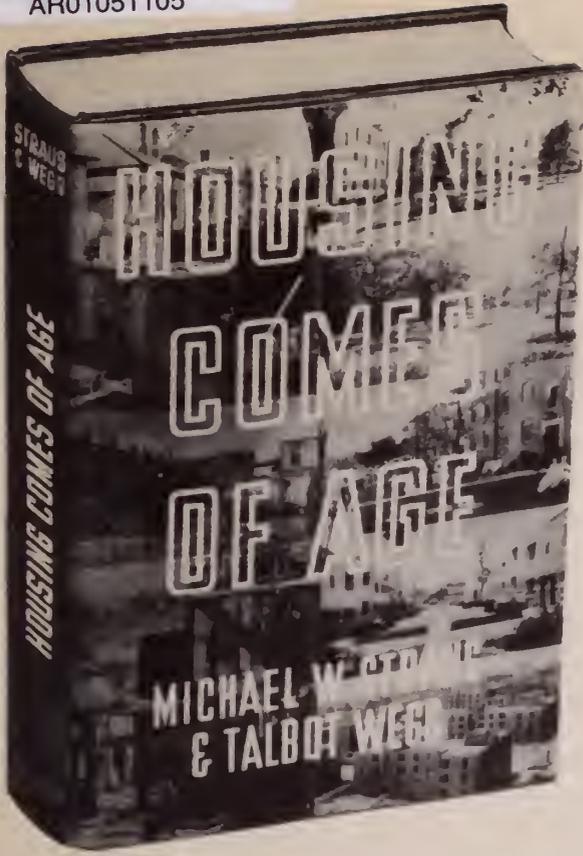




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- Federal control of housing vs. local management of projects.
- Where the PWA housing projects are, and what they comprise
- How public housing projects are initiated and organized, and how they are obtained
- A summary of housing legislation

# LETTERS

Sir: I was surprised when I opened the February issue of "Shelter" to find that my article on "Public Housing in Washington" had been prefaced with a comment by Mrs. Edith Elmer Wood. If this comment had been sent me beforehand and I had been permitted to add two or three lines of comment on the comment, I would have been delighted. Then the reader would have had the whole story before him. As it is I am glad to accept today's invitation from you to comment on the comment in the next issue. This necessarily calls for more space as I must give the background.

After explaining that she and I have long been on opposite sides of the housing policy fence, Mrs. Wood notes with disapproval the proposed method of dealing with subsidies in Washington and then says, "Self supporting families should not be pauperized by having rent adjusted to income as if it were charity. That, of course, is where Mr. Ihlder and I differ. He thinks it IS charity."

While these three sentences give an impression, they do not hang together, and, taken literally, either by themselves or in connection with my article, they are not understandable. The last sentence, standing alone, is understandable but depends for its meaning upon what precedes it. Mrs. Wood evidently is quite sure that she knows what I think. The second sentence, standing alone, is understandable, but it also depends for its meaning upon what precedes it. My belief is that while understandable it is erroneous.

So in order to discover the meaning of the last two sentences it is necessary to analyze the first. This first sentence divides into three parts:

1. "Self supporting families should not be pauperized." With that I agree heartily.
2. "by having rents adjusted to income" There puzzlement begins. Self supporting families have paid and do pay different rents according to their means and their desires. No one, so far as I know, has ever before suggested that this pauperizes them.
3. "as if it were charity."

There are implications in this, with some of which I do not agree. I assume that by the word "charity" Mrs. Wood means "assistance" or "relief", either of which to me seems more accurate. Also, she appears to believe that "charity" necessarily "pauperizes". With that I do not agree. Both Mrs. Wood and I need charity, as I understand that much abused word. I assume, however, that she has in mind material assistance. Perhaps Mrs. Wood has never needed assistance. I have. As I look back there have been many times when I have needed and have received assistance, sometimes financial, sometimes in other forms, from family and from friends. I even received a state scholarship that helped to pay my college expenses. To the best of my knowledge and belief it did not pauperize me.

So, apparently, a difference between Mrs. Wood and me is in the meaning we give to words. Assistance may or may not be pauperizing depending upon its purpose and the way it is given. If the result is to make the recipient self-dependent, it is emphatically NOT pauperizing. If the result is to keep the recipient dependent upon continuing assistance, it is pauperizing.

That brings us back to the first words of the first sentence. What does Mrs. Wood mean by "self supporting"? To me self supporting means SELF supporting, i.e. ability to pay from one's own resources for the necessities of life. Among these is proper housing. If one can not pay the cost of these necessities but must be aided by private

or public contributions, then he is not self supporting, and the question is, how shall he be assisted.

Assuming then that Mrs. Wood when speaking of a "self supporting" family means one that pays for the cost of proper food, clothes, shelter from its own resources, then the rest of her statement seems meaningless. But if by chance she means that a family may be given all or part of the cost of the necessities of life, and still be CALLED "self supporting", then we differ on definition. But even so, such contributions do not necessarily pauperize. Pauperization results only when the family comes to accept gift contributions as normal and continuing.

Sincerely yours,

John Ihlder.

SHELTER: It is still up to the "outs" to keep the "ins" in. Where would the "ins", now holding jobs in the United States Housing Authority be, were it not for their good friends on the outside, the American Federation of Housing Authorities, labor groups, etc. The "tops" in the housing movement, most of whom are in Washington, have compiled a complete compendium of all arguments in support of their program coupled with as complete a rebuttal of all views contra. Having accomplished this, they complacently sit back, figuring the housing program is in, established at last by the Wagner-Steagall Act. Can it be that they, having at their command all this ammunition for "sniping" their opponents, do not know how to load and aim the fowling-piece?

There are several reasons for their dilemma, so narrowly escaped. First, housing propaganda, as far as supporting arguments were adduced, progressed so rapidly in recent months as to far outstrip its allied function of gaining new converts. This was due to the professional housers' proneness to treat as dated everything once expressed. In the housingly enlightened circles of Washington and New York, this may be quite all right, but in the majority of our communities the significance of many of the fundamentals of slum-clearance is still novel and as yet unappreciated. Failure to realize this on the part of our "ins", in the writer's opinion, was largely responsible for the predicament from which they were extricated. Secondly, they little realize that their very virtues are also responsible. Of the conscientiousness and integrity of the USHA legion, there can be no doubt; all striving with everything in them, and doing, a thorough and competent job,—but who knows about it? They conduct themselves on a strictly non-political basis, for which they should be unhesitatingly lauded. But, this desire not to play politics, should not cause them to lean backwards and away from the approaches of friends, who can effectively broadcast their virtues and achievements.

Thirdly, they should have the courage to point out to Congress that the slum-clearance movement, so far organized mostly from the "tops", is carrying on for the benefit of those at the "bottom" in an efficient and dignified manner. Should any Congressman or Senator vote against the continuation of this program for de-slumping the "ill-housed third of the nation", he will probably be forced to face this same third of his constituency with a very lame excuse for his action against their interests and welfare. That Congress' failure to continue the present program will be construed as failure upon the part of present organization, and will certainly invite organization from the "bottom", must eventuate in the return or election of only those representatives, pledged to their constituents for the support of a continuing low-rent housing program

H. P. P.

"How New York Lives in 1939", is the subject of a photographic contest sponsored by the Citizens Housing Council of New York. The purpose of the contest is to show two things—first, the miserable conditions under which thousands of New York families live; and, second, new houses and housing projects that are being built to improve these conditions. Rules on page 30.



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A CORRELATING MEDIUM FOR HOUSING PROGRESS

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# Editorial – HOUSING IN POLITICS

By CHARLES ABRAMS

*Counsel American Federation of Housing Authorities*

Public housing is a fascinating study in American politics. The familiar lobbies, vested interests, pressures and partisan influences that shape so many other movements are strangely missing here. Accident and good sense have been more instrumental in making it part of the New Deal program than all the admonitions of the clergy, the petulant protestations of social workers or the stormy manifestations of labor leaders. There were no banks, owners or cities to be saved, as in the case of RFC, HOLC and FHA; there were no senators whose re-election depended upon a government bounty, as with AAA. As for the low-income tenants, they were and still are the most inarticulate, unorganized and least influential group in the country, though they include about 10 million out of the 30 million American families.

The basic common sense in a slum clearance program was able to give it initial life in the form of an experiment, and to keep its heartbeats going thereafter despite all the efforts of the rapidly awakening real estate boards and commerce chambers to repress it. The few completed projects stood out like towers of logic that no onslaught of pressure politics, no brazen clamor for economy could refute.

Broadly speaking, the public housing program has been characterized by four separate stages which we might call: first—the sentimental; second—the experimental; third—the slide rule; fourth—the power stage. The sentimental stage started with Gerrit Forbes in 1834 and was continued for more than 100 years thereafter by social workers, but produced nothing more than a few building regulations that simply complicated the housing situation in the years that followed. The experimental stage did produce results almost instantly and had a salient effect in shaping public opinion in favor of a broader housing program. Now we are reaching the last two stages, which have as many hurdles as the others and are far more complex and difficult.

The slide rule stage is the period marked by a contest between a few sincere and competent housers and planners on the one hand and a host of new experts on the other. Tydings and a few lesser lights have emerged as the defenders of that new faith under which the slum dweller's problem can be solved in ways other than the traditional. Their schemes range from the limited dividend to the

Fort Wayne Plan, to arbitrary cost cutting, to rehabilitation, all the way down the line to good old private enterprise. No one would any longer defend the slum, but on a moment's provocation he will unpocket a page of figures conclusively demonstrating how it can or should be eliminated at half the cost.

The White amendment which passed the House only to be defeated on a second vote, was the nearly successful product of such arguments. The measure cutting the USHA administrative budget, which did pass the House, was another example. Still a third was the list of amendments to the United States Housing Bill in 1937 limiting construction costs, making slum clearance compulsory, and restricting to 10% the allotment to any single state. The latter, fortunately, had no serious consequences, but cures like the first two might do a good deal to reduce the effectiveness of the program to the level of the anti-peonage statute. Today the opponent of housing no longer contests the disease and mortality statistics—he refutes the construction statistics. And a fight on figures is not one which can call forth a public's wrath or If there are doubts on this, take a drive from even a Congressman's oratory. In fact, nothing appeals more to the taxpayer than a proposal which can take care of a social problem and at the same time hold down his contribution toward it. At this stage the edge is all with the Tydings-White group.

The power stage is evidencing itself in an effort to control housing policy both in Washington and in the localities. A program that involves an initial fund of almost a billion dollars must bring considerable prestige and influence to the dispenser. It is rumored that a voluminous brief is being written by the Interior Department expounding and redefining the powers of the Secretary of the Interior over the housing program, which is now only nominally subject to his jurisdiction. FHA sends a motion picture about the country demonstrating the virtues of its prefabricated Fort Wayne house and is titillating local housing authorities, who see a "cheap and easy" way of solving their problems without the painful necessity of clearing slums, assembling land, drawing plans or building houses.

On the local front there is increasing conflict about the supervisory powers of the State Housing

Boards over the local housing authorities. In some cities politicians are weighing plans to displace the ministers and other socially minded members who were appointed in the good old days when a state or city housing authority was just another unpaid citizens' advisory group without the spending power. What will happen when the local politicians discover that slum clearance may be as effective a method of converting a dissident Assembly District to the true faith as the gerrymander? Already complaints are audible, here and there, that a project is "slummandering" a Democratic or Republican stronghold. And land assemblage, building contracts, store sites and servicing privileges in a large housing project open, for many deserving adherents, vast possibilities that cannot be overlooked.

Thus far public housing, in practice, has been so remarkably free of such personal and partisan diversions, as to challenge Lord Bryce's conclusion on the failure of local governments in America. This has been due in part to the excellent appointments first made, to the fact that authority members are unpaid and are chosen from business or the professions, and that their terms are staggered. But it is primarily due to the vigilance of the USHA—a vigilance described in some quarters as over-centralization. In New York City there is so much confidence about the finality of the Tammany defeat that proposals are being made to make the Authority a municipal department and place it under a single head. As much objection as there may be to the five-member board with staggered terms, the virtue over-shadowing all deficiencies is the responsibility it places upon a larger number for a fair deal to the slum dwellers. And there are today so many schools of thought on how to do the job—slum clearance or vacant site, rehabilitation or prefabrication, single block development or large-scale, fireproof or non-fireproof, multi-or single family, 3 story or 6 story, gadget or non-gadget—that at this early stage in thought crystallization, a single administrator might produce a crackpot edifice that would put the row and bandbox developments to shame.

Housing is still the one field in which the opportunity to rectify mistakes is smallest and in which the temptation to do something silly is greatest.

If there are doubts on this, take a drive from New York to San Francisco via Queens County and the prize products of private enterprise will confirm the truth of my statement.

