

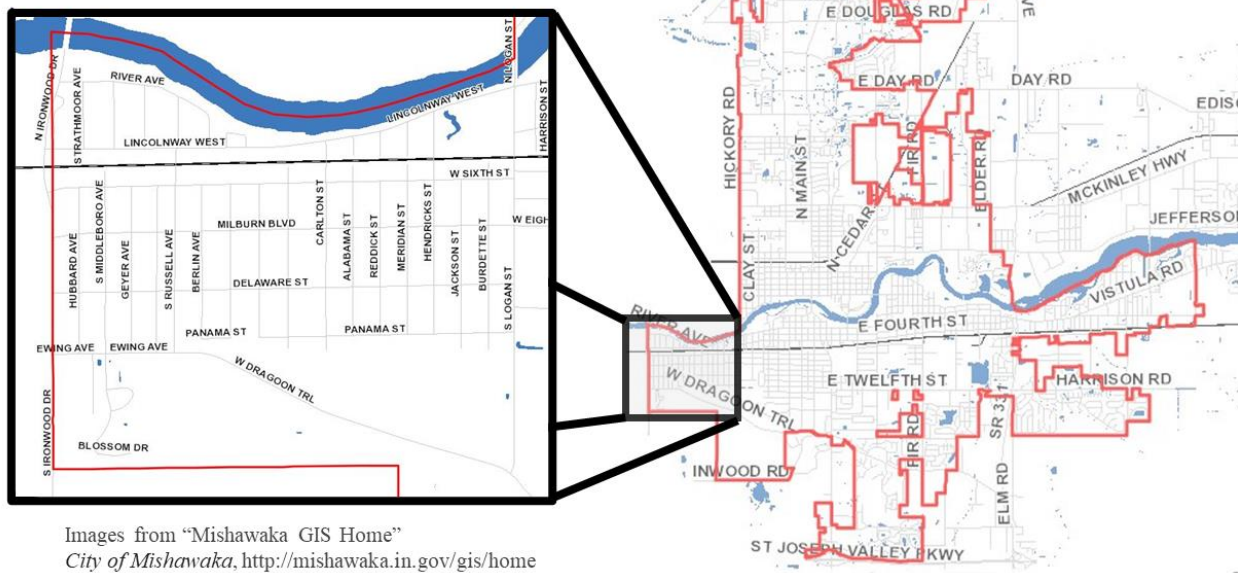
# Hooligan Heights: Mishawaka's Wild West

by Susanna Ernst

## Part 1

On the southwest side of Mishawaka lies a neighborhood that is surrounded on three sides by South Bend, making it geographically almost an island. This peninsula of land is roughly bordered by Ironwood, Ewing/Dragoon, Logan, and the railroad tracks, but some will say it extends as far north as the St. Joseph River. This neighborhood was colloquially dubbed “Hooligan Heights” in the 1920s due to its rough-and-tumble reputation. While this geographic area is clearly the most western part of Mishawaka, it is excluded from the neighborhood known as the “West End.” The fact that it was not considered part of the West End may not have been a purposeful snub, but it is possible that the Belgians who once lived there with their well-manicured lawns did not want to associate with the riffraff a few blocks away. While the area is often overlooked in discussions of Mishawaka history, its tumultuous past was a microcosm of what was infamously happening in residential areas throughout the United States in the 1920s-1960s. Hooligan Heights’ history of restrictive covenants, federal housing policy, and subsequent urban renewal tells the tale of Mishawaka’s Wild West.

City limits of Mishawaka  
and location of  
“Hooligan Heights”



To fully appreciate the tale of Hooligan Heights, it is essential to understand its historical context as part of a broader, thriving community. While the neighborhood was not platted until 70 years after the first white settlers arrived in the area, its genesis was necessitated by decades of economic

growth. The expansion of industry in Mishawaka in the late 1800s created employment opportunities that enticed immigrants from Europe and the eastern United States. As the population grew rapidly, land was needed for new residents who were eager for work and a place to reside.

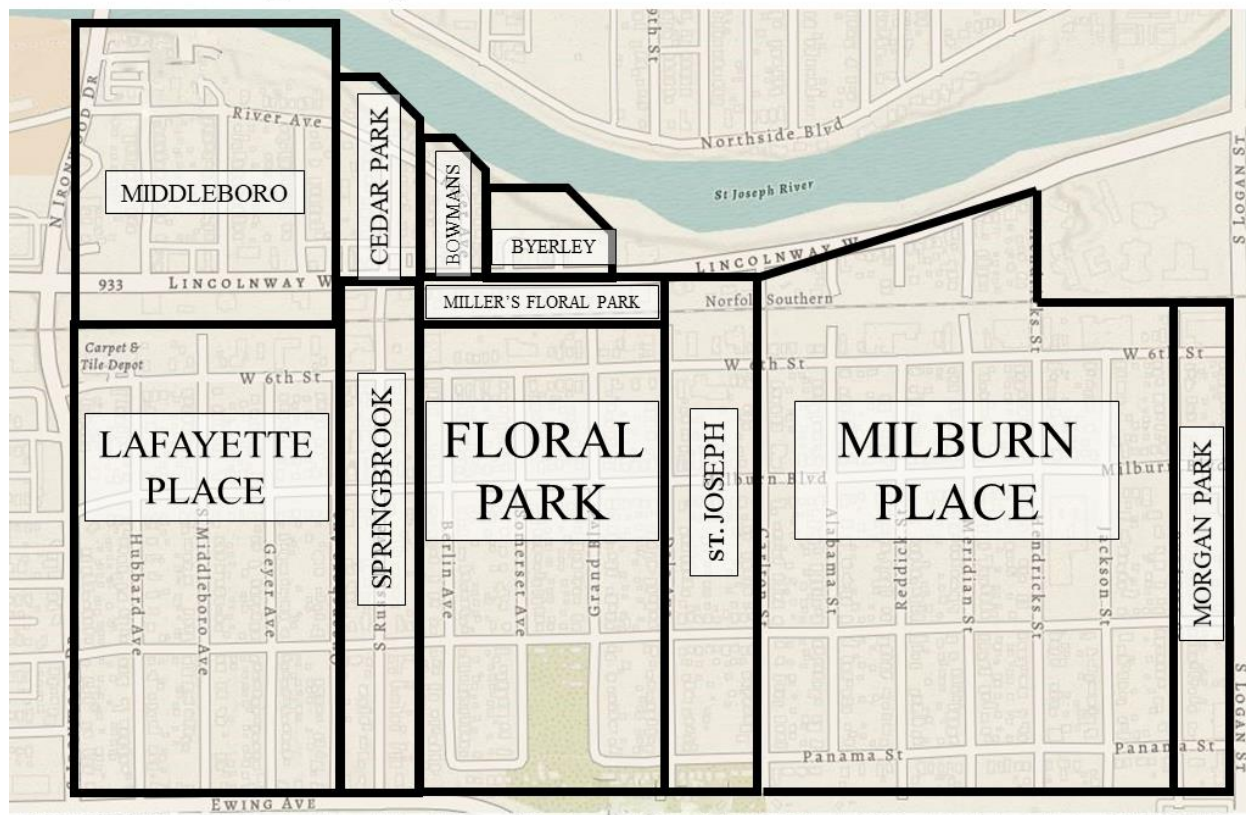
The first white settlers arrived in Mishawaka to mine bog iron deposits in the early 1830s. Within a few years, several hundred people had moved into the vicinity. The iron business prospered, and in 1838, Mishawaka was incorporated as a town along the banks of the St. Joseph River. By 1851, the first rail line was extended through the city, and from there the fate of the town was sealed. Mishawaka's industry grew extensively, and by the turn of the century, it would become one of the leading manufacturing centers of the Midwest. St. Joseph Iron Works eventually became St. Joseph Manufacturing Company, and a myriad of other successful businesses arrived on the scene: Perkins Windmill Company, Mishawaka Rubber and Woolen Company (Ball-Band), Dodge Manufacturing Company, and many others, as well as the shops and enterprises that served the dutiful employees.

As commercial and industrial activity continued to increase in the early part of the twentieth century, Mishawaka experienced enormous growth. In the decade following the turn of the century, the city doubled in population and land area. In the 1920s, the population soared again. Between 1900 and 1930, the number of residents in the city grew more than fivefold, from 5,500 to almost 29,000. This growth necessitated new development and expansion to accommodate the growing populace that would serve Mishawaka's thriving industrial base.

