THE INFLUENCE AND CONTRIBUTIONS OF SPECULATIVE ROW HOUSE DEVELOPERS ON THE ARCHITECTURE AND URBAN DESIGN OF NEW YORK CITY’S UPPER WEST SIDE: 1879-1908

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The common perception of Manhattan is that it is an island of apartment buildings, though this conspicuous typology pales in comparison to the number of single-family row houses that have been built since the eighteenth century in almost every section of the island. Providing a sense of intimacy in scale in an otherwise overwhelming city, the row house has come to be a defining architectural typology of many of the city’s neighborhoods, particularly New York’s Upper West Side. It was there in the last quarter of the nineteenth century that the New York City row house achieved new heights, breaking with traditional models of style and design to create innovative and often experimental dwellings unlike those built in preceding waves of similar development. These achievements are generally ascribed solely to the architects who designed them, with little investigation or consideration given to the men who commissioned, financed, and encouraged such novel design-- speculative row house developers.

The role of the speculative real estate developer and how he shaped and influenced the architecture and urban design of row house neighborhoods, such as the Upper West Side, has been a neglected and largely ignored aspect of architectural scholarship. Much time and effort has been devoted to researching architects or notable residents of row houses. Barely any time has been invested into the story of the men who financially allowed such structures to be built. Until this point there has been little discourse on the speculative developers who hired these architects, provided their sites, and financed the structures they designed. Clearly, such men must have made significant contributions to the realms of architectural and urban design as their decisions, requirements, and biases affected what their architects would ultimately produce.

Likewise, the specifics of late nineteenth- and early twentieth-century speculative real estate practices has been a subject that has remained largely unexplored. Essential to gaining a
A comprehensive knowledge of this subject is the demystification of how row house construction was actually financed and how the completed buildings were marketed. The late nineteenth-century speculative developer had myriad means of obtaining capital to fund his projects and even more outlets in which he could market his completed designs to potential buyers. An understanding of the practices associated with speculative row house development coupled with that of the background of the men who undertook such ventures will serve as the basis to assign new levels of significance to historic row houses and their neighborhoods.

It is also necessary to distinguish the goals and focus of this work from that of the two seminal texts associated with the history of the row houses in Manhattan and the Upper West Side, Sarah Bradford Landau’s “The Row Houses of the Upper West Side (1975),” and Charles Lockwood’s *Bricks and Brownstones: The New York City Row House 1783-1929* (1972). The earlier of the two, Lockwood’s *Bricks and Brownstone* primarily focuses on the story of row house development in New York City in the years pre-dating the American Civil War and fades out considerably after this period, which coincides with the growth and development of the Upper West Side. Lockwood’s work is also principally a stylistic history of the row house, giving aesthetic descriptions associated with each period of row house construction, though it again falls short in terms of the Upper West Side’s wide array of eclectic and revival style combinations. Although Lockwood’s text provides a remarkable overview of most common architectural styles employed in row house design, some of the most distinctive used on the Upper West Side such as Flemish, Elizabethan, and Beaux-Arts have not been included in his architectural survey.

Unlike Lockwood’s *Bricks and Brownstone*, Landau’s article “The Row Houses of the Upper West Side” focuses exclusively on this area of the city and has been considered by many
to be the pioneering and most comprehensive work on this subject yet published. Landau’s text examines the history of the Upper West Side’s row houses from the lens of the architect; she does not focus on the role of the speculative developers who employed these architects. In the end, neither Lockwood’s nor Landau’s work covers the economic forces that underlined the development of row houses and thus it is very much the goal of this thesis to fill in that missing part of the architectural scholarship, investigating the largely forgotten speculative row house developers.

In addition to these published texts, two well-researched theses have previously been written by students at Columbia University enrolled in the Historic Preservation program which have dealt with row houses on New York’s Upper West Side. The first of these was Lori Zabar’s *The Influence of W.E.D. Stokes’ Real Estate Career on West Side Development* written in 1977. In her text Zabar laid the groundwork for the study of speculative real estate developers and their contributions to urban planning and architecture through the investigation of William Earl Dodge Stokes, a millionaire developer best known for the erection of the Ansonia Hotel. Her thesis focuses exclusively on a single developer, whereas this thesis intends to examine all of the practitioners of speculative row house development and the wide contributions they collectively made to the Upper West Side. Next, Donald Presa’s *The Development and Demise of the Upper West Side Row House: 1880 to 1980*, written in 1982, surveys the economic conditions that both made row houses the preferred housing typology of the Upper West Side along with those that brought about the rise of the apartment house, effectively putting an end to row house prominence and development in Manhattan. Although Presa presents a thorough history of the development of the Upper West Side along with the narrative of row house construction, he does
not focus on the speculative developers who built the rows, or their practices and influence on patterns of development.

In conclusion, credit should be given to the various designation reports prepared for historic district designation by the New York City Landmarks and Preservation Commission. The reports for the nine historic districts of the Upper West Side have provided great insight into the development of the area and have been invaluable in the cataloging of row houses produced by specific developers. It is the expressed goal of this thesis to build upon the extensive scholarship already undertaken by the authors and researchers of the Upper West Side’s landmark districts, Lockwood, Landau, Zabar, and Presa, providing a new layer of understanding and appreciation for the row houses of the Upper West Side. With a more comprehensive understanding of both the profession of and the developers who were involved with speculative row house construction we can begin to assign and evaluate new areas of significance for historic row houses. Such an understanding can serve as yet another tool for the preservationist, opening up a new criteria and arguments for the historic and cultural significance of row houses and their neighborhoods. This thesis seeks to look beyond the usual focus on architects, but to the contributions made by speculative real estate developers to the history, architecture, and development of New York City’s Upper West Side and, indeed, to row-house neighborhoods across the country. Hopefully, this thesis will serve as an example for future works to contribute to the established scholarship through the examination of other speculative builders, in other periods, and in other places, which have yet to be analyzed for their own contributions to the realms of architecture and urban design.
CHAPTER I: The Speculative Row House in Manhattan

The nineteenth century was an era defined by the construction of row houses built on speculation in New York City, starting in its earliest days in the Battery, and culminating at the close of the century in Northern Manhattan. The single-family row house would come to dominate more land than any other building form as speculators throughout the century financed and constructed thousands of rows on Manhattan’s gridded streets.\(^1\) Such regularity was commonplace during the early part of the century as speculators were content to have each home in their rows share identical floor plans or display indistinguishable aesthetic treatments across façades of entire rows. It would be later on Manhattan’s Upper West Side where arguably the design of the nineteen-century speculative built row house would reach its apogee. Here, speculators, for the first time, desired to have each house within their rows be distinctive, incurring additional costs, in order to avoid monotony. The unprecedented audacity exhibited there by speculative developers and their architects engendered the construction of some of the most distinctive houses on Manhattan, helping to give the section its characteristic feel and identity.

Speculative real estate investment has been one of the greatest economic forces in the history and development of New York City. The men who have engaged in speculative development represent a wide spectrum. Some came from the oldest and wealthiest of New York’s families, but others were poor immigrants who built their projects solely through loans and mortgages. Real estate speculation has always been a risky enterprise, but the associated financial rewards, when successful, have made it attractive to many. Generally, speculative real estate development is defined as the purchasing of land with the intent of improving that land in order to make a profit after its resale. First, speculators would buy land in the underdeveloped
areas of the city, usually north of the already paved street grid where farms, estates, or shanty towns existed. Commonly, and particularly in the case of the Upper West Side, these early land owners would have to wait months to years until the city had laid out the streets before they could start the construction of their rows. An example of this occurred in the 1870s when the city sought to pave two blocks on West 72nd Street from Broadway to the Riverside Drive. It took three years for the city’s surveyors, commissioners, engineers, and appraisers to complete their assessments and the streets to be opened. Once the grid did arrive, it was the responsibility of the speculator to level his lots so that the building’s ground level would correspond with the predetermined level of the city street. Speculators were conservative at first, building small or modest rows as a means of testing out the market before plunging into larger-scale ventures. If the initial row was profitable and the area of the city seemed promising then the speculator would start construction of grander projects before buying land farther north on Manhattan Island or, later in the century, on the west side of Central Park.

The origins of the speculative row house correspond with the great explosion of prosperity New York City experienced after the American Revolution as the city became the new republic’s commercial center. Naturally, along with this new prosperity came a surge in the city’s population, which between 1790 and 1830 soared from 33,131 to 202,589 people, an increase of over six hundred percent. With the arrival of so many newcomers, the business of housing them became a daunting yet highly lucrative task. Previous to this period of economic expansion, one’s business and one’s residence were located within the same building as merchants generally lived above or behind their stores or offices. The expansion of commerce from lower Manhattan farther north on the island in the early nineteenth century, coupled with the new wealth that many New Yorkers began to achieve, necessitated habitation separated from
places of business, leading to the formation of districts exclusively for residences. It would be
the speculatively-constructed, single-family row house that would become the fundamental
building block of these new, affluent residential neighborhoods of Manhattan.⁵

New York’s earliest speculative developers came from the genteel families of the city,
who in many cases already owned large tracts of land or could independently finance land
acquisition and improvement. The nascent speculative ventures of the late eighteenth and early
nineteenth centuries were comparatively small compared to later periods, as most early
developers built rows of two or three houses at a time and rarely exceeded five. As development
of the city moved northward, wealthy men would facilitate the development and sale of their
land through the laying out of their own street grids, often disregarding the orientation of blocks
and streets of prior developments. (Figure 1) Since no system of land distribution had yet been
established, the size and orientation of blocks and lots in early New York City
was solely left to the discretion of the
landowner. When Lower Manhattan’s
great homesteads, such as the Delancey
and Rutgers farms, became ripe for
development their owners laid out their
grids in order to maximize lots and
profits and paid little attention to the
orientation of their neighbor’s grid.⁶ In
the case of those mentioned, the grid of
the Rutger’s plot runs east to west, more
or less parallel with the East River at a forty-five degree angle while the grid of the Delancey plot adjacent to it, runs from north to south somewhat perpendicular to the former.

Perhaps the greatest force behind the standardization of early speculative construction in New York was the implementation of the Commissioner’s Plan of 1811. (Figure 2) This plan was seen as a crucial undertaking in order to impose control, balance, and rationality upon a city whose former development followed no pattern and whose future development was being eagerly anticipated. The entire island north of Houston Street to 155th Street was to be covered with rectangular blocks as a means of facilitating an orderly expansion and improvement of the extensive tracts of undeveloped land north of the city limits. The laying out of blocks and streets would not occur all at once but would happen incrementally; when the demand for new development northward occurred and the city had the money then the blocks of the grid would be laid out. Unlike with other aspects of the plan, the size of lots was not prescribed but, in general, was segmented into the “standard New York City lot” of 25’ wide by 100’ long, a size that was quite conducive to single-family row houses and would ensure their predominance for nearly the next century. The Commissioner’s Plan was also very much an expression of man’s dominance over nature, as the grid it created gave no consideration to the

Figure 2 The Commissioner’s Plan of 1811 which laid out a standardized street grid from Houston Street to 155th Street

Source: Museum of the City of New York
topographical or natural features of the island but merely introduced a democratic system of land organization. Inspired by the demands of commerce, Manhattan’s standardized grid was the single greatest contributor to the success of real estate development in the metropolis as it provided an efficient method for the sale and improvement of land by speculative developers.

The implementation of the Commissioner’s Plan and the rapidly flourishing population assured that by 1830 the rational rectilinear row house would become the ubiquitous mode for city dwelling in New York City. The majority of the earliest row houses built on New York’s new gridded streets were frame construction with Flemish bond brick facades in the Federal style, rapidly constructed for developers by professional row house builders. Using crews of workmen, these professional builders would divide each of the tasks of construction so that three or four homes could be erected simultaneously and independently. In order to expedite construction and to lower costs, most speculators of the period had their builders work off of standardized plans, often without variation in layout or façade design. Arguably, it was this practice of uniformity in row house design established during the Federal period and its acceptance by the populous that set the tone for the continued practice of later speculative developers to construct virtually identical rows up until the time the Upper West Side was being developed in the final decades of the nineteenth century.

During the course of the nineteenth century, speculative row house construction concurrently pushed northward through Manhattan along with the laying out of blocks and streets as part of the implementation of the grid plan. As older residential neighborhoods were displaced by commerce, encroaching ever farther northward from Lower Manhattan, the need for new residences continued unabated. When one neighborhood turned commercial, the speculative builder was always willing to create a new row house district to replace it. In addition, between
1830 and 1870, as Manhattan’s finite land was transitioning from residential to commercial use, its population swelled to nearly one million inhabitants, necessitating the push northward into the island’s undeveloped land. While changes in tastes and styles occurred, from the Federal to Greek Revival then to the Italianate, the manner in which speculative builders operated remained virtually the same.

Between the 1840s and the 1870s, the Italianate style would come to monopolize the city’s residential areas as speculative builders constructed entire street-fronts made to resemble Renaissance palazzi. (Figure 3) The Italianate style, which stressed regularity and harmony, would be a dream for the speculative developer as rows of five, six, or more houses could be
composed of an absolutely identical design as a means of making the row appear as a single palazzo. It would be during this period as well that brownstone became the favorite building material used by speculative developers for their rows. The enormous number of brownstone-clad row houses that were built on speculation in New York City during this period has forever made the term “brownstone” synonymous with that of “row house,” regardless of their style or façade material. During this period, with the profession of architecture just coming into its own, speculators started hiring professionals to design their rows. Always looking to lower costs, the architects employed were rarely the most sophisticated or well-trained but rather second or third tier designers derogatorily referred to as the “speculative builder’s draughtsman” by Montgomery Schuyler, the leading architectural critic of the late nineteenth century. The professional relationship between speculative developers and their designers was recounted by James Gallien, such a “draughtsman” working in 1830s New York City, in his autobiography:

> the builders, that is, the carpenters and brick layers, all called themselves architects, and were at that time the persons to whom the owners of property applied when they required plans for building; the builders hired some poor draughtman, of whom there were some half a dozen in New York at that time, to make the plans, paying him a mere trifle for his services. The drawings so made were, it is true, but of little value, and some proprietors built without any regular plan. When they wanted a house built, they looked about for one already finished, which they thought suitable to their purpose; and then bargained with the builder to erect for them such another, or one with such alterations upon the model as they might point out.

Still believing that the use of multiple designs was an unnecessary extravagance, developers often would only purchase one set of drawings from their draftsmen and then apply the same standard design to each home within a row. In many cases this was more a set of sketches with plans being rectangles with simple line divisions for the rooms, not being representative of wall thickness or scale. The use of the same set of drawings was not limited to a single row but commonly speculative developers would make use of the same design for many or all of the
rows they constructed. By the end of the nineteenth century, the extreme homogeneity imposed upon New York by the speculative developer and his brownstone row houses had created such a disgust for the design that having to live among them “was to suffer a depravity of taste more pitiable than being unconscious,” again according to the architectural critic Montgomery Schuyler.

The period of Italianate hegemony also ran in tandem with that of the unprecedented prosperity that graced New York City and the nation after the close of the American Civil War. By the end of the 1860s, Manhattan’s thrust to the north had brought the grid up to Central Park and even along its eastern boundaries. Running along this eastern boundary, Fifth Avenue would remain undeveloped, not achieving grandeur as a street of mansions until the 1890s, while the streets to the east became the realm of the speculative row house. Starting in 1869, the rapid transit started servicing the city, connecting residents in northern residential districts to their places of work in Lower Manhattan. With the advent of the elevated railroad lines, land values in the city near and around those lines rose dramatically. Speculative activities would remain focused on the East Side as numerous rapid transit options made the area considerably more desirable and salable than that of the land across Central Park on the Upper West Side.

Ever-increasing land costs coupled with new building technologies helped give rise to more tenements and apartment houses in New York by the beginning of the 1870s. With the escalation of land prices it became much more economical and practical to erect higher density residential projects on multiple lots. It would be the social attitudes of the Victorian middle class in New York and their distaste for apartment living that would assure that thousands of row houses would continue to be built until the end of the century. The general belief at the time was that “multiple family living arrangements represented a moral threat by encouraging inordinate
promiscuity” and thus the single-family dwelling was the only appropriate means of living for the middle classes. As long as Victorian New Yorkers romanticized the private home as a symbol of family life the speculative developer was content with constructing row after row of single-family residences to quench their desire.

Once again the population of New York City would rise astronomically between 1870 and 1890. The vast majority of newcomers to the city were foreign-born immigrants who could not afford to purchase costly row houses in the new residential enclaves which greatly exacerbated New York’s already existing housing shortage. Ignoring this need, many native-born speculative real estate developers chose to continue to erect expensive row houses for the affluent in new residential neighborhoods farther up the island, leaving the task of developing affordable tenements for the less affluent to the immigrants themselves. Settled in their ways and encouraged by their familiarity with the standard New York City lot size of a twenty-five foot frontage, and fractions thereof, many developers preferred to erect ever longer rows to make profits to counter the skyrocketing price of real estate, rather than transition into tenement construction. Ultimately, it would be this conservatism on the part of speculative developers that initially prevented the Upper West Side from being developed with high density residential projects, but rather with row houses for the affluent, even past the turn of the century.

With the arrival of the twentieth century came the virtual end of speculative row house construction in Manhattan. The opening of the Interborough Rapid Transit Company’s subway line in 1904, finally made land values rise so high that speculators engaging in row house construction could barely make a profit. Once it was realized that apartment living could afford the tenant pretty much all the same comforts of a row house, but at a considerably lower cost, the demand for single-family dwellings all but vanished. On average, the cost of an Upper West
Side row house was $15,100 in 1890 but this figure rose to $64,000 twelve years later in 1902. With such prices the middle class finally had to either give-up its reservations and accept apartment living as a suitable way of life, or move to the suburbs where the single-family house was still affordable.

The speculative row house, which came to be the most prodigious building typology of nineteen-century Manhattan, more or less ceased to be constructed after the first decade of the twentieth century. In time, many row houses, including large numbers on the Upper West Side, fell prey to the wrecking ball as new waves of speculative developers moved in to construct high density apartment houses for the next generation of urban dwellers. Despite the fact that some of their rows have been demolished, the speculative row house developers of the nineteenth century were responsible for the character, still discernable today, of many of New York City’s neighborhoods. It was not just their architects or those who inhabited their rows but the speculative row house developers themselves who have left an imprint on the fabric of New York City and particularly the Upper West Side.
CHAPTER II: The Speculator’s Role in the Development of the Upper West Side

As with the history of row house architecture in Manhattan, a great deal has already been researched and written about the development of New York City’s Upper West Side. Two period sources, *A History of Real Estate, Building, and Architecture in New York City during the Last Quarter of a Century* published by The Record and Guide in 1898, and “West Side Number” which appeared as a supplement to the *Real Estate Record and Builder’s Guide* in 1890, have been considered the most comprehensive period texts on the subject, contributing tremendously to the understanding of this history. Culling from these two sources, both Lockwood and Presa have provided excellent outlines of the development of the area, with their focus on architectural history rather than on the economic forces that drove such progress. Providing an overview, and building upon the aforementioned texts, this chapter seeks to add another layer of understanding to the already established history of the Upper West Side’s development. This new layer of understanding will come in the form of an analysis of how speculative row house developers, both individually and in groups, specifically shaped this development as a result of their practices and personal desires. In order to make the Upper West Side one of the most exclusive and attractive residential areas of its time, speculative developers in many regards pushed for numerous civil and aesthetic improvements that help to define the feel of the area to this day.

The area that is now referred to as the Upper West Side, extending from West 59th Street to West 110th Street and between Central Park West and the Hudson River, was originally known as Bloomingdale. The early Upper West Side was initially a place of country estates used during the summer months by wealthy New Yorkers who were attracted to the area due to its rural character, river views, and salubrious environment. Along with these estates, farms, small
villages, and untouched nature were located along the Bloomingdale Road, later the Boulevard, and now Broadway, the major thoroughfare of the district.\textsuperscript{1} The Upper West Side would more or less remain a rural and suburban district of Manhattan through the late 1860s.

The harbinger of future development occurred in 1811 when the application of the Commissioner’s Plan determined a new developmental fate for the Upper West Side as with all areas north of Lower Manhattan up to 155\textsuperscript{th} Street. From this point onward, it was known that Bloomingdale would not remain a bucolic retreat but would eventually be absorbed into the gridded confines of the City of New York.\textsuperscript{2} The mere anticipation that one day the rural Upper West Side would become part of the greater metropolis stimulated the first inklings of land speculation. Over the next 60 years, while waiting for the grid to finally arrive, wealthy landowners gradually and continually divided up their large estates into smaller parcels to sell to land speculators and would-be developers.

