NPS Form 10-900	PS Form 10-900 OMB No. 1024-0018 (Expires 5/31/2012)						
United States Department of the Interior National Park Service	906 R	ECEIVED 2280					
National Register of Hist Registration Form		OCT 01 2010					
. Name of Property	L	INTIONAL PARA SERVICE					
nistoric name Arcadia Apart	ments						
other names/site numberJF-SS-152 th	hrough JF-SS-195						
2. Location							
street & number 68 Apartments in t	he vicinity of Arcade and Utah Avenu	ues NA not for publication					
city or town Louisville		NA					
state Kentucky code KY	county Jefferson code 1						
3. State/Federal Agency Certification							
I hereby certify that this <u>X</u> nomination for registering properties in the National Reg	request for determination of eligibility	meets the documentation standards					
I hereby certify that this X nomination for registering properties in the National Regrequirements set forth in 36 CFR Part 60. In my opinion, the property X meets be considered significant at the following level and the following level statewide for the statewide signature of certifying official/Title Mark Dennen, S Kentucky Heritage Council/State Historic F State or Federal agency/bureau or Tribal Government In my opinion, the property meets does not make the statewide statewide of the property for the proper	request for determination of eligibility gister of Historic Places and meets the p 	meets the documentation standards procedural and professional					
I hereby certify that this X nomination for registering properties in the National Regrequirements set forth in 36 CFR Part 60. In my opinion, the property X meets be considered significant at the following level and the following level statewide for the statewide signature of certifying official/Title Mark Dennen, S Kentucky Heritage Council/State Historic F State or Federal agency/bureau or Tribal Government In my opinion, the property meets does not make the statewide statewide of the property for the proper	request for determination of eligibility gister of Historic Places and meets the p 	meets the documentation standards procedural and professional					
I hereby certify that this X_nomination_ for registering properties in the National Re- requirements set forth in 36 CFR Part 60. In my opinion, the property X_meets be considered significant at the following lev 	request for determination of eligibility gister of Historic Places and meets the p 	meets the documentation standards procedural and professional criteria. I recommend that this property					
be considered significant at the following lev 	request for determination of eligibility gister of Historic Places and meets the p 	meets the documentation standards procedural and professional criteria. I recommend that this property					
I hereby certify that this X nomination for registering properties in the National Regrequirements set forth in 36 CFR Part 60. In my opinion, the property X meets be considered significant at the following leven and statewide for the following leven statewide for the following leven statewide for the following leven and for the followi	request for determination of eligibility gister of Historic Places and meets the p 	meets the documentation standards procedural and professional riteria. I recommend that this property					

NPS Form 10-900	OMB No. 1024-001	-		pires 5/31/2012)			
Arcadia Apartments Name of Property			County and S	County, KY			
5. Classification							
Ownership of Property	Category of Property	Number of Res	ources within P	roperty			
		Contributing	Noncontributi	ng			
x private	building(s)	68	1	buildings			
public - Local	x district			district			
public - State public - Federal	site			site structure			
	object			object			
		68	1	Total			
Name of related multiple pro	operty listing		tributing resource	ces previously			
(Enter "N/A" if property is not part of a	a multiple property listing)	listed in the Na	tional Register				
NA		0					
		-					
6. Function or Use		And the Architecture of					
Historic Functions (Enter categories from instructions.)		Current Function (Enter categories from					
Domestic/Multiple Dwelling		Domestic/Multip	le Dwelling				
		-					
		-					
			-				
7. Description							
		Materials	minstructions				
		(Enter categories from instructions.)					
Architectural Classification (Enter categories from instructions.)		foundation: CONCRETE					
Enter categories from instructions.)	· · · · · · · · · · · · · · · · · · ·						
Enter categories from instructions.)		foundation: <u>C</u> walls: <u>VINYL</u>					
Enter categories from instructions.)		walls: VINYL					
		walls: VINYL	LT SHINGLE				

Arcadia Apartments Name of Property (Expires 5/31/2012)

Jefferson County, KY County and State

Narrative Description

### Summary Paragraph

The Arcadia Apartments (JF-SS-152 through JF-SS-195) are comprised of a total of 68 two-story apartment buildings constructed in 1950-1 with influences from the Colonial Revival style and one non-contributing circa 1985 utility shed. The apartment complex is located in southwest Louisville in an area commonly referred to as the Taylor-Berry Neighborhood. It is situated roughly between Berry Boulevard to the south, Taylor Boulevard to the east, Central Avenue to the north, and 7<sup>th</sup> Street to the west. The Arcadia Apartments are discussed here as a form of residential development during Louisville's post-World War II period. All 68 buildings that formed the original complex are extant. The area proposed for listing is approximately 30.5 acres.

### Site Characteristics

The Taylor-Berry Neighborhood was developed in the 1890s as an early streetcar suburb. Most of the land had been developed by World War I. Additional development, including the Arcadia Apartments, took place after WWII. South Central Park, the William Harrison Park, and Schardein Cemetery are also notable features of the Taylor-Berry Neighborhood.

When constructed in the early 1950s, The Arcadia Apartments occupied a relatively flat site just outside the Louisville city limits. It was "...the last apartment project in the state of Kentucky built under the famous 'Section 608' of the F.H.A."<sup>ii</sup> Under the Federal Housing Administration (FHA) program builder's mortgages were insured up to 90 per cent of the estimated project cost.<sup>iii</sup>

H. G. Whittenberg, acting as trustee for 3 real estate firms,<sup>iv</sup> built the complex to satisfy a growing post-war need for moderately priced rental housing. Whittenberg owned the complex for only 5 years, selling it to Georgetown College in 1955.<sup>v</sup> The property's currently owner, CFLP 1, LLC, of Louisville, Kentucky, acquired the property in 1999.

The Arcadia Apartment buildings are located on curvilinear streets bearing the following street names: Arcade Avenue, Earl Avenue, Oleanda Avenue, Oleanda Court, Phyllis Avenue, Thornberry Avenue, and Utah Avenue.

Arcade Avenue forms the east-west spine of the complex and runs from 7<sup>th</sup> Street on the west to Taylor Boulevard on the east. Utah Avenue forms the north-south spine of the complex and runs from just south of Larchmont Avenue on the north to Oleanda Avenue on the south.

Thirty-two apartment buildings line Utah Avenue, 12 line Arcadia Avenue, Oleanda Court has 10 Apartment buildings, Oleanda Avenue has 6, Earl Avenue has 5, Phyllis has 2 apartment buildings, and Thornberry has one.

<sup>&</sup>lt;sup>i</sup> Encyclopedia of Louisville, p. 869.

<sup>&</sup>lt;sup>ii</sup> Courier-Journal, February 1, 1950.

iii Ibid

<sup>&#</sup>x27;v Louisville Survey: Central and South, p. 19304

<sup>&</sup>lt;sup>v</sup> Louisville Times, December 31, 1955.

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Arcadia Apartments Name of Property Jefferson County, KY County and State

When viewed from an aerial perspective it is evident that this 30.5 acre apartment site was introduced on top of what had been a traditional early-20<sup>th</sup>-century residential neighborhood. Early- 20<sup>th</sup>-century residential building patterns are evident in the rectilinear framework of streets that surround the apartments. The Arcadia Apartments introduces curvilinear streets into this part of town. While the streets within the complex do not follow a grid, the complex's streets connect smoothly with the roads outside the complex.

The Arcadia Apartments also stand in contrast to its neighbors in terms of building stock and site placement. While the Arcadia Apartments is composed on multi-family building units of 4-, 8- or 12-unit buildings, the neighborhood around Arcadia is composed primarily of brick and frame single-family detached housing. Likewise, while the older housing stock surrounding Arcadia displays a consistent residential building setback to the street, the Arcadia is marked by what at first glance appears to be a random building placement. Upon closer inspection, however, one begins to see that the buildings are carefully placed around "U" shaped green spaces or courtyards. Additional multi-unit buildings are interspersed amongst these buildings and line the complex's curved streets.

The plat for the Arcadia Apartments reveals a 1950s-era approach to site planning and landscape amenities. In addition to curved streets and deliberate building placement, zero-setback sidewalks are present, many with curved concrete paving at corner intersections. Between these sidewalks and the multi-unit apartments are grassy lawns that are interspersed with randomly placed trees. A few low bushes, most of which appear to be well past their expected 20 to 30 year life, line the fronts of the apartment buildings proper. Rear yards at the Arcadia Apartments serve as a secondary space and display few distinguishing characteristics other than flat grassy areas where children might play or where laundry can be hung on temporary clothes lines. An apartment's most defining landscape characteristic is the grassy courtyard formed by the "U" shaped building placement. Interspersed amongst the apartment buildings in a seemingly random fashion are designated off-street parking areas, clearly defined by original concrete curbing.

Sometime after 2000, non-original wooden fencing was introduced, to provide definition and character to the apartment buildings. Metal mailboxes, sited adjacent to walkways that serve each apartment unit, were also added to the complex. Bell South Company phone booths are also present on the site. The Arcadia Apartments' integrity is discussed in the Statement of Significance.

### Exterior Description of individual buildings

The Arcadia Apartments feature 4-, 8-, and 12-unit buildings. All are two stories in height. The 4-plex, 8plex and 12-plex apartments are rectangular in plan (See attached plans). Each building is organized on a 4-unit module. The 8-unit and 12-unit apartments contain a party wall between each 4-unit module. Both the 8-plex and 12-plex examples have small brick parapet walls or masonry separation walls creating a division at the roofline in the event of fire.

An exhaustive search of archival repositories and secondary sources has turned up no photographic documentation of the Arcadia Apartments soon after construction in 1950-51. Building survey photographs from 1977 and 1978 were located at the Historic Landmarks and Preservation Districts Commission (Landmarks Commission). Aside from removal of the original asbestos that originally clad each building, and some alterations to historic metal windows, little has changed at The Arcadia. Notations below will indicate original verses non-original building treatments where applicable.

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The Landmarks Commission photos confirm 1950 newspaper accounts that state that each building was originally sheathed in textured asbestos siding. None of the buildings in the complex retain original siding. Sometime between early 1980s (under the ownership of Gary Higdon) and 1995 (when the site and buildings were surveyed by Dukes & Associates, Land Surveyors, Inc.) the asbestos siding was removed and replaced with smooth faced vinyl siding.

Each building displays repetitive architectural forms and details with a few variations. In general, the primary façade of each building module is 5 bays wide. At the first floor level the building module is entered through a single central doorway. Each door is flanked by a sidelight treatment and is topped by an entrance portico or other embellishment. Flanking each entryway is a triple-gang window that is, in turn, flanked by a single window. This pattern is repeated on the 2<sup>nd</sup> floor with the only variation being a single window in place of the entryway door. Twenty-seven buildings in the complex are topped by a side-gabled roof, while the remaining 41 are topped by side gable-on-hip roof configurations.

Deviations to the general description above take the form of variations of pediment treatment; wall surface; porch roof supports, shape, material, and rail or balustrade treatment; doors and doorway embellishments; and window configurations. Each will be discussed below.

The wall surface of each building remains the same for most buildings in the complex. Two buildings out of 68 have a slight 2<sup>nd</sup> story overhang (a slight nod to the Colonial Revival style perhaps) while 2 buildings out of 68 have two story colossal pilasters adorning the front entryways. All appear to be original to these buildings.

Twenty-nine of the 68 residential buildings in the complex have a front-facing pedimented gable at the roofline that is aligned with each building module's front entrance. Only one, the 12-plex, has a pedimented gable introduced only at the building's center bay (rather than above each entryway as found on the 4- and 8-plex neighbors). All buildings with the pedimented gable detail have either a round louvered window (22 of 29) or a half-round louvered window (6 of 29) in the gable end, while only one has a hexagonal louvered window. All pedimented gables and louvered vents appear to be original.

First floor porch roof treatments appear to have been historically varied at the Arcadia Apartment complex. Thirty-seven have a hipped roof, 20 have porches with front-facing gables, 8 have pagoda roof treatments, 2 have no front porches at all (but instead have two-story colossal pilasters adorning the front entryways) and one has a 2 story porch topped by a front facing gable. Virtually all of the porch roofs are covered in asphalt shingle, except the pagoda roofs, which are all topped by standing seam metal roofs. Four of the porches with a hipped roofline have an original iron balustrade. The remaining 64 have no such embellishment. All porches retain a high level of integrity.

Porch support members run the gamut, from a single unadorned wooden column on either side of the porch (27 of 68) to 15 supported by metal brackets, 11 supported by metal columns, and 10 supported with paired wooden columns. Two have a combination of one single and one double column on the same porch. The twelve-plex has 3 entryways and 3 entryway treatments: they include one porch supported with single wooden columns, one with paired wooden columns, and one with metal columns. It is the author's belief that with the exception of some of the wooden porch column supports (i.e., over time, some paired wooden columns have been changed out to single columns), all porch treatments appear to be original to each of the building units.

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Forty-two of the apartment complex entrances have no porch rails, while 22 of 68 buildings have iron rails. When a porch rail is present, it is most likely metal. Many appear in the 1976-78 Landmarks Commission photos and appear to be original.

There is great variation in door types and sidelight treatments at the Arcadia Apartments. Forty-nine entryways feature a 6-panel door flanked by sidelights, 12 have a 6-panel door with blind sidelights (i.e., an implied sidelight but no glass in place—similar to a blind arch); 7 are boarded so the door and sidelight treatment is not visible; 8 have 9 small window panes in the top ½ of the door (6 of these 8 have no sidelights while 2 have sidelights); and in at least 4 instances doors are present that have multiple lights on the top ½ and a bottom ½ bearing a raised panel in an X configuration. Only one door is a solid unadorned door. Based on photographic documentation, it is the only one of those listed above that is non-original.

Fifty of the 68 buildings at the Arcadia Apartments have metal two-over-two horizontally oriented windows. Nine have 6-over-6 vinyl windows and nine have a combination of two-over-two horizontally oriented windows and six-over-six vinyl windows. Based on photographic documentation, it appears that the metal two-over-two horizontally oriented windows are original and were the predominant light configuration. Photographs reveal that historically there were a few variations: several of the 4-plexes historically had 6-over-6 light configurations. The reason for the variation is unknown but it may be that the architect or developer sought to introduce a more Colonial Revival treatment, to give these particular buildings a more quaint or homey appearance. One could speculate that this was a marketing ploy since the use of windows with 6-over-6 light configurations seems to be on buildings that are more prominently placed, and therefore would have been more visible to passersby.

### Description of each apartment's interior

Each apartment interior, whether 4-plex, 8-plex or 12-plex, features a small vestibule on each floor that corresponds to the building's entrance. Each vestibule is unified by a central communicating stair. The interior of each unit features a living room, 2 small bedrooms, a bath, and a dinette-kitchen. Each apartment contains approximately 720 square feet of floor space.

