setbacks were ineffective in establishing lines.²²⁶ After 1910, the Board of Alderman, assisted by the Commission of Building Lines, newly authorized by the state,²²⁷ was organized to address this problem, but even under the Commission, rather than reflecting comprehensive city planning, the ordinances were largely the result of individual initiative by local landowners.²²⁸ While the buildings in many neighborhoods had uniform setbacks,²²⁹ this may or may not have resulted from the guidelines set by the city. Consistency may merely have been the result of social norms,²³⁰ or outright

²²⁴ Despite great frustration on the part of George Dudley Seymour, who in an open letter to the Mayor dated July 17, 1924, laments the failure of the Commission on the City Plan and the failure of the city to adopt a systematic plan. GEORGE DUDLEY SEYMOUR, *NEW HAVEN* 590-601 (1942). *See also* Mark Fenester, “A Remedy on Paper”: *The Role of Law in the Failure of City Planning in New Haven, 1907-1913*, 107 *YALE L.J.* 1092 (1998)

²²⁵ *NEW HAVEN, CONN., CITY CHARTER*, § 13 (1870). *NEW HAVEN, CONN., ORDINANCES: BUILDINGS* §§ 1, 2 (1870) (buildings or structure nearer to the street than building line established prohibited; absent a designated line not within 15 feet of any street).

²²⁶ *NEW HAVEN, CONN., ORDINANCES: BUILDINGS* §§ 1-2 (1870) (specifying that no building should be placed within fifteen feet of any street); 1911 *J. BOARD OF ALDERMEN OF NEW HAVEN* 46, 77-78, 612 (noting problems including areas where no building lines were established, widespread disregard for designated lines, and unenforceability of building lines against pre-existing violations); *see also* Cappel, *supra* note 223, at 631-632 (highlighting the role of custom in the failure of residences along the Willow-Canner strip to observe the legal limit).

²²⁷ 1911 *Conn. Spec. Acts* 433.

²²⁸ Cappel, *supra* note 223, at 627-28.

²²⁹ *See, e.g.,* Clowney, *supra* note 223, at 14-15 (describing Westville area for the most part as having very uniform setbacks, including posh stretches like McKinley Street between Willard and Edgewood, as well as less affluent streets such as Pardee Place); *Id.* at 29 (describing setbacks in City Point as consistent—most homes sitting more than 10 feet from the street and many beyond 15)

²³⁰ *See id.* at 22-23 (describing setbacks in Fair Haven as greatly varying on a macro-level, but on a micro-neighbor-by-neighbor level very consistent which suggest social norms was the main motivating force)

necessity.²³¹ Other neighborhoods with inconsistent setbacks reflect the ineffectiveness of building lines.²³² Even assuming that mandatory setbacks did affect building placement on a lot, the restrictions were not so onerous, and furthermore not particularly burdensome to apartment construction, as to affect building quantity or distribution, particularly prior to 1910.

b. Building codes: ordinances

From 1870 onwards, the Board of Alderman regularly revised and added to its ordinances, which from the very start including sections devoted to building ordinances and to fire ordinances.²³³ Both types of ordinances governed the construction, alteration and removal of buildings. By focusing on safety and health, these municipal regulations had the effect of improving the quality of multifamily dwellings. In restricting low quality structures, which were largely tenements, these restrictions had the secondary effect of encouraging builders to invest in higher quality “apartment” constructions. The reduction of low quality multiple dwellings from the housing stock contributed to improving the public opinion of multifamily living. A lack of non-conforming apartment buildings suggests that the code was more successful than building line requirements. However it is not clear this is the case as the restrictions tended not to implicate apartments as a class which by their nature fulfilled and often exceeded the minimum standards set by the ordinances.

²³¹ *See id.* at 35 (describing Upper Hill-Oak street region consistently crammed close to street; technically consistent, but setbacks were inadequate)

²³² *See Boyd, supra* note 223, at 21 (describing greater variation in building lines in the Whitney Avenue area that the law allowed with front yard setbacks varying from under four feet to over 180 feet). *See Clowney, supra* note 223, at 16 (describing the breakdown of setbacks in the poorest areas of Westville where over 20 structures had front yard setbacks of 5 feet or less and generally haphazard setbacks and disorganized appearance of the streets; for instance 172-216 Fountain); *See Clowney, supra* note 223, at 39 (describing Wooster Square area as generally inconsistent particularly with tenements or stores built right up to the property lines). It is unclear whether these variations arose before or after the creation of the Commission of Building Lines, thus it is not known whether the Commission actually improved the effectiveness of setback requirements.

²³³ NEW HAVEN, CONN., ORDINANCES (1870); NEW HAVEN, CONN., ORDINANCES (1873); NEW HAVEN, CONN., ORDINANCES (1877); NEW HAVEN, CONN., ORDINANCES (1878); NEW HAVEN, CONN., ORDINANCES (1883); NEW HAVEN, CONN., ORDINANCES (1890); NEW HAVEN, CONN., ORDINANCES (1905); NEW HAVEN, CONN., BUILDING ORDINANCES (1914); NEW HAVEN, CONN., ORDINANCES (1928).

The city placed many restrictions on the construction and alteration of wooden structures. Within the fire district, the ordinance prohibited owners from erecting frame or wooden structures, or repairing or adding to these building.²³⁴ The extent of the fire district increased incrementally overtime, primarily in a northwesterly direction.²³⁵ The earliest district and the one in effect in 1890 included all of the Nine Squares, East Long Wharf, and Wooster Square South, and parts of West River, the Hill, City Point, Wooster Square North, East Rock, Prospect Hill, and Dwight-Edgewood.²³⁶ In 1905, the boundary maintained or pushed outward in all directions, including into Fair Haven, except for in the direction of West River and Dwight-Edgewood where the boundary retracted.²³⁷ By 1928, the fire district maintained or expanded all boundaries except minor retractions in Wooster Square North and Fair Haven.²³⁸ Firstly, the vast majority of apartments, and in fact all apartments built prior to 1900 were not frame buildings.²³⁹ By their very nature of being larger, high-end constructions, apartments tended to be constructed primarily out of brick, cement block, or other fireproof materials. Additionally, while the fire district covered the prime real estate areas where many apartments were built, no frame apartment was ever built at an address subject to the prohibition at the time of construction.²⁴⁰ In a limited sense, the ordinance contributed to the outward spread of apartments by imposing stricter restrictions within the central fire district, but most apartments were not frame anyhow.

²³⁴ Owner's applications for special permission could be authorized at the discretion of the Board of Alderman. NEW HAVEN, CONN., ORDINANCES: FIRE §§ 27, 29 (1870). NEW HAVEN, CONN., ORDINANCES § 179 (1905) (vesting discretion in the building inspector). NEW HAVEN, CONN., ORDINANCES § 243.1 (1928)

²³⁵ Compare NEW HAVEN, CONN., ORDINANCES: § 134 (1890) (basically unchanged from original 1870 Fire ordinance §26), with NEW HAVEN, CONN., ORDINANCES § 58 (1898) and NEW HAVEN, CONN., ORDINANCES § 56 (1905) and NEW HAVEN, CONN., ORDINANCES § 79 (1928).

²³⁶ See *infra* App. I: Map C (light blue).

²³⁷ See *infra* App. I: Map C (dark blue).

²³⁸ See *infra* App. I: Map C (violet).

²³⁹ Only 28 out of 180 apartment buildings were constructed out of wood between 1901 and 1930. See *infra* App. II.A.

²⁴⁰ See *infra* App. II.A.

Even outside the fire district, the production of frame multi-housing dwellings was discouraged through ordinances restricting wooden house construction to a maximum of three floors,²⁴¹ and disallowing conversion of wooden buildings into flats with greater than three units.²⁴² The 1928 ordinance strengthens the provision limiting height to two stories for frame dwellings occupied by three or more families.²⁴³ This bias specifically against multiple family housing reflects an underlying belief that such buildings were more susceptible to fire than single-family dwellings, which arguably was not supported by contemporary evidence.²⁴⁴ These provisions had no effect on non-frame apartments. Frame apartments did tend to be low-rise buildings, with none exceeding two and half stories; however, apartments as a whole often did not exceed four.²⁴⁵ Following the enactment of the stricter restrictions of 1928, there are no examples of frame apartment buildings and thus no violations. Restriction on construction outside the fire district by the fire ordinance also did not have a prohibitive impact on apartment construction since frame constructions were uncommon and frame apartment builders simply complied with height limits.

The Building ordinance also prohibited owners from constructing multifamily dwelling in their rear yards.²⁴⁶ This practice was distastefully associated with low-class, tenement-type multifamily dwellings.²⁴⁷ This regulation discouraged casual, cheap ad hoc constructions, not large-scale constructions like apartment houses.

²⁴¹ NEW HAVEN, CONN., ORDINANCES § 95 (1898).

²⁴² NEW HAVEN, CONN., ORDINANCES § 94 (1898).

²⁴³ NEW HAVEN, CONN., ORDINANCES § 244 (1928) (“No frame or wooden building hereafter erected shall exceed two stories of thirty feet in height except that any dwelling house... to be occupied by not more than three families, may have two and one half stories....”)

²⁴⁴ See PERKS, *supra* note 60, at 218 (one of the largest insurance offices charges the same rate for insuring flats as it does for insuring a private dwelling house).

²⁴⁵ See *infra* App. II.A.

²⁴⁶ NEW HAVEN, CONN., ORDINANCES § 97 (1898).

²⁴⁷ GILBERT, *supra* note 17, at 39.

In the interest of guaranteeing adequate light and ventilation for other buildings surrounding the property under construction, the city restricted building coverage of lots to a maximum of ninety percent (with the exception of corner lots).²⁴⁸ This ordinance supplemented coverage provisions of state tenement legislation, encouraging construction beyond the densest areas of downtown, where the earliest apartments were located. However ninety percent is extremely lax and would not have been a problem at all outside a few sections in the Nine Squares.

These and other ordinances that sought to improve the quality of multifamily dwellings required greater capital investment from apartment house builders, but were not so burdensome as to be prohibitive. Primarily they focused on quality of construction with the apparent targeting of tenement and lower quality constructions rather than apartments. The effect of the municipal ordinance was positive in terms of quality rather than negative in terms of quantity, and not particularly meaningful in terms of distribution.

2. Connecticut state law: Tenement House Act

In 1905, the Connecticut legislature enacted An Act Concerning Tenement Housing, amended in 1912, which specifically addressed and regulated multiple dwellings.²⁴⁹ Passed in the same period as similar legislation in other states and in the wake of exposés and tenement fire tragedies, it was intended to improve the safety and quality of multifamily housing in the rental market.²⁵⁰ The Tenement House Act defines a “tenement house” as “any house of building, or portion thereof which is rented, leased, let or hired out, to be occupied, or is arranged to be occupied, or is occupied as the home or resident of three families or more, living independently

²⁴⁸ NEW HAVEN, CONN., ORDINANCES § 191 (1905)

²⁴⁹ An Act Concerning Tenement Houses 1905 Conn. Pub. Acts 376, *amended by* 1912 Conn. Pub. Acts 241.

²⁵⁰ *See, e.g.*, The Tenement House Act 1901 N.Y. Laws ch. 334 (New York).

of each other, and doing their cooking upon the premises, and having a common right in the halls, stairways, or yards.”²⁵¹ The definition indiscriminately encompassed all categories of three-plus family rentals, including not only high and low quality large multifamily dwellings, but also triple-deckers. The Act set maximum building coverage, minimum rear yard sizes, and minimum side yard levels.²⁵² Amendments in 1912 strengthened minimum yard requirements.²⁵³

In reducing how densely owners could construct multifamily dwellings on a lot, the Tenement House Act required builders to leave greater portions of lots undeveloped. Under the Act, to construct the same number of dwelling units, builders could provide capacity in one of two ways: vertically with additional floors or horizontally via larger lots. Apartments built 1901-1923 do not show significant change in height as compared to those built prior to 1901, and in fact more low-rise apartments are built.²⁵⁴ Instead builders appear to take the latter route and built on larger lots more readily available in the less developed outer neighborhoods of the city. In focusing negatively on density, the Act encouraged building beyond the city center. Prior to 1901, the few existing apartments were overwhelmingly located in the Nine Squares.²⁵⁵ When the Tenement House Act was passed, the neighborhood was a very densely populated area.²⁵⁶ During or after 1901, while ten new apartments are located in the Nine Squares, this represents

²⁵¹ An Act Amending an Act Concerning Tenement Houses, 1912 Conn. Pub. Acts 241 § 2(1).

²⁵² An Act Concerning Tenement Houses, 1905 Conn. Pub. Acts 376 (setting maximum building coverage at ninety percent of corner lots and seventy-five percent of others, minimum rear yards of ten feet, and minimum side yards of four feet). An Act Amending an Act Concerning Tenement Houses, 1912 Conn. Pub. Acts 241 (increasing minimum yard requirements).

²⁵³ 1912 Conn. Pub. Acts 241

²⁵⁴ Prior to 1901, fifteen buildings out twenty-one apartments had four or more floors. From 1901 to 1923, twenty-eight of the seventy-seven apartments had 4 or more floors. *See infra* App. II.A. Use of height appears to be a matter of luxury rather than resulting from law or technological capability. *See supra* notes 114-114 and accompanying text.

²⁵⁵ Compare fourteen apartments in the Nine Square with two in Wooster Square North and one each in West River, Hill, City Point, Prospect Hill, and Dwight-Edgewood. *See infra* App. II.B.

²⁵⁶ With a density of 26.94 residents per acre of total land area, the Nine Squares was the fourth densest ward in 1900. However when one considers that much of the land area is taken up by the Green and Yale’s Old Campus, the density was likely much higher (161.67 residents per acre). *See infra* App. II.C. Looking at the 1886 Sanborn Map, one can easily note that there is much greater coverage and much less undeveloped land in the Nine Squares as compared to all other wards, particularly those farther from the Green. SANBORN (1886), *supra* note 21.

less than thirteen percent of apartment construction between 1901 and 1923.²⁵⁷ The majority of construction occurs in the less dense neighborhoods directly adjacent to the Nine Squares to the north and west (beyond Grove and York streets).²⁵⁸

While contributing towards the push outward away from the center, the Tenement House Act did not have prohibitive or significant restrictive effect on the quantity of apartment building construction. This is because the very nature of apartment buildings even prior to the passage of the Act were not that type of buildings the Act was aimed to eliminate; and additionally there were readily available lots in New Haven.²⁵⁹

3. Nuisance law

Nuisances in New Haven could be attacked on two fronts. Pursuant to its charter, the city could abate nuisances injurious to health or offensive to the public.²⁶⁰ Additionally, private citizens under Connecticut law could seek redress for harms caused by their neighbors in the form of damages and abatement through actions in court.²⁶¹ Prior to the Supreme Court's holding in *Euclid*, nuisance law did not apply specifically to apartments or tenements.²⁶² Multiple dwellings did not inherently constitute a nuisance. Traditional nuisance law however could apply to apartment buildings that caused unreasonable damage to health or property, which the city of New Haven defined to include violations of good order and decency, the Fire Code, and certain building regulations.²⁶³ Theoretically private and public action to abate or penalize particularly bad uses could be utilized to reinforce the municipal ordinances discussed above.

²⁵⁷ In the period between 1923 and the 1930, the trend continues with only 3 out of 94 new apartments located in the Nine Squares. *See infra* App. II.B.

²⁵⁸ West River, East Rock, Prospect Hill, and Dwight-Edgewood (Wards II, VIII, IX, and X). *See infra* App. II.B.

²⁵⁹ GILBERT, *supra* note 17, at 38. (“There are as yet few areas of much extent in New Haven, which don't contain a large proportion of vacant land or land which is put to very trifling productive use...”).

²⁶⁰ NEW HAVEN, CONN., CITY CHARTER, § 13 (1870).

²⁶¹ *See, e.g.,* Whitney v. Bartholomew, 21 Conn. 213 (1851).

²⁶² *Euclid v. Ambler Realty Co.*, 272 U.S. 365 (1926)

²⁶³ NEW HAVEN, CONN., CITY CHARTER, §§ 1, 2, 35 (1870).

However the severity of what constituted a traditional nuisance makes it unlikely that claims were actually brought against even tenements, let alone high quality apartments.

4. Restrictive covenants

Restrictive covenants are a primary source of land use limitations in the area of private law. Since the mid-19th century, Connecticut has recognized the validity of these privately formed agreements between landowners and courts have enforced covenants running with the land.²⁶⁴ While restrictive covenants were not applied to attain macro-level coordinated land use prior to the 1940s,²⁶⁵ they did play a micro-level role in controlling usages in specific land parcels. The very nature of covenants requires explicit agreement between the landowner and participants. This limits the effective scope to specified properties, which absent a large-scale pre-subdivision owner, was lot-by-lot. This paper does not purport to comprehensively survey all existing covenants, but merely highlights the relevant types of covenants that existed and how they affected apartment construction looking specifically at properties where apartment houses were eventually built along Chapel Street and in the Nine Squares.

