

The real estate industry and the politics of zoning in San Francisco, 1914–1928

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The real estate industry in most large American cities was both for and against the establishment of zoning laws to regulate the use of property and the height and bulk of buildings[1]. One faction of large developers generally favoured zoning laws. Big residential subdividers, the 'community builders', wanted public restrictions to control land uses surrounding their high-income subdivisions. Large commercial developers also supported use-zoning, but frequently opposed height limitations. Many smaller property interests, 'curbstoners', did not favour zoning at first, but once established, set about to manipulate the process to promote speculation as well as more intensive development. Most of the elite bankers, builders and brokers were hostile to urban 'machine' politicians and fought to keep the administration of zoning out of their hands. All of these tendencies are well illustrated in San Francisco between 1914 and 1928.

Campaigning for the zoning law, 1914–1921

San Francisco was California's largest and fastest growing city at the turn of the century. To enhance the vision of future grandeur, the city's business elite sponsored one of the earliest of the modern 'City Beautiful' plans, produced by Daniel Burnham and Edward Bennett in 1905. But San Francisco's fortunes changed dramatically on April 18, 1906, when a major earthquake and fire destroyed almost the entire central city. In the immediate aftermath of this tragedy, San Francisco's businesses, industries and residences relocated to Oakland, Berkeley and other places within the Bay Area. Even as San Francisco rapidly rebuilt its inner core and regained most of its former population, much of the new commercial, industrial and residential development that might formerly have located in San Francisco moved instead to the East Bay, or to southern California[2].

In the first few years following the earthquake, the effects of this secular shift in growth patterns was little felt by San Francisco's real estate and building industry as contractors undertook the massive task of reconstructing a major urban complex. Financing for such endeavours came from local savings bank deposits[3]. Another major source was fire insurance company payments, although many of the companies defaulted on their commitments in the face of the huge backlog of earthquake-caused claims. 'Outside capital,' perhaps fearing a repeat of the 1906 disaster, generally refused to loan or invest in San Francisco realty during this rebuilding period[4].

In 1913, with the reconstruction basically accomplished, San Francisco was hit very hard by a national recession. The first few years of World War I compounded the somnolence of the local real estate market with the disruption of international financial markets and the slowing down of population migration contributing to a major decline in the level of building activity in San Francisco and a significant decline in real estate sales[5]. The city's commercial and civic leaders pinned their hopes of reversing this decline in fortune on an aggressive campaign of 'boosting' San Francisco's ornate and luxuriant image. The centerpiece of this campaign was the lavish Panama—Pacific Exposition of 1915[6]. In addition to this world-class Exposition, the city government, principally through the City Engineer's Office, embarked on a major programme of public improvements designed to restore and enhance San Francisco's image[7]. The boosting campaign and the public works programme were two of the key ingredients of the new 'science and art of city planning', and to underscore this point the San Francisco Real Estate Board, Downtown Association, Chamber of Commerce, and other groups sponsored an impressive international exhibit on city planning in American and European cities during March 27 – April 15, 1914[8].

At the same time that the City Planning Exhibit was offering tourists, residents, and potential investors a visual illustration of San Francisco's achievements in beautification and efficiency compared to its urban rivals, members of the sponsoring organizations, led by San Francisco City Attorney Percy Long, were also launching a statewide campaign to advance the cause and extol the virtues of city planning. In February 1914, the Commonwealth Club, a San Francisco public affairs-oriented organization of business executives and professionals, created a City Planning Section to promote the March exhibit and to search for physical remedies to San Francisco's growing 'sickness'. The Section, whose membership consisted almost entirely of realtors, builders, architects, engineers, and lawyers, formed a series of committees, one of which was a Committee on Zones and Districts. An important member of this committee was Leslie Burks, chief attorney and secretary of the San Francisco Real Estate Board[9].

In the ensuing months, the members of the Commonwealth Club played a leading role in organizing a California Conference on City Planning in conjunction with the League of California Municipalities, annual convention in October. Suffering the serious decline in building activity and realty values, combined with the losing battle for population growth *vis a vis* Los Angeles, San Franciscans and others from the Bay Area dominated the City Planning Conference, including Commonwealth Club members Percy Long, Duncan McDuffie and Charles Cheney[10]. Duncan McDuffie was a leading Bay Area real estate developer and a prominent member of the San Francisco Real Estate Board[11]. These business leaders and public officials worked for the passage of state enabling legislation in the spring of 1915 which permitted local governments to appoint city planning commissions. Among the powers of these commissions permitted by state law was the authority to conduct investigations, prepare maps, and make recommendations to the city council and city agencies concerning 'the division of the city into zones or districts for the purposes of conserving and protecting the public health, comfort and convenience[12]'.

