A Housing Complex as a Way of Life

St. Francis Square, San Francisco

Not all housing is mixed in among food selling, crafts marketing, and myriad other activities as at Seattle’s Pike Place Market. Exhilarating though Pike Place unquestionably is, a much more common pattern of development in the United States is based on the separation of housing from most other urban functions. Apartments or houses are set away from the noise and motion that stores, shops, and offices generate.

In light of the prevailing patterns of American urban development, it makes sense not only to examine what has made Pike Place such a satisfying urban place, but also to look closely at urban developments of a more strictly residential character. There is a kind of excellence to be found in some of these quieter environments. One of the best of them is a cooperative housing complex in San Francisco called St. Francis Square.

Like Pike Place, St. Francis Square has stood the test of time. The 299-unit development was built in the early 1960s and has coped well with a variety of changes—economic, demographic, and organizational. St. Francis Square’s apartments, which were constructed as part of an urban renewal program, are arranged in a series of three-story buildings spread out over 8.25 acres. Until 1962, public streets had run through the area, dividing it into three city blocks. The designers of St. Francis Square closed the streets so that the project could function much more like a single community and so that the site would boast a landscape better attuned to the needs of families with children.

Among the lessons that the Briner Foundation evaluation team of Shibley and Welch identify in St. Francis Square are these:

- There are major benefits to designing housing in concert with open spaces. A landscape that is closely related to the housing can provide not only for individual enjoyment by adults but also for children’s play within view of the apartments and for community activities. The relationship of the housing to its circulation areas and open spaces can also draw on Jane Jacobs’ concept of “eyes on the street” and consequently improve everyone’s safety.
• The cooperative form of tenancy gives all the residents a financial stake in the place, thereby encouraging them to be involved in caring for the buildings and grounds and ensuring that the complex is effectively managed.

• The cooperative form of tenancy confers a degree of economic and political power on people of modest means (many of them racial minorities) who otherwise might never enjoy such power. Besides benefiting from their financial share in the development, the residents can vote and run for office in the cooperative.

• The cooperative form of tenancy helps to bring residents into continuing contact with one another. The result is that St. Francis Square is more than housing; it is a way of life.

• With the aid of a government program, good "no-frills" housing can be provided at a modest cost to urban families, and the housing can remain racially integrated.

• Labor unions and pension funds can play an important role in fostering such housing.

The Decline of San Francisco's Western Addition

St. Francis Square stands on high ground to the west of downtown, in an area known as the Western Addition (fig. 3-1). The district grew up in the late nineteenth century as a place offering housing for middle-class families, mostly in wooden buildings and at densities lower than in such other San Francisco neighborhoods as North Beach, Telegraph Hill, Russian Hill, and Nob Hill. Over the years, the Western Addition, like many city neighborhoods, surrendered the prestige it once had. In the 1930s and 1940s many of the buildings were converted to flats and rooming houses. Large numbers of Japanese-American families took up residence in the district, but the federal government relocated the Japanese to internment camps during World War II, and the area became largely black, although some Japanese-Americans returned after the war to an area north of Geary Boulevard designated as "Japan Town."

By the beginning of the postwar period, the Western Addition was in economic depression and physical disrepair; officiâldom saw it as San Francisco’s chief slum. Some of the old buildings displayed expanses of ornate decoration, but in the 1940s and 1950s, the heavy wooden ornamentation did not enchant many people. Cleaner modern styling was in fashion. And in any event, both the ornamentation and the buildings as a whole showed the effects of prolonged neglect. Much of the housing had become substandard. Physically, socially, and economically, the Western Addition cried out for remedial action.

In 1948 the city’s urban renewal organization, the San Francisco Redevelopment Agency, was born, and the first district that the San Francisco Board of Supervisors told it to tackle was 385 acres of the Western Addition. Eventually the agency would save and rehabilitate some of the better Victorian buildings in the district, but not at the outset (fig. 3-2). In

Fig. 3-1 (right). Location of the St. Francis Square apartment complex in San Francisco’s “Western Addition.”
the early years, the agency attacked most of the Western Addition with a clear-and-rebuild strategy characteristic of American urban renewal during its heyday. In 1954, a redevelopment plan was adopted for the first portion to be dealt with, 108 acres comprising what was called the “Western Addition A-1” project area, and by 1959 60 to 70 percent of the land had been cleared and 85 to 95 percent of its population had been dispersed.

Today it is highly unlikely that such an architecturally interesting area would be so thoroughly ripped apart. There would certainly be protests against the widespread displacement brought on by massive clearance. At the time, however, the prevailing ideal was a clean slate, and city officials prided themselves on putting brand-new buildings on sites where the existing buildings were old and presumably obsolete. On a hilltop near the eastern edge of the district, the Redevelopment Agency provided a site for construction of St. Mary’s Roman Catholic Cathedral, nicknamed “St. Mary of the Agitation” because its curving walls of marble bore a remarkable resemblance to the inside of a washing machine (fig. 3-3). Nearby on Cathedral Hill, the agency planned housing with no restrictions on height or occupancy, effectively guaranteeing that what would be built would be luxury apartment towers. Geary Boulevard was broadened to create an east–west arterial. A pedestrian bridge was erected across it, providing a safe pedestrian connection to the Japan Center, a five-acre collection of stores, convention facilities, lodging and other Japanese-oriented services built in the late 1960s and designed by the well-known architect Minoru Yamasaki (fig. 3-4). Elsewhere in the Western Addition A-1 and A-2 areas, the city saw that public housing projects were built as tall as eleven stories.
Fig. 3-3. St. Mary's Cathedral, a visual landmark at the eastern end of the Western Addition renewal area.

