In late 1918 the Henry Ford & Son tractor plant, located south of the present Conrail tracks and east of present Oakwood, employed some 400 men. The plant had been started in 1915 to build a tractor that Henry Ford hoped would help his friend, the American farmer. The tractor sold well and brought prosperity to the tractor plant workers, but the workers faced other problems. Most of them were forced to rent homes in Detroit for the then high rate of $75 a month and spend an hour each day on a crowded Detroit United Railway streetcar to get to work. Rents for the few houses in Dearborn were very high, and a general building slump had hit the country as World War I was winding down.

At this time someone approached Henry Ford with the idea of solving Dearborn’s housing problems and also showing the rest of the country that home building was feasible despite the economic climate. E.G. Liebold, Henry Ford’s personal secretary, may have been the person who suggested it to Ford. It is also said that possibly Clara Bryant Ford, Henry’s wife, was an early advocate of the idea. Whoever initiated the idea, Ford gave his ‘hearty approval’ as long as his name was not connected with the project in order that it could succeed or fail on its own merit. Henry Ford also gave three suggestions to the project planners. First, the group of homes should be sufficiently different in appearance to avoid the thought that they were machine made. Second, that they be of suitable size to accommodate an average family in ample comfort. Third, the best materials be used.

On January 10, 1919, the Dearborn Realty and Construction Company was incorporated with a capital of $100,000 consisting of 1,000 shares of stock worth $100 each. The purpose of the company was to ‘acquire, subdivide, improve, lease, sell, and convey real estate.’ The shareholders were Clara Ford, 400 shares, Edsel Ford, 400 shares, E. G. Liebold, 150 shares, and C. R. McLaughlin, 50 shares. At the first Board of Directors meeting of the new company, E. G. Liebold was elected president, Edsel Ford, vice-president, and C. R. McLaughlin, secretary treasurer. The company was chartered for 30 years and in fact existed until December 29, 1943, when it was dissolved by mutual agreement of the Directors. All assets and property were transferred to the Ford Motor Company and final liquidation occurred August 1, 1951.

Between January and May 1919 the Dearborn Realty and Construction Co. purchased 312 lots in the J.B. Molony Subdivision. The subdivision was bounded by the Michigan Central Railroad tracks, Military (then Lapham), Nowlin and Monroe. The philosophy of the project was outlined by E. G. Liebold in an article in the Detroit Journal, April 11, 1919. It is quoted, in part, below:

An interesting experiment in standardizing house construction with a view to cheapening the cost and at the same time maintaining the quality at a high point, will be undertaken in the interest of employees of the Henry Ford & Son tractor plant at Dearborn by a company comprised of members of the Ford organization.

The object is to furnish to the employees a modern type of house, well equipped and tastefully designed, and thus lay the foundations for a large city which Dearborn is confidently expected to become.

“If the Ford Motor Company was a sufficient influence to cause the influx of population which made Highland Park a city of size, the Henry Ford & Son tractor plant will be a greater influence in making Dearborn one of the thriving industrial cities of the state,” said a tractor plant official today.
“A number of influences will combine to this end and are, indeed, operating today. The streetcar congestion is one thing. Large numbers of our employees live in Detroit and its suburbs, necessitating a long city and interurban car ride to and from work every day. No matter how good the streetcar service - and we must acknowledge that the D.U.R. has co-operated with us very efficiently in this matter - it will never be possible to move such large bodies of men for so long a distance at rates of fare such as the working man could pay without feeling it.”

“The real estate situation in Dearborn itself has been such as to render settlement of new families very slow, because of the high prices at which property is being held for rental or purchase. Dearborn people see that their town is going to increase immensely and they are holding their property for boom prices. The fact that property assessments have not been raised encourages them in this policy. For that reason we have been compelled to start the ball rolling ourselves, both the afford our employees suitable dwellings and to protect them from the real estate speculators.”