While much of Mishawaka's population surge was due to immigration and births, not all of its growth was organic. In the early twentieth century, Mishawaka expanded its footprint dramatically. In 1904, the city moved to annex territory that would double its size: the largest annexation in Mishawaka history. The city planned to incorporate almost 1,400 acres of land on all sides, with the exception of the northwest. Some of the local farmers and landowners were opposed to this, and they legally challenged the city in a case that would eventually find its way to the Indiana Supreme Court. However, after battling for three years and ironing out compromises, the city triumphed. The boundaries for annexation were solidified by 1908. This additional territory included land that would eventually house iconic parts of Mishawaka: the West End, Merrifield Park, Mishawaka High School, Fairview Cemetery, and of course, the infamous Hooligan Heights. At this stage, land finally connected the two thriving communities of Mishawaka and South Bend: the cities were now one contiguous urban area.

The location of this latest annexation on the far west side of Mishawaka put the neighborhood in a prime position: close and equidistant to the downtowns of the two burgeoning cities. Hooligan Heights was comprised of several land additions, three of which dominated the landscape: Milburn Place, Floral Park, and Lafayette Place. After the area became officially part of Mishawaka, developers purchased the property from local farmers and other landowners. They were optimistic for generating substantial profits, as Mishawaka and South Bend were growing rapidly, and housing was in short supply.

## Hooligan Heights Plat Additions in Mishawaka - 1923



The first large plat addition was Milburn Place, in what is now the east end of Hooligan Heights. In 1905, the year after Mishawaka announced it would annex new land, the Milburn Place Land Company was organized to acquire and sell property. It purchased the farm of Henry C. Morgan, which was located on the land between Burdette Street and Carlton Street, south of Second Street (Lincolnway) and extending to where Panama Street is today. While most of the land on the west side of Hooligan Heights was not developed until after the First World War (1914-1918), the first advertisements for lot sales of Milburn Place appear in 1906. Advertisements in the *South Bend Tribune* touted, “More liberal land contracts were never written than are being given to the buyers of the first 150 lots in this attractive plat... These lots are being sold for what they are worth now, not what they will be worth when the two new interurban roads have crossed the property.” In the summer of 1906, the Milburn Land Company developers even staged a gimmick to entice interested parties: sending up a balloon with a tag that entitled the finder to a free lot in Milburn Place.

By 1914, growth in the area warranted mail delivery, and Mishawaka extended postal service to the northern end of this newly annexed area. A mounted carrier would travel down Lincolnway between Logan Street and Ernsberger Street (Ironwood Drive) to deliver mail to homes and businesses that fronted Lincolnway. If residents who did not front Lincolnway desired mail delivery, they either had to go to the post office or erect a private mailbox along Lincolnway.

Occupants south of the New York Central Railroad tracks had to navigate the dangerous crossing two times a day to obtain their mail. (This was the way mail was delivered in the area until door-to-door service became available in 1927.) Milburn Place was quickly developed, and the oldest homes in Hooligan Heights are located there, with many constructed before 1910.

The next large plat addition was Floral Park, between Dale and Berlin Avenues. It was subdivided soon after Milburn Place, but it was not developed until after World War I. Lafayette Place, the final addition, was located between Queensboro and Ironwood, and it is the most western part of Mishawaka. It was the last part of the entire west side to be annexed into the city, well after World War I had ended. Several other smaller additions, such as Springbrook, Saint Joseph Park, Morgan Park, and Middleboro sat on smaller plats of land between the largest three additions. While all of these additions constituted the area known as Hooligan Heights today, the Floral Park Addition was the most well-known at the time. That tract would be the one that lent its name to the community. Residents, the city, and formal publications began referencing the entire area as “Floral Park.” This was the land between Logan Street, Ernsberger Street, Lincolnway West, and Ewing Avenue.

From early on, Floral Park was advertised as having the most modern of amenities: sewer, city water, electric lights, gas, and a paved boulevard (Milburn Boulevard). Later advertisements touted community wells with inexhaustible sources of clean water that would be “free for all.” Adding to its appeal, the north side of the development was also near the “Shady Old St. Joe River.”

In 1912, part of the northern end of Floral Park (between West Second Street, or Lincolnway, and the New York Central Railroad tracks) was initially advertised as “a beautiful, shady, restricted residential district.” While some lots were sold and during this period, a hiatus came during the First World War. After the war, property sales resumed, and developers again used bombastic language to entice buyers. Lots in Floral Park were “beautiful home sites” set at “pre-war prices,” and they were situated “at the foot of the picturesque Mishawaka Hills.”



Advertisement for Floral Park –*South Bend Tribune*, November 14, 1919

Importantly, these new developments were adjacent to the South Side Streetcar Line, which was conveniently situated on Second Street (Lincolnway). This was the main electric interurban line that traveled between Mishawaka and South Bend. Transit access was crucial, as these developments were a significant walking distance from the industrial hubs of both downtowns. Land developers communicated in grandiose terms about the advantages of living midway between “two great world famed manufacturing cities – that are rapidly growing together.” Denizens could be whisked to their place of employment in a short seven minutes. Today, one will note that some of the oldest homes in the neighborhood are those that are furthest to the north. These are the residences that sit closest to Lincolnway, where the South Side Streetcar once traveled.

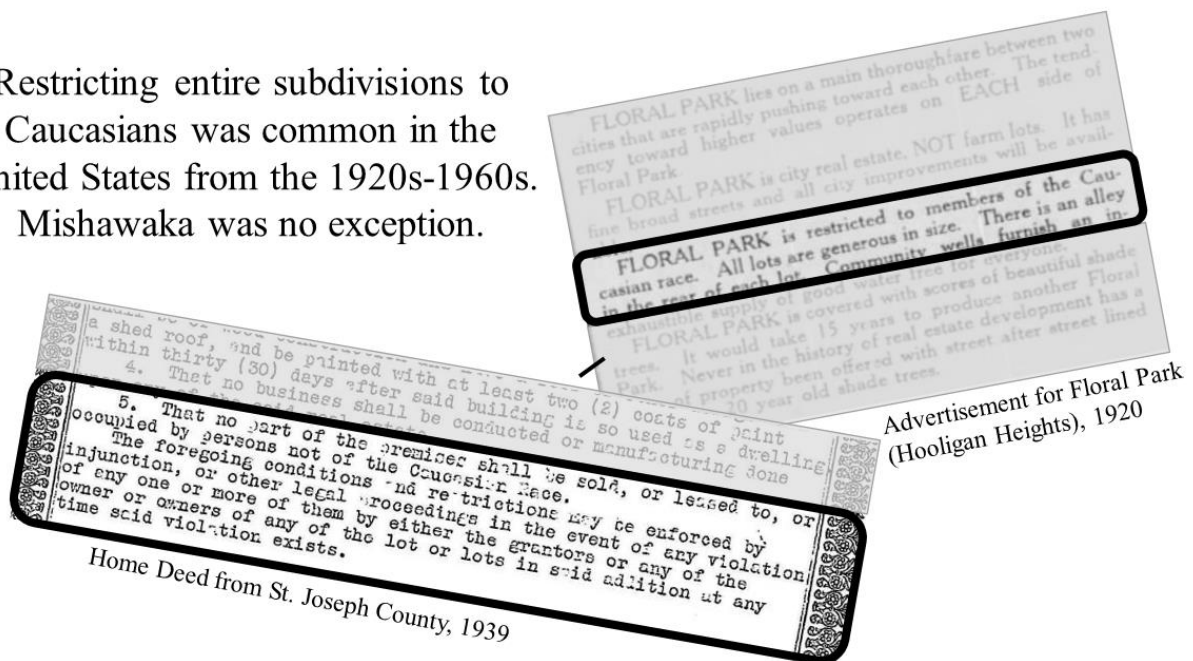
Not only did Mishawaka’s population explode between 1900 and 1930, but the number of people in South Bend and the surrounding areas also grew exponentially. The drivers of growth in local population were due to a number of factors. While immigration had been severely restricted by the Immigration Act of 1924 (the Johnson-Reed Act), people who had immigrated right after the turn of the century tended to have large families, creating a population boom in the 1910s and 1920s. The newest wave of immigrants to Mishawaka during that timeframe was comprised of Belgians and Italians. Between 1900 and 1930, the Flemish population alone grew from less than 300 to well over 2,300. Additionally, Mishawaka’s Italian population consisted of less than 10 people in 1900, but it had grown to almost 1,000 by 1930.