San Francisco's Board of Supervisors passed an ordinance authorizing a city planning commission, but Mayor James Rolph, Jr. did not bother to appoint any members to it due to opposition from the powerful City Engineer, M. M. O'Shaughnessy. The mayor and Board

of Supervisors felt no need to disrupt a set of well-established relationships with city agencies, private contractors and private lenders by establishing yet another public body to ‘plan’ a city that was already doing a great deal of planning and public construction[13]. However, the Commonwealth Club’s Zoning Committee continued to move forward with its own efforts because the regulation of private land-use was not being performed by any existing public bureaucracy, save for haphazard enforcement of local building codes and state tenement house regulations.

The three years after the formation of the City Planning Section continued to be troubled ones for the San Francisco real estate market. Attempts by the San Francisco Real Estate Board to promote land sales and new construction among nearly 20 million people who visited the Panama–Pacific Exposition were mostly unsuccessful, as San Francisco, despite its beauty, was generally spurned as a city of choice for factory owners and homebuyers seeking California sites[14]. The upturn in the national economy after 1916 led to only a modest improvement in San Francisco realty as financial credit, building materials and construction labour were all being bid away or embargoed for competing uses in war-related production. Despite substantial increases in employment beginning in 1917, primarily in military shipbuilding, and the beginnings of a trend toward decreasing vacancies and rising rents, 1917 and 1918 were depression years for real estate in San Francisco, particularly residential real estate[15].

During this same period, San Francisco’s city planning enthusiasts watched as the US Supreme Court in 1915 upheld the constitutionality of Los Angeles’ districting ordinance, and the cities of New York across the continent and Berkeley across the Bay passed zoning laws in 1916. These districting laws were strongly supported by many realtors and other business leaders, and Berkeley’s zoning pioneers were closely connected with their colleagues in San Francisco[16]. In its Progress Report for 1916, the Commonwealth Club’s City Planning Section stated that in all possible areas of attention for city planning research and policy, ‘the most urgent and constructive possible work for the section seemed to be to make a careful study of the lack of zone or districting regulation in San Francisco and vicinity’[17].

With the approval of the Board of Governors, we sent out a questionnaire to over 350 prominent bankers, real estate owners and the city assessors of San Francisco and neighboring cities to list examples of actual intrusion of garages, stables, laundries, planing mills, undertaking parlors or apartment houses in residence districts. Of the forty answers so far received, many concrete instances clearly show the enormous cost of lack of regulation. In San Francisco proper, over one-half the total property, assessed for over three hundred million dollars, is we believe, adversely affected for lack of a zone ordinance, such as Los Angeles, New York, Minneapolis and every other progressive city already has put into effect[18].

An additional San Francisco property owners’ survey was undertaken by the Commonwealth Club in the spring of 1917, the purpose of which was to further document the extent of ‘great depreciation of property values’ caused by the ‘intrusion’ of ‘undesirable’ uses[19]. This documentation was used as part of the lobbying effort to secure passage in the California Legislature of zoning enabling legislation. The proposed law, actually drafted by the Commonwealth Club’s City Planning Section in consultation with other Bay Area city attorneys, was signed by Governor William Stephens on May 31, 1917. Several other related measures, including a law allowing public imposition of uniform building set-back lines

(using eminent domain rather than police powers), and new state building regulations for multiple dwellings, also passed the 1917 legislative session. The California Real Estate Association and the local realty boards, while supportive of the zoning and set-back measures, focused their primary attention on the passage of the real estate brokerage license bill, and thus the Commonwealth Club, the California Conference on City Planning, and the League of California Municipalities led the lobbying efforts for the zoning bill[20].

As soon as the zoning enabling law received the Governor's signature, the San Francisco Real Estate Board, Chamber of Commerce, and American Institute of Architects co-sponsored a 'City Planning Progress' exhibit at the Palace Hotel in June. The California Zoning Act stated, 'In municipalities having a city planning commission, the council shall require such commission to recommend the boundaries of such districts and appropriate regulations and restrictions to be enforced therein[21]'. San Francisco had a city planning commission on the statute books, but it was non-operational; the groups sponsoring the Palace Hotel exhibit wanted a commission appointed as soon as possible to draft a zoning ordinance and maps. No other existing city agency was in a position to perform the research work and conduct the citizen hearings necessary to legitimize zoning as being a reasonable and valid exercise of the local government police power. Charles Cheney, Duncan McDuffie, Percy Long, Leslie Burks and other zoning supporters argued that a local zoning law must be 'scientific' and not 'arbitrary' if the courts were to uphold its legality[22]. Further, the San Francisco Real Estate Board and the other co-sponsors of the Palace Hotel exhibit strongly desired the creation of a new city planning commission, rather than having to deal directly with the 'machine' politicians on the San Francisco Board of Supervisors. Zoning advocates felt that citizen planning commissioners appointed by Mayor Rolph would be more likely to reflect a point of view sympathetic to their own, be less subject to other political pressures, and be less corrupt[23].

The campaign to create a city planning commission met with resistance on the part of the mayor and the supervisors, who were loathe to give up any political power. At the urging of the Commonwealth Club and the other key groups, in July Mayor Rolph appointed a committee to study the zoning issue. After months of wrangling, a new ordinance was drawn up in November and a City Planning Commission was finally appointed on December 28, 1917[24].