By the close of the 1840s, residents and city officials began to realize that New York’s entire land mass was to become a conglomerate of gridded streets without any major open public space. Desiring to have a healthy pleasure ground for recreation on par with great European cities, many wealthy New Yorkers began to urge city and state officials to create a large park in Manhattan. Their pleas were answered in 1853 when the New York State Legislature granted the City of New York the power to use eminent domain to acquire some 700 acres of land to be set aside for public recreation.\textsuperscript{3} It was the creation of Central Park in the middle of the island that generated two distinct areas north of 59\textsuperscript{th} Street, the Upper West and Upper East Sides. While the Commissioner’s Plan ignited land speculation, it was the projected scheme for Central Park and the laying out of its boundaries that served as the first major catalyst for intense land speculation.
on the West Side, particularly along Eighth Avenue which was to become the park’s western border.  

In spite of a brief period of stagnation which occurred in Upper West Side land speculation during the American Civil War, the ensuing nationwide prosperity brought development activities to an all-time high. This national boom, coupled with the grand projects forecast in the area, such as Riverside Park, Morningside Park, and the paving and planting of the Boulevard (today known as Broadway), caused ever greater demand for West Side land. The ostensibly bright future projected for the West Side spawned great interest in the real estate market as many rushed to buy and sell land in the area. It is believed that between 1868 and 1873 lots located north of 59th Street on the West Side, on average, increased in price roughly 200 percent, though the speculative craze often made land prices increase 300-400 percent. Since immense profits could be made over a period of a single month, land speculation on the West Side became a highly lucrative venture. One example cited is that of the firm of Sacci and Burling, which purchased the block between what was to become West 70th and 71st Streets, between Eighth and Ninth Avenues, in January 1869 for $400,000 only to sell it in February for $505,000. Regardless of how intense land speculation would become, no actual development of that land could become a reality without the adequate transportation and civic improvements that were being afforded to the Upper East Side but did not yet exist on the West Side.

Frustrated with the lack of improvement on the Upper West Side which would spur real estate development, and with the city’s lassitude in providing such improvements, a group of land owners, builders, developers, and speculators organized the West Side Association in 1866. Taking matters into their own hands, the West Side Association was founded “for the promotion of the Public Improvements in the City of New York, on the West Side of Central Park, North of
59th street up to 155th Street,” and opened membership to anyone who owned land on the Upper West Side. The group was led by prominent men in New York society including Mayor Daniel F. Tiemann, lawyer William R. Martin, banker Joseph W. Drexel, and president of the Singer Sewing Machine Company, Edward Clark, who is credited with being the first speculative row house developer on the Upper West Side. The members of the West Side Association believed that by working together their money, enthusiasm, and political clout would coerce the city into providing needed improvements for the Upper West Side. Land owners large and small worked together to address and remedy most of the issues that plagued and stunted Upper West Side development, including the lack of public transportation, a perceived unjust taxation on land, the difficult topography of the area, and corrupt government officials who owned and favored land on the Upper East Side. Ultimately these men banded together to promote and protect their financial investments in land on the Upper West Side, which without the possibility of future resale for real estate development, would effectively be worth nothing unless basic improvements could be secured.

One of the West Side Association’s major justifications for the need for immediate improvement of the Upper West Side was the belief that land owners were being unfairly and overly taxed on their holdings. While a two year turnover period was considered desirous by most speculators, in many cases land holders found themselves paying city taxes, assessments, and interest on credit for ten years or more. The root of much of this taxation was the result of the over valuation of vacant lots by the corrupt city government hoping to extract higher taxes from the West Side to lessen the burden on New York’s East Side. The group estimated that for each year of paid taxes on vacant land the value of that land would be reduced by ten percent, which would make it hardly worth holding onto or ultimately improving. It was stated at the
December 22, 1870 meeting of the Association, that if the region were in a “finished condition, streets graded, curbed and paved, parks completed and in use, surface rock removed, sewers built, and above all accessible from downtown by rapid steam transit we all know that the matchless natural advantages of site and location would fill up the West Side with a population immediately” and it was precisely these improvements that members believed were owed to them in return for their years of overpaid taxes and assessments.\textsuperscript{10} It was ultimately pecuniary matters and a fear of loss of return on their investments that motivated the members of the West Side Association to become such strong proponents and advocates for the improvement of the region for nearly the next twenty years.

Much of the feel of the Upper West Side today is owed to the efforts of the West Side Association. Among its initial tasks after its founding was to place the Upper West Side under the control of the Central Park Commission to be redesigned and beautified. After extensively lobbying the New York State Legislature, the West Side Association was successful in placing the land west of Eighth Avenue between 59\textsuperscript{th} and 155\textsuperscript{th} Streets under the jurisdiction of the Commission and its commissioner, Andrew H. Green, in 1868. The Central Park Commission and the West Side Association would work together to change the face of the Upper West Side, which included the design of Riverside and Morningside Parks, the creation of the Grand Circle at 59\textsuperscript{th} Street and Eighth Avenue (now known as Columbus Circle), and the straightening, widening, and planting of the Boulevard (now Broadway). In addition, the wide cross streets of West 72\textsuperscript{nd}, 86\textsuperscript{th}, 96\textsuperscript{th}, and 110\textsuperscript{th} Streets were also beautified by the parks department and became elegant tree-lined streets, adding greatly to the ambiance of the Upper West Side.\textsuperscript{11} It was believed that these beautification measures would make the Upper West Side more enticing than the land across Central Park and thus help to initiate a first wave of real estate development.
Unfortunately for the West Side Association even these exciting projects, which would take decades to complete, could not spark the transition from land speculation to real estate development as transportation and necessary civic improvements were still no closer to being realized.

From the time of its inception, transportation to and in the Upper West Side was a matter of paramount importance to the West Side Association. Under the assumption that if improved the West Side would become the crowning glory of the metropolis, speculators were “ready to spend money on buildings…and render the same public services that Fifth Avenue owners have in lining that Avenue with elegant residence” even if it came at their own expense.\(^\text{12}\) In the matter of laying out streets it was noted that eager members were not opposed to paying even double the estimated cost given by the city surveyors if it meant the timely development of their sites. While it doesn’t appear that the Association was able to compel city officials to lay out and pave new streets in an efficient manner in the 1860s or early 1870s they were able to successfully have the Boulevard widened, straightened, and paved through acts of the New York State Legislature in 1869 and 1871. The Old Bloomingdale Road would be renamed the Boulevard in 1868, and this wide avenue continued to serve as the Upper West Side’s main thoroughfare but now as a modern street with paving, curbs, and sewers.\(^\text{13}\) From the earliest days of land speculation it was the assumption that the Boulevard was to become the premier street of the Upper West Side, destined to be lined with its finest villas and mansions. Undoubtedly this belief, along with the reality that the Boulevard was the only major artery through the West Side, was the reason that members with financial interests along its route pushed for legislation to ensure that this avenue was the first to be improved in district.
The renaming of the Bloomindale Road served as the inspiration for the West End Association to devise new names for all of the Upper West Side’s avenues. Seeing New York’s numeric system of nomenclature for its streets as prosaic, the members of the West Side Association wished to elevate the street names of the Upper West Side to those commensurate with the naming of the grand boulevards of European cities. The names proposed for streets were to be “euphonious and elegant in themselves, and at the same time distinctive and characteristic” creating evocative rather than banal associations for each. The choice of names was also to follow what was considered the ordinary system of most cities in naming. Names would be derived from famous men important to the city or state, geographical explanations or attributes, or from the names of the proprietors of the land on which the streets ran. It is also clear that the inclination for the assignment of such names for each avenue was a marketing ploy to further promote the West Side over the East Side. Naturally, the belief must have been that having an address on West End Avenue was more prestigious sounding than having one on Eleventh Avenue. As with Eleventh Avenue, in 1882, the group was able to have Eighth Avenue north of 59th Street renamed Central Park West in order to differentiate it from the working-class areas of Eighth Avenue below the Grand Circle. While the West Side Association only successfully changed the names of the Boulevard (which would be renamed yet again in the 1890s), Central Park West, and West End Avenue it served as inspiration for later groups of speculative real estate developers. In time these later groups would succeed in efforts to rename the area’s remaining numeric avenues, something never pursued by developers on the Upper East Side.

Just as the West End Association was starting to make progress in the early 1870s with streets being prepared and small rows of frame houses going up, the Panic of 1873 struck, ending any hope for the immediate speculative development of the West Side.
ensured that no further improvements or speculative real estate development would occur on the Upper West Side until the end of the decade. Land values fell dramatically, in some cases to prices lower than during the pre-Civil War period before major land speculation had occurred. The price of lots on Eighth Avenue reportedly were valued only at $7,000, which before 1873 were valued at $15,000, more than half their initial value, after the panic.\textsuperscript{17} Effectively the Panic of 1873 erased all the increased land values of the previous ten years and delayed the real estate development of the Upper West Side yet another decade.

Within three years, the first signs of prosperity began to return and depressed land and real estate values progressively recovered to their pre-panic levels. Starting in 1876, mortgage rates started to drop, encouraging those with financial means to buy real estate from men on the West Side who were all too eager to sell. By this point, many land owners and developers began to believe that the necessary improvements for the West Side were never coming or would not arrive soon enough to make any profits and the best course of action would be to sell off their land holdings. Between 1876 and 1877 investment in land began again in earnest as dozens of land owners put their holdings up for sale in auctions, helping some of the earliest row house developers pick up tracts of land at bargain prices.\textsuperscript{18}

Even with the return of prosperity by the middle of the 1870s, the West Side still lacked the most crucial factor required for large scale development: rapid transportation. As early as 1858 two omnibus lines along Second and Third Avenues provided regular service to the Upper East Side. By the 1860s, only the Eight Avenue omnibus line serviced the West Side, and this line only ran a single car per day between West 59\textsuperscript{th} and 84\textsuperscript{th} Streets.\textsuperscript{19} It has been theorized that corrupt officials in the Tweed city government filibustered the necessary transportation needed to properly service the Upper West Side to keep real estate operations focused on the East Side.\textsuperscript{20}
Furthermore, by 1879 the city had only opened thirty four streets between 59th and 134th Streets west of the park. Regardless of decades of delay it would only be a matter of time before the Upper West Side would gain numerous and regular rapid transportation modes and would become ripe for speculative real estate development.

The first steps towards the arrival of rapid transportation for the Upper West Side would occur in 1878 when the Manhattan Railway Company began plans to construct a line along Ninth Avenue extending up to 155th Street. Starting on June 9, 1879 the main double track of the Ninth Avenue elevated line was opened, extending from West 59th Street to West 81st Street. This first elevated line to regularly service the West Side had three stops along its route, at West 59th, 72nd, and 81st Streets. Further extension occurred on June 25, 1879, with stops opening at West 96th and 104th Streets, and on September 17, 1879, with the opening of the stop at West 110th Street. Only sixteen days after the opening of these first stations, service was extended to West 104th Street.

Ironically, the Upper West Side became “a victim of its own magnificent prospects” as the introduction of the first rapid transit line in 1879 did not immediately precipitate the real estate development process. Knowing that the area was decisively on the cusp of development, many land owners decided to either hold onto their land, believing in time their values would rise, or to list their plots of land at highly inflated prices. Relatively high real estate prices on the West Side largely continued to deter many speculative developers from starting operations in earnest in the region until the mid-1880s and ensured that the East Side would remain more attractive for real estate ventures.

Another matter that greatly protracted the development of the Upper West Side was the uncertainty of developers as to which type of residential district would be most in demand.
Would the area become a tenement district intended for immigrants and the working classes or one of fine row houses for the moderately wealthy? To illustrate this confusion, in 1881, plans were submitted for tenements to be built on West 72nd Street, 100 feet west of Ninth Avenue, but they were never completed as the developers filed new plans and fine row houses were erected on the site the following year. Likewise, many instances of how the early speculative builders believed the Upper West Side would develop ultimately did not come to fruition. The Boulevard, which was prophesized to become “the seat of lordly pleasure houses,” instead became the main commercial corridor of the district. West End Avenue, predicted to become a street lined with small shops, actually became the location of some of the area’s finest row houses. It was the belief that all the side streets running between the avenues were to be uniformly constructed of rows but many saw the interruption of the occasional tenement or French flat. The only early belief to actually come to fruition was that Central Park West and Riverside Drive would be devoted to the uses of the wealthiest inhabitants of the area. In the end, it was the preferences and biases of the speculative developers themselves that assured that the Upper West Side of the last quarter of the nineteenth century would become a district of row houses rather than one of tenements.

Amplified land values as a result of the introduction of rapid transportation did not discourage all developers from starting the process of real estate development. In 1879, Edward Clark, the president of the Singer Sewing Machine Company, would be the first to construct speculative row houses on the Upper West Side. For his first speculative project, Clark hired architect Henry J. Hardenbergh to design twenty-five row houses and one apartment building on the north side of West 73rd Street between Ninth and Tenth Avenues, one block north of the 72nd Street stop of the Ninth Avenue elevated railroad line. (Figure 4) Shortly thereafter in the fall
of 1880 Clark also started construction on the Dakota Apartments estimated to cost a staggering one million dollars, which would be the single most expensive project on the Upper West Side for the next decade. Perhaps the choice to erect both row houses and apartment buildings was Clark’s attempt to test out the waters in order to see which mode of living would be preferred and more easily sold on the West Side. Clark’s row was completed early in 1880 and the houses within the row were offered either for purchase or rent. Lastly, Clark’s foray into real estate development on the West Side inspired three other developers, John D. Crimmins, H.H. Cammann, and George J. Hamilton to start construction on small rows near 73rd Street at the end of 1879. As with Clark’s initial row, the earliest row house developments were concentrated around the stops of the elevated railroad lines, and enclaves of dwellings began to appear near West 72nd, 81st, 93rd, and 104th Streets. Since these locations would be the most easily accessible and desirable for potential buyers it seems only natural that speculative developers chose to construct rows in these locations first. In general, during the early 1880s development tended to remain in the eastern section of the district along Ninth Avenue and did not extend
towards its extreme eastern and western-most boundaries where more expensive homes were expected to be constructed along the parks. For the first five years of the 1880s construction on the Upper West Side progressed at a relatively slow pace, with 139 plans for row houses filed in 1881, 177 in 1882, and 183 in 1883. By 1884, with the East Side becoming thoroughly built-up, land on the Upper West Side was both more plentiful and cheaper, enticing many developers and builders to switch operations from the East Side to the West Side. That year, 355 building plans were filed on the West Side, almost double that of the previous year.30

The appearance of so many new land owners and speculative developers on the Upper West Side served as the impetus for the founding of the Citizens’ West Side Improvement Association on February 1, 1884.31 With its initial membership composed of roughly twenty men, most of whom were speculative real estate developers, the group in many ways was to become the successor organization for the now defunct West Side Association, which had been highly active in the 1860s and 1870s but started to wane out after the Panic of 1873. Unlike the West Side Association, this citizens’ group limited its purview to land on the West Side between West 59th and West 110th Streets and Central Park West to the Hudson River, and did not extend north to 155th Street. Working on a volunteer basis, the Association opened membership to all residents and property owners on the West Side, and it “freely contribute[d] its time, money, and labor to promoting the interests of the West End.”32 It would be through “correspondence, the attendance of its committees before the city authorities or at Albany before the legislature, and much individual work by members at all times” that the group tackled and secured street pavements, better sanitation and lighting, and the improvement and maintenance of the area’s parks and squares.33 Undoubtedly, the members of the association joined together to advance the
beauty and appeal of the Upper West Side to ensure the highest possible return on the money they had invested in land and on building in the region.

In 1885, the year following the founding of the Citizen’s West Side Improvement Company, 689 plans for new buildings were filed on the Upper West Side. This increase in building operations is most likely the result of the arrival of the first cable cars which began to run along Amsterdam Avenue, adding to the accessibility of the western portion of the neighborhood.34 It would also be in this year that one of the most influential speculative row house developers, millionaire William Earl Dodge Stokes, started his real estate career on the Upper West Side, filing for sixteen row houses, two on West 75th Street, five on West End Avenue, and nine on West 74th Street. (Figure 5) Stokes, working closely with four other developers, Charles T. Barney, Francis M. Jencks, John L.B Mott, and Cyrus Clark created the West End Building Company in May of 1887.35 While no building applications were ever filed by this firm, it is very likely that it was used as a construction company by the men in order to pool and consolidate their financial risks on their individual row house projects. Each of these five men owned land on or near West End Avenue and all became members of the Citizen’s West Side Improvement Company. Stokes would become the unofficial spokesman for the organization using his vast

*Figure 5 Stokes' row of nine at West 74th Street and West End Avenue*

Source: Lori Zabar
wealth and political ties to advance his own interests and those of the other members of the 
association. Stokes’ associate, banker Cyrus Clark, had served on the Executive Committee of 
the West Side Association and would hold leadership positions in the Citizen’s West Side 
Improvement Company until his death in 1909.\textsuperscript{36} It is also highly likely that due to the fact that 
many of the most influential developers in the Citizen’s West Side Improvement Company held 
land on or near West End Avenue, the organization was officially renamed The West End 
Avenue Association in 1888 to reflect their priority in advancing this district and their holdings 
in it.

The apex of real estate development occurred in 1886 when 948 plans were filed for 
buildings on the Upper West Side, the largest number ever filed in one year. By this point, the 
West Side had lost its rural character as building operations were in full swing. With the streets 
being regularly paved and graded, speculators were blasting away gargantuan rock masses from 
their lots to prime them for coming development. With the march of development, the shanty 
towns on the West Side were displaced as more new neighborhoods with distinctive character 
started to evolve during the last years of the 1880s.

By the late 1880s, both Ninth and Tenth Avenues, which through the efforts of the West 
End Avenue Association were to be renamed Columbus and Amsterdam Avenues respectively, 
had become lined with tenements and flats with ground level stores. It appears that it was the 
presence of the rapid transit lines on these streets, the “el” line on Ninth and the cable cars on 
Tenth Avenue, that relegated them to less prestigious dwellings.\textsuperscript{37} The smoke, grime, and noise 
from these rapid transit lines would have made such streets unsuitable for dwelling by members 
of the middle and upper-classes, and thus row house speculation stayed largely to the west of the 
Boulevard. Due to inflated land values speculative developers tended to also stay away from
construction along Central Park West which at this point only had a few mansions, apartment houses, and hotels closer to the Grand Circle and the American Museum of Natural History at West 77th Street. The Boulevard, renamed Broadway in 1899, with its tree-lined landscaped mall, never saw the fine row houses that were predicted but, rather, was developed with larger tenements and apartment houses.

West End Avenue and the side streets would see major speculative row house construction during the late 1880s, where expensive homes meant for those who were “less than millionaires, yet want their privileges” were constructed by developers. West End Avenue saw earlier development than the more scenic Riverside Drive on the Hudson River for two reasons. First, as with Central Park West, land prices remained highly inflated on Riverside Drive as it was expected that this street would become the prominent residential address on the Upper West Side. And secondly, it was on and around West End Avenue that the wealthiest speculative row house developers had purchased their land and started their row house projects. It was thought that West End Avenue would be lined with small shops, but starting in the 1880s it became the location of many of the finest residences on the West Side. Why this shift occurred can only be attributed to the speculative developers like Stokes who owned land on West End Avenue and insisted on constructing row houses along the street rather than developing it for commercial uses.

In 1888, the West End Avenue Association privately published a promotional pamphlet entitled *West End Avenue-Riverside Drive*, intended to laud the Upper West Side after a slump in sales which occurred during the previous year. While Riverside Drive is in the title, the publication focuses almost entirely on West End Avenue and its row houses. According to the publication, myriad factors made West End Avenue the most alluring street on the West Side.
West End Avenue was favorably positioned, being both far enough away from rapid transit for owners to not have to deal with the din of the train cars, but still only a short walk to a station making it convenient for commuting to downtown Manhattan. It was only one block away from the picturesque Riverside Park but had a higher elevation which would make it more salubrious. Developers had made sure that West End Avenue had a scientific sewage system and surface drainage due to this higher elevation. As there were significant grade changes sloping down from West End Avenue to Riverside Drive, it was also suggested that rain runoff would be a problem for Riverside Drive but not on the lofty West End Avenue. Lastly, the pamphlet states that “West End Avenue, alone of all city avenues, has a chance of remaining a site for private residences exclusively and permanently.”

The West End Avenue Association and its speculative developers with land holdings on West End worked together to ensure that the avenue, where they held land remained a homogenously residential rather than a mixed-use area. In some cases, speculative developers may have been subject to single-family construction due to restrictive covenants devised when land was sold prior to 1873. One of the best known of these covenants was drafted during the sale of Jacon Hansen’s farm to Gustavus A. Sacchi in 1872. The requirements of the covenant read as follows:

Buildings within 40’ of the front of said premises must be of brick or stone with roofs of slate or metal. No slaughter house, smith shop, forge, furnace, steam engine, iron foundry or manufacture of gunpowder, glue, varnish, vitriol, ink, turpentine, or the tanning, dressing or preparing of hides or leather, or any brewery, distillery, or other noxious or dangerous trade or business nor any stable of any kind, coalyard, meat shop, or any establishment keeping skins, sugar, finery, bakery, drinking, or lagerbier establishment, circus, menagerie, public show or exhibition of animals, depots, railroad station, car engine, or tenement house or any building which shall contaminate.