How most effectively to meet these new challenges? There are two ways. The first is to

whisk housing from its position as the tail of an emergency relief program into a full-grown bird that can stand on its own feet and shriek when attacked. The current program lives its life in the old Interior Building, and any Congressman with an idea, a well-turned phrase, and a favorable wind, can modify or nullify it with hardly a protest. Housing is big-time politics in Washington, New York and a few other cities, but the local newspapers generally give little space to Washington housing developments and the local authorities are too busy with their own problems to give too much attention to it. So far as the average citizen is concerned, he has been so confounded by the word "housing" that he doesn't know the difference between the Federal Housing Administration and the United States Housing Authority, and he can hardly be blamed for that. FHA calls its program "low-cost" too and it is not unlikely that the virtues and vices of both have been completely confused in the public, if not in the Congressional mind. The housing organizations that are supposed to drum up sentiment and apply some degree of pressure are relatively ineffectual, certainly so when compared to the Townsendites, the A. F. of L., the American Legion and the National Association of Manufacturers. Ultimately these housing groups may become the nucleus of a larger movement, but at present their effects are still hardly of more than local significance. If only housing had a Townsend or a Bilbo!

There is some hope that housing may eventually develop into a really dynamic movement, but one of two things must happen, and happen soon.

Enough housing projects may be built, from Tacoma to Miami, to mobilize local interest behind the demand for further appropriations to complete an adequate program. The more projects completed, the greater the local interest; and the greater the local interest, the less the possibility that the housing program will be spiked in Washington. Thus far, local interest is almost nil. It is an open question whether USHA can complete these projects before another White amendment is enacted. There is no doubt, however, that the projects themselves, when completed, afford the best propaganda available to the housing movement.

Or a central clearing-house may be organized to coordinate all the efforts of the social agencies throughout the country and keep them well informed not merely about the social and economic value of slum clearance, but also about the pitfalls inherent in the many substitute measures so often

proposed. It has been so easy in the past for the demagogue to protest eloquently against the evils of the slum, and in the same breath advocate a Fort Wayne Plan or a rehabilitation scheme (far more harmful to the housing movement than an out and out opposition) and be carried off on the shoulders of the social workers amid the cheers of the decent citizens. Such a clearing house would keep the local groups oriented, would feed them with statistics and supply them with facts, charts, photographs, statues, bills, figures—for the fight now is technical, not sentimental, logical, not oratorical.

Above all a nucleus of experts must be established in the cities, able not only to cope with the moon-struck schemes that crop up from time to time, but to become the base of the personnel that studies and administers the projects, the person-

nel that will be the pulse and heart of housing in the localities. It is not enough for the experts in Washington to be good. There must be skilled and capable people all over the country, who can be chosen for merit and not for political affiliations. One of the greatest needs of the housing movements for example, is the awakening of interest in the universities where students can be trained in the theory and practice of public housing.

If housing is to be a permanent program, support must come from the localities, not from a small circle in Washington or in New York. If it is to succeed in the future, a personnel must be developed whose merit and qualifications for the jobs are beyond question. In both the slide rule and the power stage, the battleground will be primarily in the cities, only secondarily in Washington.

## A PROGRAM FOR STATE AND LOCAL PARTICIPATION

By HAROLD S. BUTTENHEIM

*Editor, The American City and President, Citizens' Housing Council of New York*

Based on the principles set forth in the Public Housing Program summarized below, legislation to implement the Amendment to the New York State Constitution has been introduced in the Senate by Thomas C. Desmond, Chairman, Senate Committee on Affairs of Cities (S. I. 936). The companion bill (A. I. 2345) was introduced by the Honorable Abbot Low Moffat, Chairman, Assembly Committee on Ways and Means.

The objectives and principles set forth in this summary of the Citizens' Housing Council Program should serve as a basis for the development of programs in any locality, be it federal, state or municipal.

To help dispell some of the clouds and tempests which have threatened the dawning era of state participation in the financing of large-scale low-rent housing and the reclamation of blighted areas

and slums, the Citizens' Housing Council of New York has given special study to a program for implementing the housing amendment adopted last November to the Constitution of the State of New

York. The result, it is hoped, will be helpful not only to the Empire State and to the nation's metropolis, but to all states and cities where the urgent social and economic need for the rebuilding of insanitary and substandard urban areas is being increasingly recognized.

A few weeks ago the studies of a special committee of the Citizens' Housing Council of which Albert Mayer was chairman, culminated in approval by its Board of Directors of a Public Housing Program for New York City, the major sections of which are here offered as of probable interest to the readers of SHELTER. In presenting the report for consideration by the business, civic, welfare, and tenants' organizations concerned with the housing of the metropolis, the fact was emphasized that, while the document dealt primarily with the problem of public housing the Council recognizes the importance of relating such a program to the larger replanning and rehabilitation needs of the city in which private enterprise must, of course, play the major role.

#### **Principles and Objectives of a Public Housing Program**

In the discussion of specific proposals and methods, the generally accepted principles of a housing program may be lost sight of, and for this reason are restated in the report:

*Objective.* The primary objective of a public housing program is the removal of intolerable housing conditions and the provision of dwellings and neighborhoods of acceptable standards for the largest possible number of those who cannot afford to pay current economic rents without sacrifice of other necessities of life.

*Rental.* Public housing must be minimum rental housing, that is, erected at minimum first cost and involving minimum annual cost; therefore, minimum subsidy. A maximum number of dwellings of acceptable standard should be provided for a given total appropriation and subsidy. For this reason, excessive land prices and unnecessarily high construction standards must be avoided. At the same time temptation to lower minimum standards in order to pay more for land should be avoided. Any savings in costs should go toward creating more dwellings.

*Community Facilities.* The capital cost charged against each project should include recreational facilities within the project, but should not include schools or neighborhood recreational facilities. These should be provided from the City's general funds as heretofore.

*Benefit to City.* Housing is a major instrument of city planning. Therefore it should benefit not only those housed, but should be constructed as part of a plan which will enable the city as a whole to perform its functions more economically, more efficiently, more humanely.

*Taxes for Housing.* Taxes required for a housing program should not be raised disproportionately from the income group to be housed, but primarily from those better able to afford it. No new tax is ever popular. A consumers' tax is probably the easiest tax to impose, because all other taxes arouse the opposition of well-organized groups. Courageous officials, however, will seek other forms of taxes in preference to the less equitable consumers' taxes.

*Existing Shortage.* In the first stages of a housing program, the shortage of any quarters at low rents is the most pressing consideration. No substantial number of dwelling units should be demolished for slum clearance projects without first making provision for rehousing the families to be displaced. Legislative enactment should not require that new housing construction depend on immediate demolition of slum buildings.

*Effect on Unemployment.* Maximum employment in the building trades can be achieved by allotting as great a percentage of total funds to construction as is consistent with the principles stated above.

#### **A Three Year Public Housing Program for New York City**

In furtherance of these principles and objectives, the report recommends a three-year program made possible by the recently enacted amendment to the State constitution.

#### **Basis of Proposals**

Exhaustive studies made by the Citizens' Housing Council's Committee on New Housing indicate that over a 30-year period 19,000 dwelling units should be built each year to accommodate families now living in sub-standard housing who cannot afford to pay a rental of more than \$30 per month and to provide for estimated increases in the total number of families. Of the low-income families for whom improved housing is needed, 40% can pay up to \$20 rental per month and 60% can pay between \$20 and \$30 per month. These estimates are based on current incomes. As long as incomes remain at these levels, and current land and building costs prevail, it will be necessary to build subsidized housing at the indicated average rate if sub-standard housing is to be eliminated within 30 years. Because the families who can pay a

rental of \$20 per month or less are in most urgent need of improved housing, the Council recommends that this initial three-year program be directed mainly to meeting this need. For this reason, subsidy costs for the first three years are based on an average rental of \$6 per room per month, or \$19.50 for the average dwelling unit.

To provide 19,000 dwelling units a year will require, according to our estimates, an annual capital outlay of about \$93,500,000; or some \$280,500,000 for the three-year program which will house 57,000 families. These estimates are based on a family dwelling unit averaging 3.25 full rooms, or 3.8 rooms if half rooms are included. In the actual administration of such a program, it may prove advisable to vary the average size of the dwelling unit, in which case the number of units will vary, but the number of persons housed will remain substantially the same.

In computing estimated costs for this three-year program the Council has adopted the maximum construction cost of \$1250 per room allowed by the United States Housing Authority, even though this figure is somewhat higher than recent public housing costs in New York City. Conservative practice indicates this course, since there is no assurance that the circumstances which made these lower costs possible will persist over the three-year period.

To finance the program outlined it is assumed that the state will provide New York City with \$200,000,000 capital funds, that the city will use such part as may be required on its increased debt limit (about \$320,000,000, which is 2% of the assessed value of its taxable real estate); and that additional loans and grants will be made by the federal government. Larger appropriations of federal and municipal funds would make it possible to proceed more rapidly with the program.

The figures are given to indicate, in general terms, the magnitude of the expenditures, and with full realization that capital costs cannot be determined accurately in advance and that the subsidies required will vary with such factors as the cost of money, the amortization period, etc.

Although tax exemption is not favored as a permanent measure, it is believed that exemption on the new buildings is justified on projects for the lowest income groups in the early stages of a public program. Therefore, such tax exemption has been assumed in these estimates.

With federal funds (3% interest, 60-year amortization) the required subsidy per dwelling unit is about \$150 a year; with state funds (3% interest, 50-year amortization) the subsidy is about \$165.

Interest rates on city funds will probably be higher and the amortization period shorter, hence higher subsidy. Therefore, an average subsidy of \$175 per dwelling unit has been assumed for the three-year program.

For each 19,000 dwelling units, the subsidies required will be about \$3,300,000 a year or a total annual subsidy of about \$9,900,000 at the end of the three-year period, made up as follows:

	Total	State	City & Fed. gov'ts.
First year	\$3,300,000	\$670,000	\$2,630,000
Second year	6,600,000	1,340,000	5,260,000
Third and subsequent years	9,900,000	2,000,001	7,900,000

The capital outlays and subsidies noted above are based on the construction of multiple dwellings, which necessarily involve higher operating costs than other types of buildings. Many have questioned whether the public housing program should be exclusively of the multiple dwelling type.

It is recommended that the Housing Authority undertake immediately at least one development of group houses on land costing less than \$1 per square foot. Construction costs for such projects should be lower, and maintenance costs substantially reduced. Should experience prove that these assumptions are valid, a larger number of persons could be housed with the expenditures suggested above.

#### **First Costs: Land, Building Materials, Labor.**

*Land.* The importance of low land cost is illustrated by the fact that at even a density of 325 rooms per net acre, each \$1 per square foot of land cost results in an additional first cost of \$130 per room. This is the equivalent of a 17% increase in the cost of labor and materials. However, the selection of land for housing projects frequently involves the municipal government in substantial expenditures which do not appear in the square foot cost of the land. Therefore, the cost of a particular site must take into consideration the expenses or savings for such municipal services as sewers, water supply, police and fire protection, schools, transportation, etc. It is essential, therefore, that the over-all cost be weighed in site selection.

*Building Materials.* A construction program of the size recommended here may tend to raise the prices of building materials to prohibitive levels, as happened in July, 1937, and in other active construction periods. However, the fact that one agency, the New York City Housing Authority, could control so large a volume of construction and could withhold or release it as it saw fit, may be made to act as a brake on a rising or runaway

market. It is suggested that the Housing Authority should negotiate stabilizing agreements with enough manufacturers of building materials and equipment which would fix a ceiling on costs.

*Labor.* Labor is the first beneficiary of a housing program and already has indicated its willingness to enter into stabilizing agreements. Labor costs should be as reasonable as is consistent with a good product and with recognized prevailing union rates of wages and hours.

An annual wage for labor is a fascinating idea especially as, in spite of high hourly rates, the average annual wage of the skilled building trades worker is still only about \$1000. Under existing conditions, however, the annual wage plan presents many practical difficulties. In the first place, the Housing Authority is very properly letting its work on open bidding to the lowest responsible bidder. Under competitive bidding there is no way of making certain that the employer can or will want to guarantee a year's work in what is still a seasonal industry. In the second place, with so many building mechanics still unemployed, labor has a strong case in not wanting the moderate amount of available employment monopolized by relatively few men. The suggested agreement with organized labor stabilizing labor costs is thought to be the most practical and constructive immediate step.

#### Location of Public Housing Projects

Replanning and rehabilitation of the slums and blighted areas of the city must deal with much larger areas than can possibly be rebuilt with public housing funds. Intelligent city planning demands that such areas be studied to determine their best use, which often will include business, industry, expanded recreational facilities, and higher rental housing.