Zoning's supporters were so anxious to get a zoning law for San Francisco that they made two key compromises on the creation of the City Planning Commission. First, the commission was set up with only four citizen members appointed by the mayor, and nine *ex officio* members from the executive branch of city government and from the Board of Supervisors. Not only were the four citizen commissioners a minority, but they could not even constitute a quorum for meetings, as a quorum required at least seven commissioners to be present. Second, the City Planning Commission was created for one purpose only – to prepare the initial proposed zoning regulations and map the districts. Once that task was completed, all zoning administration and public planning rested with the city government agencies and the Board of Supervisors. The San Francisco City Planning Commission was authorized to make recommendations to the Supervisors regarding zoning changes, but these recommendations could easily be ignored. The City Planning Commission also was required to review and report on proposed subdivision plans, and theoretically it could be asked to

make recommendations on anything of interest to the Board of Supervisors or city agencies. However, the Commission had no budget, and its only staff were part-time employees on loan from the office of City Engineer O'Shaughnessy. Thus the citizen commissioners were granted no official power to play a significant role in city decision making. In essence, the commission's sole function was to fulfil the State of California's legal requirements for the passage of a proper zoning ordinance[25].

It took more than a year for the newly-appointed City Planning Commission to begin conducting the necessary land-use studies preparatory to zoning the city. For lack of a budget, the commission was forced to rely on the City Engineer's Office to do the work. Once wartime controls were lifted, building activity, subdividing, sales and speculation all began to pick up from the depths of 1918, and there was considerable opposition on the part of many property owners, real estate salesmen, architects and operative builders who were wary of possible restrictions on the uses of property at a time when some sales or development finally seemed possible after a long drought. As an older 'walking city', the eastern half of San Francisco was so mixed in its existing land uses that zoning regulations on new construction, if they were too rigid or spatially segregated in their application, seemed discriminatory and a threat to possibilities for profitable property turnover. Some commercial and manufacturing interests were also concerned that zoning might inhibit opportunities for new development rather than enhancing those opportunities[26].

The San Francisco Real Estate Board, for example, while supporting the principle of zoning, was somewhat ambivalent as to its potential impact on the city's real estate market. The board was heavily dominated by large brokers who specialized in downtown properties, and they were strongly opposed to serious building-height limitations which some of zoning's supporters in the wealthier residential neighbourhoods adjacent to downtown were proposing. The Real Estate Board and its allies, such as the Building Owners and Managers Association and the Downtown Association, won the first battle: the zoning ordinance that finally passed in 1921 only regulated the *use* of buildings, *not* building height or bulk[27].

The Real Estate Board in San Francisco, like most of the other realty boards around the country, did not see zoning as a means of protecting working class areas from any kind of use and had already fought numerous battles against strict height and bulk restrictions and building and housing code regulations with regard to tenements, lodgings, low rent hotels, and dwelling houses. Their concern for having the freedom to use central city land in whatever crowded and cost-saving ways were most profitable led them to be somewhat cautious as to the drawing up of the actual zoning law[28].

In addition to a heavy downtown orientation, the Real Estate Board contained within its membership all of the major subdividers of exclusive single-family residential districts. San Francisco, with the addition of significant transportation improvements by the Municipal Railway, was undergoing modest but notable growth of high-income neighbourhoods in the northwestern and southwestern parts of the city during the World War I years. The most famous of these neighbourhoods was St Francis Wood, developed by Mason-McDuffie in 1912. There were also a number of others, including the Sea Cliff subdivision developed by Harry Allen & Company. Building lots in these new subdivisions were being purchased primarily by wealthy people, such as corporate executives or professionals who worked downtown, for construction of expensive homes for long term occupancy. Thus the

speculative pressures were minimal, and the realty companies were able to maintain private control through deed restrictions. The costliness of the lots and their relative remoteness from commercial developments or workers' housing meant that there was little threat of imminent 'invasion' from incompatible uses, especially given San Francisco's overall lack of population growth[29]. So here too, while Duncan McDuffie, Harry Allen and other major community builders on the San Francisco Real Estate Board were supporters of zoning as a means of protecting residential districts, the need for immediate action to protect existing districts was less of a motive for them than was the use of zoning to promote new residential growth in San Francisco[30].

The area that needed 'protecting' was San Francisco's Marina District, site of the 1915 Panama–Pacific Exposition. This district was partly mixed use, partly workers' housing, partly undeveloped, platted into small lots with diverse ownership and no deed restrictions, and it had been the object of much land speculation before and during the recent Exposition[31]. The Exposition Preservation League was organized in November 1915 by residents and property owners in San Francisco's expensive Pacific Heights residential neighbourhood, directly south and up the hill from the Marina District. The Preservation League wanted the beautiful institutional buildings from the Exposition to be preserved as permanent museums, school, and parks in the Marina district. They also wanted the Marina waterfront area to be developed as a yacht harbour rather than commercial dock land, in opposition to corporate interests in the downtown financial district, who were proposing that the downtown wholesale produce market be moved to the Marina district waterfront[32]. Most importantly, the League urgently wanted a city zoning ordinance to restrict land use in the Marina district primarily to high quality residential development. Arguments on the need for zoning were supplied by the Exposition Preservation League's secretary and planning consultant, Charles H. Cheney[33].