Restrictive covenants such as Hansen’s showed how strict land-use requirements could be and that pretty much the only building typology permitted was a single-family row house. As the
original Harsen Farm stretched from Central Park West to the Hudson River between West 69th and West 73rd Streets it appears that only the West End Avenue developers chose to respect the covenant as tenement houses were constructed on Columbus and Amsterdam Avenues on lots also subject to such restrictions. (Figure 6)

But in addition to restrictive covenants it was common for developers to enter into private agreements with adjoining property owners. These agreements often specified the style, size, and type of buildings that were acceptable to the parties involved. One example would be an agreement between Stokes and Alfred R. Conklin, each of whom was planning on erecting a row of houses on adjacent lots on West 72nd Street. It was agreed that Conklin would “commence erection of a first class dwelling in six months covering the whole of his premises at least 60’ in depth and three stories in height according to plans agreed upon” in a secret transaction on December 19th, 1887.43 It should be surmised that such agreements were made in order to ensure that the design of one developer’s row would not negatively impact the salability of the other. Through the reviewing of

Figure 6 Flier and map of the Harsen Estate holdings
Source: Museum of the City of New York
architectural plans, and the setting of building and use restrictions via private agreements between speculative builders, such men could and did determine the appearance and form of individual street fronts and entire areas of the Upper West Side.

By 1890, about 4,189 of the 11,121 building lots, or roughly thirty eight percent, on the Upper West Side had been improved between West 59th and West 110th Streets. By this point, the West 70s and 80s had been built up with large row houses and was acknowledged as the area’s most fashionable neighborhood. This area’s prominence was due to its location. It was far enough away from the more industrial areas just south of West 59th Street and yet it was only a few stops on the rapid transit lines into the West Side. In general, it would be the blocks between the Boulevard and Central Park West that were developed first due to their closer proximity to the rapid transit lines. The blocks south of the West 70s also began to see row house construction by the last decade of the nineteenth century, but as this land was less desirable, the row houses here were less grand and were mixed in with tenements and livery stables. In many ways this area served as a transition zone between the tenement and industrial area of Hell’s Kitchen and the exclusive row house district that speculative developers were creating in the West 70s and 80s. Meanwhile, the land in the West 90s and 100s was less desirable because it was further from Manhattan’s downtown. Development here was slow and would not come until the end of the decade.

The first few years of the 1890s would serve as some of the most productive and active for the West End Avenue Association. Trying to keep with the “fashionable tone of the West Side,” the association successfully had the names of Ninth and Tenth Avenues changed to the more evocative Amsterdam and Columbus Avenues. Another project that the Association took up early on was the further improvement of the Boulevard, which by 1890 had become the
Upper West Side’s greatest failure. By the late 1880s the Boulevard was in a “filthy, unkept condition...a ruin of itself, and a barrier to the marvelous improvements westward of it,” specifically in the mind of the Association, the row houses on West End Avenue. At this time the most heavily trafficked streets were paved with granite blocks laid upon concrete while roads with lesser traffic were paved with asphalt. The members of the West End Avenue Association argued that the Boulevard too, regardless of its traffic, should be paved with asphalt as this material would make the thoroughfare smoother, healthier, cleaner, more durable, and more easily repairable. The probable motivation behind the West Side developers’ desire to improve conditions on the Boulevard was that if it were paved with asphalt, in combination with its central malls and four rows of trees, it would make an attractive setting for grand new buildings.

There was still little permanent development on the Boulevard in the early 1890s and it was probably the hope that this final improvement would ignite the long awaited building boom. As the city had been allotted $1,000,000 from the state legislature to improve pavements between 1889 and 1891, it was from these funds that the West End Avenue Association believed the Boulevard should be improved. Their justifications for this were threefold. First, it had been laid upon the speculative developers of the West Side to pay for the paving and maintenance of all the other streets and avenues of the area. Secondly, the Boulevard was the main artery of the Upper West Side and if made suitable for development the return in taxes from first class buildings erected upon it would be considerable for the city. And lastly, as the Boulevard was under the jurisdiction of the Park Commission, which had promised to provide finished pavement but never did, the city should fulfill this promise at its own expense. In the end, the Boulevard was, indeed, completely asphaltered between 1890 and 1893 though development continued to lag and the avenue never became the site of fine single-family dwellings.
Perhaps the most significant undertaking by the West End Association was the opening and extension of Riverside Park and Drive. Starting in 1888, the Association became “active in procuring the enactment of the laws under which the park was created and in securing the appropriations necessary to carry them into effect,” aiding in the official opening in 1891. In that year, a small stretch of Riverside Park opened between West 72nd and West 79th Streets, followed by the opening of the entire park in 1898. From the time of the park’s opening, the West End Association dedicated private funds and labor to ensure its perpetual maintenance. The opening of Riverside Park was essential in order to generate the development that had been predicted along Riverside Drive since its conception in the 1870s. For decades the “extensive, varied, and beautiful scenery” heralded that Riverside Drive would become the most picturesque street in the world lined with the finest homes in Manhattan. With vacant land becoming scarce in the desirable areas of West End Avenue, wealthy developers were eager to shift operations to the more promising Riverside Drive. A completed Riverside Park would serve as one of the most attractive selling points for speculative developers not just on the Drive but for the entire Upper West Side.

In 1894, the West End Avenue Association and a newly formed group of developers and property owners of land on Riverside Park, known as the Riverside Park Property Owners Association, banded together to save Riverside Park from commercialization. During the 1890s, industry set its sights on the banks of Riverside Park proposing to erect “factories, including asphalt and gas-works, or ‘holders,’ along the river front adjoining the park, the smoke smell, and general effect of which would cause a ruinous depreciation of property.” Industry on the Hudson River would effectively destroy the scenic beauty of Riverside Park, something that had assured the high property values of lots along Riverside Drive, many of which had still not been
developed. With this as inspiration, the two associations were able to successfully rally the New York State Legislature to not only prevent industrial uses on the waterfront but to expand the park itself. Using bulkheads from West 72nd to West 96th Streets, Riverside Park was expanded “about 1,200 feet into the Hudson River in order to preserve the waterfront in perpetuity for park purposes and to avoid commercialization” ensuring the desirability of the Upper West Side. \(^{52}\)

During the final decade of the nineteenth century, the Upper West Side became more solidly developed but also more exclusive and expensive than in the previous decade. With the full completion of Riverside Park in 1898, whole stretches along the length of Riverside Drive were developed during this decade with a few mansions and many large row houses. (Figure 7) Countless aspects made Riverside Drive the most desirable address on the Upper West Side during the final years of the nineteenth century. First, the undulating path of the drive gave picturesque beauty and excitement to inhabitants over the regulated gridded streets to the east. Riverside Drive also served as a path within the park and thus it made those who were fortunate enough to own a mansion or row house on the drive feel as if their house was part of the park itself. But nothing made Riverside Drive more expensive and seductive than the gorgeous views of the Hudson River, the park itself, and the cliffs of New York.
Jersey. The value associated with these natural advantages both prolonged development along the Hudson River but also served as the basis for speculative developers to build some of the most expensive and elaborate row houses in the area at the end of the century.

It would not be until the very end of the 1890s that large scale development would reach the West 90s and 100s as speculators began priming lots, mostly for apartment houses, though many of the side streets still saw row house construction. Even though land values had begun to depreciate due to the financial depression in 1893 by the end of the decade land values again began to rapidly escalate when in 1899 it was announced that the Interborough Rapid Transit Company would construct a subway line under the recently renamed Broadway. The speculative developers who remained insistent upon row house construction now had to build ever more extravagant houses to be sold to ever wealthier owners just in order to offset the cost of land. It would be in the West 100s, that speculative developers constructed some of the most beautiful, innovative, and costly row houses, ironically at a time when the demand for such houses was plummeting. In reality, by the end of the 1890s, even the smallest and simplest of row houses were beyond the means of most middle-class families, and those who chose to remain adamant against apartment living were forced to flee to Brooklyn or the suburbs outside of the city to remain in single-family dwellings.

By 1900, approximately 4,574 row houses had been constructed on the Upper West Side between West 59th and West 110th Streets, representing ninety-seven percent of the total ever built in this area of Manhattan. Only two hundred more would be built over the next eight years, with the last row house building application filed in 1907 by the Central Building Improvement and Investment Company for a two-house row on West 86th Street east of Columbus Avenue. With the opening of the subway on October 27th, 1904, land values would rise so astronomically
that row houses became not only economically unfeasible to inhabitants but to the speculators themselves. The subway would signal the era of the apartment house on the Upper West Side and bring to an end the row house’s former dominance as the choice mode of dwelling on Manhattan Island. Many row houses that had been standing for a few decades were torn down to make way for the tall apartment houses, the new speculative-built real estate projects of the twentieth century.
CHAPTER III: The Speculative Developer’s Influence on Row House Design

It is the architect who always comes to mind when one thinks about the design of row houses or any building typology. But how influential was the speculative developer, his preferences, his budget, or his opinions, on what was actually drawn by the architects he chose to hire? Sarah Landau’s introductory sentence in her “The Row Houses of New York’s Upper West Side” states that “the historic Anglo-Saxon row house achieved new heights of architectural sophistication on New York’s West Side,” but could this have been done without the design liberties given to architects by the men for whom they worked? Speculative row house developers during this period began to see the expenditure for good design as a necessity and allowed their architects free rein to experiment with innovative styles and layouts believing this would make their particular rows stand out among countless others. If the speculative builder invested just a little more in amenities and design he could also sell the homes in his row for a higher price. The desire among potential buyers for diversity in design caused great strides to be made in terms of architectural expression and home amenities, which were to be provided by the speculative builder in order to meet the market’s demands. While it is normally the architect who is given all of the credit, the speculative row house developer also played a significant role and made contributions to the appearance of row houses and the Upper West Side.

For much of the nineteenth century, the architects hired by speculative row house developers were broadly degraded due to their lack of formal architectural training and imagination. It was not the goal of the speculative developer’s architect to produce the most stylish, sophisticated, or elegant designs but to design buildings that were relatively appealing, practical, and economical in order to maximize the financial return for the owner. It would be
both the speculator and his architect who would be blamed by later generations for imposing the tyranny of monotony upon New York City during the mid-nineteenth century. Above all else, it was Italianate brownstone row houses that were the most redolent of New York’s great wave of speculative building, which from the 1840s onward steadily brought residential development uptown. Variety in design was not a concern for the speculative developer of this period who was more than content with having his architect produce one single design which would be repeated indefinitely. All that was asked of the architect was that the row’s cornice line, string courses, and window patterning were uniformly maintained across the row so that as a composition a sense of grandeur and monumentality could be achieved.²

By the end of the nineteenth century, Italianate brownstone row houses had become the most reviled buildings of the metropolis. Montgomery Schuyler, the leading architectural critic of the period, stated “the ordinary brown-stone front was…a series of pretentious shams, and with these shams miles of the streets of New York were and are composed…the brown-stone front was enough to vulgarize a whole population, and in our case it came near succeeding.”³ In her autobiography A Backward Glance, Edith Wharton castigated “this little low-studded rectangular New York, cursed with its universal chocolate coloured coating of the most hideous stone ever quarried,” demonstrating the popular distaste for brownstones some forty years after Schuyler was writing.⁴ In reality, it was both the invariable row house designs during the Italianate period and the material in which they were clad, brownstone, which came to disgust the middle and upper-classes of New York in later decades. It was the consensus that with the Italianate brownstone row houses’ “lack of respect for the sense of individuality, its utter disconcern for man’s aspiration to higher ideals, its lack of quality, taste, and elegance” made them inappropriate for dwelling by wealthy New Yorkers at the end of the decade.⁵ The potential
row house dweller of the Upper West Side and certainly across the city was no longer willing to live in a home identical to all others but now demanded a house with individuality and that the speculator provide homes that reflected this conviction.

With this being said, it should not be presumed that the Upper West Side was an area of Manhattan devoid of brownstone row houses. Being a source of comfort and familiarity, many speculative developers who were active on the East Side and decided to shift their operations to the West Side continued to erect rows with brownstone. These brownstones “had several of the same characteristics as those of the East Side of a few years earlier, but the most distinct difference was the noted ornateness” displayed with the popularity of new architectural styles. Terence Farley, an Irish immigrant row house developer on both the East and West Sides, was constructing mundane brownstone rows on the Upper West Side as late as 1886. Examining his row of four dwellings located at 103-109 West 70th Street, it is apparent that Farley was still constructing the Italianate row houses of the past.
decades, just dressing them in Neo-Grec ornament. (Figure 8) The dwellings of the row have highly sculptural window and door surrounds but are not characterized by the idiosyncratic undulating and projecting facades so popular on the West Side. The architects, Thom & Wilson, did provide Farley with variation in the façade treatment as two different designs appear repeated twice over the four façades, but the interior plan of each is still identical regardless of this external differentiation. Realistically, early conservative developers, like Farley, chose to construct rows according to the conventions they were so used to on the East Side, building within their range of comfort and not seeing a need to make the West Side any different from the East.

Lastly, the development of the Upper West Side coincided with the blossoming of the nation’s Gilded Age. American families of enormous means such as the Vanderbilts, Astors, and Fricks sought to express their new wealth in unique and lavish palaces drawn from many European precedents. Such families wanted to have a unique palace that signified their place in society, and having one identical to their neighbors would not have been acceptable as it had been in earlier decades. Numerous new styles came into vogue as the desire to create the illusion that America’s great families were on par with European royalty drove them to build castles, mansions, and town houses based on a variety of European precedents. As America’s millionaires were so much ingrained in the popular culture of the late nineteenth century it was only natural that many wished to have their own homes imitate their tastes. By the end the century, speculative builders were trying to translate the high style of America’s elite into row houses suitable for New York’s upper-middle class.

These new demands of the middle-class, those who would be the potential owners of row houses, forced the speculative developer to hire ever more adept architects to meet the call
for complexity and eclecticism. The more innovative and unique the design an architect created, the more quickly the developer believed he would sell it. Interestingly, the choice to hire a skilled architect over a mere draftsman can be seen with the first row houses on the Upper West Side. As already mentioned, Edward Clark was the first to build quality row houses in the area and for this he employed the architect Henry J. Hardenburgh to design two rows on the north side of West 73rd Street. In many regards the sophisticated design of Clark’s first rows set a precedent for other early developers. Rows with four-story homes with tall stoops using contrasting materials, colors, and textures became very common after this first row was built.7 Here too, Clark and Hardenburgh were able to avoid the monotony of the brownstone dominated East Side through the use of varying materials. While there may be the occasional row designed by well-known architects such as Hardenburgh on the Upper West Side, it should be understood that the overwhelming majority of the architects hired by speculative builders were lesser known, less formally trained, designers such as Gilbert Schellenger, Thom & Wilson, or Janes & Leo. Although these firms may not have been the celebrity architects of their day, they could still provide complete, attractive, and sophisticated designs at a reasonable price for the speculative builder.

Unlike Clark, the vast majority of speculative builders who were active on the Upper West Side were not millionaires, but rather came from the building trades or the profession of architecture. They more often could not afford the best trained architects and had to engage second tier architects to design their rows. Intriguingly, it seems that many developers simply chose to hire architects who worked in the same building where they had their offices. For instance, Clarence True, an architect who would later transition into a developer in his own right, received his earliest row house commissions from speculator Charles Judson. Both men had their
offices in a building on West 88th Street and Broadway. Likewise, William E.D. Strokes chose to hire architect Joseph H. Taft for the design of many of his rows, both men having offices at 146 Broadway. Why this practice was done can only be left up to conjecture. Perhaps it was a matter of convenience on the part of the developer who did not wish to search any further than his own business address for his architects or it may be that developers wanted their architects close by so that they could monitor and inform the design process. It is also possible that developers had hired architects first and, out of a matter of convenience, they decided to co-locate into the same building in order to facilitate operations. Another point of interest is that many of the speculative row house developers on the Upper West Side were also architects themselves. Row house speculators such as Charles Buek, Henry F. Cook, John G. Prague, William James Merritt, and Clarence True are a few examples of these architect-developers. These developers comprehensively affected the design and appearance of row houses on the Upper West Side. Serving as both builder and designer, such men used their expertise from both fields to inform choices in the design and construction of their rows.

The demand for Upper West Side speculative real estate developers to provide variety for a population that was now calling for individuality in their homes led to some of the most interesting, complex, and exceptional architectural designs for row houses in the entire city. The vast majority of real estate advertisements published by developers or featured in the Real Estate Record and Builder’s Guide make reference to the fact that each row would not only contain unique homes, but would also, as a composition, avoid the repetition of design that characterized the row houses on the East Side. Perhaps the most illustrative account of this can be found in Designs for 141 Dwelling Houses Built on the West Side from Drawings by Clarence True published in 1893. The opening statement reads:
One of the striking anomalies of the City of New York where continued effort is widely exhibited in the variety, new ideas, and general improvement prevailing all other artistic and practical enterprises -- is the wearisome sameness and unattractiveness of its dwelling houses. John Ruskin has well said somewhere, that row after row of brown-stone fronts, mostly bad copies of the Farnese palace in detail, making up the living streets of the city, ought all to be torn down.

That this unattractiveness is everywhere visible along the avenues and streets of our city, a ride on the elevated roads from the Battery to Harlem will reveal; there being very few buildings that will attract one’s attention, but in all directions we see the same brick walls, square window openings, and painted galvanized iron cornices, more or less dilapidated.

The following illustrations will demonstrate an attempt to improve the houses of our citizens in appearance, plan of rooms and interior arrangement, so that home-life in the city shall be rendered enjoyable rather than passably endurable.

This statement makes it clear that what the speculator has built is not only going to be particular to the individual buyer but the improvements in design will also make life more satisfying.\textsuperscript{11} As developers now saw good design as money well spent they started to give considerable freedom to their professional architects and thus many developers and architects seem to have taken the precedent for variety established by Clark and Hardenburgh well beyond its initial intent.

The row houses of the Upper West Side would run the full gamut of architectural styles that were popular during the last quarter of the nineteenth-century. Row houses were designed in Neo-Grec, Romanesque Revival, Queen Anne, Chateauesque, Flemish Revival, Elizabethan Revival, Renaissance Revival, Beaux-Arts, and Colonial Revival garb and many were composed of eclectic combinations of several of these. In describing the variation put forth by developers and their architects on the West Side, Montgomery Schuyler said “the designers have aimed to make a house that at once satisfies and expresses the needs and habits of their occupants. They have done this without much thought for purity of style, and indeed the best of these houses are apt to be the hardest to classify.”\textsuperscript{12} This perceived inclination for eclecticism drove many developers to construct houses with complex stylistic combinations in order to supply the demand for individualism. Perhaps the best example of this is the row of two houses that once
stood at 130-132 West 79th Street constructed in 1894 by the development firm of Platt & Marie. (Figure 9) Richard Platt and Leon Marie were never afraid to push the envelope and were responsible for some of the most intricate row houses of the Upper West Side. Since both men were millionaires they had the financial means to undertake such projects. Wanting to ensure that their row would be nothing like anything before seen in New York City, Platt & Marie chose to hire two notable Philadelphia architects, Wilson Eyre and Frank Miles Day, to design their row. The style attributed to the row by *The New York Times* was “Turko-Venetian-Renaissance,” though it actually displayed many more characteristic features of the Gothic Revival and the English Arts and Crafts Movement. While this is the most extreme example, scores of other row houses went up with a more subdued eclecticism, boasting pedimented and gabled roof lines, projecting oriel windows, and upper level loggias borrowed from the full range of historic architectural precedents.

While it was variety that sold row houses at the end of the nineteenth century, it

*Figure 9 Platt & Marie’s highly eclectic row at 130-132 West 79th Street*

*Source: The New York Times*
should also be understood that many developers were not opposed to repeating row house designs. Speculative row house developers were, for the first time, expending money on design, but they still had to give into economics in order to protect potential profits. The Charles Buek designed 5-15 West 87th Street is an 1893 example of how many developers were able to achieve variety while still being frugal. Consisting of six row houses in the Renaissance Revival style, they only contains three distinct plans and elevations. The three houses to the left of the row

![Figure 10 Charles Buek's row at 5-15 West 86th Street](source: The Real Estate Record and Builders' Guide)

are mirrored by the three houses on the right of the row, creating an A-B-C-C-B-A composition. (Figure 10) While technically every house has a “unique” plan, in reality no more time or money needed to be spent on the design for the three row houses. In an article about the row from
September 29, 1894 in the *Real Estate Record and Builder’s Guide* it is stated “there are varieties in the design, as may be seen in the photographic illustrations. Some have right, some have left entrances” but this is the extent of the diversity listed. Another good example of a similar row composition was built by developer Harry Chaffee from plans produced by Clarence True. (Figure 11) This row of five, which once stood on West End Avenue between West 71st and West 72nd Streets, was even more economical as the stoop and door locations remain in the same positions necessitating only two different plans. This grouping, with its projecting flanking homes and its repetitious interior plans, would become a common massing commencing around 1893. It is probable that both the financial panic and the advent of the World’s Columbian Exposition held in Chicago that year, which brought the classically-inspired Renaissance Revival and Beaux-Arts styles into popularity, spurred the reconsideration of ubiquitous variety in rows in favor of more repetition both as a means of creating rational classical compositions for rows and to help lower costs.