Concurrent with waves of European immigration and their fecundity, another phenomenon was taking place during that time. It was called the “Great Migration,” when approximately six million Black people moved from the American South to northern, midwestern, and western states from the 1910s until the 1970s. Multiple driving forces were at play in this movement. In the South, new agricultural tools and mechanization brought about the obsolescence of manual work, making it difficult to find employment. Legal barriers obstructed Black people from choosing certain

vocations and created barriers to social status and property ownership. Additionally, racial violence was on the rise. The Black population initially came to industrial cities outside the South to pursue economic and educational opportunities and to obtain freedom from the oppression of Jim Crow laws. When the war effort escalated in 1917, more able-bodied men were sent off to Europe, leaving their industrial jobs vacant. With immigration from Europe also in decline, a labor shortage persisted. All of this afforded the opportunity for the Black population to move to other places and become the labor supply in non-agricultural industries.

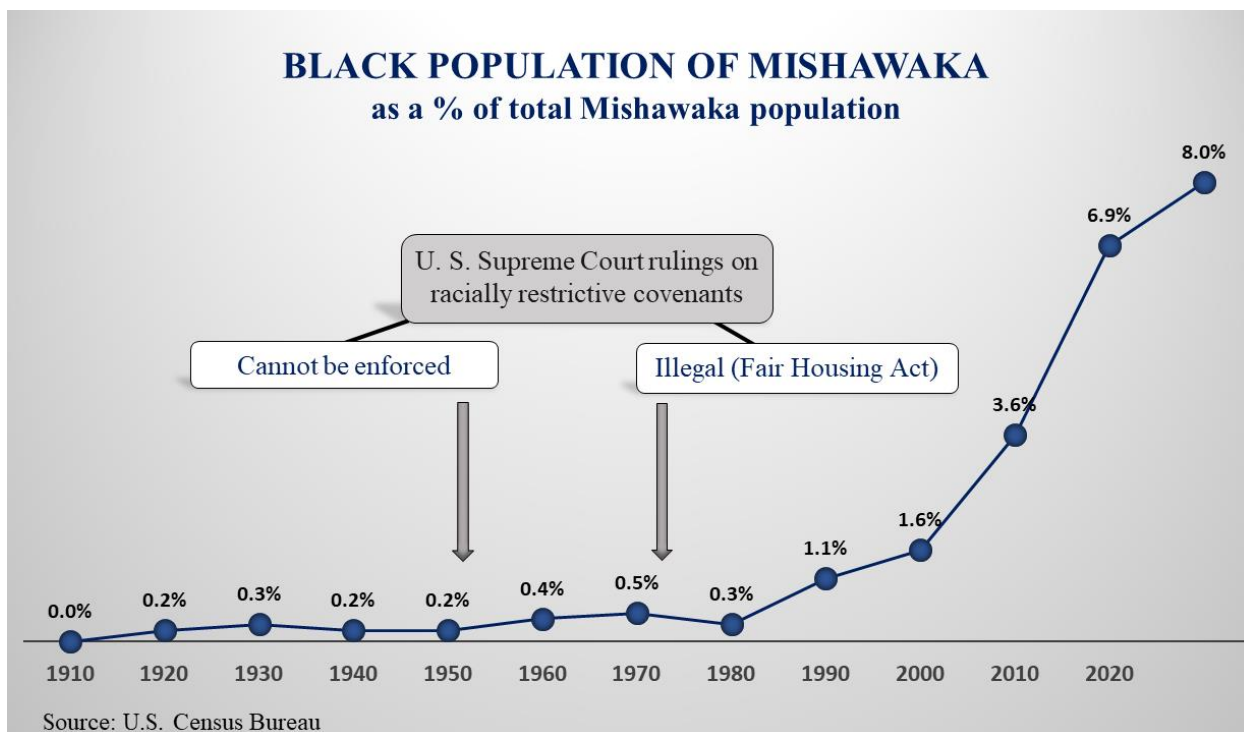
Many of the communities that were seeing growth due to the Great Migration were not particularly comfortable with the prospect of living in an integrated area. At one time, cities in the United States were allowed to enforce segregation ordinances. When enforcement of these ordinances was overturned by the Supreme Court in 1917, property owners had to find another way to ensure that they would never have to live near African Americans or other minority groups that were perceived as undesirable. To do this, developers and real estate boards established racial restrictions on tracts of land. Additionally, property owners could establish racially restrictive covenants on their property or their block. These covenants were tied to property deeds or plat maps, and they legally prohibited an owner from selling to a specific minority group. These contracts would disallow the signer and all future property owners from selling to whomever they wanted. If an owner ignored the restriction, they could be sued and held financially liable. Entire neighborhoods were restricting the sales of homes to African Americans by the mid-1920s, and this continued for decades. Mishawaka was no exception.

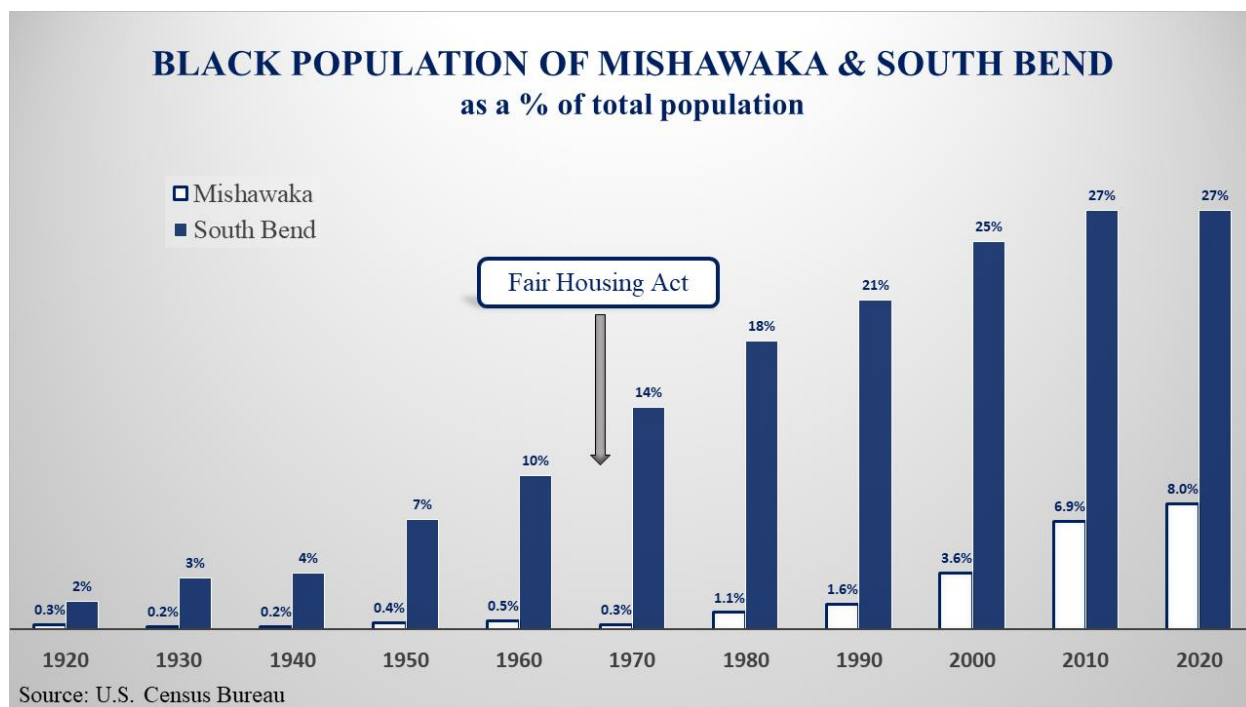
Restricting entire subdivisions to Caucasians was common in the United States from the 1920s-1960s. Mishawaka was no exception.



Like other industrial areas, St. Joseph County would witness the growth of the Black population firsthand. However, not all areas were inclined to integrate these newcomers into the community. While some city neighborhoods and towns throughout St. Joseph County may have quietly desired racial homogeneity, many were unabashedly discriminatory. The brand-new subdivisions on the west side of Mishawaka fit into the latter category.

In the Floral Park area, new owners might be legally bound to spend a certain dollar amount on their new home. However, other publicized restrictions were vague. Developers indicated that they would only sell to the “best class of buyers...and no lots would be sold to undesirable people.” While this language is subjective, by late 1920, the public advertisements were completely overt: Floral Park was “restricted to members of the Caucasian race.” These rules legally obstructed anyone who was not Caucasian from living in the Floral Park area, and remnants of these policies lasted for years. While the Supreme Court deemed these covenants unenforceable in 1948, many of them were still in use privately until 1968. This is when they became explicitly illegal through the Fair Housing Act. In the latter part of the twentieth century, newcomers and younger people were often befuddled over the invisible color line that was seemingly drawn down Ironwood Drive. Today, enforcement of these inequitable policies is illegal, and the area is open to all. However, we still can see some of the vestiges of the past when we compare the size of the Black populations of South Bend and Mishawaka today.