From 1915 on, the League fought hard for public zoning restrictions to protect Pacific Heights' northern flank[34]. Frank Turner, president of the Exposition Preservation League, was appointed by Mayor Rolph to be Vice President of the newly-created San Francisco City Planning Commission. In a June 1918 article, Turner explained the League's zoning strategy:

City Engineer O'Shaughnessy estimated that the desirability and the assessed valuations of the Pacific Heights residence district would fall off 20 percent in a few years, if the Exposition area were allowed to develop in any haphazard, unguided way, of mixed business, industrial and residential uses. That would mean a loss of tax revenue to the whole city and a loss in land values running probably into millions of dollars to the property owners of the adjoining neighbourhoods.

The Exposition Preservation League therefore decided to do everything possible to encourage the formation of a high-class residence district on the Exposition area and to secure the passage of some kind of a zone ordinance by the City of San Francisco which would restrict this area to its best possible use – that is, residence purposes[35].

San Francisco's first zoning ordinance was adopted by the Board of Supervisors in 1921. The devastating impact of the 1920–21 depression on employment and on real estate, after more than a decade of relative difficulty, proved the final impetus. Competition with Oakland, Los Angeles and other cities demanded action by San Francisco's leaders to boost the city's fortunes. The Exposition Preservation League won its battle for the Marina, though in the form of tasteful, multi-family, residential development rather than predominantly

single-family housing. Downtown interests preserved their freedom to build tall and wide. Neighbourhood retail stores along major thoroughfares and streetcar lines benefited from the restriction of commercial uses to certain streets and street corners, thus curbing possible competition from stores locating within residential neighbourhoods. Manufacturers got a 'Heavy Industrial District' in which new housing was excluded, copying the Berkeley approach[36]. The working class areas, despite all the rhetoric about 'protecting the whole city' used to justify the legality of zoning, got very little protection[37].

Battling to control the Planning Commission, 1921–1928

San Francisco inaugurated its first zoning ordinance on the eve of the great real estate boom of the 1920s. During the years 1922–25, sales transactions and prices were on the upswing, much of the remaining vacant land in the western portion of the city was subdivided, and a great deal of new construction was taking place in the downtown and in the neighbourhoods. Zoning helped keep some 'nuisance' uses out of the downtown and facilitated apartment development by providing some protection for multi-family housing as well as single-family. But by the mid-1920s the further decentralization of the Bay Area's industry and residence population combined with the collapse of the speculative boom to reveal a very sluggish San Francisco real estate market[38].

The failure of the zoning coalition to win any substantial powers for the City Planning Commission left zoning changes entirely in the hands of the Board of Supervisors. The Planning Commission could only make modest recommendations on their tiny budget, if they could even get a quorum together to make any recommendations at all. There were nearly as many members of the Board of Supervisors on the Planning Commission as there were citizen commissioners. San Francisco had no board of zoning appeals or adjustment, because the California Zoning Enabling Act did not allow for zoning variances, only for amendments to the ordinance itself, which could be passed by a majority vote of the local legislative body. In the freewheeling 1920s, the San Francisco Board of Supervisors, except where the very powerful, wealthy, residential neighbourhoods or the downtown financial and hotel districts were concerned, would frequently grant almost any zoning change requested by any property owner, so long as it was accompanied by appropriate private compensation. Such a state of affairs was fine only if one happened to be a party at interest in requesting the amendment. The neighbouring property owners and tenants were often quite negatively affected by the zoning change. The biggest public justification for zoning, i.e. that it stabilized property uses and property values, was thus being seriously undermined[39].

In 1926, with the property boom fading into memory and the real estate situation beginning to look like the previous decade's somnolence, the San Francisco Real Estate Board decided to try and change the way in which the zoning law was being administered. In May 1926, the Board invited representatives of 'the leading commercial bodies in San Francisco' to a conference 'to formulate, if possible, a plan for relief in our present City Zoning and Planning situation'. In addition to the Real Estate Board, the other organizations represented at this conference were the Chamber of Commerce, Downtown Association, Commonwealth Club, and Building Owners and Managers Association. A joint committee

was formed to draft a proposed charter amendment that would revamp the membership and control of the City Planning Commission and place more power and resources in its hands[40].

The approach taken by this joint committee was essentially an adaptation of the draft version of the Standard City Planning Enabling Act then being circulated by Secretary of Commerce, Herbert Hoover. The San Francisco version would create a new City Planning Commission consisting entirely of citizen members, with a guaranteed tax appropriation to provide a basic budget, with authority to make a master plan for the city's development and review all public works timing and placement. Most importantly, the proposed new law would require a two-thirds vote of the Board of Supervisors to override a Planning Commission decision regarding zoning changes[41].

