

dupl.

1970, 10th c.2

PROCEEDINGS
TENTH ANNUAL COMMUNITY
GROWTH CONFERENCE



INSTITUTE OF REGIONAL AFFAIRS
WILKES COLLEGE
WILKES-BARRE, PENNSYLVANIA

JS333
LEW682
10TH, 1970
c.2

PROCEEDINGS

TENTH ANNUAL COMMUNITY GROWTH CONFERENCE

SEPTEMBER 30, 1970

WILKES-BARRE, PENNSYLVANIA

Institute of Regional Affairs

Wilkes College

Wilkes-Barre, Pennsylvania 18703

FOREWORD

Fragmentation of authority and responsibility characterizes America's metropolitan regions. Generally individual counties and municipalities in the more rural areas do not possess the resources for creating jobs, establishing the educational systems, offering the cultural opportunities and providing the services to attract and hold an increased population. Neither suburb nor central city can create health and welfare programs without reference to what is happening in its entire region.

There is no way for low destiny population areas with limited resources to move toward development except through a regional organization. The regional approach is especially natural and necessary for the solution of housing, welfare, and health problems.

Only a regional agency has sufficient breadth of interests and territorial scope to undertake management of the health system. In addition, health must relate to the area's physical environment in the sense that disposition of sewage, protection of drinking water sources, and the elimination of air pollution are intrinsically related to comprehensive health planning. The availability of all health services to all of the citizens wherever located within an urban area must be the concern of whatever agency has the responsibility for coordination of health services.

In times past, in an effort to coordinate the various health and welfare delivery organizations, many communities created the now familiar health and welfare councils or areawide health planning councils. Northeastern Pennsylvania already has a regional office for comprehensive health planning.

There is, however, in the region, no office for housing development. The broad purpose for the establishment of such a regional office would be the creation of more housing for more people in more area communities and the implementation of programs to meet the housing needs of low and moderate income families. In Northeastern Pennsylvania, such an office could undertake the development of a systems-oriented program to coordinate the efforts of existing housing agencies in the region, an analysis of land suitability for low and moderate income housing, an analysis of the impact of accessibility and employment opportunities on the availability of housing, and an investigation of the obstacles to the provision of housing, including proposals for new legislation as well as innovative land development techniques.

Not too many people realize how close this nation came to giving up our Federal system during the 1960's. The 1970's will be a decade in which we either deliberately fashion our government institutions within the Federal framework, or we accede to the argument of those who claim that the Federal system cannot respond to the crises it faces today. Northeastern Pennsylvania could take the lead and show some innovation and provide coordinated health and welfare services.

TABLE OF CONTENTS

Foreword..... ii

Table of Contents..... iii

Program v

Sponsors vii

Introductory Remarks by Dr. Francis J. Micheline..... 1

"GOALS FOR HUMAN NEEDS"

Introductory Remarks by Mrs. Charles E. Myers..... 2

"Goals for Human Needs!"

by Henry Walkowiak..... 3

"NEW CONCEPTS IN HEALTH AND SOCIAL WELFARE"

Introductory Remarks by William Schutter 9

"A New Approach to Health and Welfare Priorities"

by Robert C. MacGregor 10

"Planning at the County Level"

by Harold Sherman 13

"Social Welfare at the Community Level"

by James E. Reynolds 18

"NEW CONCEPTS IN HOUSING"

Introductory Remarks by Robert J. Miorelli 24

"New Concepts in Housing"

by Francis E. Moravitz 25

"New Concepts in Modular Housing"

by Jack W. Croes 30

" Non-Profit Housing Corporations"

by Raymond Condo..... 33

Introductory Remarks by John B. Hibbard 38

"Operation Breakthrough"

by H. Gordon Council, Jr..... 39

"PHILLIPS 66"

Remarks of the Moderator--James Lee 46

Discussion Guide -- New Concepts in Housing	47
Discussion Summaries -- New Concepts in Housing	
by	
Mrs. Marjorie F. Bart	48
Richard J. Cronin	49
Eugene Horanzy	50
Willis W. Jones	51
James E. Price	53
Leonard W. Ziolkowski	55
William J. Schoonover	58
William H. Young	60
Discussion Guide -- New Concepts in Health and Welfare	61
Discussion Summaries -- New Concepts in Health and Social Welfare	
by	
Louis D. Coccodrilli	62
Bernard J. Kolodziej	63
Mrs. William Thom	64
Introductory Remarks by James J. O'Malley	65
"APERCU"	
by Tom Bigler	66
Roster of Attendance	68