“It is our intention to begin immediate construction of 150 houses on a subdivision of 300 lots,” said Mr. Liebold. “We have land enough to be subdivided for large extensions to the housing facilities of Dearborn, so that the initial block of 150 houses is only a beginning. Next year we shall probably erect 250 houses.”

“At first we thought of selling lots to our workmen, but as it seemed likely that some would buy and let the lots lie idle, and others would have no means to build after paying for the lots, we decided to build the houses ourselves so that the purchaser could have a home ready to live in.”

“By doing this we prevent speculation, for we are resolved to do at least that. We will not sell a house to a speculator on any terms. No one will be permitted to buy a house to rent it out. On all houses sold we reserve the right to repurchase within five or seven years at the price originally paid for it. This is to prevent the houses falling into the hands of real estate exploiters.”

“Another advantage in our doing the construction ourselves is that we shall prevent any monotony or cheapness of style. We have worked with a view to making our streets most attractive. We will not repeat the error of other towns where rows of houses, all looking alike, giving a monotonous tone to the neighborhood. Our houses are designed with regard to the position they will occupy on the street. They are in the best architectural taste. They offer an attractive variety. They will be modern and homelike in every respect. Our aim has been to take the highest type of homes and redesign them for the use of an average family.”

“Not the least advantage of all is the economies we hope to introduce into the actual work of construction. We shall eliminate the contractor’s profit by using our own men to direct and do the construction. Carpenters, bricklayers, stonemasons, plasterers, and decorators now at work in the factories will be given an opportunity to work outdoors at their trade during the building season, if they wish. This is in accord with Mr. Ford’s belief that men ought to spend part of the year outside the factory walls. The excavations will be made by Ford tractors. The staff that made the designs of the Ford Hospital, having completed their work, will be transferred to this house building job. Our materials will be purchased in very large quantities in those markets where the prices are not as high as elsewhere.”

“We are working on certain improvements in heating, ventilation and sanitation of houses which, we believe, will set a new mark of progress in these fields.”

“We are not catering to the thriftless peoples in building these homes. We are seeking to serve only those people who want a good home, who expect to pay for one, and who will appreciate one after they get it. The prices will range from $4,500 to $5,500, but these figures are not fixed. Our plan is to build at cost. If in building the first 20 houses we perfect a new economy, which will decrease the cost of the next 100 houses, we will not charge the cost learning that new economy against the first 20 houses, but will give the benefit of it in the prices charged for them. We want to spread the saving over them all, so that all the purchasers may be the gainer.”

“In the absence of definite figures of cost, we are allowing the purchaser the right to set the price he is willing to pay. If the actual cost of the houses exceeds that limit, he is under no obligation to buy.”

“This is strictly a non-profit plan. We are interested solely in enabling our workmen to live in Dearborn without paying the excess tax which all real estate speculation imposes on home buyers.”
Liebold instructed Albert Wood, an architect on the Ford Motor Company staff and chief construction engineer of the Henry Ford Hospital, to design various models to comply with Henry Ford’s ‘suggestions’ and at a price the average working man could afford. The result was six different models designated A, B, C, D, E, and F. All were two story homes and the original six models were limited to a living room, dining room, kitchen, 3 bedrooms, a bathroom, and a porch. The only four-bedroom model, of which only 13 were built, was a replacement for the D home in the first group.

Construction began in May 1919, with a work force of about 400 men. The first building to go up was the construction firm office, which was on the east side of Nowlin between the railroad tracks and Park. Later in 1919 a planing mill, lumber warehouse, and plumbing and tin shop were erected on the property east of Nowlin, between Park and Nona.

The first houses were put up on Park and Nona between May and October 1919, when 94 houses were completed. At various times 200 to 350 homes were planned for 1920 and beyond, but only 156 houses were actually built after 1919. These 156 houses put up in 1920 were erected on Beech, Edison, Francis, Gregory, and Military.