Carl Rhodin, Chairman of the Commonwealth Club's City Planning Section and a delegate to the Real Estate Board's joint conferences, described the meetings in the following terms:

The conference is purely preliminary and is sponsored by big property interests. The savings banks are alarmed at the uncontrolled development of property... The Real Estate Board is strong for city planning, but the Chamber of Commerce is lukewarm[42].

Opposition is expected from speculative real estate interests. There is no constructive work in city planning being done at present; only a free-for-all fight before the Supervisors' City Planning Committee by diverse individual interests who want to break down the zoning ordinance for their own profit[43].

By September 1926, the joint committee had worked out the basic contours of a city charter amendment that could be adopted by voter initiative, thus circumventing any opposition by the majority on the Board of Supervisors. It was already too late to place the proposed amendment on the November 1926 election ballot, so the group decided to plan a strong initiative campaign for November 1928. They did not expect the Board of Supervisors to pass the legislation prior to the 1928 election. The joint committee members agreed that it would take time to mobilize public opinion behind the measure, and devised a campaign strategy to accomplish this task[44]. The Real Estate Board was assigned the task of getting favourable publicity from the newspapers[45].

The Commonwealth Club took on the primary responsibility for selling citizen groups on the amendment and enlisting their support in gathering initiative signatures and promoting the 1928 election campaign. Accordingly, the City Planning Section began in November 1926 to meet jointly with leaders of the Central Council of Civic Clubs. The clubs who belonged to the Central Council were largely improvement associations of property owners and merchants in various San Francisco neighbourhoods[46]. After several months of meetings to review the draft amendment, the City Planning Section members and the representatives of the Central Council of Civic Clubs finally reached agreement on a revised draft in April 1927[47]. The City Planning Section then endeavoured to win the support of the full Commonwealth Club membership, and scheduled a dinner meeting for June 16, 1927 to present their case to the entire Club[48].

Among the invited speakers at the Commonwealth Club meeting was J. F. Kelly, Secretary of the Central Council of Civic Clubs, who listed several examples of what he considered to be scandalous re-zonings passed by the Board of Supervisors, including overruling the City Planning Commission's recommendations.

The trade and traffic that is constantly going on in the changing of zones with compensations being paid in shape of fees, insurance policies, realtor's commissions is a matter of cognizance to anyone not deaf, blind or dead[49].

Kelly laid the blame for zoning manipulation and corruption directly at the feet of real estate speculators:

Never overlook an opponent's ability, and the opponents or rather the amenders of city planning are able, wealthy, and conscientious. Finance and building companies, builders, material men and realtors are almost an invincible band of rapparees when they invest their resources to divest a district of theirs. This is why the charter amendment is needed[50].

Following a hearty debate, the Commonwealth Club conducted a mail ballot to poll its membership as to whether or not the Club should officially endorse the charter amendment. The vote in November 1927 was nearly unanimous in favour[51]. Once the endorsement was official, the Commonwealth Club moved to reconvene the original coalition of the Real Estate Board, Chamber of Commerce, Downtown Association, and Building Owners and Managers Association to mount a campaign for the 1928 November election[52]. The joint committee then proceeded to 'ally itself with the improvement clubs concerned in the movement and also other civic organizations that may be interested'[53]. The Chairman of the City Planning Section, Carl Rhodin, aptly characterized this two-stage process of civic reform:

You will note that all prior organizations heretofore active in the movement, either originally as started by the Real Estate Board, or as carried forward by the Commonwealth Club, have represented property ownership in San Francisco; it is now proposed that all spirited citizens be included in the movement to carry the necessary legislation forward[54].

Rhodin proposed to the Commonwealth Club's Board of Governors that the Central Council of Civic Clubs be included in the movement. The Board of Governors agreed, and suggested to Rhodin that he also involve the San Francisco Labor Council[55]. The Club's Governors had also debated 'the propriety' of adding the San Francisco Federation of Women's Clubs, but made no decision[56].

The charter amendment passed on November 6, 1928[57]. Carl Rhodin, who two years earlier had said, 'California realtors are the most advanced in the country in supporting city planning[58]', reported that the San Francisco Real Estate Board 'was vital to the success of the efforts for a suitable city planning commission[59]'. The new 'suitable' City Planning Commission was organized just in time to become temporarily obsolete. With the onset of the Great Depression, zoning controversies ground to a halt, as hardly anyone in the private sector was building anything that needed to be regulated.