TENTH ANNUAL COMMUNITY GROWTH CONFERENCE

September 30, 1970

8:30 - 9:30 A. M. Breakfast Wilkes College
New Dormitory

Registration: Mrs. Marjorie Bart, Wilkes-Barre City Councilwoman
Welcome: Dr. Francis J. Michelini, President, Wilkes College
Chairman: Mrs. Charles E. Myers, Welfare Planning Council
Topic: Goals for Human Needs
Speaker: Henry Walkowiak, Director, Comprehensive Health Planning
Pennsylvania Department of Health

9:45 - 11:45 A. M. Wilkes College
Fine Arts Center

Topic: New Concepts in Health and Social Welfare
Chairman: William Schutter, Director, Model Cities Agency, Wilkes-Barre
Panelists: Robert MacGregor, Executive Director
Health & Hospital Planning Council of Northeastern Pennsylvania
Harold Sherman, Executive Director,
Welfare Planning Commission
James E. Reynolds, Peat, Marwick, Mitchell and Company

Coffee Break

11:00 A. M. Wilkes College
Fine Arts Center

Topic: New Concepts in Housing
Chairman: Robert J. Miorelli, Hazleton Chamber of Commerce
Panelists: Francis E. Moravitz, Director,
Housing and Community Development
Jack W. Croes, President, Capital Industries, Inc.
Raymond Condo, Executive Director,
Ecumenical Enterprises, Inc.

12:00 - 2:00 P. M. Luncheon Hotel Sterling
Blue Room

Topic:
Chairman: John B. Hibbard, President, Economic Development Council of
Northeastern Pennsylvania
Remarks: John B. McGlynn, Mayor, City of Wilkes-Barre
Speaker: H. Gordon Council, Director, Breakthrough Operation
Department of Community Affairs

2:15 - 3:15 " PHILLIPS " Hotel Sterling
Blue Room

Chairman: James Lee, Assistant to the Editor
Times-Leader Evening News

3:30 -4:00 P. M. " APERCU " Hotel Sterling
Blue Room

Chairman: James J. O'Malley, First Federal Savings & Loan
Association of Wilkes-Barre
Speaker: Tom Bigler, News Director, WBRE-TV

4:00 - 5:30 P. M. Cocktail Hour Hotel Sterling

SPONSORS

David Walker Associates

Easter Seal Society of Hazleton
Area and Carbon County

Economic Development Council of
Northeastern Pennsylvania

Family Service Association of Wyoming Valley

First Federal Savings and Loan Association

Franklin Federal Savings and Loan Association

Greater Hazleton Chamber of Commerce

Greater Nanticoke Chamber of Commerce

Greater Scranton Chamber of Commerce

Greater Wilkes-Barre Board of Realtors

Greater Wilkes-Barre Chamber of Commerce

Hanover National Bank

Junior League of Wilkes-Barre

Luzerne County Housing Authority

Luzerne County Redevelopment Authority

National Association of Social Workers

Northeastern National Bank

Northeastern Pennsylvania Heart Association, Inc.

Redevelopment Authority of the City of Scranton

Redevelopment Authority of the City of Wilkes-Barre

Wilkes-Barre Housing Authority

WNEP-TV

INTRODUCTORY REMARKS

by

Dr. Francis J. Michelini, President
Wilkes College

It is indeed my pleasure to welcome such a distinguished group of community leaders to the Tenth Annual Community Growth Conference. Although I have had the honor of welcoming many of the participants here today in my former capacity, this is my first opportunity to welcome you in my new capacity as President of Wilkes College. However, the welcome is no less sincere.

Many of you are familiar with the activities of the Institute of Regional Affairs and the importance of this Community Growth Conference which is sponsored by the Institute, the College, and an ever increasing group of both public and private organizations. Part of the contribution of an educational institution in a community is the kind of leadership it can provide in making available to the leaders of the community opportunities by which they can help the community to grow and to prosper.

The important point, however, is that this role really depends on people such as you who want to know more about the theme of today's conference--"Goals for Human Needs". It is rather a broad topic, since it is possible to identify many needs of humans. Although we may be limited in time, I hope that the problems will be fully explored in our proceedings today.

Therefore, the College is very happy to act as the host for the conference, and we hope that the discussions, comments and messages of the speakers and panelists will be of value to all of you. Perhaps we will then be able to implement some solutions to human needs.

INTRODUCTION

of

Mr. Henry Walkowiak, Director
Comprehensive Health Planning
Pennsylvania Department of Health

by

Mrs. Charles E. Myers
Welfare Planning Council

It is with extreme pleasure and great honor to have been chosen as Chairman for the opening session of the Tenth Annual Community Growth Conference. The theme of the Conference is of vital interest to me as a member of the Welfare Planning Council.