While minority groups were not allowed to purchase property in most of the neighborhood, Caucasians flocked to the area. As Floral Park was quickly developing and enticing a large number of new citizens, the city quickly realized that this growth would necessitate a new school. In 1920, the Board of Education secured a large tract of land along the south side of Milburn Boulevard between Hendricks and Jackson. This parcel initially hosted a portable structure, which educated children for their first three years. It was known as the “Milburn School” or the “Milburn Boulevard Portable School.” For further elementary education, children would have to walk to the former South Side School at 8<sup>th</sup> and Spring Streets. The portable school was moved to Merrifield Avenue and Jefferson Boulevard in 1926, and a handsome modern educational facility was erected on the site. That fall, the facility would officially open to educate all the children on the southwest side of Mishawaka. Designed by South Bend architects Freyermuth & Maurer, the elegant building was named LaSalle Elementary School. It had a capacity of 700, and it would serve grades 1-6 as well as kindergarten. Notably, the Arcadian brick with white brick trim resembled the brand-new Mishawaka High School, located on the east side of the city. Inside, the glazed brick, ample windows, and modern furniture reflected the most contemporary amenities and state-of-the-art school design. Most impressive was the combination gymnasium and auditorium, which was larger than the high school gymnasium at the time. The *South Bend Tribune* trumpeted LaSalle Elementary as a “monument to the progressiveness of the city.”

The completion of LaSalle School and the growth in population convinced the residents of Floral Park that they deserved more adequate representation and a seat at the table in the city of Mishawaka. In late 1926, nearly 600 community members signed a petition requesting their own Ward, extending from Logan Street to Ernsberger Street and Lincolnway West to Ewing Avenue. At that time, Floral Park was part of the exceptionally large Third Ward, which included the entire



West End and extended all the way to Main Street. Distances to polling places were significant, and many people felt that their community's needs were not being addressed due to the large ward boundaries. The denizens of Floral Park would get their wish on February 21, 1927, when Mishawaka's City Council unanimously approved the establishment of the Sixth Ward. It extended from Logan Street to Ernsberger Street and from Ewing Avenue to the Saint Joseph River. The ward was divided into two precincts, with Dale Avenue as the dividing line. The inhabitants of Floral Park would now have a voice in the city, and it is likely that most of them were optimistic about the future of the growing community. Little did they know about the turbulent path ahead.

During the Twenties, developers were eagerly finding ways to encourage property sales in Floral Park. One of the tactics they used was allowing purchasers to build and maintain "temporary homes" on their lots. The new owners could live in those homes for a specified period of time until they could afford something more permanent. It is not clear how this plan would be monitored or enforced, and it is highly likely that many of these "temporary homes" would have been in existence for longer than anticipated. Throughout the 1920s, journalists documented households living in tents and properties that were littered with small shacks. During this time, the reputation of Floral Park started to take shape.

This was the era when Mishawaka allegedly heard the first utterance of the word *hooligans* in relationship to the inhabitants of Floral Park. Interviews with current and former longtime residents uniformly attribute the expression to the local baseball team. Neighborhood teams played each other throughout the city, and the southwest side was no exception. Anecdotes from two credible local residents explain the conceivable stories behind the now ubiquitous term.

Mike Lenyo, a well-respected longtime former resident, was one of the individuals who described the popularization of the Hooligan Heights nickname. Lenyo would have reason to know: his grandparents settled in the area upon its inception and his father was an important civic leader who was instrumental in the development and growth of the local Mary Gibbard Park. With a solid memory filled with vivid detail, he also has access to reams of history that was transferred from his parents and grandparents. He indicates that he is often referred to as the "Mayor of Hooligan Heights," and he speaks publicly on non-commercial radio and even dons brightly colored apparel confirming his informal title. Lenyo's father and many of his father's and grandfather's peers described the story to him years ago. The legend is that it was coined by a reporter from the *Mishawaka Enterprise* in the 1920s. Evidently, the Floral Park ball players had arrived at a game with less than immaculate appearances, and the reporter disparagingly called them a rag-tag band of "hooligans" in the *Enterprise*. Moving forward, the team took ownership of the name and officially labeled themselves "Hooligans." Many other residents followed suit, re-branding their environs as "Hooligan Heights."

Another possible story emerged in 1988 when the *South Bend Tribune* interviewed an alleged witness to the origin of the name. A senior former resident, Esther Jones, indicated she had witnessed the first utterance of the word hooligan as it pertained to the populace of the southwest

side. As she explained, it all started in the 1920s at a baseball game between her neighborhood team and the local Belgian baseball club. Evidently, the Floral Park team had some raucous support from their neighborhood fans. A woman supporting the Belgian team noted their boisterous behavior, and she referred to these fans as “hooligans.” The players and their fans did not take offense, but rather decided to embrace the designation. Regardless of the genesis of the name, certainly no one would have anticipated that the term would still be used and even embraced almost one hundred years later.

By the mid-1930s, the area had not developed in a way that many had hoped: beautiful and sturdy bungalows with shade trees at the foot of the Mishawaka hills. During the population explosion of the 1920s, new residents bought the inexpensive lots from developers, and some built temporary housing, most with the intention to upgrade or build entirely new, high-quality homes. By the mid-1930s, however, the United States was in the midst of the Great Depression that would not enable residents to upgrade or repair their homes due to financial constraints. Many who tried to build or buy permanent homes were forced into foreclosure due to their inability to make payments. Residents who were able to build homes during the 1930s were building sub-par residences with whatever materials that they could afford. The struggling populace did whatever they could to make ends meet in a rapidly declining residential area. As a result, the local citizenry had developed a tough street reputation throughout Mishawaka and the surrounding areas. The entire region now officially referred to the local baseball team as the “Hooligan Heights” team.

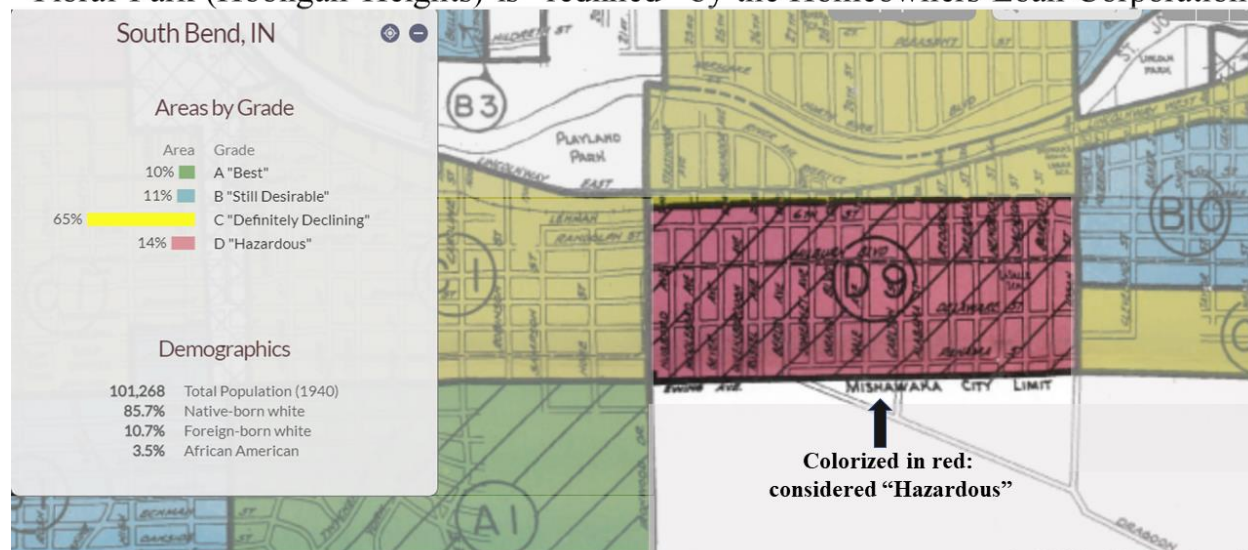
As the reputation of the neighborhood waned, a new federal program was established that promised to bring some semblance of stability to the residents of Hooligan Heights. The Homeowner’s Loan Corporation (HOLC) was an appendage of the New Deal, and it was meant to help people purchase homes during challenging financial times. Between 1920 and 1933, authorities had been trying to encourage people to own homes with slogans such as “It’s the patriotic thing to do!” The HOLC program would purchase existing home mortgages that were about to go into foreclosure. They would then issue new mortgages, with low interest, to be paid out over 15 years and amortized. The risk assessment on the mortgages was conducted by local real estate agents who made appraisals.