Fig. 3-4. Japan Center is directly across Geary Expressway from St. Francis Square.
Devising a Plan for St. Francis Square

In 1960 the Redevelopment Agency invited proposals on three square blocks on the south side of Geary, across the street from where the Japan Center was to be built and not far down the slope from Cathedral Hill. Since the agency had already allocated considerable sums to build schools, libraries, and recreational facilities in the Western Addition, and since the apartment towers would serve affluent people, many without children, the agency stipulated that this three-block area should accommodate moderate-income families (Cooper and Hackett 1968). Perhaps equally important, urban renewal by this time was beginning to acquire a controversial reputation as “Negro removal.” Politically, it made sense for Justin Herman, the head of the Redevelopment Agency, to introduce housing programs that could suit the needs of moderate-income families and appeal at least partly to blacks, including blacks who had already lived in the area.

The Redevelopment Agency sought out church groups and labor unions, soliciting proposals for what was hoped would be a cooperative housing project. It was made clear that the developer would be selected on the basis not of land price but of architectural design and moderate rents. This stipulation helped the agency to get a high-quality developer who would be attentive to a relatively neglected portion of the population. Earlier, the International Longshoremen’s and Warehousemen’s Union had begun investigating possibilities for investing some of its pension money in housing development, with the idea that a moderate-income project would provide housing for some of its own members. “Many of our members wanted to live in the city, but it was too expensive,” said Leroy King, a Longshoremen’s Union officer who moved into St. Francis Square and has served on the Redevelopment Agency’s board. “There were a lot of longshoremen, warehousemen, shipscalers, clerks who had to move out. It cost more to live in the city than in the suburbs.” Before St. Francis Square opened, King himself lived for eight years in East Palo Alto, halfway down the San Francisco Peninsula.

The Redevelopment Agency used a since-discontinued federal program—the low-interest 221(d)(3) program—to insure the bonds that financed the project. The trustees of the ILWU pension fund, which was operated by the union in conjunction with an employers’ group, the Pacific Maritime Association, agreed to invest in nonprofit housing if it were located in the city, designed for families, offered at a rate that union members could afford, and did not compete with housing produced by profit-seeking developers. What the pension fund actually provided was a half-million dollars of “seed money,” recovered when the bonds for the project were sold.

The union knew little about housing and wisely chose a firm that had already been involved in it—Marquis & Stoller, a San Francisco architectural firm headed by Robert Marquis and Claude Stoller—to develop its architectural proposal: The architects in turn made a farsighted decision to ask the landscape architecture firm of Lawrence Halprin Associates to collaborate on designing the project. Don Carter served as project landscape architect. Because of the teamwork between the architects and the landscape architects, the proposal that was put together for the union
envisioned not just housing but an appealing residential environment. Five other developers also submitted proposals to the Redevelopment Agency, but the union’s was unusual in that it did not accept the city street system as inviolate. Instead, it called for closing two city streets and forming a “superblock,” in the hope that this might enhance the sense of community experienced by the eventual residents. Also, the Marquis & Stoller-Lawrence Halprin Associates proposal placed most of the automobile parking on the surface to save money, unlike the competing proposals, which called for parking beneath the housing.

After reports about the union proposal appeared in newspapers, spokesmen for the nearby black community declared their support for it. The Redevelopment Agency adopted the union proposal on the grounds that it best met the goals of moderate rents and good design. One part of the process worth noting is that the union hired Hal Dunleavy, a political pollster, to conduct interviews to determine whom the development would attract and to work on creating the cooperative structure by which St. Francis Square would be administered. Construction and sales began in 1962, the first units were completed by the summer of 1963, and the bulk of the project was completed by February 1964. At that time it was turned over to a corporation of resident shareholders. To ensure that it attracted families with children, there were 107 two-bedroom and 178 three-bedroom apartments, but only 14 one-bedroom units and no studio units.

Designing Urban Housing for Families

St. Francis Square appeared at a critical time for urban renewal. The high-rise tower-in-the-park principle of housing design had been tried in many American cities in the 1950s (fig. 3-5). It functioned acceptably for affluent people who could afford doormen and security patrols and it opened city buildings to more fresh air and sunlight—important objectives of early modernist planners, including the eminent French-Swiss architect Le Corbusier. But by the beginning of the 1960s the heroic modern scale of massive, tall buildings well removed from the street was beginning to look much more problematical when applied to public housing projects that were inhabited by poor families with children, who could not afford doormen, servants, or security patrols. A St. Louis public housing complex, the 33 twelve-story buildings making up the 2,740-unit Pruitt-Igoe project built in 1957, became a symbol of the ills of such mammoth high-rise concentration of the poor. All too often such buildings deteriorated, the grounds—which were overly distant from the apartments—became strewn with glass and litter, and little sense of community came into being. Meanwhile, middle-class people were packing up their belongings and moving to the suburbs. City redevelopment agencies needed to know how to develop housing that would function better for people who were not affluent, and they needed to know how to create housing with some of the amenities that made suburbs so appealing. This was not just a problem for the 1960s; it remains a central issue for cities today. St. Francis Square illuminates some of the design questions involved in creating good urban housing on a limited budget (fig. 3-6).
Fig. 3-5. The “tower in the park” was the prevailing trend in the early redevelopment of the Western Addition.

Fig. 3-6. An alternative to apartment towers, St. Francis Square might stem the flow of families to the suburbs.
The designers of St. Francis Square attempted to bring key suburban-style attractions to urban housing. This meant departing considerably from patterns of city building characteristic of the late nineteenth and early twentieth centuries, in which housing—often mixed with shops and offices—was close to the streets and did not offer much open green landscape for rest and family relaxation. It also meant departing from the patterns established in the first generation of urban renewal, in which elevator apartments overlooked open land that did not easily lend itself to family or community purposes. If the old sections of San Francisco had a tight grain of buildings and pavement, with hardly any trees or grass, St. Francis Square would show that it was feasible to create a more spacious, green setting in the city.

