FLORIDA BUILDINGS I LOVE



The Harkavy House in Lido Shores in 2015. HAROLD BUBIL/HERALD-TRIBUNE FILE

No. 94: Harkavy House, 1957-58, Sarasota

Harold Bubil

Real Estate Editor Emeritus

The modernist architecture of Paul Rudolph (1918-1997) may have been controversial for some longtime Sarasotans in the 1950s, but for the Harkavy family, it was a personal treasure.

Attorney Martin Harkavy (1916-2000) came to town from New York in 1954 with his wife, Lillian, in a yellow Studebaker car with \$5,000. "After looking around, we rented a cottage on Siesta Key that was designed by Paul Rudolph," Harkavy told the Herald-Tribune's Brooksie Bergen in 1998. "The key wasn't heavily populated as yet, and only a few people took advantage of those wide white beaches."

Harkavy, a corporate lawyer with degrees from Yale, Columbia and New York University's College of Law, soon established his own firm, which became Harkavy, Mitchell, Stewart & Jacobs.

Around 1957, Harkavy's parents, Mabelle and Henry, had constructed a Rudolph-designed house on Siesta Key, according to columnist Marjorie North in 2002. One key to the north, Martin and Lillian Harkavy hired Rudolph to design what is now known as the Harkavy House in Lido Shores, which is one of Florida's finest neighborhoods for modernist architecture. The house has become a popular stop on architecture tours.

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High rent

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Housing crisis turned health crisis

The only way to reverse this health trend is to address the housing crisis, Keene said.

There's an urgent need to create more housing and offer more subsidies that make housing affordable.

Tenants spend an average of two years – in some cases up to 10 years – on waiting lists after they apply for rental subsidies, Keene said, and only 1 in 5 eligible households end up receiving them.

A 2021 study she co-authored found renters in New Haven, Connecticut, who weren't receiving assistance or were on the waiting list for it were more likely to report severe psychological distress than those who had received subsidies.

Another way to improve renters' health is to protect them against eviction, Graetz, the author of the Princeton study, said. Depending on the city and state, landlords can file evictions quickly and easily. In his research, Graetz found most cases are submitted because a tenant has fallen just a few hundred dollars behind on rent.

Judges tend to side with landlords, and tenants are not guaranteed counsel, Graetz said. Once a renter is evicted, they have a strict number of days to find somewhere to live. Under a time crunch, they often settle for housing that's more expensive than where they had previously lived and the whole cycle repeats itself.

"The law favors owners at the end of the day and provides very little protection for tenants," he said. Renters live "under a system that makes it difficult to retain housing whenever you experience a problem."

Some cities are beginning to catch on and implement programs that mitigate evictions.

Philadelphia has kept a pandemicera mediation program that provides resources to landlords and tenants to resolve issues without involving the court process. If a tenant owes less than \$3,000 in back rent, landlords must go through the program before filing for eviction.

As home ownership becomes less attainable and the renter population



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Condo Q&A

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before the end of the year.

Question: I currently live in a condo that has seen two massive increases in our insurance rates, without a breakdown of our coverage. I am wondering if I can request a breakdown of the coverage so I can determine where the extra expense is coming from.

As a layperson, can I reach out to insurance companies and receive quotes? I am licensed in property and causality insurance as well as life and medical insurance.

In the last 6 months, the HOA is claiming we are experiencing a 185% increase in our insurance alone, and the average increase in the Florida HOA market statewide was only 35% on average. This seems like to be a serious discrepancy and I am looking to see what I can do. **Signed, D.P.**

Dear D.P.,

Your insurance policies, now and for the past seven years, are all inspectable records. You can request to inspect and copy them and get all the coverage information you need. You can also ask to inspect correspondence between the insurance agent and the property manager. My clients have experienced gigantic insurance increases. While I will take your word for the average increase across the state, I don't know that I have a single client that went up only 35%. I have quite a few that went up 100% or more.

Remember that condominium and HOA insurance is nothing like private

grows, experts warn more people will be at risk for poor health and death if something isn't done to address the housing crisis and alleviate the high rent burden.

"We're not going to solve the problem without creating more housing," Keene said.

home insurance (although those rates have gone up quite a bit too). There are only a handful of insurers that are willing to write HOA policies in the state, and there's just not a lot of comparison shopping that can be done.