The variation of design that marked the row houses of the Upper West Side was not limited to their façade treatments but would carry over into the realm of interior design and layouts. The first row houses that were built on speculation in the area were those in the Neo-Grec, Romanesque, and Queen Anne styles. While the row houses built in these styles showed

*Figure 11 To the left Chaffee’s row of five on West End Avenue*

*Source: Avery Library*
artful improvements on their exteriors, their interiors remained highly reminiscent of the earlier Italianate row houses built on the Upper East Side. The archetype of these row houses had a high stoop, was three to four stories in height over a raised basement, and was usually two rooms deep. Typically there was a flexible space at the front of the basement with service spaces behind, a parlor and rear dining room on the first level opening off a long stair hallway, and the second through top levels contained two large bedrooms each which were separated by dressing chambers. By the end of the 1880s shifts in tastes and the American way of life, such as the rise of popularity of central stair halls in homes, necessitated that speculative developers ask their architects to abandon the conventional plans of prior decades and to devise novel layouts.

Along with brownstone cladding, the iconic high stoop of New York City’s row houses had fallen victim to popular distaste by the last decade of the nineteenth century. According to one New Yorker, “the high stoop house…is the survival of early and simple habits, and should have been abandoned long ago for all city dwellings.” Slowly but surely speculative developers renounced yet another long established convention of house design to meet the changing tastes of their potential buyers. In the early 1890s, as a means of testing out the waters on this newest trend, developers often would construct rows consisting of homes with both high-stoop and low-stoop options. A good example of this can be seen at the five dwelling row located at 310-318 West 72nd Street built in 1893 by Henry F. Cook. (Figure 12) Here three out of the five houses within the row were built with traditional high-stoops leading to an elevated first floor while the other two were supplied with a two-step, low-stoop variation with the first floor essentially at the ground level. The construction of rows with both stoop options served two purposes for speculative developers. First, if the low-stoop variations did not turn out to be appealing to the buying public, then at least the entire row would not prove unsalable. Secondly, providing
multiple choices would open up a wider market for potential buyers and allow developers to supply homes for those already sold on the low-stoop trend as well as for those who still preferred a conventional high-stoop.

![Figure 12 Henry F. Cook’s row at 310-318 West 72th Street](image)

*Source: The Real Estate Record and Builders’ Guide*

The speculative developers of the Upper West Side, particularly around the turn of the century, were no longer trying to build banal row houses but fine residences informed by those in the great cities of Europe and of the extreme wealth on the Upper East Side. As the wealthiest members of society were looking to France for cultural guidance, their large mansions and townhouses served as the prototypes that developers simplified and diluted for the middle class. New York City possesses many grand and palatial examples of residences in the Beaux-Arts
style as it was the preferred aesthetic expression of America’s wealthy elite starting in the mid-1890s. Such grand mansions and town houses in this style would have been highly celebrated and visually accessible to the architects working for speculative developers on the Upper West Side through architectural publications or from taking a visit to the Upper East Side. One house of particular note is the Henry T. Sloane residence located at 9 East 72nd Street designed by Carrère and Hastings in 1893. (Figure 13) The building has a rusticated base with an iconic doorway surround capped by a massive cartouche and foliated side brackets on its ground level. The second level’s fenestration is defined by large French windows with curving transoms enclosed by balustrade railings at their bottom and projecting keystones with garlands at the top of the surrounds. The façade is further dominated by the five two-story engaged columns with “French Ionic” capitals, which include partial swags dripping down from the base of their volutes. The roof level of the residence features a slate and copper-trimmed mansard with four highly
sculptural dormer windows set behind a balustrade railing. In addition, many examples of Beaux-Arts residences use wrought-iron railings and entry canopies, though these two features are not present on the Sloane Residence. All of these architectural applications could be simplified and applied to row houses by speculative developers in order to make their homes comparable with those of the nation’s elite just across the park. Finally, the Sloane Residence, which is entered on the ground level, was designed in a Parisian tradition and possesses no stoop. As there were no stoops on the row houses of the great cultural centers, such as Paris or London, the removal of the high-stoop from row house design allowed developers to make their new homes have a much more European feel.

A good example of how developers simplified high style Beaux-Arts town houses for the design of their rows can be seen with those located at 302-320 West 105th Street, designed by Janes and Leo, and built by John C. Umberfield between 1899 and 1900. (Figure 14) This group of ten row houses on the south side of the street was constructed in two phases of five houses each, accounting for the uniformity of order and rhythm across the entire street front. In this row, numbers 302, 304, 318, and 320 are identical, numbers 306, 308, 314, and 316, are identical, and numbers 310 and 312 in the center of the row share the same design. Essentially, Janes and Leo laid out the row in order to create an overall symmetry of the composition while still avoiding monotony along the streetscape. The vast majority of the façade detailing is typical of the Beaux-Arts style and many details recall features prominent on the Sloane residence. The facades, constructed entirely of limestone, all have some form of projecting bow, bay, or oriel window detailed with elaborate carvings, elliptical windows on the upper levels, and countless variations on pilasters, pediments, and console brackets. There is an extensive use of the cartouche on each of the façade designs but the two central row houses located at 310 and 312 have the most
abundant use. Reminiscent of the Sloane residence, these two houses have a massive cartouche with foliated side brackets over the main entry supporting a curved wrought-iron railing above. The iron on the glass door of the entry has a cast-iron cartouche in its center and the pattern of the wrought-iron balcony above creates yet another cartouche. Each of the three designs has a cartouche featured over its main entry, with the most conspicuous being on 310-312. Cartouches appear scattered throughout the other facades under oriel, on rooftop dormers, and on window surrounds. Another corresponding feature with the Sloane residence is the use of “French Ionic” pilasters which flank the entries of numbers 306-308 and 314-316, and which frame the second and third floors of numbers 302-304 and 318-320. Other typical Beaux Arts motifs that are used universally throughout the row include scallops, garlands, swags, oversized keystones and console brackets, decorative wrought-iron railings, bracketed and dentil cornices, mansard roofs, and French windows with curved transoms on the second level.  

Figure 14 302-320 West 105th Street built by Frank C. Umberfield

Source: The Author
It was with the elimination of the high-stoop that a reconfiguration and rethinking of the traditional row house layout engendered the rise of the American and English basement plans. As people were no longer living and entertaining in their homes in the same ways that they had during the previous decades modern demands also necessitated that speculative developers change interior home plans. “Our wealthy New Yorkers ought to remember that their houses are not to live in only. They are to entertain in too…if, therefore, the thronged receptions and dancing-parties are to be made as agreeable as their nature allows, the houses must really be planned with some regard to their requirement” said one architect urging the revision of house plans to suit new social conventions.\(^{21}\) Interestingly, it was the Upper West Side architect-developer Clarence True who was erroneously credited with the invention of the American Basement Plan by the authors of the period publication “A History of Real Estate, Building, and Architecture in New York City During the Last Quarter of a Century.” As some of the earliest instances of the use of the American basement plan date to around 1880, roughly nine years before True started his own architectural practice, it is more likely that True’s extensive use of the plan won him this specious fame.\(^{22}\)

The American basement plan differs from the traditional high-stoop row house layout in several fundamental ways. With the eradication of the iconic high stoop, the main entrance could be centrally placed on a full height first floor, up only two or three steps from the sidewalk. (Figure 15) The central entrance opens directly to a foyer or reception room from which a grand and often curving staircase, usually set midway into the depth of the home, is reached. As one moves up from the ground level, it would be this central staircase that would serve as the divider of spaces within the home. Older New York City row houses traditionally had their entrances off to one side of the façade which opened directly to the hall with a straight-run staircase, extending
up along the party-wall. Behind the elaborate staircase in the American basement plan dwelling is usually an extension with a kitchen and laundry-room. In larger or more expensive rows it was common for developers to relegate the laundry-room to the cellar and replace it on the ground level with a servant’s sitting room. One of the defining features of the American basement plan was access to these service spaces which were reached through a separate sidewalk entrance, off to one side of the first floor façade, which led to a corridor that ran along the party-wall to the rear of service spaces of the house. In this configuration the second floor remained the scene of the formal parlor with the dining-room moved to the rear and commonly, a butler’s pantry behind, within the extension. Generally, the third floor came with a library along the front façade and a bedroom behind.
overlooking the back-yard. One or two levels above these floors, as in earlier row house layouts, were split between two bedrooms each, one at the front and one in the rear, divided by dressing chambers. Servant and utility spaces were located on the highest level of the home and it was common for them to be in the rear of the floor while two smaller private bedrooms looked onto the street. Of course, there were numerous deviations made to the “standard” American basement plan as tweaks in the design along with the addition of specialty spaces by speculative developers potentially made a house more desirable over that of their competitors.

In addition to the American basement plan, developers also chose to use a variant known as the English basement plan for the interior layout of their rows. The English basement plan has the greater portion of its lowest or cellar level below the sidewalk and the entrance level is roughly two or three feet above the sidewalk necessitating a low-stoop. Such dwellings differs in their placement of the main entrance which is located to one end of the façade not in the center which is the usual case with the American basement plan. A service entrance will be located at the corresponding end of the façade at the basement level and is accessed by an exterior flight of stairs. With the main entrance not centrally placed, a separate reception room can be created from the stair hall. Depending on the design, the ground or basement level could include a dining room or pantry at the rear, which were located in the rear of the second level in the American Basement dwelling. The second level still contains a parlor overlooking the street but then is either adjusted to have the library or another parlor in the rear of this floor. Depending on the layout the third level will either have the library in the front, if not located on the second level, a bedroom in the rear or two bedrooms. The remaining levels follow the same conventions as those in the American Basement plan.
Speculative developer Joseph Austin Farley, son of the developer Terence Farley, is an example of a developer whose work illustrates the adjustment of plans in order to make its rows more desirable. Starting his career as a speculative row house developer around the turn of the century on the Upper West Side, when row houses were becoming less economical for developers and residents alike, Farley believed it was design novelties that would set his rows apart from others. “Mr. Farley’s work in dwelling construction has always been marked by ingenuity and he is the author of novelties in planning” remarked one article for his row at 331-333 Riverside Drive in the *Real Estate Record and Builder’s Guide*. In this particular row Farley added one of his most unusual “innovations” in design, a sub-basement billiard room, which was the only amenity specifically referred to in the article.⁵ Some of Farely’s signature rooms include a salon and music room in the homes at 316-322 West 108th Street (Figure 16) and a bicycle-exercise room included on the ground level in the dwellings at 324-328 West 105th Street.⁶ Other developers, such as W.W. & T.M. Hall, believed that atypical interior features such as elevators, fire-proof staircases, and internal light shafts, all of which they included in their row at 20-26 West 86th Street, would help to make their houses more appealing and ultimately salable at high prices.⁷ As these extraneous

*Figure 16 Farley’s row at 316-322 West 108th Street*

*Source: The Real Estate Record and Builders’ Guide*
features would have added considerable cost to the overall projects, it was most definitely the developers themselves who were calling for such amenities and novelties in the rows and not the architects they hired. While in most cases it was the architect who was responsible for the aesthetic quality of the project, it must be concluded that it was the developer who chose the layout, i.e. the American basement, English basement, or high-stoop, the specialty spaces, and the novelties that greatly contributed to the look and feel of the Upper West Side.

Certain features of numerous Upper West Side row houses, the large bay, bow, and oriel windows, seems, in particular, to have been developer driven. (Figure 17) Early on, an undulating façade across a row using projections and recessions essentially on the second floor became a defining characteristic of Upper West Side row houses. Some speculative developers believed that undulating facades could serve two purposes on their rows. They would both increase diversity in design and would prevent the overall flat appearance associated with the Italianate row house. While in the 1880s these projections started out as single-level bays, by the next decade and through the turn of the century, they repeatedly had morphed into a single bow running the entire length of the façade on one or multiple levels. It was purported that the varied use of bow and bay windows

![Figure 17 Clarence True’s row at the corner of West 80th Street and Riverside Drive built in 1899. All of the homes feature multi-story bay windows.](image)

*Source: The New York Times*
was meant as a way of allowing inhabitants to gain multiple views but also allowed developers to increase the useable square-footage of their homes. For instance, on Riverside Drive this meant views of the Hudson River, up and down Riverside Park. On Central Park West such design features would offer panoramic views of Central Park and the use of these features on the side streets would give the residents the chance to view either Riverside Park or Central Park. A great example of this is the row 309-321 West 105th Street built between 1900 and 1901 by the developer John. C. Umberfield across from the previously mentioned row on this same street. (Figure 18) The architect William E. Mowbray designed the row to have “three-story bowed fronts alternate with three-story polygonal bays where many of the windows display large keystones” in order to maximize potential views of Riverside Park to the west. The homes in Umberfield’s row are five stories in total and four of their five stories project outwards to the street for better vistas. With so many row houses sporting multistory projecting facades by the end of the century, it should be concluded that once this became an established and marketed feature for views it became an expected amenity by potential buyers and it permeated into almost every row front during the last generation of row house design on the Upper West Side.
One of the last ways in which the speculative developer influenced architectural design was through his requirements for the bulk of the houses within his rows. While the standard New York City lot was twenty-five feet in width, it had always been common for developers to whittle down widths for their homes to as low as sixteen-foot frontages. As a means of maximizing profits, speculative developers on the Upper West Side often squeezed five houses into four building lots. In this case each house would have a twenty-foot frontage and the five feet saved from each lot could make an addition home within the overall row. Between 1880 and 1900, approximately 4,500 row houses were built on 3,600 building lots from 59th Street to 110th Street. By the 1890s the cost of even the narrowest row house in Manhattan was beyond the means of the middle class but instead of trying to construct more affordable rows. With highly increased land costs, developers created more luxurious and costly homes to market to even more affluent buyers. An apposite example of this is the seven-house row at the corner of West
End Avenue and West 90th Street, constructed in 1899, by the development firm of Terence Farley’s Sons. (Figure 19) Fellow developer and architect, Clarence True, was hired by the firm to execute the design. Here, True employed one of his signature trademarks on the row design, which he used on his own row house projects, the staggering of row house dimensions in order to create a single large house at the corner lot. In an article from the *Real Estate Record and Builder’s Guide* the row is described as having “seven separate dwellings, with fronts of 18, 24, 27, or 32 feet.”31 When added together the length of the West End Avenue frontage come to one hundred and one feet, which could allow for up to five houses if their frontage was reduced to twenty feet each. True and Terence Farley’s Sons played with the dimensions of the row to create four more luxurious and costly row houses rather than five more moderately priced ones.

By the conclusion of the nineteenth century, the options of the speculative builder in Manhattan were rather limited due to high land values, the configuration of building lots, and still some reluctance towards apartment living by the middle-class. The only plausible means of producing the maximum profits for developers was to either construct large single-family row houses for the affluent or to construct tenements for the poor. The vast majority of speculative builders on the Upper West Side before the turn of the century chose to stick with row house construction, thus assuring that the neighborhood would become an area of handsome dwellings for the wealthy. While smaller scale, three-story row houses were most in demand, financial constraints forced speculative developers instead to construct row after row of four to five-story residences making them obtainable only by the highly prosperous.32 In the end, it was the preference of speculative row house developers for this typology and the economic and social factors with which they grappled that shaped the architecture and design of the Upper West Side. The desire to make their rows stand out among the hundreds of others dictated the need for
design innovations and novelties unique to specific rows and developers. Yes, it was the architect who gave the row house its appearance, but it was the speculative developer who chose the appearance, its layout, and the amenities placed within it.
CHAPTER IV: The Financing of Speculative Row House Construction

Financial capital was the single most important factor in speculative row house construction from its commencement in New York City in the late eighteenth century through its culmination on the Upper West Side starting during the final quarter of the following century. It was the obtainment of capital that allowed such projects to happen and it was the expectation that a sizable return would be made upon that capital following the sale of the row that drove investment and improvement of real estate. Relatively nothing has been written thus far on the financing associated with speculative row house construction, telling the story of how monetarily, developers were able to make their rows a reality. While during the formative years of speculative construction in New York personal wealth was the requisite for developers, by the end of the nineteenth century even those with little initial capital could become speculators through building loans and mortgages eagerly given out by numerous private institutions. The availability of varied financing options for speculative real estate developers at the end of the nineteenth century determined the character and feel of the Upper West Side. Thus financing influenced the design choices made by the developers and their architects, as discussed in the previous chapter. This question of finance is imperative and must be addressed as the amount of capital that a developer could obtain would have determined the size of the row, the quality of its construction, and the level of architectural detail that went into its design.

It would be prudent to first discuss the distinction between contractor and speculative builders along with their respective roles in the context of New York City real estate operations. The contractor was responsible for the actual construction of a house or building, using funds provided to him by the speculative builder or an owner. It was the job of the contractor to have a
commanding knowledge of construction techniques and building materials, particularly where and how to purchase them along with their relative cost, but he did not take on any financial risk himself. By comparison, a speculative builder could construct homes himself, or if he lacked construction expertise, he could hire a contractor to do the work. Most importantly, he borrowed money on his own name and credit in order to finance the project. The best speculative builders would have possessed a familiarity with the work of the contractor, but “in addition be a financier, able to borrow money and to use his credit along more or less extensive lines to swing his various operations,” according to G. Richard Davies, a financial pundit who wrote several articles on the financing of speculative construction projects for The Real Estate Record and Builder’s Guide.¹

According to Davies’ belief, speculative builders who started their careers as contractors made the most ideal and apt real estate speculators. Such men would theoretically have had an advantage over other developers who were only financial backers, as they would have had an intimate knowledge of the building process in general, previous relationships with building material retailers, and in many cases, experience in successfully completing row house projects. This was the case for many speculative row house developers on the Upper West Side. After working as the contractor for many of the early wealthy developers, builders such as William and Thomas Hall, Harry Chaffee, Theodore Augustus Squier, and William Eugene Lanchantin, among others, went into speculative row house construction in their own right. In addition to builders, it should be noted that many architects who had dealings with the above men and with many other row house developers on the Upper West Side also dabbled in speculative row house construction as well. Architects, such as John G. Prague, Detlef Lienau, Charles Buek, Henry F. Cook and William James Merritt would have brought their own building knowledge to their
speculative projects, though in different regards from those coming from the building profession alone.² In many cases both builders and architects who took on speculative operations continued to provide building or architectural services simultaneously with their row house projects. Seeing the great financial benefits associated with speculative construction, scores of men like those mentioned above, decided to take on personal pecuniary risk, and transformed themselves from contractors working for developers to becoming developers themselves.

The first transaction that any speculative real estate developer must undertake in the construction of his rows is that of the acquisition of land. There were two principal ways in which the developer of the nineteenth and early twentieth century could purchase land, either at auction, or in a private sale. It seems the more economical but less common method for the purchase and acquisition of land by speculative developers was through real estate auctions. In many regards these auctions “by the partition and distribution among the public of large parcels of vacant land…gave the first impetus to building improvement in new localities.”³ When large land owners were ready to sell off their land either simply for profit or because the grid had reached their property, they often did so by auction to the highest bidder. Usually subdivision plans were made for the aid of the potential buyer to help facilitate the sale of land. Such plans helped to inform potential buyers of which blocks and lots they were actually bidding on, even if the streets had not been laid or fully completed.⁴ At auction, developers could buy either large parcels of land or small block fronts suitable for the construction of only a few houses. Auction sales, by their nature, provided a means of acquiring land at cheaper values for speculative developers as competing bidders would only spend up to what was believed to be the greatest but still economically viable price for that land.
Real estate auctions began in the early nineteenth century and were at first dominated by private auctioneers and real estate agents. The most well-known of these early auctioneers was Anthony J. Bleecher, who was a third generation auctioneer of real estate in New York City. Undoubtedly, there were numerous competing private auctioneers in the city during the nineteenth century, all of whom charged different commissions, buyer’s premiums, and other fees without any regulation. Interestingly, in 1883, just as real estate development commenced on the Upper West Side, the auctioneers of New York City banded together to professionalize and regulate the real estate auction business. In the past, many auctions occurred in basement rooms or shady storefronts, and by the third-quarter of the nineteenth century, bogus sales and corrupt practices had come to plague the auction business. Determined to be seen as a reputable profession among the populace and among speculators, leading members of the real estate business founded the Real Estate Exchange, essentially a consolidated auction house, which opened its doors in 1885. With the founding of the Real Estate Exchange came a ruling from the city courts that all large land holdings in New York City were to be sold through the members of the Exchange, which greatly added to the organization’s legitimacy and prestige. From 1885 onward, all major public auctions of land occurred at the Real Estate Exchange conducted by twenty-two members who leased their space within the building on an annual basis. Auctioneers took a twenty-five percent commission from the seller of the land on any parcels located in Manhattan or Brooklyn and only five percent on the sale of land located outside of these cities. Lastly, the Real Estate Exchange served as a repository for various practical documents for speculators such as maps, land surveys, records of past sales, assessments, and time tables for street openings and other improvements. Such materials and the access to them would have been invaluable to speculative developers in helping them establish an appropriate price for
specific plots of land as these documents would have assisted in determining the amount of initial investment needed on prime lots for development.