Marquis & Stoller and Lawrence Halprin Associates accomplished this by placing St. Francis Square’s apartments in a dozen three-story buildings that faced away as much as possible from the noise and fumes of Geary Boulevard (see fig. 3-7). The designers positioned two of the development’s three surface parking lots and one of its two two-story parking garages along Geary Boulevard, thus buffering the apartments from the eight lanes of traffic. Trees were planted in a tight row along Geary’s sidewalk; they have since grown into a thick hedge, softening the development’s border yet maintaining an urban street wall. The second garage, with parking on its roof, faces a quiet side street and is screened by rows of poplars.

In the Selection Committee Briefing, Shibley and Welch outline the scope of St. Francis Square, which reveals a mix of family types based on the bedrooms/unit distribution and a continuing mix of low- to moderate-income residents living comfortably with middle- to upper-income cooperators:

- A three-city-block development with street closures
- 299 low- to moderate-income housing units
- Low rise—medium density (37 units/acre)
- Unit mix
  - 14 one-bedroom units
  - 107 two-bedroom units
  - 178 three-bedroom units
- Average construction cost/unit (1964) = $11,000
- .75 parking spaces per unit
- Income guidelines (1986) family of four = $32,700
- 240 current residents are income eligible
- 60 current residents pay additional fee
- 94 original cooperators still in residence

The complex had to meet strict federal cost standards of $11,000 per unit, including parking, landscaping, and appliances—a “no-frills” budget enforced by the Department of Housing and Urban Development point system for various apartment features. Something had to give, and the design team agreed that the sacrifices would be made in the apartment interiors and in construction materials rather than in the outdoor environment, which was seen as critical to the complex’s livability. Instead of
Fig. 3-7. St. Francis Square site plan.
Fig. 3-8. Typical apartment layouts.

concrete, which cost too much, the buildings were constructed of wood frame covered with stucco. Kitchens could not be built big enough to contain a dining area capable of comfortably accommodating families, and there was not enough money for a separate dining room. The dining area had to be incorporated into one end of the living room (see fig. 3-8). There also was no room in the unit for a washing machine; residents would have to rely on coin-operated machines in three laundry rooms in different parts of “the Square,” as St. Francis Square is called. The lack of kitchen dining areas and the absence of room for washing machines were two of the economies that generated the most dissatisfaction among residents, according to a 1970 study by Cooper Marcus. Residents tolerated these inconveniences because there were so many things they liked about the Square.

Public housing has suffered—and in many places is still suffering—as a result of long corridors or stairwells that serve large numbers of apartments. Often these circulation areas, hidden from view, have degenerated
into dangerous, poorly maintained areas that residents cannot control. At St. Francis Square, the entrances, stairways, and corridors were designed on a scale that helps residents keep them clean, orderly, and safe. Each stairway serves only six apartments—two to a floor, so families easily become acquainted with their five closest neighbors and feel a shared responsibility for upkeep of the hallway at each landing (fig. 3-9). The social impact of the six-unit clustering is considerable. Members of each cluster get together to agree on improvements, such as painting and carpeting. Each cluster develops its own personality, and most clusters now contain at least one individual or couple that has lived in St. Francis Square for years. Because every six-unit cluster can make some decisions or recommendations on its own, the management of St. Francis Square is simplified. A portion of the decisionmaking can be decentralized. There is a useful intermediate structure between the individual household and the 299-unit complex.

At ground level, the entrance to each cluster contains the mailboxes
for the six families. Glass-paneled doors on both the front and back entrances enhance visibility and safety. Anybody going by can see through to the landscape and people on the other side, thanks to the glass doors and, in many entrances, an adjacent sheet of fixed glass as tall as the door (fig. 3-10). Project landscape architect Don Carter notes, “We tried to get a sense of space penetrating the building, and not the building as a big obstacle.” This kind of transparency is a security-enhancing feature later recommended by Oscar Newman in Defensible Space, which, since its publication in 1972, has been regarded as a leading guide on designing multifamily housing to deter crime.

Heavy traffic on Geary Boulevard encouraged the designers to pull the apartment buildings back from the street. But the negative factor of vehicular noise was not the only motivation; also important was the desire to have the landscape accomplish positive goals. The basic site design concept called for the buildings to be organized around three large courtyards containing trees, grass, seating, laundry yards, and children’s play areas—important focal points where the residents would have opportunities to meet one another casually. The buildings are oriented to give the complex an inward focus and to form shared, landscaped spaces that feel enclosed. “Each courtyard has a unique character because of its particular proportions and landscaping,” note Shibley and Welch (fig. 3-11). This is in sharp contrast to competitors’ schemes, which called for a landscape where parking was in front of each unit or underground. The arrangement of the buildings around courtyards also takes the local climate into account: the buildings block much of the wind, which wears away at people in San Francisco. At the insistence of landscape designer Lawrence Halprin, relatively mature trees were planted, to give residents an enjoyable landscape from the start; some apartment interior amenities had to be sacrificed in order to afford the landscaping expense, but this was considered a
reasonable trade-off. In a city where calm, green outdoor space is a rare commodity, St. Francis Square exerts a powerful attraction. The courtyards, the connecting walkways, and an elementary school close by create a magnetic combination for families with children:

People talked glowingly of an environment that was completely safe from traffic, that enabled their children—even in the midst of the city—to walk to school alone. Of those with children aged six and younger, three-fourths let them play outside in the public squares alone [without parental supervision]; this is a good indication of how safe the parents considered this environment to be. [Cooper 1970, 2]