### Non-contributing buildings

There is one non-contributing building within the boundaries of the Arcadia Apartment complex. It consists of a utility shed built circa 1985. Its date of construction falls outside the period of significance for the Arcadia Apartment Complex.

### **Changes After the Period of Significance**

While the complex has changed hands several times since construction, each apartment building retains a high level of architectural and site integrity. Changes include removal of the original exterior asbestos cladding and replacement with vinyl siding, and changes to the entrance porticoes of some structures. Site alterations include the introduction of metal mailboxes and Bell South phone booths.

Since assuming ownership of the complex, the current owners have undertaken few if any exterior alterations. The interior of each apartment unit has been consistently maintained in terms of apartment floor plan. Some updates have been made to trim details. Hardwood floors in most units are now covered with carpeting, but it is believed that the original hardwood floors are intact underneath. Some modifications to the 1950s kitchens have occurred as well. These changes are relatively minor and each

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unit appears largely as they did in the early 1950s when constructed. CFLP 1, LLC, plans to renovate the Arcadia Apartments utilizing the Federal and State Historical Rehabilitation Tax Credits along with Section 42 Low Income Housing Tax Credits. Renovations will largely be categorized as restoration or on-going maintenance with no significant changes anticipated.

The Arcadia Apartments remains intact as built in the early 1950s and retains much of the historic fabric that was present during its period of significance as an important historic resource representative of residential development during the Post World War II period, Arcadia Apartments are locally significant.

#### Inventory of Individual Features

Street Name	Street Number	# of bldg units	Roof type	Roofline above entry	Pedi Gable ornament	wall sur- face	Porch roof shape	Porch roof mat	Porch roof orna	Porch roof supt	Porch rail	Entry type	Window Type Code	Wind Mat'l code	Map Key #	JF- SS #
Arcade Ave.	1410	4	SGH	PG	0	VL	PA	SSM	n/a	Wl	n/a	6/L	2/2 M	М	1	15
Arcade Ave.	1412- 14	8	SG	PG	0	VL	G1	A	n/a	MB	М	9/0	2/2 M	М	2	153
Arcade Ave.	1416- 18	8	SGH	n/a	n/a	VL	Н	A	n/a	W2	n/a	6/L	2/2 M	М	3	154
Arcade Ave.	1420-22	8	SG	PG	0	Ar	G1	A	n/a	MB	М	6LX/0	С	MV	4	155
Arcade Ave.	1423	4	SG	n/a	n/a	VL	G1	A	n/a	Wl	W	6/L	2/2 M	м	5	15
Arcade Ave.	1424- 26	8	SG	n/a	n/a	AF	Н	A	n/a	Wl	n/a	9/0	2/2 M	М	6	151
Arcade Ave.	1500- 02	8	SGH	n/a	n/a	VГ	Н	A	n/a	W2	M	6/L	2/2 M	М	7	158
Arcade Ave.	1501	4	SG	PG	0 32	PIL	n/a	A	n/a	n/a	n/a	6/L	6/6 V	V	8	159
Arcade Ave.	1503- 05	8	SG	PG	0	VL	Gl	A	n/a	MB	М	В	2/2 M	м	9	160
Arcade Ave.	1507	4	SGH	n/a	n/a	VL	Н	A	n/a	MC	n/a	в	2/2 M	М	10	161
Arcade Ave.	1509- 11	8	SG	PG	0	VL	G1	A	n/a	MB	М	В	2/2 M	м	11	162
Arcade Ave.	1513	4	SGH	n/a	n/a	AF	Н	A	n/a	MC	n/a	6/L	6/6 V	v	12	163
Earl Ave.	1424	4	SGH	n/a	n/a	VL	Н	A	n/a	MC	n/a	6/L	С	MV	13	164
Earl Ave.	1427	4	SGH	n/a	n/a	VL	Н	A	n/a	MC	n/a	6/L	2/2 M	M	14	16
Earl Ave.	1500	4	SG	n/a	n/a	VL	G1	A	n/a	W1	n/a	6/L	2/2 M	M	15	160
Earl Ave.	1501-3	8	SG	PG	0	VL	G1	A	n/a	MB	M	9LX/0	2/2 M	M	16	16
Earl Ave.	1502- 04	8	SG	PG	0	VL	G1	A	n/a	MB	M	9/0	2/2 M	M	17	168
Earl Ave.	1503 12	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18	168
Oleanda Ave.	1413	4	SGH	n/a	n/a	VL	H	A	n/a	W2	М	В	2/2 M	M	19	169
Oleanda Ave.	1415- 17	8	SGH	n/a	n/a	VL	Н	A	n/a	W2	М	6/L	2/2 M	М	20	170
Oleanda Ave.	1419	4	SGH	n/a	n/a	VL	н	A	n/a	MC	М	6/L	2/2 M	М	21	171
Oleanda Ave.	1501- 03	8	SGH	PG	0 3/2	VL	Н	A	n/a	W1	n/a	6/0	С	MV	22	172
Oleanda Ave.	1505- 07	8	SG	n/a	n/a	OH	Н	A	n/a	Wl	n/a	9/0	2/2 M	М	23	173
Oleanda Ave.	1509	4	SG	n/a	n/a	VL	G1	A	n/a	W2	n/a	6/L	6/6	v	24	174
Oleanda Ct.	1500	4	SGH	n/a	n/a	AT	Н	A	n/a	MC	n/a	6/L	2/2 M	М	25	175
Oleanda Ct.	1501	4	SGH	n/a	n/a	AF	H	A	М	MC	n/a	6/L	С	MV	26	176
Oleanda Ct.	1502- 04	8	SG	PG	0	AT	G1	A	n/a	MB	М	4LX/0	2/2 M	м	27	177
Oleanda Ct.	1503- 05	8	SGH	n/a	n/a	VL	Н	A	n/a	W1	n/a	6/L	С	MV	28	178
Oleanda Ct.	1506	4	SGH	PG	0	AT	PA	SSM	n/a	W1	n/a	6/L	C	MV	29	179
Oleanda Ct.	1507- 09-11	12	SG	PGC	HX	VL	н	A	n/a	W1 W2 MC	n/a	6/L B	6/6 V	v	30	180

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#### Arcadia Apartments

Jefferson County, KY

Name of Prope										Count	y and St	ate				
Street Name	Street Number	# of bldg units	Roof type	Roofline above entry	Pedi Gable ornament	wall sur- face	Porch roof shape	Porch roof mat	Porch roof orna	Porch roof supt	Porch rail	Entry type	Window Type Code	Wind Mat'1 code	Map Key #	JF- SS #
Oleanda Ct.	1513	4	SGH	n/a	n/a	VL	Н	A	n/a	MC ·	n/a	6/L	2/2 M	М	31	183
Oleanda Ct.	1515	4	SGH	PG	n/a	AT	PA	SSM	n/a	W2	n/a	6/L	6/6 V	V	32	182
Oleanda Ct.	1517	4	SGH	n/a	n/a	V.L	Н	A	n/a	MC	n/a	6/L	2/2 M	М	33	18:
Oleanda Ct.	1519	4	SGH	PG	0	AT	PA	SSM	n/a	W2	n/a	6/L	2/2 M	м	34	0
Phyllis Ave.	1500- 02	8	SG	PG	0	AT	G1	A	n/a	MB	М	9/0	2/2 M	М	35	184
Phyllis Ave.	1501	4	SGH	n/a	n/a	VL	Н	A	n/a	MC	n/a	6/L	2/2 M	М	36	185
Thornberry Ave.	1434	4	SG	n/a	n/a	VL	Gl	A	n/a	Wl	n/a	6/L	2/2 M	М	37	186
Utah Ave.	3210	4	SGH	PG	0	VL	PA	SSM	n/a	W1	n/a	В	2/2 M	M	38	187
Utah Ave.	3211- 13	8	SG	PG	0	VL	G1	A	n/a	MB	M	6/0	2/2 M	М	39	188
Utah Ave.	3212	4	SG	n/a	n/a	VL	G1	A	n/a	W1	М	S	6/6 V	V	40	189
Utah Ave.	3214- 16	8	SGH	n/a	n/a	VL	Н	A	n/a	Wl	n/a	6/0	2/2 M	М	41	190
Utah Ave.	3215	4	SGH	PG	0	VL	PA	SSM	n/a	W1	n/a	6/0	C	MV	42	193
Utah Ave.	3217- 19	8	SG	PG	0	VL	G1	A	n/a	MB	М	6/0	6/6 V	V	43	192
Utah Ave.	3218- 20	8	SGH	PG	0	VL	G1	A	n/a	MB	М	6/0	2/2 M	M	44	193
Utah Ave.	3221	4	SG	PG+	04	PIL	n/a	n/a	n/a	n/a	n/a	6/L	6/6 V	V	45	194
Utah Ave.	3222- 24	8	SGH	n/a	n/a	VL	Н	A	n/a	W1 W2	n/a	6/0	2/2 ∨	M	46	195
Utah Ave.	3223- 25	8	SG	PG	0	VL	Gl	A	n/a	MB	M	6/L	С	MV	47	196
Utah Ave.	3226- 28	8	SG	n/a	n/a	OH	Н	A	n/a	Wl	М	6/0	C	MV	48	197
Utah Ave.	3227- 29	8	SGH	n/a	n/a	VL	Н	A	n/a	W2	n/a	В	2/2 M	M	49	198
Utah Ave.	3230- 32	8		PG	0 32	VL	Н	Α ·	М	Wl	n/a	9/0	2/2 M	М	50	199
Utah Ave.	3231	4	SGH	PG	0	VL	PA	SSM	n/a	W2	n/a	6/L	2/2 M	М	51	200
Utah Ave.	3233- 35	8	SGH	n/a	N/A	VL	Н	A	n/a	Wl	M*	6/0	2/2 M	М	52	201
Utah Ave.	3234- 36	8	SG	n/a	n/a	VL	Н	A	n/a	Wl	n/a	6/0	2/2 M	М	53	202
Utah Ave.	3237	4	SG	PG	0	VL	G2	A	n/a	W2	n/a	6/L	6/6 V	V	54	203
Utah Ave.	3238- 40	8	SGH	n/a	n/a	AT	Н	A	n/a	W1	n/a	6/L	2/2 M	M	55	204
Utah Ave.	3239- 41	8	SGH	n/a	NA	VL	Н	A	n/a	Wl	n/a	6/L	2/2 M	М	56	205
Utah Ave.	3243	4	SGH	PG	0	AT	PA	SSM	n/a	W1	n/a	6/L	2/2 M	M	57	206

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Utah Ave.	3231	4	SGH	PG	0	VL	PA	SSM	n/a	W2	n/a	6/L	2/2 M	M	51	200
Utah Ave.	3233- 35	8	SGH	n/a	N/A	AT	H	A	n/a	W1	M*	6/0	2/2 M	M	52	201
Utah Ave.	3234- 36	8	SG	n/a	n/a	VL	Н	A	n/a	W1	n/a	6/0	2/2 M	М	53	202
Utah Ave.	3237	4	SG	PG	0	VL	G2	A	n/a	W2	n/a	6/L	6/6 V	V	54	203
Utah Ave.	3238- 40	8	SGH	n/a	n/a	AT	Н	A	n/a	W1	n/a	6/L	2/2 M	М	55	204
Utah Ave.	3239- 41	8	SGH	n/a	NA	VL	Н	A	n/a	Wl	n/a	6/L	2/2 M	М	56	205
Utah Ave.	3243	4	SGH	PG	0	AL	PA	SSM	n/a	W1	n/a	6/L	2/2 M	M	57	20€
Utah Ave.	3245- 47	8	SGH	n/a	NA	AL	Н	A	n/a	W1	n/a	6/L	2/2 M	M	58	207
Utah Ave.	3249- 51	8	SGH	n/a	NA	VL	Н	A	n/a	W1 W2	n/a	6/L	2/2 M	М	59	208
Utah Ave.	3300- 02	8	SGH	PG	0 12	VL	Н	A	М	Wl	M & n/a	9/L	2/2 M	M	60	205
Utah Ave.	3301- 03	8	SGH	PG	0 1/2	VL	Н	A	М	Wl	M	6/0	2/2 M	M	61	21(
Utah Ave.	3304	4	SGH	n/a	n/a	VL	H	A	n/a	MC.	n/a	6/L	2/2 M	M	62	211
Utah Ave.	3305- 07	8	SG	PG	0	VL	G1	A	n/a	MB	М	6/L	2/2 M	М	63	212
Utah Ave.	3306- 08	8	SG	PG	0	VL	G1	A	n/a	MB	М	9/L	2/2 M	M	64	213
Utah Ave.	3309- 11	8	SGH	n/a	n/a	VL	H	A	n/a	Wl	n/a	6/L	2/2 M	М	65	214
Utah Ave.	3310	4	SGH	n/a	n/a	VL	H	A	n/a	W1	n/a	6/0	2/2 M	M	66	215
Utah Ave.	3312- 14	8	SGH	n/a	n/a	AL	H	A	n/a	W1	M & n/a	В	2/2 M	М	67	216
Utah Ave.	3313- 15	8	SG	n/a	n/a	AT	G1	A	n/a	MB	M	6/L	2/2 M	М	68	215
Utah Ave.	3317- 19	8	SGH	n/a	n/a	VL	Н	A	n/a	Wl	n/a	6/L	2/2 M	М	69	218

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Name of	Property			Jefferson County, KY County and State			
Annadi	- Annukwanta Duildina Taunatan -						
	a Apartments Building Inventory R 28, 2010	Cey					
l Roof	type			9 Prost perch support treatment			
	Side gable-on-hip	SGH		<ul> <li>8 Front porch support treatment</li> <li>Metal columns</li> </ul>	MC		
	Side gable	SG		<ul> <li>Metal brackets</li> </ul>	MB		
	States and the second second second second			<ul> <li>Metal brackets</li> <li>Single unornamented wooden columns</li> </ul>	W1		
	inguishing roof line on 2 <sup>nd</sup> floor	above		<ul> <li>Paired unornamented wooden columns</li> </ul>	W2		
center	ed entryway			<ul> <li>n/a: None Present</li> </ul>	n/a		
	Pedimented gable above entryway	PG		• II/a, None Present	11/ 0		
	Pedimented gable above entryway	PGC		9 Front porch railing material			
1	Above center bay only	- 1-		• Metal	м		
•	n/a: None Present	n/a		<ul> <li>wood (non-original)</li> </ul>	Ŵ		
Pedi	mented gable ornamentation			<ul> <li>n/a: None Present</li> </ul>	n/a		
	Hexagonal vent present						
	нх			10 Entryway			
	Round louver vent present	0		<ul> <li>4 lights on top, X panel on bottom,</li> </ul>			
	1/2 round louver vent present	0 5		sidelights	4LX/0		
•	n/a: None Present	n/a		<ul> <li>6 paneled door with sidelights 6/L</li> </ul>			
Pres	ent, non historic wall surface			<ul> <li>6 paneled door with no sidelights</li> </ul>			
	2nd story overhang at 3 central	3 bays	OH	6/0			
	2 story colossal pilasters vinyl lapped siding		PIL	<ul> <li>6 lights on top, X panel on bottom,</li> </ul>	no		
			VL	<ul> <li>sidelights 6LX/0</li> <li>9 lights on top, X panel on bottom</li> </ul>			
	n/a: None Present		n/a	sidelights 9LX/0	110		
Fron	t porch roof shape		_	<ul> <li>9 light door with sidelights</li> </ul>			
	1 story Gabled		Gl	9/L			
	2 story topped by front facing g	able	G2	<ul> <li>9 light door with with no sidelight 9/0</li> </ul>	3		
	1 story Hipped		H	<ul> <li>Boarded: not visible</li> </ul>			
	1 story Pagoda roof		PA	В			
	N/A No front porch present		n/a	<ul> <li>Solid door (non-original) with side S</li> </ul>	lights		
Fron	t porch roof material			a management			
	Asphalt shingle	A		11 Window type	-		
	Standing seam metal	SSM		• 2/2 metal	2/2M		
•	N/A No front porch present	n/a		<ul> <li>6/6 vinyl</li> <li>Combo of 2/2 metal and 6/6 vinyl</li> </ul>	6/6V C		
Fron	t porch roof balustrade material			<ul> <li>Solid door (non-original)</li> </ul>	S		
•	Metal	М					
	n/a: None Present	n/a		12 Window material			
				• Metal	м		
				• Vinyl	V		

United States Department of the Interior	
National Park Service / National Register	of Historic Places Registration Form
NPS Form 10-900	OMB No. 1024-0018

Arcadia Apartments Name of Property

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#### 8. Statement of Significance

#### Applicable National Register Criteria

A	Property is associated with events that have made a
	significant contribution to the broad patterns of our
	history.