The content of covenants varied widely, but the primary provision of relevance to apartment construction is those that restricted the development of a parcel of land to single-family houses. These types of covenants effectively excluded apartments within the physical area governed by the covenants. Many such prohibitions were lot specific,²⁶⁶ but prohibitions on a broader scale also existed.²⁶⁷ Lot specific covenants had limited impact by virtue of their

²⁶⁴ See *Wright v. Wright*, 21 Conn. 329 (1851).

²⁶⁵ See Cappel, *supra* note 223, at 629 n 84 (citing attorney Paul North, Jr. and Daniel Dennis, Jr., authorities on history of New Haven real estate).

²⁶⁶ See Boyd, *supra* note 223, at 25, n103 for examples of covenants that specifies that only a one family dwelling could be constructed on each lot.

²⁶⁷ For instance Saint Francis restricted development of a tract of land that it originally held to single-family houses. Saint Francis Orphan Asylum of New Haven, Draft Agreement (1915) (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 62). See also Boyd, *supra* note 223, at 26-27.

specificity. A series of covenants, necessary to restrict an entire neighborhood, would have been difficult to coordinate absent an entity with overarching control,²⁶⁸ although not impossible. In the case of the Asylum on Whitney, the original owner owned a large plat of land from which it sold parcels encumbered with covenants restricting construction to one-family dwellings. However, it is unclear that there was a causal relationship between the restrictive covenant and multifamily dwellings not being built.²⁶⁹

Additionally the impact of restrictive covenants was also limited by expiration clauses attached to the provisions. While Connecticut courts had long recognized the enforceability of covenants, the cabining of prohibitions reflects the drafter's concern over the non-enforceability of a perpetual restriction on use. It mirrors a national question of the constitutionality of zoning which was not decided until 1926 by *Euclid v Ambler Realty Co.*²⁷⁰ For example, 1563 Chapel was encumbered by a covenant that among other limitations restricted the property to occupation by no more than two families. The limitation, however, expired upon the completion of the terms of the agreement, whereupon the seller granted the new owner "a quit claim deed releasing the lot from all conditions imposed by said agreement."²⁷¹ Apparently initial conforming construction was adequate to fulfill the covenant, because it did not hinder George Ratner from

²⁶⁸ Boyd notes that protective covenants appear to have applied to a limited percentage of lots in the Whitney Avenue area. *Id.* at 26. As many apartments were built on Whitney Ave, the covenants clearly did not have a prohibitive effect on the entire neighborhood.

²⁶⁹ In the case of the Beaver Hill neighborhood, while the Beaver Hill Company used restrictive covenants extensively, the provisions included in deeds only limited development to residential use, without specifically excluding multifamily residential use. 631 NEW HAVEN LAND RECORDS 440 (July 30, 1909) ("premises shall be used for no other than residential purposes..."). Despite the lack of prohibition, the Beaver Hill neighborhood did not show proliferation of apartment buildings, with only four total apartment houses built up to 1930. For a complete discussion of the history of restrictive covenants in the Beaver Hill subdivision, see Valerie Jaffee, *Private Law or Social Norms? The Use of Restrictive Covenants in Beaver Hills*, 116 YALE L.J. 1302 (2007).

²⁷⁰ 272 U.S. 365 (upholding the constitutionality of residential district which business and trade, including hotels and apartment houses, were excluded).

²⁷¹ Title Examination for 1563 Chapel (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 4) (describing deed from Bruce Feen Trustee, August 16, 1913) ("shall accommodate not more than two families and shall not be used for any other purpose than a private dwelling and that when said house shall be completed in all respects according to the tenor of the agreement, he said Bruce Feen Trustee, shall give a quit claim deed releasing the lot from all conditions imposed by said agreement...")

building Winthrop Terrace Apartments, which housed 40 families, on the very same lot.²⁷² In early 20th century covenants, time limiting the restrictions that encumbered building on properties appears to have been quite common.²⁷³

Furthermore restrictive covenants addressing apartments specifically did not necessarily prohibit apartment construction. In at least two instances, apartment construction was expressly contemplated and expected, but the covenant placed restrictions on the type of and quantity of apartment construction.²⁷⁴ Both these examples were found in deeds from Clarence Blakeslee and explicitly referred to specific examples of acceptable types of apartment styles and construction.²⁷⁵

Specific covenants also controlled apartment building more generally. For instance, a 1911 covenant set minimum story requirements for dwellings,²⁷⁶ minimum setbacks,²⁷⁷ and

²⁷² See *infra* App. II.A.

²⁷³ See, e.g., Title Examination for 23-31 Dwight Street (on file with Yale Manuscripts and Archives, MS1820, Series II, Box 1023) (describing deed from Clarence Blakeslee to Mayer Sofer, December 12, 1923; covenant “shall run with the land for the period of 15 years from the date hereof”); Title Examination for 32 High Street (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 276) (describing restrictions prohibiting garage construction in the deed from William Whitney to Catherine Cooney, May 31, 1917, as expired as of May 31, 1927)

²⁷⁴ See e.g. Title Examination for 23-31 Dwight (on file with Yale Manuscripts and Archives, MS1820, Series II, Box 1023) (describing deed from Clarence Blakeslee to Mayer Sofer, December 12, 1923; property “shall be used exclusively for residence purposes and that no portion thereof shall be used directly or indirectly for any other purposes; that the grantees shall erect thereon 1 or 2 so-called apartment houses, not more than 3 stories high, substantially the same in style and architecture as the apartment house on the S side of Whalley Ave...”). Title Examination for 106-116 Dwight (on file with Yale Manuscripts and Archives MS1820, Series II, Box 1060) (describing deed from Dennis and Clarence Blakeslee to Charles Abbadessa, January 4, 1924; property shall not “be used for other than residential purposes” with “no part nearer than 35 feet from the present street lines”; “one so-called apartment house not over three stories in height of substantially the same general style, architecture and construction as the apartment house... located on #745-749 Farmington Avenue, Hartford Connecticut”).

²⁷⁵ *Id.*

²⁷⁶ See, e.g., Memorandum of House on Land Formerly Owned by James Felowes on Whitney Avenue (Sept. 13 1911) (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 62) (“no dwelling house shall be erect on these lots less than two stories high”).

²⁷⁷ See, e.g., Saint Francis Orphan Asylum of New Haven, Draft Agreement (1915) (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 62); Title Examination for 1563 Chapel (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 4) (Bruce Feen Trustee deed required 25 front setback); Title Examination for 23-31 Dwight (on file with Yale Manuscripts and Archives, MS1820, Series II, Box 1023) (Clarence Blakeslee deed required that no building shall be erected beyond the currently established building line parallel to Dwight Street).

minimum costs.²⁷⁸ Like the outright prohibition, the actual effect on apartment construction was limited to the specific piece of property and potentially temporally. Furthermore setback restrictions and minimum quality restrictions had limited effect on apartments as discussed above.²⁷⁹ Most encumbrances were actually right of way easements and mortgages, which did not have deterrent or manipulative effects on apartment construction.

Based on the survey of title examinations for the properties upon which apartments were later built, it does not appear that covenants discouraging the construction of apartments were common. Furthermore time limitations restricted their impact. Encumbrances were largely limited to right of way easements, and much more commonly pre-existing liens and mortgages. It is beyond the breadth of this paper to make a general statement regarding covenants in all of New Haven, but the overall impact of restrictive covenants on apartment building does not appear to have been great.

Pre-zoning law influenced but did not control the production and distribution of apartment building. Restrictions on multiple dwelling construction were generally limited in scope and even when effective created additional burdens on apartment developers rather than prohibitions. These burdens were largely moot due to the inherent high-quality of the large high-end constructions. If anything quality restrictions barred the construction of tenements, and insofar as this increased the overall quality of multifamily housing, it also improved the perception and acceptance of apartments.

²⁷⁸ See, e.g., Agreement Between the Saint Francis Orphan Asylum in New Haven and A. William, Sperry (May 11, 1917) (on file with Yale Manuscripts and Archives, MS1820, Series I, Box 62) (requiring houses on Highland to cost at least six thousand dollars)

²⁷⁹ See *supra* Part VI.A.1.

B. Zoning

Zoning influenced construction not only during the years following the passage of the first ordinance, but also the years leading up to its enactment, during which builders were well aware of the potential impacts of zoning. This awareness had great impact on the decisions to initiate and the timing of apartment construction. While building fell sharply in the aftermath of the ordinance, the actual zoning provisions only played a limited role in this downward trend. The build up prior had more to do with the fall than the actual provisions. Additionally the initial fall off (1927-1928) itself is not very severe as it merely returns apartment building numbers to pre-anticipatory levels of 1923, although it is lower than 1922 levels.²⁸⁰ More significant is the virtual standstill of apartment construction in the years 1929-1930. While the time frame overlaps with zoning, the Great Depression, rather than the legal regime, had far greater influence during this period. In fact empirical evidence suggests that the zoning ordinance played only a minor causal role, if it had any effect at all, in the determination of the quantity and the distribution of apartments.²⁸¹

1. The road towards zoning and the anticipatory apartment boom

The City Plan Commission enacted New Haven's first zoning ordinance on December 4, 1926.²⁸² However the discussion and formulation of zoning policy began several years earlier.²⁸³ In 1921, the Connecticut State General Assembly passed An Act Creating Zoning Districts in the

²⁸⁰ While there were 9 building permits for apartments each in 1927, 1928, and 1923, there were 18 in 1922. *See infra* App. II.A.

²⁸¹ *See* Boyd, *supra* note 223; Cappel, *supra* note 223; Christina G. Forbush, Striving for Order: Zoning the City of Elms (1997) (unpublished manuscript, on file with the New Haven Colony Historical Society). *But see* Clowney, *supra* note 223.

²⁸² New Haven, Conn., Building Zone Ordinance (1926). The constitutionality of zoning was confirmed in the same year by the Supreme Court, which recognized the regulation land use through zoning districts as a reasonable extension of a municipalities police powers. *Euclid v. Ambler Realty Co.*, 272 U.S. 365 (1926).

²⁸³ Marie Boyd provides an excellent history from the first proposal in 1923 to the enactment of New Haven's first comprehensive zoning ordinance in 1926. Boyd, *supra* note 223, at 41-65.

City of New Haven authorizing the formation of the Zoning Commission and permitting the city to set districts to carry forth the regulation of land for specific uses.²⁸⁴ The Zoning Commission issued two proposals, the first in 1923,²⁸⁵ and the second in 1925,²⁸⁶ before the City Plan Commission, newly vested with the power of zoning by the General Assembly,²⁸⁷ enacted the final ordinance in 1926.

During this formulation period, with regards to residential housing stock,²⁸⁸ vocalized concerns of the Commission included the production of more one to two family homes²⁸⁹ and buffering these dwellings from the depreciating influences of apartment houses.²⁹⁰ While the 1923 proposal permitted multifamily dwellings in all districts,²⁹¹ later developments suggested zoning would to disfavor apartments.²⁹² However, real estate men, well aware of the zoning ordinance's potential to prohibit the building of apartments, had their interests represented on the Zoning Commission,²⁹³ and later the City Plan Commission.²⁹⁴ Special considerations were

²⁸⁴ 1921 Conn. Spec. Acts 478.

²⁸⁵ New Haven, Conn., Building Zone Ordinance (proposed 1923).

²⁸⁶ New Haven, Conn., Building Zone Ordinance (proposed 1925).

²⁸⁷ 1926 Conn. Spec. Acts 490.

²⁸⁸ The primary focus of public debate however was appropriations to fund zoning and the concerns of industry. *See Boyd, supra* note 223, at 50.

²⁸⁹ Minutes of the Executive Committee, Greater New Haven Chamber of Commerce, 2 (Sept. 16, 1920) (on file with the New Haven Colony Historical Society). *See also* Letter from George H. Gray, Chairman of the Zoning Commission, to David E. Fitzgerald, New Haven Major, (Apr. 17, 1922), *reprinted in* Minutes of the New Haven Zoning Commission 9 (1922) (on file at the New Haven City Plan Department) (promoting zoning as a way to promote investment in small homes).

²⁹⁰ *See, e.g.,* Gerald B. Ford, head of Technical Advisory Corp of New York, Comment at a Public Hearing of the Zoning Commission (Apr. 7, 1922), *reprinted in* Minutes of the New Haven Zoning Commission 9 (1922) (on file at the New Haven City Plan Department) (promoting zoning as a way to prevent the erection of apartments buildings in neighborhoods, which cause the depreciation of the value of neighboring private residences).

²⁹¹ New Haven, Conn. Building Zone Ordinance (proposed 1923).

²⁹² Proposals of the Technical Advisory Corporation to the Zoning Commission in 1924 suggest creating a district exclusively for single-family residential use. *See Boyd, supra* note 223, at 57.

²⁹³ At a Zoning Hearing, Zoning Commissioner Leonard S. Tyler related the arguments of real estate men in support of permitting apartment building along Whitney Avenue. Second Zoning Hearing, *supra* note 85, at 133, 136 (relating that real estate men believed that Whitney Avenue brought higher values for apartments than any other district and that apartment building was the most desirable use of those properties). *See also, Doubts Zoning Law's Validity, Parmelee Says*, New Haven Journal-Courier Apr. 4, 1925 (quoting Major Ullman that, "the Zoning Commission had been created to save the value of property in Whitney avenue and not to increase the value of Whitney avenue land so that apartment house constructors would not be able to use land in Whitney avenue for apartment houses").

taken in order to preserve the right to build high-end apartment houses.²⁹⁵ Furthermore, insofar as they were unable to successfully lobby for their position, given the few changes between the 1925 proposal and 1926 adopted regulations,²⁹⁶ they still could predict upcoming restrictions with specificity and certainty, and circumvent via anticipatory building.

The delay between the initial proposal and final enactment gave the construction industry several years to digest and react to the impending regulation. Apartment building was no exception to an overall up tick of construction in the city.²⁹⁷ In the four year period between 1923 and 1926, sixty-five apartment buildings were built, as compared to thirty-eight in the four years prior (1919-1922)²⁹⁸ and the twenty in the subsequent four years (1927-1930).²⁹⁹ While construction had been on the rise in the early 20th century, the magnitude and timing of the acceleration was a clear indication the change was at least in part the result of anticipated zoning. Allowance of existing non-conforming use drove the anticipatory race to build prior to the final adoption of the zoning ordinance. The “grandfather” clause not only immunized existing buildings or uses against the provisions of the ordinance, but furthermore allowed any use authorized by a building permit *issued* prior to the ordinance’s effective date.³⁰⁰ This encouraged real estate men to shift up building schedules and drove up permit applications. December 14th, the day prior to when the ordinance went into effect was the busiest day to date for the Building

²⁹⁴ See Boyd, *supra* note 223, at 66-67. See, e.g., City Plan Commission Meeting (Mar. 22 1926) in Minutes of the New Haven City Plan Commission 69 (1926) (on file at the New Haven City Plan Department) (Major Ullman expressed, we “should fight for the high grade apartment house”).

²⁹⁵ The Residence “AA” in effect prohibits all multifamily dwellings aside from high end apartment buildings. See New Haven, Conn. Building Zone Ordinance (1926).

²⁹⁶ Compare New Haven, Conn., Building Zone Ordinance (1926) with New Haven, Conn. Building Zone Ordinance (proposed 1925).

²⁹⁷ The Building Inspector reported over \$1.3M in new construction in 1926 as compared to between \$8M and \$10M in the four preceding years (1922-1925), about \$6.5M in 1921, and about \$5.1M in 1920. Total housing units produced each year also rose from 1920 to 1926, as did production of three-plus-family dwellings. See *infra* App. II.I.

²⁹⁸ See *infra* App. II.A.

²⁹⁹ See *infra* App. II.B.

³⁰⁰ New Haven, Conn., Building Zone Ordinance art. XIII §§ 1300, 1302 (1926) (permitting existing non-conforming uses).

Inspector's office.³⁰¹ The non-binding nature of building permits compounded the push to beat zoning by creating an incentive to apply for a permit even if one was unsure regarding the actual construction. With little commitment beyond the permit fee, one could reserve the right to build at odds with the ordinance—purchase an option to exercise non-conforming use. In at least four instances, overzealous real estate men applied for building permits, but never actually built the projects.³⁰² One such instance was one of the many permits filed on December 14th.³⁰³

Anticipation of zoning not only escalated building during the pre-zoning period, it also had the residual effect of suppressing building directly afterwards, unrelated to the actual zoning provisions. The ordinance gave real estate men, who could have spread their projects out over several years, an external, non-market deadline. In order to reduce the risk of non-compliance, investors with flexibility had incentive to shift up their time frames. The anticipatory boom was at least in part achieved at the cost of post-zoning building. The unsustainable boom contributed to the downward trend in apartment construction in the years immediately following enactment.

Any effect that the zoning ordinance may have had was significantly curtailed by knowledgeable real estate men who built or applied for building permits for what would become non-conforming uses during the pre-zoning period. The similarity of the 1925 proposal to the actual ordinance meant that pre-zoning building not only circumvented the ordinance in encouraging a quantitative outburst of construction, the construction could be qualitatively targeted in the particular districts where apartments would eventually be prohibited.³⁰⁴

³⁰¹ See *Building Office has Busiest Day since Creation*, NEW HAVEN JOURNAL-COURIER, December 15, 1926, at 1.

