A MODEL HOME: MIKE KELLEY’S *MOBILE HOMESTEAD* AND AMERICAN HOUSING POLICY IN THE TWENTIETH CENTURY

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The *Mobile Homestead* sits on the grounds of the Museum of Contemporary Art, Detroit (MOCAD), in mid-town Detroit. The project developed from an idea of the artist Mike Kelley to purchase and transform his childhood home in Westland, Michigan, a suburb of Detroit, into an artwork and community space with subterranean tunnels running under the house and through the neighborhood. As that proved logistically impossible, Kelley conceived of a mobile sculptural full-scale reproduction of the house to be based on MOCAD’s property. The mobility of the house proved problematic due to its size, which exceeded maximum loads permissible on public roadways. As reconceived, the *Mobile Homestead*’s façade was designed to be detachable and transportable on a flatbed truck, with the intention of having it travel annually through metropolitan Detroit. It would function as a mobile outreach and art space in different neighborhoods. Built and completed at MOCAD in May 2013, four months after the death of Mike Kelley, the house functions as a free library and participatory art space.¹

Mike Kelley’s *Mobile Homestead*, then, is a sculptural representation of a familiar American architectural style situated on the grounds of a cultural institution along the main boulevard of a notorious post-industrial city (Fig. 1). But it is more than a juxtaposition of a postwar suburban style in a post-industrial urban setting. Apart from Mike Kelley’s intentions, the *Mobile Homestead* serves as an unintentional model for elided U.S. urban planning dating back to the 1920s and first codified in the housing and mortgage policies of the Franklin Roosevelt administration in the 1930s. Those policies favored white families living in low-density neighborhoods of traditional-style, single-family homes built preferably on “virgin” land. The legacy of the policies continues. As seen in the Great Recession of 2008, credit is racialized, if no longer legally codified. The suburbs have continued to grow and exceed their urban core in size, notwithstanding the return of an affluent-class to some American urban areas.

¹ Fig. 1. Mobile Homestead, Detroit. Photo: Lee Azus
Artangel, a British arts commission group, and the Mike Kelley Foundation funded the construction of the Mobile Homestead. It is Mike Kelley’s aestheticized facsimile of a familiar, yet specific, house-type and is endowed with cultural capital. On the grounds of MOCAD, however, it is deracinated from historical or cultural contexts. Its potential to be a lens to view the effects of racial exclusion, finance, preferred house styles, and suburban planning on post-industrial cities such as Detroit, is compromised. Still, this disconnection could perform a dialectical function. Race, class, capital, and social relations are absent specters of the object, yet the Mobile Homestead, if it mobilized itself, could recuperate those relations.

The naming of the project “Mobile Homestead” is significant, albeit unwittingly, as this recalls the American giveaway of 160 and 320-acre parcels of Native American land to white settlers in the nineteenth century. Like the pioneers, the Homestead, under the aegis of Artangel and MOCAD, has settled on parcels of land (in a city with 1000s of acres of open, abandoned and city-owned property), that it intends to make productive. Thus, the Cape Cod-Ranch style house facsimile invites investigation into the Kelley family house and subdivision in Westland and their relationship to house types and housing policy in the United States and metropolitan Detroit in the first half of the twentieth century.

THE FEDERAL HOUSING ADMINISTRATION AND THE MINIMUM HOUSE

The large lots and detached single-family homes of the Northlawn subdivision in Westland (which was known as Nankin Township, before its citizens voted to adopt the name of the new Westland Shopping Center in 1966) fit the description of postwar suburban development. However, Northlawn was platted in 1925, the peak year of an American home building boom that was soon to crash. Pre-Depression-era subdivisions were small; a developer typically divided farmland into a gridiron of blocks, which were further, divided into building lots that were sold piecemeal to individuals or speculative builders. Each lot owner was responsible for the construction of his own home. Northlawn subdivision lacks curving streets and cul-de-sacs found in late nineteenth century suburbs and 1920s Garden City developments (Fig. 2). It preceded Roosevelt administration era subdivisions in which dwellings with similar, economical floor plans were constructed by builder-developers.

Fig. 2. Northlawn Subdivision map. The Kelley House would be built on lots 120 and 121.
New housing starts and building investments in the U.S. began to decline in 1926, three years before the Great Depression. By the time Franklin Roosevelt was inaugurated in March 1933, half of all U.S. mortgages were in default and new housing starts were down ninety percent from their peak in 1925. Home loans before the Roosevelt era typically required a fifty percent down payment and monthly interest-only payments, with the full principal amount due upon maturity, which was ten years or less.³

The Roosevelt administration sought to manage loan defaults and foreclosures on existing properties by establishing the Home Owners Loan Corporation (HOLC) in 1933. The government issued bonds to lenders in exchange for distressed home loans, which they then renegotiated with borrowers at a lower interest rate, amortized over fifteen years. Although formally dissolved in 1951, HOLC issued the bulk of its one million loans by 1935.⁴

The administration then established the Federal Housing Administration (FHA) in 1934 with the aim of encouraging new home building, lending, and home ownership. It did so by insuring private lenders’ loans to homebuilders. In addition, it insured up to ninety percent of a homebuyer’s mortgage value.⁵ The FHA’s policy helped both the banking and housing industries by underwriting credit to a large demographic of American consumers.