- Property is associated with the lives of persons significant in our past.
- C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
  - Property has yielded, or is likely to yield, information important in prehistory or history.

#### **Criteria Considerations**

Property is:

D

A	Owned by a religious institution or used for religious purposes.
 в	removed from its original location.
С	a birthplace or grave.
D	a cemetery.
E	a reconstructed building, object, or structure.
F	a commemorative property.

G less than 50 years old or achieving significance within the past 50 years.

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## Period of Significance

Areas of Significance (Enter categories from instructions.)

Politics/Government

1951

Significant Dates

1951

#### Significant Person

(Complete only if Criterion B is marked above.)

N/A

#### Cultural Affiliation

N/A

Architect/Builder

Peyton M. Davis

#### Period of Significance (justification)

The Period of Significance is confined to a single year, the year of construction, as the completion of the building marked its association with the important event, the Federal government's support of the national housing industry through various Federal Housing Administration programs, particularly those known as Section 207 and Section 608 programs, named for the section of the National Housing Act of 1934 (as amended) where they can be found. The Section 608 program was discontinued after the subject resource was completed, making the Arcadia Apartments Kentucky's last 608 program loan. The apartment's large size, and the discontinuation of the program on the grounds that developers reaped unfair rewards for their efforts, are conspicuous factors that make this complex not only a very interesting story, but significant in showcasing the effect and importance of FHA's Section 608 program.

#### **Criteria Considerations: NA**

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### Statement of Significance

### Summary Paragraphs

The Arcadia Apartments (JF-SS-152 through JF-SS-195) meets National Register eligibility Criterion A. It is a significant within the context "FHA Insured Section 608 Financing in Louisville, 1934-1951." The Arcadia Apartments is a compelling example of the collaboration between the Federal government, whose programs worked to promote the welfare of society, and private developers, whose self-interest was served by constructing affordable housing for Americans. The Arcadia Apartments is also a good example of the large multi-family garden apartment property type in Louisville. The context also suggests that the Arcadia Apartment embodies some elements of two important design movements in the first half of the 20<sup>th</sup> century. Its plan follows principles of the Garden City movement. And while some architectural features are drawn from Colonial Revival, the spare ornament on its exterior seems drawn more from Modernist than revival influences. These two significant approaches to large-scale design use would shape the experience of individual housing and community life in the latter 20th Century urban America.

This nomination will focus more upon the governmental side of the Federal Housing Administration (FHA) 608 program, as the Arcadia Apartments stand as Kentucky's final construction enabled by that program. The program gained great popularity among developers, providing them substantial profits, due in part, to the government's backing of the construction loans. In the late-1940s, the public came to complain that this government program enriched the developers to an unacceptable degree, causing the withdrawal of the program. The Arcadia complex's builder, H. G. Whittenberg, was an important and influential Louisville building contractor during the 20<sup>th</sup> century. With the Arcadia Apartments becoming the final FHA 608 project in Kentucky, the episode marks a classic public policy conflict, asking what is the appropriate reward for private interests who serve the needs of social welfare?

The beginning of the time covered by the historic context corresponds with the creation of the FHA Section 608 mortgage insurance program. The ending date of the context is related to the shutdown of this loan program by the federal government (1950) and the completion date of the Arcadia Complex (1951).

### **Research Methodology**

Two documents served as the primary National Register precedents for examining the FHA insurance programs. One discusses a Louisville property, Green Tree Manor Residential Historic District (JF-EF-1361 through JF-EF-1390, NR 1991), which was prepared by the author of the current document. While that 1991 document addressed a large-scale apartment complex financed by FHA's Section 207, a sister program of the FHA's Section 608 program, it proved related enough to the subject at hand to provide a logical starting point for research.

The second document became the single most important source of guiding research on the FHA Section 608 program: the nomination for the Lincoln Place Apartments in Venice California (Seward, 2005). Seward assisted this nomination author in locating additional articles and brochures

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published by the FHA which addressed national trends in federally-insured housing, particularly as they relate to the FHA's Section 608 program.

Two federal documents were the key to unlocking the intricacies and nuances of post-Depression financing programs: The "Insured Mortgage Portfolio", (U.S. Federal Housing Administration, 1936-1954) and the "Annual Reports" (U.S. Federal Housing Administration, 1936-1954). Several government brochures and instructional pamphlets located at the University of Louisville Library provided much needed information on the specifications of the successful FHA project: "Housing For War Workers: How to Develop Rental Housing Projects Financed With Mortgages To Be Insured Under Title VI. Section 608 of The National Housing Act" (1942), "Planning Rental Housing Projects" (1947) and "The F.H.A. Story in Summary" (1934-1959).

Beyond public documents, a number of popular press publications assisted. Several *Time* magazine expose articles from the mid-1950s provided national context for discussion of the scandals that eventually lead to the collapse of Section 608 program. Articles from local newspapers, including the *Courier-Journal* and the now defunct *Louisville Times*, contributed additional journalistic perspectives. Many were written by Grady Clay, who through his newspaper articles displayed a keen insight into urban and suburban building and development trends in Louisville.

Louisville-Jefferson County Metro Archives' Planning and Zoning Commission Files (including a zoning change application, subdivision plat maps, and personal correspondence from the Whittenberg Construction Company) from the early 1950s were particularly helpful in providing detail to the Arcadia history. Because the Whittenberg Engineering and Construction Company, Inc., purged many files from projects built in their early years, no specific files on the Arcadia Apartments were located by the author. However, a Company brochure that chronicled Whittenberg's projects for a 50 year period (1924-1974) provided insight into the scope of projects undertaken by this engineering and construction management firm. This document will undoubtedly prove useful to others who wish to research the impact of this firm on the city, state, and region. A records search at The Robert Adelberg Real Estate firm uncovered scant information, though a personal interview with a former resident and member of the Adelberg family was helpful. A records search at Georgetown College, an institution that once owned the complex, did not reveal much for the discussion. Similarly, no photographs were discovered after a search at the University of Louisville Special Collections, Photographic Archives or at the National Archives in Washington DC.

Finally, two other nominations helped provide background on local suburban construction and building trends from 1920-1960: Metropolitan Area Lustron Homes in Louisville, KY (Vaccaro, 2003) and the Mockingbird Valley Historic District, Louisville, KY (Neary and Cook, 2006).

### Historic Context "FHA Insured Section 608 financing in Louisville, Kentucky, 1934-1951."

### Social History - Critical Housing Shortage

In the Great Depression, a national housing shortage began due to the scarcity of capital to build and the difficulties in the banking industry. During World War II, this led to a shortage of privately-owned rental housing for war workers. After the War, due to the demobilization of veterans and the lack of building during the War, the housing problem grew even more acute. It was described in the media

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as a "national emergency." An article in the August 26, 1946 edition of *Newsweek* reported on the housing shortage and its impact on the morale of returning veterans.

All construction, though, was not at a standstill—commercial construction picked up more quickly. Veterans grew frustrated as they watched builders erect business buildings in a period of reported residential housing shortage. Developers acknowledged that they used scarce construction resources on lucrative commercial projects. They justified their choice to eschew the residential market by pointing to profit limitations from rent controls, as well as the artificial expense due to the shortage of building materials. Investors were reluctant to build rental housing in the short-term, when a future seemed likely where materials would become more readily available, and costs would stabilize at lower levels. At least with housing built for sale, the builder could dispose of the property more immediately, and the purchaser could assume the risk of the property's decline in value from that point onward.

### Federal Government's Response to the Housing Shortage

The Federal Housing Administration (FHA) was established by Congress, and used by President Franklin Delano Roosevelt, according to the terms set out in the National Housing Act of 1934, to revive the housing industry that had been so severely impacted by the Great Depression. The FHA's mission was to relieve the shortage of affordable housing that surfaced during the Great Depression in the 1930s, and became more acute during and after World War II. The agency hoped to stimulate the economy and promote home ownership by providing mortgage insurance and by regulating mortgage rates.

The National Housing Acts of 1934 and 1937 were among Roosevelt's New Deal programs intended to stimulate the economy in an effort to revive the ailing construction industry which accounted for approximately one-third of all unemployed Americans. Both served as instruments to make housing a public priority at the federal level.

The National Housing Act of 1934 resulted in the creation of the Federal Housing Administration (FHA) to create a mortgage guarantee program. Under its provisions the federal government would guarantee private mortgage lenders repayment if the purchaser of the loan defaulted. In turn, lenders would offer FHA backing for those properties that met strict FHA guidelines. The FHA's approach to financing for houses revolutionized mortgage lending practices. Under the FHA provisions mortgages were spread over a longer repayment period, the loan-to-value ratio was increased, thereby lessening down payment requirement amounts, and mortgages were self amortized. All these provisions served to promote private home ownership. With time, strict FHA guidelines and practices spun off into the housing industry as a whole, even those not backed by FHA insurance.

The National Housing Act of 1934 was followed a few short years later by another major piece of federal legislation: The National Housing Act of 1937. The 1937 Act created the U.S. Housing Authority with the express purpose of providing funds for construction of houses for individuals with low income. Under the provisions of the program, the federal government provided funds to local housing authorities, who in turn acquired land and built or contracted for construction of structures. The local authorities then acted as landlords for this form of subsidized housing. Under the provisions of The Housing Act of 1937, rentals were low enough for those who could not afford

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private market rate housing because construction costs had been underwritten and rental income need only cover Housing Authority operating expenses.

The availability of FHA-insured mortgages brought about major changes in home ownership patterns, resulting in both unprecedented growth in home ownership and in increased suburbanization of the nation's building stock. While in 1940 when less than 45% of homes were privately owned, by 1960, 60% of homes were privately owned.

Under provisions of the Housing Acts of 1934 and 1937, a number of specifically-funded programs addressed identified housing needs. These programs are now most commonly referred to by enabling legislation or enactment number.

Among the most important programs put into place in 1934 were the Section 203(b) and (i), the Oneto Four-Family Home Mortgage Insurance program; the Section 203(V), the Special One-to Four-Family Home Mortgage Insurance for Veterans program; the Section 207 Multifamily Rental Housing program; the Section 213 Cooperative Housing program; the Section 221(d)(2) Homeownership for Low- and Moderate-Income Families program; the Section 221(d)(3) Multifamily Rental Housing for Low- and Moderate-Income Families program; and the Section 223(f) Existing Multifamily Rental program.

In 1937, under amendments to the 1934 National Housing Act, provisions created (among other programs) the Section 8 Lower-Income Rental Assistance program, and the Section 23, Low-Rent Leased Public Housing program.

One of the major steps taken by Congress in 1942, in response to this growing national emergency, was creating Title VI, and within it, Section 608, of the National Housing Act. This provision stimulated developers and investors to erect low- and moderate-income rental housing through a liberalizing of the bases by which this could occur. This program was unique in three ways. First, it encouraged private rather than public housing; second, it encouraged rental rather than property to be sold to the general public; and third, it encouraged developers to develop housing for low- to moderate- income renters. Because it addressed all three of these areas during a period in which private enterprise was very reluctant to build low and moderate income rental housing, it was unique among governmental programs. Under this provision, the Arcadia Apartments were built.

Like Section 608, FHA's Section 207 also helped finance low- to moderate-income rental privatelyowned housing. But language in the post-war amendments to the Housing Act's Section 608 made it the leading stimulus in motivating developers to build low- to moderate-income rental housing in the United States. Indeed, between 1946 and 1952, 80% of FHA sponsored developments comprised of five or more rental housing units were insured under Section 608. Amortization of Section 608 mortgages was reduced, lengthening the maturity of the loan by five years or longer. Working capital requirements were reduced. A high loan-to-value ratio, a liberal valuation of the land and a high estimate of development costs translated into profits for developers. Forms were simplified and procedures were streamlined to facilitate quick action on applications. For example, the amendments to Section 608 made it possible for developers to "estimate" their costs with no verification at a later point in the project. In post-WWII America, these building and financing practices could occur without negative results, for the great national building campaign that lasted until the middle 1960s provided a steady increase in property values. When similar practices

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became the norm in the financial industry during the first decade of the 21<sup>st</sup> century, and property values did not continue escalating, the risks associated with these practices became clear.

However, in the 1940s, some developers received windfalls, some intentionally, others accidentally, as post-war materials prices began to drop. In any event, the result was the possibility of planning a large development with very little capital. This arrangement, where the risks were shouldered by government-backed loans, represented an unprecedented governmental promotion of private interests, under the aegis of providing affordable housing for the many.