Conclusion

The role of the Exposition Preservation League in the Pacific Heights and Marina districts clearly demonstrates that a key constituency lobbying for zoning was a coalition of neighbourhood groups who desired to use the proposed laws as a means of protecting high-income residential areas. This constituency included developers of new residential

subdivisions as well as realty agents, mortgage lenders, operative builders, property insurers, and property owners in existing wealthy neighbourhoods threatened with undesirable changes in land-use, occupancy, or density. Where pressures for change were remote, such as the expensive, restricted subdivisions on the western side of San Francisco, zoning was considered desirable but not an urgent necessity. Where areas were ripe for property turnover, and high density, mixed-use development, such as downtown San Francisco, realty interests initially lacked enthusiasm for zoning as protection, until they discovered that it could also be used to promote property speculation and land-use changes to more intensive uses.

San Francisco, at the request of large manufacturers, also used zoning to protect industrial land uses in factory districts. This new policy reflected a significant change both in the scale of manufacturing and in the ability of workers, due to higher wages and greatly improved transportation modes, to travel much farther from their homes to their jobs. The twin forms of zoning for residential and for industrial protection suggest a pattern of racial and class discrimination in zoning implementation. Zoning laws were primarily designed to reinforce existing patterns of wealth, status and power[60].

Another key theme is the political organization of the city. Where large developers felt that local government was stable and sympathetic, they were more willing to support expansion of public land planning authority. This was the case with Mayor Rolph and City Engineer O'Shaughnessy. Conversely, where the commercial-civic leadership felt that local politicians were corrupt and untrustworthy, they searched for alternative administrative structures to meet their planning goals. The San Francisco Real Estate Board and the Commonwealth Club led an initiative campaign in the late 1920s to change the city's charter to create a more independent city planning commission and take power away from the politicians on the Board of Supervisors[61]. As in most other cities, realtors and developers interested in the creation and preservation of stable home neighbourhoods welcomed the intervention of the Federal Housing Administration in the 1930s as a means of putting additional pressure on local officials to reform zoning laws and procedures[62].

The San Francisco story clearly delineates the coalition nature of land-use planning politics. Even where coalitions were limited in their membership to downtown business and professional leaders and to various sectors of real estate (property management, finance, insurance, brokerage and development), the complicated nature of politics was readily apparent. Further, the all-business coalition recognized the need for a wider popular base in order to win an election, which explains why the Real Estate Board, Downtown Association, Chamber of Commerce, Building Owners and Managers Association, and Commonwealth Club worked hard to attract support from civic organizations, property owners' associations, and labour unions for the 1928 initiative campaign to change the city charter. Duncan McDuffie emphasized this strategy in discussing an earlier campaign by the San Francisco Real Estate Board, the 1919-1920 drive to promote home ownership for workers as a solution to the post-World War I housing shortage:

The local Real Estate Board has informally discussed the situation and has decided that if San Francisco is to make an 'Own Your Own Home' drive it must be a community affair, instead of one initiated and fathered by the interests that will derive the immediate tangible benefits - that is to say the real estate and construction interests. It must have the support not only of these interests but of labour, civic organizations, and the city administration[63].

Finally, this case study illustrates that it is unwise to categorize real estate interests as a unified monolith either favouring or opposing zoning. The real estate industry was divided into many different economic segments, distinct according to geographic location, firm size, business function, type of property ownership, cyclical fluctuations, social traditions, and many other important factors. A great deal of further research on the political economy of land-use planning is needed to better understand the complex relationships between real estate development, financing, sales and leasing, and the history of urban growth and land-use policymaking.