As an underwriter, the FHA promulgated standards for rating properties, locations, and borrowers. Using loan guarantees as financial incentives, the agency’s guidelines were adopted by the housing and banking sectors and became de facto national housing standards. Multi-family housing was discouraged “through unpopular terms.” Loans to repair existing housing tended to be small and short term.⁶

The rules were first published in 1934 in the FHA’s Underwriting Manual, and were based on years of studies and reports by trades’ organizations and non-profit foundations. The rules were meant to assure that homes underwritten by the FHA would retain their value over time. The recommendations concerning minimum lot size (fifty by one-hundred feet) and dwelling square footage, room sizes and layout, ventilation and natural light, plumbing and electrical standards, and landscaping, were written to favor detached, newer single-family homes.

The Underwriting Manual guidelines also expressed a preference for traditional house design. Flat roofs, as one example, did not conform with Part II, Section 1, Part 126 (1) (a) which asked underwriters, “Is the roof correctly pitched and are the slope and angles of the roof of such a nature as to afford proper drainage and to avoid ‘snow pockets’?” “Non-conformity” was considered detrimental both to the future value of the home and its neighbors. Part II, Section 1, Part 161 stated, “It is universally recognized that a structure, though conforming in every respect except exterior design, may clash so violently with that which is typical that the marketability of the property is largely destroyed.”⁷

Another FHA publication, Principles of Planning Small Houses, served as a pattern book for home design. In its forty-four pages, it provided variations on a single floor plan and elevations and site plans. The house style that illustrated the FHA’s brochure was the Cape Cod Revival (Fig. 3). By illustrating a particular house style in a Federal Housing Administration publication, the Federal government as underwriter of mortgages implicitly endorsed that style.⁸ It is among the most common styles found in
American subdivisions and is particularly well known as the house type for the first 6,000 homes built in Levittown, Long Island in 1948.

Seeking to create reproducible housing models that eliminated all costly and unnecessary construction, *Principles of Planning Small Houses* incorporated recommendations by trade and advocacy groups for the purpose of financially underwriting a mass-produced “minimum house” at an affordable price. From the foundation to the attic, to its siting on a lot, the house was reimagined as an efficient commodity. The Cape Cod Revival, as well as the Ranch style, a popular style based on the Southwest U.S. ranch house and the Midwest Prairie school design, were traditional styles that functioned as skins over the modern minimum house floor plan.

The basic FHA house type was between 625 and 900 square feet, wood-framed, square-shaped, and one-story tall. It excluded an attic and basement. A concrete slab served as the foundation, and a wall or floor-heater was installed in place of a furnace. The front entry opened directly into the living room. The kitchen was placed next to the living room and had a side-entry door. The four-room floor plan minimized hallways and excluded a dining room, which was combined into the kitchen or living room. There were two bedrooms and a bathroom, which was placed behind the kitchen in order to minimize plumbing costs. It was recommended for the kitchen to be placed in the northeast portion of the house, where the heat from the stove would have the least effect on the comfort of the house (Fig. 4).
Variations of the basic floor plan included additional square footage for a dining alcove, or for rooms along one side of the house, resulting in a rectangular floor plan; the creation of a small basement for a heating unit; or, the construction of a one-and-a-half-story dwelling with an unfinished attic large enough for two bedrooms. Other FHA floor plans that included a garage, a third bedroom or full basement, shared similar floor plans with the basic version. The FHA made clear in its publication that building a 900 square-foot house in a rectangular shape, or with two corners added onto the square shape to accommodate a dining space, resulted in increased costs.

The promotion of the minimum house by the FHA through its publications, model homes (at the 1939 New York World’s Fair, for example) and most importantly, mortgage insurance underwriting, reduced the average American house size from 5.8 rooms in 1936 to 5.1 rooms in 1940.