Today we have a very ambitious program, especially since we are talking about "Goals for Human Needs". We must first identify the need and then try to determine the methods by which we can attain these goals.

The keynote speaker at this opening session is certainly a man of vast experience in working with the problems of human needs in his role as the Director of Comprehensive Health Planning for the Pennsylvania Department of Health -- Mr. Henry Walkowiak.

GOALS FOR HUMAN NEEDS

by

Henry V. Walkowiak, Director
Office of Comprehensive Health Planning
Commonwealth of Pennsylvania

Goals for human needs--what are they? Two cars in every garage? A swimming pool in every home? A new wardrobe for every season and for every person? A feast at every meal? Whole house air-conditioning in every home from one room shacks to great mansions? They sound good don't they?-- and which one of you wouldn't like to see this happen to your friends and neighbors--and yourself? But before we can promise these luxuries to every Pennsylvania citizen, and I'm not even sure if we would want to, we must control the crisis we are now experiencing in health care and deal with the basic necessities for livelihood. For, is not the promise of mere survival more important than the promise of affluency?

Is it too much to ask that people recognize and understand the fact that they should visit their doctor once a year for a checkup, that we have pure air to breathe and clean water to drink? That there be hospitals close enough to accommodate our individual needs, enough medical personnel to staff them, and even that there be enough food on the table at meal times?

Well, I've asked a lot of questions, haven't I? And I am sure many of you think you have the answers. But do you? Do you understand how serious our problems are today in this modern, and quote, "wealthy" society?

What can be done about some of the problems that we face in our daily life such as a child in the slums being bitten by a rat and becoming gravely ill? He may be taken to a nearby hospital and nursed toward recovery--then he is sent home, to live close to the same garbage that brings more rats and again endangers his health and life.

An average housewife with a comfortable family income who wants to lose weight the easy way, so she gets a supply of diet pills from her doctor. At first she does lose weight but she learns to enjoy the "high" she gets from the pills and soon needs more and more pills to obtain this high. She doesn't know it, but she is doing what the younger generation calls "speeding". She also does not know, but will soon find out if she keeps this up, that these drugs can possibly cause severe brain damage if too many are taken.

A salesman who works over-time and on weekends, struggling to make the payments on a \$20,000 summer home which the family cannot afford. Slight stomach pains warn him that something is wrong, but he ignores the warning and does not see a doctor. Later he must be hospitalized because of his condition, and learns that he has developed serious stomach ulcers.

A woman who is involved in a automobile accident which occurred only five minutes away from the hospital. But maybe not so lucky, really, if the ambulance has to go to a hospital 30 minutes away.

A teenager who slashed his arm on a piece of glass and has the cut stitched at a nearby hospital. When it is time for the stitches to be taken out, three doctors are too busy. A fourth gives him an appointment but is unable to see him and the office nurse removes the stitches. Perhaps the nurse is qualified--we don't know.

What can we do about these problems? How can we solve them? I think we must set far reaching goals for ourselves and see to it that they are accomplished. Health is a community affair. All of you have got to get in there and start working. Now! Once you set a goal for yourself you have to begin immediately to work toward its implementation. No one can reasonably be excused from defending his or her right of the opportunity for good health, because you were automatically involved the day you were born.

I have three goals here that I suggest should be accomplished in order to achieve the main goal, and that is the highest level of health attainable for all the citizens in Pennsylvania.

The first is adequate, accessible and available medical services. If any of you think this is already a reality, you are quite mistaken. For example, three counties in Pennsylvania have no hospitals--and for their total population of 17,000, there are only nine physicians. Can these nine physicians provide adequate service to 17,000 people scattered over 1293 square miles?

Granted, the population is small, but populations are people and people are entitled to good medical services. Statewide, there are 18,239 physicians for twelve million people--about one for every 662 people. The need for qualified medical personnel is so great in 1970, that if we don't do something to overcome our present shortage, we will never be able to begin to supply the number needed just ten years from now. Today, nationwide, we need about 50,000 more doctors, 150,000 more nurses, 10,000 more dentists, and thousands of other health related personnel, such as social workers, speech therapists, health aides, etc.

One possible way to help reduce the shortages is to enact new programs for educating all health personnel. We have to set the pace of education at a faster rate. . . . A three-year program instead of the usual four-year medical school program would speed up the student turnover in our medical colleges. It would enable more students to attend medical school and it would make better use of the medical educational facilities we now have and decrease the need for more of these institutions.