One of the most notable real estate auctions to occur, which featured land on the Upper West Side, was that of the Joshua Jones Estate held on November 22\textsuperscript{nd}, 1888. The Jones Estate held lands on four city blocks, between West 74\textsuperscript{th} and West 76\textsuperscript{th} Streets, and Eighth and Tenth Avenues, comprised 256 standard lots. According to The Real Estate Record and Builder’s Guide, the Jones Estate sale “will always be a red letter day in the history of great public sales of realty in this city. It was not alone that the sales aggregated $2,000,000, and that the properties were auctioned off in less than two hours’ time.” Curiously, only one speculative row house developer, Cornelius W. Luyster, who was also a director of the Real Estate Exchange, made land purchases at the auction. Luyster purchased six lots on West 74\textsuperscript{th} Street for about $26,000 a lot, paying a total of $155,500. While Luyster built other row houses on West 74\textsuperscript{th} Street and the surrounding area, there is no evidence that he ever constructed a row on the land he purchased at this auction. It appears Luyster purchased these lots for investment rather than improvement purposes as he is listed as reselling his lot at 115 West 74\textsuperscript{th} Street the following year for $31,000, a five thousand dollar profit. Other wealthy speculative builders, such as Baltimore Lawyer Francis Jencks, seemed to have engaged in similar practices of land speculation in addition to row house development. There are numerous listings in the Real Estate Record and Builder’s Guide showing that Jencks purchased land at auction only to immediately resell it at a profit, in some cases within a week after its initial purchase. Land speculation at auction was a financially risky and intensive venture, explaining why only the wealthiest of Upper West Side developers partook in such activities. Such men would have had larger amounts of capital at their
disposal and would not have needed to depend on outside sources of funding, such as loans, before making a purchase at auction.

In general, however, it seems that speculative builders on the Upper West Side did not take advantage of auction sales. It would be the purchase of land in private sales that was the more common means of land acquisition by speculative developers even though it was the more costly alternative. Paying for lots in cash at auction would have been the major barrier for the average Upper West Side speculative row house developer, and accounts for why virtually none of them partook in acquiring their land through this method. In the early years, such sales were between the holders of the land, either members of the original family who owned the homestead or land speculators who were ready to make profits on previously purchased land, and the speculative builder whose intent was to develop that land. Prices were determined through negotiation between the two parties which were “not infrequently purposely inflated to affect the market” by the land owner.11 Naturally, landowners, and particularly land speculators on the Upper West Side who had held onto land for long durations, tried to sell their lots at as high a price as possible to maximize their own profits and make up for losses from the slump years immediately following the Panic of 1873. It would be this dynamic, a resale of land from a land speculator to a row house speculator at a profit that would mark the overwhelming majority of land conveyances on the Upper West Side. By the end of the century, most transactions also included a real estate agent who essentially brokered the deal. All of these purchases of land in Manhattan were documented weekly in The Real Estate Record and Builder’s Guide. A typical entry would be something along the lines of “P. Zittel has sold for Charles T. Barney to John C. Umberfield about seven lots on the north side of 75th Street, 388 feet west of Columbus Avenue, for about $130,000; also for improvement, and for John Conley to John C. Umberfield a 20-foot
lot adjoining the above for $16,600.” In these transactions P.Zittel was the real estate agent, Charles T. Barney and John Conley were the land owners/speculators, and John C. Umberfield was the speculative row house developer purchasing land for improvement.12

It is probable that the reason most Upper West Side speculative builders did not purchase their lots at auction was because of their initial lack of capital. As previously mentioned, row house speculators came primarily from the building trades or the profession of architecture, often starting off working for developers then deciding to enter into speculation for themselves. Not possessing large fortunes, these men would have had to rely on loans and mortgages to finance their land purchases. While land could have been purchased more cheaply in the auction house there was never a guarantee that one would be able to make a purchase nor could one confidently predict for how much parcels of land might sell. It would have been foolish to take out a loan to acquire land cheaply at auction but ultimately not make a purchase. Whether a purchase was made or not, the developer would have had to pay back the loan with interest, and if a land acquisition was not made then the developer was at a financial loss with no equity to show for it. While purchasing from a land speculator directly was the more expensive of the two options, the pre-determined price of the land would have acted as a security for buyers. The average speculative builder would be able to take out a loan or mortgage for exactly the amount that was needed to purchase the land and there was no risk or guess work involved as would have been the case at auction.

Once ready to purchase a plot of land for the purposes of improvement, the speculative real estate developer would have first had to obtain a private mortgage to secure that land. A mortgage is a loan that “conveys to the lender certain real estate, and provides if the borrower defaults in the conditions…the lender may sell the real estate” by means of a foreclosure13.
most marked difference between a regular loan and a mortgage is that a mortgage will use real
estate specifically for collateral, giving the lender the right to seize that land if the mortgage is
defaulted, whereas in a regular loans anything can be use as collateral. Speculators at the end of
the nineteenth century could have acquired a mortgage on land from numerous sources including
banks, private mortgage companies, and insurance companies, all of which advertised in The
Real Estate Record and Builder’s Guide. One company in particular, The Lawyers’ Title
Insurance Company of New York, relentlessly advertised in this publication over several
decades, offering real estate mortgages among other methods of financing for builders. This
company, along with German-American Real Estate Title Guarantee Company, New York
Security and Trust Company, and the New York Realty Savings Company were listed as among
the largest and most active lenders in New York during the last quarter of the nineteenth
century. The speculative builder would have had to put a portion of his own money down and
borrow the remainder of the price of the plot on the mortgage with an interest rate determined by
the lender. Once the mortgage was secured, the speculative builder could then complete the land
conveyance and receive the deed and title to the land from the seller of the property.

Once in possession of a plot of land, speculative builders then needed to secure
additional sources of funding in order to finance the actual construction of the row which came
in the form of a building loan. A building loan can be defined as “a loan secured by bond and
mortgage on a piece of vacant property for the purpose of giving to the owner of that property
the necessary financial accommodation to assist him in the erection of the building upon his
land.” As with mortgages, this type of loan could have been acquired by speculative builders
from multiple sources including specific building loan companies, insurance companies, or from
private individuals. For the year 1906, out of the $75,000,000 lent in the form of building loans
only $11,000,000, or fifteen percent, came from the three largest building loan companies, while the three largest life insurance companies lent out $14,000,000 or nineteen percent, and three large-scale private lenders recorded gave out $10,000,000 or thirteen percent. The remaining $40,000,000 in building loans were given out by smaller companies and individuals illustrating the diversity of sources and lenders from which a speculative developer could acquire such loans. Generally, loans for construction were given out by the lender for a one year duration and the borrower was expected to repay the loan along with six percent interest. Building loans were paid by the lender in a series of advances which were meant to correspond with different stages of the construction of the project, i.e. laying of foundations, construction of party-walls, installation of interior finishes etc. This was done to give a sense of security and timing to the contractor so that he could confidently know when and how much money the speculative builder would receive and therefore plan his construction phases accordingly. Ultimately, in order for a row house project to be financed by a developer with little initial capital, a mortgage needed to be taken out to purchase the land and a building loan needed to be acquired to finance the phases of construction.

Perhaps the best way to illustrate this system for financing row house construction is through providing a hypothetical scenario. Say in 1899 a developer wishes to construct two four-story row houses on adjacent lots 25’ wide by 100’ deep. He has met with the initial owner of the land and together they agree upon the price of $30,000 for the plot. The developer has only $5,000 of his own funds and therefore must take out a mortgage on the land for an additional $25,000. Between his own funds and the mortgage the developer now has the total amount needed to purchase the land.
The developer now owns the land but it will be of no use to him unless it is improved with new construction to eventually be sold at a profit. Having used all of his personal funds in the acquisition of the land, he must now go to a building loan company to procure additional funding for the actual construction of the row. The building loan company agrees that the land is worth $30,000 and estimates that construction will cost approximately $45,000 making the total value of the project $75,000. Building loans were not calculated based on the projected market value of the row after its completion but rather its estimated construction cost. Now the building loan company decides to issue a building loan to the developer which is to be calculated based on the $75,000. The building loan will come in essentially two forms, a loan amount used towards financing construction, and a ground mortgage amount to be used to pay off the initial mortgage taken out on the land by the developer. In the end the building loan company decides to give the developer a loan of $30,000 which will be subject to a ground mortgage of $25,000 making the total amounted lent to the developer $55,000. The purpose of the ground loan amount of $25,000 is two-fold. First it is meant to aid the developer in paying off the initial mortgage on the land, whether the developer chooses to take additional funds from the other $30,000 lent or from elsewhere to pay off the interest on the initial mortgage is up to him. For this scenario the developer will use outside funds to pay off the interest and only use the $25,000 loan to pay off the initial mortgage on the land. And secondly, the ground mortgage will give the building loan company the same rights the initial mortgage lender would have had, specifically the ability to foreclose on the property if the developer is unable to repay his building loan.

The building loan company has now lent the developer $55,000, which is roughly seventy-three percent of the total estimated $75,000 cost of the project. The loan has paid off the developer’s initial mortgage on the land and has now provided him with $30,000, or two-thirds
of the $45,000 needed to complete the houses in his row. But the developer still needs $15,000 more to completely finance the construction and must seek yet another loan. The building loan company was rather astute and knows that no other company or individual will lend out a loan greater than its own loan of $55,000, nor will the borrower need a loan for more than $15,000. Therefore, even after the last loan which is needed to finish construction is taken out by the developer he will not have the funds necessary to pay off the ground mortgage of $25,000 provided by the building loan company. The developer at that point will need to use all of the last loan to complete construction and the building loan company will retain both its ability to foreclose on the project and will hold the largest and first claim against the project.\textsuperscript{21}

But our row house developer still has a problem. He still has no funds of his own and as the land is still unimproved he has no equity against which he could obtain another loan or mortgage. According to Davies, “if the land is originally mortgaged for all of its worth, it is obvious that the builder has no equity in his property until he has reached such a course in construction of it as to create one,” meaning that the developer through the start of construction will gain new equity in the form of the buildings he is erecting.\textsuperscript{22} Using the installments of the $30,000 from the building loan the developer can now pay his architect and his contractors as well as start construction of the row. Once significant progress had been made on the construction of the row, say to the point when the houses in the row themselves are worth $20,000, then the developer would have enough equity to borrow a final loan or mortgage to see the project to completion. With equity in his row worth about $20,000 along with the $5,000 of equity he has in the land, for which he paid using his own funds, the developer now has a total equity of $25,000 and can acquire his final loan or mortgage. Reasonably, most mortgage and loan lenders would not give out more than two-thirds the amount of the equity or in this case
roughly $17,000. Needing only $15,000 to complete his row and having the ability to borrow up to approximately $17,000 the developer takes his final loan and now completes the construction of the row.

With the completion of his row the developer is now ready to sell his two houses to both pay back his loans and mortgages and to make his profit. The developer has decided to list the homes in the row for $48,000 each, which will give him $96,000 upon the sale of both. The developer has no debt on the initial mortgage as it was paid off through the building loan, but he is in debt $55,000 for the building loan plus six percent interest of $3,300, for a total of $58,300 to his lender. In addition he is also in debt to the lender of the final loan for $15,000 along with six percent interest so a total of another $15,900. Overall our developer is in debt $74,200, an amount very close to the predicted value of the overall project made by the building loan company. In 1900, one year after construction commenced, the developer has sold the two homes in his row and now has paid back his debts leaving him with $21,800 in profit. He already had invested $5,000 of his own funds into the project so in reality his actual profit is $16,800, or in terms of the worth of the United States Dollar in 2015, $634,000. The developer has successfully completed the project and, if he chooses, is free to pursue another operation. Thus it is possible for a man having only $5,000 to fully finance a project costing fifteen times this amount using money that is not his own and is able to make a profit over three times his initial capital. It should also be acknowledged that the developer’s profit would also have been reduced if he chose to produce any marketing material for his rows and/or hired a real estate agent to assist in finding potential buyers. Naturally, the less money the speculative developer would need to borrow on the initial purchase of land, the greater the profit would be after the completion and sale of his row.
Though probably never done as simply or ideally as Davies’ example, such a method of financing was, indeed, used by speculative row house developers on the Upper West Side. We can use the example of Edward Tipping and his row of six at 140-150 West 76th Street, constructed in 1892-1893, to illustrate a real example. (Figure 20) Tipping purchased lots 47-51 on Block 1147 on the south side of the street from Charles H. Ludington for $81,600 on September 17, 1892. In contrast to our hypothetical developer in the last example, Tipping decided to use a substantial amount of his own funds, $72,417, towards the purchase of the land valued at $81,600. To make up the difference of $9,183, Tipping needed to take out a mortgage on the land and, in this case, did so from Charles H. Ludington, the original owner of the plot, on November 9, 1893.

After this point, Edward Tipping owned the land and decided to improve it with a row of six four-story houses for which he needed additional outside funding. For this, Tipping went to the private real estate loan firm of William Halls’ Sons which provided him with three loans totaling $71,325. William Halls’ Sons agreed to issue a building loan to Tipping but decided to pay-out the loan amount of $66,325 in two installments. The first installment was issued on November 11th 1893 for the amount of $14,325 which was intended to be used to pay off Tipping’s initial ground mortgage and to help his start construction. Tipping used $9,734 of the initial loan of $14,325 from William Halls’ Sons to pay back his initial ground mortgage along with six percent interest held by Charles H. Ludington. The remaining $4,591 was used probably to start the construction of the foundations for the six houses in his row and to pay his architects, Thom & Wilson.

With his initial ground mortgage paid off and with construction started on his row, Tipping then had substantial equity both in the land and in the row itself. On November 11,
1893, William Halls’ Sons issued the second installment of their building loan at a total of $52,000. This loan helped Tipping to finance almost the entire construction of his row but he, like the hypothetical developer, had to obtain one final private loan in order to finish construction. While Tipping could have chosen to obtain a private loan from elsewhere or from another firm to complete his row, he chose to again borrow from William Halls’ Sons. On November 14, 1893 Tipping borrowed an additional $5,000 from the firm.

With the completion of Tipping’s row of six by the end of 1893, he was then ready to sell his houses in order to pay back his mortgages and loans and to make his profit. The six houses in the row were each listed at $38,500, which would give Tipping a total of $231,000. At this point, Tipping has no debt on the initial ground mortgage held by Charles H. Ludington as it was paid off through the building loan issued by William Halls’ Sons. He was, however, in debt $71,325 for the building loan plus six percent interest of $4,280, for a total of $75,605 to William Halls’ Sons. He already invested $72,417 of his own funds into the
project and this coupled with the $75,605 owed to William Halls Sons was subtracted from the final return of $231,000 from the sale of the six homes. In the end, Tipping made a profit of $82,978, or in terms of the worth of the United States Dollar in 2015, $2,410,000. Thus Davies’ system for financing speculative projects via a combination of one’s own funds used to purchase land, mortgages, and building loans did occur in real life situations and, as seen here, the greater amount of personal capital invested initially in the land, usually the higher the financial return was after the row’s completion and sale.

While the method previously described is acknowledged to be the most conventional and most common way to finance speculative operations by developers, it should be noted that a variation did exist. This variation enabled speculators with absolutely no capital or who desired to use none of their own capital to complete an operation very similarly to the one described. Such a venture must have been enormously risky for both the lender and the borrower and this accounts for its general lack of use in the field.

This method differs in that the developer would go to a building loan operator (an individual willing to take on the financial risk of the project under the same terms and conditions as a building loan company) who would use his own capital to purchase the plot of land before “reselling” it to the developer at a material profit. The amount lent out by the building loan operator would be configured not on the actual price of the land but based on the value of the land and the profit the lender wished to obtain. The following steps and process were similar to the aforementioned method but the developer was required to take out a second mortgage instead of an initial mortgage to fully pay off the land and the building loan operator. After the sale of the houses in the row the developer would, by virtue of the method, take a lesser profit as he
owed more money in loans to the building loan operator and the provider of the second mortgage.\textsuperscript{35}

This method was used by developer Hamilton M. Weed for his row of four at 301-307 West 105\textsuperscript{th} Street, constructed in 1899. (Figure 21) Interestingly, the original owners of the land, the firm of Hammershlag and Oppenheimer, operated as both land speculators and real estate financiers. Hamilton M. Weed both “purchased” the land, lots 49-52 on block 1891, for $60,000 and received a ground mortgage for that land from the owners, Hammershlag and Oppenheimer, for $60,000 on April 29, 1899.\textsuperscript{36} Thus Weed put no money of his own into the purchase of the land and took out a mortgage for the full value. Weed would take out three loans for the construction of his project in addition to the initial ground mortgage issued by Hammershlag and Oppenheimer. Weed obtained a building loan of $60,000 from the Title Guarantee and Trust Company also dated April 29\textsuperscript{th}, 1899 as well as two additional private loans from Hammershlag and Oppenheimer for $10,000 and $38,000 on April 13 and April 29, 1899 respectively.\textsuperscript{37} In total, Weed borrowed $168,000 for the purchase of the land and the construction of his row and did not use a dollar of his own funds. By February of 1900 all of the houses within the row were sold and Weed had collected his profit and paid back his loans and mortgages.\textsuperscript{38} It is likely that since Hamilton Weed had already successfully completed row house projects on the Upper West

\textit{Figure 21 Hamilton M. Weed’s row at 301-307 West 105th Street}

Source: The Author
Side that he was seen as a safe investment by both the firms of Hammershlag and Oppenheimer and the Title Guarantee and Trust Company. As demonstrated, it was indeed possible for a man willing to invest none of his own money into a project to successfully finance the construction of a row using moneys from other parties and still enjoy the financial benefits.

The previous examples emphasize that one did not need large amounts of initial or personal capital in order to be able to undertake speculative row house construction projects in New York City when the Upper West Side was being developed. As real estate had become one of the pillars of wealth in New York City, more and more companies and individuals were willing to lend out capital in what was seen as a profitable and solid investment. In 1903, developer Joseph Austin Farley had approximately $444,000 in mortgages lent to him by four private individuals and two banks, Mutual Bank and Fifth National Bank, demonstrating how easily one could obtain funds from multiple parties willing to invest in real estate transactions during this period.\(^\text{39}\) Despite the ostensible willingness to freely give out loans and mortgages, most lenders, of course, sought “to loan only to responsible men” who had a high chance of successfully and smoothly completing their operations.\(^\text{40}\) The greatest risk that such lenders would have assumed was the possibility that the borrower would be unable to finish his buildings. If the developer failed and still owed money to his builders, it would necessitate the lender to use more funds to either complete the project himself or try to sell the unfinished project to another developer, most likely at a financial loss. With this being said, experienced architects and contractors would have made less risky candidates for endorsement and investment by building loan and similar companies.

As evidenced by the number of row houses on the Upper West Side, the developers in the area were successful in the financing and construction of their rows. These men built at a time
and in a climate which was very favorable and fostered real estate speculation giving men, even with little capital, the ability to gain enormous profits and wealth. The sale of the houses within a row was the most crucial matter for the speculative developer and by the end of the nineteenth century many were taking marketing of their rows into their own hands. Developers had become amenable to the hiring of real estate agents and in paying for the publishing of prospectuses and advertisements to aid in the swift sale of their rows. While capital had been responsible for their rows it would be the marketing and sale of their houses that would ensure their solvency and result in significant financial profits.
CHAPTER V: Marketing of Upper West Side Row Houses

By the end of the nineteenth century there were myriad forms of media which aided speculative developers in the marketing and sale of their rows including everything from short newspaper articles to illustrative privately published real estate prospectuses. Such material put row houses into the public’s eye and helped developers sell them quickly. Starting in the 1890s, but particularly by the turn of the century, row house developers had to fiercely compete for the same small niche market of potential affluent buyers. As seen in the previous chapter, the financial success of a row depended on the timely sale of its houses so that the developer could both pay back his loans and mortgages without penalty and make his profit. Marketing and advertisement were necessary and useful expenditures as speculative developers believed that the spending of just a little money could assist in procuring quick and highly profitable sales of their houses.

The marketing of the Upper West Side commenced concurrently with that of row house construction and urbanization of the area in 1879. In that year, Egbert Ludovicus Vièle, Central Park’s engineer-in-chief, produced a private prospectus entitled The West End Plateau of the City of New York, which lauded the scenic beauty and salubrious natural advantages of the area. For Vièle, the topography, natural attributes, and picturesque quality of the land gave the region the potential to become New York City’s finest residential section, one which, he believed, could rival those of the great capitals of Europe. In his prospectus Vièle likened the proposed improvements for the West Side with their European counterparts stating:

The entire region combines in its general aspect all that is magnificent in the leading capitals of Europe. In our Central Park we have the fine Prater of Vienna, in our grand boulevard the rival of the finest avenues of the gay capital of France, in our Riverside Avenue the equivalent of the Chiajo of Naples and Corso of Rome, while the beautiful
“Unter den Linden” of Berlin, and the finest portions of the West End of London are reproduced again and again.¹

Accompanying his text, Vièle provided a wonderful hand-colored map of the West End Plateau which showed his vision for how the Upper West Side would ultimately be planned and laid out.