In 1934, the Federal Housing Administration (FHA) was established, issuing bank mortgages and covering a sizable portion of the cost. However, before they would do this, they needed to ensure that a home was a suitable risk. The FHA allowed the HOLC to create “residential security maps” to assess the level of risk in neighborhoods in many cities in the U.S., including Mishawaka. HOLC evaluators collaborated with loan officers, city officials, and realtors to classify communities by a rating of A, B, C, or D, according to perceived risk. Included in these assessments were age and condition of housing, amenities, economic class, employment status of residents, and racial and ethnic composition. The classifications were outlined on maps, with A in green (Best), B in blue (Still Desirable), C in yellow (Definitely Declining) and D in red (Hazardous). Homes in the green areas were considered an excellent risk and good candidates for a mortgage, while neighborhoods in red (Hazardous) were of the highest risk and not recommended for a guaranteed mortgage.

Neighborhoods dominated by minorities were always given the lowest and riskiest classification: red. If structures were in less than pristine condition or if dominated by subjectively defined “lower class occupants,” it also could relegate the neighborhood to a red designation. The categorization was often simply justified in the paperwork as due to the “quality of the inhabitants.” This practice is referred to today as “redlining.” Lack of loans for buying these properties or making improvements or repairs made it difficult for these neighborhoods to attract and keep residents. Many urban historians point to this federal legislation and its intractable aftermath as the main reason for the decline of urban areas in the middle of the twentieth century.

While HOLC generally only evaluated larger cities (50,000+), Mishawaka’s proximity to South Bend would drive the federal agency to classify both cities’ neighborhoods in June of 1937. In the evaluations, some neighborhoods, such as the West End, The Oaks, and Merrifield, were considered good risks. Most others received a mid-grade rating, with a chance of deterioration. Only two areas in Mishawaka received the worst classification: the hazardous D-rating. One was the area just south of Dodge Manufacturing, and the other one was the neighborhood still formally known as “Floral Park.” Hooligan Heights had been redlined.

### Floral Park (Hooligan Heights) is “redlined” by the Homeowners Loan Corporation



Source: Robert K. Nelson and Edward L. Ayers, accessed February 24, 2022,  
<https://dsl.richmond.edu/panorama/redlining/#loc=12/41.673/-86.292&city=south-bend-in>

As the city of Mishawaka was 99.8% white at the time, the authorities did not redline areas due to racial composition. The assessors were clear about this in the paperwork, indicating racial homogeneity. However, the biggest concern around Dodge Manufacturing was the “infiltration” of Belgians and Italians, with the assumption that this encroachment would bring about the demise of the area. While Hooligan Heights was first settled with a sprinkling of Belgians, by 1937 no dominant foreign ethnicities were present in the area. On the evaluation, the reviewer noted under descriptions about the terrain: “Level. Known as Floral Park. Sparsely settled with small,

dilapidated shacks.” This authority did not see the “beautiful home sites at the foot of the picturesque Mishawaka Hills,” as developers had so artfully described a mere 25 years prior.

In the official federal report on Hooligan Heights, the inspector went on to report that no favorable influences existed in the area. Additionally, the assessor noted that detrimental influences included the type of construction and the inhabitants, which were made up of mostly a laboring lower class. While most of the homes were less than 20 years old, inspectors saw significant disrepair. The effects of the Depression loomed large, and a D-rating was only going to exacerbate financial woes. Without an ability to obtain secured mortgages or loans for renovations or property improvements, the stage was set for rapid decline. Hooligan Heights would be embarking on a downward spiral, the same path of decline for redlined neighborhoods throughout the United States.

Residents of the area were not immune to understanding how they were viewed by local leaders and Mishawakans who lived in other sections of the city. They often voiced their frustration with what they perceived as unfairness by the city council, believing they were targeted due to their economic status. In early 1945, when the city decided to close ten of the 30 New York Central railroad crossings, the citizens of Floral Park erupted. The New York Central Railroad ran through the north side of the neighborhood, and closings would create difficulty in getting quickly to Lincolnway and other parts of the city. The closing of the Dale Avenue crossing caused the most consternation, leading to threats of the secession of Floral Park from the city of Mishawaka. At the public hearing, a resident angrily suggested that the city council was purposefully trying to “bottle up” the southwest part of the city since they lived in the “Hooligan Heights” district. Later that year, a resident wrote an editorial to the *South Bend Tribune*, bemoaning the closings that effectively blocked the southwest side from the city’s main artery, Lincolnway, as they live on the “wrong side of the tracks.” The letter was proudly signed: “Hooligan Heights Resident.” Shortly after this, the name “Floral Park” became used less frequently, and it eventually drifted into obscurity.

By the late 1940s and into the 1950s, residents continued to be frustrated by the reputation and economic decline of the area. In 1949, the Southwest Civic Club was formed to advocate for the neighborhood and to work with the city to get better amenities on the southwest side. In particular, the group was interested in developing a park with playground equipment. After raising money and lobbying the city, their efforts were successful. South West Park (the future Mary Gibbard Park) opened in 1951, much to the excitement of the community. However, the new park was not the silver bullet that would bring prosperity to the district. Many homes in the area were dilapidated, and some were beyond repair. Many residents were living in poverty.

The story of Hooligan Heights was one that was typical across America, particularly in places that had been redlined. The federal government took notice, as blight was raging in cities everywhere from fallout from the New Deal housing programs of the 1930s. They had a plan. They were about to give local governments the power to rehabilitate or seize deteriorating property through eminent

domain. Once dwellers were located elsewhere, land could be cleared and then be sold to private developers for improvement. This entire process would be heavily subsidized by the federal government. The program started in 1949, and in 1954 it was broadly referenced as “urban renewal.”

Urban renewal was coming to Mishawaka.

While the post-Depression struggles of Hooligan Heights appear typical for an underclass neighborhood in a small city, what would come next was unthinkable. Cities throughout America are still trying to unwind and rectify the damage from urban renewal programs of the 1950s - 1960s. These programs often decimated communities and abandoned the most impoverished citizens. Neighborhoods in Mishawaka would not be unscathed; to the chagrin of despondent residents, much of Hooligan Heights was about to be obliterated.

*To be continued...*

## **Hooligan Heights: Mishawaka's Wild West**

by Susanna Ernst

### **Part 2**

In the late 1950s, after several turbulent decades, Hooligan Heights was about to undergo a transformation driven by federally sponsored urban renewal. At that time, much of the neighborhood was undeveloped: dirt roads, lack of street sewers, and many dilapidated homes. Some of the afflictions were direct impacts of having been redlined in the 1930s, leaving no opportunities for loans for improvements. The district was about to endure another chaotic era.

As early as the late 1940s, the U.S. Housing and Home Financing Agency (predecessor to the Department Housing and Urban Development) determined that the prevalence of “blight” in urban areas was a detriment to citizens and would hamper investment and positive growth. While “blight” was not clearly defined or quantitatively measured, the department used the generic term to reference “a slum, deteriorated or deteriorating.” To stimulate constructive growth, they gave local governments the power to rehabilitate or seize deteriorating property through eminent domain. Once dwellers were located elsewhere, land could be cleared and then sold to private developers for improvement. This entire process would be heavily subsidized by the federal government. The program started in 1949, and in 1954 it was broadly referred to as “urban renewal.”