A more drastic version of this idea, now being considered as a possibility, is to train young men and women in only six years after high school. Today it takes about eleven years of post-high school education and training and it is estimated that these eleven years cost the student at least \$50,000. The six-year plan would serve a two-fold purpose. First, because of the compactness of the education, it would enable us to put almost 40% more students through their training than present standards permit. Second, because of only six years of training, it would greatly decrease the cost to the student and decrease the "per student" costs for the institutions. This will, of course, allow more students, who have the desire and the ability but not the money, to become physicians.

A way to prevent a maldistribution of physicians in the commonwealth is to offer scholarships to students in return for their promise to practice their first four years in problem areas--such as city slums and rural districts. These areas are not the most attractive places to practice, and, therefore, there are difficulties in recruiting medical personnel where they are most desperately needed.

We can further reduce the shortage and make greater use of our present supply of physicians by allowing other health related personnel to perform routine functions that take up so much of a physician's time. Removing stitches, lancing infected wounds, pre-examining patients--these functions and others could be performed by health personnel other than physicians. We must propose new health professions to relieve the physician to perform the highly specialized skills for which he was trained.

A sound medical service that must be improved upon is our health care facilities. We need better management and different types of facilities. Such facilities should include neighborhood health care centers, nursing homes, out-patient clinics, ambulatory care centers, rehabilitation centers for alcoholics and drug addicts, mental hospitals, and others. We must use these different types of facilities to alleviate the overpowering strain on our hospital system. Right now, hospitals are doing the work of many of these institutions in addition to their own work. More and better nursing home facilities for the chronically ill and the aged would relieve hospitals of patients who need only nursing or custodial care. Out-patient clinics for preadmission testing is vitally important.

With this service, prospective patients could receive all the tests necessary, during the day and then go home at night. When admitted to the hospital, treatment could begin immediately, thus making better use of hospital facilities and reducing the costs to the patient.

There are 280 general hospitals in Pennsylvania. Many of these are over-crowded. Waiting lists are not uncommon. Increased use of other kinds of facilities I have just mentioned will help greatly to solve the problem and maximum utilization of hospitals will help overcome some shortages. Hospitals function primarily on a 5-day week basis and little service is rendered on week-ends except for emergencies. Patients who are admitted on Friday can expect to spend a lost weekend. They must wait until Monday for examinations, tests, and treatment. We have equipment and facilities to treat patients on a 7-day a week basis and it should be so used.

The revamping of these current practices, as suggested, could appreciably reduce hospital costs while allowing for the maximum use of hospital facilities and manpower.

We might initiate a leveling off and eventually decline of the staggering costs for hospital care, which have increased 17 percent in the past year. A hospital bed that cost an average of \$9.00 per day in 1946, now costs nearly \$100 per day and the cost is climbing rapidly.

Other factors lending to staggering hospital costs include:

Expenditures and allowances not directly a result of the individual patient's care.

Medical bills contracted by indigent persons necessarily are absorbed by all paying patients.

Training program for nurses, interns and other technical specialists also result in costs which are included in patient charges.

Another suggestion to you is to demand and act upon the improvement of emergency health care. Currently, hospital emergency rooms are deluged with non-emergency cases. Staff and facilities is no where near adequate in many cases. These rooms are often used as dispensaries for the treatment of common ailments and minor injuries which might be better treated in the family physician's office. The workload of the emergency room should include only real emergencies. They must be fully staffed to take care of any life saving emergency.

When we speak of emergency medical services, we must not forget to include ambulance services. In a recent survey we found that there are 1017 ambulance services in Pennsylvania, with a total of 1,472 ambulances and 396 rescue vehicles. Volunteers operate 672 ambulances, 273 are private services owned by funeral directors, private companies and others, 63 are owned and operated by local government and 9 are owned and operated by hospitals. Do we have enough ambulances to efficiently serve our twelve million people, are private services as good as public services, should the services do more and be able to give emergency aid to the patients they pick up? In our opinion we do not have enough ambulance services and those we do have are not advantageously located. The vehicles need to be manned by personnel trained in emergency techniques while the patient is being transported to the hospital.

Let us consider our environment for a change. We do not want to live in a land where the air has smog as thick as a London fog. Industrial and personal uses of combustible materials which create pollutants must be curbed in order to clear our air. On many days you can hardly see the hills of the surrounding countryside. This air is going into our lungs and scientists say that instead of killing us, our bodies may adapt to the toxic air. Our bodies will then change in physical form as a result of this slow adaptation and we will very probably have a pretty scary looking group of humans living on earth in the future.