Every encouragement and aid should be given to private enterprise to participate in these larger undertakings. These might include use by the Housing Authority of the power of excess condemnation and the resale of portions of the reclaimed area not suited for low-rent housing for conversion to any use, public or private, that is socially and economically sound.

In discussions as to the proper location for public housing projects, it is often wrongly assumed that there are available only two kinds of land: "slum land", by which is meant land in slums and occupied by substandard residential structures; and "outlying land", which is a vague term used to indicate land distant from transportation and not supplied with public services and utilities. Such designations are misleading. If the problem is to

be clearly defined, the following classifications of land, at least, must be recognized:

1. Slum land, chiefly residential and occupied.
2. Slum land containing a large proportion of vacant lots, vacated tenements and non-residential structures.
- 3 & 4. Land in blighted areas, otherwise the same as 1 and 2.
5. Vacant or largely vacant land in areas well served by transportation and often near local industrial areas.
6. Outlying land not near transportation or industrial areas.

As the New York City Housing Authority has been making extensive studies in all of the boroughs, the Citizens' Housing Council make no specific recommendations as to sites to be selected. The Council believes that the areas to be selected should provide a well-balanced program. Such a program would meet the undoubted demand for some low-rental housing on centrally located slum-cleared land; it would include projects in blighted areas partly occupied by dilapidated housing and industrial structures and partly vacant, thus tending to arrest blight; and it would include some vacant land to relieve the present shortage.

Such locations would make possible an average land cost of about \$2 per square foot or about \$200 per room. Any program based on appreciably higher average land costs will be self-stopping because the tax burden will be too great.

#### Methods of Land Acquisition

Irrespective of what basic economies can be made by judicious selection of sites, the method of acquisition will often substantially affect the price paid.

It is recommended that the Housing Authority should not be restricted to any one method of land acquisition. The Authority should be free to use whatever method seems most advantageous in any particular instance, whether this be by private purchase, by competition among owners of equally suitable sites, by condemnation, or by a combination of all three. Such freedom of action should result in purchases as efficient and economical as would be possible for private enterprise, with the additional assistance of the power of eminent domain.

As soon as a site has been acquired, the Housing Authority should make a public announcement, to inform the public of the reasons why a site was selected and the total cost of acquisition.

## **BASIC STANDARDS FOR PLANNING HOUSING**

### **Concentration of Population**

No uniform density—no fixed number of persons per acre—can be recommended, because density must vary with location and with other factors. Heretofore densities have usually been determined on the basis of land costs:—high land prices, high densities. Densities should be determined on the basis of sound principles of land usage, and prices paid for land should be consistent with the use to which it is to be put. Height and coverage must not exceed a point which will endanger light, air, cross ventilation, privacy and recreational facilities within the project.

In relation to the city as a whole, population in any one area must not over-burden transportation facilities and street traffic, nor present and projected educational and recreational facilities.

With relation to other real estate, a project should not absorb so large a population as to render other land in the vicinity hopelessly unuseable.

In the past, failure to consider these factors has resulted in the evils of excessive density and congestion with resultant blight. Modern large scale planning makes it possible to produce good floor plans even with high densities, but wise city planning demands that densities be fixed at a much lower, though less obvious limit than the architectural plan of the single development might permit. To justify high land costs, densities of over 650 per net acre for certain projects have recently been proposed. While such densities have in the past characterized a few isolated blocks, new large-scale projects covering from ten to twenty blocks with such concentration of population would result in higher densities over large areas than have ever existed in the past. The fact that present zoning regulations and the Multiple Dwelling Law permit such over development is no justification. For years informed people have advocated that the land overcrowding thus permitted be drastically reduced.

### **Community Planning Requisites**

Three aspects of community planning must be given due consideration: those within the project, those relating to the neighborhood or district, and those relating to the city as a whole.

It is suggested that those aspects of the plan which relate to the neighborhood and to the city as a whole be determined in consultation with the City Planning Commission.

### **Dwelling Plan Requisites**

Without going into those fundamentals of light, air, privacy, cross-ventilation, sanitary and structural requirements, etc., that are too well known

to require restatement, or are covered in the Building Code or Multiple Dwelling Law, the following point is selected for emphasis:

The sizes and layouts of dwelling units should be based not only on statistical averages, but on actual distribution of family sizes and on age and sex composition. For example: Let us assume that in a particular project the construction cost of a dwelling unit of four full rooms, consisting of living room, kitchen and two bedrooms might be \$4500. One bedroom would accommodate two persons, the second would be a single room. Access to the bedrooms would be through the living room. With adequate consideration for privacy, such a unit would accommodate three persons, a construction cost of \$1500 per person. If the second bedroom were enlarged to accommodate two persons (for families where the age and sex of the members permit the sharing of a bedroom) the additional cost might be about \$100. The unit would then cost \$4600 or \$1150 per person. The same savings per person would apply to operating costs. Living room privacy might be achieved at an additional cost of \$150, and the unit might then accommodate five persons at a cost of \$950 per person.

These costs and differentials are used for illustrative purposes and make no claim to accuracy. They do bring out the fact that legislation arbitrarily limiting room costs, may actually result in waste and may increase the cost per person housed.

### **Limited-Dividend Housing**

The program recommended by the Council would provide housing at an average rental of \$6 per room per month. For those in the next higher income range who cannot afford to pay more than \$7 to \$10 per room per month, housing of an adequate standard cannot be provided by private enterprise on an economic basis. While the situation of those in this range is only less urgent than that of those who can pay no more than minimum rentals, the Council feels that for the first years the limited sums available for housing subsidies should be spent on lowest-rental accommodations.

The Council's calculations indicate that even with tax exemption of the new buildings, private limited-dividend corporations could not achieve rentals of \$7 to \$10 under present circumstances. Tax exemption should be considered only for projects which can convincingly show that this rental range, or an average of \$8.50 per room per month for full room count, can be reached with such aid.

There is need for legislation which will encourage the organization, under the recent housing amend-

ment to the state constitution, of corporations broader in scope than the limited-dividend corporations provided for in the State Housing Law of 1926. Such corporations might handle a wide range of rentals and be granted tax exemption, subject to the approval and supervision of the State Board of Housing to the extent that they meet the rent limits above suggested.

It is felt that, if such tax exemption is granted, large aggregations of private capital such as are held by foundations and insurance companies might similarly offer low interest rates and long term amortizations, for both mortgage and equity investments. Such reduction in fixed charges together with the low capital and maintenance costs of group housing on cheap land, and with the possible development of cheaper building materials and methods, may in the next few years enable limited-dividend corporations to meet the demand for housing just above the subsidy level. Otherwise the second phase of public housing must take account of this need.

As long as public funds for housing loans are so limited, the Council believes that whatever sums are made available should be used to house the lowest income groups, and that no part of these funds should be used to finance housing to be rented at more than an average of \$6 per room per month.

#### Conclusion

The Citizen's Housing Council believes that the principles here stated constitute a sound basis for a program of publicly aided housing which is to continue. The Council does not maintain that its specific proposals are the only ones which merit consideration, and will be glad to cooperate with organizations or individuals who offer other proposals within the framework of these principles. Subsequent reports to be issued by the Council will deal with recommendations for administering the housing program, both in the state and the municipality, and with the relation of the income of tenants to the rents which they will pay in public housing projects.

## HOUSING HIGHLIGHTS

By **FREDERICK T. PAINE**

*Executive Director, Housing Information Service*

### That Incendiary Influence

The realization that fire and earthquake alone may not be the only disasters to our west coast cities, must have caused **Fletcher Bowron**, of Los Angeles, to retract from a stand which had all but burnt up his city's \$25,000,000 slum-clearance program. Whatever dampened his ardor saved the earmarking, and his city from being the worst example of what politics can do to housing—maybe, 'twas the exposure of Councilman Lewis as a slum owner, or—more likely—the firm, outspoken stand of **Governor Olsen** in favor of USHA projects. With the USHA recently approving a \$2,500,000 loan contract, all is serene, if **Bowron** will only exhibit in pushing forward this program the same fiery zeal and intensity that he showed in blocking it. Give **Nicola Guilli** and **Charles Fennell** of the Authority credit for never retreating and turning defeat into victory.

### Politics and Housing

Los Angeles was saved, but Bayonne, New Jersey, was not. It is strange that not until a city has lost its chance to participate in the USHA program, does it seem to have poignant regrets. Waterbury, Holyoke, and Fort Wayne, especially, might take note. At present in Bayonne, the public support

of its dismissed housing authority, who is trying through the courts to reestablish itself on the ground that Mayor Donahoe did not have the power to vacate it, could have been successful, if previously used to keep the program alive. Politics, however, is like the sword—those who live by it, will die by it. And, at the next polls, the Bayonne people, watching Perth Amboy go ahead may show whether they want slum-clearance or Mayor Donahoe and those Iscariots—his councilmen.

The only successful politics that I have seen played in housing is that of **Emil Nordstrom**, Executive-Director of the Housing Authority of St. Petersburg, Florida. His authority has just let its "Jordan Park" construction contract for \$650,000 and saved over \$100,000 from its estimated cost. Nordstrom has no special friends for whom he will do a favor,—he will do favors for anybody and everybody. This cooperative policy pays dividends in securing good will—with success on a project that was far from being the biggest.

### The Beautitudes a la Coughlin

Whatever it is that impels the **Rev. Charles E. Coughlin** to make such gross misstatements as he does over the radio, will probably always remain  
(Continued on page 25)

# COMMUNITY SUPPORT FOR PUBLIC HOUSING

By THOMAS HUMPHRIES

**"Too few local Housing Associations see beyond the tips of their noses," says Mr. Humphries and proceeds to outline improvements for their long range programs, organization, and finance.**

The past year has witnessed an amazing efflorescence of local housing organizations.

From the day when the Wagner-Steagall Act was passed, new community groups have been steadily popping up from one end of the country to the other. Some of them are called "Citizens Housing Councils", some "Housing Committees", some "Housing Associations". Most of them have had one immediate purpose: helping to get local USHA projects under way.

The extent of this new development can be measured—in part, at least—by thumbing the pages of the 1937 and 1938 yearbooks of the National Association of Housing Officials. In 1937 the NAHO reported 10 local housing associations. Five of these were veteran housing associations which have been functioning for quite some time and each of which receive Community Chest support: the Philadelphia Housing Association (born in 1909), Cincinnati's Better Housing League (1916), Boston's Housing Association (1919), the Pittsburgh Housing Association (1929) and the Washington Housing Association (1933). The other five were located in Chicago, Cleveland, New York, San Francisco and Los Angeles. The 1938 Yearbook, however, lists a total of 38 such organizations. New cities appear on the list—such as Flint, Chattanooga, Kalamazoo, Portland and many others. The Yearbook's list, however, is out of date by this time; in fact, it was incomplete at the time of compilation. Recent estimates indicate that there are now at least 200 associations, councils and committees.

Trying to keep track of all these organizations would be a thankless task indeed. Far too many of them are but temporary affairs. Organized to accomplish a specific purpose—such as getting a state housing law passed or a local housing authority set up—, they too often lose their vitality once their objective has been accomplished, pass out of existence altogether, or mummify into mere paper organizations.

In view of the importance of well-organized community support for public housing, the future of

these local housing associations should be of concern to all "housers", whether amateur or professional. It would be a tragic loss if this splendid growth of young community groups were to taper off and fade out of the housing picture.

The crux of the matter is that too few local housing associations see beyond the tips of their noses. It is a rare association, indeed, that has a well-rounded long-range program. And those that do have something of a program too often suffer from poor organization or faulty finances.

As a guide to those who are interested in improving the activities of local housing associations, I would like to present the following five-point program for consideration.

## I. A Long-Range Housing Plan

In many cities and towns, naturally, the first consideration of a city-wide housing group must be to develop a program for getting the wheels of public housing in motion. But where good state enabling acts are already on the statute books and where local housing authorities are already established, an association should concern itself with the details of the local housing program. It should take a definite stand in favor of the lowest possible rentals. And with that goal in view it should usually come out in favor of complete tax exemption and against any payments in lieu of taxes. It should study the effect upon rentals of using city-owned land for housing projects and should develop a practical program whereby the city may build up sizeable reservoirs of municipal land. It should consider the question of lowering management costs by having local recreational associations or WPA workers supervise a USHA project's recreational activities or by the use of city-paid employees in various jobs connected with local projects. It should study local rent relief allowances and consider proposing rent allowances (perhaps to be paid directly to the local housing authority) that would be high enough to allow unemployed families to live in housing projects. Moreover, it should help to formulate local opinion as to what type of projects should be built, what

space standards should be observed and what materials should be used.