![Image of a map titled "The West End Plateau of New York"

*Figure 22 Proposed layout for the Upper West Side by Egbert Vièle*

Source: Avery Classics Collection, Columbia University

This map showed Central Park, along with Riverside and Morningside Parks, which had yet to be completed and opened, the proposed tree-lined Boulevard, Eleventh Avenue, and West 72nd Street, and the anticipated elevated railway stops along Ninth Avenue. (Figure 22) It was this map that served as the framework for the earliest speculative builders as to how the area, under the jurisdiction of the Central Park Commission, for whom Vièle worked, would ultimately be laid out and developed.

The prescient Vièle would also be the first to make several claims regarding the architectural and social development of the Upper West Side that would be used later in the marketing material of numerous speculative row house developers. It was believed by Vièle that the Upper West Side’s had been “held intact for the development of a higher order of domestic architecture than it has been the good fortune of New York heretofore to possess.” Vièle is comparing his idealized West End Plateau to that of the Upper East Side. Vièle goes on to
chastise the speculative developers of the Upper East Side for placing New Yorkers into “a continuous and interminable series of brown stone boxes” rather than providing variety and comfort for home owners. Taking Vièle’s lead, speculative row house developers from the 1880s through the turn of the century would market the houses of the Upper West Side as individually unique and contrasting them, not always correctly, with the monotonous brownstone Italianate row houses of the Upper East Side. Lastly, Vièle also set the tone for the class of citizens who was destined to live on New York’s Upper West Side, the wealthy. It was to be on the West End Plateau that “citizens of taste and wealth here make selection of ample space, for the erection of homes consistent with the fortunes they have accumulated,” according to Vièle. Starting with *The West End Plateau of the City of New York* and ending with the last Upper West Side row house application filed with the city in 1907, speculative developers would market their houses exclusively to New York City’s affluent.

Every speculative developer plans and builds his projects according to a potential market, in the case of those active on the Upper West Side, it was upper middle-class families. Perhaps the best period source providing insight into the various classes of late nineteenth-century New York is E. Idell Zeisloft’s *The New Metropolis*. Published in 1899, *The New Metropolis* provides documentation of all aspects of life in New York City, including a description of all residential areas of the city and the typical inhabitants of each. According to Zeisloft, New York City possessed seven distinct classes: the very rich, the rich, the prosperous, the well-to-do comfortable, the well-to-do uncomfortable, the comfortable and contented poor, and the submerged poor. In his description of the inhabitants of the Upper West Side Zeisloft wrote:

The dwellers here are not as a rule of the old and historic families, or very wealthy as a class, but all are people exceedingly well-to-do, a fair proportion of them are Hebrews, and many are former residents of other cities who have found here the best value for their money.
Thus using Zeisloft’s class rankings those living in the row houses of the Upper West Side were part of the “prosperous” category, not the city’s wealthiest elite but among the highest echelons of the middle class. The desire of speculative developers to market to this class of New Yorker is reinforced in an article for Terence Farley’s Sons’ row on the corner of West End Avenue and West 90th Street which appeared in the Real Estate Record and Builders’ Guide the same year as Zeisloft’s publication. In the article it explicitly says that:

The messrs. Farley has done something more than merely live up to the standard of the locality, it being understood that they were not building on special order for multi-millionaires, though for the best class of whom buy houses when completed in the market; that is, people of refinement, and by comparison with the richest of moderate wealth.  

In 1899, Zeisloft estimated that the prosperous class numbered 25,000 heads of household making up about one percent of the population of New York City. This rather small social class was made up primarily of lawyers, doctors, merchants, brokers, and senior officials in large companies and corporations. If it were assumed that each “prosperous” family numbered four persons then the city of New York had roughly 100,000 individuals in that classification and to whom the row houses of the Upper West Side were marketed. In total only 4,732 row houses were built on the Upper West Side between 1879 and 1908 which meant the area was built up with the intention and belief that it would attract only eighteen percent of all the “prosperous” families in the entire metropolis. With such a small catchment group, marketing was to become an essential part of the sale of row houses by the end of the century.

The real estate prospectus, or booklet as it was referred to during the period, is today the most celebrated marketing material that was produced to aid in the sale of speculative row houses during the last quarter of the nineteenth century through the turn of the twentieth century. Prospectuses would have been paid for by the row house speculator out of his own funds and
would have been printed privately, in small numbers, by a small publishing house. It does not appear that one publishing house dominated the prospectus market but more likely that the developer went to whichever publisher would give him the best rate. Of the eight Upper West Side row house prospectuses held in the Avery Classics Collection at Columbia University only three have the publisher’s name listed. Two had the same publisher, The Press of Unz & Company, used by architect/developer Clarence True for two of his three prospectuses in the collection and the other is Douglas Taylor, Book and Law Printer, who produced one prospectus for Charles Buek & Company.⁹ (Figure 23)

Row house prospectuses would have been produced by the speculative developer to be given to real estate brokers rather than to be circulated publically. When potential buyers went to the office of a real estate broker it would be there that they would have been shown prospectuses of houses currently for sale. In one prospectus produced by the firm of W.W. & T.M. Hall entitled *West Eighty-Sixth Street Parkway Four New American Basement Residences between Central Park West and Columbus Avenue For Sale*, the agreement between the developer/owner of the homes and the real estate broker is explained particularly well. It states:

![Figure 23 Cover of Charles Buek & Company’s real estate prospectus showing their homes for sale in the Fall Season of 1887](Touch: Mark Tomasko Collection)
To Brokers
This booklet gives a general description of four high-class residences, which we request that you offer for sale. We shall be pleased to pay you the regular brokerage commission, with the understanding that the same will only be due and payable to you when you bring to us, duly executed, a contract for sale and purchase, with terms and conditions as prepared by us, together with the deposited named therein.

Should more than one Broker have the same prospective buyer, fair dealings will compel us to in such a case to recognize only the Broker as entitled to any commission, who actually brings the signed contract with the deposit.¹⁰

Developers sent their prospectus to brokers in order to provide potential buyers with images and descriptions of homes currently on the market and presumably to entice a buyer to inquire further about their homes. Speculative row house developers produced such material with the intent of giving their rows an advantage over others and especially over those whose builders did not engage in marketing.

Row house prospectuses more or less followed a similar format providing the most pertinent information for potential buyers. The cover page would contain the contact information of the speculative builder; his name, address, and telephone number if applicable. Surprisingly, none of the prospectuses in Avery’s collection feature a view of the row for sale on its cover. In general, the cover page of most prospectuses are immediately followed with a photograph or rendering of the prospective row. (Figure 24) The appearance of the individual house as well as how it fit into a larger architectural composition was seen by both the seller and the potential buyer as the most important selling point. As the price of most houses within a row were commonly the same, or comparable, and as each house possessed the same amenities, differing only in materiality or execution, it was the architectural expression of the house that often would determine which one a buyer would purchase based upon his own personal preferences. Following the view of the row would be a general description of all the houses and their
commonalities. In this section the speculative developer would discuss the location of the houses, their plan types (whether high-stoop, American basement, or English basement), the number of stories including basements and sub-basements, specialty and service rooms, architectural detailing on the interior, and any common novelty features. Often this section would also include a small amount of text which extolled the design of the houses and the experience of the architect. In the prospectus *Five Elegant Dwellings on West 72nd Street Built and for Sale by Henry F. Cook, Architect* this section states “as will be seen by referring to the diagram, the plan of each house is entirely different and is the result of much careful study aided by the experience of upwards of twenty-five years.” Developers wanted potential buyers to know that the houses they were offering were not only unique in execution but they were also well-designed by experienced architects.

Following the general description of the houses within the row came an individual enumeration of each house and its specifics. Here the address, the overall dimensions of the lot and house, price, the rooms on each floor, and the interior finishes were listed for the potential buyer. These descriptions were accompanied with floor plans of each
level, usually in context with that of the other houses within the row for comparison. It was also common for the real estate broker to stamp “Sold” on the plans of any houses within the row that had already been purchased. The last pages of the prospectus were usually devoted to a list of previously completed dwellings by the speculator and to whom those houses were sold.

(Figure 25) This section was included in order to assure the potential buyer that he would be purchasing from an experienced and reputable builder. The inclusion of the names of those who had already purchased dwellings from the speculative builder served in a similar capacity, showing that many of the potential buyer’s peers had already put their faith in the builder’s reputation and his product. In the case of Henry F. Cook’s prospectus mentioned above, he also added an additional note for potential buyers stating that he would be starting another row of dwellings which could be altered before completion:
I am now building eight houses on the North side of West 69th Street, Between Central Park West and Columbus Avenue, which will be finished next spring. Parties who may purchase any of these houses before completion can have such alterations as they require made at cost price. Plans can be seen and any further information obtained at my office.  

Cook and surely other speculative developers were willing to customize their dwellings for buyers in advance of their completion. Being able to personalize houses would have been an attractive option for both the potential buyer and the developer. Potential buyers could ensure that their house would include all the features they desired while the developer would be guaranteed a buyer for a house before the completion of the row.

Certainly potential buyers would have been confronted with numerous row house prospectuses at the office of their real estate broker. Trying to simplify and facilitate the sale of row houses, the leading real estate broker of the Upper West Side, Frank L. Fisher, produced perhaps the most extraordinary and rare real estate prospectus of the period. In 1895, Fisher compiled every row house for sale on the West Side into a single finely bound publication which he called *The Beautiful West Side or A Complete List of West Side Dwellings (Illustrated), Compliments of Frank L. Fisher*, which was to be used in his office. The opening of the publication speaks directly to potential buyers stating;

> It is very tiresome to visit so many real estate offices and then not find what you wish. This annoyance may all be avoided by calling at Headquarters for West Side Real Estate
> My office is situated in the centre of the choicest part, and I have all the property on my books, and I will gladly assist in making your life happy by securing for you a good home at a bargain.
> I cordially invite all persons who intend to make purchases in the above-mentioned localities to call at my office, assuring them that I shall take pleasure in giving them the benefit of my knowledge in regard to the desirability of a contemplated location, or in regard to the construction of houses which they may desire to purchase.
> I refer in the back of this catalogue to a few names of gentlemen whom I have done business with.
Starting at West 59th Street and ending at West 110th Street, Fisher identified every row with houses either for sale or for rent that were currently on the market. Fisher further divided his listings by the number of floors providing separate sections for three, four, and five-story dwellings. Each page contained a short account of fourteen dwellings with a typical listing reading as:

695 West End Avenue, 3-story brown stone, high stoop, bay window, straight hall, cabinet trim, 17 x 52 x 80, 2-story extension, $26,000

Fisher only provided the bare necessities that a potential homeowner would want to know: the address, the number of floors, the façade material and features, the plan type, interior woodwork, lot and house dimensions, service extension, and of course, the price. Mixed in with his pages of listings of dwellings for sale were elevations of rows, floor plans, and interior photographs and renderings. Each of these illustrated pages stated the location of the row, the speculative builder, the page on which its price and description could be found, and that the houses were for sale by Frank. L. Fisher. Interestingly, while all prospectuses examined provide the above images and descriptions, *The Beautiful West Side* is the only one which provides interior photographs or renderings of spaces within row houses.

Another medium used to market directly to the general public, employed by both speculative row house developers and their real estate brokers, was that of newspaper advertisements. By the end of the nineteenth century, thousands of people read the newspapers of New York City and nearly every paper had a section devoted to real estate matters. While less graphic and descriptive than prospectuses, newspaper advertisements would have offered speculative developers a less expensive alternative to reach a greater audience of potential buyers. The size of the advertisement and the amount of text in it depended upon the sum of
money the speculative developer or the real estate broker was willing to pay and thus a wide
range can be found in New York City’s period newspapers. A simple advertisement could read:

Two 5-story American basement dwellings, one decorated; 103rd St., between Broadway
and West End Av.; private neighborhood. Owner, 16 Water St.¹⁵

Such advertisements barely provided any information about the houses other than their location,
plan type, and where the owner/developer could be located. In comparison, other advertisements
were vividly descriptive, such as one for a row of houses located on the north side of West 100th
Street near Riverside Drive built by James Livingston. (Figure 26) These houses were described
as:

Six first-class five-story American Basement dwellings, situated in the most beautiful
part of the West Side overlooking the Hudson River.
They are twenty feet front by sixty feet deep, with extensions 15.8 x 12, having servant’s
stairs to the fourth story.
The fronts are selected Indiana Limestone. There are Bay Windows, which will always
be pleasant on account of southern exposure.
These elegant houses stand on high and dry natural ground that contains neither malaria
or noxious gases.
The trim is cabinet throughout and guaranteed to be of superior quality.
The Vestibules and Main Halls are paneled with Quartered Oak, Halls, Dining Room, and
Parlors are finished in Parquet Flooring.
There are three Bathrooms with Mosaic Floors and Walls Tiled. Rolled Rimmed
Bathtubs, Washbasins, Shower Bath, &c. of the latest design.
The plumbing is all exposed and having been done with the greatest care, has been
approved by the Board of Health. The cellars are thoroughly cemented and are
absolutely dry, and perfectly lighted.
Two of these magnificent Houses have been sold in the past week.¹⁶

Though lacking the price of the houses and an illustration of the row, such longer advertisements
provided architectural descriptions commensurate with those provided in a real estate prospectus.

It should be mentioned that developers would often place advertisements in newspapers
as well as produce their own private prospectuses. This can be seen with Henry F. Cook for his
row at 310-318 West 72nd Street. In 1896, he issued the prospectus, Five Elegant Residences, and
also placed an advertisement in *The New York Times* to aid in the sale of number 314, the last house in the row to remain unsold. Newspaper advertisements and real estate prospectuses were the most common means of marketing used by speculative developers, though other ephemeral outlets did exist. One of the most unusual advertisements was taken out by the firm of Platt & Marie in an 1893 Yale versus Princeton football game souvenir booklet.

This game held in New York’s Manhattan Field between two undefeated Ivy League teams had attracted much fanfare and some 40,000 spectators, the largest turn-out for a college level football game up until that point. The full-page advertisement only stated that Platt & Marie had “Colonial” style homes for sale on West 86th Street and “Flemish” style homes for sale on West End Avenue along with the address of their office. Since this Princeton–Yale game was being played in New York City, Platt & Marie must have believed that affluent football fans, alumni, or parents who were in the market for a new first-class row house, would be in attendance.

While newspaper advertisements were intended to be accessed by the masses, one of the best publications for the marketing and review of Upper West Side row houses was the *Real*
Estate Record and Builders’ Guide. This weekly publication was founded in 1868 by Clinton W. Sweet, who would later found The Architectural Record (1891) and Sweet’s Catalogue (1906), and was intended for those involved with or interested in all aspects of real estate transactions in New York City and the surrounding area. Each Sunday, the Real Estate Record and Builders’ Guide provided regular and accurate reports of lot transactions, sales, mortgage rates, foreclosures, business failures, tabulations of building costs, insider editorials, and articles, often illustrated, on projected and completed real estate projects. This publication more than any other was able to rationalize the real estate market in New York City through helping to establish accepted and fair sale and rental prices for dwellings, building material costs, and credit rates for builders and investors. Sweet would serve as the editor of the publication for roughly forty years which corresponded with the development of New York’s Upper West Side. One of its earliest collaborators was the West Side Association which used the publication in the 1860s and 1870s to privately advocate for the growth of the area through the advancement of parks, street openings, rapid transit, and other public improvements. Row house projects on the Upper West Side were a common feature of articles in the Real Estate Record and Builders’ Guide, noticeably more so than in other areas of the city, and this perhaps can be accounted by the fact that Upper West Side organizations made an early and lasting relationship with the publication and its original publisher. Considered to be the most well organized and ambitious of the property-owners’ associations that sprung up in the latter part of the nineteenth century, The West Side Association most aptly and efficiently used the publication as an outlet for the promotion of its own interests; those on the Upper West Side. In addition to the weekly issue, the publication often printed supplements which commonly featured West Side buildings and row houses. One in particular, West Side Number, which was issued on December 20, 1890 had
fifty-three pages devoted to the history and development of the Upper West Side up until that point and featured many newly constructed row house projects in the area.\textsuperscript{23}

Being a specialty publication, it is highly unlikely that the \textit{Real Estate Record and Builders' Guide} would have had a large circulation among, and would have been read by, the majority of New Yorkers not involved in real estate matters. It is more likely that potential buyers would have come into contact with the publication along with real estate prospectuses while searching for a home at the office of their broker. Real estate brokers would have subscribed to the publication as it was a reliable source for up-to-date information on real estate transactions including realistic asking and selling prices for homes, dwellings currently on the market, and for its descriptive articles on row houses and other buildings. Almost weekly, over the course of the development of the Upper West Side row houses in the district appeared in descriptive articles. While these are technically articles rather than advertisements, it must be assumed that they served some marketing goal. Through reading the descriptive articles on row houses in the \textit{Real Estate Record and Builders' Guide} brokers would have had a clear understanding of the design and amenities associated with a particular row and thus would be able to recommend certain rows to potential buyers based on their desires. It is also possible that when visiting a real estate broker, potential buyers would have been shown these articles and they would have acted in a similar capacity to the privately published real estate prospectuses which a broker possessed. While undoubtedly articles in the \textit{Real Estate Record and Builders' Guide} served as another means of marketing and advertisement, it is uncertain as to how they were placed into the publication. It is not known whether developers paid to have their rows highlighted in an issue or if the publication did the choosing. It is the belief of David Scobey, writer of \textit{Empire City: The Making and Meaning of the New York City Landscape}, that most
likely these articles were “a blend of journalism and advertisement” meant by the publication to promote and showcase the great development occurring in the frontier region of New York City in the last quarter of the nineteenth century; the Upper West Side. In reality, these articles served as yet another means of marketing by speculative developers in addition to row houses prospectuses and newspaper advertisements, even if they were not directly responsible for their inclusion in the publication. Some speculative developers may have chosen not to spend any of their budget on marketing while others elected to advertise their homes in multiple outlets and mediums. Henry F. Cook, whose row house prospectus and newspaper advertisement for the row at 310-318 West 72nd Street have already were previously discussed, also had an article describing this row in the *Real Estate Record and Builders’ Guide* shortly after its completion. Cook’s articles can be dissected to analyze and describe the typical formatting of such row house reviews as they appeared in this publication from the 1880s through the turn of the century. Another matter of uncertainty is who the authors of these articles were. The similarity in format of all the articles does suggest that the publication had a standard format or template for writers to be used to feature and describe rows but whether the publication had staff writers or if the developers hired someone to write the articles is up for debate.

Ordinarily row house articles were about one page in length, containing mostly text and a single photograph of the completed row. (Figure 27) Titles of the articles were usually in two parts; a short blurb about the high-quality of the dwellings and then where they were located. For example Cook’s article was entitled:
FOUR FINE NEW DWELLINGS.
Illustrating Advanced Development on the Riverside Drive.

Joseph A. Farley has recently completed four fine residences on the north corner of Riverside Drive and 105th St., which are illustrated herewith. These houses, known as Nos. 330, 331, 332 and 333 Riverside Drive, represent all that is latest in fashionable dwelling construction, and are furnished with all the devices for insuring the convenience and comfort of their occupants, having been designed with artistic correctness and finished with taste.

Mr. Farley's work in dwelling construction has always been marked by impetuosity, and he is the author of many novelties in planning. These houses bear witness to his skill in this respect; an instance may be cited in the placing of handsome billiard rooms in the front of the sub-basements of the inner houses. The basement room of the corner house is also an illustration of the designer's ability to make the best use of useless space.

The location and houses are worthy of each other. Of the latter, it is not necessary to speak further. The former is on the summit of a hill, from which the Drive slopes away both north and south. It commands magnificent views of the Hudson River and the Riverside Drive, and is, therefore, airy, cheerful and salubrious. The building line between 90th and 116th Sts. is on an older road or avenue, between which and the main driveway there are wide sidewalks of parking. This gives the

Source: Real Estate Record and Builders' Guide
Unique Examples of House of the Best Class
Some of the Latest Additions to the Architecture of West Seventy-Second Street---
One Already Sold

Following the title, articles were usually composed of the same types of information, though the
order varies. In this example the article opens with a description of the location, detailing the
scenic beauty of the neighborhood and the architectural merit of West 72nd Street stating “this
street contains the best specimens of our domestic architecture.” This particular article only
speaks of the natural and architectural beauty of West 72nd Street, but in many articles those of
the Upper West Side as a whole are also discussed. Just as important as providing a beautifully
designed home for potential buyers, speculative developers wanted to ensure buyers that the
neighborhoods in which they built were also desirable.