As was stated in *Where We Live: A Social History of American Housing* by Irving Welfeld, "The program succeeded beyond all expectations. Four hundred sixty thousand units were built (half in four metropolitan areas: New York City, Chicago, Washington, and Los Angeles). Of these approximately 400,000 were built by the end of 1951. More units were built under the '608' program in 1950 and 1951 than had been built by all the life insurance companies, limited dividend corporations, semi-philanthropic organizations, and consumer cooperatives." Robert Schafer, in his *The Suburbanization of Multifamily Housing*, goes further. He points out that the rise in multifamily housing starts in 1948-50 was entirely the result of federal financial assistance under Section 608, The Arcadia Apartments was the largest development financed under this mortgage insurance program in Louisville and in the State of Kentucky.

From 1942-1946, Section 608 mortgage commitments totaled approximately \$175 million in multifamily housing. In 1947 alone, mortgage commitments totaled \$360 million. It was the largest amount the agency had ever spent since its establishment in 1934, and the largest amount sponsored by the government since the 1930s, when the Federal Government first recognized the importance of housing to the general welfare. The Arcadia Apartments is a marker in that history.

### **FHA Guidelines**

In deciding how to increase the number of housing units, Congress realized it must address the shifting demographic of the new industrial work force housed by these units. The FHA was also concerned about getting value for the investment and protecting the investment if default occurred and the Government was called to repay the loan of the private mortgagor. These concerns resulted in the FHA establishing minimum standards dictating both the design and location of housing it insured. These standards applied to single-family homes insured by the FHA, as well as multi-family rental developments including those constructed under Section 608 and were influential in determining the design of housing and communities in America during the time, given the sheer number of mortgages insured through the FHA programs. The design of The Arcadia Apartments is an almost textbook application of FHA guidelines and the community development and planning principles on which FHA guidelines were based. In particular, the project demonstrates how some architects successfully addressed the guidelines of the Federal Housing Authority, producing a design which is notable functionally, socially, and aesthetically.

Several government brochures and instructional pamphlets provided guidance to builders and contractors interested in completing projects using Section 608 mortgage insurance: "Housing For War Workers: How to Develop Rental Housing Projects Financed With Mortgages To Be Insured Under Title VI. Section 608 of The National Housing Act" (1942) and "Planning Rental Housing Projects" (1947). In an effort to determine how the Arcadia Apartments did or did not fit in with FHA rules and regulations, the author examined both. A summary of each follows.

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### FHA Design Document: "Housing For War Workers: How to Develop Rental Housing Projects Financed With Mortgages To Be Insured Under Title VI. Section 608 of the National Housing Act" (1942)

The FHA brochure on how to develop rental housing projects financed under the Section 608 program had very specific requirements. The applicant was instructed to submit the following to FHA officials in a pre-application process:

- A Location Map (showing the relationship of the proposed development to nearby schools, shopping districts, recreation centers, transportation networks and employment opportunities),
- A Site Plan (that graphically displayed project boundaries, terrain and topography, existing and proposed utilities, building placement and proposed site improvements like yards, sidewalks, playgrounds, laundry drying areas, and parking lots),
- 3. Unit Sketches (showing floor plans, cross sections and building elevations), and finally,
- A Narrative Statement (that addressed project density, details on rental rates and services, details of the project's ownership, project sponsors)

In developing plans for each project, the prospective applicant was asked to consider: legal issues such as land use zoning; special hazards related to noxious odors, smoke and noise; access related to road surface quality, traffic flow, safety of access into and out of the site; topography as it related to flood plains, drainage, and site slope; lot shape, particularly related to street frontage and the cost of roadway construction; and adequacy of utilities for sewer, gas, water and electricity. In all instances the applicant was to keep initial building construction costs as well as on-going building maintenance low. Parking areas, playgrounds and laundry drying facilities were to be provided according to local custom. Building floor plans were to be simple and practical in design. Architecturally, each building's design was to be "simple and harmonious". Unnecessary architectural detailing was to be avoided. Long rows of structures were discouraged because they were thought to be "monotonous in appearance and undesirable." The 1942 FHA brochure also came with a warning to potential developers and contractors that materials shortages were a real issue. "Before proceeding with plans for the development of a rental housing project for war workers, builders should ascertain whether priorities for construction materials can be obtained". With the program insisting on strong planning principles that produced efficient housing, potential project developers were strongly encouraged to bring their architect, engineer, contractors, and site planner to the pre-application meeting. The brochure warned that if these general specifications were not followed, the chance of obtaining FHA mortgage insurance was greatly reduced.

### FHA Design Document: "Planning Rental Housing Projects" (1947)

With WWII's end in 1945, FHA called upon the private sector to provide affordable housing for returning vets in the face of material and labor shortages, in a climate when ceilings on prices, rents, and interest rates were in effect.<sup>vi</sup>

In 1947, the FHA published a brochure for prospective applicants for Section 207 and 608 Programs with a methodology for completion of successful project application and implementation. The requirements and recommendations set forth in the publication applied to a wide range of

" The FHA Story In Summary: 1934-1959, p. 16.

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developers, from Whittenberg's company working on large-scale multi-family projects, to developers of single-family rental housing.

The brochure addressed the components of a successful project for dwellings of all types including groups of single family houses, row flats, walk-up apartments and elevator apartments. The brochure outlined how the proposed project should be arranged in terms of layout and use of public spaces, floor plans for individual units, tenant privacy issues, room arrangements and accessory spaces, garages and parking and overall site planning.

The brochure plainly declared,

Too much emphasis cannot be placed on planning, for the success of a project depends upon the satisfaction of the tenants with the accommodations provided. A good location will attract tenants, but badly planned living units will cause them to move to something better. A well-planned project can overcome the handicap of a mediocre location, for once he has moved in, a tenant will remain, and a well-planned project in a desirable location can scarcely miss enjoying continued success.<sup>vii</sup>

The FHA predicted that projects located in areas that are characterized by a single purpose, such as those located in distinctly commercial areas, hotels, dormitories, farm dwellings or company housing or housing dependant on a single industry, will ultimately be unsuccessful. The administration instead suggested locating Section 207 and 608 projects in areas that were distinctly residential in character. Developers also were warned against a target tenant market whose ability to pay rent was tied to a single business or industry.<sup>Viii</sup> The FHA also cautioned that units were to be rented to a stable group of tenants, not transients. Developers were encouraged to make sure that the rents charged were sufficient to assure the success of the project, with potential income from renting garages, stores, and facilities a secondary concern. Finally, the successful applicant was asked to keep two primary goals in mind: tenant appeal and low operating and maintenance costs. Because of post-war materials shortages, the FHA relaxed their standards related to material quality to the lowest possible levels, as long as the project used materials that were both durable and required low maintenance cost.

The FHA called for something it termed "essential quality." Anything with a design or plan that hinted at luxury was discouraged. Unity of design was also a guiding principle. While Section 207 and 608 project developers were not constrained by FHA requirements for use of specific architectural styles, these guidelines did call for restraint.

...the Administration believes that simple, direct designs which rely for their effect upon mass, scale, and proportion are more attractive to tenants, and the resultant structures are sounder investments, than those which strive for picturesque or unusual effects by means of over-ornamentation or a startling use of materials. This principle is applicable both to exterior and interior design. The property should be designed to retain continued acceptance and not be so faddish that it is soon outmoded. The design

<sup>&</sup>lt;sup>vii</sup> Planning Rental Projects, FHA's Insured Mortgage Financing, US Housing Administration, published brochure, 1947, p 5.

<sup>&</sup>lt;sup>viii</sup> Planning Rental Projects, FHA's Insured Mortgage Financing, US Housing Administration, published brochure, 1947, p 7.

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should be appropriate to the section of the county in which the property is located, to climate and topography and to the mode of living common to the area.<sup>IX</sup>

### Other Influences on FHA Design prescriptions

The design and location requirements adopted by the FHA were influenced by intellectual and design movements in Europe, where the forces of urbanization and industrialization led architects and designers to think about designs that emphasized community. The need to rebuild Europe after World War I gave rise to massive debates and discussions regarding housing policy and resulted in new trends in multi-family housing. These debates and trends influenced policy makers in the United States, where during the depression and during and after World War II there was a similar need for massive housing development. The location of that housing, in relation to city centers and work places, became a major part of the ongoing debate. One important architectural movement that developed in Europe, in response to this need for massive housing and to the forces of urbanization and industrialization, was the English Garden City Movement. A brief discussion of it follows, for it relates to governmental involvement in the planning of communities and the FHA's active promotion of the new garden apartment property type.

### Garden City Influence

An Englishmen, Ebenezer Howard (1850-1928), is widely credited for introducing the Garden City concept in his book, *Garden Cities of Tomorrow* in 1902 (originally published in 1898 under the title *Tomorrow: A Peaceful Path to Real Reform*). In it, he described his vision of the ideal community. It had 30,000 people (25 families to one acre), who would leave the poverty of city conditions caused by capitalism and the Industrial Age to create a new community commonly owned through a limited-dividend company. The town would include the best of the country—open spaces and gardens—and the advantages of the city—its intellectually stimulating activities and opportunities. He diagramed his ideal town as a series of concentric circles devoted to areas of houses and surrounding gardens. A large park, public buildings and commercial shops formed the center of the city, while an outer area contained industrial buildings and linked the city to an outlying area designated for growing food, which also served as the boundary of the community. Fresh air, light, open space and gardens were essential elements of the unified plan of architectural and landscape design. His ideas of common ownership of the community were not as influential in the United States as were his ideas about the physical form of the new settlements.

These site planning ideas spread to the United States in the 1920s. Garden City principles were promoted as a basis for metropolitan expansion in the United States by among others, the Regional Planning Association of America (RPAA), a group formed in 1923 for this purpose. It consisted of architects, engineers, economists and sociologists and would be responsible for the design of many of the early American garden suburbs. Key features of the Garden City Movement that found their way in FHA guidelines included the idea of superblocks consisting of large common green spaces, separation of pedestrian and automobile traffic, and access to community facilities.

<sup>&</sup>lt;sup>1</sup><sup>A</sup> Planning Rental Projects, FHA's Insured Mortgage Financing, US Housing Administration, published brochure, 1947, p 8.

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### The Arcadia Apartments - Textbook Application of FHA Guidelines

A FHA pamphlet, Planning Rental Housing Projects, published in 1947 illustrated suggested apartment plan types for Section 207 and Section 608 projects. It recommended that rental housing developments be near the city's business district, that the apartment be in an area of residential use. The language the brochure used to characterize desirable tenants is a product of its time. It promised neighborhoods that could promise to retain "good character," that the living units would appeal to a "stable rather than a temporary tenancy," and that the tenants' income and ability to pay rent should not be solely "dependent on the success and continuity of a single industry."

Arcadia's units were set back from the street, and its design emphasized courtyards, as favored by the FHA. The curved pedestrian paths followed the FHA prescription for "curved walks." The parking areas of The Arcadia Apartments were conveniently placed in front of each building, as suggested by the FHA. The guidelines advised that each building be arranged in such a manner that the service elements were adjacent to those of its neighbors, and the living space face the living space of the neighbor, thereby eliminating nuisances. Again, the design of The Arcadia Apartments met the standards of the FHA.

While some distinctive touches give each building its own character, Arcadia Apartments exhibit the "architectural unity" preferred by the FHA. The uniquely staggered building blocks produce a visual variation which the individual buildings themselves lack. The wood treatments framing building entrances are varied. The treatments for windows above each entrance vary, with a number of possible design configurations. By mixing the varied window treatments above each entrance with the various entrances, the designers were able to achieve innumerable building designs. The multiplaned façades add to the visual distinctiveness of the individual apartment buildings comprising The Arcadia Apartments.

The FHA regulations for Planning Rental Housing Projects called for simple, direct designs which relied more upon their massing and proportion than upon applied ornamentation for their architectural effect—a hallmark of Modernist design. This is The FHA recommended that open space be concentrated into large areas so that light, air and an "agreeable outlook" could be provided for most rooms. The concentrated open spaces of The Arcadia Apartments let in light and allowed air to circulate within the area and the individual units. Further, most living rooms were planned to face grassy and landscaped courtyards.

The FHA recommended interior plans that contained rooms of sensible arrangement. The design for The Arcadia Apartments does just that. The living room and kitchen were grouped together near the entrance and the bedrooms and bath area were grouped together in a more remote location. The living rooms were relatively large, with large windows, which allowed for a comfortable and aesthetically pleasing room that could combine several of the functions of living. With comfortable and well-proportioned one bedroom units, the architects of The Arcadia Apartments successfully interpreted federal design guidelines for multi-family housing. FHA guidelines suggested good ventilation and natural lighting were important for the kitchen, as the kitchen would be used during a great part of each day. The kitchens in The Arcadia Apartments have two large windows, which allow for natural lighting and good ventilation.

Peyton M. Davis, Arcadia's architect, like many architects associated with FHA construction, seemed familiar with translating the Garden City Movement into an urban setting in the Arcadia Apartments. He showed at Arcadia Apartments that a large garden apartment complex could individualize every

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building, balancing the need for variety with the efficiencies of uniformity. Rather than subdividing the large site into a traditional neighborhood form using a grid-pattern system of streets and blocks, the Arcadia Apartments retains the Garden City planning principle of the "superblock," divided into park space and curving streets, with separate circulation systems for pedestrians and automobiles. The starting point for the site plan was the street layout proposed by the developer and accepted by the city

Most of the building blocks are formed to create courtyards that were and still are conducive to neighborly interaction. Multi-family interaction is encouraged by the provision of common courtyards, abundant sidewalks and collective parking areas. It maintains the low-scale characteristics of the garden apartment type, as the highest building rises only two stories. Further, it is centrally located, near schools, parks, stores, churches, also an important tenant of Garden City principles.

In the Arcadia Apartments, the floor plans expressed practical principles of design. Each apartment layout provided a functional relation between rooms arranged to suit present day modes of living and facilitate efficient housekeeping. In early brochures of FHA complexes, these modern architectural features were highlighted:

- Architecturally ideal apartment designs that incorporate many desirable features offer opportunities for gracious living and an organized household with their modern facilities and many spacious closets.
- The living room is the largest room in the apartment and has large windows allowing for lots of light in this multi-functional room. In the Modernist view, the comfort and aesthetic quality of the large living room would make up for the absence of a room devoted to more limited functions and requiring more upkeep.

The landscaped recreation areas were designed for easy indoor-outdoor living. Large windows in the rooms also brought into the interior a feeling of the outside. The view through the glass doors and windows became part of the room and created a sympathetic alliance between the buildings and their natural setting.

### Comparison of the Arcadia Apartments with similar projects

In early May of 1948, FHA's representatives for Zone 2 (which included Kentucky as well as North and South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Louisiana, Arkansas, Texas, Oklahoma, and Puerto Rico) paid a visit to Louisville to visit the site of Lynn Acres.<sup>×</sup> This 5-million dollar development, by L. LeRoy Highbaugh, was built upon 38 acres west of the Louisville Naval Ordinance plant. It was the biggest project of its kind in Zone 2, with a total of 624 two-bedroom units, each renting for \$75 a month. D. X. Murphy and Brothers designed the complex of 8-plex and 12-plex brick veneered buildings. Financing was obtained through the American Building and Loan Association, the Highbaugh Mortgage Corporation, and the Prudential Insurance Company. It was described by the Kentucky FHA office as "tops".<sup>×i</sup>

\* It should be noted that the trip to KY was not all business as the FHA Zone 2 personnel's visit coincided with a trip to the KY Derby. \* Derby-Bound F.H.A Men See Zone's Biggest Job, Courier-Journal, May 1, 1948.

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By September of 1948, \$11,864,050 had been invested in two new projects: a 1,000-unit privately funded project at Ft. Knox for both military and civilian personnel and a seven-story efficiency apartment building at 512 West Ormsby Avenue. Reportedly, 385 additional FHA mortgages were insured by the FHA. One hundred twenty one were for new single family homes and 264 were for improvements for existing homes. Mortgages were insured for 80% of their FHA appraised value, which was generally 5% less than the builder's cost. Nichols Village, an 80-unit building development on Manslick Road was also financed using the FHA's Section 608 program.

By 1950, the H.G. Whittenberg Engineering and Construction Company wanted to test the benefit of this program, too. Whittenberg was described in a 1941 article as "the boy wonder of the construction industry....he built more than 200 houses before he was 23. In 1941 he finished \$10,000,000 worth of construction at Fort Knox and a received a letter of commendation for building war construction at Bowman Field ahead of schedule."<sup>xii</sup>

In the early 1950s, Whittenberg amassed approximately 30.5 acres in southwest Jefferson County, just outside the city limits, near the Seagrams and Sons Distillery, to construct the Arcadia Apartment complex. In order to construct the Arcadia Apartments he successfully sought and obtained a change in zoning for the property, from single family to multifamily ("A" to "B-3"). Roscoe Dalton, FHA Administrator, spoke favorably of the Arcadia Apartments because "there's a great need for rental housing in this range." <sup>xiii</sup>

His project was not without controversy. Nearby property owners objected to the sheer scale of the project. While those in favor of the development expressed support for the project because it would mean the removal of an unsightly junkyard nearby, others expressed concern that the rental complex would depreciate nearby property values and would have a negative impact on the surrounding area because it would cause overcrowding at Frayser Elementary School.<sup>xiv</sup>

In an effort to appease the disgruntled neighbors, Whittenberg agreed to purchase 2.3 acres on the south side of Oleanda to use as a staging ground for construction. Upon completion of the project, the developer agreed to deed the land over to the City of Louisville and/or Jefferson County for use as a playground.

According to City of Louisville Planning Commission files, the Arcadia Apartments were anticipated to bring 440 new families to an area of 30.5 acres. "this would put about 1,300 to 1,700 person on the site at a gross density of some 14.4 families or at least 40 persons per acre."<sup>xv</sup>

Each unit, which was constructed at a cost of approximately \$6,500 per unit (including land and utilities), featured a living room, two bedrooms, a bath, and a dinette-kitchen for a total of 720 square feet of living space.

<sup>&</sup>lt;sup>xii</sup> Louisville Builder Denies He Got F.H.A. Windfall, Courier-Journal, September 15, 1954.
<sup>xiii</sup> Courier-Journal, February 5, 1950.

xiv Whittenberg conceded that the Arcadia would likely "flood" Frayser School with new pupils but countered that 12 new classrooms already in the works would alleviate some of the strain on existing services. <sup>xv</sup> Zoning Change Request Files (Single Family "A" to Multi-family "B-3"), Louisville-Jefferson County Metro Archives, Planning and Zoning Commission Files, Arcadia Apartments,

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The price of rental at Arcadia Apartments was low compared to other rents for most FHA-insured housing of the late 1940s and early 1950s. Whittenberg reportedly charged \$52.50 rent per month, excluding utilities. Most of the 1,600 apartment units built in Louisville with FHA backing rented for more than \$70, some at more than \$100 a month.<sup>xvi</sup>

H. G. Whittenberg constructed the Arcadia for \$2,258,810.<sup>xvii</sup> In order to make the project work financially, the contractor's strategy was to put as many rent-producing units on the land as zoning would allow. According to newpaper accounts of the day,

He proposes to use asbestos siding instead of the more costly brick-veneer. He will precut all lumber, use all the techniques he had developed in building a 1,000 unit project in New Orleans, Clarksdale Housing Projects here [in Louisville] and at tremendous jobs at Covington, Fort Knox, and Camp Campbell, Kentucky...[T]here'll be only a few expensive basements. Heating plants will be in the kitchen, and concrete slab underneath most of the buildings, storage basements under a few."<sup>xviii</sup>

Newspaper columnist and Real Estate Editor for the *Courier-Journal*, Grady Clay, noted in a 1950 newspaper article that,

The Arcadia Apartments were the first "garden-apartment zone" created in Jefferson County. It requires that buildings be set back 50 feet from the zone boundaries and that 2,500 square feet of the total area per family, exclusive of streets, be provided. The city required only 1, 500 square feet per unit for such projects as Lynn Acres and Washington Park.

The layout and design of the Arcadia Apartments were similar to the design of other southwest Louisville developments, most notably, Lynn Acres and Washington Park. Whittenberg declared the streets would be curved with the apartment units arranged in a "staggered fashion".<sup>xix</sup> One off-street parking space per unit was provided as directed by FHA requirements.

Little is known about Arcadia Apartment architect, Peyton M. Davis. He is listed in his obituary as a self-employed architect for 40 years. He died August 8, 1993 at the age 81.<sup>xx xxi</sup>

### Collapse of the FHA's Section 608 Program

The Arcadia Apartments were the last apartment complex in Louisville financed by the FHA's 608 mortgage insurance program because the program was discontinued in 1950, right after financing had been secured for the Arcadia Apartments.

According to Time magazine,

<sup>&</sup>lt;sup>xvi</sup> Courier-Journal, February 4, 1950.

xvii Louisville Times, December 31, 1955.

<sup>\*\*&</sup>lt;sup>iii</sup> Proposed Arcadia Project Poses Some Problems, Clay, Grady, Courier-Journal, February 5, 1950.

<sup>\*\*\* 440-</sup>Unit Project Planned on Arcade, Courier-Journal, February 1, 1950.
\*\* Proposed Arcadia Project Poses Some Problems, Clay, Grady, Courier-Journal, February 5, 1950.

<sup>&</sup>lt;sup>\*\*i</sup> His brief death notice (C-J 8/10/93) says has was a self-employed architect for 40 years before retiring, and he was a member of the Louisville Boat Club. He was survived by his widow and by his daughters Mrs. Dale Dixon and Mrs. Dan Deegan.

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A scandal developed in 1950 following years of abuse by unscrupulous builders - who, in a typical scenario, could procure a high mortgage under the program, build for far less, sell the new property and transfer the mortgage to the new owner, pocketing the sizable difference. Such practices were attributed to lax oversight at the agency and the program was terminated in 1954.<sup>xxii</sup>

After FHA's 608 insured loans were discontinued, developers had to either subject themselves to work under a less liberal section of the FHA program or opt out of the FHA insurance program all together.<sup>xxiii</sup>

According to a 1954 *Time* article—published at the same time that the FHA Commissioner under FDR, Guy T.O. Hollyday, was fired—the Section 608 program

was designed to break, and did break, the back of the postwar housing emergency by deliberately encouraging bankers to be generous in their loans to builders. Section 608 lapsed in 1950 — but not before many unscrupulous builders had taken advantage of its bountiful provisions. Often a builder could get a high mortgage under Section 608 and then build for much less than the face value of his loan. Then he could sell his new property, with the new owner assuming obligation for the full mortgage, and pocket the loan savings. The windfalls were breathtaking.<sup>xxiv</sup>

By 1954, H.G. Whittenberg was questioned about his company's "substantial" profits on the Arcadia Apartments. The Internal Revenue Service investigated charges that "many apartment developers borrowed more money than they needed, and pocketed the difference. Twenty-two Kentucky firms, among 1,149 throughout the nation, are among those being investigated".<sup>xxv</sup> Whittenberg countered several months later that his "windfall" was just smart business and a "reward for efficiency". He stated that he made \$160,390 on his development rather than the \$198,700 asserted by the government. Newspaper accounts reported that,

Whittenberg didn't have to start paying off his mortgage to Louisville Title insurance Company until FHA certified the entire project was "ready for occupancy". This was done in November 1951. But Whittenberg began moving tenants in as soon as the first buildings were finished the previous June. Any builder is entitled to keep such rents as the reward for being more efficient than FHA anticipated on the basis of current practices he said. This may account for the \$38,310 difference between his profit figure [and the Fed's].<sup>xxvi</sup>

There is no indication that H.G. Whittenberg was unscrupulous in his building or loan practices, and this National Register nomination is not meant to imply such. Rather, this nomination seeks to place the construction of the Arcadia Apartments within the historic context of the FHA Section 608 insurance program.

\*\*ii www.allgov.com/agency/federal housing administration.
\*\*iii 440-Unit Project Planned on Arcade, Courier-Journal, February 1, 1950.
\*\*iv Time Magazine, Monday, April 26, 1954.
\*\*\* 'Substantial' Legal Profits In Sate: F.H.A., Louisville Times, April 4, 1954.
\*\*\* Louisville Builder Denies He Got F.H.A. Windfall, Courier-Journal, September 15, 1954.

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After the 608 program was discontinued, projects were still constructed with FHA financing. However, the terms were not as financially favorable.

In December of 1950, owner-builder Arthur G. Miller constructed two 16-unit apartment buildings of the "colonial design" on Brownsboro Road at Country lane in the Rolling Fields neighborhood using FHA's 207 mortgage insurance program.<sup>xxvii</sup> According to newspaper accounts it was the second Section 207 project in Louisville, with the first being Green Tree Manor in nearby Crescent Hill. Each one-bedroom unit featured a living room, dining room, kitchen, bedroom, bath, and a full basement. FHA set the rent at \$85 per month under a rent control system, approvable by the FHA commissioner in Washington D.C.

According to newspaper accounts, the construction of large-scale housing complexes collapsed when the Section 608 program ceased. "In 1951, the number dwindled to 66,000; in 1952 it was down to 30,000; in 1953 it was dropped to 23, 000 [and in 1954] the total was only 22,037."xxviii

Whittenberg owned the apartment complex through a consortium of 3 corporations until 1955 when it was purchased by Georgetown College, a Baptist School in Georgetown, Kentucky.<sup>xxix</sup>

Little is known about what happened to the Arcadia Apartments between 1955 and 1999.

### Current Ownership and Development Plans

The Arcadia Apartments are currently owned by CFLP 1, LLC, of Louisville, Kentucky. They purchased the property in 1999 from River City Properties. Since assuming ownership of the complex, they have undertaken repairs to correct plumbing and other basic maintenance issued. However, few if any exterior alterations have been made. The interior of each apartment unit has been consistently maintained. Each appears largely as they did in the early 1950s. CFLP 1, LLC, plans to renovate the Arcadia Apartments utilizing the Federal and State History Rehabilitation Tax Credits along with HUD 202 funds. Renovations will largely be categorized as restoration or on-going maintenance with no significant changes anticipated.

### Evaluation of the Significance of the Arcadia Apartment Complex

It is hard to imagine a better testament in Louisville to the ideals embedded in the federal housing policy during a critical time in our history than what we find in the Arcadia Apartment complex. This project embodied the explicit design principles of the FHA, which drew upon the Garden City Movement as well as the Arcadia's designer, who drew from the Modernist Movement. The complex provided affordable rental housing in the city, and continues doing so. More than fifty years later, The Arcadia Apartments is among one of the largest garden apartment complex in Louisville. Government policy and private sector financial investment made this development possible.

The history of The Arcadia Apartments is the history of housing policy and planning in the United States in response to the shortage of housing after World War II and to the challenges wrought by

<sup>\*\*</sup>vii Tornado damaged in 1973 and later rebuilt on the existing foundations, according to local architect, Clyde F. Warner.

<sup>&</sup>lt;sup>xxviii</sup> Financing Changes and Regulations Choke Off Big Apartment Projects, Courier Journal, July 10, 1955.

<sup>\*\*\*\*</sup> Arcadia Apartments Sold To Baptist College, Louisville Times, December 31, 1955.

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urbanization and industrialization of our country in the first half of that century. It was one of the biggest housing projects in Kentucky built under the historic FHA housing program. Its scale was important in the development of the community immediately after World War II. It remains a text book application of Federal guidelines for building residential rental units for low to moderate income tenants and is one of the few remaining intact large multi-family rental units of its kind in south Louisville. Today, it continues to fulfill its original purpose, to provide community for the modern family working in varied industries in a time and in a location where affordable rental housing is in critical demand.

Independent of their influence over design requirements of federal housing schemes, the Garden City and Modern Movements stand out as important innovations in community site planning and architectural design that would strongly influence the development of multi-family housing in the United States, whether privately or publicly sponsored. The Arcadia Apartments stands as a strong instance of the large multi-family garden apartment property type rooted in the Garden City Movement, applying those principles to the social and economic conditions of Louisville in the late 1940s and early 1950s.

### Evaluation of Arcadia Apartment Complex's Integrity

The historic significance of the Arcadia Apartments is conveyed through its integrity of location, design, materials, feeling and association.

The **location** of the apartment buildings helps to express its integrity at the least since no apartments in the complex have been moved. But the location of the Arcadia Apartments is also important in defining its significance. At the time of its construction, this location was at Louisville's urban edge. Within just two miles of the site today found numerous industrial complexes and an array of national and international transportation facilities, from interstate highways to Louisville's airport. These were only in the planning stages in the early 1950s, but meant that numerous employment opportunities for a rising middle class were within the reach of the property's target market. This location in 1950 was at a crossroads within Louisville, at the midpoint of the 20<sup>th</sup> century. It stood at the edge of the historic city, where a large-enough open space for the development could be found, at the threshold of the city's growth during the following half century.

The property has a high level of integrity in terms of the actual apartment complex setting, as the apartment complex remains today much as it did when platted in 1950. This nominated property retains all the historic apartment dwellings associated with the Arcadia Apartments. The proposed boundaries provide an appropriate setting for understanding the significance of the Arcadia Apartments' contribution to the growth of Louisville's southwest. The boundary includes the apartment buildings, domestic yards, sidewalks, and curvilinear roadways and maintains the historic setting during the period of significance.