The Kelley family house is the descendent of the FHA’s Underwriting Manual’s codes and the minimum house template adopted by the building trades. Constructed a generation after the first edition of Principles of Planning Small Houses, its Cape Cod-Ranch style and size reflected the increasing prosperity of postwar working-class America and the Detroit suburb in which it was located. But the Northlawn subdivision, platted in 1925, lacks the conformity of house styles specified in the Underwriting Manual. The Kelley family house met the criteria of the FHA’s construction recommendations, but the subdivision, with its variety of house styles and ages, would have fared poorly according to the Underwriting Manual recommendations. Considering its style, it is somewhat surprising that the house was built as a single home and not one in a series of multiples reproduced by a builder-developer throughout the neighborhood.

THE HAIG’S SUBDIVISION

An examination of the Haig’s subdivision, thirteen miles west of Westland in Ypsilanti will illustrate the type of small-scale minimum-house development that the FHA approved. The Haig’s subdivision was laid out in late 1941, before the U.S. prohibited all private construction due to wartime material restrictions. It was built on one of the last undeveloped parcels of land on the east side of Ypsilanti, which in 1940 had a population of 12,121. The subdivision contains thirty-nine homes along a cul-de-sac and a single street that begins along a principal east-west street and curves around to end at a north-south street (Figs. 5A and 5B).
The houses were constructed with full, unfinished basements. Most, but not all, had detached garages in the rear. They were clad in metal, with six-over-one double hung sash windows and decorative, non-functional shutters. Almost identical to the floor plans in *Principles of Planning Small Houses*, the houses had two small bedrooms, a linen closet, a bathroom, living room, and a kitchen-dining area. The front door opened directly into the living room, which, like the bedrooms, had windows on two walls. The bathroom was separated from the kitchen by basement or attic stairs so that it did not share plumbing, as recommended in the FHA’s basic plan illustration. The attic was left unfinished in the one-and-a-half story houses to reduce the builder and buyer’s costs.

Following the recommendations of the FHA *Underwriting Guidelines*, the Haig’s subdivision adopted a set of legally enforceable covenant restrictions regarding minimum ground floor area for one story, (625 square feet) and one-and-a-half story (525 square feet) dwellings; setbacks between twenty-five and thirty-five feet from the “front-to” property line; and, prohibition of any “manufacture, work or trade of any kind.” Significantly, a racial exclusion clause restricted ownership and habitation to “members of the Caucasian race only” excepting domestic servants. The FHA *Underwriting Manual* encouraged racial exclusion as a means to maintain property value.

**POST-WAR HOUSING DEVELOPMENTS**

At the end of World War II, the scale of a pre-war development like the Haig’s Subdivision was inadequate to deal with the housing shortage and high demand due to the zero down-payment, government guaranteed home loans offered to returning veterans under the Servicemen’s Readjustment Act, also known as the GI Bill of Rights. An older subdivision such as Northlawn, where each parcel had to be developed individually, was not as attractive as the massive post-war developments constructed in Levittown, Long Island, or Panorama City in suburban Los Angeles. Builder-developers leveled hundreds of acres, obtained building permits, and constructed and outfitted 1000s of similar homes faster and at less cost per house than an individual who might build on a single parcel.

The Cape Cod Revival, the Ranch, and the Cape Cod-Ranch became a common skin over the minimum house floor plan. Levittown’s first 6000 homes, identical “Cape Codders,” were completed in 1948 along strongly curving streets and cul-de-sacs. By 1951, 11,500 Ranch style houses, fifty square feet larger than the Cape Codders, were completed. In Panorama City, the “Suburban,” “Rancho,” “Colonial,” and “Palm Springs” models were minor variations on an 800-900 square foot, stucco-clad minimum house.

World War II white veterans and their young families were the principal demographic for the new developments. African-American families were not permitted in Levittown, New York and Levittown, Pennsylvania until the mid-1950s. The Northlawn subdivision in Westland predated the FHA and its rules, but the restrictions as early as 1928 specified for the “property not to be sold, exchanged, or occupied by any but the Caucasian race.” According to the 1940 U.S. census, white, mostly native-born Americans inhabited all homes in the Northlawn subdivision and in the surrounding communities in Nankin Township. What the FHA codified in the *Underwriting Manual* in 1934 had already been common practice in American housing developments. The U.S. Supreme Court declared the racial covenants
unconstitutional in the Shelley v. Kraemer case in 1948, before the Kelley House was constructed. The Kelley House was a beneficiary of government policy and racial covenant restrictions, the purposes of which were to assure stable home values for all but African-Americans and other socially marginalized communities. The Kelley family house in Westland, Michigan represents American housing policy up to the present day (Fig. 6). The Mobile Homestead is the facsimile of that representation.