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 8. Burks, 'Secretary's Report,' 10; Mel Scott Papers, Bancroft Library, Carton 4; Report of the City Planning Section, 'Progress Report for 1914', *Transactions of the Commonwealth Club of California* (January 1915), 745 (hereafter cited as *Transactions*); *Pacific Municipalities*, 28 (1914), 31–5, 94–6, 160–2, 271. For another city, see Mansel G. Blackford, *Civic Groups, Political Action, and City Planning in Seattle, 1892–1915*, *Pacific Historical Review*, 49 (1980), 557–80.
 9. *Transactions* (1915), 745–6; Commonwealth Club, 'Report of the City Planning Section' (March 3, 1914), Phelan Papers.
 10. *Transactions* (1915), 746–8; *Pacific Municipalities*, 28 (1914), 503, 511, 513–5. On the San Francisco-Los Angeles rivalry, see Greb, 'Opening'; Beach, 'Transformation'.
 11. Duncan McDuffie was the President of Mason-McDuffie, northern California's largest real estate brokerage and development company. He was also Vice-President of the California Conference on City Planning, President of the Berkeley Civic Art (Planning) Commission, Chairman of the California State Park Commission and a member of the City Plan Committee of the National Association of Real Estate Boards. His most famous subdivision is St. Francis Wood in San Francisco, originally developed in 1912. See *Bulletin*, I (September 1915), 3–4; I (October 1915), 2; *California Real Estate*, II (January 1922), 22; II (March 1922), 24; Marc A. Weiss, *Urban Land Developers and the Origins of Zoning Laws: The Case of Berkeley*, *Berkeley Planning Journal*, 3 (1986), 7–25.
 12. *California Statutes* (1915), Chapter 428 (hereafter cited as *Statutes*); Charles H. Cheney, *What City Planning Commissions Can Do*, Bulletin Number 1, California Conference on City Planning (June 1915).
 13. Scott Papers, Carton 4; Scott, *Bay Area*, 166–7.
 14. Beach, 'Transformation', 193–4.
 15. Branaman, *Urban Core*, 19; Maverick, 'Cycles' and 'Activity in Real Estate'.
 16. On Berkeley's zoning laws, See Weiss, 'Urban Land'.
 17. *Transactions* (January 1917), 638.
 18. *Ibid.*
 19. 'Study of Zoning or Districting – City Planning Section of the Commonwealth Club' (April 1917), Phelan Papers: Charles H. Cheney, 'Districting Progress and Procedure in California,' Proceedings of the Ninth National Conference on City Planning (New York, 1917), 190–2.
 20. *Transactions* (January 1918), 601–23; *Pacific Municipalities*, 30 (1916), 466; 31 (1917), 423, 437–41; 32 (March 1918), 129–36; *Bulletin*, III (January 15, 1917), 2; III (May 15, 1917), 1; III (June 15, 1917), 1; *Statutes* (1917), Chapter 734–8. On the CREA and state legislation, see Weiss, *Community Builders*, Ch. 2 and 5.
 21. *Statutes* (1917), Chapter 734.
 22. For example, see Charles Henry Cheney, *Berkeley Civic Bulletin*, III (May 18, 1915), 166; Albert Lee Stephens, 'The significance of the new laws relative to zoning and set-back lines', *Pacific Municipalities*, 32 (1918), 129–36.
 23. Charles Henry Cheney, *Procedure for Zoning or Districting of Cities*, Bulletin Number 2,

- California Conference on City Planning (September 1917), 2. On San Francisco's rancorous politics, see Kahn, *Imperial San Francisco*; Issel and Cherny, *San Francisco, 1865–1932*; Kazin, *Barons of Labor*.
24. *Transactions* (1918), 602–3; Scott, *Bay Area*, 166–7.
 25. San Francisco Ordinance Number 4383 N.S. (November 12, 1917); *Transactions* (December 1925), 405–47.
 26. Branaman, *Urban Core*, 15–22.
 27. *Transactions* (1925), 405–47; Commonwealth Club of California, 'Report of the Committee on Building Heights of the City Planning Section' (June 9, 1926), Carl J. Rhodin Papers, Bancroft Library; Commonwealth Club, 'Minutes of the City Planning Section' (June 15, 1926; January 17, 1928; May 2, 1929), Library of the Commonwealth Club of California, San Francisco (hereafter referred to as 'Minutes'); *Transactions* (April 1930), 107–47; *California Real Estate*, V (1925), 17; VI (1925), 53.
 28. Burks, 'Secretary's Report' (June 30, 1910), 3–5; (April 1915), 5–6; *Bulletin*, II (July 15, 1916), 4; II (August 15, 1916), 3; 'Minutes' (July 1, 1924), 1.
 29. *Bulletin*, I (October 1915), 3; I (December 1915), 1; II (February 1916), 6; II (March 1916), 1; II (July 15, 1916), 4; II (November 15, 1916), 3; IV (January 30, 1918), 1; Scott, *Bay Area*, 167–8; Branaman, *Urban Core*, 20.
 30. Harry B. Allen was President of the San Francisco Real Estate Board in 1923 and President of the California Real Estate Association in 1927. He was President of Harry Allen & Company, developers of Sea Cliff. See *California Real Estate*, VI (December 1925), 7; VII (November 1926), 7; V (January 1925), 10–11.
 31. Branaman, *Urban Core*, 21.
 32. 'Minutes' (July 5, 1927), 1; (August 2, 1927), 21.
 33. On Charles Cheney's reputation as a city planner, see the special issue of *The Architect and Engineer of California*, 52 (1918); see also Weiss, 'Urban Land' and *Community Builders*, Ch. 4 and 5. On Cheney in Portland, see Carl Abbott, *Portland: Planning, Politics and Growth in a Twentieth-Century City* (Lincoln, NE, 1983). Charles Cheney's father, Warren Cheney, was a prominent member of both the Berkeley Realty Board and the California Real Estate Association (CREA). See the *California Real Estate Directory-Bulletin*, II (October 15, 1921), 5, 21; I (April 1921), 10.
 34. Frank I. Turner, City Planning a Part of San Francisco, *The Architect and Engineer of California*, 52 (1918) 70–6.
 35. *Ibid.*, 72.
 36. Weiss, 'Urban Land'.
 37. San Francisco Ordinance Number 5464 N.S. (October 3, 1921); City and County of San Francisco, *Report of City Planning Commission with Proposed Zone Plan for San Francisco* (June 1920); *Transactions* (January 1921), 497; Leslie E. Burks, Memorandum to the Members of the San Francisco Real Estate Board (September 27, 1921), Phelan Papers; *California Real Estate*, II (October 1921), 2; Branaman, *Urban Core*, 22–25.
 38. Fred H. Drake, Special Report of the City Planning Section, Commonwealth Club (November 1, 1927) 1–14, Rhodin Papers; Lotchin, 'Darwinian City'; Maverick, 'Cycles' and 'Activity in Real Estate'; Branaman, *Urban Core*; Scott, *Bay Area*; Vance, *Urban Evolution*.
 39. 'Minutes' (August 18, 1925), 1; (December 14, 1926), 1; (April 19, 1927), 1; (June 6, 1927), 1; (August 17, 1927), 1; (November 30, 1927), 1; *Transactions* (July 1927), 389–434.
 40. Letter from Leslie E. Burks, Secretary–Manager of the San Francisco Real Estate Board, May 19, 1926, Rhodin Papers; 'Minutes' (August 3, 1926), 1; *Transactions* (1927) 559.
 41. *Transactions* (1928), 733–4; (1927), 392, 428–31; on the 'Hoover Act', see Weiss, *Community Builders*, Ch. 3.