And water which no one can survive without. Our streams and water supplies are polluted. No longer can one look at a river and see the sun shining on it, looking like sparkling glass on the water. Today it looks like the sun shining on a piece of dulled plastic covering the rivers. Some water ways in the Commonwealth contain so many pollutants that they can not sustain life of any kind.

Solid waste presents a major problem in our society and we don't have any efficient means of disposing it as our population continues to grow. I am sure, as the problem continues to grow, we will bury ourselves in the waste we create.

Pure water must come from our water ways, harmful agents in the air must be monitored and controlled and new methods of purifying it must be brought into existence, and new methods of solid waste disposal must be developed. It is your air, your water and your solid wastes -- you must become involved in these problems.

Another environmental health problem is housing -- perhaps you are not interested in the housing problem if you are living in a nice comfortable home, but there are thousands of people living in buildings that are poorly constructed,

with plaster falling off the walls and ceilings, with no proper plumbing. The filth accululates and breeds disease and sickness. Did you know that the mortality rate of infants in slum areas is twice that of infants born in economically advantaged areas? We are denying them the right to lead normal healthy lives if we do not make available to them adequate and safe housing.

The third goal I will speak on today is education. We must educate our children on matters affecting their health. This process should start at an early age--even before going to school. Likewise, adults need to be educated too. They must be taught to ask for preventive care, recognize symptoms, seek medical assistance when needed. We have a long way to go in the educational process and we need to start now. Educators have been remiss in developing such health programs in the curricula.

In Comprehensive Health Planning we are striving for a better future for the citizens of Pennsylvania and we are working toward the attainment of the goals for medical care services, environmental protection and health education. We can only plan for the future and hope that our plans are followed through. The public has become concerned that excellent medical care should be available to every American.

The United States Congress responded to this public concern and initiated the movement for higher quality and more health care to be available to all, in 1966 when it passed Public Law 89-749. This law promotes comprehensive health planning for every area of the nation and every sector of the health industry. For the first time, it gives to the Commonwealth the responsibility for developing a coordinated health program for its twelve million citizens.

The Commonwealth coordinates this program, but it is your responsibility to initiate, perform or direct many parts of the total health mission. Individuals, localities, organizations must form a partnership in order to work towards goals for human needs. Are you interested enough in the future to start planning today?

INTRODUCTION

of

Robert MacGregor, Executive Director
Health and Hospital Planning Council of N. E. Pennsylvania

Harold Sherman, Executive Director
Welfare Planning Commission

James E. Reynolds
Peat, Marwick, Mitchell and Company

by

William Schutter, Director
Model Cities Agency, Wilkes-Barre, Pennsylvania

As Executive Director of the Model Cities Agency of the city of Wilkes-Barre and as the program has been proposed, planned and now in its implementation, we have found that there must be new concepts in Health and Social Welfare.

We have found that in order to rehabilitate an area, it must be done not only physically but in the areas of Health and Social Welfare. We have a rather distinguished panel with a vast amount of experience in this field. Not only have they had a great deal of experience, but they have also turned their attention to the problems of the past and how these problems can be corrected.

A NEW APPROACH TO HEALTH AND WELFARE
PRIORITIES

by

Robert C. MacGregor, Executive Director
Health & Hospital Planning Council
of Northeastern Pennsylvania

The word "Change" is a key word these days. It is all around us. It is particularly evident in the health care field, which we serve. The essence of change is the relinquishing of prerogatives which we cherish, but which inhibit our thinking and may not allow for the kind of change which is necessary for the good of our fellow man. This is particularly true in the northeastern Pennsylvania region. The region has, in the past, exhibited a conservative tendency with respect to institutional change. Unless institutions change, there can be no real change, for so many people are affected by institutions. From the time that they are born, until they die, they are served by hospitals, churches, by schools, etc.

The mission of the Health and Hospital Planning Council of Northeastern Pennsylvania requires that there be institutional change; that there be a relinquishment of prerogatives, that there be a reassessment of our goals and how we can achieve them. Then, and only then, can we begin to reach for improved health care for all the residents of northeastern Pennsylvania.

Change is not new, nothing is really new. There are many grand experiments that have been tried throughout the country; prepaid insurance, outpatient services, home care programs. Any number of these require change, but they are proven techniques; they are proven change agents, they have worked, and they can work here in northeastern Pennsylvania, given the commitment of the people, some of whom are represented here today.

The Health and Hospital Planning Council of Northeastern Pennsylvania was established by a group of regional residents who were concerned about the need for improving the health care of the region's citizens. The Council is a non-profit organization composed of a Board of forty-nine Directors, and the majority of the Board is composed of consumers or users of health services and also includes many providers of health services.