Ironically, the boom that the war ignited, that led to larger food production and demand for Ford tractors was to end the building in the Ford Homes District. The war was over and like any post-war period a cutback was needed. Henry Ford & Son began to see a drop in sales. Dealerships who handled both autos and tractors were unfamiliar with farm machinery plus the farm market was depressed throughout the 1920’s. As a result of the slowdown, in September 1920 the machinery at the tractor plant was moved to the Rouge Plant and by February 1921 all of the work force was moved to the Rouge Plant.

Today it is rather easy to commute from the Ford Homes District to the Rouge Plant, but in 1921 it was very difficult. Since there were few other jobs in Dearborn near the Ford Homes District, we can conclude that the moving of the tractor plant was the main brake in stopping additional building in the Ford Homes District.

Additional home building took place in the Ford Homes District on the lots not owned by Dearborn Realty and Construction Company. These additional homes were put up after 1921 and reflect the tastes of the period in which they were designed and built. Although these later homes added a new flavor to the district, it is still the Ford Homes that give the area its unique character. It is their distinctive architecture that separates this area from any other in Dearborn, from any other in the metropolitan area.

II

The J.B. Molony Subdivision

The J.B. Molony Subdivision was platted by John B. Molony. John B. Molony was born August 20, 1849, in Belvidere, Illinois. Mr. Molony arrived in Detroit in 1865 and received his education at the Classical Academy for Boys in Detroit and Bishops College in Lennoxville, Quebec. He was also trained to be an attorney but instead took the position as Clerk of the Superior Court in Detroit in 1877. He held this position until 1884 when he was appointed by President Grover Cleveland as the Collector of Internal Revenue for the First District of Michigan. In 1889 Benjamin Harrison was elected President and Molony was not reappointed as Collector. Immediately on leaving the Collector position Molony was appointed Controller of the City of Detroit. Molony had been involved in real estate since he had come to Detroit and on October 30, 1890, he purchased 100.4 acres in the Old Military Reserve in west Dearborn from David P. Lapham and his wife Nettie C. for $15,000. Molony proceeded to subdivide the plot and register it with the Wayne County Register of Deeds on February 25, 1891. The J. B. Molony Subdivision was platted with 502 lots, the majority of which were 50 x 125 feet. The lots were 9 blocks with 8 streets. The streets were Farland (Park), Nona, Molony (Beech), Lapham (Military), Frances (Francis), Adeline (Edison), Foley (Gregory), and Olmstead. Cass and Haigh were not on the original plat. There were 20-foot alleys down the center of each block and streets were 60 feet wide.
John B. Molony sold some of the lots in his new subdivision, but on July 27, 1898, he was forced to relinquish his ownership of the remainder of the lots to David P. Lapham, who foreclosed on Molony’s unpaid $15,000 warranty deed. Molony remained in Detroit in the real estate business but later moved to Massachusetts where he died at his niece’s home December 30, 1922.

David P. Lapham, who had reacquired the majority of the J. B. Molony subdivision through foreclosure, held on to the land until November 18, 1910, when he sold it to Henry Ford for $20,000. Between January and April 1919, the Dearborn Realty and Construction Company bought 312 of the lots in the subdivision from Henry Ford and others to construct the Ford Homes.

Dearborn Realty petitioned the Dearborn Village Commission in April 1919 to change the name of Farland to Park because its plan called for the lots on the north side of Park, on the railroad tracks, to be retained as a park for the neighborhood with playground equipment and tennis courts. The Dearborn Village Commission minutes state that Farland, Molony, and Foley were changed to Park, Beech, and Gregory, respectively for the sake of uniformity, in August 1919. Apparently these three streets had various names over a period of several blocks and the name changes would solve that problem. In 1919 the Village Commission changed the original Francés to Francis, but no reason was given. At a later date, April 1932, Adeline was changed to Edison with no reason given in the Dearborn City Council minutes. It was probably because the street ran from Beech southeast to the newly opened Edison School on Elmdale and Edison. In March 1931 Lapham was changed to Military to avoid duplication of names with streets in other areas of Dearborn. Cass was named December 17, 1919, and Haigh on August 6, 1919.

### III

**Building the Ford Homes**

The building of the Ford Homes began in May 1919 on Park Street. The plan was to put up 94 homes the first year. A *Detroit Journal* article of July 21, 1919, states that 40 homes were then under construction on the Dearborn Realty property. Between May and October the 33 houses on the south side of Park were completed and ready for occupancy. The remaining 61 homes on Nona, which had also been started in May 1919, were completed by November 1919 and were sold and occupied immediately. Albert Wood, the Ford Home architect, bought a home at 22685 Nona and lived there until 1925 and Harry C. Vicarey, head of the mechanical work on the construction, bought the home at 22645 Nona and lived there until late 1978. In 1920, from May to November the remaining 156 Ford Homes were built on Beech, Military, Francis, Edison, and Gregory.

The Ford Homes were not placed an even distance from the street but were staggered. Three houses would be put 24 feet from the street, and the next four would be 32 feet from the street, the next three again 24 feet and so on up the block so that a staggered effect would appear. The various models were also placed on each block so that it wouldn’t appear that any house was like another but each was distinct. For instance, the six models could be one after another followed by a C model, followed by an A, then B, and maybe an F until the block was completed. Contrary to today’s building practices, buyers were not allowed to pick their lot. At the beginning of each building year a plan was made of the lots to be built on that year and the models were assigned to each lot before they were built.

One key element in the construction was standardization. All windows, casings, moldings, frames, doors, and fixtures were standardized. Lumber was purchased from suppliers in Detroit in bulk and shipped out to the building site by Michigan Central Railroad tracks and cut in the planing mill to make all standardized wood materials mentioned above. The piping for the interior of the houses was also purchased in bulk and cut at the plumbing and tin shop, along with the ductwork for the heating system. All of these materials were then moved to the building sites on Park and Nona via narrow gauge railway cars pulled by horses. This mini railroad ran down the alley between Nona and Park. The heating units were standardized also with one source claiming that Garland gravity furnaces and humidifiers were provided in each home along with coal bins.
Another key element in the construction was the production line approach to building. Excavation by Ford tractors began the process. After each basement was dug, all homes were built with full basements, and special crews came in and laid the extra heavy walls, which were lined on the interior with brick, blocks, or shale tile. Next, a different crew would come in and erect the framework. A separate crew would complete the interior finishing including plumbing, heating, electrical, glazing, interior decorating, and painting. Still another group of men would complete the exterior including landscaping. Each crew had its own specialty reminiscent of Ford’s development of the assembly line to produce cars faster. These principles are used in today’s residential construction, but in 1919 they were radically different form the building style of the day.

The materials used were to be the best and sturdiest available. The basement walls have already been mentioned but also in the basement, running across the foundation walls were steel girders to support the house, and laundry tubs were fixed to the cement floor. Floor joists, measuring 2 x 10 inches were made of No 1 stock yellow pine as was the other lumber for the frames. White pine was used for exterior trim and gum for doors, window frames, and interior trim. The walls were all double boarded with the best of pine and thoroughly insulated with the heaviest of tarpaper. The interior walls were covered by plasterboard which turned out to be a mistake according to Harry Vicarey who had charge of plumbing, heating, electrical work, sheet metal, and fixtures. It seems the plasterboard had an annoying tendency to crack from vibrations caused by auto traffic and steam locomotives. For roofing, extra thick Oregon shingles were selected and floors were to be of oak, which was changed to edge-grained fir in the second group of houses, when the price of oak rose to more than $400 per 1,000 board feet. Hard Ohio brick was used for those homes where buyers requested brick veneer.

There were three variations in exterior. Wide or narrow boards or brick veneer and brown, red, or green shingles for the roofs. An unusual detail of the electrical layout was that transformers were installed which would change current from high voltage to low, so that no batteries would be needed for bells, or other purposes where batteries had been required before.

All services including electrical and telephone were to be rendered from the alleys and a so-called ‘boulevard’ lighting system was installed. In this new system, the wiring was run underground to poles that stood by the curb so that unsightly wires would not be seen in people’s front yards.

The floor plans for each model were different but each had a living room, dining room, and kitchen on the first floor and a bathroom and at least three bedrooms on the second floor. The living room averaged 12 x 18 feet, including a brick open fireplace, giving a floor space of over 200 square feet. It was decided that a short vestibule at the front door was needed so that in winter the cold could be kept out. The dining room averaged 10 x 15 feet or about 150 square feet. The kitchens were on a slightly smaller scale that the dining rooms. The master bedroom was about 15 x 10 feet with the other two bedrooms averaging 10 x 10 feet. The bathroom was 8 x 4 feet with a square, built in, enameled iron tub of the latest type. The toilet fixtures were of vitreous iron and the floors tiled.

IV
Buying a Ford Home

Ford Homes were purchased directly from Dearborn Realty and Construction Company. No banks were involved. Prices were set based on the costs involved in constructing a particular model with the exterior the buyer selected. At the beginning of the project buyers were allowed to put down as little as 5% of the total cost, but by at least August, 1921, a 10% downpayment was required. A monthly payment rate was set on the basis of the downpayment at 6% interest per year. The buyer paid monthly installments which over 5 years must equal one half of the cost of the house after the downpayment was made. After the first half of the cost of the house was paid off the remainder could be taken care of by a mortgage. An example will illustrate a sample payment situation. If a buyer selected a $7,000 home and made a $500 down payment then $6,500 would be owed. The buyer would be required to pay half of this sum, $3,250 within 5 years. That meant $650 per year or $54.17 per month. With 6% interest added, the payment would be $86.67 a month, which was rounded off to $80 per month.
In 1920 the cost of building escalated as reflected in the figures below, which are found in a letter of Albert Wood, the president of Dearborn Realty, from F. E. Eden, Head of Purchasing, dated July 26, 1920. The figures are for the first 27 houses completed in 1920. It is important to note that the selling price reflects a 10% overhead and 10% profit. Both of these were included in the selling prices for the first group of homes put up on 1919 but specific figures for 1919 are not available. The lot and improvement costs were the same for 1919.

<table>
<thead>
<tr>
<th>Type</th>
<th>Material</th>
<th>Labor</th>
<th>10% Overhead</th>
<th>10% Profit</th>
<th>Lot &amp; Improvement</th>
<th>Total</th>
<th>Selling Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-Frame</td>
<td>$4,515.24</td>
<td>$2,389.84</td>
<td>$690.51</td>
<td>$759.56</td>
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<td>$8,752.95</td>
<td>$8,750</td>
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<tr>
<td>B-Frame</td>
<td>$4,375.48</td>
<td>$2,507.31</td>
<td>$688.28</td>
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<td>$8,752.98</td>
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<tr>
<td>C-Frame</td>
<td>$4,499.36</td>
<td>$2,715.31</td>
<td>$721.53</td>
<td>$793.69</td>
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<tr>
<td>F-Frame</td>
<td>$4,794.83</td>
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<td>$9,310.91</td>
<td>$9,250</td>
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<tr>
<td>C-B.V.</td>
<td>$4,857.53</td>
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<td>$744.49</td>
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<tr>
<td>F-B.V.</td>
<td>$4,771.62</td>
<td>$2,786.65</td>
<td>$755.83</td>
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<td>$9,543.31</td>
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<td>Average</td>
<td>$4,635.67</td>
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<td>$722.88</td>
<td>$795.16</td>
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<td>$9,144.60</td>
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<table>
<thead>
<tr>
<th>Loss</th>
<th>Gain</th>
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<tbody>
<tr>
<td>Total ‘A’ Houses 34</td>
<td>$100.30</td>
</tr>
<tr>
<td>Total ‘B’ Houses 31</td>
<td>--</td>
</tr>
<tr>
<td>Total ‘C’ Houses 19</td>
<td>--</td>
</tr>
<tr>
<td>Total ‘F’ Houses 16</td>
<td>--</td>
</tr>
<tr>
<td>Total ‘C-B.V.’ Houses 22</td>
<td>--</td>
</tr>
<tr>
<td>Total ‘F-B.V.’ Houses 21</td>
<td>--</td>
</tr>
<tr>
<td>Total ‘D’ Houses 13</td>
<td>--</td>
</tr>
<tr>
<td>Total 156</td>
<td>$1,613.51</td>
</tr>
</tbody>
</table>

Net Gain $1,335.86

Lot and Improvement Costs

- Cost of Lot $150.37
- Taxes $10.56
- Storm Sewer $76.87
- Fencing $75.00
- Engineering & Drafting $50.00
- Storm Sewer Connection $35.00

Total $397.80

Within the contract there was a strict provision that once a house was purchased it could not be sold again by the purchaser for at least seven years. The company retained the right to repurchase a home within the first seven years if the buyer was deemed an undesirable occupant. The option was reportedly only exercised once. It seems a Gregory resident’s basement home-winemaking operation brought complaints from neighbors and his home was purchased back by Dearborn Realty.

Model E

Purchasing a Ford home from Dearborn Realty included fire insurance. In July 1919 Dearborn Realty applied to the State of Michigan to be the agent for some 13 fire insurance companies to insure their homes, then still in the early building stages. The companies had been selected from all around the United States and the homes were distributed evenly among the companies.
The homes in the first group on Park and Nona were sold even before construction was completed, but demand for a second group slackened. According to the *Detroit Saturday Night* of October 29, 1921, only 115 of the 250 homes were occupied by that date. Part of the original need for the homes was removed when the Tractor Plant operations were shifted to the Rouge Plant in February 1921. One source indicates all the homes in the second group were sold by the end of 1920 although prices had to be reduced $1,000 per house to achieve this. But the financial records, kept by Dearborn Realty indicate that the homes were still being sold as late as 1924.

The interiors of Ford Homes also reflected the standardized concepts in the *Building Age* article. All of the windows, doors, fixtures, plumbing, and heating were standardized in the Ford Homes. The lumber for the project was bought in large quantities and shipped to the project site via the Michigan Central tracks. It was then taken to the planing mill at the site and all the wood parts were cut to standard sizes for all the homes much like the techniques pioneered by Henry Ford in installing interchangeable parts in his automobile. The pipe for the plumbing fixtures in each home was handled the same way at a plumbing and tin shop at the site along with the duct work for the heating system. In addition to standardized plumbing there was only one plumbing stack and sewer line built in each house. Finally the interior ceilings were standardized at eight feet which compared to ceilings of ten feet in some houses of the period.

Much of the historical significance in the Ford Homes District is not visible at all. First, it was the first planned subdivision in west Dearborn. There was other housing in the area, particularly in the area south of Michigan and between Mason and Monroe in the vicinity of the Michigan Central Station. But this was not a planned subdivision. The Ford Homes District was completely planned from the start to include at least 200 homes with designs made and models placed on plat drawings before any houses were built. Financing was arranged and costs set before houses were even completed. In fact the purchase of a Ford Home was unique in that the buyer dealt solely with Dearborn Realty and Construction Company. No banks were involved. The buyer paid monthly payments to Dearborn Realty which included fire insurance on each home. Because Dearborn Realty bought materials in bulk and used standardized construction it was able to sell its homes for $7,000 to $8,000 when comparable models were selling for $10,000 to $15,000.

In 1919 homes were generally built by a single construction crew from the ground up. The Ford Homes were different. Production line techniques pioneered by Henry Ford in the auto industry were introduced. One crew would start by digging the basement with Ford tractors. When it was done a second crew came in and built the foundation. A third crew built the outside frame, another crew finished the interior and still another crew finished the exterior and put in the landscaping. These principles are used daily in home building today but in 1919 and 1920 these were radical departures from accepted practices.

The establishment of historical significance in an area is sometimes difficult. In the Ford Homes District the distinctive architecture is quickly apparent. The less visible firsts in constructing the homes gives a sound basis for saying that the Ford Homes District is a Historic District.