

The Housing Stock of Chevy Chase:

An Early Automobile Suburb

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Chevy Chase is an early-to-mid twentieth century suburb located in Lexington, Kentucky. The evolution of the American suburb from 1830-1960 is divided into four flexible periods that correspond to the development of transportation.

1. Railroad and Horse Car Suburbs, 1830-1890
2. Streetcar Suburbs, 1830-1928
3. Early Automobile Suburbs, 1908-1945
4. Post World War II and Early Freeway, 1945-1960's<sup>1</sup>

Even though development continued in Chevy Chase until 1960, by far the greatest portion of Chevy Chase was developed between the 1920's through the 1940's, so it will be regarded in this paper as an Early Automobile Suburb.

With the popularity of the mass-produced affordable automobile in the 1920's and the subsequent road infrastructure, it was not long before fringe development began occurring on the periphery of the cities. "With commuters no longer needing to live within walking distance of the streetcar line, residential suburbs could be built at lower densities to form self-contained neighborhoods that afforded more privacy, larger yards, and a park-like setting."<sup>2</sup>

American suburban development represents broad, national trends and patterns.

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<sup>1</sup> David L. Ames and Linda Flint McClelland, *Historic Residential Suburbs (September 2002)*, National Register Bulletin. U.S. Department of the Interior, National Park Service, National Register of Historic Places, Washington, D.C.

<sup>2</sup> Ames and McClelland, 22

Kenneth T. Jackson writes that suburban development may have followed “the principle of stratified diffusion,”<sup>3</sup> where social change begins with the top layer of society, who had the wealth and flexibility to move to the borderlands. These earliest suburbs were “distinguished by stately houses set on large landscaped lots.” In accordance with the theory of stratified diffusion, however, the aspiration “for the freestanding house on a residential street”<sup>4</sup> trickled downward and was shared by the middle classes. “Although suburban life has appealed to all socioeconomic groups, historically the middle class has been the largest group to establish homes in suburban neighborhoods.”<sup>5</sup>

The Chevy Chase suburb in Lexington, Kentucky, mirrors the American trends of the Early Automobile Suburb and its appeal for the middle class. There are nearly 700 residential buildings in Chevy Chase that reflect the American Dream of the 1920’s-1960.

## History

The land that was to become Chevy Chase was originally owned by Henry Clay. One portion was part of his estate, Ashland Park, and was developed in the 1920’s. The other much larger portion of land was Clay’s adjoining horse farm, Ashland Stock Farm, and it was not subdivided until the 1930’s.

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<sup>3</sup> Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985) 11.

<sup>4</sup> Ames and McClelland, 6.

<sup>5</sup> Ibid.

When Henry Clay died in 1852 John Clay, his son, inherited Ashland Stock Farm, over two hundred acres, including the thoroughbred horses, cattle, sheep and other stock. In 1853 John Clay built his home, Ashland on Tates Creek. Thomas Lewinski, who designed Ashland, also designed John Clay's house, which was built on the highest point on the farm, on what is now the 200 block of Colony Boulevard. "John Clay's new house was a two-story brick farmhouse with a metal roof, a large front porch, and a brick patio that ran around the house. The main front porch faced the town of Lexington to the north-west...There were six bedrooms on the second floor, of which three were part of a servants' wing which used a kitchen staircase. The first floor had twelve-foot ceilings and included a parlor, dining room, and kitchen. The main gate to the farm was on the Tates Creek Pike with a gravel road curving up the hill to the house." <sup>6</sup> In 1866 John Clay married Josephine Russell Erwin, the widow of Andrew Erwin, Henry Clay's grandson. Thus, Josephine Erwin Clay was married to a grandson and, later, a son of Henry Clay.

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<sup>6</sup> Henry Clay Simpson, Jr. *Josephine Clay: Pioneer Horsewoman of the Bluegrass*, (Louisville: Harmony House Publishing, 2005), 57.