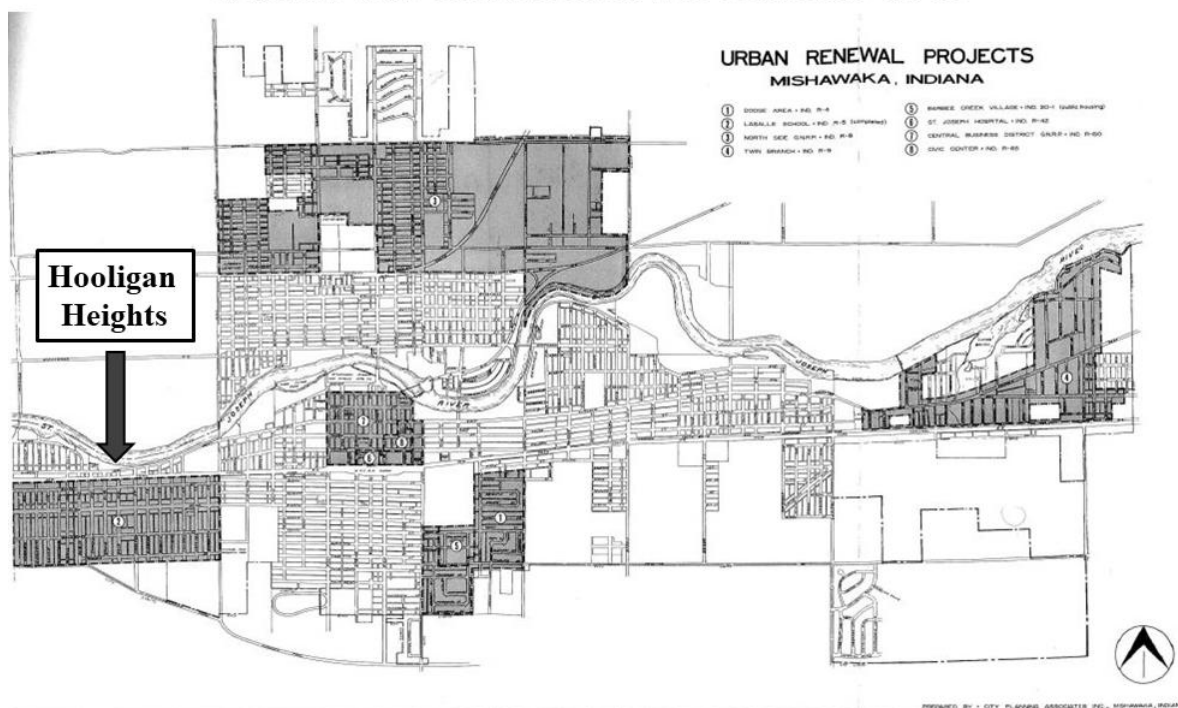
Urban renewal was coming to Mishawaka, and the first target would be Hooligan Heights. The classification by the federal government as a hazardous (rated “D”) district in the 1930s had been a sure path to its continued decline. It had been “redlined,” and like other redlined areas across the United States, it was among the first to be subjected to urban renewal. The programs from the past had blocked current or prospective homeowners in certain districts from getting mortgages or loans for improvements. This served as an obstruction for gaining wealth through homeownership and ostensibly led to promoting the cycle of poverty.

While urban renewal programs were expedited in municipalities throughout Indiana, Mishawaka had a ten-year plan that was one of the largest programs in the state. The city ranked fifth in dollar expenditure and fourth in number of projects, surpassed only by Indianapolis, Gary, and South Bend. In the state of Indiana, over eighty urban renewal projects were seen to completion, and over 10% of those projects were located in Mishawaka. The Hooligan Heights area was first part of the city targeted for revitalization, and it was one of the first programs launched in the entire state of Indiana. This planning process was initiated in 1958, and the project was named “LaSalle School Conservation District.” Its boundaries were Panama/Ewing Street to the south, Logan Street to the east, the railroad tracks to the north, and Ironwood Drive to the west. Unsurprisingly, and mirroring other proposals throughout the United States, the boundaries of the urban renewal project would have the exact same boundaries of the district that had been redlined twenty-two years prior.

In July 1959, the plans that were to impact the neighborhood became more public. At that time, the Mishawaka Redevelopment Commission met publicly with thirty-five civic and business leaders, including representatives from local banks, loan institutions, home builders, lumber yards, hardware stores, and paint supply companies. Also invited were leaders from the Mishawaka Action group and the Southwest Civic Club. Frederick G. Cecchi, director for the urban renewal program, explained that these business firms and civic groups were being asked to “help” people in the LaSalle area rehabilitate their homes. The commission indicated that preliminary plans for conservation work had been completed, and approximately \$500,000 in federal funding and grants were to be invested in the area through capital improvements.

While the LaSalle School Conservation District in Hooligan Heights was the first project to be initiated in Mishawaka, it was one of many that would follow. Other areas were located east and south of Dodge Manufacturing (the other redlined district in Mishawaka), parts of Twin Branch, St. Joseph Hospital, and a large swath of what was then the North Side (between Logan Street and Byrkit Avenue south of McKinley Avenue). As was typical in numerous other cities, the majority of the central business district was also targeted for rehabilitation. This would clear the way for a new post office and public library, which both continue to have a large presence in Mishawaka’s downtown today. During this era, almost 1,500 acres were under scrutiny, and as many as 2,000 residential units were demolished. The city displaced hundreds of families and often completely relocated them to other areas of the city.

## Mishawaka Urban Renewal Districts 1961



Courtesy of Mishawaka-Penn-Harris Public Library

The federal government referred to the LaSalle plan as a “Conservation Project,” as the intent was to salvage and preserve as many dwellings as possible. When government officials first assessed the neighborhood, they determined that many of the structures were viable if they underwent some improvements. This was unusual, as most urban renewal projects initiated in the 1950s were *not* geared toward conservation. At that time, they were more often deemed redevelopment projects, where most residences and outbuildings were demolished without exception. Conservation projects became more prevalent in the mid-1960s, as preservation movements were underway, and citizens were witnessing the aftermath of the destruction of communities from earlier ventures. Emotions ran high, and people applied pressure to the government to find ways to protect some of the targeted areas. Unlike LaSalle, the areas east and south of Dodge Manufacturing (Dodge Park Project, 1960) were parts of a redevelopment project, more informally known as a “clearance project.” The area was deemed hazardous to its inhabitants and nearby residents, and officials determined that much of it was not salvageable. Most of the area was completely razed, with no remnant of the past remaining. Similarly, the areas downtown at the sites of the new U.S. Post Office and Mishawaka Public Library (Civic Center Project, 1966) were also a part of a broader “clearance project.”

For the LaSalle project, the city would require that most of the homes and businesses be renovated. Federal funds were to be used to acquire and demolish properties that were deemed structurally unsound, and the sites were then cleared to make the land desirable for resale and private investment. City officials indicated that they would try to relocate the displaced people to housing within reasonable distance. Overall, the project would cost over \$1.5 million (equivalent to over \$14 million today), and about a third of it would be funded by the City of Mishawaka. The city’s portion would fund an addition to LaSalle School as well as the South Side Fire Station (located on the southwest corner of Ninth and Wells, demolished ca. 1990). The rest would come in the form of grants from the Housing and Home Financing Agency, which also offered attractive opportunities for builders and lenders to provide low-cost relocation housing for eligible displaced families, including mortgage insurance and lending programs backed by the federal government. The first of these new relocation homes was 2801 Delaware Street (pictured). Of the \$1 million in federal grants that were to provide funding to the LaSalle Conservation District, only \$5,900 was slated for aid in relocating families.



## First home in Mishawaka built with federally backed loans through urban renewal – 1959 (2801 Delaware Street)



While the local media reported that residents were in favor of the renewal program and the Southwest Civic Club approved it, former residents who lived through that era do not remember universal approval and complicity from the entire local populace. From the moment that the inhabitants became aware of the program, many residents and politicians would voice concerns throughout the process, which mostly fell upon deaf ears. At the final public hearing, while objections were made, the commission indicated that none of these objections was pertinent to the approval or disapproval of the plan. The Southwest Civic Club praised the work of the city officials who were managing the proposals. While the club feigned ardent approval, descendants of club members say they were acquiescing. No one in Hooligan Heights believed that any of the plans were negotiable, let alone disputable.

Throughout the process, only one part of the plan was formally opposed. What residents found objectionable was the city's intention to permanently close Delaware Street. The decision to do this was based on "modern" urban planning scholarship at the time. In the mid-twentieth century, planners believed that through traffic in residential areas should only be served by large arterial highways, far from homes. At that time, they believed that this was the best way to keep a neighborhood safe, quiet, and pleasant. Residents of Hooligan Heights clearly disagreed. In late 1959, over 150 residents appeared at a raucous public meeting at LaSalle School to protest the closure. Many were concerned about access to homes and garages that fronted Delaware Street, as well as property values. The meeting quickly became disorderly, and mayor-elect Joseph Canfield had to halt the proceedings to insist on the crowd's "courtesy" to city planners. While the

Southwest Civic Club generally supported the LaSalle plan, their fierce objections here ultimately led the city to reverse their decision and to leave Delaware open. The city council and the planning commission were likely reluctant to draw the ire of the group who they thought were the plan's biggest advocates.

After the formal communication from city officials regarding the upcoming projects, high-pressure salesmen appeared in both the LaSalle District as well as the Dodge area. Their mission was to convince residents to renovate their homes, to lessen the probability that their dwellings would be acquired and razed. The City of Mishawaka and the redevelopment commission urged citizens to not fall for these ploys, especially in the Dodge district which was planned for clearance. They cautioned residents that this would only incur additional expenses for the homeowner that could never be recovered, as outcomes were not likely to change. Officials informed residents that an expert from the redevelopment commission would contact homeowners and inform them of appropriate renovations and financing if their home was suitable for retention.