The object of the Council is, through a planning process, to achieve improvements in the environment, the mental/physical health and the facilities for health care in northeastern Pennsylvania. Obviously, this is no mean task, and one which requires an exorbitant amount of cooperation with existing health service providers.

The Council also affords a new opportunity, an opportunity for persons who heretofore, have not spoken to express their feeling on their health needs. It also provides an excellent vehicle for communications between those existing institutions who are providing health care, and those people who desire new or improved changes in the health care delivery system.

Our style then, is to consult with the consumers of health services, and to speak also with the providers of health services to determine the capacity for implementation, to develop a program which speaks to the needs, and what are the most important needs, what are the priorities, and to suggest how they might be implemented. In order to undertake this effort, the Health and Hospital Planning Council's Board has appointed a Task Force composed of citizens of the various counties located in the planning area. These include: Lackawanna, Pike, Luzerne, Wayne, Wyoming and Sullivan. These persons represent various disciplines, including health services, consumers of health services, environmental, mental health interests, who will meet as a group in a series of meetings in each of the counties in their region, to talk with the people about their concerns, their desires, their observations on health. At the same time, the Council is in the process of collecting information on the existence of health services, the flow of patients, the topography of the area, the economics of the area, in order to supplement the Task Force discussions. In addition to these two factors, we are spending considerable time talking with the existing providers of health services to determine their planning considerations, their long range programs, their outlooks, what they see for the future, to assess their capacity to change and to implement. These three factors then, will be brought together in a program which will be outlined next year and submitted by the Council for further support from federal and local sources, in order to begin to implement an overall program for improved health in northeastern Pennsylvania. The plan will address itself to some general categorical areas, possibly including mental health, physical health, environmental concerns, health manpower, and health facilities.

It is important, in the Council's observations, that we assist such experimental programs as the Luzerne County Commission on Economic Opportunity's Rural Health Program, and Model Cities, to achieve their goals. These are very difficult programs, and are not widely understood, but their concern is genuine, their attempt is to improve health care for target population. If these demonstrations can be worked out, they can prove of immense value and should be applicable to a much broader area. They also allow us to utilize resources from both the federal and state level, which were not available through other general categorical programs. Therefore, the Council is committed to assist, in whatever way it can, these types of demonstration programs.

In summary, we feel that the Health and Hospital Planning Council is an important tool, established at the regional level, to assist in a redistribution and allocation of resources for a maximum effort to improve the health services for

all of northeastern Pennsylvania. We invite your participation, we ask for your assistance as we meet in the various communities with our Task Force, we call for your interest. We desire to effect Change--Change is a difficult thing, as I said before, and will require the assistance of good people like yourselves. I thank you.

David S. ...
Executive Director
Western Planning Council

While the social welfare field in the Region is a complex one, it has many similarities. There is, on a national level, broad planning, economic development planning, general development planning and planning activity, but not for social services. The largest provider of services is the Department of Public Welfare, operating on a regional basis and serving a part of a State's needs. We have services which are administered centrally in Regionals, such as Regional level services, such as the Department of Social Services that would affect the Region.

In recent months, the two professional who carry social planning responsibilities in our respective localities-- Berks County, Lancaster, Lehigh Valley, Schuylkill and Lancaster--have formed an informal group which has two main functions. One of them is to discuss common problems and the other is to act as an advisory committee to the DSW Region II Director, reflecting to him/her the thinking of our communities. At our next meeting we shall be considering the question of the need for a Regional Welfare Planning Council and whether it is time to involve lay people in this kind of thoughtful activity.

My task, today, is to invite you to share responsibility, to offer an example of planning on a county level. In fact, if we were regional, we'd probably be discussing for this job. Planning in Lancaster County may be well be regional for the almost as complex. That includes various Village, Barre and Township is almost as effective in planning as we are here. Certain as things as the Berlin Wall between West and East Berlin. Now, we have two proud communities fighting to retain independence and unwilling to be dominated by the other. We speak quite often as if the Berlin Wall does not even exist. Yet, we share a number of common social welfare concerns, both public and private. Some of the County Board of Assistance, the County Welfare Services, United Schuylkill of Berks, Lehigh Valley and the Berks County, Lancaster Services and the Commonwealth are interested in some of these. These agencies in the Region have dollar and other things appeal to each other that will be an active role in planning to help with Alternative Care, they are interested, but we feel that the quality is being served, but other things need to be done and we will be interested in a review, but a committee be made to study this.