³⁰² Three building permits issued in 1926, and one in 1924. See sources cited *supra* note 22 (apartments reported in largest building operations of the year in the City Year Book, but were never built).

³⁰³ See *infra* App. II.A (230-234 Fountain).

³⁰⁴ This appears to be the case for the seven non-conforming uses in the Residence “A” district of Prospect Hill and East Rock. See *infra* Part VI.B.2.c.

2. Building Zone Ordinance (1926): zoning districts

New Haven's first zoning ordinance, a relatively short and simple document in just thirteen pages,³⁰⁵ set out a plan for the distribution of land use for the entire city effective beginning on December 15, 1926.³⁰⁶ It created nine districts including, in descending order of superiority: four residential districts, two business districts and three industrial districts. Each district was defined according to its permitted uses and was cumulative in effect, which meant that uses permitted in a district included all permitted uses of superior districts.

The residential districts included, in descending order of superiority: Residence "A", Residence "AA", Residence "B", and Residence "C". The only type of dwelling permitted in Residence "A" was the "single-family detached dwelling".³⁰⁷ Residence "AA" districts additionally permitted construction of "[a] multiple dwelling or a two-family detached dwelling, provided that no such building shall have an aggregate gross area of all floors greater than twice the area of the lot."³⁰⁸ Residence "B" districts permitted the "two-family detached dwelling" unrestricted by gross area and other buildings including boarding houses, attached dwellings, and hotels.³⁰⁹ The least restrictive residential district, Residence "C", permitted any "[s]ingle-family, two-family, or multiple dwelling".³¹⁰ The ordinance allowed for the continuance of existing non-conforming uses or uses authorized by a building permit issued prior to the ordinance's

³⁰⁵ Compare New Haven, Conn., Building Zone Ordinance (1926) (13 pages) with New Haven, Conn. Building Zone Ordinance (proposed 1923) (35 pages).

³⁰⁶ 1926 J. BOARD OF ALDERMEN OF NEW HAVEN 400 (Dec. 4, 1926) (the Board unanimously enacts the first zoning ordinance).

³⁰⁷ New Haven, Conn., Building Zone Ordinance art. III, § 301 (1926). See *id.* art. I, § 102 (defining a single-family dwelling as "A building designed for and occupied exclusively as a home or residence for not more than one family, a family being one housekeeping unit")

³⁰⁸ *Id.* art IV, § 401. See *id.* art I §§ 103-104 (defining a two-family dwelling as "A building designed for and occupied exclusively as a home or residence for two families", and a multiple dwelling as "A building, not a single-family dwelling or a two-family dwelling, designed for and occupied exclusively for dwelling purposes").

³⁰⁹ *Id.* art V § 501.

³¹⁰ *Id.* art VI § 601.

effective date.³¹¹ Altogether the permissible use provisions imposed very few limits on apartments building, with only Residence “A” districts actually prohibiting apartment buildings. All other districts permitted multifamily dwellings. The aggregate area restrictions of Residence “AA” was directed at low-end tenement-type multifamily dwelling, and in fact intended specifically to protect the interests of high-end apartment builders.³¹²

c. Residence “A” districts

The original zoning map designates only five areas of the city as Residence “A” districts.³¹³ Prior to 1922, only one apartment was built within any of the Residence “A” districts. While several 1923-1926 constructions constitute existing non-conforming uses, most noticeably in the Prospect Hill/East Rock region, as a whole zoning patterns appear to mimic existing residential patterns rather than attempt to modify them. The ordinance’s specification of permissible building types does not have a large impact on apartment construction and location.

(1) Eastern Westville (in Ward XIII): While there were eight apartments in the immediate vicinity of the Residence “A” district, only one property actually falls within it. The broken and cookie cutter shape of the designated district suggests the zoning developers purposely avoided blocks and streets that contained existing apartments and other multiple dwellings. The single conflicting apartment was built in 1926.³¹⁴

(2) Beaver Hills (in Wards X, XIII): This Residence “A” district contains one pre-existing non-conforming use, also built in 1926.³¹⁵

³¹¹ *Id.* art XIII § 1302.

³¹² In discussion leading up to the ordinance, Commission member Henry F. Parmelee suggested the creation of the Residence “AA” district to allow for high-class apartments along Whitney Avenue. Second Zoning Hearing, *supra* note 85, at 134.

³¹³ *See infra* App. I: Map D (Residence “A” is filled in with dots).

³¹⁴ 55-57 Marvel (1926) was a two-story brick apartment for eight families. *See infra* App. II.A.

³¹⁵ 505-509 Norton (1926) was a three-story cement block apartment for nineteen families. *See infra* App. II.A.

- (3) Prospect Hill-East Rock (in Wards VIII, IX): This region, which surrounded but did not include Whitney Avenue, was the largest of all the Residence “A” districts and also the most at odds with the ordinance. It contained seven existing non-conforming apartment houses. All, but one, were constructed during the pre-zoning build-up period (1923-1926),³¹⁶ and even the lone exception received a building permit not much earlier in June of 1922.³¹⁷ All were brick constructions of two and a half to three stories and varied in size from six to forty families.³¹⁸
- (4) Southern Fair Haven Heights (in Ward XIV): No apartment houses existed in conflict with the provisions of the zoning ordinance.
- (5) Northern Morris Cove (in Ward XV): Like the previous district, no violations.

As a whole, the zoning ordinance did not break from pre-existing construction patterns of the apartment building industry. All nine instances of inconsistencies, while varying widely in size and ownership, had building permit dates within the five years leading up to the passage of the building ordinance, including five in 1926 and two in 1925. Rather than the ordinance conflicting with the pre-existing uses, the timing of these constructions suggests that the real estate men built these apartment knowing that the uses would conflict with the impending regulation.

One may argue that zoning did have an effect in that apartments would have crept into the areas designated as Residence “A” had zoning not prohibited their construction. While it is true that no apartments were built in Residence “A” districts after the ordinance was enacted up until the end of the scope of this study, there is no evidence to support that any would have been

³¹⁶ This included 307-313 St. Ronan (1924), 426 Prospect (1925), 151-153 Cold Spring (1925), 594-600 Prospect (1926), 216 Bishop (1926), and 227-229 Edwards (1926). *See infra* App. II.A.

³¹⁷ 146-150 Everit (1922). *See infra* App. II.A.

³¹⁸ Also one of unknown height and one of unknown size. *See infra* App. II.A.

built. Instead aside from the nine exceptions, the general lack of apartments in those districts prior to zoning suggests apartment building real estate men were not interested in those areas. Even in the Prospect Hill-East Rock Residence “A” district of non-conformance, complete lack of building prior to 1922 followed by seven apartments during the brief period of 1922-1926 suggests that for at least the immediate future, demand for apartments in that neighborhood had been more than adequately met. Within three years of the passage of the zoning ordinance, the Great Depression, beginning in 1929, would limit and largely eliminate demand for high-end multifamily apartment houses.

The influence of the zoning districts did not have as much bearing on post-enactment actions, as it did on preemptive behavior. Even in terms of pre-zoning behavior, however, there is no reason to believe that this effect was any more than a temporal shift rather than distributive.

d. Residence “AA” districts

The very existence of Residence “AA” districts reveals the limited impact the zoning ordinance had on apartment house construction. Zoning developers conceived of the special district specifically as a safe haven for apartment construction.³¹⁹ The only applications of this district type in the 1926 zone map were along Whitney Avenue (from Humphrey north to the city line) and along Chapel Street (from Beers west to Boulevard).³²⁰ Each street had a significant number of apartment houses prior to zoning enactment, both from the pre-zoning years as well as earlier.³²¹ The distributions of new apartments from 1923 to 1926 followed historical patterns of construction rather than merely anticipatory of zoning. Even more evident than the Residence

³¹⁹ See Second Zoning Hearing, *supra* note 85.

³²⁰ See *infra* App. I: Map D (Residence “AA” is filled in with circles).

³²¹ Whitney Avenue had 15. Chapel Street had 10. See *infra* App. II.A.

“A” examples, the zoning of the Residence “AA” districts followed pre-existing building patterns rather than trying to modify land use patterns.

3. Building Zone Ordinance (1926): supplemental provisions

In addition to permissible dwelling types, the Article XII of the ordinance provides supplemental requirements regarding lot area and yard minimums in progressively less stringent levels going down the district scale. Building area may not exceed thirty percent of the lot area in Residence “A” and “AA” districts, thirty-five percent in Residence “B” districts, and fifty percent in Residence “C” districts.³²² The ordinance required minimum front and rear yards of twenty-five feet each in Residence “A” and “AA” districts, seventeen feet in the front and twenty feet in the rear for Residence “B” districts, and ten feet in the front and rear for Residence “C” districts.³²³ In Residence “A” and “AA” districts, the side yards are required to have an aggregate width of at least twenty feet and a minimum of eight feet on each side, Residence “B” districts must have fifteen feet total and seven feet each, and Residence “C” districts do not have side yard requirements.³²⁴ The side and rear yard requirements for each district increases incrementally if the building exceeds forty feet.³²⁵ In any Residence district, no building may exceed six stories, or seventy-five feet.³²⁶ The supplemental requirements do not differentiate at all between Residence “A” and “AA” districts, reflecting the zoning developer’s intent to create a special exception for high-end multifamily use in the Residence “AA” districts, rather than a distinct additional tier.³²⁷ Substantively the provisions did not impose prohibitive demands on

³²² New Haven, Conn., Building Zone Ordinance, art XII, § 1200 (1926).

³²³ *Id.* art XII, §§ 1202, 1205.

³²⁴ *Id.* art XII, § 1203.

³²⁵ *Id.* art XII, §§ 1204-1205. (“width shall be increased 5 feet for each 12 feet or portion thereof by which the height exceeds forty feet.”)

³²⁶ *Id.* art XII, § 1206.

³²⁷ *See* Second Zoning Hearing, *supra* note 85.

apartment construction. In fact the constraints were not binding to the extent that they did not appear to prevent any designs that the builders actually wanted.

a. Yard requirements

Yard requirements only carry real weight insofar as land is scarce. While minimums may require a builder to seek out larger lots or to be creative in the structure and positioning of the apartment, these provisions do not prohibit construction. During this period many parts of the city were not heavily developed or densely populated, particularly in the outer wards.³²⁸ As density rises, so does the difficulty in setting aside yard width or depth. As density rises, however, the zoning ordinance tends to demote the district type to one than has less stringent yard requirements. The ordinance designates the majority of the Nine Squares, where yard minimums would be the most expensive to maintain and could have been prohibitive, as Business “B” with small areas devoted to Residence “C” and Industry “A”.³²⁹ Wooster Square North, the second most densely population neighborhood, similarly is mostly Business “A” with some Residence “C” and Industry “B.” While yard requirements do add burdens to apartment construction, the burdens are not so great as to be prohibitive and furthermore are tiered in a way that makes the requirements easier to meet.

b. Height

As a whole the ordinance has a strong bias against building height. Despite the inclusion of several height specific provisions, the actual consequence of the requirements was minimal.

³²⁸ It is beyond the scope of this paper to speak specifically to availability of open undeveloped lots within New Haven during this period. However, as a general matter, an overview of the Sanborn updated to 1923 reveals that most areas of the city outside of the Nine Squares have undeveloped lots. SANBORN (1923), *supra* note 21. Additionally as mentioned earlier according the Report of the New Haven Civic Improvement Committee, vacant lots were readily available in 1910. GILBERT, *supra* note 17, at 38.

³²⁹ See *infra* App. I: Map D.

In all Residence Districts, as well as in Business “A” Districts, buildings may not exceed six stories or seventy-five feet.³³⁰ However, only one out of 163 pre-zoning apartments exceeded the six-story height limitation.³³¹ The ordinance sets the threshold beyond a level that would have been demanding on apartment builders or have required a shift in behavior. In fact, in the aftermath of zoning aside from three six-story apartments, all built by the same developer, apartments were four stories or lower.³³²

Table 5. APARTMENT HOUSE STORIES

	2-2.5	3-3.5	4-4.5	5-5.5	6-6.5	N/A	Total
No zoning (-1926)	48	64	33	10	7	1	163
Pre-zoning (1923-1926)	29	28	2	1	4	1	65
Post-zoning (1927-1930)	1	12	2	0	3	2	20
Unknown (1923-1930)	3	3	3	0	0	0	9

Source: see *infra* App. II.A. For buildings whose height changed over time, I used the original height.

The ordinance also requires additional yard footage for buildings exceeding forty feet in height. While forty feet does not equate to a specific number of floors, a four story building would probably exceed the limit. Assuming all buildings with fewer than four floors did not exceed the limit, 50 out of the 163 buildings constructed prior to zoning would have required additional yard space, most triggering only the first incremental increase. In fact in the period leading up to zoning (1923-1926) in the absence of bias against height, average floors actually fell, with only eight buildings with four or more floors. In the aftermath of zoning only five apartments exceeded the threshold. Zoning does not cause building height to fall, although may have prospectively limited an increase of average heights.

³³⁰ New Haven, Conn., Building Zone Ordinance, art XII, §1207.

³³¹ See *infra* App. II.A (Standing at six and a half stories tall, “the Warner” just barely exceeded the limit). “The Warner” was not an existing non-conforming use since it was located in a Business “B” District. See *infra* App. I: Map D.

³³² See *infra* App. II.A. The three six story properties were built side by side on Howe within a Business “A” District, which is also subject to the six-story maximum. See *infra* App. I: Map D.

Residence “AA” districts had additional “floor-area ratio” (FAR) requirements. Multifamily dwellings may not exceed “an aggregate gross area of all floors greater than twice the area of the lot.”³³³ While this does not exclude tall apartments, it does reinforce a preference towards lower standing buildings. No apartments were built in the Residence “AA” districts after zoning, so there is no basis for comparison. Additionally, the scope of the provisions is narrowly limited to two short sections along Chapel and Whitney.

Neither the forty feet nor the aggregate gross area provision strictly excludes taller structures. The provisions merely discourage them with additional costs in the form of open lot space. This limitation is meaningful only as far as larger lots are in limited supply. Even if post-zoning apartments are lower than they would have been, builders could resort to building out rather than upwards as long as land was plentiful. In many of the larger capacity apartments, the building footprints were quite impressive.

In sum, the height limits confirm existing practices and did not create significant burdens on apartment builders. Rather than restricting apartment construction, the ordinance merely created a stylistic preference for low-standing garden apartments over, tall elevator apartments. Aside from the Nine Squares and streets directly surrounding, apartments pre- and post-zoning are all of the garden variety.³³⁴ In these outer neighborhoods, where lot size was not a restraint, in many instances very large building footprints were used to provide high capacity without violation of zoning provisions.³³⁵ While no post-ordinance apartments violate the height provisions as specified, pre-zoning heights imply the innocuousness of the limitations. In the

³³³ New Haven, Conn., Building Zone Ordinance, art IV, §§ 400-401 (1926).

³³⁴ Of the twenty-seven apartments with elevators, five were found in the Nine Squares (Ward I), one in the eastern part of West River (Ward II), six in the southern part of East Rock (Ward VIII), and fifteen in eastern part of Dwight-Edgewood (Ward X). *See infra* App. II.A.

³³⁵ For instance, the apartments at 131-143 Fountain (Westville), 594-600 Prospect (Prospect Hill), 90-96 Livingston (East Rock), 164-180 Linden St (East Rock) and 339-343 Alden (Westville) were two to three stories high and occupied very large areas. *See* SANBORN (1931), *supra* note 21, Nos. 264, 277, 470, 475.

long-term the provisions may have discouraged increases building height, but during the period of this study the upper-bounds were rarely challenged.

4. Board of Zoning Appeals

Along with laying down zones and restrictions, the City Plan Commission set up a Board of Zoning Appeals which was permitted to vary the application of any provision in a way that is “in harmony with its general purpose and intent.” Specific variance could be granted “[w]here there are practical difficulties or unnecessary hardships in the way of carrying out the strict letter of [the ordinance], or where the effect of the application of the ordinance is arbitrary... so that the public health, safety and general welfare may be secured and substantial justice done.”³³⁶

The Building Inspector congenially described the Board as “very considerate in granting appeals where practical difficulties were in the way of carrying out the letter of the ordinance.”³³⁷

Failing lobbying the Commission, failing applying for a permit prior to enactment, a builder could still potentially apply for a variance. The Board of Alderman actually amended the ordinance for specific areas or properties each year.³³⁸ The lack of new apartment constructions in Residence “A” after 1926 suggests that either the Board did not grant such variances or simply developers did not apply for them. However, the Board of Zoning Appeals may have granted variances from the supplemental height and depth provisions.

³³⁶ New Haven, Conn., Building Zone Ordinance art. XIII § 1305 (1926).

³³⁷ Building Inspector (1927), *supra* note 22.

³³⁸ *See, e.g.* 1927 J. BOARD OF ALDERMEN OF NEW HAVEN (4 amendments); 1929 J. BOARD OF ALDERMEN OF NEW HAVEN 189, 252, 309, 360 (30 amendments); 1930 J. BOARD OF ALDERMEN OF NEW HAVEN (21 amendments); 1935 J. BOARD OF ALDERMEN OF NEW HAVEN (16 amendments); 1940 J. BOARD OF ALDERMEN OF NEW HAVEN (25 amendments).