Above all, a local housing association or council should analyze the housing needs of the city's low income groups and formulate a long-term public construction program such as the program proposed by the Citizens' Housing Council of New York City in this issue. The public must be made to realize that the first few USHA projects built in any one town will answer but a fraction of that town's housing needs. An estimate should be made of the total cost of a complete 5, 10, or 20 year program. The importance of enlarging the USHA's loans and subsidy authorization must be stressed. The possibilities of securing state and municipal aid (as in New York State and City) should be explored—especially in California, where the newly-elected Governor Olson has already gone on record for a state housing program, and in the larger industrial states, where the need for more housing funds is exceptionally acute.

An attempt should be made to go beyond the program of the USHA or of similar state agencies. Important support can be won by championing the cause of better housing for groups other than low-income urban workers. Farmers on neighboring regions might be interested in plans to build cooperative farms with funds supplied by the Farm Security Administration\* (in accordance with the Bankhead-Jones Tenant Purchase Act) or to improve farm housing with FSA loans. A fertile field for endeavor lies in popularizing the need for large-scale FHA projects for middle-income groups and in inducing investors, both large and small, to help finance such projects.

Consideration should be given to the development of a Master Plan for the city or town itself and the surrounding region. Like the Master Plan which is now being developed for Pittsburgh and Allegheny County (under the auspices of the Pittsburgh CIO and the Pittsburgh members of the Federation of Architects, Engineers, Chemists and Technicians), such a plan should present a program for solving the problems involved in traffic, transit, taxation, land values and all public works—including housing.

## II. A Regulation Program

One of the most important functions of a city-wide housing council should be to perfect the local building codes and zoning ordinances and point the way to their proper enforcement. This is a job of great importance to any local housing authority—both in facilitating its slum clearance activities and in protecting its projects against undesirable encroachments. But few authorities are in a posi-

tion to make much headway along these lines—unless wide popular support is developed or, in many cases, unless a local association assumes the leadership of such a movement.

In most communities the first thing to do is to assemble all the existing building regulations. Next, careful study by experts will show where they are too lax and where they might be so stringent as to prevent the use of certain desirable building materials and methods. A single unified code should be drawn up—together with a plan for administration by a single city department.

Model demolition and repair procedures can be obtained from the National Institute of Municipal Law Officers and be presented to State legislatures and City Councils. Regular periodic inspection of all dwellings in the city must be regarded as a first principle; and a careful calculation should be made of the minimum costs of such inspection. Where a full-time staff is possible, the example of the older housing associations should be followed and one or two persons should be put to work inspecting slum dwellings and reporting illegal conditions to the proper city authorities. Field workers can profitably cooperate with any existing tenant unions or help slum families organize new tenant unions for the purpose of securing needed repairs and equitable rents.

Where the housing shortage is very acute, the danger of putting too much emphasis upon demolition must be avoided. In many cases recommendations should be made to the local housing authority that instead of tearing down one slum dwelling for every dwelling provided for in local USHA projects, it should request the USHA to allow postponement of equivalent elimination—in accordance with the provisions of the United States Housing Act. In many cases it will be practical to suggest that the housing authority satisfy the USHA's equivalent elimination requirement by enforced repair rather than by demolition.

A serious attempt should be made to see that all demolition taking place in the city—whether under the direct auspices of the housing authority or not—is carried out systematically. Although demolition of dwellings in a widely scattered fashion is desirable to a certain degree, the full value of a demolition program can be secured only when large groups of adjacent slum buildings are torn down. By this method large tracts can be made available for the construction of parks, recreation centers or housing projects. And most important of all, the cost of acquiring these tracts—once the slum

See "FSA—The Rural Housing Program", by Baird Snyder on page 18 of this issue.

dwellings have been razed—will be considerably less.

### III. Housing Statistics

Accurate and continuously-collected facts are essential to the successful development of any local housing program.

Accordingly, a local housing association should plumb all the possibilities for fact-gathering. Even in those cities where Real Property Inventories were made in 1934, an attempt should be made to have the WPA make an up-to-date inventory and to engage in special surveys of family income in relation to housing. In some cities—such as San Francisco—the USHA program has been held up for considerable time by the refusal of the local governments to sponsor WPA survey projects. Vacancy surveys are also of great importance, in that they provide the best way to measure the housing shortage. Every town should have a WPA Vacancy Survey project.

It should always be the duty of a housing association to stress the fact that all surveys—whether done by the WPA or other agencies—should be permanent features of municipal life. Realtors and builders should be shown how valuable these surveys can be from a purely business viewpoint. In some cases, it might prove feasible to have a city's tax assessors gather important housing facts while making their normal rounds.

Facts on structural defects, overcrowding, incomes and vacancies are only one side of the picture. If housing is to be dramatized, facts are needed on the extent of disease, crime, immorality, accidents and fires in the slum areas. If housing is to be made an issue that appeals to business men and taxpayers in general on a dollars-and-cents basis, facts must be gathered on how the slums increase municipal expenditures and decrease tax income.

In 1934 a splendid analysis of the cost of maintaining Indianapolis' slum area was made by the Bureau of Social Research of Indiana University. In the following two years similar studies were made in Cleveland, by the Cleveland Housing Authority, and in Boston by the City Planning Board. Although the technique improved with each survey, few similar studies have yet been undertaken in other cities. Housers are compelled to use out-of-date figures over and over again.

Undoubtedly, there are dozens upon dozens of universities which—if properly approached—would

sponsor studies such as the one begun at Indiana University in 1934. There are many housing authorities and city planning boards who have the funds—or could get the funds—from City treasuries or WPA. In many cities all that is needed to make such studies is the initial impetus which can best be provided by wide-awake housing councils.

### IV. Housing Education.

The extent of general ignorance regarding the USHA program is surpassed only by the ignorance of the "experts" who attack the program in magazines like the Saturday Evening Post or Atlantic Monthly.

Every local housing organization should regard housing education as one of its main activities. Local speakers' bureaus should be formed and—with the assistance of certain national figures in the housing movement—housing talks should be given before all civic, business, fraternal, labor and political organizations. Town meetings should be devoted to housing. Forums and symposiums should be held at local schools and churches. Housing exhibits should be taken into the libraries and public buildings. Every phase of a housing association's program should be well publicized—by feature stories as well as spot news stories in the local press.

Special attention should be given to the problem of stimulating housing education in the schools. Local boards of education should be consulted and plans should be formulated for the introduction of housing material in courses on civics, social science, home economics and manual training. Colleges and universities will often be interested in offering courses dealing with housing alone.

But the most important educational job in any city is the education of city officials. Without the cooperation of the city government a local public housing program can not even get started; and the extent of the local government's cooperation will often determine the extent to which such a program will be successful.

So long as things run smoothly, the best methods of awakening city officials to the importance of public housing and to the innumerable ways in which the city can cooperate with the local housing authority are as follows: Conferences between city officials and a housing association's executive committee; securing the participation of city officials in meetings and other activities; awarding honorary memberships to friendly officials; and the distribution of housing books and pamphlets

in the municipal offices. But the housing waters are often lashed by the hurricanes of bitter opposition. Real estate and banking interests—because of ignorance, blind prejudice against New Deal measures or heavy investments in disease-ridden fire traps — often exert pressure upon Mayors and councilmen and succeed in holding up establishment of a housing authority, granting of tax exemption and so on. When faced with such a crisis a local housing group must go beyond the limits of pure and simple education and answer pressure with pressure. It must be ready to mobilize city-wide support for housing from all strata of the population and to force the local government to stiffen its resistance against housing's enemies.

#### V. Internal Organization

The two basic organizational problems which must be faced by all housing groups are finances and composition.

Finances of most associations and councils are extremely shaky. Initial funds are usually raised by passing around the hat. After that, most groups live on a shoe string, husbanding present funds and seeking donations for future activities.

The five or six older housing associations, which receive funds from Community Chests, are in the best position financially. Some of them get as much as \$20,000 or \$30,000 a year from the Community Chests alone.

There is no reason on earth why Community Chests should not be tapped for housing funds in other communities. Every local housing council, association or committee should explore the possibilities of doing so. Community Chest funds can be used to set up an office and employ a full-time staff for office and field work—in short, to insure organizational stability.

Other methods of securing funds, however, should not be neglected. Systems of dues, payments for both individuals and organizations should be established. Donations should be solicited. Money should be raised through theatre benefits (preferably for plays like "One Third of the Nation"), and social affairs.

The composition of any local housing organization should be as broad as possible. All the diverse social groups that are sincerely interested in better housing should be drawn together into a local housing association or council. Business, labor, tenant, civic, fraternal, Negro, welfare, women's and professional groups should all be represented. All should be given a voice in the formulation of policies. Wherever this is done, a housing asso-

ciation will prove to be a genuine sounding board of advanced housing sentiment and—like the Citizen's Housing Council of New York City—will become an important factor in deciding upon official city policies.

If the example of the older housing associations is to be followed with regard to securing funds from Community Chests, it is to be warned against in other ways. Too many of the older associations have become narrow, closed corporations which make no attempt to evolve their program through collective give-and-take, which are content to be governed by a board of directors that are in no way representative of all community interests, and which meet only once a year. A good deal would be gained if these well-established organizations took immediate steps to broaden their base by re-vamping their structure along council lines.

Can the some 200 local housing groups now in existence be expected to mature into permanent organizations with well-rounded programs—without some sort of national organization to bind them together?

Emphatically no!

The struggling little committees, the broad—almost top heavy—councils, many of them leaderless, more of them programless, need help. They need a national clearing house through which they can learn of the mistakes and accomplishments of similar organizations in other localities, through which they can discuss the role of housing associations in the housing movement. Neither the United States Housing Authority nor the National Association of Housing Officials can serve this function to any considerable degree. But they can do quite a lot to help get a national league of housing associations started.

One word of warning! At the 1938 convention of the NAHO the five or six veteran housing associations tried to form such a national organization. They even obtained funds from one of the foundations. But their first approach to the problem doomed their venture to failure. They decided that membership in the new organization would be limited—at least in the beginning—to associations which were already well-established, associations "with a budget". As a result, the new organization lacked young blood and it died an early death.

A genuine, national league of housing associations will come into being only when all types of housing groups—associations, councils and committees—are brought together upon a common program for the advancement of public housing.



These class 4-A youngsters of Public School No. 94, the Bronx, New York, laid out a regional plan for a section of the city near their school and then built a model of what they planned.

## THE FUTURE OF PLANNING IS NOW

By ANNA SHEPARD

*Member, Educational Committee, Citizens' Housing Council of New York*

**By means of a WPA City Planning program directed by Anna Shepard, children of school ages are receiving a solid foundation for future understanding and sympathy with the principles of planning and housing.**

People who are active in the movement to achieve low-rent housing and good city planning know that the layman should be well informed about these efforts. They know that the more he understands, the more effectively will he cooperate with

individuals and agencies who are trying to obtain for him and his neighbors the best possible living conditions, and the more intelligently will he vote on housing legislation. The "housers" know these things but most of them do not know who is re-

sponsible for the furtherance and direction of this education or how it can be done.

In considering how education upon this subject may best be extended and intensified, I believe that the deepest impressions can be formulated and crystallized in children of the secondary and high school age. Granting that formative years are the most receptive and that elementary education in housing and in city planning may prove even more impressing if started there, the machinery for inaugurating the dissemination of this information seems to be most active in the high schools. The subjects of city planning and housing are now included in almost all of the civics courses in the high schools of which I know. However, very little of this information is being given to the students because the teachers themselves know so little about the subject. Many of them have confided that it is impossible for them in the course of their manifold duties to estimate the constantly changing panorama of public building and legislation news a thing which they must do in order to teach the subject properly. In many instances they say they do not know or have not the time to contact the housing authorities or planning boards. No, this is definitely a problem for "housers" and it is also a local problem because education must also be a matter of local concern. The responsibility therefore devolves upon the local planning board or upon the local housing authority. In the event that these do not assume it, then it is up to the civic and welfare groups to point out the necessity and if necessary, help these agencies to obtain whatever funds are needed to make active possible.

When a planning commission, let us say, has decided through its bureau of information and research, to promote education in the high schools, its main job will be to educate the teachers of social science and economics. These subjects are generally taught in the first and in the third year of high school. The teachers may be expected, then, to present more complicated aspects in the third year than they do in the first. The more advanced students should understand more about economic values than the younger group. The study may be extended to other subjects, too, such as geography and history, but the emphasis there would be shifted from local to foreign problems.

The first important aspect of housing and city planning education lies in the history and origin of planning and housing. They should understand the development of their own city or town in order to emphasize the character of its growth or the

physical environs which precipitated present existing conditions of filth and crime. Then from this would follow a study of housing and planning progress. This study reveals the fact that housing and planning are subjects iridescent with change, unlike the subjects of Latin grammar and medieval history which are static. Planning commissions and housing authorities should be helpful in supplying and recommending sources for this information. Teachers must be constantly kept in touch with changing conditions. This can be done by sending out pertinent literature, illustrative material or holding conferences or forums for teachers.