Josephine and John Clay continued the successful operation of the Ashland Stock Farm. After John Clay's death, Josephine assumed management of the farm and its breeding business, becoming the first woman horse breeder in America and the first woman to own a Kentucky Derby winner with her horse, Riley. Josephine died on March 29, 1920, and in accordance with her will, the 248 acres of Ashland Stock Farm and Ashland on Tates Creek was not sold until the death of her remaining daughter in 1931.<sup>7</sup>

On behalf of the heirs, Henry Clay Simpson, Josephine's grandson, "continued to develop a successful subdivision of his grandmother's property with distinctive road plans that preserved many old trees from the horse farm and more diversity in the size and style of houses and apartments than can be found in many other areas of Lexington. This subdivision, Chevy Chase, was named after a golf club in Maryland that Simpson

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<sup>7</sup> Simpson, Jr. 100.

joined while working in Washington, D.C. in the 1920's.”<sup>8</sup>



Chevy Chase Club, MD

The only visible remains of Ashland Stock Farm today are the remnants of a stone fence at 200 Colony Boulevard, where Ashland on Tates Creek stood, and “the old ash, chestnut and sycamore trees that surrounded the Ashland training tracks. The entrance to the tracks was behind the house once owned by the late Adolph Rupp, University of Kentucky basketball coach, on Eastover Road. The only property still owned by the Clay heirs is a section of Romany Road shops, which was leased on a long-term basis to store owners in the 1950’s.”<sup>9</sup> Locals report the leases to be for one hundred years.

The other, much smaller portion of Chevy Chase land was part of the Clay estate,

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<sup>8</sup> Simpson, Jr. 94.

<sup>9</sup> Simpson, Jr., 94.

Ashland. In the very early 1900's the firm of Olmsted Brothers, of Brookline, Massachusetts, did as many as twenty-eight plans for the Clay heirs' subdivision of the Ashland estate. The first portion of Ashland Park, starting with Hanover Avenue, was developed in 1919. Deed restrictions included cost of the house, setback and stipulations covering sidewalks and driveways. The lots, at \$2,000. an acre, were the costliest of any to that date in the city.<sup>10</sup>

Development of Ashland Park Subdivision continued throughout the 1920's. 347 lots were subdivided in the 1920's to create Fincastle, Ridgeway, Woodspoint, Fontaine, Dudley, Hart, and Cochran roads.<sup>11</sup> Due to the fact that Ridgeway, Dudley and Cochran roads jutted out of the Ashland Park configuration and did not conform to the tidy rectangular boundaries being established for listing on the National Register of Historic Places, the three, Ridgeway, Dudley and Cochran, were dropped from Ashland Park in 1986 and were added to Chevy Chase, thus by "adoption" becoming the first and oldest part of the Chevy Chase subdivision.

The technology and organization of the assembly line introduced by the automobile industry modeled production methods for other industries, including home construction. By the 1920's the professional roles of subdivider, home/community builder, architect and landscape architect had become well-defined in American cities. The subdivider

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<sup>10</sup> Bettie Kerr, "National Register of Historic Places Inventory—Nomination Form," Ashland Park Historic District, Lexington, Kentucky, 1986. United States Department of the Interior, National Park Service, Washington, D.C.

<sup>11</sup> Andrew Eckdahl, *Lexington Herald-Leader*, January 14, 1962, Section B, 1, 11.

surveyed, laid out lots and roads, sidewalks, commons, and saw to the placement of utilities, drains, gutters, curbs and trees. The home/community builder mastered the design of the domestic yard, including siting of the house and garage on the lot, as well as walkways, driveways, lawns, gardens, patios and trees. House plans would come from architects, plan books, journals and magazines. Homes were also available factory-cut from Sears and Aladdin companies and, later, prefabricated homes were marketed by companies such as Gunnison and Lustron. State, federal and local governments were on board as well. Zoning, city planning, public utilities and federal financing programs were now in place. The Early Automobile suburb was characterized by the close collaboration of these professionals, the developers, builders, architects and planners.<sup>12</sup> It was a “perfect storm” for the rise of the residential subdivision, which would become “a building block of the American landscape.”<sup>13</sup>