5. Zoning: conclusion

The actual provisions of the 1926 zoning ordinance impose very few real limits on the construction and distribution of apartments. While it had the potential to be exclusionary, as adopted it was not, at least in the short run. The apartment men of New Haven's real estate sector had strong influences, ensuring that the zoning developers kept their interests in mind throughout the planning process.³³⁹

While contemporary real estate men often blamed zoning for the severe slow down of the building industry,³⁴⁰ in truth zoning did not severely change the legal landscape, especially not in terms of apartment buildings. Even after acknowledging the significant contraction in construction figures, the Building Inspector did not expect zoning to stifle construction in the long term, optimistically predicting in 1927 that "the coming year will find the architects and builders ready to comply with these requirements."³⁴¹ Additionally, high-end apartment buildings, by their very nature, already met many of the requirements laid down by the ordinance. Within the city, the zoning districts largely followed pre-existing distributions of uses and pre-emptive building further limited the ordinance's influence. The effect of zoning on apartments was largely limited to building height suppression and giving preference to garden over elevator apartments, but even that merely maintained the status quo.

Looking at Connecticut as a whole, New Haven engaged in zoning relatively early compared to most other cities.³⁴² However its early start had little bearing on its comparative reliance on apartment housing stock. Hartford's zoning ordinance, passed in 1925, predates New

³³⁹ See also Forbush, *supra* note 281, at 37-40 (apartment men "win").

³⁴⁰ In 1927, the building inspector lamented "In the opinion of some of the people engaged in the building trades, the zoning ordinance, in effect now for one year, did tend to slow up building operations because of the strict requirements as to the areas of lot occupancy, side yards, etc." Building Inspector (1927), *supra* note 22.

³⁴¹ *Id.*

³⁴² While the Connecticut General Assembly authorized New Haven to zone in 1921, it did not pass a general enabling act until 1925. Compare 1921 Conn. Spec. Acts 478, with 1925 Conn. Spec. Acts 242.

Haven's, but so does the capitol city's proliferation of apartment building which was a well-established phenomenon as early as 1917.³⁴³

VII. HOW MANY APARTMENTS WERE BUILT, AND WHERE?

A. Numbers: slow start

During the early rise of apartments, from the construction of the first example in 1890 to 1922, production remained low never exceeding four buildings a year. Initial apartment building focused heavily around Yale student demand. Five out of the twenty apartment buildings constructed between 1890 and 1900 catered to student occupancy.³⁴⁴ Right at the end of the 19th century, numbers dwindled and stayed low for the first decade of the 20th century. Investment failures and foreclosures of the initial wave apartments between 1898 and 1903 discouraged developers from taking on the risk of building apartments and additionally reduced their likelihood of finding lenders.³⁴⁵ Also in the middle of the first decade of the 20th century, student demand dropped off with the change of undergraduate housing policy, leaving apartment demand to come exclusively from the general population. Cultural resistance from middle-class families, existing alternatives, and hesitancy among New Haven real estate all contributed to low levels of apartment supply and demand. Only in 1908, did the building inspector mention apartments in his report for the first time, listing three among the largest permits of the year as calculated by expenditure.³⁴⁶

³⁴³ *New Apartments*, REGISTER, *supra* note 5.

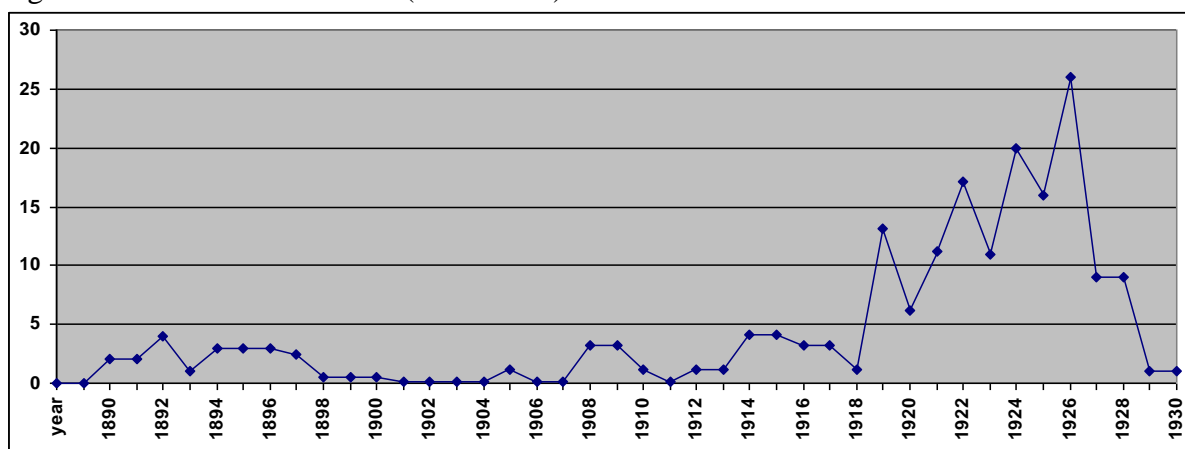
³⁴⁴ *See infra* App. II.A.

³⁴⁵ *See infra* App. II.E.

³⁴⁶ Report of the Building Inspector (1908), in CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1908) (listing three apartments under largest expenditures and listing apartment houses among the building that receive special attention in safety inspections).

Late in the first decade of the 20th century, construction became increasingly common, but the trend was cut off sharply by World War I.³⁴⁷ During the war, apartment and all construction contracted significantly.³⁴⁸ In 1919, however the industry rebounded,³⁴⁹ reflecting pent up demand during the war years and additionally increased demand due to war industry-related migration into the city. By the early 1920s, the apartment construction industry appears established and consistently productive.

Figure 7. APARTMENT PERMITS (1890-1930)



Apartment permit numbers generated from actual known permits plus unknowns. Apartments of unknown years are first allocated to meet the number of apartments the Report of the Building Inspector lists as largest expenditures for that year (available starting 1908). The remaining unknown apartments are then allocated proportionally across the years the apartments could have been built during (for years 1890-1896, +1; for years 1897-1900, +.5; for years 1901-1922, +.18; for years 1923-1930, +.0).

Source: see *infra* Appendix II.A.

The years 1923 to 1930 produced ninety-four additional apartment houses, with the majority of permits filed prior to the end of 1926. The high concentration of construction rose out of a rush to “beat” zoning that boosted all building industry numbers.³⁵⁰ Although the Zoning Commission released its first proposal in 1923, apartment developers were not quick to act, in part because of the preliminary nature of the proposal and also in part due to the generally

³⁴⁷ It is during this period that the *Register* observes increasing interest among real estate men in constructing apartments. *New Apartments*, REGISTER, *supra* note 5 (dated Mar. 18, 1917).

³⁴⁸ See *infra* App. II.I (1917-1918).

³⁴⁹ See *infra* App. II.I (1919).

³⁵⁰ See *infra* App. II.I (1924-1926).

favorable terms towards apartments.³⁵¹ However, the spike in construction from 1924 through 1926 resulted directly from anticipation of the passing of the first zoning ordinance at the end of 1926. But this up tick could not sustain. The fall of apartment production in 1927 from 1926 levels was part of a fall of New Haven construction in three-plus family dwellings, dwellings generally, and in fact all building types.³⁵² Nevertheless, while the production of the high-end large multifamily dwellings of this study had diminished, it was not significantly changed from pre-1924 levels. If anything the reduction can largely be explained by the “pre-filing” of building permits in 1926, rather than an actual collapse of the industry due to zoning. In fact the building inspector optimistically viewed 1928 as a rebound year for apartment building.³⁵³ The financial downturn in the early years of the Great Depression had a far more pronounced effect on apartment house numbers, with only one apartment produced each year in 1929 and 1930. With the exception of Yale-related projects, this study ends with the entire construction industry severely depressed.³⁵⁴

³⁵¹ New Haven, Conn. Building Zone Ordinance (proposed 1923) (permits multifamily dwellings in all districts, with minor additional yard requirements).

³⁵² In 1927, the building inspector noted the significant fall in production of all classes of buildings, and particularly of new housing units compared to the previous year. In the class of building he refers to as “apartments,” which includes all three-plus family dwellings, building fell from a hundred dwellings accommodating 842 families to thirty-six accommodating just 340. Building Inspector (1927), *supra* note 22. Total construction expenditure stayed about the same between 1926 and 1927 due to large construction operations by Yale. *See infra* App. II.I.

³⁵³ Report of the Building Inspector (1928), in CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1928) (“Although the decline in the number of two family dwellings has been very notable, the number of new housing accommodations provided in new apartment and one family residence building during the past year has increased over the year 1927.”)

³⁵⁴ *See infra* App. II.I (1929-1931).

B. Distribution

1. Apartments by neighborhood

During the period of this study apartment building occurred in most, but not all of New Haven's fifteen wards.³⁵⁵ Notably the greatest concentration of apartment houses occurred centrally in the Nine Squares, West River, East Rock, Prospect Hill and Dwight-Edgewood. Distribution was the result of the interplay of population growth and concentration with the availability of traditional housing options, the growth of a middle-class population, and path dependence along traditional streetcar routes. Apartment builders focused construction in neighborhoods that would yield high returns for their investment, where demand for high end multifamily dwellings was the greatest.

a. Downtown New Haven: the Nine Squares (Ward I)

The Nine Squares neighborhood encompasses not only the commercial and governmental centers of New Haven, but also much of Yale University's campus. In 1890, at the beginning of this study, looking only at its residential acreage, the ward already has an extremely concentrated density of 164.27 residents per acre.³⁵⁶ High density created a scarcity of land that made the Nine Squares most suitable for large multifamily construction. Fourteen out of the twenty-two apartment houses built 1900 and prior were located there, not only due to high density but because of the location's specific attraction to Yale students. Construction between 1890 and

³⁵⁵ The one exception is Fair Haven South (Ward XI). *See infra* App. II.B.

³⁵⁶ The Overall density of the Nine Squares in 1890, 27.38 residents per total land area, is misleading because unlike other wards, large areas of this ward are taken up by the New Haven Green, Yale's Old Campus, and other civic and commercial buildings. *See infra* App. II.C.

1900 had strong affiliations with Yale demand, with five apartments catering directly to students.³⁵⁷

In contrast to other wards, the Nine Square's residential population was actually on a steady decline for nearly the entire period from 1890 to 1930.³⁵⁸ The number of residents and residential lots contracted as the demand for commercial space shifted the neighborhood away from dwellings towards storefronts and government buildings. Additionally, Yale's campus expansion made an increasing portion of the land inaccessible to the public building market. At the same time the institution of the college's policy requiring on-campus housing slackened demand. Not only did real numbers of apartment construction in the Nine Squares fall, but construction in this ward as a percentage of total apartment buildings in the city also fell sharply.³⁵⁹ The legal landscape, both non-zoning and zoning height, yard, and area restrictions and penalties disfavored tall elevator buildings and construction generally in dense neighborhoods. These restrictions disproportionately implicated the densely filled Nine Squares. Zoning specifically does not appear to have significantly changed building preferences, quantity or location, from pre-zoning practices.³⁶⁰ Despite the decrease in popularity of apartments in this ward over time in favor of Yale, commercial and governmental buildings, the ward still accounted for thirteen additional apartments from 1901 to 1930, reflecting its persistence as a

³⁵⁷ See *infra* App. II.A.

³⁵⁸ Only from 1910 to 1920, does the neighborhood show a slight increase in density, compared to an overall downward trend. See *infra* App. II.C. While population increases across all wards from 1890 to 1920, it actually falls by 1856 for the Nine Squares. From 1920 to 1930, the population falls against by 1559. See *infra* App. II.D.

³⁵⁹ Apartment construction fell from the high of fourteen in 1890-1900 to only ten apartment houses in more than twice the length of time (1901-1922). In the last eight years of this study (1923-1930), only three apartments were built in the Nine Squares. As a percentage of total construction, building fell from 63.64% (1890-1900) to 13.16% (1901-1922) to 3.19% (1923-1930). See *infra* App. II.B.

³⁶⁰ No construction in the Nine Squares post-zoning suggests that the yard and area requirements could have had some effect in discouraging building in the already densely filled ward. But, the lack of construction may simply be the result of extremely low levels of construction overall post-zoning. Also classified most restrictively as Residence "C" and for the most part less restrictively, the ward faced relatively lax supplemental requirements. New Haven, Conn., Building Zone Ordinance, art XII, §§ 1200, 1202, 1205. (Maximum fifty percent building coverage and front and rear yard minimums of 10 feet for Residence "C").

prime real estate locale.³⁶¹ Apartments played a significant role in housing the population that did remain in the downtown ward.³⁶²

- b. Chapel and Whitney-Orange corridors: West River, East Rock, Prospect Hill and Dwight-Edgewood (Wards II, VIII, IX, and X)

The West River, East Rock, Prospect Hill and Dwight-Edgewood neighborhoods benefited from their close proximity to the Nine Squares in terms of apartment construction. While apartment construction was minimal 1900 and prior, over time, building moved increasingly outwards from the center of the city. Outward pressures discussed in the previous section pushed construction out of the Nine Squares east into West River and Dwight-Edgewood and north into East Rock and Prospect Hill. These neighborhoods were the top four producers of apartment houses aside from the Nine Squares in the period from 1890 to 1922.³⁶³ In the subsequent period from 1923 to 1930, they were the top four producers overall.³⁶⁴ Concentrations of apartment construction in these four wards primarily followed two main corridors: one along Chapel from York to Boulevard, the other along Whitney and Orange from Grove to East Rock Park.³⁶⁵

³⁶¹ See *infra* App. II.B.

³⁶² This population was highly reliant on renting. See *infra* App. II.G (92.5% rented by 1930). Additionally, most also lived in multifamily housing (81.34%) and furthermore specifically in non-flats (58.82%), which included tenements and apartments. The census only recorded 493 total families in the Nine Squares. See *infra* App. II.H. Comparing that statistic to the fact that there were twenty-seven apartment buildings in the ward with known capacities ranging from six to sixty-six, even if the apartments units were not all rented out, many families must have lived in apartments. See *infra* App. II.A.

³⁶³ Accounting for a total of sixty-one out of ninety-eight total apartment buildings between 1890 and 1922. See *infra* App. II.B.

³⁶⁴ Accounting for a total of seventy-three out of ninety-four total apartment buildings between 1923 and 1930. See *infra* App. II.B.

³⁶⁵ See *infra* App. I: Map B.

In terms of population, the four neighborhoods showed sizable above city average growth during the period from 1890 to 1920, and moderate still above average growth in the 1920s, except for Prospect Hill, whose population shrunk slightly.³⁶⁶ All four wards had moderate density levels throughout the time period of this study.³⁶⁷ These moderately dense but steadily growing wards included the upscale neighborhoods of New Haven in the 1910s which surrounded Chapel Street and Whitney Avenue.³⁶⁸ Median Home Value data from 1930 suggests their high-class status persisted through the end of this study.³⁶⁹ Healthy residential density combined with an upper-class population made these areas of the city well-suited for apartments.³⁷⁰ Additionally Chapel and Whitney were both traditional routes of the streetcar lines since 1852.³⁷¹ Good access to public transportation made the land along these streets amenable to multifamily dwellings and furthermore it was believed that the traffic made them unsuitable for upscale single-family residences.³⁷² Zoning did little to constrain apartment proliferation along these lines, as the Zoning Map of 1926 permitted multifamily dwelling along both the Chapel and the Whitney-Orange corridors.³⁷³ All these factors contributed to healthy apartment construction throughout the period of this study, and particularly after 1900.

³⁶⁶ See *infra* App. II.D.

³⁶⁷ Ranging from a low of 7.32 residents per acre in Prospect Hill in 1890, to a high of 28.28 residents per acre in West Rive in 1930. See *infra* App. II.C.

³⁶⁸ In 1913, the upscale neighborhoods of New Haven included West River Dwight-Edgewood neighborhoods along greater Chapel Street and the Prospect Hill and East Rock neighborhoods along greater Whitney Avenue. See RAE, *supra* note 1, at 128, fig. 4.8 (Map of upscale neighborhoods of New Haven).

³⁶⁹ High (over \$10,000) median home values can be found in West River, East Rock, Prospect Hill, and Dwight-Edgewood (as well as the Nine Squares and Westville). Specifically only the parts of those neighborhoods designated as New Wards 2, 3, 13, 15, 18, 20, 21, 22, 23, and 24 have high median values. The New Wards listed are directly adjacent to the either the Chapel St or the Whitney Avenue corridor. See *infra* App. II.K (median values); INST. OF HUMAN RELATIONS, *supra* note 9, at 2 (showing the location of the New Wards).

³⁷⁰ However, while many apartments were built along the two corridors, the neighborhood remained relatively upscale with many families owning. See *infra* App. II.G (percentage of renters is near the city average).

³⁷¹ WHITFORD, *supra* note 79.