PLANNING AT THE COUNTY LEVEL

by

Harold Sherman
Executive Director
Welfare Planning Council

We in the social welfare field in the Region are in a rather unique-- if not peculiar--situation. There is, on a regional level, health planning, economic development planning, physical development planning and probably others, but not for social services. Yet, our largest provider of services, the Department of Public Welfare, operates on a regional basis and we are a part of a fifteen county region. We find ourselves almost constantly reacting to decisions made at Regional levels rather than doing any constructive planning that would affect the Region.

In recent months, the five professionals who carry social planning responsibilities in our respective localities--Berks County, Hazleton, Lehigh Valley, Lackawanna and Luzerne--have formed an informal group which has two main functions. One of these is to discuss common problems and the other is to act as an Advisory Committee to the DPW Region II Director, reflecting as much as we can the thinking of our communities. In our next meeting we shall be considering the question of the need for a Regional Welfare Planning Council and whether it's time to involve lay people in thinking about this matter.

My task, today, tho, is not to talk about regionalism, but rather an example of planning on a county level. (In fact, if we were regional, we'd probably be disqualified for this role.) Planning in Luzerne County may as well be regional for it's almost as complex. That mountain between Wilkes-Barre and Hazleton is almost as effective in polarizing us as the Iron Curtain in Europe or the Berlin Wall between East and West Berlin. Here, we have two proud communities fighting to retain independence and not willing to be dominated by the other. We operate quite often as if the other area doesn't even exist. Yet, we share a number of common social welfare services, both public and private--those of the County Board of Assistance, the County Child Welfare Services, United Rehabilitation Services, Boy Scout and Girl Scout Councils, Homemaker Service and the Commission on Economic Opportunity, to name just a few. Those supported by the contributed dollar must make their appeal to each United Fund and be somewhat schizophrenic in doing so since each Allocations Committee is interested, not in how well the County is being served, but what's being done in the service area of the respective Fund. And, the tax supported agencies must be careful in their allotment of services, lest a complaint be made to Harrisburg.

Before I lose my credibility standing with my friends in Hazleton, let me quickly say that some of us are talking together and while what we are doing may not be planning the usual sense of the term, we are doing some looking at problems we have in common and trying to see if some of the solutions have common applicability. For example, very recently a group from the Wyoming Valley visited Hazleton to see how that community funded and brought into being its new United Community Services Building, with all the possibilities it offers for expanded services; another is the invitation to the Hazleton Visiting Nurses Association to join with a group in Wyoming Valley to form a new agency to provide comprehensive home health care for all of the County's residents.

The program which, however, has real promise for "pulling" the County together is the one called 4-C's--Community Coordinated Child Care. It is variously defined but the simplest says that it is a "system under which local public and private agencies interested in day care and preschool programs develop procedures for cooperating with one another on program services, staff development and administrative activities." There are counterparts at the State and Federal levels, too. To me, it's Washington telling the local communities to do what they should have been doing all of the time anyway, i. e., working together to assure that the quality of child care is the best possible and that is available to those who need it most, on a flexibly organized, community-wide basis. We share, with most communities in the Country, the onus of not having done this, and of having to be called to task for it by the "Feds".

Interestingly enough, a great many communities accepted this challenge; many, I suppose, out of guilt; most, realistically, because of the unique "carrot and stick" aspect contained in its introduction to the program. It holds out hope that all "good, complying" communities will be rewarded, and the fear that those who ignore the guidelines will be by-passed when the "goodies" are finally given out. What the manual states is that "altho it does not provide the community with an additional source of Federal funds, the 4-C's Program does provide the opportunity to reap the many benefits (including financial) of coordination within the community. The Federal Government, because of its interest in and sponsorship of the 4-C's Program will extend certain priorities and benefits to communities operating local 4-C's Programs." In another section, it is again emphasized that no additional monies have been appropriated for child care, but if and when they are, it's going to be the 4-C's communities that will get the priorities.

I'd be less than honest if I said that the motivation for our getting into the act was because there was a great community demand for something to be done. Instead, the Regional DPW office, urged by the State Office, which has been motivated by being designated as a Pilot State by Washington, nudged us to

get moving. At that point, it became a "local matter" endowed with all of the magic qualities that distinguish grass-roots planning from planning "on-high," wherever that might be.

I should mention, before leaving this phase of the description, that Regional threw in some dicta before leaving us to do our own thing. Luzerne County, for 4-C's purposes, was to be considered as "a community," there would be only one overall plan, and funding, when it came, would go to a single source. Given that choice, we've been working and planning together--voluntarily, of course! Instant Cooperation!