In Chevy Chase the subdivider was Henry Clay Simpson, and the home/community builder was J.W. Davis, who opened his office at 1875 High Street in 1928. Their plan and design for the neighborhood was influenced by the adjacent Olmsted Brothers-designed Ashland Park neighborhood, and likewise, the narrow streets in Chevy Chase were laid out with an attempt to follow the natural topography and to preserve as many standing trees as possible. Facilities that support domestic life and provide recreational pleasure, such as schools, playgrounds, parks and shops were included.<sup>14</sup> Simpson and

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<sup>12</sup> Ames and McClelland, 26.

<sup>13</sup> Ibid, 2.

<sup>14</sup> Ibid, 9.

Davis, life-long friends, worked closely together for over thirty years as they carefully developed Chevy Chase, favorably located near the University of Kentucky and close to downtown Lexington, as a neighborhood for the modern professional and his family.



J.W. Davis' Office on High Street

## Housing

According to a 2007 Chevy Chase windshield survey of the 761 residential buildings in Chevy Chase,<sup>15</sup>

- 701 are single family residences
- 252 are Cape Cod, followed by Colonial Revival, Tudor Revival, Ranch,

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<sup>15</sup> Lexington Fayette County Urban Government. *Chevy Chase Neighborhood Character Assessment Survey* (2007), Lexington, Kentucky.

### Bungalow and Four Square

- 450 are one-and-one-half story
- 618 are brick
- 620 have multi-pane windows
- 475 have shutters
- 411 are side-gabled roofs
- 673 have chimneys
- 508 have detached rear garages
- 144 have no garage
- 322 appear to have additions

The profile of the predominate Chevy Chase house that emerges from this data is of a brick Cape Cod with a detached garage in the rear. While the neighborhood has many other types of residential buildings, the always popular Cape Cod shows up in each of the four periods of building in Chevy Chase, just as it does in the rest of America during the twentieth century, supporting the notion that “the Colonial type has always ended up commenting on past and present.”<sup>16</sup>

### Periods of Development

The development of the housing stock in Chevy Chase can be divided into four

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<sup>16</sup> David Gebhard, “The American Colonial Revival in the 1930’s,” *Winterthur Portfolio*, Vol. 22, No. 2/3. (Summer-Autumn, 1987), pp.109-148.

periods, with some overlapping between each period. The majority of development was in the Pre-World War II Period and the Post World War II Period. Because the neighborhood was developed over a span of 40 years there is a range of styles and types, although the scale of the homes and lots remained modest.

1. Ashland Park Period, 1920-1930
2. Pre-World War II Period, 1930-1940
3. Post World War II Period, 1945-1950
4. Ranch Period, 1950-1960

#### Ashland Park Period, 1920-1930

The first period of development of Chevy Chase was part of the Olmstead brothers' plan for Ashland Park Subdivision. The area consists of Ridgeway, Dudley and the original section of Cochran that forms the loop of these streets and connects them via the Olmstedian triangular islands at Ridgeway and Fontaine, back to Ashland Park. Though similar in type and materials to the houses in Ashland Park, the Ridgeway, Dudley, Cochran houses and lots are smaller, an example of stratified diffusion. The 106 house and 2 duplex types in this portion are Bungalow, Dutch Colonial, Tudor Revival, Foursquare, Craftsman, Colonial Revival and the "American version of European vernacular, the picturesque English Cotswold Cottage."<sup>17</sup>

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<sup>17</sup> Ibid, 123.



Dutch Colonial, 342 Dudley Road, built 1921

Of all the housing stock in Chevy Chase, the Ashland Park Period homes have the most architectural features and are rich and varied in their detail and materials. The one Cape Cod, built in 1931 and designed by Lexington architect Hugh Merriweather, is a small, yet highly styled revival. With its steeply pitched roof and perfectly proportioned facade it looks as though it would be right at home in Williamsburg, Virginia. The Ashland Park section of Chevy Chase was the only period that did not involve J. W. Davis.