³⁷² See *supra* Part III.E

³⁷³ The properties surrounding the Chapel and Whitney-Orange corridors are designated as Residence “AA”, Residence “B”, Residence “C”, and Business “B”, all of which permit multi-family buildings. See *infra* App. I: Map D.

- c. Working-class neighborhoods: the Hill, City Point, East Long Wharf, Wooster Square South and North, and Fair Haven South and North (Wards III, IV, V, VI, VII, XI and XII)

The working-class neighborhoods of New Haven had very modest levels of apartment construction from 1870 to 1930. Cumulatively the Hill, City Point, East Long Wharf, Wooster Square, and Fair Haven produced only twenty apartment buildings in the entire period of study, and in fact one neighborhood, Fair Haven South, produced zero.³⁷⁴

While these neighborhoods had significant and dense populations, apartments failed to gain popularity. Upscale apartments were beyond the means of the majority of the occupants of these largely working-class neighborhoods.³⁷⁵ Instead of turning to high-end apartments or single-family homes, the families solved the housing crunch problem with cheaper multifamily alternatives. An overwhelming proportion of housing units in these wards came from flats, which included double- and triple-deckers.³⁷⁶ Tenements could also have been an additional source of inexpensive housing stock to meet the demand for working-class accommodations.

Additionally, below city average residential growth in all these wards, with the exception of Fair Haven North, also contributed to the lack of apartment building. During the period of great population growth (1890-1920), the working-class wards as a whole grew comparatively slowly and from 1920 to 1930 accounted for all neighborhoods in decline, aside from the Nine

³⁷⁴ See *infra* App. II.B.

³⁷⁵ In 1913 working class neighborhoods included the Hill, City Point, Wooster Square South and North, and Fair Haven South and North. It also included the southern part of West River south of Chapel (discussed above with Chapel and Whitney Corridor neighborhoods) and the eastern half of East Rock to the east of Orange St. See RAE, *supra* note 1, at 126, fig. 4.7 (Map showing working-class neighborhoods). While there diverse regions within each neighborhood designation, for the purposes of this paper, I have chosen to treat each neighborhood designation as one entity, so I have left discussion of the West River and East Rock neighborhoods to the previous section on Chapel and Whitney Corridor neighborhoods.

³⁷⁶ See *infra* App. II.H.

Squares.³⁷⁷ Shrinking population in the latter period meant there was little demand for any new housing.

d. Outer New Haven: Westville, Fair Haven Heights, Morris Cove (Wards XIII, XIV, and XV)

While population growth in Westville, Fair Haven Heights, and Morris Cove was very high during this period,³⁷⁸ apartment building did not follow. They collectively produced only eleven apartments, all of which were built in 1923 or later.³⁷⁹

These wards represent the outer neighborhoods of New Haven, which were not densely populated. In 1890, residents per acre ratios were at .67, 1.12, and .69 respectively compared to 7.52 residents per acre in New Haven overall and as high as 57.29 in other wards.³⁸⁰ Despite significant gains in population, particularly in contrast to losses in all other wards, the outer wards still had low density. They were in effect, suburban-type areas within the city of New Haven. Trolley route infiltration into these wards was very limited until after the switch to streetcars and electrification in the 1890s.³⁸¹ In these relatively undeveloped regions, traditional forms of housing were more readily available, thus curbing demand for large multifamily rental housing. In 1931, collectively over half of the residents in these wards lived in single-family

³⁷⁷ In both periods, Fair Haven North was the exception to the rule showing above average population growth in both periods. From 1890-1920, it showed significant growth (+136.48%) and from 1920-1930, it showed modest growth (+3.46). *See infra* App. II.D.

³⁷⁸ Westville, Fair Haven Heights, and Morris Cove has population growth rates of 203.34%, 60.20%, and 299.26% respectively in 1890-1920, and 80%, 32.06%, and 65.08% respectively in 1920-1930. *See infra* App. II.D.

³⁷⁹ *See infra* App. II.B.

³⁸⁰ *See infra* App. II.C.

³⁸¹ A route terminated in Westville along Main St and another terminated in Fair Haven Heights as early as 1880, but no routes extended into these wards until 1896. A route extended into Morris Cove along Forbes on to Farren and Woodard by 1893. *See* THE PRICE, LEE AND CO., MAP OF THE CITY OF NEW HAVEN CONNECTICUT (1880); THE PRICE, LEE AND CO., MAP OF THE CITY OF NEW HAVEN CONNECTICUT (1893); THE PRICE, LEE AND CO., MAP OF THE CITY OF NEW HAVEN CONNECTICUT (1896).

residence or row houses, far exceeding the 18.68% level of the city as a whole.³⁸² The remainder of housing stock was provided almost entirely by flats.³⁸³ Also as traditional housing was more obtainable and affordable in these outer wards, more families were able to purchase homes. In 1920, compared to a city average of over 68%, the percentage of families who rented in Westville, Fair Haven, and Morris Cove were all below 50%, while all other wards exceeded 60%.³⁸⁴

From 1923 onward, Westville distinguished itself from Fair Haven Heights and Morris Cove. Westville contains nine out of the eleven apartment houses built in the outer wards, all of which were clustered in the southern portion of the ward. By 1930, this region had become an upscale neighborhood, with a median home value of \$16,108.³⁸⁵ Additionally, not only did Westville's population grow at a higher rate than Fair Haven Heights' or Morris Cove's, its growth in terms of real numbers was far larger with 4793 persons as compared to 871 and 2796 respectively.³⁸⁶ The southern part of Westville had the combined factors of increasing population and upscale demand that attracted real estate developers to build apartments.

As a whole, apartment building followed population growth in areas where demand for higher end housing was high and alternatives were limited. The growth of the city during this period helped spur on the growth of apartment construction; however, unlike in New York

³⁸² Percentage of families living in "residences" in Wards XIII, XIV, and XV were 48.11%, 52.34%, and 55.62% respectively. *See infra* App. II.H.

³⁸³ *See infra* App. II.H.

³⁸⁴ *See infra* App. II.G.

³⁸⁵ *See infra* App. II.K; INST. OF HUMAN RELATIONS, *supra* note 9, at 2 (New Ward 30 represents the part of Westville south of Fountain Street).

³⁸⁶ Westville's population increased by 80%, compared to Fair Haven Heights' 32.06% and Morris Cove's 65.08%. *See infra* App. II.D.

City,³⁸⁷ in parts of New Haven at the turn of the century open land was still readily available and not prohibitively expensive.³⁸⁸

2. Clustering of apartment houses

A noticeable phenomenon in the distribution pattern is the clustering of new apartment houses around existing apartment houses.³⁸⁹ In nearly all title examinations reviewed, the owner purchased the lot within a year of building, suggesting that location selection was by choice and chosen with apartment construction in mind.³⁹⁰

The voluntary path dependence can be explained by several factors. As a baseline, one would expect apartment builders motivated by similar forces of supply and demand as their predecessors to find the optimal locales for their investment in similar locations as their predecessor. Over time if the first apartment building proves to be financially successful, later builders would have reason to believe that demand for apartments existed in that neighborhood. A preexisting introduction of the new building form would have also been a signal that the neighbors accepted or had grown to accept apartments and thus opposition against additional apartments would be minimal.

Furthermore this path dependency was reinforced by the makeup of the apartment developers in New Haven. Owners, who were repeat players, often built all or most of their

³⁸⁷ In the 1860s, high costs of land in Manhattan made even small houses too expensive for the middle-class. CROMLEY, *supra* note 2, at 12 (citing *Houseless*, HARPER'S NEW MONTHLY MAG. 26, May 1863, at 789-90; *Apartment Houses*, REAL ESTATE REC. & BUILDERS' GUIDE, July 17, 1869, at 3).

³⁸⁸ The 1910 Report notes that "[t]here are as yet few areas of much extent in New Haven, which don't contain a large proportion of vacant land or land which is put to very trifling productive use...." Additionally in areas of the city the report describes as "suburbs," land was cheap. GILBERT, *supra* note 17, at 38.

³⁸⁹ In addition to heavy concentrations of building directly along Chapel and Whitney-Orange Corridors, nexuses of apartment construction include York Street between Oak and Crown, Park Street between Chapel and Edgewood, Dwight Street between Chapel and Edgewood, High Street between Chapel and Crown, Dwight Street between George and Oak, Oyster Point (on Greenwich, Howard, and Fifth), Westville (on Fountain and Alden), etc. *See infra* App. I: Map B.

³⁹⁰ *See infra* App. II.E.

apartments nearby earlier investments. While in part be motivated by ownership and then subdivision of a large lot to accommodate several apartment houses,³⁹¹ in many cases, the lots were not adjacent and/or purchased on separate occasions indicating that the owner made a conscious choice in locating his investments close together.³⁹² Path dependency and continuing underlying forces resulted in distribution of buildings following existing trends throughout the entire period of this study, with little long term effect by zoning. Economic forces and repeat players reinforced the popularity of particular neighborhoods resulting in the clustering of apartment houses.

VIII. CONCLUSION

An overwhelming majority of the early apartments in this study remain standing to this day. In contrast to younger public housing schemes, which have fared very poorly in New Haven, these apartments continue to contribute to today's housing stock. While many had shaky starts facing foreclosures and resistant neighbors, they endured and have blended into the city's landscape, whether standing tall among commercial buildings in the busy Nine Squares or nestled in a Westville neighborhood among single-family homes.

Their durability derives primarily from the high level of quality characteristic of the building type. Quality was a function of the historical forces highlighted in this study. On the demand side, the consumer base required that apartment houses be adequately distinct from

³⁹¹ In 1922, Louis Miller built an apartment at 492-498 Whitney Avenue, which the building permit referred to as 482-498. In the following year he built another next door at 484-490 Whitney Avenue. In 1926, Pasquale Valente 1st built an apartment at 822-832 Winchester, and in 1927 he built another around the corner at 2 Read. *See infra* App. II.A.

³⁹² The Resnikoffs built several non-adjacent apartments along chapel, but whose lots were purchased at different times: 1606-1608 Chapel (lot purchased 1921), 1475-1477 Chapel (lot purchased 1922), 1447 Chapel (lot purchased 1924). Frank Rubino was involved in the building of several apartments along Howe: 100-102 Howe (lot purchased and built 1926), 84 Howe (built 1928), 80 Howe (built 1929), and 70 Howe (lot purchased and built 1930). Louis Miller built 701-703 Howard in 1925 and 670-674 Howard in 1926. Samuel Ladinsky built 65-67 Norton and 1561-1563 Chapel both in 1924. *See infra* App. II.A; *infra* App. II.E.

tenements to accommodate middle- to upper- class needs and overcome negative associations. On the supply side, “little guy” developers built the apartment houses as long term investments, and thus built them to last. The developers also tended to be knowledgeable in construction rather than passive, ignorant investors. The small, but powerful community ensured apartments would survive zoning. Instead the legal regime primarily set minimum standards, which reinforced the quality issue.

While the high-end nature of the apartment garnered its cultural acceptance, at the same time this also limited its success. Most of the population could not have afforded the apartment rents. Suitability for only the upper-end of the market limited the number built. The small well-to-do consumer base combined with the large capital investment required to undertake such large constructions made the apartment construction industry particularly sensitive to changing economic fortunes. As New Haven’s industrial heyday began to wane in late 1920s, the factors that promoted apartment building weakened as well. The city, however, is left with many beautiful reminders of the glory days of the apartment.

APPENDIX II

A. New Haven Apartments (1890-1930)

Address	Ward	Name (if Any)	Other uses	Material ⁱⁱ	Highest floor	Elevator	Building Permit Data ⁱ						
							Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
1231-1233 Chapel	X	The Osmund		B	4		7	1891.06.24	Smith, Mrs. Lucretia	Burrell	Smith, W J.	Kinney, Charles D.	20K
101 York	I	The Normandie		B	3		6	1892.08.03	Gay, John		Gay, William		
111-113 York	I	The Gayington		B	3		6	1892.08.03; converted from dwelling	Gay, William				
1042-1046 Chapel	I	Warner Hall	S ⁱⁱⁱ	B	6.5	1	66	1892.10.19	Warner, Henry A.	Russell, R.G.	Larkins, E. & Sons Co.	Townsend & Bates	30k
116-120 Crown	I	The Maylinger (1897), Crown Hotel (1923), National Hotel (1931)	H (after)	B	5		6	1894.02.13	Maylinger, Frank N.	Allen, W.H.	Clark & Thompson	Treat, L. V. & Sons	19K
587 State	VII	The Borges		B	4		8	1894.10.22	Borges, Emil H.	Austin & Brown	Dwyer & Berman	Hogan (John) & Son	16K
110 Wall	I	The Hart		B	4			1895.10.25	Hart, S W	Allen, W.H.			20K
333 York	I	Kent Hall	S	B	4.5			1895.12.11	Baldwin, S.E.	Brown & Berger	Hubbell & Merwin Co.	Smith, Sperry, & Treat	21K
372-374 (166) Oak	II	Oakmere Apartments		B	4		16	1896.05.11	Goldreyer, Joseph	Brown, Geo	Lenenoff & Schwartz	Hogan, John	22K
63 York	III			B	4		4	1896.06.10	Winehouse & Meris	Brown & VonBeren		Wilson, Robert	22K
1074-1080 Chapel	I	The Roxbury (1897), The Bishop (1923), Hotel Bishop (1931)	S	B	4	1		1890 ^{iv}					
115-117 Wall	I		S	B	4			pre-1897					
115-117 York	I	The Jocelyn		B	3			pre-1897					
119-121 Wall	I	The Highwall	S	B	4			pre-1897					
159-161 Elm	I	The Woodbridge		B	3			pre-1897					
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
312-314 Columbus	IV			B	4			pre-1897					
42 (22) College	I	The Hutchinson	S ^v	B	5	1		pre-1897					

ⁱ Building Permits (on file with the New Haven Building office).
ⁱⁱ B = Brick; F = Frame; S(CB) = stone (concrete block); FP = fireproof
ⁱⁱⁱ 1 Dana Scrapbook, *supra* note 45, at 60d.
^{iv} *Id.* at 24.
^v KELLEY, *supra* note 62, at 309.

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191-193 Wooster	V			B	4		16	1916.09.15	Guiliana, Natalina	Bailey, C.Jerome			18K
367 Elm	X	The Elmhurst		B	5	1	20	1916.10.05	Ratner, Elias	Felsom, J.M.	Ratner, Elias	Ratner, Elias	35K
1214 Chapel	II	Haddon Hall		B	4		22	1916.10.19	Lake View Crest Co. (applicant was F.C. Kusterer)	Brown, F.E.	Lake View Crest.Co.	Lake View Crest.Co.	50K
356 Elm	X	Lynwood Apartments		B	3		9	1917.04.26	Ratner, G.M.	Felsom, J.M.	Ratner, G.M.	Parente Bros.	25K
1476 Chapel	II			B	3		18	1918.04.01	Ratner, Elias	Felsom, J.M.	Ratner Const. Co	Ratner Const. Co	40K
42 Cedar st	IV			B	3		12	1919.01.30	Valente, Pasquale 1st	Jay, C.E.	Valente, Pasquale 1st	Valente, Pasquale 1st	12K
1592-1596 Chapel	II	Highland Court		F	2.5		12	1919.03.08	Berman, Louis	Brown & VonBeren	Berman, Louis	Alpert, Jacob	30K
1285 (Ella T Grasso) Boulevard (and Chapel)	X	ParkView Apartments		B	4	1	32	1919.03.10	Puglisi & Milici	D'Avino & Mar.	Puglisi & Milici	Puglisi & Milici	125K
280 Whalley	X	Whalley Terrace		B	3	1	21	1919.04.09	Adelman Bros	Weinstein, Jacob	Adelman Bros	Adelman Bros	55K
1521-1523 Chapel	X	Winthrop Terrace Apartments		B	4	1	40	1919.04.22	Ratner, George	Felsom, J.M.	Ratner, George	Ratner, George	115K
136 (120) Dwight	II	The Dwight		B	3		16	1919.05.29	Ladinsky, Samuel	Groganberg & Lenchtag	Ladinsky, Samuel	Ladinsky, Samuel	50K
1275 Chapel	X	Westover Apt		B	3		13	1919.06.26	deBussy, Lillian I.	Brown, F.E.	deBussy-Kusterer Co.	deBussy-Kusterer Co.	40K
516-518 Orange	VIII	The Berkshire (1923), Orange Terrace (1931)		B	5	1	50	1919.06.26	K.G. & G Rlty & Con. Co	Bailey, C.Jerome		Gingold, A	140K
743-745 orange	VIII	The Chalfonte		B	3		12	1919.10.08	Lebdeker & Drutman	Brown & VonBeren	Lebdeker & Drutman	Parente Bros	45K
37 Trumbull	VIII	The Trumbull		B	5	1	30	1919.11.13	Berman, Louis	Brown & VonBeren	Berman, Louis	125K	48K
80 Sherman	II	The Berkley		B	3		18	1919.12.05	Goldman (H.) & Sons	Miller, F.W.	Weinstein, A	Parente Bros	60K
23-37 Dickerman	X			F	2		10	1919.12.22	Miller, Levine, & Weinegrad	Abramowitz, Chas H.	Miller, Levine, & Weinegrad	25K	50K
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
66-68 Norton	X	The Stanwood		B	5	1	40	1920.01.23	Puglisi, G	D'Avino & Mar.	Puglisi, G	Puglisi, G	150K
472 (492-498) whitney	IX	The Whitney		B	2.5		40	1920.02.26	Ratner, George	Felsom, J.M.		Ratner Const. Co.	250K (2 125K each)
255-265 Ellsworth	X			F	2.5		8	1920.02.28	Quint, Louis	Weinstein, Jacob	Alterman, Samuel	Alterman, Samuel	25K