Planning in regard to child care has been really at two levels, although closely related. We began with the formation of the 4-C's Committee, officially defined as "a group of community representatives in which is vested the responsibility for formulating the policies and agreements which constitute the local 4-C's Program." The "shoulds" then spell out who is to be involved which include representatives of agencies who are providers of service or have an interest in the development of services for children and families, parents whose children get service, and representatives of other state and local agencies which affect the development of programs. Also, the agencies have to represent "at least 50% of the total Federal funds made available for day care and preschool programs in the community. . . . and which were received in the previous fiscal year." Meeting this last criteria and any other referring to "providers of service" was easy. The only service for preschoolers was the half-day OEO Head Start program. Model Cities has money allocated to day care. No other community supported, full-day service existed in the County. Our thinking had to be in terms of potential users of service, potential providers, and potential sources of support.

Our first invitation went to 27 persons. Forty-two showed up at the first meeting, indicating the apparent latent interest existing in the County in providing day care services. The core committee now numbers about 50 and includes representatives of consumers of service, public and private agencies, unions and management, colleges, school districts, etc. Up to now, the group has been meeting irregularly at the call of its convener. It has supported efforts to bring day care services into the County, including providing testimony for a State Advisory Committee on the need for day care services and for support by State Government. It also authorized a survey in the County to determine the extent of need. Formal recognition of the Committee by State and Federal authorities has not yet been sought but will probably be a next step.

While, initially, the Welfare Planning Council carried all of the staff responsibility, the pace quickened immeasurably with the loan of a staff

person from the County Board of Assistance. She was assigned full time, working under the supervision of the Council Executive, to develop the 4-C's Program and its committee. During the summer, she had the assistance of a College Misericordia Work Study student and it was possible to complete the broad based--altho limited--survey of need requested by the 4-C's Committee if a rational approach to providing day care services was to be undertaken.

Some factual data did seem necessary. On the face of it, the fact that half the working force in the County were women, and that there were no community-supported services for day care (other than day homes provided by the County Child Welfare Services), would seem to be enough justification for establishing such services. However, conflicting views give evidence that what seemed obvious was not going to be enough. Luzerne County has no history of day care, so the very concept is foreign to most people. (Even during World War II when most communities enjoyed their most extensive tax-supported day care programs, our industrial picture was such that we received little or no such benefits.) There is also the very widely held belief to contend with that the extended family is quite common here and its members are available to care for children while mothers work. The lack of wide acceptance of the day home program was also pointed to as evidence that organized day care is not needed. On the other hand, the 4-C's Committee members, representing so many and varied interests, were convinced there was a need. Employers of large numbers of women and union leaders whose membership was largely women were very sure that day care was an absolute economic and social necessity.

Our County survey, made possible by the cooperation of just about everyone approached, covered employed women as well as those at home. It was a good study from the standpoint that it "proved" all sides were right. Most of the women who already have children in care were, in general, satisfied with, or at least not ready to change, their existing plans for providing care through neighbors or relatives (quite often, husbands). On the other hand, great numbers of mothers would like care for their children, most often to seek employment or training, but large numbers for other valid reasons, which can be only met by good day care services. From the standpoint of planning, we found that there was a great need for day care services among all economic strata and in all parts of the County, rural and urban.

Plans and studies sometimes result in successful undertakings; in frustrations; sometimes up blind alleys. And, sometimes, as in our case, in justifying actions already taken. Not that the findings of the survey are not going to be of great value for future planning, but they had very little to do with the recent granting of funds or the selection of Luzerne County for an experimental day care educational project. (Between the two, intending to serve less than 500 children, we'll be meeting less than 1% of the need we found.)

Our "planning success", as it has been called by some, really was more a matter of timing and opportunity than the end result of the classic planning process which begins with the statement of the problem and then proceeds logically to implementation. Altho, as a planner I'd like to believe that most of our work follows along these traditional lines, I'm not so sure that much of what passes for planning is not really a set of fortuitous circumstances coalescing at the right time.

In this situation, County interest has been sparked in day care. Both the Regional Office in Scranton and the State Office in Harrisburg knew we were getting quite involved and also of our lack of day care services. The State, which had not been providing any funds for such services, suddenly decided that it would be to everyone's benefit if it took advantage of the 75%-25% matching formula under Social Security Legislation (Title 4A, to be exact).

I use the term "suddenly" advisedly because, from our standpoint, it really seemed to happen much faster than that. We were called and told that if we wanted to get any funds for day care this year, we had better write up a County proposal immediately. "Immediately" was at first a few weeks, but that was shortened to the point where we ended up having to telephone the budget part of the proposal in order to meet the newest deadline. