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Howard Moffitt’s Small Homes and Stone Cottages

by Phil Miller

Twenty-two-year-old Howard Moffitt poses jauntily in 1915. Within ten years he would begin building small houses — reflecting national trends and local needs.

Howard Francis Moffitt was an energetic and inventive entrepreneur in the Iowa City area in the 1920s and ’30s. In many ways, he epitomized the American ideal: adventurous and driven to achieve financial success. While Moffitt’s quest for success took many forms, one of the most enduring is a series of small Iowa City houses that he built. These homes, with their quaint, cottage designs, add charm and distinction to the eastern Iowa community.

Moffitt was a prolific builder, who built at least a hundred (some say two hundred) small homes in Iowa City. Moffitt was not one to keep records, however, and building permits and plans have not survived. Interviews with his friends and fellow workers have yielded a wealth of anecdotal evidence about how he built his houses. More has been learned as owners doing maintenance on their homes have uncovered clues about methods and materials.

Assessments of Moffitt’s personality suggest apparent contradictions that may, on further consideration, merely reveal a complex individual. Many recall his frugality and frequent salvage efforts. Others remember private acts of generosity. He worked hard and expected others to do so, too. “Howard was slim built with a mustache, very dapper in appearance,” recalls Moffitt’s nephew, Bruce Glasgow. “A business man, all business, never liked to be kidded, always serious.” A friend recalls that “when he said something it would either be dry humor or it meant something.” Most everyone agrees that he was a quiet man who was always “on a half run” or “flying low.” And many agree that although he designed and built houses that are actually quite similar, there is an appealing individuality about them.

Moffitt’s houses reflect his sense of risk and
Through the 1920s partners Ray Blakesley and Howard Moffitt (in hat) built small, bungalow-type homes. Frugality. They also reveal his eclectic nature in choosing elements of various architectural trends and in salvaging materials. Built as affordable rental properties, the hundred or so Moffitt houses remain as the most tangible record of Moffitt’s work and personality.

Iowa City’s lack of affordable and available housing must have caught Moffitt’s eye for opportunity. In the 1920s the need for rental property in the university town of 15,000 was critical. Sample checks of 1925 newspaper ads reveal only a handful of houses and apartments for rent. In the mid-1920s, Moffitt and his partner Blakesley began building houses in the Rundell Addition in eastern Iowa City. Construction was financed one structure at a time. When one house was roofed, Moffitt and Blakesley would use that house as collateral to borrow two thousand dollars for materials for the next house. These were small rental houses, affordable to build and reasonable to rent. Each had a garage, although tenants could also catch the streetcar that ran down Rundell Street to downtown Iowa City. Most of these houses are wood frame, story-and-a-half bungalow structures, but some have a medieval-style, sharply pitched roof over the front garage door (an element from the Tudor Revival movement).

The single most distinctive element of most of these houses is the massive front or side exte-
rior chimney,” comments architectural historian Jan Nash. “These chimneys are a very prominent feature on houses of this small scale. Often the widest portion of the chimney contains a decorative checkerboard pattern framed in the brickwork.” These houses, built between 1924 and 1930, launched Moffitt’s main career as a builder of small homes.

E W AMERICANS were exempt from the Great Depression, and Moffitt was no exception. Gone were the auto supply stores and his most recent endeavor: raising foxes for their fur on a farm west of Mount Vernon. But Moffitt had more ideas.

He converted eight thousand square feet of the first floor of the former Iowa City Triangle Auto Supply Store into a miniature golf course. “Iowa’s Most Beautiful Down Town Golf Garden” had its grand opening October 11, 1930. An ad in the local newspaper billed it as “Something Different” and assured readers that this new game “takes no learning, is good exercise and a fine social game.” The golf course was visible through street-level windows. To attract customers, the daughter of friend Tom Cross played miniature golf as people walked by. But this venture failed, too, as the economy worsened.

In January 1931, after marrying Anna Glasgow, Moffitt announced a new dealership of International Harvester’s line of McCormick-Deering farm equipment, in the same building that had housed Triangle Auto Supply and the Golf Garden. He and partner Tom Cross opened Midwest Equipment, promoting it with a local showing of the motion picture “The Romance of the Reaper,” free lunch, demonstrations, and boxing matches.