The use of graphic materials cannot be overemphasized. It has been found that in respect to this particular study, posters, maps, charts, models, slides or motion pictures wherever possible, are practically indispensable. Planning boards and housing authorities would find themselves amply repaid for developing and distributing such material.

There is a long range value in capturing the young people's interest in housing and city planning. We are now educating the administrators, legislators, engineers and architects of the future as well as the citizens who will eventually live in the houses we are planning today. But the results in many cases are also immediate. These studies move students to think of possible remedies which they sometimes effect to the surprise of their elders. For instance, in Chicago the students helped to achieve the reclamation of a great part of the Lake front. In New York City, they helped their families to understand the importance of obtaining a charter which established a planning commission as an official city department. In one New Jersey town a group of students formed a patrol guard in order to prevent indiscriminate garbage dumping into their waterfront.

Certainly the education of our school population does not preclude or make unnecessary a constantly increasing amount of education for our adult education. Civic organizations, parent groups and social agencies are eager to know about housing and community improvements and they should be helped to this knowledge. Many communities are, of course, helping themselves and have organized groups where experts on city planning and housing are engaged to give them courses. A wide knowledge of decent living conditions and how to achieve them will surely strengthen the spirit and basis of democracy.

# FSA—THE RURAL HOUSING PROGRAM

By BAIRD SNYDER

*Chief Engineer for the Farm Security Administration*

**The construction program of the Farm Security Administration serves a real purpose in enabling both private contractors and low-income farm families to benefit directly from the Government's extensive research and planning experience.**

The Farm Security Administration during the past three years has built approximately 11,800 rural homes. In doing this it provided work for the unemployed as well as badly needed housing for a group of low-income farm families. These basic accomplishments were important. But of equal value were the building types developed by this Governmental agency and the construction methods that were employed in erecting them. Farm Security created farm houses that were designed purposely for farm families. It worked out a method of precutting and prefabrication that made it possible to construct this house in southern areas for as little as \$250 a room.

This construction program has been liquidated because of lack of funds. But on a smaller scale the work the Government started is being carried on. With the help of the Farm Security Administration several thousand tenant farmers are obtaining farms of their own each year. Many of these farms lack adequate buildings and to the private contractors who are erecting the necessary structures the Government is offering the results of its experience.

This experience is rather unique. No other agency, either private or public, ever ventured so far into the rural housing field. For this reason a great deal of research and experimentation had to accompany the actual construction program.

There are several special problems to consider in the building of rural homes. A farm house, far more than a city home, is a part of its owner's economic production system. As an integral part of the farm operating plant it is in constant use as a means of making a living. Canning fruit and vegetables, cooking food for the table, washing clothes, and such strictly farm tasks as sterilizing the milking equipment, making butter and dressing chickens for market are carried on within the four walls of the home or the subsidiary buildings. Then, too, the farm house is a permanent fixture on the farm. As such it is a part of the invested capital in the farm plant and the annual capital retirement charge is properly a part of its maintenance cost. The importance of this cannot be under-estimated. A city worker, because his house is simply a residence, considers the cost of this

shelter as a standard part of his expenses. As his income fluctuates, however, he can seek more or less expensive housing. Not so with the farmer. As long as he works his land, his home and his barn are part of his agricultural producing unit. Furthermore, a farm house serves more functions as a home. Urban housing may be only a place in which to sleep and store personal property. But a farm house provides for the whole family a place in which to live and work constantly during the working day and leisure hours.

Keeping all these facts in mind, the goal the Government finally set was to design a group of houses "that meet the special needs of farm families and provide adequate shelter with a minimum of overhead expense".

To evolve the best functional design the engineers turned to the home economists and farm management experts of the Department of Agriculture. Farm homes in the past have too often been adaptations of some urban dwelling plans, or, like Topsy, "just growed". These farm technicians pointed out that special care should be given to providing larger kitchens and more food storage space than is necessary in urban homes. They stressed, too, the development of porches that could be easily used as kitchen work shops. Some of the smaller details they mentioned showed clearly how necessary it is to consider a farm house in the light of its own special uses. They pointed out for instance that a farm wife wants a kitchen whose windows command a wide view of the farm, and they noted that provision should be made for space in which the men could hang work clothes and "clean up for dinner" without passing through the whole house.

The problem of providing adequate shelter while keeping construction costs to a minimum worked itself out as the program developed.

Preliminary plans were drawn up on suggestions submitted by the farm and home experts. Structural designers then detailed these plans to provide adequate structural strength to the building and yet to keep the bill of material to a minimum and avoid cutting waste. The result was a functional,

rigid and durable house that made the maximum use of materials.

With the unit plan completed, the development of the construction method followed. Field engineers, in addition to buying schedules, prepared cutting and assembly lists of materials needed. Then a "flow chart" was drawn up that directed these materials through each necessary step to the completion of the homes. From the time the material arrived at the mill till it became an integral part of a home its progress was scheduled to follow an efficient production line.

First a central pre-cutting and prefabricating yard was established. Materials were delivered in bulk to this yard and were taken from the cars, stock pile, and then put through power saws and other woodworking machinery. After going through this pre-cutting operation materials were assembled on jigs into panels about eight feet long by eight feet high, each panel being part of the side or end of the house. Instead of using rafters light trusses for the roof were made up at the central yard, after the materials had been pre-cut. Floor framing was pre-cut and assembled at the house site. Window and door frames were installed and gable ends fully assembled at the mill.

All these pre-assembled pieces were stacked in numbered stock piles. They were then loaded according to site schedule requirements on a truck and delivered to the house site. Here semi-skilled crews of men quickly placed the pre-cut floor framing on pre-cast foundation piers, laid the rough floor and erected the wall panels. Next the roof-trusses and the gable ends were set in place. After that the roof, ceiling, finished floor and the interior finish of the house were installed.

In general the Farm Security Administration found that under this method a single story frame house with 830 square feet of total floor area, providing three bedrooms, living and dining room, kitchen and work porch, could be built in quantity in the south for as little as \$1100. They are now being built by private contractors for around \$1350 in the south. In the north, where more expensive construction is required, a slightly larger one and one-half story house is being built for about \$2000.

A little more than a year ago, under the authority of the Bankhead-Jones Farm Tenant Act, the FSA began making loans to tenant farmers in an effort to help them purchase farms of their own. These loans provide not only for the purchase of good land but also for the repair of old buildings or the construction of new ones. The construction work under this program is being carried on by private

contractors. The Government has turned over to them all of the unit plans and construction methods it has developed.

These loans work in this way. When a farm family obtains a loan with which to purchase a farm, it looks first for one with good buildings. These, however, are hard to find and often the farm the family wants has buildings badly in need of repair or replacement. In the latter event the Government shows the farmer sets of standardized house plans it has prepared. The farmer selects a house he desires which is within his means, and local contractors submit bids for its construction. Then, if the contractor who is awarded the bid so desires, the Government turns over to him the technical data on pre-cut and pre-assembled dwelling construction. Frequently when several farm families are purchasing farms in one area the contractors submit one bid for the whole construction job. Last year approximately 1,900 farmers received farm purchase loans. One-fourth of them, or about 440, used some of the money to build new homes. Another 1,215 made repairs to the houses on the farms they bought. This year \$25,000,000 has been appropriated for purchase loans and it is estimated that about 20% or \$5,000,000 is being used for building.

Congress has authorized an appropriation of \$50,000,000 for purchase loans next year and each succeeding year. And it is likely that as more farms are bought the number having adequate buildings and available for purchase will decrease. In that case probably \$15,000,000 will be spent each year for construction.

Results, to date, have been very satisfactory. Both local dealers and contractors are familiarizing themselves with the plans and construction methods derived from the research work and building experience of the Government. Where this experience has been utilized contractors have found that they are able to approximate the costs established by the FSA and at the same time retain a profit for themselves.

That this program will meet only a small part of the nation's need for rural housing is evident. There are over six million farms in the country and on at least half of them the buildings are old and rundown and in serious need of repair or replacement. The program does, however, serve a real purpose in enabling both private contractors and low-income farm families to benefit directly from the Government's intensive research and planning work. It has also laid the foundation for an adequate long-range rural housing program that some day will achieve a minimum standard of decency in housing for all families.

# WE QUESTION

## YOUR CITY'S HOUSING AUTHORITY

By NANCY GANTT

**These questions on the integration of the program of the New York City Housing Authority with the other municipal agencies and civic groups concerned with housing in New York will be asked of different cities in succeeding issues.**

When your city's housing authority came into existence not so very long ago, it found itself in a field which is far from open. The city's planning commission, the health department, tenants' organizations and a score or more agencies and groups all have something to say about housing. How does your housing authority relate its activities to these other forces?

We have asked members of the New York City Housing Authority to answer questions on this subject. For the information given us we are indebted to the Honorable Alfred Rheinstein, chairman of the New York City Housing Authority, Mr. Luther K. Bell, his assistant, Miss Catherine Lansing, in charge of community planning, and Mrs. May Lumsden, director of the bureau of tenant relations.

Q. What is the relation of the New York City Housing Authority to the City Planning Commission? We assume that good housing will be most effective when it is efficiently fitted into a comprehensive city plan. Knowing that in this city the planning commission is only one year old and that it cannot yet describe a practical goal for the modification and development of New York City, we wonder what responsibility the housing authority feels for making suggestions.

A. The function of the City Planning Commission is to establish zones. The purpose of the housing authority is to clear slums and build new houses. We fit our housing projects into the residential zones defined by the Planning Commission. In some cases we do recommend that the zoning be changed. For instance, there is an area upon which we are considering placing a housing project but which is now zoned for business. It is a quiet area well situated as to transportation and other facilities. There are comparatively few buildings on this land and the businesses occupying them could be removed. For the most part they are garages which could be operated just as well in a neighboring area now zoned for residences but

located between two elevated lines—not a quiet place for a housing project. We have suggested that the zones be interchanged. Lest this suggestion seem easily arrived at, it should be added that it was prefaced by an exhaustive study of a wide surrounding area. In general, however, it is not necessary to change zoning regulations. We know there are seventeen square miles of slum land in this city. We intend to clear them!

Q. Do you, the NYCHA, have a long range plan for placing these new projects? If you could start building thirty projects tomorrow, do you know where you would put them?

A. Yes. We know the approximate location. The exact location will depend upon the difficulties in acquiring the land. It is our belief that the most expedient method of buying land is neither to condemn it and necessitate paying high prices based upon the assessed valuation, nor to wait until further deterioration of the property devaluates it and the human beings inhabiting it. Rather it should be brought as it would be by a business man, that is, through secret negotiations. But we cannot make over the whole city and neither can the City Planning Commission. Our efforts have to be modified by existing industries, buildings, and many other factors.

Q. Since there is no concrete plan for the city, you are going ahead clearing the slums and building where it seems most expedient. Aren't you afraid that you may do something which in twenty years you will wish you had not done? For example, you might find that you have put low-rent housing in an area which would have been better suited to high-rent housing.

A. There are not many mistakes which we could make now. It is too early. But we will not go far wrong in generally clearing the slums. As for the particular example, we doubt if that will be a problem. A low rent housing project with its facilities open to the neighborhood has a strong tendency to improve surrounding conditions, and

so it should be inviting to high rent development.

Q. How does the NYCHA integrate its activities with those of such public agencies as the health department, schools, and relief?

A. The Housing Authority is designed to provide space for low rent housing. It is for this purpose that it is given public funds, not in order to provide all community facilities. However, when we are planning a project, we take into consideration the existing health services, parks, nursery schools, et cetera. Then, if we find that there is no medical center nearby, we try to provide space to rent to the health department for the establishment of a health center; when the district is too built up, we advocate large open areas and playgrounds for the housing project, and so on. The relief agencies we call in when we think a family needs help.

Q. How can you tell when this is really necessary?

A. We come to know a great deal about our tenants because we try to be good landlords. That means that we collect the rent in full and on time, and see that the apartments are kept in good condition. Furthermore, it involves an attitude of neighborliness on our part. When the tenants first move in, it is our rent collector, a weekly visitor,

who instructs them in the use and care of equipment to which they are sometimes unaccustomed. Then when the rent is not paid, it is this rent collector again who discovers whether the failure is due to mismanagement or inability to pay. If all they lack is a good budget, the rent collector helps them to prepare one; but if they are in need, their case is referred to a relief agency.

Q. Is there any machinery for facilitating the cooperation between the Housing Authority and semi or unofficial agencies particularly tenants' organizations—that is, tenants' organizations in the city, not those in your own buildings?