Next came a rather garrulous section which was devoted to extolling the experience and
skill of the builder and architect of the project; in this case Henry F. Cook served as both. Of
Cook’s design for this row, the article states:

He has always been engaged upon the best class of work of its time…his latest work
improves on what he has done before, and particularly as his work as always shown
ingeniousness in design and taste in the elaboration of details, he always has something
interesting and attractive to show.

Unlike in earlier decades when architects remained anonymous, the speculative builders of the
period on the Upper West Side often used their designers and their experience as a marketing
tool. If the builder was not also the architect of the row, his expertise and skill as a builder would
be lauded and then the article would praise the talent of his architect. In the article for his row at
303-317 West 106th Street of the builder/developer Joseph A Farley it was said:

His work in the production of high-class dwellings has given this builder a reputation that
holds with the public, who realize that he builds well, with taste, careful attention to
details and enterprise in securing the latest and most effective appliances.
Building confidence in both the builder and the architect was a crucial part of many of these articles as speculators wanted to reassure potential buyers that their work was of the highest quality and that there should be no hesitation when purchasing one of their homes.

The bulk of these articles consisted of highly pedantic descriptions of the row’s architectural features. Variation and diversity in design were always mentioned in articles as this was, from the 1880s onward, something that was believed to be expected and desired by potential buyers when looking for homes in order to assert their own individualism. Henry F. Cook took this idea to the extreme with his row at 310-318 West 72nd Street as he not only created diversity in façade designs but also each of the five homes had an entirely different floor plan. Applauding the great amount of diversity in Cook’s row the article proclaimed:

In his latest work, the five houses, Nos. 310-318 West 72d street, the idea developed is that the plan of each house should be distinct and novel, carried out, even to the exteriors which, though conforming in style to make a harmonious whole, vary significantly to give each, when studied separately, a character of its own. This feature is even more pronounced on the interiors, where the variety is not produced merely by a change in the trim used, but in the arrangement in the entrances, hallways, and apartments.

After the speculative builder had assured the potential buyer that his row had ample variation, the article went on to a comprehensive description of the spaces and amenities. Most of these were written in a tone as if the author were taking a potential buyer on a tour of the dwelling, showing each room and commending each of its features. While row house prospectuses did include descriptions of interior spaces, they tended to be very short blurbs and never went into the level of detail found in the articles in the Real Estate Record and Builders’ Guide. To illustrate the amount of detail provided in these articles an excerpt from Cook’s article describes the fittings used for the spaces in his row:

The parlors are in white mahogany, or ivory and gold, the dining-rooms quartered oak or San Domingo mahogany, with furnishings, including sideboards of original patterns, with carved plate-glass cupboards and shelves, and parquet floors: the hallways are oak,
with parquet floors for the main floors and large open fireplaces in the reception halls; the bedrooms and dressing-rooms are finished in maple, birch, or other suitable woods; the bathrooms are tiled and the plumbing, which is of the very best kind, is set exposed.30

Naturally, developers wanted potential buyers to know that only the finest of materials were used in the finishing of the homes within their rows. As every article goes into great detail about the architectural finishes used in the home it must have been seen as an important selling point and presumably something about which most potential buyers would have inquired. Also interestingly, some developers, like Cook, included custom designed furnishings in their rows to make them more appealing for purchase.

Each of these articles was concluded with a recapitulation of the overall architectural merits of the row and that of the surrounding neighborhood. While it is in the title of this article, many others often state how many of the homes in the row have already been sold in this final section. In this section, contact information for the speculative builder was also provided along with final praise of his achievements with the newly completed row. In the article for Cook’s row at 310-318 West 72nd Street potential buyers were told:

Anyone who desires to purchase a house of the best class in every respect can be confidently recommended to inspect these; an inspection will certainly excite admiration. Mr. Cook’s office is right by this station [72nd Street], at No. 264 Columbus Avenue. He may be complimented on the taste and ingenuity he has displayed in these five homes, any one of which, in all the essentials of house building, would be a credit to any architect.31

Speaking so directly to potential buyers, it can only be concluded that these articles were written as a form of advertising and that potential buyers must have somehow come into contact with them during their search for a house.

In conclusion, the advertisement and marketing of speculative-built row houses provides perhaps the best insight into the history of the field of real estate speculation. The styles in which
row houses were designed, the architectural fittings that went into them, and even the neighborhoods in which they were constructed were all consciously chosen by the men who financed and built them. What speculative row house developers perceived as the most desirable selling points were what went into row house designs and was what they most actively marketed in their advertisements. Through highly illustrated prospectuses and descriptive articles found in the *Real Estate Record and Builders’ Guide* we can begin to gain a glimpse into the mind of the speculative builder. Using these materials we can understand much of the original intent behind many design choices and assess which features of historic row houses are the most indicative of their time and the idiosyncrasies of their developer.
CHAPTER VI: The End of Row House Speculation in Manhattan

During the final two decades of the nineteenth century and the first decade of the twentieth century, the Upper West Side saw both the flowering and the demise of speculative row house construction in Manhattan. These decades coincided with a tremendous increase in population, advances in building technology, the rise of rapid transportation, and an unparalleled growth of corporate business, all of which contributed greatly to increases in the price of Manhattan’s land. Although grand town houses and some rows continued to be constructed for the very wealthy after the turn of the century, the above factors effectively made only the construction of tenements and large apartment buildings profitable uses for the city’s land.\(^1\) While the Upper West Side’s speculative row house developers desired to make the area Manhattan’s premier residential district for the affluent, the reality was that the majority of New York City’s growing population could not afford to purchase nor be adequately housed through row house construction. Despite their aspirations, the Upper West Side never developed exclusively into a district of luxurious row houses. Even as early as the 1880s tenements and French flats were being constructed and apartment buildings began to rise.

With the opening of the twentieth century, rising land prices, cost of living, and a growing servant shortage all served as catalysts for the acceptance of apartment living by the middle class.\(^2\) As a result, the already narrow market of potential buyers for row houses dwindled further as apartment house living become a fashionable and normal option, even for the affluent. As early as 1890, *The Real Estate Record and Builders’ Guide* predicted that the Upper West Side would be built up with luxury apartments in the spirit of the Dakota or the Brockholst, as these dwellings provided “all the advantages of a private house at a less cost” and were
becoming increasingly well-designed. Apartment house developers were designing their buildings in the latest styles to include beautiful marble-clad lobbies with fireplaces and doormen, elevators, servant areas, and even private entrances for tenants which greatly helped to persuade them to move into multi-family dwellings. In addition, the rise of local suburbs such as Bronxville, White Plains, and New Rochelle attracted many affluent New Yorkers who desired private single-family residences. In 1899, with the announcement by the Interborough Rapid Transit Company (IRT) of its plans to open the city’s first subway line, land and construction costs rose prohibitively in areas along its route. With the coming of the subway, row house construction became a highly inefficient use of land which was quickly becoming exponentially more valuable and in demand for high-density residential development. The price of the average row house after the turn of the century was nearly quadruple that of the row house built at the beginning of the 1890s, making the purchase and maintenance of such a dwelling prohibitive to all but the wealthiest in New York.

With the opening and completion of the first branch of the IRT’s subway line in 1904, New York City was quickly transformed from a low-rise residential city marked by three to five-story row houses, to one defined by high-rise apartment buildings. New waves of speculative real estate developers, and some of those who had already been building row houses on the Upper West Side, arrived in the area and began the apartment house boom. West End Avenue, which was acknowledged to be the finest row house street of the West Side, and many of the side streets, began to witness the demolition of row houses only a few decades old to make way for apartment house construction. Likewise, vacant lots on Broadway and in the upper end of the West Side become the sites for many new and luxurious apartment buildings. By the turn of the twentieth century most people were already being forced to sublet rooms or entire floors of their

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large row houses to help defray high living and servant costs, and many more complained that small houses could not be found in any respectable neighborhoods. Those determined to remain in single-family dwellings migrated out to the suburbs which surrounded that city or to cheaper boroughs. In a city so driven by commerce and economics, the apartment building became the only logical, feasible, and profitable use of Manhattan’s land and the best way to meet its housing needs.

With the rise of the apartment building, the era of the single-family row house’s dominance on the Upper West Side, and indeed throughout all of Manhattan, came to a close. Regardless of how well designed row houses were, or the amount of marketing that developers undertook, the typology could no longer compete with apartment living. While good design and marketing did help to place rows in the public’s eye and sell them, with the coming of each year after the turn-of-the-century, fewer and fewer row houses were being built. Those that were became increasingly harder to sell. Despite the fact that apartment-living replaced single-family habitation in New York City, thousands of row houses still line the streets of the Manhattan’s neighborhoods, greatly contributing to their character and charm. A love for row houses by many has caused much time and effort to be placed into the research of the typology; its history, forms, styles, and architects. But this has only been a partial history of the row house. In this thesis, which only concentrated on the Upper West Side, the practices and decisions of the speculative real estate developers themselves were examined in order to shed light on their contributions to both the architecture and urbanism of row house neighborhoods. In past scholarship, almost all of the credit for the design and appearance of row houses has been given to the architect who actually designed the houses within a row. As demonstrated in this thesis, a need to respond to
market pressures, personal preferences, and financial constraints by developers played a significant part in the design, appearance, and execution of row houses.

As with speculative developers, other constituents involved in the design and construction process of row houses, such as contracting firms, material suppliers, and artisans have yet to be fully researched to assess their contributions to row house history. It is the hope that this thesis will serve as the inspiration for others to further explore the speculative row house developers of the Upper West Side, and elsewhere, in order to add to the existing scholarship and understanding. This thesis was undertaken with the mission of starting a dialogue about the traditional types of persons and professions associated with historical, architectural, and cultural significance assigned to individual buildings or entire historic districts. When making the case for a building’s significance, almost by default we only consider if that building was designed by a famous architect or if an acclaimed person was associated with the structure. Along a similar vein, many neighborhoods have not enjoyed the same magnitude of interest and research that has been afforded to the Upper West Side and its row houses. Many row house neighborhoods and their associated row house developers in other boroughs of the city as well as elsewhere, such as Boston, Baltimore, and Washington, D.C., have yet to be explored or have histories written. The aspiration of this thesis was to end the relative anonymity of speculative real estate developers and place them on par in appreciation and understanding with the architects they hired and who, together, created beautiful row house districts such as Manhattan’s Upper West Side. Hopefully with this better understanding of the practices and men associated with speculative row house construction we can begin to assign and make the case for new levels of significance and reverence for historic row houses and their neighborhoods.
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CHAPTER TWO NOTES

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This is known as each publication produced by the West Side Association and the Citizen’s West Side Improvement Company lists their executive members for each year. Clark’s name is a common fixture.

36 "West Side Number," 20.

35 Zabar, 22.

34 Presa, 25.

33 "West Side Number," 3.

32 "West Side Number," 5.

31 "West Side Number," 9.

30 All statistical numbers were compiled by Donald Presa through examination of city records. Presa, 25.

29 Landau, 20.

28 "West Side Number," 5.

27 This information was gathered from the original real estate prospectus of the project. Block of Dwelling Houses on West Side Plateau, 73rd Street bet. 9th & 10th Avenues (New York: 1879), Avery Library Columbia University.

26 Presa, 20

25 “West Side Number,” 93.


23 “West Side Number,” 4.


21 A History of Real Estate, Building, and Architecture in New York City, 86.

20 "West Side Number," 3.


18 Zabar, 11.

17 A History of Real Estate, Building, and Architecture in New York City, 46.


15 Ballon, 144.


9 Ballon, 143.


6 Ballon, 143.


4 "West Side Number;” Real Estate Record and Builder’s Guide, Supplement (December 20, 1890) 24.


1 Historians J. Adnah Sackett, Law, Book and Job Printer, 1871), 24.
CHAPTER III NOTES

6. Ibid.
10. This list of architects who also were row house developers was compiled through census and biographical research.
CHAPTER IV NOTES

15 A picture of this row can be seen in Clarence True, Designs for 141 Dwelling Houses Built on the West Side from Drawings by Clarence True, (New York: Unz & Company, July 1, 1893), 8.
17 Lockward, 328.
20 Evaluation of the row between 302 and 320 West 105th Street was conducted through my own observations of the row and from reading both Landau, Row Houses of New York’s West Side, 30. and LPC, Riverside-West 105th District Nomination, 6.
24 Ibid, 470.
27 W.W. & T.M Hall, West Eighty-Sixth Street Parkway Four American Basement Residences Between Central Park West and Columbus Avenue For Sale, (New York: Circa 1900)
31 “The Best Yet, Terence Farley’s Sons’ New Houses on West End Avenue and 90th Street,” The Real Estate Record and Builder’s Guide, 64, (October 7, 1899) 501.
32 Presa, 23.
Jencks sold five lots he had purchased the previous week to builders James A. Frame & Sons, though no price is listed for the lots it must be assumed they were sold at a profit; “North of 59th Street,” The Real Estate Record and Builder’s Guide, 57, (May 2, 1896), 745.

A History of Real Estate, 130.


“The Lawyers’ Title Insurance Company of New York,” The Real Estate Record and Builder’s Guide, 47, (December, 1891) 12. This is just one of many that can be found in this journal.

These companies were listed under the section “Title, Trust, Real Estate, and Similar Corporations.” A History of Real Estate, Building, and Architecture in New York City During the Last Quarter of a Century, 61, (Record and Guide, 1898) 253-258.

G. Richard Davies, “Building Loans, How it is Possible for a Man Having Only $5,000 to Successfully Complete an Operation Involving $100,000,” The Real Estate Record and Builder’s Guide, 78, (December 1, 1906) 902.


Ibid, 902.

In both of his articles, G. Richard Davies notes that the transaction described, that is when the developer purchases and owns the land before applying for a building loan, is the most common way that the speculative process occurs. The scenario described here, the numbers and the conclusions, were simplified by me from a scenario that Davies illustrates, again, in both of his articles. Davies, “Building Loans How it is Possible”, 902. & Davies, “Building Loans and How to Get Them,”1226.

Davies, “Building Loans and How to Get Them,”1226.


Davies makes the claim about the two-thirds rule for lender. Davies, “Building Loans, How it is Possible,” 902.

Joseph Farley sold the homes in his row located at 316-322 West 108th Street for $48,000 each in 1899 so this is a realistic price for a row house around the turn of the century. “North of 59th Street,” The Real Estate Record and Builder’s Guide, 64, (September 23, 1899) 440.

This amount was calculated using a simple Purchasing Power Calculator. The amount $21,800 was multiplied by the percent increase factor of the Consumer Price Index from 1900 to 2015. “Seven Ways to Compute the Relative Value of a U.S. Dollar Amount - 1774 to Present,” last modified 2015, http://www.measuringworth.com/uscompare/

Davies claims that it’s very possible and reasonable that a man with only $5,000 would complete speculative operations up to $100,000. Any project grander in scale would require a larger amount of initial capital proportionally.

“Purchase of Lots 47-51 on Block 1147,” New York City Department of Finance Land Records Division, section 4, liber 18, page 173.


“Indenture,” New York City Department of Finance Land Records Division, section 4, liber 37, page 322-333.

Only Laura Smith paid $38,500 in cash for her house on Lot 50 in the row, all other buyers took out a home mortgage and their sales are indicated as $1 transactions in the conveyance records. “Indenture,” New York City Department of Finance Land Records Division, section 4, liber 36, page 69.

This amount was calculated using a simple Purchasing Power Calculator. The amount $82,978 was multiplied by the percent increase factor of the Consumer Price Index from 1895 to 2015. “Seven Ways to Compute the Relative Value of a U.S. Dollar Amount - 1774 to Present,” last modified 2015, http://www.measuringworth.com/uscompare/
CHAPTER V NOTES

1 Egbert L. Vièle, The West End Plateau of the City of New York (New York: Johnson & Pratt, 1879), 16-17
2 Vièle, 20-22.
3 Vièle, 25.
5 Zeisloft, 633-634.
7 Zeisloft, 279.
10 W.W. & T.M. Hall, West Eighty-Sixth Street Parkway Four New American Basement Residences between Central Park West and Columbus Avenue For Sale, (New York: Circa 1900), 27.
14 Fisher, The Beautiful West Side, 8.
21 Scobey, “The Real Estate Record”
It is uncertain as to why the Upper West Side was the most prominently featured area of the City in the *Real Estate Record and Builders’ Guide*. David Scobey believes that it was because the West Side Association was the most active in the promotion of its goals. It is likely that the group and those that succeeded it recognized that the publication could be used as an outlet for these activism and goals. This is discussed in David Scobey, *Empire City: The Making and Meaning of the New York Landscape* (Philadelphia: Temple University Press, September 30, 2003), 91-93

“West Side Number,” *Real Estate Record and Builder’s Guide*, Supplement 48, (December 20, 1890)

This belief was stated by Scobey through email correspondence with me on April 22, 2015.

“Unique Examples of House of the Best Class Some of the Latest Additions to the Architecture of West Seventy-Second Street—One Already Sold,” *Real Estate Record and Builders’ Guide*, 56, (October 5, 1895) 347.

“Unique Homes” 347.

“Unique Homes” 347.

“Up-To-Date Dwellings, A Block of Eight on West 106th St., near Riverside Drive,” *Real Estate Record and Builders’ Guide*, 65, (May 12, 1900) 811.

“Unique Homes” 347.

“Unique Homes” 348.

“Unique Homes” 348.

CHAPTER VI NOTES


3 “West Side Number,” 24.

4 As mentioned in Chapter I, the average price for a row house was $15,100 in 1890 and soared to $64,000 by 1902.; Charles Lockwood, *Bricks and Brownstone The New York Row House, 1783-1929 An Architectural & Social History* (New York: McGraw-Hill Book Company, 1972), 254.

5 Published in 1908, four years after the opening of the IRT’s 1 line, *Apartment Houses of the Metropolis* (New York: 1908) shows a large number of newly completed apartment buildings mainly on the Upper West Side.

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*Block of Dwelling Houses on West Side Plateau, 73rd Street bet. 9th & 10th Avenues* (New York: 1879) Avery Library Columbia University


Davies, G. Richard. “Building Loans, How it is Possible for a Man Having Only $5,000 to Successfully Complete an Operation Involving $100,000,” *The Real Estate Record and Builder’s Guide*, 79, (December 1, 1906)


Hall, W.W. & T.M. *West Eighty-Sixth Street Parkway Four American Basement Residences Between Central Park West and Columbus Avenue For Sale*, (New York: Circa 1900).

A History of Real Estate, Building, and Architecture in New York City During the Last Quarter of a Century, (New York: Record and Guide, 1898).

“Joseph A. Farley’s Failure, Assignment Ascribed to Inability to Realize in Building Operations on Riverside Drive,” The New York Times, December 24, 1902


New York City Conveyance Records


“Official Souvenir, Score Card, and Revised Rules to Date,”(New York: 1893).


The Real Estate Record and Builder’s Guide (Various articles and supplements)


Riverside Park. Petition of the West End Association and Riverside Park Property Owners Association to the Legislature. For the Enactment of a Law Providing for the Improvement of the Land and Water Front Adjacent to Riverside Park, in the City of New York, by Extending and Improving Said Park and Regulating the Use of Said Land and Water Front (New York: January 1894).


https://blogs.princeton.edu/paw/2014/11/throwbackthursday-princetons-role-in-the-
birth-of-thanksgiving-football/


The West End Association, Yearbook 1918 (New York: 1918).


“West Side Number,” Real Estate Record and Builder’s Guide, Supplement 48, (December 20, 1890).


DEVELOPERS APPENDIX

Preface

Many individuals have shaped the fabric and feel of New York City’s Upper West Side, but, arguably, speculative row house developers made up one of the most influential groups of constituents during the area’s early developmental phrase from 1879 to 1908. Though each developer was unique, several commonalities do exist among the men who chose to invest their resources in the transformation of Manhattan’s Upper West Side into one of the city’s premier residential districts. First, row house speculation was a male dominated business as only one female developer was identified in this study. The overwhelming majority of the men who engaged in row house speculation on Manhattan’s Upper West Side came from a relatively close geographic area to New York City, largely from the north eastern United States and in particular from New York City, New York State, and New Jersey. Next, the majority of these men were native-born Americans from middle-class backgrounds. This is in contrast to both the developers of Manhattan’s early row houses, who came from the wealthiest families in New York, and the largely immigrant developers who would define the apartment house development phase which followed. In general, the developers who were active on the Upper West Side were born between the 1840s and the 1860s, making them in their twenties through forties during the zenith of row house construction in 1885. Lastly, many of the speculative row house developers had backgrounds in the building trades and in architecture and worked for speculative row house developers both on the Upper East and West Sides before going into development in their own right. The following appendix is not an exhaustive survey of all 4,732 row houses built on the Upper West Side and their developers, but is intended to be a first attempt at cataloging the
careers of many of the row house developers included in this thesis who contributed to architecture, urban design, and ambiance of the Upper West Side.