Fig. 3-10. Glass at both the front and back entrances enhances the visibility and safety.
Fig. 3-11. Each courtyard has a unique character. The differences have become more distinct as the cooperators change them according to their needs.
The enjoyment that St. Francis Square provides comes not only from the landscape architect’s plantings, composed of varied and hardy vegetation, but also from the residents’ expressions of individuality, which the complex was designed to accommodate. Shibley and Welch note “the degree to which residents have personalized their balconies and patios has a powerful visual impact on the courtyards [with] walls of flowering plants, banners, windchimes, outdoor sculpture, and outdoor furniture.” Not only do the balconies allow for individual decorating and furnishing; the residents can apply for permission to enclose them, adding to their living space (fig. 3-12). Selection committee member Theodore Liebman, who served as chief architect of the New York State Urban Development Corporation, considers that the flexibility built into the complex is one of the laudable aspects of the design and a quality that helps a development to grow old well. Architect Robert Marquis sees the decks as having “allowed people to take possession; they could screen them, make extra room.” Marquis argues that the decks, the small, private, ground-level areas outside many first-floor units, and the courtyards are essential for good living among
people of moderate means. Wealthy people, he says, have the economic wherewithal to retreat to the country when the city becomes too compressing; people of modest means lack such easy freedom. "Where are the poor going to barbecue if not on a porch?" he asks. "Where are the kids to play safely if not in a protected courtyard? What are luxuries for the rich [decks, balconies, protected courtyards] are necessities for the poor."

Many of these points may seem to be only common sense. Yet anyone who walks across Laguna Street, immediately to the east of St. Francis Square, discovers just how uncommon the Square's sensible design strategy was at the time of its development. On the other side of Laguna is a tancolored housing complex of about the same height as St. Francis Square. The housing there uses more luxurious materials. Some elements, such as window proportions, are more elegant. The grounds are lushly planted, and fountains embellish the pedestrian paths. The development looks superb, but if you examine how its landscape can be used, you notice that there is not enough concentrated outdoor room for children to play together and certainly not enough for all the residents to gather for a community picnic. The landscape is a visually pleasing interval between the buildings, not a well-defined space that can serve family or community purposes. This treatment of outdoor space as primarily a decoration, rather than an element that can be decorative while serving important family and community functions, is still common in medium-density American housing, including housing produced by profit-making developers (see fig. 3-13). St. Francis Square's landscape is superior, and it holds lessons for many people involved in designing housing today.

The Square did become an important model in the Bay Area soon after its completion (fig. 3-14). "St. Francis-like" became a term often applied to new housing developments. The Redevelopment Agency used elements of St. Francis Square's physical organization to plan proposals for new subsidized housing developments. In the Western Addition alone, several other projects adopted similar configurations of three-story buildings focusing onto shared landscapes. Publications such as Newman's Defensible Space (1972), research reports by Clare Cooper (1970), and articles in major architectural journals also brought these design principles to the attention of others throughout the nation. Theodore Liebman recalls using St. Francis Square as the model for a project in Brooklyn. There is no way of knowing how many complexes were directly affected by St. Francis Square, but certainly there has been a heightened awareness of the need to build housing for people of low to moderate income on a human rather than gigantic scale and of the interdependence of architectural and landscape design in creating an attractive, safe, and functional milieu.

Security Aspects of the Design

The 8.25-acre superblock of St. Francis came with some restrictions on the freedom of the designers. Public utility companies demanded access to the lines buried under the streets, and fire officials insisted that lanes be provided wide enough to drive fire engines into the complex. As a result, the streets—although closed and landscaped—did not have buildings
Fig. 3-13. Landscaping in an adjacent development is intended as a visual amenity only. There is little space for children to play or residents to gather.

Fig. 3-14. St. Francis Square has been used as a physical and social model elsewhere in the Western Addition redevelopment area.
Fig. 3-15. The east-west axis where Ellis Street formerly existed is now a pedestrian pathway connecting the development with the community at either end.

...placed on them. The designers succeeded in making the complex feel as if it had not been contorted by the need to allow for the public rights-of-way. In fact, Shibley and Welch note that the designers

...planned carefully how internal pedestrian pathways, street walls, and vistas through the site would allow the larger community to take short-cuts across the site without invading the more private turf of the courtyards. An east–west axis picks up a pedestrian pathway from another development and connects the landmark Cathedral with the community shopping mall. [See fig. 3-15.]
Just as the grouping of six apartments around each stairway helped to enhance safety and encourage interaction among families, the site planning of the project as a whole was also intended to further those goals. The designers said they had little information to guide their design other than some broad social concepts about urban life set forth by Jane Jacobs in her 1961 book, *The Death and Life of Great American Cities*. They chose to place the balconies, porches, or patios of the apartments so that they looked out onto the courtyards. Many of the ground-floor units had private, fenced outdoor areas beyond which the shared landscape began. Whatever took place in the courtyards or on its walkways was likely to be observed. The designers turned the complex’s back toward the public streets and focused visual awareness on the secluded courtyards and the walkways through the complex. On the whole, this has worked to the residents’ satisfaction. Cooper found in 1970 that the residents enjoyed the parklike atmosphere, that it was their primary reason (after the reasonable cost) for choosing to live there, and that they felt that if they were attacked in a courtyard, someone would see or hear the assault and offer help.

Some observers recently have voiced a caveat that Cooper made when the project was only a few years old: crime remains a concern. Visible public access may make it easier for purse snatchers and petty vandals in the community to travel through St. Francis Square. In one pattern of criminal activity cited by a city official, a youth will rob someone visiting the Japan Center and then run through the Square, knowing that patrol cars cannot pursue them through the pedestrian walkways. From there, the robber can escape toward the public housing projects a couple of blocks to the south. “Every similar project in that part of San Francisco has put up gates and established locks in recent years,” Cooper Marcus said recently. A few residents wish St. Francis Square had gates so that outsiders could be prevented from entering. Restricted access would prevent or at least reduce the use of the Square as an escape route for thieves, and it might cut down on crimes within the complex. But as Shibley and Welch note, it would also eliminate casual use by neighboring people who contribute to the sense of life along the pathways; the pathways, being open, help tie St. Francis Square to the rest of the community.