Just as the Great Depression didn’t deter Moffitt from starting new businesses, it didn’t deter him from having fun. In the summer of 1931 he and some friends sponsored a rodeo with bronco and trick riding, roping, bulldogging, and chariot races. To add to the spirit of the event, Ray Blakesley tied a set of steer horns to the radiator of the family auto. Moffitt’s manager, N. J. Alexander, took the rodeo to area county fairs, often driving the livestock along the roadside ditch.

The rodeo may have lightened spirits, but it didn’t bring Moffitt business. By the following spring, many area farmers were selling out rather than buying new farm equipment. Moffitt and Cross relocated Midwest Equipment and began weekly auctions of used...
machinery, livestock, or anything else they could auction off. By late 1932 Midwest Equipment folded. Only their business of selling lump coal continued.

By the mid-1930s, Moffitt's finances had apparently stabilized and he turned again to building houses. These houses would reflect his own sense of flair and frugality as well as elements of a popular architectural style called Cottage revival.

"Moffitt's houses," writes Jan Nash, "fall principally into what is known as Period houses, popular styles of the day which referenced European medieval vernacular architecture, as well as early Spanish and East Coast Colonial influences from this country."

American architects had been incorporating the charming but quirky features of the cottage into their designs since the turn of the century. During World War I, Americans stationed overseas, particularly in the Cotswold area of England, were exposed to a variety of cottages. The hand-built, medieval appearance of these cottages had made a lasting impression on Americans.

Period houses were further popularized by architectural firms, and scaled-down versions were available through house-plan and mail-order companies. Besides the inherent picturesque qualities, the term "cottage" also implied informality, and this fit well with Americans' quest for simplified living and smaller homes that were easier to care for.

Nash notes that the Small House Service Bureau of the United States, Inc. (part of the American Institute of Architects) and Herbert Hoover's Better Homes Movement "brought a sort of national endorsement of small Period houses." Cottage-style homes were featured often in magazines such as House Beautiful and American Home, attracting the interest of both builders and homeowners.

Opinions vary on how Moffitt designed a house. According to several sources, Moffitt would pick out a design that he liked from a magazine such as House Beautiful or American Home, and then alter it to achieve the look he wanted. Nephew Bruce Glasgow, who worked on his construction crew in 1939, recalls that Howard's wife, Anna, also influenced the designs. According to Nash, a renter named Eleanor Hageboeck also was a collaborator. "With a background in art history, she worked with Moffitt for the pure creative enjoyment of it," Nash writes. "Moffitt would come to her with a lot in mind and say, 'What are we going to do here?' and Mrs. Hageboeck would work out floorplans and interior designs for the site."

According to Nash, Moffitt "once asked Iowa City builder Hugh Dunlap, who had been academically trained, to design some house plans." Dunlap did, but Moffitt rejected them because they were too expensive.

Another possible collaborator was Moffitt's head carpenter, Jesse Baker (who, according to one source, "had pretty much all the ideas") and Moffitt (who "was kind of a genius"). An electrician, Nate Moore, recalled that Moffitt had "good plans, actually they were pictures from magazines. He would show them to Jesse Baker and he would start in. He had a lot of pictures and they would change things, to make them interesting and appealing."

As a builder during the depression, Moffitt had an abundance of inexpensive labor. Moffitt employed both experienced and unskilled workers. Some say he hired anyone who wanted a job, sometimes going into a bar to hire men, assigning them the job of carpenter.
or mason for twelve dollars a week. For a dollar a day Moffitt also hired men off the street or men working for the W.P.A. By one account Moffitt paid workers with tokens redeemable at an area grocery store (perhaps his sister's).

If labor was cheap, materials were often expensive and in short supply. Many stories surround Moffitt's somewhat unorthodox construction techniques and materials, at least by today's standards. Moffitt was not afraid to consider alternatives, especially if he could either save or make money. For instance, he was known to go to a local dumpsite and pick up glass bottles to add to concrete for building foundations. This, of course, extended the concrete, as did pieces of brick and small stones.

Moffitt frequently traded or bartered for goods and services. In the Twenties, he and his partner Blakesley had sometimes offered special deals on cars in exchange for labor on the Rundell Street houses. In 1928 he traded a used Chevrolet for a team of horses with harnesses so that he no longer would have to contract out the digging of basements.