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28-30 avon	VIII	The Elm		F	2		12	1920.05.28	Abelson, Abie	Weinstein, Jacob		Abelson, Abie	40K
644-646 orange	VIII			B	3		3	1921.02.01	Beegan, John B.	Brown & VonBeren		Beegan, John B.	15K
671-675 Orange	VIII	Cordova Apartments		F	2		11	1921.05.02	Weinstein, Jacob	Weinstein, Jacob	Amer. Bldg. Sply. Co.	Weinstein, Jacob	40K
382-388 Sherman Ave	X			F	2		12	1921.05.20	Olshansky & Swirsky	Weinstein, Jacob	Olshansky & Swirsky	Parente Bros	30K
477-479 Dixwell	IX			B	2		8	1921.06.10	Abelson, Abie	Weinstein, Jacob	Fusco, L	Abelson, Abie	22K
460 Humphrey	VIII	Standysh Apartments		B	3		6	1921.06.20	Kusterer, F.C.	Rubino, A.F.	deBussy-Kusterer Co.	deBussy-Kusterer Co.	35K
2 Cedar Hill	XII	Cedar Hill Apartments		B	3			1922	Abelson, Abie				50K
679-683 State	VII			B	3			1922	Keane, Charles				25K
279 Winthrop	II			B	3		18	1922.02.09	Vernoff & Richmond	Brown & VonBeren	Vernoff & Richmond	Vernoff & Richmond	60K
1000-1006 Chapel	I	The Greenview		B	4			1922.02.27; converted from stores (1901)	Caplan & Rosenberg				11K
1606-1608 Chapel	II	Shirley Court Apartments		F	2		8	1922.03.11	Resnikoff, Louis	Brown & VonBeren	Resnikoff, Louis	Resnikoff, Louis	25K
608-612 George	II	George Apartments		B	2		12	1922.03.31	Olshansky & Swirsky	Weinstein, Jacob	Olshansky & Swirsky	Olshansky & Swirsky	45K
663-667 Whitney	VIII	Brighton Court		F	2		12	1922.04.05	Goldfarb, Lebdeker & Rothchild		Lebdeker, M	Abbadessa, M	80K
245 whitney	VIII	Redcliffe Apartments		B	3		6	1922.04.21	Kusterer, F.C.	deBussy-Kusterer Co.	deBussy-Kusterer Co.	deBussy-Kusterer Co.	50K
344-346 (340-344) Goffe	X			F	2		6	1922.04.28	Ladinsky, Samuel	Weinstein, Jacob	Goffin, S	Balabusta, H	15K
34-42 Batter Terrace (b/w George and Derby)	II			B	2		8	1922.05.10	Kantrovitz, Phil	Weinstein, Jacob	Kantrovitz, Phil		50K
146-150 Everit	VIII			B	2		13	1922.06.03	Alterman, Samuel	Weinstein, Jacob	Alterman, Samuel	Alterman, Samuel	80K
28 High	I	HighGate Apartments		B	3		15	1922.06.21	Abelson, Abie	Weinstein, Jacob	Abelson, Abie		35K
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
400-404 Whitney	IX			B	2.5		8	1922.07.26	Nathanson, S.J.				22K
1145-1147 Chapel	X	The El Dorado		FP	6	1	49	1922.08.14	VonBeren, Ferdinand	Brown & VonBeren	National Construction Co.	National Construction Co.	150K
268-272 Sherman	X			F	2.5		12	1922.10.24	Vernoff & Richmond	Brown & VonBeren	Vernoff	Richmond	45K

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492-498 (482-498) Whitney	IX			B	2.5		12	1922.10.27	Miller, Louis	Weinstein, Jacob			75K
1171-1177 Chapel	X	Monterey Apartments		FP	6	1	30	1922.12.22	Hennessey, J.E.	Baldwin, Harrison E.		Sperry, B.L.	130K
245 Park	X	The Sutherland		B	5	1		pre-1923					
103 York	I	The York Apartments		B	4			pre-1923					
105 Bradley	VII			B	3			pre-1923					
105-113 Crown	I	The Charlton (1923), The Charlton Hotel (1931)	H(after)	B	4			pre-1923					
1134-1138 Chapel	II	The York-Chapel Apartment Ho.		B	4			pre-1923					
117-119 College	I	College Society Club Ho. (1923), "Franklin Hall" (1931)	S	B	3			pre-1923					
126-128 High	I	The Bartley (replaced by Yale Sterling Memorial library in 1927)	S	B	3			pre-1923					
135-137 Edgewood	X	The Edgewood		B	3		6	pre-1923					
165 (83) Park	II	Gay-Crest Hall Apartments		B	3			pre-1923					
1-7 Norton	II	The Glendore Apartments		B	3			pre-1923					
18 (8)(12)College	I			B	4			pre-1923					
23-25 Davenport	III			B	3			pre-1923					
240-246 (124-126) Park	X	The Richmond		B	3		6 ^{xi}	pre-1923					
242 York	X	The Garland	S	B	4			pre-1923					
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
374-376 (246-248) Orchard	X	The Armour Flats (1923), The Armour Apartments (1931)		S(CB)	2			pre-1923					
379 Temple	VIII		S	B	4			pre-1923					
421-427 State	VI	The Windsor (1923)		B	4			pre-1923					
432-434 Temple	IX			B	3			pre-1923					
510-514 State	I	Bennimore Apts (1923)		B	3.5			pre-1923					

^{xi} In 1929, there were 12 units.

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708 (706) Orange	VIII	Somerset Apartments		F	2			pre-1923					
1151 Chapel	X	Duncan Hall Student Dormitories (1901), Duncan Hall Apartment Hotel (1923), Hotel Majestic (1897), Hotel Duncan (1931)	S, H(before,after)	B	5.5	1		pre-1923; converted from dormitory (1901), from hotel (1897)					
516-520 State	I	Linnimore Apts (1923), Bradley Ho. (1886)	H (before)	B	3.5			pre-1923; converted from hotel (1901)					
3-9 Harding Place	IX			F	2		6	1923	Petrillo & Oppenheim				20K
13-15 Howe	II	The Roosevelt		B	3			1923	Rofes & Richmond				60K
484-490 Whitney	IX			B	3		13	1923.04.18	Miller, Louis	Weinstein, Jacob	Miller, Louis	Abadon, C (sp?)	70K
629-631 Whitney	VIII			F	2		7	1923.05.21	Abelson, Abie				40K
408-416 Whitney	IX			F	2		12	1923.05.23	Vernoff & Richmond	Brown & VonBeren	Vernoff & Richmond	Vernoff & Richmond	45K
1475-1477 Chapel	X	Marlbeth Court		B	3			1923.10.10	Resnikoff, S	Brown & VonBeren			45K
7-9 Howe	II	The Coolidge		B	3			1923.10.29	Sherman Const. Co.				55K
420-424 Whitney	IX			F	2		12	1923.12.09	Vernoff & Richmond	Brown & VonBeren	Vernoff & Richmond	Vernoff & Richmond	73K
116 Sherman	II			F	2.5			1923.12.19	Henenburg, S.A.				16K
421-425 Whitney	VIII	Alden Court		F	2		12	1924.01.11	Rothchild, Nathan	Brown & VonBeren		Abbadessa, C	80K
65-67 Norton	X			F	2		10	1924.01.14	Ladinsky, Samuel	Cannici, Harry S.	Ladinsky, Samuel		35K
407-409 Whitney	VIII	Whitcott Apartments		F	2		6	1924.01.22	Pannone, Mrs. L.	Cannici, Harry S.	Pannone, Frank	Pannone, Frank	50K
396 Whitney	IX	Victoria Apartments		B	3		18	1924.02.14	Sherman Const. Co.	Vece, Foby	Sherman Const. Co.	Sherman Const. Co.	60K
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
431-437 Whitney	VIII	Whitney Glen Moor Apartments		B	2		17	1924.02.29	Adelman Bros	Weinstein, Jacob	Adelman bros	Alpert, Jacob	70K
401-405 Whitney	VIII	Whitcott Apartments		F	2		6	1924.03.07	Pannone, Mrs. L.	Cannici, Harry S.	Pannone, Frank	Pannone, Frank	50K
691-699 Orange	VIII	The Wellington		B	2			1924.03.14	Ratner Const. Co.	Weinstein, Jacob	Ratner Const. Co.	Ratner Const. Co.	70K
307-313 St. Ronan	IX			B	2.5		15	1924.03.18	Alpert, israel	Weinstein, Jacob	Alpert, israel	Alpert, Jacob	30K

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106-116 Dwight	II	Embassy Apartments		B	3			1924.03.20	Abbadessa, C.	Julianelle, Lester J.A.	Abbadessa, J	Abbadessa, C.	121K
1579 (1573) Chapel	X	Chapel-Norton Apartments		B	3		18	1924.03.28	Alterman, Samuel	Weinstein, Jacob	Alterman, Samuel	Alterman, Samuel	90K
90-94 Bristol St	IX	Bristol Apartments		B	3			1924.05.10	Barone, A.	Cannici, Harry S.	Zichichi, V	Valente, C 2d	50K
1561-1563 Chapel	X			F	2		6	1924.05.16	Ladinsky, Samuel	Cannici, Harry S.	Ladinsky, Samuel	Boscuzza, N	25K
1407-1415 Chapel	X	Burke Apartments		B	3			1924.07.14	Burkle, Edw	Cannici, Harry S.	Burkle, Edw	Burkle, Edw	72K
1447 Chapel	X	Pickwick Apartments		B	3		24	1924.07.14	Resnikoff, Louis	Brown & VonBeren	Resnikoff, Louis	Resnikoff, Louis	100K
1375 Chapel	X			B	3		18	1924.09.20	Sherman Const. Co.	Vece, Foby	Sherman Const. Co.	Sherman Const. Co.	60K
82-84 Howard	XIV			F	2		8	1924.09.22	Lebdeker & Drutman	Weinstein, Jacob	Lebdeker & Drutman	Lebdeker & Drutman	20K
206-208 (216-218) Sherman	X			B	2		10	1924.09.27	Richman, Morris	Weinstein, Jacob	Richman		35K
202-204 (210-212) Sherman	X			B	2		10	1924.09.27	Richman, Morris				35K
117 Pendleton	X	Pendleton Court		B	3		30	1924.10.22	Vernoff & Richmond	Abramowitz, Chas H.	Vernoff & Richmond	Vernoff & Richmond	80K
23-31 Dwight	II	Washington Apartments		B	3			1925	Alterman, Samuel				120K
211-219 Fountain	XIII			B	2			1925	Berman, Louis				50K
40 Wall	I			B	6		1	1925	Rubino and Dainesi				125K
165-169 Fountain	XIII	Fountain Terrace Apartments		B	2		12	1925.03.10	Berman, Louis	Weinstein, Jacob	Berman, Louis	Abbadessa, C	50K
701-703 Howard	III	The Elaine		B	4		20	1925.03.11	Miller, Louis	Weinstein, Jacob	Miller, Louis	Miller, Louis	55K
105 Carmel	X			F	2		12	1925.05.20	Heller, Abraham	Abramowitz, Chas H.	Heller, Jos	Heller, Jos	25K
285 Edgewood	X	Brooklawn Apartments		B	3		14	1925.05.20	Heller, Jos	Abramowitz, Chas H.	Heller, Jos	Heller, Jos	49K
200-204 Alden	XIII			B	2		8	1925.05.28	Lebdeker & Drutman	Weinstein, Jacob	Lebdeker & Drutman	Alpert, Jacob	26K
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
142-144 Rowe	XII			F	2.5		12	1925.06.11; converted from warehouse (1923)	Gay, Charles				15K
287-295 Norton St	X	Norton Court Apartment House		B	3		27	1925.08.24	Vernoff & Richmond	Abramowitz, Chas H.	Vernoff & Richmond	Vernoff & Richmond	65K
623-627 Whitney	VIII			S(CB)	2.5		10	1925.09.14	Abelson, Abie				30K

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32 High	I	Cambridge Arms Apartment House		B	6	2	66	1925.09.30	Cooney, Edward., Irene and John	Julianelle, Lester J.A.	Abbadessa, C	Abbadessa, C	154K
426 Prospect	IX			B	3		6	1925.10.14	Alder & Kantrovitz	Cannici, Harry S.	Alder & Kantrovitz	Alder & Kantrovitz	80K
151-153 Cold Spring	VIII			B			15	1925.11.19	Lebdeker & Drutman	Weinstein, Jacob	Lebdeker & Drutman	Lebdeker & Drutman	45K
1449-1453 Boulevard	X	Greenwich Court		B	3		14	1925.12.03	Lunde & Lohne	Abramowitz, Chas H.	Lunde & Lohne	Lunde & Lohne	22K
90-98 Norton	X	Norton Court		B	3		30	1925.12.11	Resnikoff, Louis	Weinstein, Jacob	Resnikoff, Louis	Abbadessa, C	60K
505-509 Norton	XIII			S(CB)	3		19	1926.03.12	Miller, Louis (originally David K. Cohen--takeover by more experienced owner)	Weinstein, Jacob			50K
822-832 Winchester	IX	Bryn Mawr		B	2.5		12	1926.03.17	Valente, Pasquale 1st	Cannici, Harry S.	Valente, Pasquale 1st	Valente, Pasquale 1st	28K
22 Judson	II			B	2		6	1926.03.24	Swirsky, Jos	Weinstein, Jacob	Swirsky, Jos	Skolnick, L	12K
255 Whitney	VIII	Sachem Apartments		B	5	1	35	1926.04.08	Rubino and Dainesi				150K
55-57 Marvel	XIII			B	2		8	1926.05.04	Berman, Louis	Weinstein, Jacob	Berman, Louis		35K
216 Bishop	VIII			B	3	1	40	1926.05.07	Vernoff & Richmond	Abramowitz, Chas H.	Vernoff and Richmond	Vernoff and Richmond	65K
670-674 Howard	III			B	3		14	1926.05.16	Miller, Louis	Weinstein, Jacob			40K
583 Dixwell	IX			S(CB)	2		20	1926.06.07	Pashalinsky, Harry	Abramowitz, Chas H.	Pashalinsky, Harry	Pashalinsky, Harry	40K
25 Barnett	XIII	The Barnett		B	2		16	1926.06.09	Wright, Alexander Jr	Abramowitz, Chas H.	Wright, Alex Jr	Wright, Alex Jr	35K
1533 Chapel	X	Ritz Apartment House		B	4	1	12	1926.06.11	Pannone, Frank	Della Valle, Joseph	Pannone, Frank	Pannone, Frank	45K
131-143 Fountain	XIII			B	2			1926.08.17	Adelman Bros	Cannici, Harry S.	Adelman Bros	Adelman Bros	65K
455-457 Greenwich	IV			B	3		12	1926.08.27	Belbusti & Co	Cannici, Harry S.	Belbusti & Co	Belbusti & Co	30K
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
227-229 Edwards	VIII	The Livingston		B	3			1926.09.28	Lebdeker & Drutman	Weinstein, Jacob	Lebdeker & Drutman	Lebdeker & Drutman	65K
594-600 Prospect	IX			B	3		16	1926.10.27	Links and Links	Cannici, Harry S.	Links & Links	Links & Links	100K
120 Dwight	II	Traymore Apartments		B	6	1	47	1926.10.29	Resnikoff, Louis	Abramowitz, Chas H.	Resnikoff, Louis	Resnikoff, Louis	120K