The issue of security and site planning is a complicated one. Jane Jacobs claimed that her concept of urban vitality, including “eyes on the street,” works effectively in mixed-use areas of high density—areas, for instance, in which shops, offices, residences, and other uses are mixed together and where so many people are around at different times of the day that hardly anything on the sidewalks can go unseen. Jacobs warned that urban vitality, in her definition, rarely arises at densities below 100 dwelling units per acre. She said that 20 to 100 units an acre is a dangerous “in-between” density range—high enough so that there will be strangers passing through, but low enough that it will lack the concentration that forms a protective urban synergism (1961, 200–21). St. Francis Square spreads its 299 apartments over 8.25 acres, for a density of 36 units an acre. If the former streets are subtracted, the area is 6.9 acres, producing a density of 43 units an acre. But Shibley and Welch maintain that security cannot be equated with a simple ratio of density per acre. In fact, they note, the eyes-on-the-street concept works relatively well at St. Francis Square.
People watch for any criminal behavior, not only against residents but also against strangers walking through the complex. Some crime does occur, but the incidence seems not especially high. Most residents of the Square remain committed to the accessibility that the development has always prized.

Moreover, with a density level lower than what Jane Jacobs praised, St. Francis Square has been able to enjoy some important attractions of the suburban landscape, which would otherwise be difficult to bring into the city. One indication of the wisdom of what was done at St. Francis Square is the immense continuing popularity of the development over a twenty-five-year period. There was a long waiting list for apartments in the 1960s, and there are many who would like to move to the Square today, not only because of the moderate rents, the trees, the grass, and the children's play areas but also because the complex, with its coop structure and its effective layout, provides a satisfying way of life.

In some of the public housing developments nearby, the closing of access has apparently reduced crime and made residents feel more secure. But in light of the current tendency toward placing urban complexes behind locked gates, it is useful to point out some of the problems associated with restrictions on access. One problem identified by Cooper Marcus is the difficulty faced by children, who are not in the habit of carrying keys and who often prop open a gate and thus defeat the system. Children need spontaneity—they are not mini-adults, planning all their activities in advance—and spontaneous play is hard to reconcile with the unyielding boundaries of locked gates. Another problem is that superblocks with few or no public access points tend to deaden their perimeter. Jacobs went to great pains to explain how small blocks and numerous intersections encourage people to take different routes, with the result that people get to know their surroundings more thoroughly and form an attachment to them, ultimately enlarging a neighborhood's consciousness of nearby areas. The superblock of St. Francis Square derives some of its appeal from its multiple, well-planned circulation routes, which offer different views and varied plantings and a choice of ways to get from one point to another beyond the development. If access is restricted, the cross-circulation of residents through the complex may be hindered. Yet another problem is that access restrictions would erode the enjoyment of people who live nearby. And if every complex fences itself off from its neighbors, the urban pleasure that comes from choosing freely among many walking routes and from discovering the unexpected will be lessened. Exposure to a heterogeneous population and to varied physical settings—a significant element of the attraction of cities—would be diminished.

An old YMCA was preserved within the St. Francis Square site (fig. 3-16). The Y had been used predominantly by blacks and Japanese, and its preservation evidently helped increase the likelihood that St. Francis Square would become an integrated complex. YMCA leaders participated to some extent in the design process. They met with the Square's designers and identified problems and opportunities that would probably arise if the Y building stood in the midst of the Square. Among the topics dealt with were how shared parking could work, how noise generated by the Y's gymnasium could be dealt with, what sorts of social services the Y could provide
to residents of the Square, and whether Y members might take shortcuts through the Square, generating some friction. The Y gave its support to a critical element of the design—the idea of closing the streets. Shibley and Welch report that despite occasional parking and noise problems, the Square and the Y today enjoy a good symbiotic relationship. St. Francis Square uses the Y building for meetings, and the Square has produced a significant number of sustaining members and financial support for the Y. There also has been a joint effort by the Y and the Square to create a senior citizens' center at the Y.

There was hope that the Y would encourage the Square's residents to mingle with people from outside the complex. Although this occurred to some extent, it created tensions in the early years. In her 1970 study, Cooper said teenagers and young adults, many of them from the Yerba Buena public housing project several blocks away, sometimes congregated around the entrance to the YMCA; apparently because of this, some residents of the Square felt uncomfortable there. Cooper found that the Y served as a link, bringing outsiders through St. Francis Square, but that the link "has in a way 'backfired,' because most of the Square residents resent the intrusion of strangers into their territory and would like to have had the building for their own exclusive use" (1970, 15-16). It seems unlikely that the resentment was caused by race; the Square has always had many blacks and Japanese among its residents. More recently Shibley and Welch found that any resentment of the Y was outweighed, in most residents' minds, by the advantages of having the Y available.

The unhappiness that some residents of the Square voiced in the early years about the Y's clientele may have been unwittingly encouraged by the rigorous sorting out that was at the heart of Redevelopment Agency policy. Urban renewal did not reestablish the loose, individual property-by-property mixing of building types and income groups that characterizes

Fig. 3-16. The Buchanan Street YMCA is located within the development and shares a parking lot with residents.
some old urban areas. On the contrary, urban renewal tended to divide large segments of city geography into a series of separate multiple-acre parcels, each with only one or two types of building and with only a limited range of household income. Each parcel became easy to differentiate from its neighbors; the boundaries usually were unmistakable. The result was that it became easy for people to conclude that their own several acres were home ground, and that other areas were someone else's turf. So it is not surprising that there was uneasiness when people from other parts of the Western Addition used a community facility—the Y—that was embedded in the Square. Shibley and Welch conclude, however, that the problem of a perceived intrusion like that of the YMCA clientele is not inevitable, and that it is correctable, with cooperation between affected groups and institutions. There may be a "turf" dimension to the conflict, but it can be alleviated by paying more attention to the process of cooperation among the various parties involved. They note that suggestions the Y offered during design review of St. Francis Square—suggestions aimed at easing potential conflicts between Square residents and Y users—went unheeded. And in fairness, it should be emphasized that the Y was in operation on its site well before the Square was conceived; the Y had even served as a meeting place for some of the initial opposition to the continuing bulldozing and replacement of large parts of the Western Addition.