THE MOBILE HOMESTEAD IN DETROIT

The Mobile Homestead is, superficially, a contrast between a suburban house type and an urban landscape. But the Homestead fits in comfortably with its surroundings when considered as a representation of American housing policy, notwithstanding Title VIII of the Civil Rights Act of 1968 (“the Fair Housing Act”), which formally prohibited discrimination in housing. The Home Owners Loan Corporation (HOLC) issued sets of color-coded risk maps of 239 Metropolitan areas in the late 1930s that were available to appraisers, banks, and other issuers of loans. The designated highest risk areas were colored red and reflected policies of racial exclusion and disfavoring older or multi-family housing stock. These lending policies in Detroit encouraged “urban renewal” of “blighted” housing through wholesale demolition of red-lined neighborhoods and their replacement by public housing projects and new highways that connected the city to its suburbs.
Public housing projects, which were built primarily in urban areas and formed a progressive part of Roosevelt’s New Deal housing policy, were also subject to racial segregation, even after the Shelley v. Kraemer case. The opening of the all-African-American Sojourner Truth war housing project in Detroit next to the white Fenelon and East Nevada Streets neighborhood led to large protests by white neighbors in February 1942. Thomas Sugrue, among others, has written about a private developer who could only obtain FHA-approved financing by erecting a six-foot high, half-mile long, concrete wall between his parcel of undeveloped land and an adjoining African-American neighborhood east of Birwood Street on the far north side of Detroit (Fig. 7).†† That wall, and another quarter-mile long, ten-foot tall wooden fence on nearby Pembroke Street, still remain, though their function now is only historic. Contemporary iterations of separation walls can be seen in the fences and cul-de-sacs along the east-west streets at wealthy Grosse Pointe Park’s border with Detroit’s east side, which separate the two communities and maintain the suburb’s property value.

The Mobile Homestead can mediate between art and the political, between “house” as art object and “house” as subject of American government and financial policy. Its radical potential to recuperate history, however, has been neutered by situating itself under the control of cultural institutions and the art market. A Mobile Homestead located along the Birwood Street wall or on the Detroit side of the barriers into Grosse Pointe Park could have worked against the assimilating tendency of cultural institutions, and permitted the histories of Detroit, class, race, and Cape-Cod-Ranch style homes to be less opaque. A truly mobile Mobile Homestead should move through Detroit and its suburbs, parking along the seams where history can be made present.

ENDNOTES

1 A labyrinthine basement, accessible through a manhole near the front door, is a studio space that was intended to be used by Mike Kelley, or as an art residency for his invited guests.


6 Ibid. 204.

The traditional Cape Cod cottage found on Cape Cod and parts of Massachusetts was a south-facing, one or one-half stories tall, side-gabled roof dwelling with wood shingle or lap siding. It featured a New England floor plan in which a central chimney stack and baffle entry separated a hall and parlor with a narrow kitchen and side rooms in the rear.

Greg Hise named the FHA's codified design the "minimum house" though the term for an inexpensive mass-produced house was used by Le Corbusier and Jeanneret in their paper, "Analysis of the Fundamental Elements of the Problem of the "Minimum House" presented at the CIAM 2 conference in Frankfurt in September 1929. Hise, Greg. Magnetic Los Angeles: Planning the Twentieth-century Metropolis (Baltimore: The Johns Hopkins University Press, 1997).

Only the “two-story sidewall stair plan” employed a different floor plan from the others: bedrooms and bathroom were sited on the second floor above a living room, dining or utility room, and kitchen.

Ibid. 65. Of the loans accepted for insurance by the FHA for new single-family homes from 1934 to December 1940, 69.7 percent were for four or five room houses. [FHA Homes in Metropolitan Districts: 216].

Haig’s Subdivision Restrictions Liber 354, Page 52. Recorded June 26, 1941, Register’s Office, Washtenaw County, Michigan.

Federal Housing Administration (FHA) Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act. (Washington, DC: U.S. Government Printing Office, 1936), Part 2, Section 2, Part 228: “Where adjacent lots or blocks possess altogether different restrictions, especially for type and use of structures and racial occupancy, the effect of such restrictions is minimized and adequate protection cannot be considered to be present.” Also, Part 2, Section2, Part 284 (3) (g): “Recommended restriction include the following:…Prohibition of the occupancy of properties except by the race for which they are intended.”


In 1937, the president of the National Association of Real Estate Boards (NAREB) celebrated the attention that the real estate industry had started giving to neighborhoods in the association's National Real Estate Journal. The ‘realization of the importance of neighborhood factors as affecting the value of the individual piece of real estate’ was among the ‘greatest advances’ in real estate and he hoped that ‘it will penetrate far enough and fast enough to be the foundation for judgment in the buying and selling, the building and rebuilding that is ahead of us’ (Stark 1937: 25).” Amy E. Hillier “Residential Security Maps and Neighborhood Appraisals: The Home Owners' Loan Corporation and the Case of Philadelphia,” Social Science History 29.2 (2005): 213.


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