



## CHAPTER 2

# Covenants and Class Lines

*"The ground which a colored man occupies in this country is, every inch of it, sternly disputed."*

— Frederick Douglass  
Speech at the American and Foreign  
Anti-Slavery Society annual meeting,  
New York City, May 1853

The decision the Lockridge children made to develop their family's farmland was an understandable result of Kansas City's condition just before the turn of the century. The Civil War had thwarted the natural progress of the town. As economic resources focused on the war, dirt streets remained unpaved and both public and private buildings deteriorated, while ramshackle buildings were put up overnight to house scores of people who came to Kansas City when the war was over. When the war ended, Kansas City — nicknamed "Gully Town" — was still a backwater settlement, frozen in time. During that period, the most

exclusive residential area was Pearl Street Hill (now the strip between Walnut and Grand at about 8th Street). But even on Pearl, shops and homes sat side by side. And everywhere haphazard construction and eclectic design expressed hasty building, a shortage of some materials, and the American West's reverence for extreme individualism.

After the war, an infusion of Eastern money began pouring into the area. City leaders sought railroads, stockyards, manufacturing and wholesale concerns. The nation's hunger to expand brought them all — and with railroads came the connection to the plains that built stockyards and

milling enterprises. Census records tell the story: In 1867, Kansas City's population was 28,000; in 1880, 65,000; and in 1900, 163,000.

During the 30 years from 1890 to 1920, a handful of Kansas Citians made a concerted effort to remake their town. Their effort coincided with and drew inspiration from the City Beautiful Movement, a city planning movement gaining momentum throughout the country. The city's most ardent boosters claimed that the key to a gracious and beautiful environment, one that would encourage growth, commercial and residential, was quality control, adopting formal standards that could be enforced by law.

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Early Kansas City was called "Gully Town" for good reason.

An amendment to the Kansas City charter in 1895 gave them the clout to begin. Slums were demolished; boulevard and park systems were developed; and industrial, commercial and residential areas were zoned. By the time the effects of the City Beautiful Movement reached a zenith, Kansas City would be on its way to being the City of Fountains and would have more miles of boulevard than Paris.

Much controversy surrounded goals of the City Beautiful Movement. They cost money; they required real estate taxes and confiscation of land for public domain. Along with William Rockhill Nelson, owner and publisher of the *Kansas City Star*, August Meyer was a strong, persuasive voice for a City Beautiful. He traveled to Europe to study theories about city planning. When he returned home, he brought with him the conviction that Kansas City had to be methodically and symmetrically developed. The carefully platted streets of Santa Fe Place came about due to Meyer's influence.

Many areas of Kansas City flourished under the new enthusiasm for quality housing and exclusive neighborhoods. Quality Hill (1870s-1880s) and Hyde Park (1890s-1910s) were developed during this period. Even so, only one area in Kansas City adopted a formal plan — the covenant — to guarantee that homebuilders and homeowners maintain adherence to a strict code. That area was Santa Fe Place.

The legal covenants that built Santa Fe Place



would be the foundation on which the best and the worst of its history would be built.

Victor Bell's creation of the Bell Investment Company on March 27, 1901 gave form to the ideas that he and his wealthy friends had for Santa Fe Place. Santa Fe would be the first attempt in Kansas City to regulate — legally — the basic aspects of the construction and maintenance of a neighborhood. Four vital elements would define this new, upscale community: elegant architectural features; exclusion of any commercial structures; encouragement to only middle and upper class



*Benton School, later renamed D. A. Holmes, was built in the Renaissance Revival style in 1904.*

homeowners; and incorporation of land for parks and boulevards. A single document — called a covenant — would guarantee all of these elements. The codification of the four provisions was years ahead of Kansas City's first zoning laws, drafted in the 1920s.

The Bell Investment Corporation was formed for the express purpose of developing and improving Santa Fe Place. Its formation provided a coherent means of conducting business: buying and selling notes, mortgages, stocks and bonds; borrowing and loaning. With the corporation's articles of incorporation signed by Missouri's Secretary of State on April 3, 1901, Bell Investment was certified for a period of 50 years. Capital stock was approved at \$300,000.

Construction of homes began in earnest in 1902. The guiding principle behind the entire enterprise was order and stability. Architectural design was to be harmonious and aesthetically pleasing. Santa Fe Place would embody the principles of the City Beautiful Movement. Developers were determined to keep Santa Fe Place a thoroughly up-to-date neighborhood. In 1906, Bell Investment signed a quit claim deed granting the city rights to build sewers in the new housing development.

Even the neighborhood's community structures were held to strict standards. Benton School, a three-story, Renaissance Revival building completed in 1904, was a solid reminder of the European architecture so admired by August Meyer.

Benton School, and the detailed attention given to its construction, reflected both the home builders' firm commitment to education and their desire to have beautiful public buildings, just as the construction of four churches within the boundaries of Santa Fe Place reflected the value placed on order and morality. The Baptists, Congregationalists, Church of Christ and Lutherans all built churches in Santa Fe Place between 1906 and 1925.

By 1906, Santa Fe Place encompassed fifteen blocks. Specific sections of Santa Fe — blocks 8, 9, 10, 12 and 13, and the streets known as 27th, 29th, and parts of Lockridge and Walrond — were dedicated to private and limited public use. Chains were even strung across the roadways to prevent commercial vehicles from entering.