By late spring of 1960, the city's appointed Rehabilitation Director, Zano Vannoni, went door-to-door to assess home renovations with owners who voluntarily agreed to implement improvements to their homes. Working out of the urban renewal office at 1702 Milburn Boulevard, his task was to visit six hundred homes in the area. His role was to assess whether the properties were "standard" or "substandard." If the building was substandard, he would attempt to work out a program with the owners. If rehabilitation would cost more than the value of the home, he would advise them not to make the repairs. In his work, he would assist with improvement plans, help families to acquire loans, help them to select contractors, and advise on building codes. That summer, he had already counseled over one hundred homeowners on upgrades that would be mandated, if necessary. Vannoni had a building inspector reporting to him who was efficient and productive, but by October the city had to hire an additional inspector to keep pace with the considerable workload.

LaSalle School Conservation District urban renewal office  
1960 -1961 (1702 Milburn Boulevard)



The first federal grant for the LaSalle District was provided to Mishawaka in early June 1960. This money, \$277,000, would allow the redevelopment commission to start acquiring parcels that were to be cleared. After the funding arrived, “blighted” properties were condemned, and the commission could start making offers to proprietors. Many homeowners immediately took the city’s offers or negotiated quickly, either hoping for a better living situation or realizing the futility of resistance. John Sherbun, the commission’s relocation specialist, started finding homes for people immediately, and some were relocated within weeks of having their properties condemned and acquired. Families were given \$200 for the move and would be granted two months of rent-free living at their appointed location. On July 13, 1960, at 7:00 PM, the City of Mishawaka began formally taking bids from construction companies to demolish over one hundred homes and commercial buildings in Hooligan Heights. Not one street in the neighborhood would be left unscathed.

While many families complied with the city’s demands to renovate or vacate their properties, the clearance and forced rehabilitation efforts underwent criticism by many citizens and even from some members of the city council. Outcry from the citizens who were most affected and did not want to lose their homes was not captured in the local newspapers. Some current and former residents who lived through that period recall the despondency and sadness of the community during that time.

Many of the people who were forcibly removed were impoverished, and some of the evicted people who lived on Panama Street were overcome with grief. Witnesses say that neighbors were horrified as they watched the local government condemn properties and remove residents, even if they were compensated for it. Even if a resident's home was not to be condemned, many were angered by having to let officials inspect their property and then order them to make changes. The locals then watched in disbelief as the Mishawaka Fire Department set fire to condemned homes and held practice drills where neighbor families once resided. Former inhabitants indicated that it was an emotional struggle for many in the community.

While the city never considered halting the plan, officials were aware of the fact that they had to formulate appropriate messaging to avert a public relations disaster. In July 1960, John Sherbun and Zano Vannoni held a public meeting to discuss the sociological impacts of the renewal as an attempt to humanize the affected individuals. Sherbun indicated, "We have some neighborhoods which may be called slums because the buildings may be substandard. But the people are not substandard – they are fine people – and their homes are very well kept, neat and clean." He went on to explain that the biggest issues are not with those considered "undesirable," but with the aged. Over 50% of those to be relocated were over 50 ("aged or aging"). He went on to say that the biggest problem with this contingent is that they have financial challenges and are resistant to change. He was clear that many of these "elderly" who were to be relocated were given direction and options for help: marriage counselors, the Family and Children's Center, the Welfare Department, and the St. Joseph Project on the Aged and Aging. Vannoni was clear that the rehabilitation programs would eliminate slums and blight and ensure that new slums were not formed throughout the city. "When a homeowner improves his home," Vannoni said, "it helps him, it helps the neighborhood, and it helps the city. All benefit from the rehabilitation program." While trying to plead a case for the benevolent and humanitarian aspects of urban renewal, the success of the city's outreach was dubious, at best.

By early 1961, at least one city council member was openly criticizing the inspections process for the LaSalle project. Vannoni did not accept these criticisms, referring to the work as a "free architectural service." He cited "amazing cooperation" from the dwellers in the LaSalle district, which was evidenced by all the construction that had been completed in the past year. Of over 1,000 homes that were inspected, he indicated that only 19 households had refused to let the city inspect their homes. However, he did not comment on how many expressed reluctance, frustration, or despondence over the process. While not providing any specific numbers, the inspection crew did indicate that many objections were coming from people who owned new homes (built in 1950 or after). About 250 homes in the area met this criterion, and many of their owners were not receptive to this new scrutiny after investing in a new home. Vannoni continued to cite the success of his efforts, stating that the once-blighted LaSalle area "is now becoming one of the best neighborhoods in town." In Mishawaka in 1960, 38% of all new homes, 25% of all expenditures for new homes, and 25% of expenditures in renovations were spent in the LaSalle area.

Inspections were conducted from prepared formal documents, which included checkpoints for the home as well as questions about occupants' income and upkeep expenditures. Two different forms were used: one for older homes and one for homes built after 1950. After the surveys, the urban renewal office notified residents who had code violations. Minor violations were sent a list of "strongly recommended" improvements, while major violations called for a summons to a conference. After a period of time, the inspections crew would return to ensure that improvements were made to the properties. Initially, if the improvements were not made, Vannoni himself would visit the residents and would keep it amicable: "The people know they are not being threatened but the program is for their own good and the good of the city." As time went on, these amicable "recommendations" would become mandated requirements, and the instructions would become more demanding, until forcible removal with legal backing.

### Pre- and post-rehabilitation in LaSalle Conservation District (2014 Delaware Street)



Photos courtesy of former Hooligan Heights resident Robin Polt

Of the 869 dwellings in the renewal zone, 438 homes were refurbished, 117 land parcels were acquired, 88 homes were demolished, and 80 families were relocated.

When the next grant from the federal government arrived, it was slated for infrastructure and capital improvements to the area. Prior to 1960, the roads in Hooligan Heights were unpaved without sewers or gutters (with the exception of Milburn Boulevard). Long-time and former residents have memories of the oil trucks rumbling through the streets in the summer, spraying down gravel to keep the dust to a minimum. Most of the north/south extension streets that ran south of Panama were abandoned during the renewal process (Burdette, Meridian, Reddick, Alabama, Dale), but remnants of them exist today. Several homes on these southerly extensions still face the original dirt roads. An inspection of these extensions can help an observer understand the landscape of Hooligan Heights before 1960, as in the photo of Meridian Street south of Panama (pictured). After the completion of the renewal project, residents would have newly paved streets, sewers, gutters, and sidewalks. They also would get additional new fire boxes and experience zoning changes that would relegate the business district to the main thoroughfares and the

industrial district to Sixth Street. Developers arrived on the scene, building cottages for new residents who would take the place of the ones who could no longer afford to live there.

### Remnant of the past: Meridian Street south of Panama Most of Hooligan Heights was unpaved prior to urban renewal



In August 1960, the Reed Construction Company, 202 ½ N. Main Street, began work on some of the key infrastructure improvements. Reed had been awarded the contract as the lowest bidder on new sewers, sidewalks, and curbs. The company would lay 1.5 miles of sewers, as well as 33,275 square feet of new sidewalk and 3,594 lineal feet of new curbing. The first sewer was installed at Alabama and Sixth Streets, as the first new sewers were to run under Sixth Street from Alabama to Dale and from Meridian to Hendricks. However, the largest sewer was a relief sewer, running the entire length of Delaware Street, 16 ½ blocks. The company was given 170 days to complete the work. In addition to sewers, sidewalks, and curbs, 6 ½ miles of streets would be paved, most of them for the first time.

One of the most significant improvements to the area was the revitalization of the local park. Mary Gibbard Park, which was formerly called South West Park, had only christened its new name six years prior. Mary Gibbard had been the principal of LaSalle School for twenty-five years, until her retirement in 1952. Additionally, she was also a prominent civic leader on several levels. She served at the local, state, and national level for Altrusa International, a world-wide organization of executives and professional leaders who are dedicated to improving their communities. She was a graduate of the University of Chicago and received a master's degree from Columbia University in 1933. When the park was dedicated in 1954, the celebration included a live band and square

dancing in the park. Mary Gibbard passed away in 1956, so she would never see the vast improvements and upgrades in the park that bore her name.

To accommodate the needs of existing and new residents, the park would expand to six acres, doubling in size. The redevelopment commission also promised upgrades to the surrounding streets, replacing and rebuilding curbs and sidewalks, installation of streetlights, improvements to the storm sewers, and the development of playgrounds. Streets around the park, Somerset and Grand, were paved for the first time and widened to accommodate diagonal parking. However, the most significant enhancement to Mary Gibbard Park was the installation of a brand-new aluminum pool, which became an important focal point for area residents. Constructed in early 1961, it was the first city-operated public pool in Mishawaka. It was L-shaped, divided into a 35'x72' section that was 3-5 feet deep and a 35'x40' diving area. Surrounding the pool was a 20' concrete apron and a brand new 50'x32' bath house, which housed dressing rooms, toilets, showers, a storage room, and a checking room. From the 1960s-2010s, the pool was the place where neighbors would meet in the summer to cool down and where many local children learned how to swim. Even today, former and current residents wax nostalgic about their fond memories at the Mary Gibbard Pool.

After the opening of the pool in July 1961, the redevelopment commission launched into a beautification program for the LaSalle area. The Southwest Civic Club wholeheartedly embraced the project, urging residents to do their part clean up their property and to keep their lots trimmed and tidy. This effort was to ensure that all the labor and capital that had been invested in the area was not for naught; the Civic Club was invested in ensuring that the neighborhood remained "as nice as it is now." They offered advice and assistance to all residents, especially those who had disabilities and may have had challenges restoring and beautifying their dwellings and yards.

The final phase of renewal for the LaSalle area started in the late summer of 1961. At that point, all 117 parcels that had been acquired were ready to be sold by the redevelopment commission. The sale of these lots was touted as "one of the first to be held in Indiana as a result of the federally financed program for the removal of slum and blight conditions." Bids on 52 of the lots opened on August 28, 1961, in the redevelopment office at City Hall. These parcels had already been cleared of the "blighted" dwellings, while the remaining lots were not yet available. Because of the complicated steps that were required to purchase federally owned property, two seminars were held to acquaint prospective bidders with the necessary procedures. All lots were FHA approved, and they sold for about \$23 per front foot. Vannoni then indicated that the LaSalle neighborhood was "an essentially renovated area."

Mishawaka city officials and the redevelopment commission were anxious to call the LaSalle School Conservation Project a success. In 1961, Joseph Canfield, mayor of Mishawaka, testified in front of the Federal Housing subcommittee on behalf of the American Municipal Association. He was touting Mishawaka's urban renewal accomplishments in the LaSalle district. He indicated that the city was able to remove blight and provide safe, sound, and decent housing to residents due to financial resources, sound leadership, and collaboration with the federal government. In his

testimony, however, he indicated that he was clearly aware of the fact that the FHA's practices of not insuring mortgages or renovations (redlining) had brought about the ultimate decline of the neighborhood. Interestingly, Mayor Canfield candidly told the subcommittee that the neighborhood had been aptly dubbed "Hooligan Heights" due to its deterioration and lack of facilities. He then indicated that, moving forward, the renewed "fine residential neighborhood" would be renamed the "LaSalle School area." Unbeknownst to him, the name Hooligan Heights would never be completely retired, and it would be fully reactivated within a generation.

As early as the fall of that same year, residents were already pushing back against the establishment of a meat distributing center at Sixth Street and Somerset Avenue. After all the work that had been completed to improve the appearance of the community, the city was once again dismissive of the area, allowing some of the least desirable industries to position themselves in the middle of the recently upgraded residential district.

By the mid-1980s, residents started lamenting that the neighborhood was once again living up to its former moniker, and it was again becoming one of the roughest neighborhoods in the city. Neighbors complained that not only would they not let their children go to Mary Gibbard Park, but they would not even go there themselves. Cited were late-night loud music, underage drinking, drug usage, syringes scattered, speeding cars, and broken bottles. The zenith of shenanigans happened when a crowd of 150 people gathered in the park over Memorial Day weekend in 1988. Five police vehicles arrived on the scene and the officers arrested four people, but due to lack of manpower they were not able to keep up with the activity there. The city council determined that closing the parking lot at night and installing more lighting might be a good deterrent for nefarious activity.

While the period during the mid-to-late 1980s was unruly, much of the turmoil was diminished in the following years. Vigilant neighbors, increased street lighting, and a stronger police presence led to a secured environment where residents would feel safer and more comfortable. While Hooligan Heights has experienced both the trials and triumphs of a small urban neighborhood over the last thirty years, it has settled into a relative tranquility. Residents today would undoubtedly recoil at the strife of yesteryear. The quiet streets in the mile-long stretch between Logan and Ironwood are lined with modest and well-kept homes, housing steadfast denizens of Mishawaka. The more genteel residents would like to eradicate their affiliation with hooligans and would prefer a more respectable designation, such as the "Mary Gibbard Neighborhood."

Today, over one hundred stormy years later, a great deal of transformation has happened. A Mishawakan of the 1920s would not recognize "Floral Park" in the 2020s. No longer is the area limited to Caucasians; all are welcome. As of the 2020 Census, eight percent of Mishawaka's population is Black, up 100% from twenty years prior. While it is still far from the national average, the obsolescence of racially restrictive covenants has had an impact in Hooligan Heights and the rest of the city.



A 1920s Mishawakan not only be surprised by the demographics of the neighborhood; they would also be surprised by its physical appearance. While hundreds of homes were built between 1900-1960, a good portion of the land remained vacant. Additionally, a significant amount of the homes built before 1960 were razed in the LaSalle project, creating even more vacant space. In the 1960s-1970s, new residents built homes on the remaining empty lots, creating the feel of a denser urban community. Wide open spaces no longer exist; all parcels are now completely settled with occupied and tidy homes. Streets are paved and maintained, with functional sewers. Sidewalks are omnipresent. The tents, shacks, and squalor are long gone.

While much has changed, one of the most important recent developments involves a treasured amenity. In 2018, Mary Gibbard Park underwent an extraordinary upgrade. While some locals bemoaned the loss of the 60-year old pool from the urban renewal days, many were excited about the improvements, which were long overdue. The City of Mishawaka invested \$1 million in park enhancements, including a new splash pad with large water bucket, a bike park with dirt trails and BMX jumps, playground equipment, a pavilion, bathrooms, and Wi-Fi. LaSalle School students participated throughout the process, from choosing new enhancements to being privy to the final designs before they were implemented. City officials wanted to engage these young residents to facilitate pride in their community, as it is their neighborhood park. The water bucket dons a lion's head, which is the LaSalle mascot.

As Hooligan Heights looks toward a bright future and more prosperous change, it must be highlighted that many parts of the past are positive. While the social history of the neighborhood has been less than heartening, residents revere and celebrate local institutions and the memories evoked by them. People have fond recollections of many places in the neighborhood that are long gone, as well as existing local establishments such as the Poné Express (established ca. 1980, preceded by Milburn Gardens, established ca. 1934) and Flint Dance Studio (established ca. 1970). Most residents were fortunate enough to get their first years of education at the stately and architecturally magnificent LaSalle Elementary School (1926). When driving east into the neighborhood from South Bend, no signage exists to welcome guests into the city. However, the twin lamps that line the imposing Milburn Boulevard are unique to the city and silently call out: "Welcome to Mishawaka." While businesses, institutions, and landscapes elicit pride and nostalgia, the more important parts of history include the roots of families and attachments to friends. For over one hundred years, residents have raised children, celebrated events, and created cherished memories that they will treasure forever.

While urban renewal tried to leave the Hooligan Heights appellation in a figurative cloud of dust, many have risen up to embrace the past identity of their neighborhood. Tributes are everywhere. In the 1980s, the author recalls someone's impassioned message, spray-painted in 6-foot letters on the pavement on Delaware near Meridian: "Hooligan Heights Forever!" In the 2000s, a successful band with members from the area called themselves "Hooligan Heights." Today, former and current Hooligans can interact with each other on the "Hooligan Heights Survivors" Facebook page. Locals are tough and tenacious, but they are also clearly sentimental.

In America, we often associate the Wild West with shoot-outs on Main Street and ceaseless drunken brawling in saloons. Those days are long gone, as are the days of calamitous urban experimentation in Hooligan Heights. While history is often uncomfortable or regrettable, it is important that it is understood. While restrictive racial covenants, redlining, and urban renewal led to undesirable outcomes, it is part of the fabric of Mishawaka's past. When we have a better understanding of our history, we can genuinely work toward a better future.

Some residents of the far southwest side of Mishawaka may be ready for new and placid horizons. They may feel that rebranding as the "Mary Gibbard Neighborhood" is in order. Other current and former residents, however, will continue to reflect on the grit and the resilience of days gone by. Those are the people who continue to express the sentiment spray-painted on Delaware Street so many years ago: "Hooligan Heights Forever!"

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