The property as a complex retains its integrity of **design** because the buildings' proportions, massing, façade openings, and other characteristics have not changed. In the 1980s, the original exterior asbestos siding was replaced with vinyl, marking a serious impact on the design of individual buildings, though less so on the entire complex. The scale and mass of the original complex remains intact. Elements of the original floor plan of each apartment have been retained throughout. The

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original function of the apartment complex is apparent through the design, scale, and architectural details.

What is retained of the design on each building's exterior, though, helps reinforce the individual building's design: the centered entry, the distinctive roof line with its small roof pediment aligned with each apartment unit's doorway portico, and the 5-ranked window fenestration. Some of the building's have windows that have been replaced. Each apartment retains more materials and design within its interior. Each apartment interior still features a small vestibule on each floor, each vestibule still features a central communicating stair and the interior of each apartment unit continues to feature a living room, 2 small bedrooms, a bath, and a dinette-kitchen.

The Arcadia Apartments also conveys its integrity through its **materials**. The original asbestos siding has been replaced, which serves as the major exterior surface of constructed space within the complex. The original block foundations remain in excellent condition. Few interior alterations have been made to each apartment's interior, so a greater amount of material integrity exists there. Most of the original doors, hardwood floors, and trim have been retained.

Finally, the **feeling** and **association** linked to the Arcadia Apartments helps to convey its significance. Due to the high levels of integrity of setting, design, and materials, the apartments continue to convey its historic association with the Arcadia Apartments as constructed by H.G. Whittenberg in the early 1950s. The integrity expressed by the Arcadia Apartments helps to underscore the historic significance of the property. This complex remains as an important reminder of the role of FHA's Section 608 loan financing in Louisville.

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Arcadia Apartments	Jefferson County, KY				
Name of Property	County and State				
Personal interview with Historian and Author, Sam Thomas, S	September 2009.				
Personal interview with Architect, Clyde Warner, AIA, Septem	ber 2009.				
Previous documentation on file (NPS):	Drimony location of additional data:				
preliminary determination of individual listing (36 CFR 67 has been requested) previously listed in the National Register	Primary location of additional data: X State Historic Preservation Office Other State agency Federal agency				
previously determined eligible by the National Register designated a National Historic Landmark	Local government University				
recorded by Historic American Buildings Survey # recorded by Historic American Engineering Record # recorded by Historic American Landscape Survey #	Other Name of repository:				
Historic Resources Survey Number (if assigned):	JF-SS-152 through JF-SS-195				
10. Geographical Data					
Acreage of Property 30.5 acres (Do not include previously listed resource acreage.)					
UTM References Coordinates calculated via plastic overlay on a map with grids based on 1983 Louisville West quad	3 NAD				

1	16	606 615	4229 845	3	16	606 820	4229 480	
	Zone	Easting	Northing		Zone	Easting	Northing	
2	16	606 300	4229 180	4	16	606 090	4229 550	
	Zone	Easting	Northing		Zone	Easting	Northing	

### Verbal Boundary Description

The area proposed for National Register listing includes portions of the same property described in the following documents:

- Subdivision Number & Plat Book: 295 X 1296, platted 1950, Arcadia Apartments, H.G. Whittenberg, Trustee for Arcadia Walton and Gileen Realty Companies.
- March 24, 1995 Survey Map, Arcadia Apartments, Dukes and Associates, Land Surveying Inc., 7329 St. Andrews Church Road, Louisville, KY, 40214, (502) 937-5585, including lots 2-9 as shown on the plan of Arcadia Apartments, Plat book 10, page 52.

Please see enclosed map.

This nominated property retains all the historic apartment dwellings associated with the Arcadia Apartments. The proposed boundaries provide an appropriate setting for understanding the significance of the Arcadia Apartments' contribution to the growth of Louisville's south end. The boundary includes the apartment buildings, domestic yards, sidewalks, and curvilinear roadways and maintains the historic setting during the period of significance.

The Arcadia Apartment Complex (JFSS 152-218) is roughly bound by 7<sup>th</sup> Street Road, portions of Arcade Avenue, Colorado Avenue, Schneiter Avenue, and Oleanda Avenue, in Louisville, Jefferson County, Kentucky. The entire property proposed for listing on the

(Expires 5/31/2012)

Arcadia Apartments Name of Property Jefferson County, KY County and State

National Register is approximately 30.5 acres and includes 68 apartment buildings, one non-contributing shed, along with domestic yards, sidewalks, and curvilinear roadways.

### **Boundary Justification**

The property proposed for inclusion on the National Register by the current nomination includes the approximately 30.5 acres remaining from the original Arcadia Apartments as platted in 1950. This nominated property retains all the historic apartment dwellings associated with the Arcadia Apartments. The proposed boundaries provide an appropriate setting for understanding the significance of the Arcadia Apartments' contribution to the growth of Louisville's south end. The boundary includes the apartment buildings, domestic yards, sidewalks, and curvilinear roadways and maintains the historic setting during the period of significance.

11. Form Prepared By							
name/title Joanne Weeter, Historic Preservation Consulta	nt						
organization N/A	date July 1, 2010						
street & number4302 Talahi Way	telephone (502) 296-7666						
city or town Louisville	state KY zip code 40207						
e-mail Joanne.weeter@insightbb.com							

#### Additional Documentation

Submit the following items with the completed form:

Maps: A USGS map (7.5 or 15 minute series) indicating the property's location.

A Sketch map for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.

- Continuation Sheets
- Additional items: (Check with the SHPO or FPO for any additional items.)

#### Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property:	The Arcadia Apartments		
City or Vicinity:	Louisville		
County:	Jefferson	State:	Kentucky
Photographer:	Joanne Weeter		
Date Photographed:	September and October, 2009		

All photographs share the same information:

(Expires 5/31/2012)

Arcadia Apartments Name of Property Jefferson County, KY County and State

The Arcadia Apartments is depicted in the 18 photographs described below. The 18 photos listed are sufficient to depict the entire multi-unit apartment complex due to the repetitive nature of the design used for each building. Additional photography would be redundant. Please refer to the "Additional Views" folder on the attached disc to view all buildings in the Arcadia Apartments.

#### Description of Photograph(s) and number:

- 1. 4-Plex Apartment Building, Primary Façade, 1410 Arcade Avenue
- 2. 4-Plex Apartment Building, from a distance, 1424 Earl Avenue
- 3. 8-Plex Apartment Building, Primary Façade, 3240 Utah Avenue
- 4. 8-Plex Apartment Building, from a distance, 1500-02 Phyllis Avenue
- 5. 12-Plex Apartment Building, from a distance, 1507-1509-1511 Oleanda Court
- 6. 12-Plex Apartment Building, from a distance, 1507-1509-1511 Oleanda Court
- 7. Arcadia Apartments showing site context, 1505 Arcade Avenue
- 8. Arcadia Apartments showing site context, 1513-1517 Oleanda Court
- 9. Arcadia Apartments, Door detail, 1509 Oleanda Court
- 10. Typical Arcadia Apartments Living Room, looking toward kitchen
- 11. Typical Arcadia Apartments Living Room, looking toward hall door
- 12. Typical Arcadia Apartments Bedroom, looking toward closet and door
- 13. 1502 1/2 Earl Avenue, Non-contributing maintenance building
- 14. 1502 1/2 Earl Avenue, Non-contributing maintenance building
- 15. 1502 1/2 Earl Avenue, Non-contributing maintenance building
- 16. Streetscape showing relationship of roadway to building setback and tree planting patterns
- 17. Streetscape showing curved walkway and non-contributing fencing
- 18. Streetscape showing relationship of roadway to building setback and tree planting patterns

#### Property Owner:

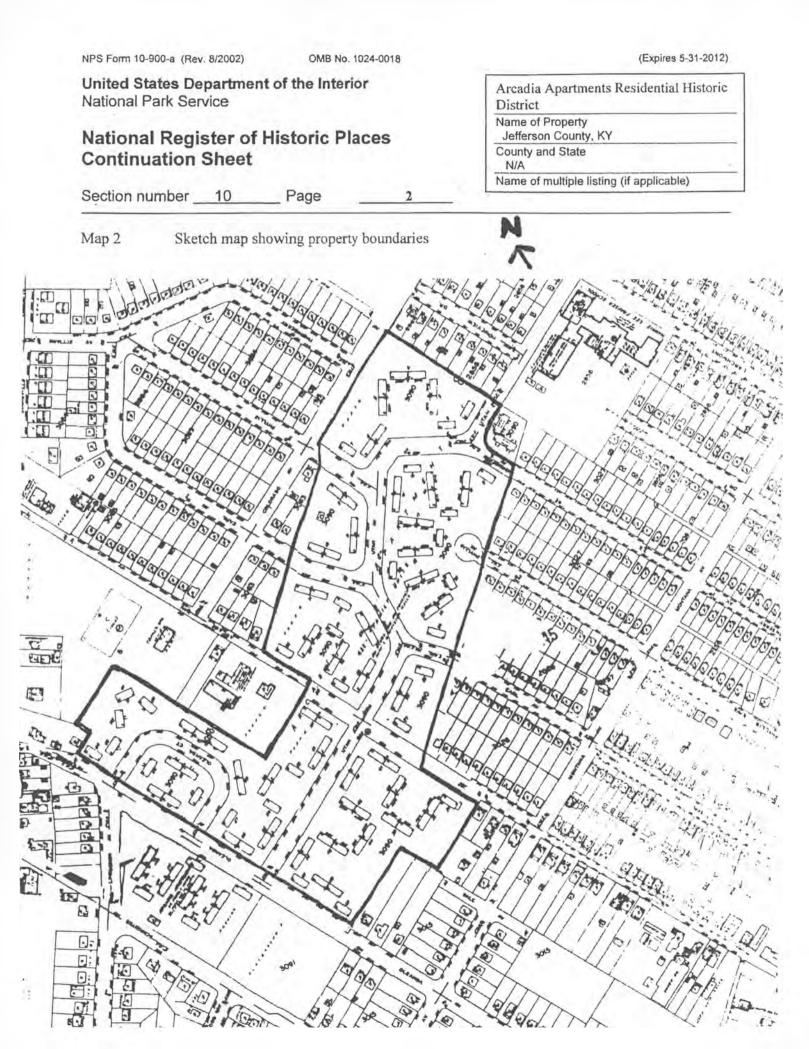
(Complete this item at the request of the SHPO or FPO.)

name CFLP1, LLC, c/o Todd Clark

street & number 1115 South 4th Street

city or town Louisville

telephone (502) 345-9559 state KY zip code 40203



United States Department of the Interior Arcadia Apartments Residential Historic National Park Service District Name of Property Jefferson County, KY National Register of Historic Places County and State **Continuation Sheet** N/A Name of multiple listing (if applicable) Section number 10 Page 3 Map 3 Sketch map Jah Ave A Thomberry Ave Wah Ave 1434 A V. A 1501 Phyllis Ave TOSI DOGI UNDER HAVE 1171 Earl Ave Earl Ave 0001 rer 1051 [051] IT?E PLH 1.507 g 200 in the A Uph Ave 7th Street Road E 1151 200 1500 1513 1423 ÍŚ Arcado Avo Arcade Ave 2902 Juh Street Road 1114 1154 0051 2051 4171 Baptist VFW Lodge Lhurch 2171 VICTOR O 420-1422 INC Bingo Plaza R Olico -111 LUCI EN CE itte itte 3305 3307 3304 NOCE BOET 1000

Olcanda Ave

18

1311 1309 1307

Olcanda-Court

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1304 1302

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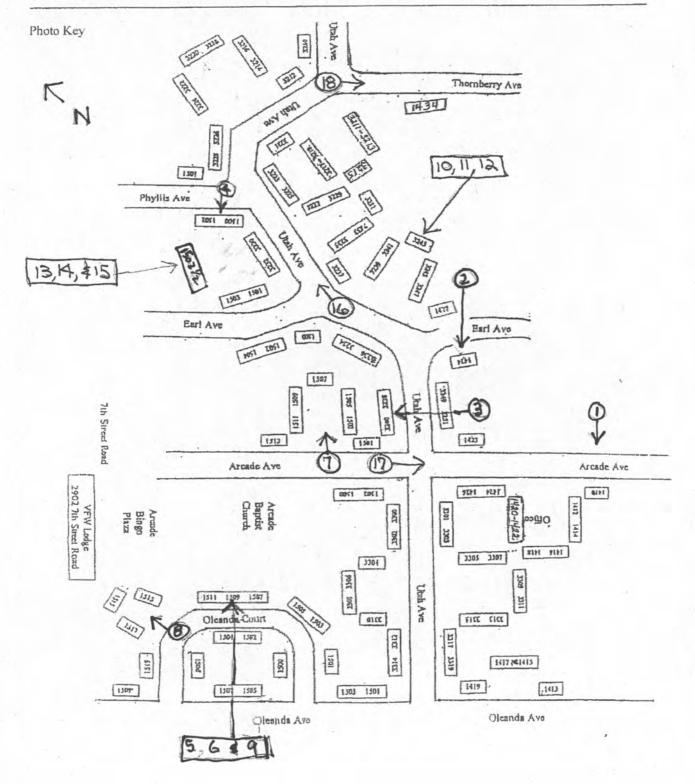
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United States Department of the Interior National Park Service

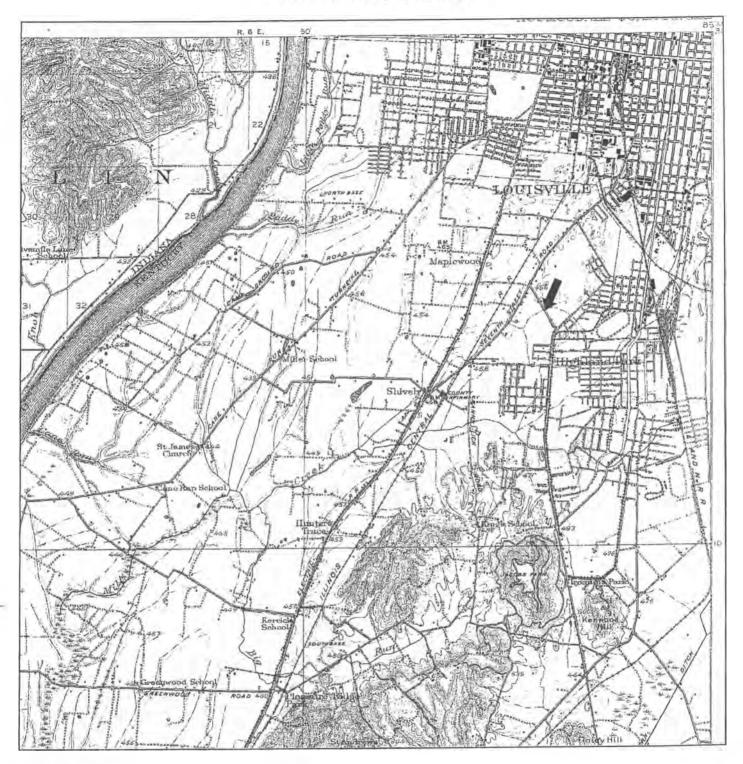
## National Register of Historic Places Continuation Sheet