Several would-be exclusive neighborhoods in Kansas City attempted to insure their exclusivity by using peer pressure. But the reliability of that kind of pressure was uncertain at best. It unquestionably lacked the enforcement power of the Courts. Bell Investment decided not to take any chances. In 1911, the corporation drafted the following covenant:

1. No commercial establishments could exist within Santa Fe Place boundaries.
2. No apartments could be built, nor any single-family home subdivided for sub-leasing. No housing could be erected on Benton Boulevard from 27th to 30th. Meyer dreamed of turning the land on either side

of that grand sweep into a park.

3. All construction had to stand back 30 feet from the street.
4. No home could cost less than \$4,000 until January 1, 1918 (at which point apparently the corporation would reassess the housing market). At the time these rules were written, the homes already built in Santa Fe Place cost more than \$4,000, a considerable sum of money in 1911.
5. No out-buildings could be built within 100 feet of the street, and only one structure could be erected per 50 feet of frontage.
6. Residents retained the right to seek an injunction against anyone who broke the covenant.
7. All future owners/buyers had to obey these rules.
8. These rules would prevail for 20 years.

This covenant was the first recorded set of rules governing Santa Fe Place. Unlike the social pressure relied upon by other housing developments to keep buildings and behavior uniform, Santa Fe's covenant was law, duly filed and stamped with the city's Recorder of Deeds.

By 1915, Santa Fe Place was everything the developers had hoped: stable, orderly, and — above all — exclusive. Santa Fe Place had become one of the city's most fashionable addresses.

Ironically, the neighborhood's exclusive status was already beginning to fade even as it was being formed. Events beyond the control of Santa Fe's



developers conspired to erode the grandiose plans laid out by Bell Investment.

First, Santa Fe developers and residents had no control over the style and construction of buildings which surrounded the neighborhood. Apartments and simple, two-story brick structures, for example, were built along Prospect and the north side of 31st Street. Built on narrow lots, the buildings were spaced close together.

And second, the deaths of three of the neighborhood's founders further diminished the development's lofty dreams. Meyer died in 1905, followed a year later by Victor Bell. In 1925, Charles Lockridge died.

Without these influential men, the continuation of Santa Fe's initial plan lost its focus. Within a year of Lockridge's death, a three-story brick hotel was constructed flush against the front of his house, the first mansion of Santa Fe Place. The house's interior was completely gutted. Today both the house and hotel have been razed to make way for commercial development.

By the turn of the century, Kansas City was led by men with high-minded plans. Some of these plans created another challenge to Santa Fe's reputation as "the" place to live in Kansas City. William Rockhill Nelson, founder and publisher of the *Kansas City Star*, spearheaded the development of Rockhill (begun in 1905), a fine residential area southwest of Santa Fe. But Santa Fe's greatest challenger arrived in 1907. In that year, J.C. Nichols bought 10 acres in south Kansas City — an out-

back of seasonal swampland along Brush Creek. Twenty years later, Nichols had turned a second-rate amusement park, a hog pasture, and a dump into the Country Club District and the Crestwood neighborhood. With these new developments beckoning, the city's young, well-to-do families were moving south.

While Nichols was hard at work building what he called his "high class district on scientific lines," Nannie Bell, widow of Victor, continued with plans for Santa Fe Place. As president of Bell Investment, she offered the city the land along Benton Boulevard, the area carefully reserved by August Meyer for a great park. In 1912, the city turned down the offer, claiming it would be too expensive to maintain. The city's decision left Santa Fe developers in a difficult financial situation: that undeveloped Benton strip was in the center of prime real estate property — Bell Investment had worked hard to make it so. Taxes were high.

For four years, the developers continued paying those high taxes. And then, in 1916, the land was sold to Mrs. Bell's son and daughter-in-law, Harold D. Bell and Dorothy Russell Bell. In the year when the United States decided to enter World War I, the Bells parceled out the Benton Boulevard land. Small lots were sold for apartment construction.

It was the first crack in the original covenant. Santa Fe residents complained bitterly about the covenant's breach, but even though the city had no zoning ordinances regulating the construction of

apartment buildings, the new, multi-family structures held closely to the spirit of the neighborhood.

All the apartments were brick and fireproof. Front halls were constructed of tile or marble. The abstract and title reports of these buildings point out they "were so constructed to be in keeping with the other fine construction already existing in Santa Fe Place." And so they were. Homeowners saw to that: they insisted that the builders follow covenant guidelines and that the materials used be of the highest quality.



*In an area originally reserved for a park, developers built apartment buildings. They were the first multi-family dwellings in the neighborhood.*

The first flurry of construction on Santa Fe Place had begun between 1902 and 1910. The apartment buildings marked the second and final burst of construction. That final phase came to an end in 1921. When Harold Bell decided to divide and sell the Benton property for apartment construction, he didn't realize that within two years, when World War I ended, the nation would face a critical housing shortage. As a result, the newly completed Santa Fe apartments became part of the solution to the city's burgeoning housing needs.

During the next forty years, the city's population would grow faster than the growth of housing construction. No community in Kansas City felt the strains of the housing shortages more than the African-American community. The problem would become critical, and Santa Fe Place would play a major part in the solution.