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560 Orange	VIII			B	3		13	1926.12.02	Lunde & Lohne	Abramowitz, Chas H.	Lunde & Lohne	Lunde & Lohne	30K
825-837 Elm	X	Mayfair Court		B	3		42	1926.12.06	Young, Irene M & Archie	Weinstein, Jacob	Young, Irene M & Archie		150K
1609 Chapel	X			B	3		20	1926.12.07	Pannone, Frank	Della Valle, Joseph	Pannone, Frank	Pannone, Frank	70K
339-343 Alden	XIII			S(CB)	2		16	1926.12.11	Labov, Morris		Labov, Morris	Labov, Morris	33K
2-8 Lynwood Place	X			B	3		12	1926.12.14	Rosoff, Frank	Cannici, Harry S.	Rosoff, Frank	Rosoff, Frank	30K
100-102 Howe	X	The Lovett		B	6	1	84	1926.12.14	Rubino and Dainesi		Rubino & Dainesi	Rubino & Dainesi	150K
336-342 Crown	II	Crown Apartments		B	3			1927 ()	DiFrancesco, N				73K
226-234 Ellsworth	X	Lindbergh Apartments		B	3		46	1927.02.02	Gingold & Horowitz	Abramowitz, Chas H.	Gingold & Horowitz	Gingold & Horowitz	150K
17 Howe	II			B	3		18	1927.03.17	Belbusti & Co.	Cannici, Harry S.	Belbusti & Co.	Belbusti & Co.	45K
91 Howe	X			B	4		32	1927.04.04	Crute, W.H.	Davis & Walldorff	Crute, W.H.	Crute, W.H.	65K
365 Alden	XIII			B	2		24	1927.04.08	Heller, Jos	Weinstein, Jacob	Heller, Jos	Heller, Jos	61K
323 Winthrop	X			B	3		9	1927.07.10	Heller, Jos	Weinstein, Jacob	Heller, Jos	Heller, Jos	24K
14-18 Hazel	IX			B	3		18	1927.08.03	Puglisi, Arthur	Cannici, Harry S.	DiFrancesco, N	DiFrancesco, N	40K
2-4 Read	IX			B	3		12	1927.11.28	Valente, Pasquale 1st	Cannici, Harry S.	Valente, Pasquale 1st	Valente, Pasquale 1st	25K
141-147 Cottage	VIII	New Amsterdam Apartments		B			18	1927.11.29	Labov, H.W.				55K
106-112 Livingston	VIII			B	3		26	1928.01.09	Adelman Bros	Weinstein, Jacob	Adelman Bros	Adelman Bros	90K
131-137 Cottage	VIII	New Amsterdam Apartments		B			18	1928.01.27	Amsterdam Realty Co.	Labov, H.W.	Labov, H.W.	Labov, H.W.	55K
80 Howe	X			B	6	1	71	1928.05.05	Rubino, Frank	Rubino, Frank	Rubino, Frank	Rubino, Frank	160K
90-96 Livingston	VIII			B	3		26	1928.06.13	Adelman Bros	Weinstein, Jacob	Adelman Bros	Adelman Bros	90k
179 Dwight	X	Windsor Hall Apartments		B	4		32	1928.06.20	Rensik, N.A.	Abramowitz, Chas H.	Rensik, N.A.	Rensik, N.A.	40K
Address	Ward	Name (if Any)	Other uses	Material	Highest floor	Elevator	Families	Building Permit date	Owner	Architect	Carpenter	Mason	Cost
1495-1499 (Ella T Grasso) Boulevard	X	Broadmoor Apartments		S(CB)	3		23	1928.06.26	Sofer, Meyer				85K
34-36 Hotchkiss St	X			B	3		18	1928.11.14	Heller, Jos	Weinstein, Jacob	Heller, Jos	Heller, Jos	37K
164-180 Linden St	VIII			B	3		36	1928.12.04	Claremont Corp	Labov, H.W.	Labov, H.W.	Labov, H.W.	150K
91-95 Bishop	VIII	Plymouth Apartments		B	3		26	1928.12.05	Union Const. Co	Abramowitz, Chas H.	Union Const. Co	Union Const. Co	70K

APPENDIX II

84 Howe	X	Eighty-Howe Apartments		B	6	1	77	1929.11.20	Rubino & Massa				175K
70-74 Howe	X	Seventy-Howe Apartments		B	6	1	77	1930.10.28	Rubino & Massa	Rubino Const. Co.	Rubino Const. Co.	Rubino Const. Co.	170K
155-157 Foster	VIII			F	2			pre-1931					
162-164 Greenwich	IV			F	2.5			pre-1931					
84-90 Farren	XV			S(CB)	4			pre-1931					
24-34 Whalley	X	The Washington & The Lincoln (connected)		B	3			pre-1931; converted from 3 detached flats (1923)					
333-339 Orange	VIII	The Orange-Grove Apartments		B	3			pre-1931; converted from 3 dwellings (1923)					
23? High	I	Highland Apartments		B	4			pre-1931; converted from dwelling (1923)					
415 George	II			F	3			pre-1931; converted from dwelling (1923)					
79-85 Fifth St.	IV			F	2			pre-1931; converted from dwelling (1923)					
221-225 Meadow	V	The Lincoln		B	4			pre-1931; converted from stores (1923)					

B. Apartment Dwellings by Neighborhood and Time Periodⁱ

	1890-1900 (frame)	1901- 1922 (frame)	1923- 1930 (frame)	Total	1923-1930			
						1923- 1926	1927- 1930	(unknown)
Nine Squares (I)	14 (0)	10 (0)	3 (0)	27 (0)	Nine Squares (I)	2	--	1
West River (II)	1 (0)	12 (2)	10 (2)	23 (4)	West River (II)	7	2	1
Hill (III)	1 (0)	1 (0)	2 (0)	4 (0)	Hill (III)	2	--	--
City Point (IV)	2 (0)	2 (0)	3 (2)	7 (2)	City Point (IV)	1	--	2
East Long Wharf (V)	--	1 (0)	1 (0)	2 (0)	East Long Wharf (V)	--	--	1
Wooster Square South (VI)	--	1 (0)	--	1 (0)	Wooster Square South (VI)	--	--	--
Wooster Square North (VII)	2 (0)	2 (0)	--	4 (0)	Wooster Square North (VII)	--	--	--
East Rock (VIII)	--	14 (4)	20 (5)	34 (10)	East Rock (VIII)	12	6	2
Prospect Hill (IX)	1 (0)	6 (0)	13 (3)	20 (3)	Prospect Hill (IX)	11	2	--
Dwight-Edgewood (X)	1 (0)	26 (5)	30 (3)	57 (8)	Dwight-Edgewood (X)	20	9	1
Fair Haven South (XI)	--	--	--	--	Fair Haven South (XI)	--	--	--
Fair Haven North (XII)	--	1 (0)	1 (1)	2 (1)	Fair Haven North (XII)	1	--	--
Westville (XIII)	--	--	9 (0)	9 (0)	Westville (XIII)	8	1	--
Fair Haven Heights (XIV)	--	--	1 (1)	1 (1)	Fair Haven Heights (XIV)	1	--	--
Morris Cove (XV)	--	--	1 (0)	1 (0)	Morris Cove (XV)	--	--	1
Total	22 (0)	76 ⁱⁱ (11)	94 (17)	192 (28)	Total	65	20	9

ⁱ SANBORN (1897, 1901, 1923, 1931), *supra* notes 20-21; Building Permits (on file with the New Haven Building office).

ⁱⁱ The Sanborn Map updated to 1923 shows 75. Two additional apartments built in 1922 according to the permit record (663-667 Whitney, 146-150 Everit) were not present on the map. One apartments building found in Sanborn 1923 was built in 1923 (484-490 Whitney), thus total for 1901-1922 period is 76 apartments. *Compare* SANBORN (1923), *supra* note 21, *with* Building Permits (on file with the New Haven Building office).

APPENDIX II

C. Density by Ward

Ward	land area in acres ⁱⁱⁱ	Residents per acre				
		1890 ^{iv}	1900 ^v	1910 ^{vi}	1920 ^{vii}	1930 ^{viii}
Nine Squares (I)	180 (residential area = 30) ^{ix}	27.38 (164.27)	26.94 (161.67)	16.86 (101.17)	17.07 (102.40)	8.41 (50.43)
West River (II)	545	11.43	14.92	19.00	27.04	28.28
Hill (III)	315	30.84	40.12	47.58	43.69	38.34
City Point (IV)	520	20.24	26.44	33.86	36.46	31.36
East Long Wharf (V)	260	16.05	18.34	24.58	27.38	20.42
Wooster Square South (VI)	150	37.94	41.67	53.69	57.55	43.19
Wooster Square North (VII)	150	57.29	63.36	73.52	73.93	59.89
East Rock (VIII)	500	11.84	15.24	18.49	22.55	24.37
Prospect Hill (IX)	1155	7.32	9.89	13.34	19.57	19.00
Dwight-Edgewood (X)	630	9.13	12.42	16.15	22.64	27.01
Fair Haven South (XI)	260	18.65	21.23	25.94	33.54	31.27
Fair Haven North (XII)	750	8.63	12.30	15.83	20.40	21.11
Westville (XIII)	2950	0.67	0.91	1.22	2.03	3.66
Fair Haven Heights (XIV)	1520	1.12	1.22	1.57	1.79	2.36
Morris Cove (XV)	1560	0.69	1.26	1.75	2.75	4.55
New Haven	11445	7.52	9.44	11.67	14.20	14.21

ⁱⁱⁱ Acreage estimates based on post-1921 new wards as made by T.C. Hillhouse, Engineering Dept., New Haven. INST. OF HUMAN RELATIONS, *supra* note 9, at 6, tbl. 1. I used these instead of estimates based on pre-1921 old wards, as provided on p109 of the 1910 report because the latter does not distinguish between old wards XIV (Fair Haven Heights) and XV (Morris Cove). As a result density measurements for population statistics derived from 1920 census and prior have a slight error due to slight inconsistencies in conversion from Old to New Wards. Furthermore the former estimate is of total land area, which would more accurately generate density numbers than total area.

^{iv} GILBERT, *supra* note 17, at 109-128.

^v *Id.*

^{vi} 4 BUREAU OF THE CENSUS, *supra* note 33, at 123-25.

^{vii} 3 BUREAU OF THE CENSUS, *supra* note 28 at 165.

^{viii} 3 BUREAU OF THE CENSUS, *supra* note 29, at 365.

^{ix} According to the Institute of Human Relations' study, in 1931, 30 acres in the Nine Square was residential (only a sixth or 16.7% of the total land area). The Green and Yale's campus explain much of the non-residential area. While the other wards also contained non-residential land, the difference between residential area and the total area is significantly smaller than the spread for the Nine Squares. In 1931, the proportion of residential land in each ward, aside from the Nine Squares, ranged from 51.2% to 91.7%. INST. OF HUMAN RELATIONS, *supra* note 9, at 6, tbl. 1.

APPENDIX II

D. Population Growth by Ward

Table 1: 1890-1920^x

	Population 1890	Population Change 1890-1920	Percent Change
Nine Squares (I)	4928	-1856	-37.66
West River (II)	6227	+8511	+136.68
Hill (III)	9714	+4047	+41.66
City Point (IV)	10525	+8435	+80.14
East Long Wharf (V)	4174	+2944	+70.53
Wooster Square South (VI)	5691	+2941	+51.68
Wooster Square North (VII)	8594	+2496	+29.04
East Rock (VIII)	5920	+5354	+90.44
Prospect Hill (IX)	8451	+14155	+167.49
Dwight-Edgewood (X)	5754	+8508	+147.86
Fair Haven South (XI)	4850	+3870	+79.79
Fair Haven North (XII)	6470	+8830	+136.48
Westville (XIII)	1975	+4016	+203.34
Fair Haven Heights (XIV)	1696	+1021	+60.20
Morris Cove (XV)	1076	+3220	+299.26
Total	86045	+76492	+88.90

Table 2: 1920-1930^{xi}

	Population 1920	Population Change 1920-1930 ⁱ	Percent Change
Nine Squares (I)	3072	-1559	-50.75
West River (II)	14738	+677	4.59
Hill (III)	13761	-1684	-12.24
City Point (IV)	18960	-2654	-14.00
East Long Wharf (V)	7118	-1809	-25.41
Wooster Square South (VI)	8632	-2154	-24.95
Wooster Square North (VII)	11090	-2107	-19.00
East Rock (VIII)	11274	+910	8.07
Prospect Hill (IX)	22606	-658	-2.91
Dwight-Edgewood (X)	14262	+2756	19.32
Fair Haven South (XI)	8720	-589	-6.75
Fair Haven North (XII)	15300	+529	3.46
Westville (XIII)	5991	+4793	80.00
Fair Haven Heights (XIV)	2717	+871	32.06
Morris Cove (XV)	4296	+2796	65.08
Total	162537	+118	0.07

^x GILBERT, *supra* note 17, at 109-128; 3 BUREAU OF THE CENSUS, *supra* note 28 at 165; SANBORN (1897, 1901, 1923); Building Permits (on file with the New Haven Building office).

^{xi} 3 BUREAU OF THE CENSUS, *supra* note 28 at 165; 3 BUREAU OF THE CENSUS, *supra* note 29, at 365; SANBORN (1901, 1923, 1931), *supra* note 21; Building Permits (on file with the New Haven Building office).

APPENDIX II

E. Title Examinations for Fifty Apartments^{xii}

	Address	Owner	Land Purchase date	Mortgage	Permit date	Sale date ^{xiii}
1.	1231-1233 Chapel	Smith, Mrs. Lucretia	1882.01.09 (will)	X (1892)	1891.06.24	1895.10.22
2.	101 York	Gay, John	1889.04.02	X	1892.08.03	1918.11.27
3.	111-113 York	Gay, William	N/A	N/A	1892.08.03 (conversion)	1901.05.27 (foreclosure)
4.	1042-1046 Chapel	Warner, Henry A.	1879.08.29 (from Harriet Warner) Additional part 1887.08.25	X	1892.10.19	1911.06.19 (at death)
5.	116-120 Crown	Maylinger, Frank N.	1893.03.13	X	1894.02.13	1930.06.30
6.	587 State	Borges, Emil H.	1894.09.19	X	1894.10.22	1903.12.10 (foreclosure)
7.	372-374 (166) Oak	Goldreyer, Joseph	1896.04.23	X	1896.05.11	1898.01.14 (foreclosure)
8.	63 York	Winehouse & Meris	1896.05.21	X	1896.06.10	1898.03.15 (foreclosure)
9.	174-178 Meadow	McPartland, John	1886.06.03	X	1897.04.13	Post-1930
10.	198-200 York	Cooney, Mrs. J.T.	1899.04.20	X	1905.05.13	Post-1930
11.	8 Edgewood	Orleton Court Apartment & Realty Company	1909.03.24	X	1909	Post-1919
12.	34-36 High	Cooney, John T.	1910.02.15	X	1910.08.19	Post-1930 (Edward, John, and Irene)
13.	1339-1341 Chapel	Resinkoff & Ladinsky	1912.02.20	X	1915.12	1929.12.04 (foreclosure)
14.	1343-1345 Chapel	Resinkoff & Ladinsky	1912.02.20	X	1915.12	1929.12.04 (foreclosure)
15.	1349 Chapel	Resinkoff & Ladinsky	1912.02.20	X	1915.12	1929.12.04 (foreclosure)
16.	1214 Chapel	Lake View Crest Co. (applicant was F.C. Kusterer)	1916.05.27 (to DeBussy and Kusterer)	X	1916.10.19	1919.05.29
17.	356 Elm	Ratner, G.M.	1917.02.16	X	1917.04.26	1920.01.30
18.	1476 Chapel	Ratner, Elias	1917.09.12	X	1918.04.01	1922.08.29
19.	1592-1596 Chapel	Berman, Louis	1919.06.11	X	1919.03.08	1922.01.17
20.	280 Whalley	Adelman Bros	1919.03.10	X	1919.04.09	1923.10.10
21.	1521-1523 Chapel	Ratner, George	1918.12.21	X	1919.04.22	1928.02.07
22.	1275 Chapel	deBussy, Lillian	1918.12.20	X	1919.06.26	1929.11.27

^{xii} Data derived from title examinations conducted by the White Brothers, Clark, Hall, & Peck. The survey was limited to properties on and surrounding Chapel Street and within the Nine Squares. Title examinations were not available for all properties within this region, but the available examinations provide an overview of general trends in apartment property transfers. Title Examinations, (on file with Yale Manuscripts and Archives, MS1820, Series I-II).

^{xiii} Does not include transfers within a family.