There is a positive side to the sorting out that has characterized the Western Addition: the immediately recognizable identity of each complex seems to encourage a more pronounced sense of community among its members. People at St. Francis Square identify strongly with the Square, probably in part because of its physical design and in part because of the cohesiveness of its cooperative structure. They have a sense of belonging to the Square, and they devote energy to maintaining it. If cities are to be built as collections of sizable, separate projects, as has been the case in the Western Addition, the question that might be asked is how we might make it easier for people to feel an attachment not only to their own enclave but to the areas outside its borders. Perhaps the answer lies in providing variety within the complex. At St. Francis Square one important form that variety takes is racial. The Square brings different races together, unlike most of American society. The Square exudes confidence in itself and in its dealings with the nearby neighborhoods, and this may be partly because the residents know they are engaged in demonstrating a peaceable variety that most of the country has been unable to achieve. Though it is impossible to prove, one thesis might be that the Square derives strength from its integration—strength to deal in a self-assured manner with other areas of the city because the residents know that they are surpassing usual American expectations. The residents have in the past invited the people of surrounding areas to the Square's community picnics. In a 1988 interview with Langdon, Cooper Marcus observed that many people at the Square have manifested pride over the complex's openness to the surrounding community and would probably be loath to turn the Square into a precinct with locked gates. The inhabitants of the Square are acting, in other words, on an aspiration. They manifest a purpose that goes beyond merely satisfying their individual wants. This may be the real genius of St. Francis Square; it is a kind of city upon a hill for racial integration.
Cooperative Self-government: Making Racial and Economic Integration Work

St. Francis Square was begun in hopes that people of different races, without a lot of money, could live together, managing the complex cooperatively. The Square has been outstanding in that this idea not only worked in the 1960s, it has succeeded for a quarter century (fig. 3-17).

What were the processes by which integration has been made to function so well? One of them was active planning for integration while construction was under way. Efforts were made to reach white and Asian-American residents through newspaper advertisements and blacks through word-of-mouth so that there would be a good, mixed pool of applicants for the apartments. The complex’s sales brochure emphasized the objective of racial integration. There was an active program to interest receptive white groups, such as Unitarians and labor unions, in the project.

Fig. 3-17. A bronze plaque reminds all cooperators of the origins and goals of the development.
To further the drive for integration, the person chosen to be the chief of sales and first resident manager was a black man, Revels Cayton. He is credited with doing an excellent job of screening prospective residents. In some housing developments containing more than one building, the initial residents divided themselves racially, with whites going into one building, blacks into another. At St. Francis Square, however, the management did not allow residents an entirely free hand in choosing apartments; the management required a mix within each building as well as within the overall development.

The Longshoremen’s Union promised first priority to people who had been displaced by the development; approximately twelve to fourteen families responded to that promise by moving into the Square. Ironically, although the union had envisioned St. Francis Square partly as housing for its own members, by the time the complex opened, most longshoremen had incomes too high to make them eligible to live there.

The original resident mix at St. Francis Square was about 50 percent white, 20 percent black, 15 percent Asian, and 10 percent interracial. When Cooper studied the Square a few years later, she discovered that living in a racially or ethnically mixed neighborhood was a priority for most of the residents. In only a third of the households were both partners white and American-born. Only half the households were “standard” nuclear families. Twenty-one percent were single-parent families, 16 percent were childless couples, and 11 percent were unmarried adult households. Their ages varied widely. Many would have had trouble feeling at home in suburban areas composed predominantly of white, American-born nuclear families within a narrow age and economic span (1970, 31–32).

Shibley and Welch emphasize that housing developments are dynamic. Change is to be expected. And at St. Francis Square, the proportion of whites has dropped somewhat over the years. Yet the mixture has not changed drastically. The current board of directors, elected by the residents, is committed to keeping the Square roughly one-third black, one-third white, and one-third Asian. When an apartment is coming vacant, the board decides how to fill it partly on the basis of an informal quota system. This is a sensitive matter, since the federal government during the Reagan administration acted to overthrow housing quotas even where they were intended (as at Atrium Village in Chicago) to keep an integrated project from tipping to segregation. The Reagan administration operated on the premise that it is up to the market to decide the racial composition, without administrative interference. Whatever the merits of this position may be, everyone knows that racial integration is the exception rather than the rule in the United States, and if integration is to be more than a transitory period during a shift toward dominance by a single race, it usually must be nurtured by people acting through their institutions. St. Francis Square has affirmed racial integration as a value worthy of support, and the Rudy Bruner Award Selection Committee praised the Square’s ability to maintain a workable, integrated development throughout its history.

St. Francis Square could not have been built and organized—at least not in the form it finally assumed—without a government housing program that made long-term financing available to nonprofit organizations for housing people of low and moderate incomes. The federal Section
221(d)(3) program, which was introduced while St. Francis Square was in development, provided a $5.4 million mortgage at 3½ percent annual interest for forty years in return for a promise that the apartments would be restricted to households with limited incomes. This program held to the conviction that “no-frills” housing could be good; and although the program has since been discontinued, that premise proved to be true when a dedicated sponsor such as the Longshoremen’s Union was behind the project.