During the 1930's the federal government passed laws and initiated programs to encourage home ownership, including<sup>18</sup>

- 1931 President's Conference on Home Building and Home Ownership
- 1932 Federal Home Loan Bank Act
- 1933 Home Owners' Loan Act
- 1934 National Housing Act, created the Federal Housing Administration (FHA)
- 1936 FHA publishes *Planning Neighborhoods for Small Houses*, encouraging patterns of curvilinear streets, cul-de-sacs for safety and neighborhood character
- 1938 Amendments to the National Housing Act

#### The Pre World War II Period, 1930-1950

The second chronological phase of housing in Chevy Chase, the 1930's Pre-World War II period, was a busy time for Henry Clay Simpson and J.W. Davis. The economic woes of the Great Depression were softened by the Federal programs which made money available for builders and buyers. Morton Middle School and M.A. Cassidy Elementary School were built in the early 1930's on land purchased from John and Josephine Clay's heirs using WPA funds. Over half the housing stock of Chevy Chase was built during this period. Simpson and Davis used Clay family names for many of the streets in the

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<sup>18</sup> Ames and McClelland, 30.

neighborhood,<sup>19</sup> including Chenault Road, Hart Road, Louisiana Avenue and Chinoe Road.

During this period the Cape Cod was the overwhelming house choice for Chevy Chase and much of America. The Cape Cod of the 1930's appealed to the middle-class professional, especially after the Depression years, as it symbolized a simple, honest, economical house. The media stories and pictures of the work being done in colonial Williamsburg, Virginia was "the principal event that helped to promote the colonial revival of the 1930's."<sup>20</sup>

The Cape Cod plans of this period revived and transformed the original colonial plan into a house that was fresh and modern. The Cape Cod of the 1930's was modest and on a small scale, befitting the U. S. government's encouragement for the "small house, no more than six rooms."<sup>21</sup> In the Cape Cod and in other colonial revivals of this time, including the Dutch Colonial, Tudor and Georgian, there was a reduction in size and a simplification of the house, making it suitable for the smaller American family.

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<sup>19</sup> Don Edwards, "Some Henry Clay Estate Trivia," *Lexington Herald-Leader*, April 10, 2006, sec. C, p.

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<sup>20</sup> Gebhard, 117.

<sup>21</sup> Ames and McClelland, 59.



Chenault Road

### The Post World War II Period, 1940-1950

Building in Chevy Chase and elsewhere in American came to an abrupt halt in 1940 as resources, labor and attention was directed to World War II. Houses on Romany Road and the last section of Cochran Road had begun in 1940, but were not completed until the war was over in 1945, when the Post World War II Period of Chevy Chase was built.

The Post World War II building period, the largest building boom in the history of the United States, was boosted by these Federal initiatives.<sup>22</sup>

- 1944 Servicemen's Readjustment Act ("G.I. Bill")
- 1946 Veterans' Emergency Housing Act of 1946
- 1948 Housing Act of 1948

When the war ended J. W. Davis requested and was given surplus war materials to

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<sup>22</sup> Ames and McClelland, 30.

complete Cochran Road. He was given the materials for free with the understanding that those homes would be sold only to returning G. I.'s, who would use their G.I. benefits for the down payment on their homes. The plan (Cape Cod, or course) for "G.I. Row" was a 31'x31' house with a full basement and half attic. The war surplus brick that was used was of a brown-tan-orange mix and the walls are of gypsum and plaster. Several of the original owners still live in the houses.<sup>23</sup>



Cochran Road

Post war home building in Chevy Chase paralleled what was happening elsewhere in many American cities and towns. The Cape Cod provided most of the housing after the war, yet the Cape Cod of the 1940's was different from the Cape Cod of the 1930's, just as the 1930's was different from that of the 1920's. The following "elements of the

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<sup>23</sup> Jeff Dunkin. Informal interview, Lexington, KY, 2007.