APPENDIX II

		I.				(sells but deBussy still receives rents, and reacquired by foreclosure 1931)
23.	1000-1006 Chapel	Caplan & Rosenberg	1919.04.15	X	1922.02.27 (conversion)	Post-1930
24.	1606-1608 Chapel	Resnikoff, Louis	1921.03.18	X	1922.03.11	1927.10.15
25.	28 High	Abelson, Abie	1922.02.09	X	1922.06.21	1922.12.19 (half interest sold to Harry Kravet)
26.	1145-1147 Chapel	VonBeren, Ferdinand	1922.05.31	X	1922.08.14	Post-1930 (sold to Russell VonBeren 1922)
27.	1171-1177 Chapel	Hennessey, J.E.	1922.04.29	X	1922.12.22	1930.01.15
28.	1475-1477 Chapel	Resnikoff, S	1923.05.29	X	1923.10.10	1931.08.19 (foreclosure)
29.	65-67 Norton	Ladinsky, Samuel	unknown	X	1924.01.14	Pre-1925 (Morris Batter owns in 1925)
30.	106-116 Dwight	Abbadessa, C.	1924.01.04	X	1924.03.20	1924.12.16
31.	1579 (1573) Chapel	Alterman, Samuel	1922.10.20	X	1924.03.28	1928.07.25 (foreclosure)
32.	1561-1563 Chapel	Ladinsky, Samuel	1923.11.15	X	1924.05.16	1925.10.10 (foreclosure)
33.	1407-1415 Chapel	Burkle, Edw	1924.03.12	X	1924.07.14	1928.08.10 (foreclosure)
34.	1447 Chapel	Resnikoff, Louis	1924.06.04	X	1924.07.14	Post-1930. (sold to Isidor Resnikoff, 1927)
35.	1375 Chapel	Sherman Const. Co.	1924.09.17	X	1924.09.20	Post-1930 (changed name to Natalie DiFrancesco inc, which sold to Joseph DiFrancesco, 1929)
36.	202-204 (210-212) Sherman	Richman, Morris	1924.07.10	X	1924.09.27	1926.10.16
37.	23-31 Dwight	Alterman, Samuel	1924.11.12	X	1925	1927.07.30
38.	40 Wall	Rubino and Dainesi	1925.01.23	X	1925	Post-1930 (Rubino exits and transfer to Ruda Construction Co. under Dainesi, 1928)
39.	285 Edgewood	Heller, Jos	1925.02.20	X	1925.05.20	1928.12.24 (sold by Theodore A. Heller)
40.	32 High	Cooney, Edward., Irene and John	1925.09.15 (from Catherine Cooney, who received property 1917.05.31)	X	1925.09.30	Post-1930
41.	90-98 Norton	Resnikoff, Louis	1925.11.05	X	1925.12.11	1933.08.02 (foreclosed)
42.	120 Dwight	Resnikoff, Louis	1926.09.22	X	1926.10.29	1933.11.01 (foreclosure)

APPENDIX II

43.	1609 Chapel	Pannone, Frank	1926.02.01	X	1926.12.07	1927.08.26
44.	2-8 Lynwood Place	Rosoff, Frank	1925.06.31	X	1926.12.14	Post-1930
45.	100-102 Howe	Rubino and Dainesi	1926.12.03	X	1926.12.14	Post-1930 (Rubino exits and transfer to Ruda Construction Co. under Dainesi, 1928)
46.	17 Howe	Belbusti & Co.	1927.02.24	X	1927.03.17	Post-1930
47.	91 Howe	Crute, W.H.	1927.02.04	X	1927.04.04	Post-1930
48.	179 Dwight	Rensik, N.A.	1928.05.29	X	1928.06.20	1929.11.13
49.	34-36 Hotchkiss St	Heller, Jos	1928.05.26	X	1928.11.14	1931.11.03 (foreclosure)
50.	70-74 Howe	Rubino & Massa	1930.05.12	X	1930.10.28	1931.01.29

APPENDIX II

F. Owners and the Occupations

Name	Apartment Count	Owner's Employment ^{xiv}
Abbadessa, C.	1 (1924)	C. (mason) Joseph (carpenter)
Abelson, Abie	6 (1920-1925)	Abraham (carpenter)
Adelman Bros	5 (1919-1928)	David (carpenter) Isaac (carpenter) Louis (real estate) Nathan (carpenter)
Alder & Kantrovitz (Kantrovitz, Phil)	2 (1922-1925)	Philip Kantrovitz (carpenter) Alden (N/A)
Alpert, Israel	1 (1924)	(carpenter)
Alterman, Samuel	3 (1922-1925)	(carpenter)
Amsterdam Realty Co.	1 (1928) see labov	Corporate entity (realty)
Baldwin, S.E.	1 (1895)	Simeon E. (judge of Supreme Court)
Barone, A.	1 (1924)	Antonio (carpenter)
Beegan, John B.	1 (1921)	(heating contractor)
Belbusti & Co	2 (1926-1927)	Belbusti Grava & Co (coal and wood dealers)
Berman, Louis	5 (1919-1926)	(carpenter and builder)
Borges, Emil H.	1 (1894)	(real estate)
Burkle, Edw	1 (1924)	(plumber and sheet metal worker)
Caplan & Rosenberg	1 (1922 conversion)see labov	unclear, too many listings
Claremont Corp	1 (1928)	N/A
Cooney, Edward., Irene and John (Cooney, John T.; Cooney, Mrs. J.T.)	3 (1905-1925)	John T. (no occupation listed) John (lawyer) Edward (lawyer) Irene (no occupation listed)
Crute, W.H.	1 (1927)	(mason)
deBussy, Lillian I. (deBussy-Kusterer Co., Kusterer, F.C.)	3 (1919-1922)	deBussy-Kusterer Co (real estate) Lillian (married to Albert president of deBussy-Kusterer Co) Frederick C. Kusterer (president and treasurer of Kusterer Property Co.)(secretary & treasurer of deBussy- Kusterer)
DiFrancesco, N, Inc.	1 (1927)	Natale (contractor)
Gay, Charles	1 (1925 conversion)	(president & treasurer of Gay Bros. and Co Inc, publishers; proprietor America Manufacturing Co)
Gay, John (Gay, William)	2 (1892)	John (real estate) William (real estate)
Gingold & Horowitz	1 (1927)	Gilgold (N/A) Horowitz (unclear, too many listings)
Goldfarb, Lebdeker & Rothchild	1 (1922)	unclear, too many listings
Goldman (H.) & Sons	1 (1919)	Harris and Louis Goldman (truckmen)
Goldreyer, Joseph	1 (1896)	(tinner)
Guiliana, Natalina	1 (1916)	N/A
Hart, S W	1 (1895)	Sanders W. (superintendent John Hancock Mutual Life Insurance Co)

^{xiv} NEW HAVEN, CONN., CITY DIRECTORY (1895, 1900, 1910, 1920, 1922, 1923 1924, 1928).

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Heller, Jos (Heller, Abraham)	5 (1925-1928)	Joseph (carpenter) Abraham (delicatessen)
Henenburg, S.A.	1 (1923)	(N/A)
Hennessey, J.E.	1 (1922)	James E. (insurance agent)
K.G. & G Rlty & Con. Co	1 (1919)	N/A
Keane, Charles	1 (1922)	(carpenter)
Labov, H.W.	1 (1927)	(engineer)
Labov, Morris	1 (1926)	(carpenter)
Lake View Crest Co. (applicant was F.C. Kusterer)	1 (1916)	N/A
Lebdeker & Drutman	5 (1919-1926)	Morris Lebdecker (carpenter) Nathan Drutman (carpenter)
Leeds, Ray	1 (1897)	Roy (carpenter)
Links and Links	1 (1926)	Leo and Henry Links (insurance real estate and civil engineering and building contractors)
Lunde & Lohne	2 (1925-1926)	Michael Lunde and Martin Lohne (carpenters builders and real estate agents)
Maylinger, Frank N.	1 (1894)	Maylinger and Simon (delicatessen and sausage manufacturers)
McPartland, John	1 (1897)	John E (VP Quininiac Brewing Co) OR John J (with Sargent & Co)
Miller, Levine, & Weinegrad	1 (1919)	unclear, too many listings
Miller, Louis	6 (1914-1926)	(contractor)
Nathanson, S.J.	1 (1922)	(lawyer)
NH Real Estate & Power Co., C.H. Bird (Tres)	1 (1913)	Corporate entity (real estate)
Notkins (A.L.) & Sons	1 (1915)	Abraham L, Mathew A, James A, and Benjamin A (real estate, insurance and builders)
Olshansky & Swirsky (Swirsky, Jos)	3 (1921-1926)	Benjamin Oshansky (carpenter) Joseph Swirsky (carpenter)
Orleton Court Apartment & Realty Company	1 (1909)	(realty)
Pannone, Frank (Pannone, Mrs. L.)	4 (1924-1926)	Frank (contractor) Laura (married to Frank)
Pashalinsky, Harry	1 (1926)	(furnishing goods)
Petrillo & Oppenheim	1 (1923)	George Oppenheim (sheet metal worker), Harry (tailor), OR Yale (tinning) Joseph Petrillo (carpenters and builders)
Puglisi & Milici (Puglisi, G)	2 (1919-1920)	G Puglisi (N/A) Puglisi & Milici (unclear, too many listings)
Puglisi, Arthur	1 (1927)	N/A
Quint, Louis	1 (1920)	(secretary Quint Co, beverages)
Ratner (Ratner, Elias; Ratner, Chas; Ratner Const. Co.; Ratner, G.M.; Ratner, George)	7 (1914-1924)	Charles (contractor) Elias (grocer) George (real estate)
Rensik, N.A.	1 (1928)	N/A
Resnikoff & Ladinsky	3 (1915)	(carpenters)
Resnikoff, Louis (Resnikoff, S.)	5 (1922-1926)	(carpenters)

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Ladinsky, Samuel	4 (1919-1924)	(carpenters)
Richman, Morris	2 (1924)	(delicatessen)
Rofes & Richmond	1 (1923)	Joseph Rofes (real estate) Richmond (unclear, too many listed)
Rosoff, Frank	1 (1926)	(lawyer)
Rothchild, Nathan	1 (1924)	(plumber)
Rubino (Rubino & Massa, Rubino & Dainesi, Rubino, Frank)	6 (1925-1930)	Frank Rubino (architect) Massa (unclear, too many listed) Frank Dainesi (Belmont Hardware and builder)
Sherman Const. Co.	3 (1923-1924)	N/A
Smith, Mrs. Lucretia	1 (1891)	William J (carpenter)
Sofer, Meyer	1 (1928)	(real estate)
Union Const. Co	1 (1928)	N/A
Valente, Pasquale 1st	3 (1919-1927)	(mason)
Valente Pasquale 2d	1 (1914)	(carpenter)
Vernoff & Richmond	7 (1922-1926)	Harry Vernoff (carpenter and builder) Richmond (unclear, too many listed)
VonBeren, Ferdinand	1 (1922)	(architect)
Warner, Henry A.	1 (1892)	(Vitrified sewer pipe and real estate man; proprietor of Warner Hall and apartments)
Weinstein, Jacob	1 (1921)	(architect)
Winehouse & Meris	1 (1896)	N/A
Wright, Alexander Jr	1 (1926)	(carpenter)
Young, Irene M & Archie	1 (1926)	Irene (nurse) Archie (mechanic)

APPENDIX II

G. Tenancy of Families by Ward (1920-1930)^{xv}

Ward	1920			1930			percent change
	Renters	total	percent renters	Renters	total	percent renters	
Nine Squares (I)	503	605	83.14	555	600	92.50	+ 9.36
West River (II)	2345	3240	72.38	2780	3776	73.62	+ 1.25
Hill (III)	2439	3002	81.25	2221	2871	77.36	- 3.89
City Point (IV)	3102	4088	75.88	2704	3827	70.66	- 5.22
East Long Wharf (V)	1126	1296	86.88	832	1017	81.81	- 5.07
Wooster Square South (VI)	1315	1574	83.55	1026	1304	78.68	- 4.86
Wooster Square North (VII)	1943	2259	86.01	1471	1897	77.54	- 8.47
East Rock (VIII)	1590	2688	59.15	2015	3202	62.93	+ 3.78
Prospect Hill (IX)	3811	5294	71.99	3846	5473	70.27	- 1.71
Dwight-Edgewood (X)	2434	3747	64.96	3402	4880	69.71	+ 4.75
Fair Haven South (XI)	1371	1886	72.69	1154	1744	66.17	- 6.52
Fair Haven North (XII)	2393	3469	68.98	2420	3724	64.98	- 4.00
Westville (XIII)	632	1412	44.76	1319	2724	48.42	+ 3.66
Fair Haven Heights (XIV)	332	627	52.95	422	870	48.51	- 4.44
Morris Cove (XV)	520	995	52.26	767	1645	46.63	- 5.64
total	25856	36182	71.46	26934	39554	68.09	- 3.37

H. Families per Dwelling Type by Ward (1931)^{xvi}

Ward	Total families	Residences (single-family)		Multifamily			
				Flats		Non-Flats	
		number	Percent	number	percent	number	Percent
Nine Squares (I)	493	92	18.66	111	22.52	290	58.82
West River (II)	3799	463	12.19	2909	76.57	427	11.24
Hill (III)	2828	286	10.11	2505	88.58	37	1.31
City Point (IV)	4017	496	12.35	3429	85.36	92	2.29
East Long Wharf (V)	987	26	2.63	939	95.14	22	2.23
Wooster Square South (VI)	1334	73	5.47	1227	91.98	34	2.55
Wooster Square North (VII)	1925	131	6.81	1794	93.19	0	0.00
East Rock (VIII)	3149	669	21.24	1988	63.13	492	15.62
Prospect Hill (IX)	5837	1144	19.60	4464	76.48	229	3.92
Dwight-Edgewood (X)	5062	720	14.22	3117	61.58	1225	24.20
Fair Haven South (XI)	1769	173	9.78	1596	90.22	0	0.00
Fair Haven North (XII)	3786	533	14.08	3227	85.24	26	0.69
Westville (XIII)	2675	1287	48.11	1218	45.53	170	6.36
Fair Haven Heights (XIV)	875	458	52.34	417	47.66	0	0.00
Morris Cove (XV)	1753	975	55.62	761	43.41	17	0.97
total	40289	7526	18.68	29702	73.72	3061	7.60

^{xv} INST. OF HUMAN RELATIONS, *supra* note 9, at 83, tbl. 45 (citing Fourteenth Census of the United States: 1920, Special Tabulation of New Haven family data for the Institute of Human Relations, Yale University; Fifteenth Census of the United States, Special Tabulation of the New haven data made for the Institute of Human Relations, Yale University.)

^{xvi} INST. OF HUMAN RELATIONS, *supra* note 9, at 11, tbl.4.

APPENDIX II

I. Trends in Total Construction^{xvii}

year	Total expenditures	Yale expenditures ^{xviii}	Remaining Expenditures	permits
1906	3018890	285000	2733890	687
1907	2824491.5	0	2824492	781
1908	3091465	171000	2920465	919
1909	4226322	122000	4104322	1047
1910	4386065	300000	4086065	1043
1911	5858519	679000	5179519	1196
1912	4761311	66448	4694863	1330
1913	4790151	175000	4615151	1100
1914	4380842	106200	4274642	1136
1915	8104947	12000	8092947	1524
1916	5022556	248500	4774056	1465
1917	5641869	2929670	2712199	1230
1918	3227558	33000	3194558	928
1919	8915917	2500000	6415917	1758
1920	5134343	193500	4940843	1369
1921	6482758	1000000	5482758	1675
1922	9625918	1966645	7659273	1758
1923	8934663	727000	8207663	1877
1924	8372250	165000	8207250	2215
1925	8995375	625000	8370375	2215
1926	13182785	2770000	10412785	1929
1927	12487422	6040000	6447422	1959
1928	8054927	397000	7657927	1939
1929	13282494	6520000	6762494	1877
1930	16406195	11410000	4996195	1671
1931	10004100	6820000	3184100	1498

^{xvii} Report of the Building Inspector (1906-1930), in CITY YEAR BOOK OF THE CITY OF NEW HAVEN (1906-1930).

^{xviii} This only includes figures from projects accounted for in the largest building operations of the year.

APPENDIX II

J. Additional Housing Units from Each Dwelling Size by Year

year	Single-family	% from single-family	Two-family	% from two-family	Three-plus family	% from three-plus family	Total
1910	129	13.22	304	31.15	543	55.64	976
1911	152	16.08	222	23.49	571	60.42	945
1912	139	10.46	392	29.50	798	60.05	1329
1913	144	19.00	256	33.77	358	47.23	758
1914	96	10.51	246	26.94	571	62.54	913
1915	130	11.88	384	35.10	580	53.02	1094
1916	151	18.62	260	32.06	400	49.32	811
1917	75	25.77	142	48.80	74	25.43	291
1918	37	29.84	46	37.10	41	33.06	124
1919	139	20.81	144	21.56	385	57.63	668
1920	58	22.57	62	24.12	137	53.31	257
1921	94	21.17	178	40.09	172	38.74	444
1922	128	17.14	262	35.07	357	47.79	747
1923	110	17.41	334	52.85	188	29.75	632
1924	122	13.08	252	27.01	559	59.91	933
1925	124	11.49	120	11.12	835	77.39	1079
1926	132	12.64	70	6.70	842	80.65	1044
1927	121	24.35	36	7.24	340	68.41	497
1928	138	21.26	38	5.86	473	72.88	649
1929	129	46.24	14	5.02	136	48.75	279
1930	119	50.42	10	4.24	107	45.34	236
TOTAL	2467	16.78	3772	25.65	8467	57.58	14706

APPENDIX II

K. Nonfarm Homes by Median Value by Ward (1930)^{xix}

Neighborhood	New Ward	Median Value		Neighborhood	New Ward	Median Value		Neighborhood	New Ward	Median Value
Nine Squares (I)	1	20000		East Rock (VIII)	13	14418		Fair Haven South (XI)	25	6710
West River (II)	2	15690			14	8415		Fair Haven North (XII)	26	8842
	3	11282		15	19492		27		6870	
	4	8286		Prospect Hill (IX)	16	6918			28	6871
Hill (III)	5	9054			17	6912		Westville (XIII)	29	7990
	6	6287			18	20000			30	16108
City Point (IV)	7	7629		Dwight-Edgewood (X)	19	6466		Fair Haven Heights (XIV)	31	6863
	8	7342			20	13409		Morris Cove (XV)	32	6923
	9	7758			21	13586			33	9236
East Long Wharf (V)	10	9435		22	12138					
Wooster Square South (VI)	11	9295		23	16554					
Wooster Square North (VII)	12	6760		24	16622					

^{xix} High (greater than \$10K) median home values are shaded. INST. OF HUMAN RELATIONS, *supra* note 9, at 86.