KEY

**Developer’s Name** (Birth Year- Year of Death)

*Year of Row House Construction*

**Address of Row**, Number of Houses in Row, Architect, Architectural Style, (If Demolished)

**Developers**

**Charles Buek** (?-?)

1887

103-113 **West 72nd Street**, row of 5, Charles Buek, Queen Anne, Demolished

1890

53-55 **West 70th Street**, row of 2, Charles Buek, Renaissance Revival

57-63 **West 70th Street**, row of 4, Charles Buek, Eclectic/Queen Anne/Renaissance Revival

1891

52-62 **West 87th Street**, row of 6, Charles Buek, Romanesque Revival

1892

40-50 **West 87th Street**, row of 6, Charles Buek, Romanesque Revival

1893

5-15 **West 87th Street**, row of 6, Charles Buek, Renaissance Revival

1897

42 **Riverside Drive**, row of 1, Charles Buek, Chateauesque
Charles Buek was an architect and a prolific row house developer active on both the Upper West and Upper East Sides. Buek started his architectural career as a draftsman in the firm of Diggin & Crossman in 1870. In 1879 this firm dissolved and Buek went into his own practice as both an architect and as a developer. With Duggin & Crossman and in the early years on his own, Buek focused exclusively on row house projects on the Upper East Side. In 1881, he founded Charles Buek & Co and would take on Charles Duggin and Henry F. Cook as his partners. This firm remained focused on the Upper East Side but started row house projects on the Upper West Side in 1887. In 1893, Charles Buek again went off on his own and started the Charles Buek Construction Co. Buek would remain in business building in New York City until 1912.

References

A History of Real Estate, Building, and Architecture in New York City During the Last Quarter of a Century, (New York: Record and Guide, 1898), 221-222.


Harry Chaffee (1861-?)

1894

211-223 West 70th Street, row of 5, Clarence True, Renaissance Revival

1898

West End Avenue between West 71st and 72nd Street, row of 7, Clarence True, 5 Beaux-Art

A diverse speculative developer, Harry Chaffee started his career constructing buildings in Lower Manhattan before moving into residential speculation. A Small-time developer on the Upper West Side. He worked only with architect Clarence True. He also erected apartment houses in Harlem.

References

A History of Real Estate, Building, and Architecture in New York City During the Last Quarter of a Century, (New York: Record and Guide, 1898), 222.

Joseph Austin Farley (1867-1944)

1897

324-328 West 108th Street, row of 3, Janes & Leo, Beaux-Arts
1898

316-322 West 108th Street, row of 4, Janes & Leo, 2 Beaux-Arts and 2 Colonial Revival

1899

303-315 West 106th Street, row of 8, Janes & Leo, Beaux-Arts

1900

86th Street Near Riverside Drive, row of 2, Janes & Leo, Beaux-Arts, (Demolished)

1901

330-333 Riverside Drive, row of 4, Janes & Leo, Beaux-Arts

Joseph Austin Farley was born on August 24, 1867 in New York City to Alderman and speculative builder Terence Farley and his second wife, Bridget. Farley was the third son of Terence Farley and younger brother to John T., and James A. Farley, also row house developers. Compared to this brothers, Farley began his career in row house development on the Upper West Side rather late, completing his first row in 1897. He only completed five row house projects on the Upper West Side, one per year from 1897-1901. Farley also built townhouses on the Upper East Side. Only working with the architects Janes & Leo, Farley was known for having innovative design and novelty spaces in his rows, such as sub-basement billiard rooms. Because of this, three out of the five rows he constructed were featured in The Real Estate Record and Builders’ Guide. It appears that his last row on the Upper West Side, 330-333 Riverside Drive, caused financial problems for Farley and after this he retire from row house construction on the Upper West Side. Sometime after this he created the Joseph A. Farley Construction Company and is listed as completing a row of two houses on East 51st Street, presumably his last project. In 1904, it was found that the collateral that Farley had given in exchange for a $20,000 loan from the Fifth National Bank for the completion of his row at 330-333 Riverside was valueless and he was charged with larceny. While Farley was eventually acquitted he left New York City. He is listed in the 1910 census as living in Nashville, Tennessee and by 1915 he was living in California. It is also in 1915 that Farley was found guilty of writing “fictitious checks,” and was incarcerated in a California State prison until 1920.

References

“Joseph A. Farley’s Failure, Assignment Ascribed to Inability to Realize in Building Operations on Riverside Drive,” The New York Times, December 24, 1902


**Terence Farley and Son**

1885  
102-118 West 73rd Street, row of 4, Thom & Wilson, Queen Anne  
1886  
103-109 West 70th Street, row of 9, Thom & Wilson, Queen Anne  
1887  
75-87 West 71st Street, row of 7, Thom & Wilson, Neo-Grec

**Terence Farley** (1823- )

Terence Farley was an Irish immigrant speculative row house developer active on both the Upper West and Upper East Sides. Three of his sons, John T., James A., and Joseph Austin Farley were also speculative row house developers. Farley immigrated to New York City probably in the 1830s as his oldest living child was listed as being born in New York, fourteen years before the 1850 Census was recorded. Farley was also listed as a contractor in the same census. By the late 1850s, possibly as early as 1857, Terence Farley was elected, along with several builders, to the position of New York City Alderman. The Panic of 1873 greatly affected Farley’s projects on the Upper East Side and by 1878 he filed for bankruptcy, indebted $850,000 to creditors. Terence Farley re-entered speculative building on the Upper West Side in the 1880s, starting a business, Terence Farley and Son, with his eldest son from this second wife, John T. Farley. This company probably existed from 1885-1887 as after this point John T. Farley began working exclusively with his younger brother James A. Farley.

**References**


**Terence Farley’s Sons**

1885  
102-106 West 71st Street, row of 3, Thom & Wilson, Neo-Grec  
131-137 West 71st Street, row of 4, Thom & Wilson, Neo-Grec  
1887  
67-73 West 71st Street, row of 4, Thom & Wilson, Neo-Grec
109-117 West 76th Street, row of 5, Thom & Wilson, Neo-Grec

1889
42-60 West 71st Street, row of 10, Thom & Wilson, Renaissance Revival

1891
40-58 West 70th Street, row of 10, Thom & Wilson, Renaissance Revival

1895
344-352 West 87th Street, row of 5, Thom & Wilson, Renaissance Revival

334-342 West 89th Street, row of 5, Thom & Wilson, Renaissance Revival

1898
303-307 West 90th Street and 621-627 West End Avenue, row of 7, Clarence True, Eclectic/Beaux-Arts/Flemish Revival

**John T. Farley** (1858-1905)

John T. Farley, the eldest son of Terence Farley and his second wife, Bridget, older brother of James A. and Joseph Austin Farley, was born in New York City in 1858. Farley started speculative row house development sometime around 1885. It appears he was a partner in two different real estate development firms between 1885 and 1887, with his father in the firm of Terence Farley & Son, and with his brother James A. Farley in the firm of Terence Farley’s Sons. By 1887, John T. Farley was working exclusively in partnership with his younger brother James A. Farley and it was their desire to continue their father’s building career on both the Upper West and Upper East Sides. Terence Farley’s Sons were highly successful row developers and held the record for constructing the most costly speculative row houses ever built, valued at $500,000 each, which were sold to Jacob H. Schiff, Frank Jay Gould, and William Guggenheim. While Terence Farley’s last row house on the Upper West Side was constructed in 1898, the firm continued to build luxurious rows and townhouses on the Upper East Side until John T. Farley’s death in 1905.

**James A. Farley** (1863-)

James A. Farley, the second son of Terence Farley and his second wife, Bridget, younger brother of John T. and older brother of Joseph Austin Farley, was born in New York City in 1863. He started as a row house speculator sometime around 1885, going to a partnership with his brother John T. Farley. The firm they created, Terence Farley’s Sons, was intended to be a successor firm to their father’s business. They worked almost exclusively with the architects Thom & Wilson, who had designed several row houses for their father. After John T. Farley’s death in 1905, James A. Farley went off on his own, continuing to build in New York City until 1908.
References


W.W. & T.M. Hall

William W. Hall (1869-)
Thomas M. Hall (1874-)

1894
206-226 West 79th Street, row of 11, Welch, Smith & Provot, Renaissance Revival,

1898
343-349 West 87th Street, row of 4, Welch, Smith & Provot, Beaux-Arts

1904
2-4 West 74th Street, row of 2, Welch, Smith & Provot, Unknown, Demolished

1905
20-22 West 86th Street, row of 2, Welch, Smith & Provot, Unknown, Demolished
26-30 West 86th Street, row of 4, Welch, Smith & Provot, Unknown, Demolished

1907
1-3 West 86th Street, row of 2, Welch, Smith & Provot, Unknown, Demolished

1908-1910
12-16 West 86th Street, row of 3, Welch, Smith & Provot, Unknown, Demolished

William W. and Thomas M. Hall were brothers born in New York City in 1869 and 1874 respectively. They probably started their partnership, W.W. & T.M. Hall, in the early 1890s and built luxury row houses on both the Upper West and Upper East Sides. Their career on the Upper West Side commenced with the erection of several large rows including a row of eleven on West 79th Street, a row of nine on West 87th Street, and a row of nineteen on West 69th Street. It appears that around 1898 the firm decided to concentrate on constructing smaller rows composed of a few homes of high quality, using only the best materials, craftsmanship, and design. The Halls preferred the architects of the firm of Welch, Smith, & Provot and used them almost exclusively. Their row of two located at 12-16 West 86th Street was the last speculative row to be completed on the Upper West Side.
Detlef Lienau (1818-1887)

1887

48-54 West 82nd Street, row of 4, Detlef Lienau, Queen Anne

Detlef Lienau was a German-born architect trained at the Ecole des Beaux-Arts in Paris who immigrated to the United States in 1848. Lienau was among the first of a wave of professionally trained European architects who come to the United States bringing old world styles and traditions with them. Lienau, one of the twenty-nine founding members of the American Institute of Architects, had a highly successful career as an architect from the 1850s through his death in 1887. Only one speculative row house project was built by Lienau on the Upper West Side, completed the same year as his death, but he was also most likely responsible for overseeing the construction and financing of the two rows that he designed for his mother-in-law, Mary McClay Pentz Williams, in 1884. Two of the homes in Lienau’s row were built for speculation while the other two were built for himself and his mother-in-law respectively.

References


William James Merritt (1852-1930)

1885

Row of 7 on West 75th Street, row of 7, C.T. Mott, Eclectic/Queen Anne/Romanesque Revival

1888

246-272 West 73rd Street, row of 19, C.T. Mott, Eclectic/Queen Anne/Romanesque Revival

North East Corner of West 73rd and West End Avenue, row of 18, C.T. Mott, Eclectic/Queen Anne/Romanesque Revival

South West Corner of West 73rd Street & West End Avenue, row of 5, C.T. Mott, Eclectic/Queen Anne/Romanesque Revival
1889  
Demolished Row on West 97th Street Including Number 52 West 97th Street, row number unknown, Architect unknown but possibly C.T. Mott, Style unknown

1892  
Corner of West End Avenue and West 77th Street, row of 7, Clarence True, Chateauesque

Corner of West End Avenue and West 89th Street, row of 7, Clarence True, Renaissance Revival

William James Merritt was born on May 31st, 1852 in Springfield, Massachusetts. It is uncertain if Merritt received any formal training in architecture, though it is unlikely. Merritt must have arrived in New York City sometime around or before 1875, as this is the date when he first joined the New York Chapter of the American Institute of Architects. Merritt became a prolific row house architect and builder on the Upper West Side and was quite infamous for reusing designs for both his clients and for himself. Starting in 1885, Merritt began working extensively for William Earl Dodge Stokes and his associates, serving as their architect and builder. It was around the same time that he, along with Robert J. Hollister and George H. Tilton, founded William J. Merritt & Co, which existed until 1896. As an architect, builder, and developer Merritt was responsible for the design and construction of scores of row houses on the Upper West Side and was even lauded as “one the largest builders” in the area by The New York Times in 1888. Oddly, that same year a boycott by the Central Labor Union affected Merritt’s ability to complete some of his projects, protracting their sale. It appears that Merritt’s business began to slow down gradually after 1888 and by the turn-of-the-century it ceased to exist all together.

References

Ancestry.com


William Earl Dodge Stokes (1852-1926)

1885  
300-308 West End Avenue and 231-247 West 74th Street, row of 14, William J.Merritt, Queen Anne
254-256 West 75th Street, row of 2, William J. Merritt, Queen Anne

1886

244-252 West 74th Street, row of 5, William J. Merritt, Queen Anne

301-319 West End Avenue, row of 10, William J. Merritt, Queen Anne

228-232 West 75th Street, row of 5, William J. Merritt, Queen Anne

1887

242-248 West 76th Street, row of 4, William J. Merritt & Charles T. Mott, Queen Anne

1889

303-309 West 86th Street, row of 4, Joseph H. Taft, Queen Anne

1890

541-549 West End Avenue, row of 5, Joseph H. Taft, Unknown

560-568 West End Avenue, row of 4, Joseph H. Taft, Unknown

330-338 West 86th Street, row of 4, Herman P. Seyfert, Unknown

331-339 West 86th Street, row of 4, Herman P. Seyfert, Unknown

253-263 West 72nd Street, row of 6, Joseph H. Taft, Unknown

262-270 West 72nd Street, row of 5, Herman P. Seyfert, Unknown

William Earl Dodge Stokes was born in New York City in 1852 to James Boulter Stokes, a partner in the company Phelps, Dodge & Co, and his wife Caroline Phelps. Stokes started his real estate career in New York City in 1879, just as the Upper West Side was starting to see its first wave of development. Between 1885 and 1890, Stokes would construct twelve rows in the neighborhood between West 72nd and 87th Streets between Broadway and Riverside Drive, where he and several other wealthy developers held land. During his early career on the Upper West Side, between 1885 and 1888, Stokes worked exclusively with the architect, builder, and later row house developer William J. Merritt and after 1889 with architects Joseph H. Taft and Herman P. Seyfert. Stokes worked closely with four other developers, Charles T. Barney, Francis M. Jencks, John L.B Mott, and Cyrus Clark who would found the West End Building Company in May of 1887. It is very likely that this company was used by the men in order to pool and consolidate their financial risks on their individual row house projects. Stokes and these men owned a considerable amount of land on or near West End Avenue and all became members of the Citizen’s West Side Improvement Company. Using his vast wealth and political ties to
advance his own interests and those of the other members of the association, Stokes would become the unofficial spokesman for the organization. Stokes ended his speculative row house career in 1890, nine years before he built the project for which he is most famous, the Ansonia Hotel.

References


Clarence Fagan True (1860-1928)

1895

Row including 322 West 78th Street, row number unknown, Clarence True, Elizabethan Revival

1896

334-338 West 77th Street and 40, 41, and 44 Riverside Drive, row of 6, Clarence True, Elizabethan Revival

40-41 Riverside Drive and 337-339 West 76th Street, row of 4, Clarence True, Elizabethan/Northern European Revivals

1897

44-46 Riverside Drive, row of 3, Clarence True, Elizabethan Revival

84-86 Riverside Drive and 316-320 West 81st Street, row of 3, Clarence True, Elizabethan Revival

1898

74-77 Riverside Drive and 320-326 West 80th Street, row of 8, Clarence True, Elizabethan Revival

78-83 Riverside Drive, row of 6, Clarence True, Elizabethan Revival

100-105 Riverside Drive, row of 6, Clarence True, Elizabethan Revival

1899

332 West 83rd Street and Five Houses on Riverside Drive Adjacent, row of 6, Clarence True, Beaux-Arts

1900
Clarence Fagan True was born on August 17th, 1860 in Lynn, Essex County, Massachusetts to the Reverend Edward Hyde True, an Episcopal Minister, and his wife Susan Elisabeth Fagan. Relatively, not much is known about True’s childhood other than that he lived an itinerant life as his father was named minister to several communities throughout the northeastern United States, for periods of no longer than five years at a time. Thus he spent time in Lynn, Massachusetts (1860-1863), Somerville, Massachusetts (1863-1864 and 1869-1873), Germantown, Pennsylvania (1864-1868), Dover Delaware (1868-1869), Millville, New York (1873-1874), Andover, Massachusetts (1874-1875), and Taunton, Massachusetts (1875-1877) before settling in Flushing, Queens in late 1877. True started his architectural education and training at the office of the Richard Mitchell Upjohn in 1882. How True was able to obtain a position in one of the leading architectural offices of the time is uncertain. It is possible that his father came into contact with Upjohn, known for his designs for Episcopal churches. True enlisted in the National Guard at the rank of private, though it seemed that this never interfered with his ability to practice architecture. For the next eight years True would serve as a draftsman in Upjohn’s firm before deciding to establish his own practice in 1889. It appears that True and his family moved to a row house at 21 Warren Place in Brooklyn shortly after establishing his own office.

Soon after establishing his own practice True was hired by the speculative real estate developer Charles G. Judson, the two purportedly meeting through having offices in the same building at West 89th Street and Broadway. It appears that True worked almost exclusively for speculative row house developers in the early years of his private practice. True was credited with the design of over four hundred row houses before going into speculative development for himself. In 1893, True published a self-promoting real estate prospectus called *Designs of 141 Dwelling Houses, Built on the West Side, From Drawings by Clarence True, Architect*, in which he illustrated several rows that, at the time, were for sale by several different speculative developers, along with completed rows designed by him over the previous four years. In the preface to this prospectus, True quotes John Ruskin stating that “row after row of brownstone fronts, mostly bad copies of the Farnese Palace in detail, making up the living streets of the city, ought to be torn down,” making the case that his electric style rows were superior to the monotonous Italianate row houses on New York’s East Side. It was True’s desire to see that row house construction on New York’s Upper West Side demonstrated an improvement in “appearance, plan of rooms, and their interior arrangement” over the previous generation of row house design. With this in mind, it is probable that he led the effort in reform while the developers he worked for supported his goals seeing them as new ways to make their rows more desirable. Clarence True is often erroneously mentioned as the originator of the American Basement plan though he did merely popularized its use. Along with the use of the American Basement plan, True’s rows
often used a unique system of staggering row house widths in order to create a large house at the end of the row. While the widths of each house varied, the lengths of the houses on the lot would be extended accordingly so that each house in the row still had approximately the same amount of square-footage. It seems that by the 1890s, probably in 1895, True became a developer in his own right, focusing at first on developing the West 70s and 80s along West End Avenue and Riverside Drive. By the end of the decade True’s designs became universally known for use of the American Basement plan with Flemish, Elizabethan, and Northern European styles infused with other popular styles such as the Beaux-Arts. In March of 1898, Clarence True along with E.L. Schiller, a relative of his wife, created the Riverside Building Company, with a capital stock of $50,000 with the purpose of “doing general building business” in New York City. True and Schiller were responsible for developing large tracts of Riverside Drive with Elizabethan and Northern European style row houses. The last of Clarence True’s rows was built on West End Avenue and the northwest corner of 92nd Street in 1900. By 1902, the Riverside Building Company had fallen into financial trouble, possibly due to a slump in row house sales. After this True retired from speculation but continued to practice architecture in New York City until 1913. Sometime following 1913, True, his wife, and his daughter Margaret moved to Greensboro, North Carolina. True died on November 11, 1928 in Greensboro, Guilford County, North Carolina at the age of 68. True was buried on November 15th in Indian Hill Cemetery in Middletown, Connecticut presumably in the Fagan family plot along with his wife who died seventeen years later on March 25th, 1945.

References


*A History of Real Estate, Building, and Architecture in New York City During the Last Quarter of a Century*, (New York: Record and Guide, 1898)

**John Clark Umberfield** (c.1842-1921)

1891

26-29 West 75th Street, row of 2, George Walgrove, Queen Anne

33-47 West 75th Street, row of 8, George Walgrove, Queen Anne

1892

17-31 West 75th Street, row of 8, George Walgrove, Eclectic/Queen Anne/Renaissance Revival
John Clark Umberfield was born in Plainfield, Connecticut around 1842. Umberfield started out his professional career as a carpenter before going into real estate development in the early 1890s. Umberfield seems to have worked exclusively on the Upper West Side and constructed around four rows before 1893. It is possible the depression of 1893 affected his business as he stopped constructing rows from this point until around the turn-of-the-century. During the first portion of his career he worked with the architect George Walgrove and then with Janes & Leo and William E. Mowbray during the latter portion. His rows on West 105th are often cited among the best examples of Upper West Side Beaux-Arts row houses.

References


Mary Maclay Pentz Williams (1835-1888)

Mary Maclay Pentz Williams was the sole female row house developer on the Upper West Side. Williams was the widow of John H. Williams, co-founder of the Williams & Guion Steamship Company which incorporated the Black Star Line of packets between New York and Liverpool, England in the mid-nineteenth century. Starting in 1880, roughly four years after her husband’s death, Williams began investing her inheritance in real estate ventures throughout Manhattan. Williams engaged in two speculative rows, built back to back on West 82nd and West 83rd Streets, using her son-in-law, Detlef Lienau, as the architect. She would eventually take up residence on West 82nd Street in 1887 in one house of a speculative row built by Lienau.
References