‘modern’ were gently absorbed into the colonial image:”<sup>24</sup>

- An open, informal plan
- Extensive glass windows
- A connection of indoor living space to outdoor living space with porches and terraces
- Modern kitchen and bath used as “machines for living”



Gunnison House, 246 Chenault Road

Although the prefabricated house was nominally available during the late 1930's, its major impact occurred after WWII, when factories adapted their operations to post war conditions. In Lexington, Kentucky, and in Chevy Chase specifically, the prefab house offered by the Gunnison Company in New Albany, Indiana, became the house of choice by many returning G.I.'s and their families. At one time there were as many

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<sup>24</sup> Gebhard, 119.

as 40 Gunnison houses in the Chevy Chase area. Only a few of these Gunnisons still remain unaltered. In 2007 three more Chevy Chase Gunnison homes were demolished to make way for new construction. The “deluxe model” of the Gunnison at 246 Chenault has recently been sold, and it, too, is slated for demolition.



Gunnison Home at 1000 Providence Lane demolished July, 2007

The Gunnison factory offered several different designs “suited to the needs, incomes and tastes of postwar middle income families. The Gunnison portfolio advertised the houses as the latest in interior and exterior, a modern home with heat-insulated windows and exposed redwood beams.<sup>25</sup> The Gunnison, designed by architects Royal Barry Wills and Charles M. Goodman, was basically a one-story, side-gabled Cape Cod/Ranch, and was a transitional type that rode the wave from the Post WWII Period up to the last period of building/development in Chevy Chase, The

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<sup>25</sup> Ames and McClelland, 65.

## Ranch Period.



Hart Road

### The Ranch Period, 1950-1960

By the late 1940's the American family's preferences in housing was changing. Popular magazine surveys showed the middle-class preference for the informal ranch, with living space all on one floor, with a full basement, laundry room and a "rec" or "rumpus" room, indicating the changing functional needs of the family.<sup>26</sup> Americans became familiar with the ranch through *Sunset Magazine*, a monthly magazine published in California, which was full of photos, plans and articles promoting the low,

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<sup>26</sup> Ames and McClelland, 66.

horizontal silhouette and rambling floor plan, with features such as sliding glass doors, picture windows, carports and decorative brick screens.<sup>27</sup>



Garden Road

There are nearly one hundred Ranch houses in Chevy Chase and they appear on the last roads developed in the neighborhood, Garden Road, Andover Road and the last block of Providence Lane. Many of these ranches look like a one story Cape Code that has been stretched horizontally. Many are still side-gabled, and have colonial-style details such as pediments and shutters. They tend to look more modern than the former Cape Cods, but the inside still resembles the 1940's Cape Cod floor plan more than the open plan of the California ranch.

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<sup>27</sup> Ibid.



Ranch House on Andover Drive

### The Garage

As in other Early Automobile Suburbs, nearly every house in Chevy Chase was originally built with a detached garage in the rear. The earliest homes sometimes show a very small one-car attached garage in the front, and there are several early houses built with the garage under the house, either in the front or the rear of the house. The detached rear garages of Chevy Chase were small gable-fronted one-car wooden structures. Many homes today still have their original garages. Through time, weather and wear some garages have had to be demolished and formerly residents tended not to replace them. Over twenty percent of the houses today do not have a garage.

### Conclusion

The Chevy Chase housing stock is but one picture of middle-class suburban housing development during the period of the Early Automobile Suburb. Partly because of its favorable location, within a mile of the University of Kentucky campus and downtown Lexington, and partly because of the enduring appeal of its architecture, especially the always popular Cape Cod, the neighborhood, its houses and its character have remained remarkably intact.

Simpson's and Davis's idea for Chevy Chase, a neighborhood of modest homes on modest lots in a park-like setting with curving streets, sidewalks, schools, churches, shops and restaurants has come full circle with "new urbanism." It is the popularity of Chevy Chase that is also its curse. The housing stock is being threatened by a host of developers, speculators and "house flippers," looking to make a quick buck by buying homes for their lots and constructing "McMansions" and "Garage Mahals." The Chevy Chase Neighborhood Association has established an overlay zoning (ND-1) to restrict the size, height and setback for houses and garages.

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