42. 'Minutes' (August 3, 1926), 1.
43. 'Minutes' (August 17, 1926), 1.
44. 'Minutes' (September 21, 1926), 1.
45. 'Minutes' (October 5, 1926), 1.
46. Beginning with the City Planning Section meeting of November 30, 1926, Dr. A. S. Musante and Mr. J. F. Kelly, President and Secretary (respectively) of the Central Council of Civic Clubs, were regular attendees at the periodic luncheon meetings at the Commonwealth Club. (See Minutes of the City Planning Section for November 30, 1926, and subsequent.) The Central Council of Civic Clubs consisted of some 60 neighbourhood improvement associations – see letter from J. F. Kelly to Carl Rhodin, February 3, 1927, and Central Council of Civic Clubs membership list, (Rhodin papers). The membership list, made available to the City Planning Section for publicity purposes in connection with the campaign for the charter amendment, was discussed at the April 19, 1927 City Planning Section meeting (see Minutes, 1).
47. 'Minutes' (April 19, 1927), 1; (June 6, 1927), 1.
48. *Transactions* (1927). A copy of the proposed amendment is printed as Appendix I. 428–31.
49. *Ibid.*, 400.
50. *Ibid.*, 402.
51. The final vote was 1,144 'yes', 75 'no', with another 12 'yes' votes technically disqualified. See letter from E. A. Walcott, Executive Secretary, Commonwealth Club of California, to Carl J. Rhodin, November 8, 1927, Rhodin papers.
52. 'Minutes' (November 15, 1927), 1; *Transactions* (1927); Letter from Carl J. Rhodin to the Commonwealth Club Board of Governors, December 1, 1927, Rhodin papers.
53. Rhodin letter, December 1, 1927, 2.
54. *Ibid.*
55. E. A. Walcott, letter to Carl J. Rhodin, December 6, 1927, Rhodin papers.
56. William Fitch Cheney, Vice-President, Commonwealth Club of California, letter to Carl J. Rhodin, December 12, 1927, Rhodin papers.
57. The final vote on the amendment (Measure 31) was very close: 'Yes' – 60 677; 'No' – 58 138. See *San Francisco Chronicle*, November 8, 1928, 2. The Chronicle's brief endorsement of the amendment reflects the prevailing 'Hoover Act' ideology: 'Gives City Planning Commission needed power under ample safeguards. Eliminates the political members'. *San Francisco Chronicle*, November 2, 1928, 8. For the complete text of the amendment, see Article XVIII, *Charter of the City and County of San Francisco* (approved by the California Legislature, January 17, 1929).
58. 'Minutes' (June 15, 1926), 1.
59. 'Minutes' (November 20, 1926), 1.
60. Flint, 'Zoning and Residential Segregation', makes this argument quite cogently.
61. The intense battle over the structure and control of municipal administration in San Francisco during the Progressive Era and the 1920s fits the national pattern of class conflict in urban political economy. See for example Samuel P. Hays, *American Political History as Social Analysis* (Knoxville, TN, 1980); Martin J. Schiesl, *The Politics of Efficiency* (Berkeley, 1977); Blaine A. Brownell, *The Urban Ethos in the South, 1920–1930* (Baton Rouge, LA, 1975); Zane L. Miller, *Boss Cox's Cincinnati* (New York, 1968); and numerous other books and articles on this subject.
62. On the role of FHA in reforming local zoning, see Weiss, *Community Builders*, Ch. 6. On San Francisco's special development characteristics, such as exceptionally high lot coverage, see Federal Housing Administration, *Confidential Report of Housing Advisory Council* (Washington, D.C., 1935), 155.
63. Duncan McDuffie, President, Mason-McDuffie Company, letter to Paul C. Murphy, Director, Own Your Own Home Section, U.S. Department of Labor, May 13, 1919, U.S. Housing Corporation Papers, Box 295, National Archives, Washington, D.C.