The cooperative financial structure is one of the elements that has made the Square an exemplar of urban housing. This structure deserves examination, since cooperatives have not been a popular form of American housing. The potential of cooperatives to provide a degree of homeownership for low- and moderate-income families has not been used as much as it could be. Psychologically, the coop structure makes a big difference: it provides incentives for the residents to care for the entire project and protect it from mistreatment. At the Square, some residents, dubbed the “Yardbirds,” volunteer their time to work on the grounds. Residents often sit in courtyards other than the one their apartment looks out on. An adult who sees someone else’s child damaging a tree or digging up the lawn is likely to intervene, feeling a responsibility for the entire complex. Residents pick up litter or glass because they perceive the landscaped areas as something like a big shared backyard. Marquis sees the residents’ involvement as a strong deterrent to antisocial behavior. “What you end up with,” he says, “is over three hundred policemen and guards.”

This is so, in part, because the cooperative form of financing required that every resident buy a stake in the complex, and because it provided potential financial rewards for the residents if the complex operated well. When moving in, a resident has to buy a share. When the complex was first occupied, a share cost a relatively modest $550 for a three-bedroom apartment, but there was the prospect that the share’s value—redeemable upon moving out—would appreciate over the years. The resident also paid monthly charges to help amortize the mortgage and handle maintenance and operation of the development (fig. 3-18).

In the 221(d)(3) program, St. Francis Square pioneered, through the efforts of its cooperators, a policy of not forcing tenants to leave if their income rose above the eligibility ceiling. The ceiling initially ranged from $7,000 to $9,900 depending on size of family. In 1986 the maximum was $32,700 for a family of four. Residents with higher incomes can stay if they pay a surcharge, whose modest upper limit of $33 a month has been unchanged since 1964; the surcharge is based on the difference between market interest rates in 1964 and the subsidized interest rate that the Federal Housing Administration set for bonds that financed St. Francis Square. Unlike public housing, where the financially successful move on, St. Francis Square allows its residents to elect to stay on indefinitely. Ninety-four of the original “cooperators” still live there. The development was to be spared the problem of lacking continuity, leadership potential, or role models for youth; this was to be a complex with a more diverse and accomplished population than earlier housing programs had allowed.

The cooperative encouraged democratic self-government to flourish. Residents can and do decide to change the complex. Early in the Square’s
history, for example, they decided the designers had made a mistake in placing trash collection areas beside each entry, where they were easily accessible but too conspicuous, and relocated the trash areas to the windowless ends of buildings. Indeed, over the course of the Square's history, the residents have made hundreds of changes—major and minor—in landscape detailing, plant materials, play area design, outdoor lighting, security features, and other elements. The fact that residents can initiate and vote on these changes, and that they can—if they wish—participate in the physical work, creates a subtle bonding of people and place that is rare in the United States beyond the scale of an individual house. Residents have continued to use the coop structure to debate questions and establish rules involving such subjects as pets, parking, tree trimming or removal, and controls on occupants' alterations of balconies (fig. 3-19).

Shibley and Welch note that the democratic self-government at St. Francis Square involves more than simply making decisions on physical matters. Residents have also exercised their right to change the management structure. For a number of years the manager was hired from among the shareholders. This sparked controversy because managers who voted on the issues might not be objective enough or might be prone to favoritism. The Square has recently hired a professional housing manager, who handles day-to-day administration of the complex. Shibley and Welch argue that

St. Francis demonstrates how co-op housing can work as a social system over time. The board has been recalled four times, when it took action which did not reflect the politics or desires of the rest of the cooperators. For example, one board had been discussing how to further increase the equity. When it ran without an affirmative action statement, it was viewed as an anti-minority action. The board was originally composed of white men. In recent years more women, blacks, and Asians have been elected to office [see fig. 3-20].
A cooperative structure does not guarantee smooth relations. When people have the opportunity to debate one another over how their immediate environment will be governed, strong clashes sometimes arise. Some Square residents believe that others at St. Francis have gotten special treatment on such matters as altering their apartments (by enclosing the balconies, for instance). Recently one source of dispute has been the informal quota system. The shares that people once bought for several hundred dollars are now worth $20,000 to $40,000, and some residents become angry when told that they cannot sell to the first applicant who offers a valid bid for the unit. But open disagreements are one manifestation of a genuine community. The Square is a place where the cooperative

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**Fig. 3-19.** The board encourages all cooperators to come to meetings.
(Courtesy of St. Francis Square.)

**Fig. 3-20.** Several members of the board.
structure enables people to debate genuine issues. The result, most of the
time, is that the issue is resolved. The cooperative contains enough flex-
ibility to evolve with time, so that decisions can reflect current conditions
and so that the organizational structure can adapt to the challenges at
hand.

Of course, an effective cooperative requires resident involvement. Gen-
erally attempts have been made to choose, as new residents, people
who will join in the coop's activities rather than let others carry the burden.
Potential residents are queried about their experience with community or
organizational decision making. The number of political activists and
union members who moved in originally gave the Square a political clout
unusual for a housing development. They attracted politicians to St.
Francis Square's functions, where they got to know residents. They got
City Hall to address problems involving city services, such as street clear-
ing and police protection.

Over time, the value of the cooperative structure has become increas-
ingly evident. "The cooperative financial structure is as important to St.
Francis Square's value as an exemplar as its low-rise, medium-density
design," Shibley and Welch say. They point out that several developments
in the Western Addition used St. Francis Square as their architectural
model, but did not adopt the coop form of organization. Instead, they were
run as rental housing—and failed because of conflicts between tenants and
management and poor upkeep of the buildings. The Redevelopment
Agency then restructured them as cooperatives and provided training for
the new shareholders in: leadership, management, and maintenance.

