

IN ITS 100th YEAR, WILLOW TERRACE IS A TRIUMPH OF PRESERVATION

Words. Jim Hopkins

Sources Louisville Courier Journal
US Census Bureau

Willow Terrace circa 1923

This is the untold story of a Lithuanian refugee named Sam Matz, who escaped anti-semitism in Tsarist Russia

and went on to launch a real estate empire with the Willow Terrace apartment house near Cherokee Park. The building's rich history is a window on life in a roller coaster 1920s economy and the vital role of immigrant families in developing Highlands housing for Jewish residents.



The Sam Matz and Willow Terrace story began in the Roaring '20s, when the stock market soared on speculation, fueling consumer demand for bootleg whiskey, fancy home appliances and upscale housing. Matz and other Jewish entrepreneurs saw opportunity in an untapped Highlands market: white-glove apartment houses for a new generation of tenants who weren't welcome everywhere – Jewish families.

The building, at 1412 Willow Avenue, was built by the Doric Apartment Company, a real estate partnership that included the prominent Jewish architect brothers, Alfred and Oscar Joseph. It cost \$490,000 (adjusted for inflation is now \$8.8 million) when it was completed in May 1923, then sold a year later to Matz. He was 51, having arrived in Louisville with a fortune made during a West Virginia coal boom.

**In its Centennial year,
Willow Terrace
needs your support.
The owners of what is
now a vibrant
condominium community
are trying to preserve one
of the neighborhood's
architectural jewels.**

With 63 apartments across eight floors, Willow Terrace was the height of luxury and innovation. In an era when many worried high-rises didn't seem safe, the developers promised it was "absolutely fireproof."

"The apartments will be modern in every respect,"
The Courier-Journal reported in 1923.

"There will be a dining room on the first floor for tenants. A large lobby will be finished in marble and tile and furnished artistically. Two parlors will adjoin the lobby. The management will provide the tenants with telephone, electrical, gas, refrigerating and incineration services." The electric refrigerators were the most up to date, the newspaper said: "Table ice will be frozen in the form of small cubes in each refrigerator to provide tenants with a sufficient supply of convenient size without chopping." A "domestic science expert" would manage the dining room.

None of that came cheap, of course. Among the early tenants, according to the 1930 U.S. Census (the first after the building's completion), were the Joseph brothers themselves, sons of German immigrants and Willow Terrace's architects. Overall, there were 131 residents in 1930. They each paid \$215 a month (\$3,900 in today's dollars) to live in two of the bigger apartments, with quarters for live-in maids, cooks, chauffeurs and other servants. For tenants without room for live-in help, there were 20 small bedrooms in the basement with commodes and sinks. (At a time of crushing segregation, many servants were black and their white employers wouldn't share bathrooms.)

Other early residents of all ages and economic backgrounds included German immigrants Jesse Rosenbaum, 40, who lived in another of the big apartments with his 37 year old wife, Goldie, and their toddler daughter, Sarah. His family owned a hide and wool wholesaler, Isaac Rosenbaum and Sons, located on East Market Street.



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Nearly half had immigrant parents and 40% were Jewish when the Jewish community only constituted 4% of Louisville's population, according to cemetery records and published obituaries.

Sam Matz (Photo credit Miami Herald; 1966)



The Lithuanian immigrant who escaped Russian anti-semitism had made and lost a fortune. He moved to Miami Beach and started another apartment business before dying there in 1966 at age 92.

In a newspaper advertisement two years later, Matz had re-priced rents “to conform with your idea of a 1931 economy.” But it was too late. Buckling under crushing debt with 40% less revenue than required, Matz surrendered Willow Terrace and the Dartmouth to creditors in 1941. The foreclosure paved the way for a series of owners until the buildings were converted into condominiums during the early 1980s.

Now, a century after Willow Terrace was completed, we’re looking to the Landmarks Commission for help replacing many of our hundreds of original windows. New ones would improve energy conservation, safety and help protect the brick exterior from damaging water intrusion. However, under the Commission’s current design guidelines, it would be near impossible for us to qualify. Our only alternative would be repairing windows so they were like new – but new as in the 1920s.

Another notable resident was Russian immigrant Nathan Rosenblum, 69, and his German immigrant wife Fannie, 66. His family owned an enormous shirt factory on South Preston Street: Enro Shirt Company. The company employed 700 workers during peak manufacturing season. There was also Fannie Loewenstein, a 45 year old public school principal who shared her apartment with her sister Roselyn, 43, also a school principal. At that time, their apartment rent was \$110 a month (still, nearly \$2,000 today).

Matz was convinced there were plenty of customers happy to pay sky high rents for the apartment experience. So, he doubled down, building the even pricier Dartmouth next door. With 20 apartments each with 2,400 square feet, Matz knew he could fetch even steeper rents: \$350 (\$6,300 a month). After all, it was the gin-soaked Roaring ‘20s.

What could possibly go wrong?

Plenty, it turned out. The go-go economy that had minted so many wealthy consumers ground to a screeching halt. “STOCK PRICES CRASH,” read the grim banner headline in The Courier-Journal Oct. 29, 1929. The Dow Jones Industrial Average plunged 23% in just two days, vaporizing hundreds of millions in wealth.

What's more, we'd still need storm windows, which would hardly help with a key Commission goal — returning historic properties to their original appearance. Plus, simply repairing would cost as much as 50% more than replacements. This is a dilemma thousands of other property owners face across the city.

I am president of the condo board and one of our primary goals is to someday replace many of our original windows – a count of 750 in Willow Terrace and another 450 windows at our next door sister building, the Dartmouth. Our allies at Landmarks are now revising the 26-year-old rules for modifying exteriors in the Cherokee Triangle and other preservation districts. We're optimistic this long-sought update will pass a series of public hearings on its way to final Metro Council approval by the end of this year.

We love our buildings; now we're asking for your support as we preserve them for future generations.

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