A. There is no actual machinery. But we maintain continuous contact with them through our mutual memberships on various committees connected with housing. Occasionally we do call upon them formally. This method could certainly be improved upon. It would be extremely helpful to the Housing Authority if the tenants' groups would aid in the dispelling of rumors emanating from ignorance or maliciousness. This could be done by the tenants' organization clearing directly with the Housing Authority in regard to matters of policy and procedure before giving out any information to their members. Then their suggestions would be even more welcome.

## THE HOUSING AMENDMENT

By ANDREE EMERY

**Because New York will be the first State to lend money to Municipal Housing Authorities this analysis of the pending legislation is required reading.**

After a concentrated campaign in which hundreds of civic and welfare organizations and thousand of individuals participated, the constitutional amendment on housing was finally passed in the Fall of 1938. Declaring housing a public responsibility and permitting the use of state and municipal monies in the construction of low-rent housing projects, it is the first state legislation of its kind in the United States, and will be an example for the entire country.

As usual, the amendment which was finally put before the voters was not the same which the voters had put before the constitutional convention. Lack of technical knowledge, muddle-headedness and outright reactionary sabotage have played their parts in concocting a product inferior to the one first suggested by experts in the field.

The two worst jokers are the clause exempting real estate from the tax burden which public housing may entail, and the clause which would—by making Siamese twins of slum clearance and rehousing, two entirely different things,—practically throttle the entire housing program if narrowly interpreted. However, even the severest critics of the amendment must admit that it has considerable significance as the first step in the right direction to be taken by any legislature so far.

The first of the bills proposed to give reality to a housing program was the brainchild of the official committee appointed by Mayor LaGuardia. That vivacious gentleman was irked with the politically astute Park Commissioner, Robert Moses, who had, apparently by legeredemain, sprung a beautiful "housing plan" on the citizens

and astounded them with this new evidence of his omniscience and benevolence. The Mayor didn't like the plan because he didn't like being beaten to the draw, and the people who for years had thought and worked hard for public housing—and whom Mr. Moses, on his first flier into the field, had called "amateurs"—didn't like it either because of its serious defects. The Mayor's Committee, therefore, which included representatives of various points of view, was organized and operated in a highly charged atmosphere. It quickly split into two factions, pro and anti Moses, and the pro-Moses boys carried the day. Evil tongues say that lungpower prevailed over brain power. The bill that emerged from the Committee is distinguished by questionable principles, conspicuous omissions and bad legislative workmanship. Senator Desmond, who set it before the legislature, has publicly declared that he takes no responsibility for its contents and introduced it as a favor to friends.

The second bill, introduced by Senator Coudert, was sponsored by the Republican Party and drafted by Harold Riegelman, a hard-working proponent of the amendment at the constitutional convention. Whatever criticism and differences of opinion may exist on details of the bill, it is a thoughtful and thorough piece of work. The State Housing Board's proposal introduced through Senator Murray, embodies official opinion; and Assemblyman Robert Wagner, Jr., together with Senator Pack, has also contributed a sensible plan.

The Mayor, quick to sense the temper of the public, assembled the leaders of civic organizations and after a serious pour-parler during which he was convinced that the Desmond bill was hopelessly unpalatable to New York voters, asked them to thrash out their differences and present him with a bill satisfactory to all, so that they might present a united front at Albany.

The committee went to work under the leadership of Mrs. Samuel Rosenman, who has developed in the last couple of years into the Mayor's semi-official receiving station for sentiments and complaints emanating from civic and welfare organizations. Behind this bill, stand the most influential welfare and civic organizations of the city, such as the Welfare Council, the Citizens' Housing Council, the Citizens' Union and United Neighborhood Houses, as well as the Citywide Tenants League and labor organizations.

The efficacy of the proposed legislation is limited not only by the shortcomings of the amendment itself, but also by the competence and interests of the individuals formulating it. The discrepancies on major points among all the bills indicate more

than anything else, that any bill which is finally adopted to make the amendment operative will be, essentially, experimental. Conflict of opinion is very wide; the proposals concur only in implementing the mandatory clauses of the amendment and in making use of one or two permissive clauses, i.e., the power of excess condemnation and the power to incur debts over the general debt limits of the city.

The first point of difference is how much money should be appropriated from the \$300,000,000 fund allowed by the constitution. In the "economy" fervor engendered by the Republican Party, the legislature, afraid to release the whole amount, will probably insist on a smaller sum regardless of the elementary economic fact that it costs the state no more in the end to lend all the fund than a part of it, since whatever they lend will finally be returned, with interest. This threat of "economy" has reacted upon the drafters and sponsors of the various bills. Only one of them, Mr. Wagner, a Democrat, dared to propose the allocation of the entire sum, and his bill was introduced before the full impact of the cut-the-budget drive was felt. The bill sponsored by the civic organizations originally asked for the entire sum, but upon advise of various senators and assemblymen the request was cut in half. Actually, the most sensible plan was advanced by the Republican Party's bill—also introduced before the economy fever had proved so infectious—in which two thirds of the fund are immediately released, while the remainder may be earmarked and released later by a simple appropriation bill.

The share to be allotted to New York city is a touchy and controversial subject, too. Obviously, all bills sponsored by committees from New York city specify this sum, and it is the lion's share. Nothing is wrong with this in theory, since New York City has about two thirds of the population entitled to public housing under existing laws, and by far the largest number of substandard dwellings. Nevertheless, in view of the mutual suspicion existing between the city and up-State, the up-State interests resent the proposed distribution of funds. On this point the bill of Bob Wagner, Jr., who learned in his father's school, is the most politic, because it directs that money be disbursed according to comparative needs, thus painlessly allotting the largest share to New York City.

Money obviously should be lent only to those cities which have housing authorities, and should be allotted directly to the authorities, because if a municipality really wants to undertake public housing it will set up the instrumentality for doing so. However, the Republican bill and the

Mayors' Committee's bill permit loans to cities where housing authorities do not exist. Of course, the Omnibus Amendment to the constitution contained among other quiddities one requiring that we must have special legislation to establish every single new authority. Still, that is the way in which the job has to be done in order to guarantee the best results.

All bills except the Mayor's Committee's agree that housing monies should not be spent for regular municipal services which the city furnishes to all other citizens as a matter of course. The famous provision is slipped into the Mayor's Committee's bill under the mis-nomer "appropriation for recreation" and is designed to make the innocent think that Park Commissioner Moses is the only one who holds close to his heart the recreational needs of the citizens. Everyone agrees that recreational and social facilities germane to housing projects should be covered in the appropriations, but the Mayor's Committee's bill would include, even such developments as the Triboro Bridge in this classification.

Should limited dividend housing projects receive state loans? The Republicans and the State Housing Board say yes, the others no. (The Mayor's Committee permits municipal loans to them) The no is motivated not by lack of appreciation for a good form of semi-public housing, but by the consideration that while funds are so limited and the need so great, all possible aid should go to housing the lowest income groups. Limited dividend projects shelter an income group whose need is not the most acute.

Loans alone will not enable the building of low rent housing projects. To take up the slack between the economic rent and the rent the tenant can pay, subsidies are needed. All bills limit the subsidies given to any individual project to an amount equal to the going state rate of interest plus one per cent of the total development cost; such subsidies being granted for not longer than 60 years (the Mayor's Committee would make it 50) or the life of the project. Total subsidies given by the State cannot exceed \$5,000,000 a year. This is a small enough sum which will permit the use of approximately \$100,000,000 loans only, if municipal aid is not forthcoming. (Assemblyman Wayne and Senator Kleinfeld introduced a bill sponsored by the American Labor Party asking for more state subsidies to enable the utilization of the total \$300,000,000 fund.)

The Republican bill and the State Housing Board's bill specify the contribution which a city must make. The State Housing Board asks not more than 10 per cent of the State's contribution and

gives the administrative agency discretion to waive even this requirement. The Republican bill wants the cities to match the State's contribution penny for penny.

Where will municipalities get the money to aid the housing projects? Of course, there is always tax exemption, which tax experts oppose, but which in practice has proven the least objectionable form of subsidy. There are also capital grants, mostly contributions of city owned land, which reduce cash expenditures and the total cost of the projects. In case, however, that these means should not suffice and a city should have to borrow money beyond its 10 per cent debt limit to raise adequate subsidies, special taxes will have to be imposed. The Republican bill and the Wagner bill list certain taxes which they would permit cities to levy for the purpose. The Wagner Bill's proposals are a little more equitable, insofar as they bear less onerously on the consumer, among whom, of course, are all those eligible for public housing; but both bills must necessarily exercise elaborate ingenuity to avoid taxing that stratum of the population which can best afford to be taxed but which is protected by constitutional privileges.

Another point around which controversy centers is loans to private owners of multiple dwellings. While all the bills permit municipal loans to individuals, the safeguards and limitations which they provide vary. The bill of the civic organizations provides that such loans be made to the Authorities for experimentation with the rehabilitation of entire areas, particularly in the neighborhood of housing projects. The Republican bill makes numerous terms and conditions and places the rehabilitated dwellings under the Housing Authority's supervision. At the other extreme we find the first Mayor's Committee's bill with practically no restrictions; it would grant a loan to a private owner even on the evidence from the appropriated city authority that his buildings needed the services of an exterminator. Only the Wagner bill specified that no old law tenements may benefit by rehabilitation loans, since they are not fit to be rehabilitated.

Last but not least, there is a question of the form which the administrative agency of the State should take. This point is especially important in view of the fact that the proper execution of the law depends greatly on the set-up of such an agency. Its importance is enhanced because other states will follow example in passing housing laws and will copy the form which New York State accepted.

The Mayor's Committee bill calls for an ex-officio board consisting of the Superintendent of Insur-

ance, the State Commissioner of Architecture and the Commissioner of Taxation and Finance. It conceives of the board as a strictly banking agency in the limited sense of the word. The Republican and Wagner-Pack bills also call for a three-man board but with greater supervisory powers. They provide, moreover, that the members shall be paid salaries of \$10,000 to \$12,000 a year and shall have no other occupations.

Ex-officio boards have never been successful where tried. An agency headed by such a board would be a no-man's land with no responsible head. A three-man full time board is favored by those politically inclined, as it would permit the appointment of several persons of merit, possibly coming from different parts of the State or even from different political parties. Nevertheless, such boards are known to be successful only where their function is quasi-judicial as for example, labor boards. For administrative purposes at best they are inefficient—one man carrying the responsibility while two only draw salaries—at worst they may degenerate into warring camps, as exemplified by TVA.

The State Board's bill retains the present form of the board but requests a paid full time chairman. The other members of the board are not paid; they would assist the administrator in formulating policies and they can convey to him public opinion. The civic bill provides for a single administrator who has full responsibility as any other department head would have for the actions of his department. Both these latter forms of administration are far superior to the ex-officio board and three-man board set-ups.

All in all, except for the mouse that the mountain bore, namely the Mayors' Committee's bill, the propositions are not bad. None of them, however, is as good as it should or could be. The Desmond-Moffat bill sponsored by the civic organizations of New York comes closest to being equitable and sensible, its major shortcoming being paradoxically, its length, which will probably discourage the legislators from reading it. Fortunately, the greater part of public pressure will be behind it, and the allegiance of its opponents will probably be split. It is very likely, however that the bill which is finally passed will be a compromise between all the bills on the one hand, and whatever ideas may pop into the heads of friends of friends of members of the City's Affairs Committee in the legislature.

It may even happen that the bill finally adopted will contain the best features of all the proposals. Although the odds are against it. But, it will take the impact of public opinion to get action from the legislature.

To most of the diehards even the Mayor's Committee's bill will seem too daring, and the pressure of reaction will be exerted to stifle all proposals in the committee, to avoid the danger of having the issue go into a lethal sleep in the arms of the City's Affairs Committee it will be necessary not only for New York City, but for the up-State communities to mobilize for public housing. The strong sentiment for the measure in many cities was clearly expressed in the votes cast for the housing amendment, although the breezes from the Great Lakes region blew cold on the issue. But, somehow, the legislators still think that housing is a New York City issue alone. They think so, inspite of the Housing Board's report for 1939 which estimates that of the 1,031,000 dwellings needed in New York State to relieve the immediate housing shortage, only 600,000 are required by New York City.

Conviction of the importance or rightness of any of these bills is not likely to be borne in upon the legislators by a reading of the bills themselves, because of the notorious reluctance of that genus to read. Voter pressure alone can be efficacious, and the fate of the whole question rests on the knees of the up-State citizenry. Only when they become articulate can the housing amendment, which as it now stands is no more than a pious wish, be translated into action.

**STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACTS OF CONGRESS OF AUGUST 24, 1912, AND MARCH 3, 1933**

Of Shelter published monthly at New York, N. Y. for October 1, 1938.  
State of New York  
County of New York

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Maxwell Levinson, who, having been duly sworn according to law, deposes and says that he is the Editor of the Shelter and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, as amended by the Act of March 3, 1933, embodied in section 537, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, Shelter Research, Inc.; Editor, Maxwell Levinson; Managing Editor, None; Business Manager, Frederick T. Paine; all residing at 34 Hubert Street, New York, N. Y.
2. That the owner is: Shelter Research, Inc.; Frederick T. Paine, Pres.; Maxwell Levinson, Sec.-Treas.; all at 34 Hubert Street, New York, N. Y. and Benjamin Levinson, Vice-Pres. of 10660 Bonita Street, Detroit, Mich.
3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: NONE.
4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

(Signed) Maxwell Levinson, Editor.

Sworn to and subscribed before me this 30 day of September, 1938.

[Seal]

L. Opechinsky

(My commission expires March 30, 1939.)

(Continued from page 11)

an enigma to his listeners. We cannot believe that it is total and utter disregard for truth; but it must be a carelessness that passeth all understanding.

In his radio address on March 19th, he expressed disapproval of the slum clearance projects of the Federal Housing Authority because such projects "adopt as wards of the State, millions of citizens in so far as the government pays rent for them". This, of course, is a glaringly inaccurate statement; in FHA projects, judged by the one just recently announced, there will be no rental subsidies nor tax-exemption. However, coming at such a critical time in the endeavor to place slum clearance both in the state and national programs on a more solid and permanent basis, it behooves us to do more than merely point out that the Father's radio statement was an inexcusable misstatement of fact.

If the inspiration for this misstatement, which impelled him to crack down upon public housing, be interpreted by the thoughtless Father as divine, then his research into the Bible is not more profound than his research into the subject of slum clearance to support his radio statement. The fundamental basis for all slum clearance projects is not only to provide the slum dweller with a decent home, but to give him that opportunity and impetus to better himself economically, and to give his children their chance for a proper home environment so necessary to their development as good citizens of the future. Are these purposes unlaudable or un-Christian?

As for the rental subsidies, they were never intended to benefit the slum tenant by alleviating any part of his financial burden, thus making him a ward of the government. These subsidies will be used solely to the end that the financial burden of one in the lowest income group will remain the same when he becomes a project tenant, as it was while he dwelt in a tenement; that his family may continue to maintain and balance its budget in the same amount and manner as it previously did; that they neither gain nor suffer. Does Coughlin cavil at this?

Or, can it be that he construes the passages of his Good Book too narrowly or literally? "Blessed are the poor in spirit, for theirs is the kingdom of heaven." Can it be that he feels that the reward of the poor in spirit is in heaven **only**? Or does he believe that since the Good Book says nothing

about what they receive on this earth, they are not entitled to anything here?

Had the Rev. Coughlin, on that fateful 19th of March, been in the habit of recourse to our modern forms of information and knowledge, he would have seen in his Sunday paper the announcement that the slum clearance project above alluded to, had received the sanction of **Mr. Thomas G. Grace**, New York State Federal Housing Director. The absence of subsidy, an outstanding feature of this project, might have impressed him, and caused him to delete his silly, untrue statement, so harmful and prejudicial to that third of our nation for whom he, as a man of God, should exhibit some sympathy and humanitarian consideration.

#### The Slum Clearance "Laboratory" Test Project

This project, so typically FHA, is interesting from three phases: the first, the absence of rental subsidies or tax-exemption; secondly, because the master plan, under which it is constructed, should, and not the Fort Wayne plan, become the basis of future privately financed slum clearance projects to be insured by this agency; and lastly, because it may provide the means of solving a most perplexing problem set forth under the next succeeding sub-title.

On the old Polytechnic Institute site in Brooklyn, and sponsored by the Institute, is to be fully constructed within the next six or seven months, the first real slum clearance project privately financed through FHA insured mortgages. This so-called "laboratory" project, will cover an entire block, although the five three-story buildings will occupy only 40 per cent of the site. It will house 270 families on a monthly rental average of slightly more than \$11 per room, and will cost approximately \$800,000.

The master plan under which this project is constructed, is generally applicable to any urban locality, but the smallest practical area is 200 ft. by 100, or our standard city block. The virtues of this plan are also its limitations, for it is particularly adaptable to vacant land developments, or large areas individually owned, without tenants to complicate matters.

This "laboratory" experiment gives the writer an opportunity to take Carl Feiss to task for his statement in our February issue concerning the unscientific American mind. Let me point out

to him that the true scientific mind is never satisfied, no matter what tests it may have subjected its ideas to in the laboratory, until it has had a practical demonstration of those ideas in the field. So it is with this project, and it is to be hoped that not only will the project stand up in this actual test, but lead on to something even better.

Mr. Feiss' fear concerning the "Anglo-Saxon tradition of muddling" as a mild challenge to the administration of the USHA, is an entirely different matter. With the need for decent housing among the lowest income group so overwhelmingly great, and constantly increasing day by day, and the means provided to this agency for overcoming it, so correspondingly small; immediate action is positively demanded, before the problem becomes so monstrous as to become impossible of solution. There can be no let-up, in this program—no sitting down, while waiting for housing scientists to come to some agreement as to the method of solution *par excellence*. "Muddling", as practiced by our forebears, was never guilty of procrastination, and was in a very large measure responsible for our progress and attainments today.

In all justice to Carl, he realizes "that no human invention springs from the brain without some precedent of trial and error". His suggestion for scientific analysis of existing housing and comparison of data between architects and management staffs—a sort of housing clinic—is one with which no houser can disagree. It is the writer's hope that SHELTER shall serve as the correlator of such data on all aspects of housing in the United States. Then, the adolescent months of growth of this magazine can be figured to have been well spent.

So with the United States Housing Authority working in its groove, and "muddling through" its income strata upward, and with the Federal Housing Administration "scientifically" downward, and all other organizations along their particular lines of endeavor, the traditional and wholly adequate solution should eventuate, especially if a central laboratory for the correlation of all facts and ideas is ever established.

#### The Problem of Human Salvage and Rents

The distinct "no man's land" problem created by the project tenant and his family, who under the impetus of improved living conditions, better themselves economically, was ably voiced by **Mrs. Mary K. Simkhovitch** at the last afternoon tea of the National Public Housing Conference, in asking **Capt. Richard L. Reiss**, Vice-Chairman of Welwyn Garden Cities, London, for his suggestion. The tea was given in honor of the able British expert, who had just concluded an extensive tour of our nation, and rendered a comprehen-

sive and thorough report. Capt. Reiss' suggested solution was to graduate the subsidies, so that the ambitious tenant might remain but pay increased rental through reduction of subsidy in proportion to his increase in income. Mrs. Simkhovitch had pointed out that to make such a tenant move, when he could still not afford to rent a decent privately built apartment, and so would have to return to surroundings which he could no longer tolerate, was not only penalizing him most unfairly, but definitely putting a curb on his initiative.

Despite the vast experience, and resultant good sense of our British friend, I believe we can only partly accept his solution for our people. Since we must seek to avoid any inference by the tenant that the rental subsidy is charity, or the result of paternalism, any explanation to the tenant of the reduction of subsidy along these lines is abhorrent. To circumvent this, an increase in rent to a financially improved project tenant should provide that a major portion of such difference is to be held without interest, against the day when he will be forced to leave the project.

Of course, you now see that I, like all other devout and starry-eyed housers, would much prefer to "graduate" the tenant, rather than the subsidy. I believe Capt. Reiss eminently correct in theory in that it is unthinkable to force out the tenant, especially if he has children who, embittered at such a "dirty deal", would unquestionably grow up into the worst type of citizens. If legislative action be needed to make this possible, it should immediately be passed.

*(Ed. note—Mr. Paine has here let himself in for a myriad of complications and controversial points; he states that he will have a full month to answer all criticisms in the next issue, whereas you readers will have to get your queries in right away.)*

**Mr. Stanley M. Isaacs**, Borough President of Manhattan, at the Institute luncheon under the auspices of the Citizens' Housing Council forecast that the New York State Housing Act in its final form would have this adequate provision for self-rehabilitated project tenants.

Mr. Isaacs, however, took Mr. Rheinstein to task for setting rentals in the Queensbridge and Red Hook projects now under construction at \$4.65 per room. Mr. Isaacs opined that a project should be self-supporting in that the rentals charged should be sufficient to carry the interest and amortization payments as well as maintenance; and \$6 per room would be the lowest rental adequate for this. Those, who have had any contact with **Mr. Alfred Rheinstein** and are at all cognizant of the accomplishments of his Authority, can feel sure that without forgetting that these projects must house

the tenant from the lowest income group, our Commissioner of Housing and Buildings will not hesitate to charge as high rents as his tenants could pay without sacrificing other necessities. One reason, outstanding among the possible many, for such low rental figure is that the vast majority of cases of overcrowding are due to excessive rents charged in tenements, forcing already crowded families to take in boarders or sub-lessees. Both Queensbridge and Red Hook, being USHA projects, strictly require not more than one tenant per room. The loss to the tenement tenant of his sub-lessees' contribution must be compensated for in the family budget, if there is to be anything left for food and clothing. Whatever Mr. Rhein-stein's reasons, there can be not the slightest doubt of their soundness and sufficiency.

#### Mushroom or Toadstool

Albeit large oaks from little acorns grow, there was no logical reason for the mushrooming almost overnight of that small but energetic and bustling Indiana community into a prominence overshadowing our greatest metropolises, whose ably conducted and ambitious programs, deserved no such relegation to the background, accompanied, in many cases, by unjust criticism from persons having understanding of neither the **Fort Wayne Plan**, nor the achievements of local housing authorities in their own communities. This tremendous over-publicity of the Fort Wayne Plan reacted unfavorably for the plan itself on everyone who took up the cudgels, and most particularly upon its township. As it flowered, adding cubits to its stature, so did it wither and diminish. All this should not have been, although it was perfectly logical that if prominence would magnify the virtues, it would in like measure magnify the faults. It remained for the **Hon. Millard E. Tydings**, in a fit of bombast, to direct the microscope upon these faults for their magnification in the public eye.

The part of the magnifying glass was a grand performance by the **Great White Father of Housing, Senator Wagner**, who relishing the opportunity presented to get in a sorely needed lick for the USHA program, promptly did so. He rocked the gentleman from Maryland back on his heels with a straight left: (*What do you MEAN the USHA projects are not being rented to the class for which they were constructed? Why, you poor drib, their construction contracts were let only two or three months ago; How can they be renting at all? Neat, huh?*) And then crossed a right to the midriff, sending Tydings permanently into a back-seat for the complete count (*What do you know about the Fort Wayne Plan? You seem to have heard something about the price of it, but you don't even know what you're talking about there. Here let me show you—Biff! — you know, rough-but*

effective.) Having completely demolished bad Tydings, he proceeded to demolish the plan, plywood panel by plywood panel, stud by stud, and bolt by bolt, until nothing was left standing, except possibly the concrete float.

This round by round encounter must have cruelly galled that exceedingly capable assistant to Stewart MacDonald and director of the project, **Mr. Frank Watson**, who little merited literally seeing his brain child torn limb from limb. I had had the pleasure of an interview with Mr. Watson and was impressed with the fact that he made no extravagant claims for the plan; it was the solution of a particular local problem; it required a good degree of ingenuity and a goodly share of intestinal fortitude; and might eventually become a distinct contribution to lowest low-cost housing. This nobody can deny and Frank deserves a great deal of credit for his competent handling of a project of profound complexity.

There was no "baloney" in this director, he did not introduce the plan as the *sine qua non* of low-rent housing, and he freely admitted that several subsidy features were quite probably detrimental to its continued successful operation and its general application; he was working on these. If some generally applicable master plan can be worked out from its valuable features—the absence of dead weight and resultant stresses and strains—its *a priori* damp and moisture-proof construction,—its simplicity of plan and design, which readily lends itself to prefabrication—Frank Watson will, we can be confident, work it out.

#### The Tempest in the Teapot

In its tornado-like progress, this plan swept all before it, and embroiled the two Federal agencies who should work hand in hand, if not hand in glove. The USHA, however, could see its very existence threatened through the Fort Wayne Plan by those who least understood the Plan, or the present USHA program. Knowing that private enterprise had not yet evidenced its readiness to partake in slum clearance for the lowest income groups, it felt trapped and fought back at the plan, not realizing that Tydings would light the fuse, that would blow it up. Hindsight being much better than foresight, the USHA could not be blamed for taking up the cudgels. But it was disastrous—not only from the antagonism such a stand engendered, but from the fact that the time and energy spent in combating this chimera might have been utilized toward acquainting the people and their representatives with the true virtues of the USHA program. Could this have been done, the USHA would not have Tydings-like been in the peril of being counted out on its feet—not to the count of 10, but to the count of 650.