Section number Miscellaneous

Arcadia Apartments Residential Historic District	
Name of Property Jefferson County, KY	-
County and State N/A	
Name of multiple listing (if applicable)	

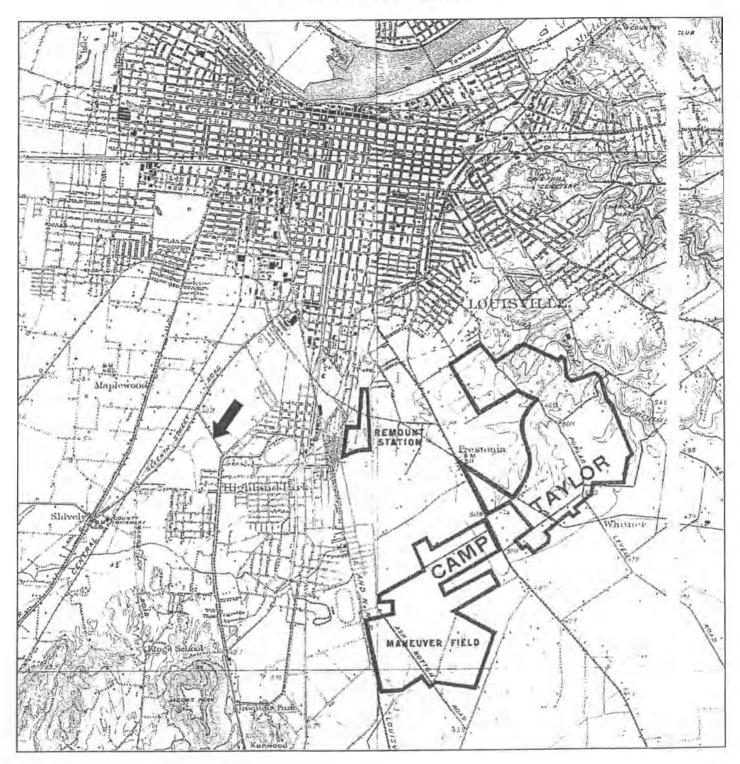


# Historical Topographic Map

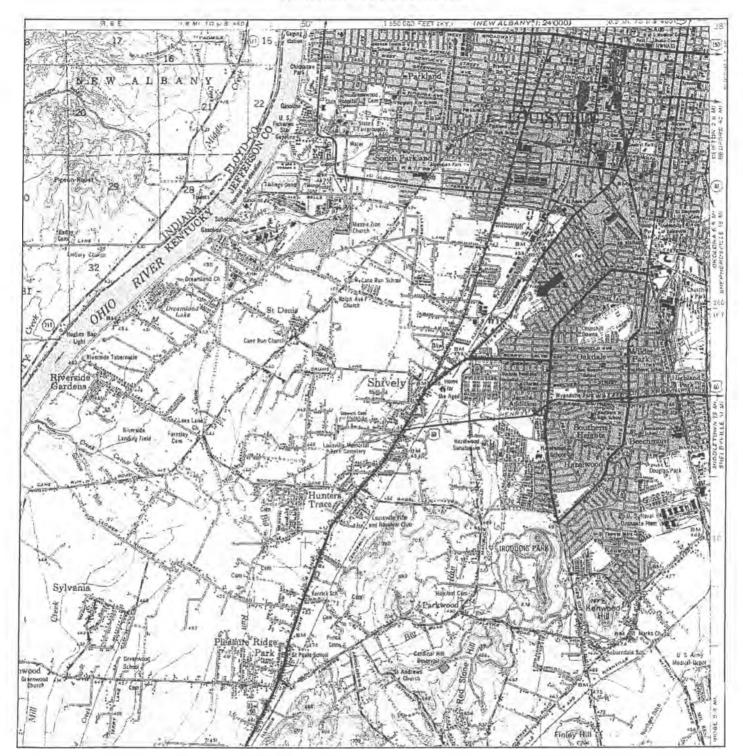


	TARGET QU		SITE NAME:	Arcadia Court Apartments	CLIENT:	Micro-Analytics, Inc.
N		KOSMOSDALE	1		CONTACT:	Scott Hardin
T	MAP YEAR:	1912	ADDRESS:	1422 Arcade Avenue Louisville, KY 40215	INQUIRY#: RESEARCH	2438780.4 DATE: 03/11/2009
•	SERIES:	15	LAT/LONG:	38.2054 / 85.7844		
	SCALE:	1:62500				

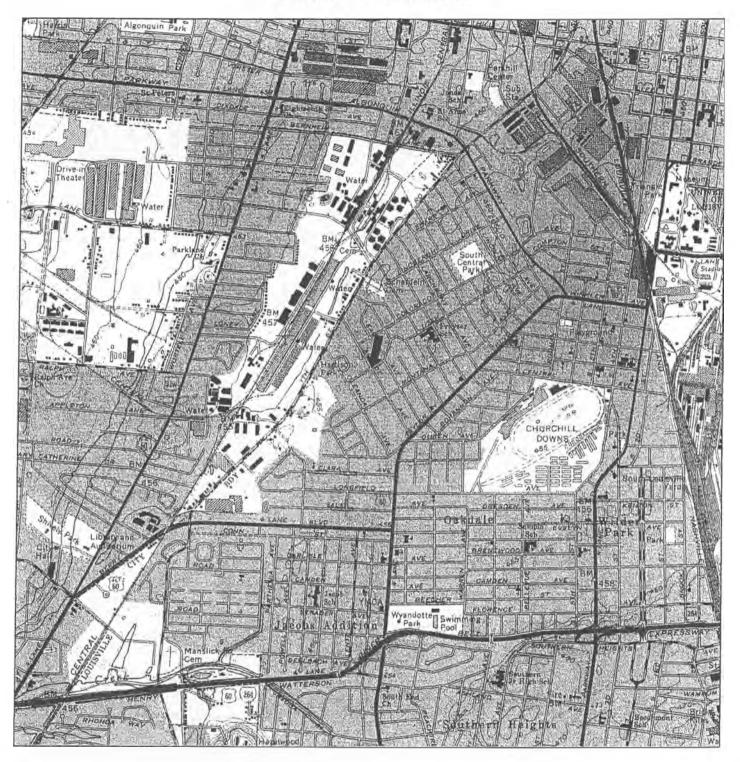
# Historical Topographic Map



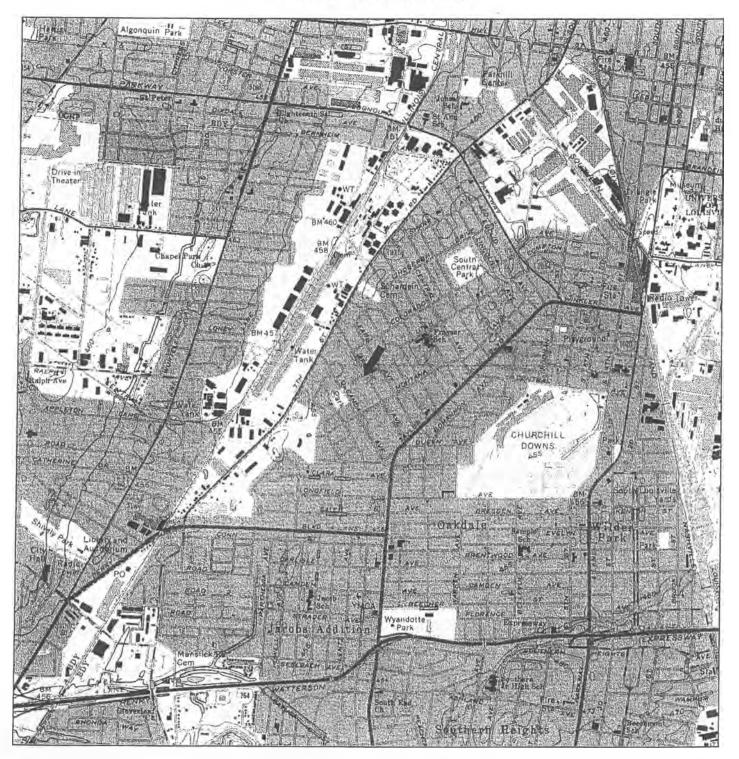
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N	NAME:	CAMP TAYLOR	1.1.1.1.1.1.1		CONTACT:	Scott Hardin
Î	MAP YEAR:	1918	ADDRESS:	1422 Arcade Avenue Louisville, KY 40215	INQUIRY#: RESEARCH	2438780.4 DATE: 03/11/2009
÷.	SERIES:	15	LAT/LONG:	38 2054 / 85.7844		
	SCALE:	1:62500				



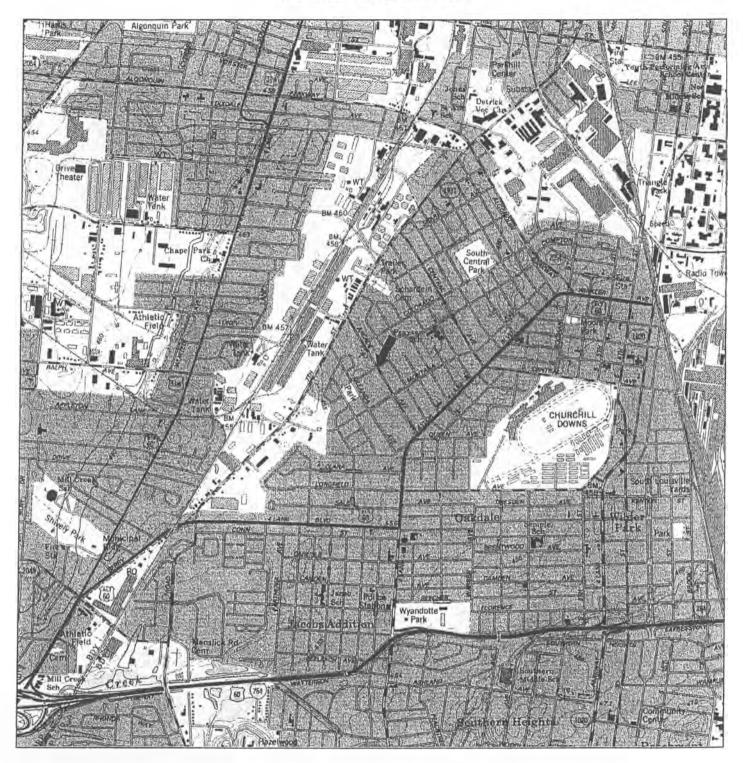
	TARGET QL	IAD	SITE NAME:	Arcadia Court Apartments	CLIENT:	Micro-Analytics, Inc.
1	NAME:	KOSMOSDALE			CONTACT:	Scott Hardin
•	MAP YEAR:	1950	ADDRESS:	1422 Arcade Avenue	INQUIRY#:	2438780 4
	1.00		1.0.0	Louisville, KY 40215	RESEARCH	DATE: 03/11/2009
'n.	SERIES:	15	LAT/LONG:	38 2054 / 85 7844		
	SCALE:	1:62500	1			



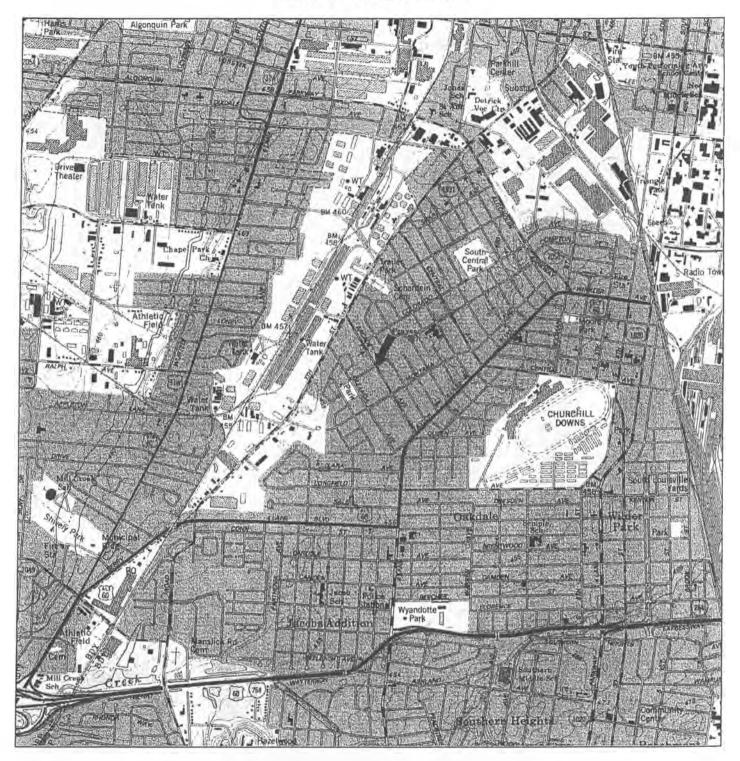
N ↑	TARGET QU NAME: MAP YEAR:	LOUISVILLE WEST	SITE NAME: ADDRESS:	Arcadia Court Apartments 1422 Arcade Avenue	CLIENT: CONTACT: INQUIRY#:	Micro-Analytics, Inc. Scott Hardin 2438780.4	
1	SERIES: SCALE:	7.5 1:24000	LAT/LONG:	Louisville, KY 40215 38.2054 / 85.7844	RESEARCH	DATE: 03/11/2009	



