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In Levittown, Old Myths Meet Hard Reality

Editorial Observer

By LAWRENCE DOWNES NOV. 18, 2008

The image filed away in the American brain under the heading “home ownership” is an aerial photograph of Levittown, N.Y., the suburb built by Levitt & Sons in the 1940s and 50s in Nassau County, Long Island. Sprawled upon the sandy potato plain is a precisely machined geometry of tidy rows, some straight, some curvy, all lined with little boxes that all look the same.

Zoom in now, though, and you wouldn’t recognize the place. After 60 years, the cookie-cutter Cape Cods have been remodeled beyond recognition, growing dormers, garages, bay windows and second floors. The neighborhood looks prosperous and perfect, except for the supply of empty homes and For Sale signs.

Levittown, a national symbol of modest starter suburbia, is a foreclosure hot spot. This may seem to be a problem for overbuilt exurbs, go-go condo zones and McMansion sprawl — not tidy, solid communities like Levittown, where the American Dream was invented. You’d think. Until you peel back some of the irony, myth and contradiction that have accreted since William Levitt’s day.

Take the idea of an affordable suburb built to propel blue-collar Americans into the property-owning middle class. Actually, Levittown was built for young, white men with families. Single people, people of color and the elderly were not welcome.

As late as 1960, with 82,000 people, it was the largest all-white community in the nation.

You'll find those facts in "Building Suburbia," an essential history by Dolores Hayden, a professor of architecture, urbanism and American studies at Yale. Racially restrictive deeds and bank red-lining conspired to impose hard-core segregation on Levittown. This was typical for Long Island, which was designed to be — and to an alarming degree remains — a collection of immiscible islands of white and black.

And even though Levittown has been held up as an example of nimble, ambitious private enterprise stepping up to solve an urgent housing shortage, this was only partly true. Builders like Levitt threw up houses and pocketed cash but left many of the vital ingredients of a community — roads, parks, sewers and trash collection — to others.

Levittown is more racially mixed now (it's only 94 percent white, according to the 2000 Census), but it still bears the burdens of its early shortcomings. As a classic drive-and-consume, sitcom suburb, Levittown has no good access to public transportation. Drive out of its lovely winding streets and you're immediately in choking traffic on Hempstead Turnpike. Some experts predict that other, more accessible communities will rebound more easily from the foreclosure mess than Levittown will.

Are there any good things to learn from Levittown, especially at this moment in our economy?

Here's an excellent one. Ask a librarian, Ann Glorioso at the Levittown Public Library to show you the town and she will give you a pile of binders and folders. In one is an assortment of early mortgage applications.

"YOU HAVE PURCHASED A HOUSE," a typewritten application to J. Halperin & Co., from 1947, says. "PLEASE COMPLETE THIS APPLICATION AND RETURN TO US WITHIN THE NEXT DAY OR TWO."

Scan the rest of the document and you will be struck at the clarity and rigor with which both lender and borrower approached the event:

“Item 4. Give the exact type of work you are doing.

a. If your position has a name or you have a title, give it on this line.

b. If you have a badge number, list it next to Item 4.”

Or Item 53:

“Give the total annual amount of money you are paying off on moneys owed to finance companies on furniture, automobiles, banks, personal loans, etc. If you have any installments due, the bank requires that we contact you for further information.”

Historians write that many of Levittown’s neighbors feared it would be an instant slum. Sensible underwriting standards somehow kept that from happening, for a long time.

Too bad Levitt & Sons can’t lead the way out of the easy-credit swamp. After nearly 80 years and 200,000 homes, it filed for bankruptcy protection late last year. It was heavily invested in luxury homes in southern Florida and tanked with the housing market.

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