508 designs were submitted in the first stage of the Productive Home Architectural Competition. The first stage jury selected 55 finalists from this number. Reading from left to right: Baker Brownell, Walter B. Sanders, Chairman Frederick L. Ackerman, Margaret J. Suydam, Burnam Hoyt and the Rt. Rev. Msgr. Luigi G. Ligutti. The final stage jury will be augmented by Richard J. Nuetra and Antonin Raymond, who were selected by popular vote of the final competitors.

## THE NEW AGRARIANISM

By HEYDEN ESTEY

A new approach to the housing problem that repudiates the conception of mass shelter as the only escape from substandard housing conditions of the city family with a strictly limited income has been drastically brought to the attention of the architectural world by the activities of the group of sponsors of the Productive Home Competition.

The philosophy of the sponsors is that of decentralization, and their economic thinking revolves around the main aspects of the new agrarianism and the back-to-the-land movement.

One of their fundamental premises is that slum eradication can better be accomplished by decan-

ting as opposed to the currently accepted belief that the only solution of the low cost housing problem is the demolition of sub-standard dwellings and their replacement by modern apartments, still leaving the problem of urban density unsolved.

They see that cities have reached their saturation points and are aware of the reversal of the trend in which people deserted their farms in pursuit of the vaporescent wealth falsely promised in overgrown metropolises. City dwellers, tired of the nervous strain attached to urban tenancy, are finding homes in the country where they are experiencing new peace, new security and better health away from the hustle and dirt of crowded, poorly ventilated urban rooms.

production of food, clothing, furniture and other necessities of life have fortified home owners with a confidence that can be found only in men who know they are not dependent upon each pay check for existence. The relief check is foreign to the community of productive home owners.

In the country home the economic value of family life again becomes a reality. The housewife makes great savings in the family income—and electricity and modern devices banish the tedious tasks of pioneer homesteading. Children play their part in home production without sacrifice of the study and recreation which is their birthright. And the home can be built near enough the city to enable the breadwinner to commute daily to his job while still enjoying the manifold advantages of working on Saturdays and Sundays on productive land of his own. His home tasks develop into a lucrative hobby which makes his house and property grow more valuable around him as he re-invests his savings in them. And while enjoying the advantages of participating in a fuller community life, he pays no more for his home than he would in city rent.

The \$10,000 prize contest for low cost homes organized by the Productive Home Architectural Competition has evoked nation-wide response in architectural and homestead ideas. Fifty-five winning designs in the first stage of the contest were shown this month in John Wanamaker's auditorium in New York. These were selected by jury from work submitted by 506 architects, landscape architects, engineers and students embracing all the states. The regions, designated Northeast, South, Middle West, Northwest and Southwest were established according to approximate geographical lines dividing areas of different types of architecture. In the second and final stage of the contest a winner will be chosen from each region. A committee acting for the sponsors of the exhibit, "Free America", the Homeland Foundation, the Independence Foundation and the School of Living, four non-commercial organizations established here and advocating decentralization or urban dwellings, government, finance and industry, introduced knotty problems into the contest, unlike any held before. The committee sought designs for homes to be built at the minimum expense to suit the needs of a family while providing the maximum utility for economical home production.

Judging from the large number of contributors to the contest and the high quality of the designs submitted, it is evident that the Competition accomplished its purpose of stimulating architects

to the fullest consideration of the problems involved in designing a house which meets the requirements of a semi-rural productive way of living.

The designs recognized the building limitations of a family with an income of \$2100 a year. Arrangements of rooms provided for the family to center their lives around the productive units of their home. Living rooms were planned as part of the dining room and kitchen space so as not to subordinate working activities to social life. The Competition allowed architects to assume that by productive use of the home the family could add \$400 to its effective income. Most of the plans submitted were flexible, to allow expansion of the home with increased income.

The Competition expects the architect's relation to the family in planning the productive home to be more intimate than that of a designer called in to translate the family's preconceived ideas of a house into plans and specifications for the guidance of a general contractor. He is expected to occupy the role of professional adviser in regard to their shelter problem, and to analyze with them the manner of living to which their new home is to be dedicated.

The contest accomplished one of its chief purposes in showing that low cost homes for semi-rural communities need not go back to primitive design to make comfortable effective living quarters. On the other hand, it showed that with careful planning to integrate work space within the home with the usual living space, a house can be built which will satisfy the owner with an eye for progressive design and a need to utilize every inch of space.

Many designs illustrated savings to be made through innovations in construction methods and by use of local building materials. Since the problem as stated assumed that the owner would be able to do some of the work himself into account that simplicity in interior finishing and decoration would commend itself to the man only reasonably handy with tools and materials.

Sponsors of the contest envision their program reaching farther than to the offices of architects who studied it. They foresee the possibility that the ideas embodied in the designs may serve to further stimulate the move to garden homes. They urge that in architectural schools throughout the country more emphasis be made to meet the problems created by "city farmers" living in low-cost homes. The contest strives, in short, to bring the problems of designing of a home for country living outside of the frame of reference of the smug suburban or the expensive country estate.

# HOW NEW YORK LIVES

## CITIZENS' HOUSING COUNCIL PHOTOGRAPHIC COMPETITION

Can you take a picture that will show the meaning of the slums? The crowded, littered streets, the rooms without enough light, enough air, proper toilet or bathing facilities or without enough space for decent living.

The purpose of this contest is to show two things—first, the miserable conditions under which thousands of New York families live; and second, new houses and housing projects that are being built to improve these conditions. Your picture or pictures should tell the story of the slums or the story of new housing for low income families in New York City in 1939. You may submit pictures of both.

The importance of housing to the community rests essentially on its influence on human lives—on its effect on the men, women and children who live under these conditions. Therefore photographs should not merely record architecture or details of constructions, but should seek to show bad and good housing in terms of human values.

### 18 Prizes

First prize: \$100 (\$50 in cash and \$50 in merchandise) donated by Agfa Ansco Corporation.

Second Prize: \$50 (\$25 in cash and \$25 in merchandise) donated by Agfa Ansco Corporation.

Third Prize: \$30 (merchandise) donated by Abbey Photo Corporation.

Fifteen honorable mention awards of \$5 each.

Certificate of Merit award to each photograph accepted for exhibition.

### Judges

Edward J. Steichen; Arnold Genthe; Anton Breuhl; Alfred Eisenstaedt; Grace M. Mayerk, Curator of Prints, Museum of the City of New York; Frank Hall Fraysur, Assignment Editor of "Life"; Louis H. Pink, Chairman, State Board of Housing; Mrs. Mary K. Simkhovitch, Vice-Chairman, NYCHA.

### Sponsors

Metropolitan Camera Club Council; State Board of Housing; New York City Housing Authority; The Welfare Council; United Neighborhood Houses; Greater New York Federation of Churches.

### Exhibitions

Prizes will be awarded and the first exhibit opened on June 15, 1939, at the Museum of the City of New York. This exhibit will remain open until September 15. Other exhibitions will follow at schools, civic centers, church houses, museums, etc. The photographs chosen will become part of a permanent housing exhibit of the Citizens' Housing Council. Winning photographers will be asked to sign their pictures for exhibition.

### Rules

1. Picture should tell a story of housing in New York City—good, bad, indoor, outdoor.
2. Contest is open to anyone.
3. Any size or make of camera may be used.
4. There is no limit to number of prints which may be submitted by any one person.
5. Prints may be of any size. However, if enlargements are submitted, preferred sizes are 8 x 10 or 11 x 14. Judging will be based on merit, not size.
6. All prints must bear location and date of picture and name and address of sender.
7. All prints submitted become the property of Citizens' Housing Council of New York, Inc., unless a stamped, self-addressed envelope for return is enclosed.
8. Negatives of winning pictures become the property of the Citizens' Housing Council of New York, Inc.

*All prints must be mailed to the Citizens' Housing Council before midnight, Wednesday, May 15, 1939. All inquiries should be made to the Citizens' Housing Council, 470 Fourth Avenue, Murray Hill 5-2490.*

### Design Management Exhibit

The relationship of housing design to management costs and practices is the subject of a study which has just been initiated by the Citizens' Housing Council of New York through its Committee on Management, of which Abraham Goldfeld is chairman. Following the completion of the study, the results will be presented in graphic form in the exhibition gallery of the Architectural League, 115 East 40th Street, New York City during the week May 1 to May 6.

Considerable material already has been gathered bearing on the subject and in addition 300 questionnaires have been distributed to architects, management firms and resident managers of housing projects in and around New York. Special operating and maintenance problems as well as design suggestions which the study may develop will be included in the graphic material presented in the exhibit.

A special sub-committee of the Committee on Management is conducting the study and will prepare the exhibit. William W. Davies III is chairman and the members include Elisabeth Coit, Roger Flood, Mrs. Jane MacLean and Eugene R. O'Hare. Ruth C. Godes is study supervisor.

# SUMMER HOUSING EVENTS

## **International Housing and Town Planning Congress, Stockholm**

The International Federation for Housing and Town Planning, Brussels (President: Dr. Karl Strolin, senior Burgomaster of Stuttgart), is convening an international congress which at the invitation of the City of Stockholm is to take place in Sweden's capital from July 8th to 15th, 1939. There will be lectures and discussions on the following subjects:

I. House Building for Special Groups. Reviewer: J. de Jonge van Elmeest, former Director of the Municipal Housing Department, Rotterdam.

II. Town Planning and Local Traffic. Reviewer: Landesrat R. Niemeyer, President of the German Academy for Town Planning, National and Country Planning, Berlin.

III. Administrative Basis of National Planning. Reviewer: A. Lilienberg, Municipal Director of Works, Stockholm.

One month before the congress the reviewers will make available to delegates summarizations of the exhaustive reports on these subjects which have been received from various countries.

Following the sessions two study tours will be run simultaneously. The first will lead from Stockholm via Trondheim, Oslo, and Gothenburg to Copenhagen. The second will visit central Sweden and merge with the first in time to visit Gothenburg and Copenhagen. A subsequent short tour will be arranged to Dalekarlien.

The congress subscription is 40 Swedish Kroners (about \$9.64) for delegates and 20 Swedish Kroners (about \$4.82) for friends.

The International Federation urges those intending to come to notify at once the secretary, Mrs. Paula Schafer, International Federation for Housing and Town Planning, 47 Cantersteen, Brussels. They will then be kept informed of all further developments.

## **National Public Housing Conference Tour**

The Travelling Inquiry into Public Housing in Europe and the Soviet Union will be led this summer by Mr. Irving Brant, Vice-President of the National Public Housing Conference. This tour will afford access to the housing experience of nine European cities which have pioneered in housing. Housing problems and achievements will

be viewed in their broadest social terms, and anyone with a genuine interest in social problems will find the program stimulating and rewarding. The appeal of the housing tour is by no means confined to people with a knowledge of public housing. In every country the study of housing will be supplemented by general sightseeing.

The administration of this trip has been assigned to The Open Road, a membership organization maintained in the interests of international friendship and education. In Europe The Open Road works with cultural organizations and key personalities in all countries, obtaining for those it serves a degree of friendly consideration which tourists seldom enjoy.

Members of the tour will sail from New York on June 22. The eight weeks itinerary covers successively London, Copenhagen, Stockholm, Helsingfors, Leningrad, Moscow, Warsaw, Prague, Paris, and Amsterdam and returns to New York on August 10.

The inclusive tour rate is \$598. For further information write to the National Public Housing Conference, 112 East 19th St., New York, N. Y.

## **Albert Mayer's Tour**

Mr. Albert Mayer, well known architect, is planning to take a small group of people who are especially concerned with the subjects of housing and city planning to Europe on June 23. The itinerary will include England, Sweden, Denmark, Holland, Belgium, and Paris. They will return on August 1st.

The historical background as well as the sociological features of the places visited will be covered by informal talks by Mr. Mayer. In many places it will be possible to talk to leading housing and city planning authorities and to discuss their projects with them. There will also be general sightseeing programs and provision for recreation. In Stockholm the group will attend some of the meetings of the International Federation for Housing and Town Planning.

The entire cost of the trip will be about \$650 including tourist class accommodations on steamers. Further information may be obtained from Mr. Wm. M. Barber, Travel Bureau, Babson Pk., Mass.



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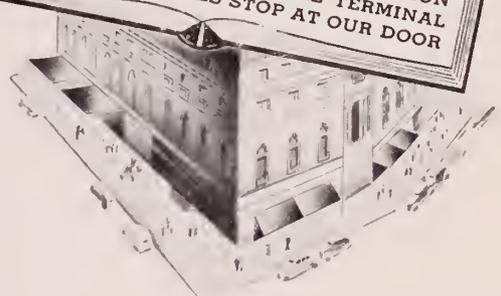
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