Issues and Values at St. Francis Square

The cooperative form is not without problems. Probably the thorniest
issue confronting the Square today is shareholder equity. The rise in share
value by tens of thousands of dollars—a magnitude unanticipated when St.
Francis was built—has pleased many residents, but it has also made it more
difficult for the Square to attract a true cross-section of low- and moderate-
income people. New residents must meet a peculiar combination of qualifi-
cations: they still must have low or moderate incomes, but they must have a
large sum they can put down for their share in the development. Shibley
and Welch say that partly as a result of this situation new residents tend to
fall into these categories:

- Women who have recently divorced and used cash from their settle-
ment to pay for their share. Even in 1970, however, Cooper noted
that there were a sizable number of single-parent families at the
Square. The physical and social arrangement is well-attuned to child
rearing. There are other adults around who can help watch the
children, and there are play areas and landscape without the respon-
sibilities of personal ownership and maintenance. What this sug-
gests, at a time when single-parent families are one of the fastest-
growing segments of the population, is that many more projects like
St. Francis Square are needed.
Asians and Asian-Americans, who come from a culture in which it is not uncommon for an extended family to pool its financial resources so that some of its members can buy into such housing.

Young couples who have been given or lent the money by parents.

Older people who have recently sold a house with substantial appreciation in value.

The rise in shareholder equity and the effects that it exerts on qualifying new residents for the complex also add to the potential for debate. There has been considerable discussion about whether the Square should make arrangements with a bank that would lend potential residents money to buy a share. Some oppose this idea, while others favor it. It is not hard to understand why the value of the shares has become a sensitive subject. In the United States, where most families own their home, a house is typically more than a place in which to live. It is a major investment and a form of savings for retirement. One longtime resident of the Square said she feels that her $40,000 share represents savings to which she is entitled. Others say that their efforts over the years helped to make the complex valuable, and as they head toward retirement age, they want to be able to call on those funds without undue delay. This being the case, it is not surprising that some residents become impatient when the board rejects a proposed sale because of racial or other considerations. Others believe equally strongly that share values must not interfere with one of the Square's original objectives: affordable housing for people of modest means.

Probably the biggest long-term issue facing the Square is what will happen when the forty-year bonds for the project are paid off. At that time the income restrictions will no longer be required by the federal government, and the residents could sell the project to a developer interested in putting something more lucrative on the site. Many Section 221(d)(3) projects were financed with twenty-year bonds, and for them the moment of decision is fast approaching. This issue needs attention soon, for it could provoke an affordable-housing crisis for many urban families and undermine the achievements built up over the years.

Another issue that has gradually emerged, with potentially troubling effects for cooperatives, is the need of more and more households to have both adults employed. This leaves fewer people at home during the day, and it cuts heavily into the volunteer time and energy available to the coop. The Square depends on volunteers to serve on its board and committees and to help with other tasks. One person heavily involved in the Square estimates that at any one time only about a fifth of the residents are active in the coop organization. There is some concern that because of the proliferation of two-worker households, the younger residents are unable to assume as much leadership responsibility as they should be carrying. This vacuum cedes considerable power to older residents, who have different concerns.

The preceding are serious issues, but not overwhelming ones. The fact is, St. Francis Square has already shown itself capable of managing a great deal of social, economic, and physical change. The Bruner Award Selection Committee found much in St. Francis Square that can be applied to urban places elsewhere. After a number of years in which government-sponsored housing tended to be dismissed by many as undesirable, it is worthwhile to
recognize just how good publicly subsidized housing can be. St. Francis Square was “no-frills” housing, built on a tight budget, and yet it has provided admirably for a generation of low- to moderate-income people. Moreover, it has done so while remaining fully integrated, with whites, blacks, and Asians. It has brought wholesome living opportunities to people who otherwise might have lacked them.

St. Francis Square illustrates the importance of designing not just housing but a residential environment. The effective collaboration between architects and landscape architects and the commitment of the Redevelopment Agency to choose a developer on the basis of design and moderate rents rather than land price were parts of the process worthy of emulation today. The shaping of buildings and land so that walkways and recreation areas would be seen from the apartments proved to be a wise decision. The provision of protected play space in the complex, within sight of the apartments, is especially relevant today, when there are many more single-parent families and households in which both the mother and father are in the paid work force and often unable to accompany their children at play. For decades, most Americans have seen the detached house as the most desirable structure for living. St. Francis Square demonstrates that a well-designed medium-density development can in fact provide many qualities that detached houses typically lack. To the question of what constitutes “good” housing, St. Francis Square provides an important answer (fig. 3-21).

Fig. 3-21. Effective collaboration between architect and landscape architect resulted in spaces that engender a sense of community.
The Square demonstrates that there is a role that labor unions, pension funds, and other such organizations can play in creating healthy, affordable residential environments. The pool of American capital could accomplish objectives beyond the strictly financial, and this would redound to society’s benefit.

The coop structure has reinforced the worth of all these other beneficial decisions. The cooperative form of organization has placed social and economic power in the hands of people who lacked sizable financial resources and has given them the opportunity to wield it well. It has encouraged a genuine community to form. Currently there are plenty of new developments that real estate marketers label as “villages” or “neighborhoods,” but where in fact there is minimal contact among neighbors and little organizational structure capable of dealing with important questions. Unlike these communities-in-name-only, St. Francis Square provides a framework for acting together. Shareholders exercise more influence than tenants in a rental complex; they can select management and set its policies. If the value of the complex rises, the appreciation is shared by residents, not consumed by the landlord. Shareholders enjoy a more responsive, democratic, and powerful form of government than is typical in a condominium development. Racial integration is one of the issues more effectively addressed through a coop than through a condominium-owners association.

St. Francis Square, then, embodies a number of important values. Among them are racial integration; the provision of attractive, affordable housing for families of moderate means; and democratic self-government of the community. The Square has demonstrated that a housing development based on humane values rather than on unregulated economic forces can provide long-term satisfaction. St. Francis Square is more than a housing complex; it is an environment that fosters a fulfilling way of living.

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