You say that you are a licensed agent, but then you ask if you can reach out to insurance companies as a layperson. I'm not sure how that would work, but also you should not hold yourself out as a representative of your HOA, licensed or otherwise. Most insurance companies will speak only with the agent of record for a particular community; or at least someone representing that they are authorized to shop insurance on the HOA's behalf.

You're playing with fire to call around and represent that you have the authority to solicit quotes on your HOA's behalf. Instead, I suggest you compare the policies first, and then prepare an analysis for the board breaking down the coverage and how you think they can save. It could be that you would prefer to reduce coverage in ways that the board does not support and that's just a policy question, rather than something that they're doing wrong.

Ryan Poliakoff, a partner at Poliakoff Backer, LLP, is a Board Certified specialist in condominium and planned development law. This column is dedicated to the memory of Gary Poliakoff. Ryan Poliakoff and Gary Poliakoff are co-authors of "New Neighborhoods — The Consumer's Guide to Condominium, Co-Op and HOA Living." Email your questions to condocolumn@gmail.com. Please be sure to include your location.

Bubil

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Rudolph at the time was in a career transition, going from Florida beach architect to chairman of the architecture department at Yale – Martin Harkavy's alma mater. The Harkavy House was one of the last of his more delicate wooden structures as he trended toward concrete Brutalism, as seen at his 1960 Sarasota High School addition.

"My mother loved it," Susan Harkavy, Martin and Lillian's daughter, said in a 2013 interview with architect and author Joe King. "She got a degree in interior design from the N.Y. School of Interior Design just before they moved to Sarasota; she was the one who proposed commissioning Rudolph, and my dad supported it."

Susan Harkavy told King that she grew up in the house and was most impressed by the quality of the light within.

"This house exemplifies the principles of the Sarasota School of architecture by displaying a close relationship between inside and outside spaces, with large overhanging sunshades, single-room depths allowing for natural ventilation, and large, single-piece sliding-glass doors," said Janet Minker of the Sarasota Architectural Foundation in 2012.

"The original house is lifted from the ground on slender columns nicknamed 'exclamation points' because of their spherical foundations. The large overhangs to the east and west provide sun screening to the predominantly glass walls, and the interior features a 1,000square-foot great room with a lofty, 15foot ceiling," Minker said.

After Lillian Harkavy died in 1971, Martin Harkavy remarried. He and Renate Harkavy lived on Riverview Court in Sarasota in a house she still owns.

In their 2002 book, "Paul Rudolph: The Florida Houses," authors Chris Domin and Joe King described the original house, which was built over an open carport and was much airier than the current structure.

"The Harkavy parcel is bound on three sides by adjacent property, lending to the strong frontal nature of this project," they wrote. "The bedroom wing is projected toward the street with the corresponding void below given over to the carport and entry procession. Sub-



The entrance and two-story master suite wing are more recent additions to the Harkavy House. PHOTOS BY HAROLD BUBIL/HERALD-TRIBUNE FILE



dividing the street face into balanced solid/void components left open the rear of the house to be developed into a two-story loft-like living space that responded to the private backyard garden area.

"This planning strategy was very much a structural inversion of traditional Southern porch culture, where informal public interaction took place along the street front. In this project, along with several others, a new precedent was set that overtly privatized the domestic life of the inhabitants by placing the main living areas toward the rear of the house."

Over the years, various changes were made to the house, including the 2006 addition, by architect John Quinn, of a two-story section on the east that houses the master suite. In 2005, it was purchased by Hugo and Karen Kitsis, who undertook several restoration and improvement projects and overhauled the landscape. She consulted with architect Bert Brosmith, who managed Rudolph's Sarasota office at the time the house was built.

Karen Kitsis told the Herald-Tribune in 2011 that she loved how the house's large room integrated with its more intimate spaces. "What I first loved about this house is there is something about walking into the big room; the juxtaposition of the space from smaller to larger, from the 7-foot ceiling in the entry to the 15-foot ceiling in the big room," Kitsis told correspondent Ruth Lando.

Robert and Anne Essner, who also are members of the SAF, bought the Harkavy House in 2012. They live on Westway Drive in Lido Shores and also own Rudolph's iconic 1953 Umbrella House at 1300 Westway. Both the Umbrella and Harkavy houses are used for SAF fundraising and tour events.

"Florida Buildings I Love" is Harold Bubil's homage to the Sunshine State's built environment. This article originally ran on Sept. 29, 2018.

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