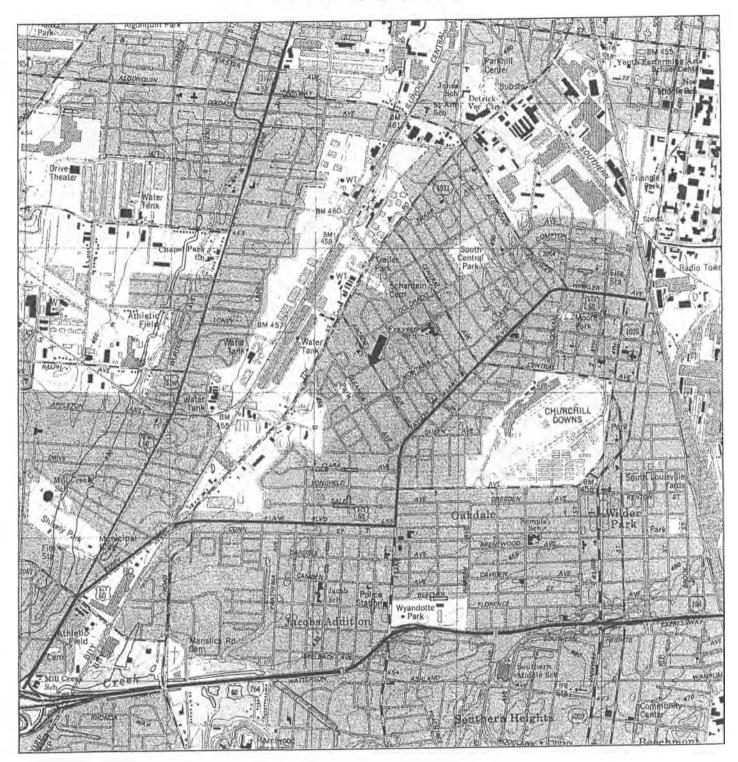
× ↑	TARGET Q NAME: MAP YEAR PHOTORE SERIES: SCALE:	LOUISVILLE WEST	ADDRESS:	Arcadia Court Apartments 1422 Arcade Avenue Louisville, KY 40215 38.2054 / 85.7844	CLIENT: CONTACT: INQUIRY#: RESEARCH	Micro-Analytics, Inc. Scott Hardin 2438780.4 DATE: 03/11/2009	
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× ↑	TARGET QU NAME: MAP YEAR: REVISED FI SERIES: SCALE:	LOUISVILLE WEST 1994	SITE NAME: ADDRESS: LAT/LONG:	Arcadia Court Apartments 1422 Arcade Avenue Louisville, KY 40215 38.2054 / 85.7844	CLIENT: CONTACT: INQUIRY#: RESEARCH	Micro-Analytics, Inc. Scott Hardin 2438780.4 DATE: 03/11/2009	
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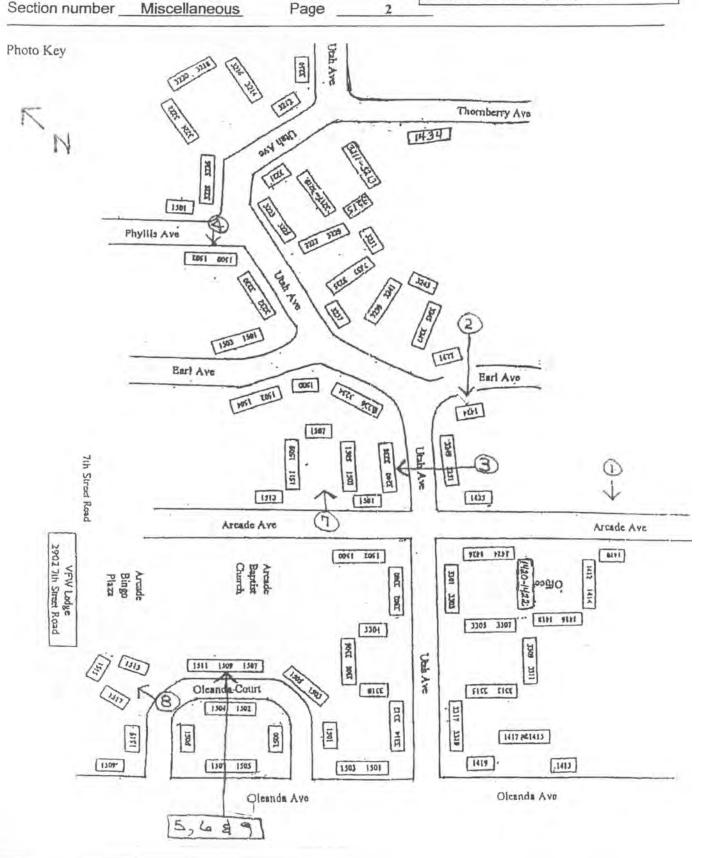
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1	SERIES: 7.5 SCALE: 1:24000	LAT/LONG:	38.2054 / 85.7844	



N       TARGET QUAD       SITE NAME: Arcadia Court Apartments       CLIEN         N       NAME: LOUISVILLE WEST       ADDRESS: 1422 Arcade Avenue       INQUIL         MAP YEAR: 1987       ADDRESS: 1422 Arcade Avenue       INQUIL         PHOTOREVISED FROM:1983       Louisville, KY 40215       RESE/         SERIES: 7.5       LAT/LONG: 38.2054 / 85.7844       RESE/	ACT: Scott Hardin
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United States Department of the Interior National Park Service

## National Register of Historic Places Continuation Sheet



NPS Form 10-900-a (Rev. 8/2002)

Page

(Expires 5-31-2012)

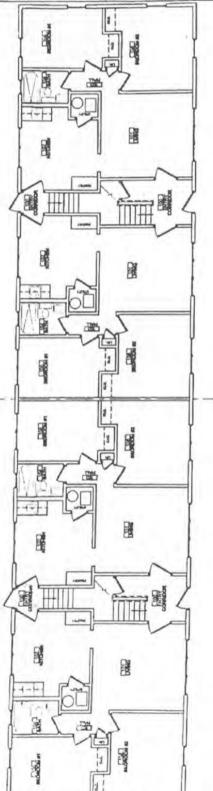
United States Department of the Interior National Park Service

# National Register of Historic Places Continuation Sheet

Section number Miscellaneous

Arcadia Apartments Residential Historic District Name of Property Jefferson County, KY County and State N/A Name of multiple listing (if applicable)

8-Plex Floor Plan



EIGHT UNIT BUILDING - 1ST FLOOR - EXISTING CONDITIONS - TYPICAL

United States Department of the Interior National Park Service

# National Register of Historic Places Continuation Sheet

Section number Miscellaneous

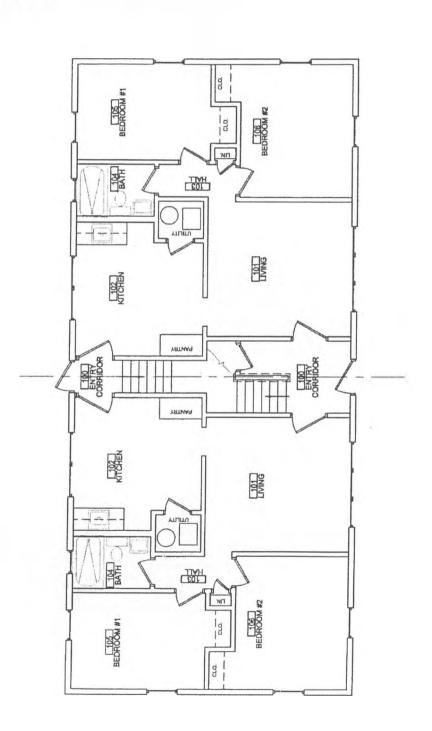
Page

3

4-Plex Floor Plan

Scale: 1/8"=1'-0"

Arcadia Apartments Residential Historic District Name of Property Jefferson County, KY County and State N/A Name of multiple listing (if applicable)





#### UNITED STATES DEPARTMENT OF THE INTERIOR NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES EVALUATION/RETURN SHEET

REQUESTED ACTION: NOMINATION

PROPERTY Arcadia Apartments NAME:

MULTIPLE NAME :

STATE & COUNTY: KENTUCKY, Jefferson

DATE RECEIVED: 10/01/10 DATE OF 16TH DAY: 11/10/10 DATE OF PENDING LIST: 10/26/10 DATE OF 45TH DAY: 11/15/10 DATE OF WEEKLY LIST:

REFERENCE NUMBER: 10000906

REASONS FOR REVIEW:

APPEAL: N DATA PROBLEM: N LANDSCAPE: N LESS THAN 50 YEARS: N OTHER: N PDIL: N PERIOD: N PROGRAM UNAPPROVED: N N SLR DRAFT: N NATIONAL: REQUEST: Y SAMPLE: N

COMMENT WAIVER: N

ACCEPT

ABSTRACT/SUMMARY COMMENTS:

Despite the artificial siding, This complex Retains sufficient integrity to Reflect the US GOUT Housing program timed at lower & middle income citizens who might not and by En home ownership. This wis The last and Biggest such development in state.

RECOM. / CRITERIA Accept A	1
REVIEWER - Gulbert	DISCIPLINE Auch.
TELEPHONE	DATE

DOCUMENTATION see attached comments Y/8 see attached SLR Y/N

If a nomination is returned to the nominating authority, the nomination is no longer under consideration by the NPS.



























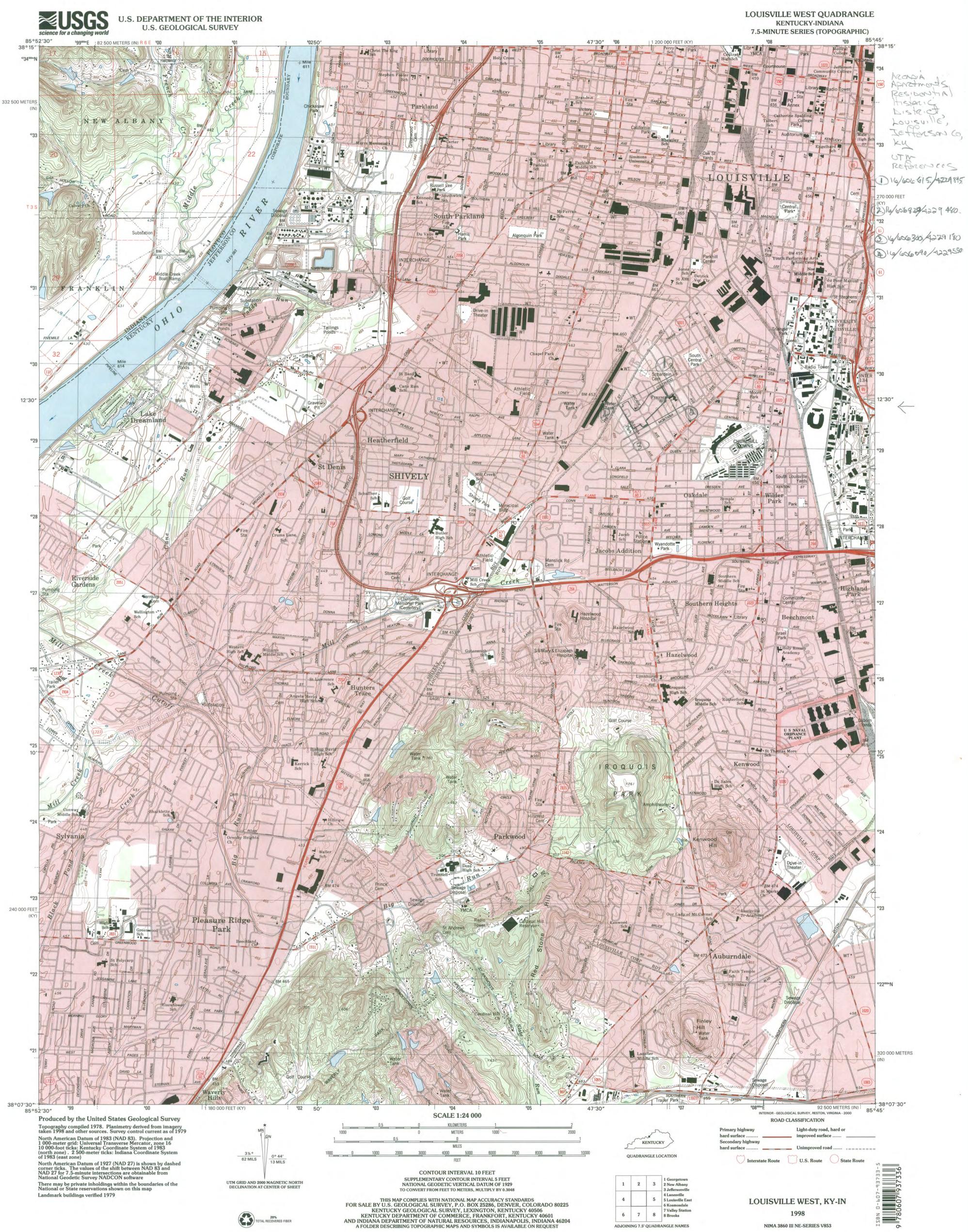


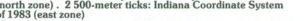














STEVEN L. BESHEAR GOVERNOR

#### TOURISM, ARTS AND HERITAGE CABINET KENTUCKY HERITAGE COUNCIL

MARCHETA SPARROW SECRETARY

#### THE STATE HISTORIC PRESERVATION OFFICE

300 WASHINGTON STREET FRANKFORT, KENTUCKY 40601 PHONE (502) 564-7005 FAX (502) 564-5820 www.heritage.ky.gov

September 24, 2010

ne	CEIVE MARK DENNEN EXECUTIVE DIRECTOR STATE HISTORIC PRESERVATI	AND
	OCT 01 2010	
NAT. RI	GISTER OF HISTORIC PLACES ATIONAL PARK SERVICE	

Ms. Carol Shull, Keeper National Register of Historic Places National Park Service 2280 National Register of Historic Places 1201 "T" (Eye) Street, NW 8<sup>th</sup> Floor Washington DC 20005

Dear Ms. Shull:

Enclosed are nominations approved at the September 8, 2010 Review Board meeting. We are submitting them for listing in the National Register:

Morris Fork Presbyterian Church and Community Center, Breathitt County, KY Headley, Hal Price, Sr., House, Fayette County, KY Arcadia Apartments, Jefferson\_County, Kentucky Bradfordsville Christian Church, Marion County, KY St. Joseph Church, Marion County, KY Bardstown Historic District (Boundary Increase), Nelson County, KY Woodstock, Todd County, KY

Two of these forms, the Bradfordsville Christian Church (# 09001141) and St. Joseph Church (# 09001142) are resubmissions. They were returned and have been revised according to the comments made on the return sheets.

We request substantive review for the **Hal Price Headley**, Sr., House. The local historic preservation commission and the State Review Board both recommended the property as eligible at the National level of significance, as the house's designers, architects Polhemus and Coffin, had a national reputation for defining the house's French Provincial Revival style. The argument on the form claims local level of significance, and cites Polhemus and Coffin's national accomplishments as support for a claim that the house is a locally significant instance of the style, as the style has not been fully studied locally. We have attached the draft minutes of the meeting, containing the Board's discussion. Note the comments of Dr. Patrick Snadon, the Board's sole member representing the discipline of Architectural History. As SHPO, I have selected Local significance as a more defensible level than National.

We appreciate your consideration of these nominations.

Sincerely.

Mark Dennen, SHPO and Executive Director Kentucky Heritage Council



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