Moffitt tore apart old barns and other structures to salvage the wood, bricks, stone, and, in some cases, nails. One house was built of 80 percent salvaged lumber, and — the story goes — every nail first had to be straightened. The timber used to frame a house at 431 Rundell in 1937 was full-measurement lumber, available in the nineteenth century but not in the 1930s. Once he was stopped from using old sheet-steel boiler flues as sewer pipe.

The entire structural framing of many Moffitt houses consisted of rough-cut, uncured, native lumber from local sawmills. Moffitt also salvaged sections of streetcar track or train rail to use as supports. In some houses, Moffitt used three- or four-inch thick bridge planks for subflooring.

By 1939 Moffitt had departed from wood and plaster lath and used “rocklath” manufactured by the United States Gypsum Company. As Moffitt’s crew nailed the $ \times \ 1\frac{1}{2} \text{ foot panels}$ into place, workers shoveled truckloads of coarse sawdust into the walls as insulation. American builders had only started to use insulation in the 1920s, and *House Beautiful* and *American Home* advertised cork sheets and “rock wool” for insulation. Moffitt may have used sawdust because it had been a common insulator in ice houses.

Frugality and inventiveness aside, not all of Moffitt’s experiments proved to be successful. Once he proposed using corrugated cardboard as lathing on the walls of one house. Against the advice of his plasterer, who warned that the cardboard would soak up water from the plaster, Moffitt had the cardboard nailed to the studing in a closet. The plasterer admitted that he had never tried corrugated cardboard and that it was Moffitt’s money at stake, not his. That settled, the plasterer applied the first layer of plaster and left. Later the two men returned to find the cardboard in a soggy heap, unable to bear the weight of solidifying plaster. Unfazed, Moffitt commented, “Well, now we know that won’t work.”

His failures did not always show up so quickly. On one cold winter day, the electricians in a nearly completed house were trying to wire it. To warm up the house, they gathered scraps of wood and made a fire in the fireplace. Shortly the temperature was more tolerable. As the room warmed up, however, beams of light pierced the darkness around the fireplace as the frozen ground under it thawed and the whole thing started to separate from the walls. Similar accounts of separating house
parts (including one garage) have been reported.

Moffitt's creativity and frugality led him to use salvaged or local materials as architectural features. The Flemish-influenced brick dwelling from 1937 at 713 Seventh Avenue is a wonderful example. Twenty-seven chair backs were used to make a sculptured trim at the eave across the front, and an additional twenty-five decorate the back of the dwelling. For other houses, bricks with patterns and fractured limestone may have been salvaged from two Iowa City schools that were demolished.

Eleven of his houses built between 1938 and 1941 incorporate corner windows or curved sunrooms, elements of the cubist-inspired International Style that more often resulted in sleek, streamlined structures. The International Style appeared in mainstream periodicals such as *House Beautiful* in the late Thirties, and the eclectic Moffitt may have gotten the idea there.

Although at least eighteen basic designs were used over the quarter century of Moffitt's home construction, with adjustments frequently made to fit a given location, just seven designs were used during a six-year period of his most elaborate work. Beginning in 1935 Moffitt repeatedly used a mixture of architectural elements, including a Flemish concave roof, and turned-up ends of the roof line that mimic the thatched-roof ridge cap used in English, French, Belgian, and Scandinavian cottages. Using cedar shingles in a thatch pattern reinforced the overall image of the cottage.

In late 1938 or early 1939, Moffitt purchased on contract a narrow wedge of land on the diagonally running Muscatine Avenue, backed by Ralston Creek; on it he would nestle five stone cottages, each totally different from the others. One of these houses sports an unusual convex-curved roof. (The curve is similar to the "rainbow roof" of early Cape Cod cottages.) On

Just visible under the eaves, the row of shallow scallops is actually made from the uppermost part of chair backs. Moffitt often used salvaged materials for architectural details.
This 1938 home departs from Moffitt's cottage look and hints at the International Style's clean, open lines.

Another 1938 house shows Moffitt's continued use of stone, steeply pitched roofs, and dominant chimney.

Given Moffitt's bent for construction shortcuts and salvaged materials, one might ask, why would he bother with time-consuming and labor-intensive details for small rental houses? Why would he take on the extra time and expense of building a convex roof, or corner windows, or different levels for each room in a home (a characteristic of the dwellings from 1937 and 1938)?

The answer is not easy to come by—and it does not appear that Moffitt ever articulated his reasons. Perhaps it was his willingness to take risks. Jake Wegmuller, an employee in the auto business, tells the story of when Moffitt asked him to rush-deliver a car from Wisconsin to Iowa City, and then immediately another car to Des Moines. Exhausted, Wegmuller braved rain and mud roads, and fought to stay awake. Just as he approached Des Moines, he fell asleep and side-swiped another car. When he reported to Moffitt that he had wrecked two cars, Moffitt replied, "Well, if you don't do any..."
driving, you don’t have any wrecks.”

Although Moffitt was willing to risk experimenting with unconventional or salvaged materials, he seemed to have a vision in mind of how each house should look. According to one construction worker who vividly recalled working on a house on Yowell Street, construction was nearly completed but the house did not match how Moffitt had envisioned it. The crew kept making changes until it suited him.

Perhaps as early as 1929 Howard Moffitt had spoken of buying land in Texas for citrus groves and a housing project. Sometime after 1936 Moffitt’s friend and partner Tom Cross purchased five acres of orange groves from Lloyd Bentsen (father of Senator Lloyd Bentsen, Jr.), and Elmer Bentsen, who had come to Iowa looking for investors. Lil-lian Cross Davis remembered, “Dad asked Howard [Moffitt] to come with him to the valley to take a look but he always replied that he was too busy building homes.” Eventually Moffitt traveled to Texas with Cross in 1938 and decided to join him in the business.

Initially, Moffitt and Cross worked for the Bentsen brothers, showing eastern Iowans the citrus groves of the Rio Grande Valley. Wartime rationing of gasoline and automobile tires, however, ended the trips for potential investors.

With the war also came rent controls. In Iowa City Moffitt had rented each house for forty-five to fifty dollars a month. Compared to a sample of rental listings in the local paper for 1942 and 1943, Moffitt’s rental rates, although not out of line, were high. Nevertheless, Moffitt went to Des Moines and requested a rent increase to fifty-five dollars a month. The request was refused.

Feeling locked into the property, Moffitt put every one of his homes up for sale. In that decade, Howard and Anna Moffitt held title on seventy-eight houses sold on contract, mainly
to their tenants. Buyers paid Moffitt 6 percent interest and monthly payments — of fifty-five dollars.

Moffitt closed his coal business and moved to McAllen, Texas, in 1943. The Bentsens sold Moffitt and Cross thirteen hundred acres of brush land in the upper north end of the Rio Grande Valley. Moffitt and Cross would have Mexican water rights from the Falcon Reservoir, which was to be created by damming the Rio Grande River. The partners began to clear land and dig a network of irrigation troughs for their orange and grapefruit saplings. They sold ten-acre parcels of these new orchards for six thousand dollars each.

Moffitt also planned a new town, “Citrus City,” on a portion of this land. A plat map was drawn up with three hundred lots available. Some of these were sold. Just as Moffitt had done in Iowa City, he constructed stone houses on seven or eight lots.

This time, however, Moffitt’s luck ran dry. Additional irrigation trenches were not completed on time. Faced with this calamity, the two men tried to truck in water to keep the fruit trees alive, but they lacked sufficient water rights. They had to use run-off water from other irrigation systems. Perhaps the men were unaware of the elevated saline content of the water; soon some of the young trees began to die. Others eventually bore fruit, but after a disastrous frost Moffitt decided to give up marketing orchards. His dream of the new town of Citrus City abruptly ended after a chimney from one of the houses fell over and killed a small child.

Despite their move to Texas, the Moffitts had kept their home in Iowa City and continued to build a few houses each year until 1949. Although the houses from the 1940s have some of the architectural elements of Moffitt’s previous houses, the designs are much simpler and lack the visual vitality of the earlier, more labor-intensive building projects he had more closely supervised.

Meanwhile Moffitt houses in Iowa City continued to fill housing needs. Returning GIs looked for housing through federally guaranteed loans. Iowa City surgeon Lewis January remembers that when he returned from World War II in 1946, Moffitt’s houses in Iowa City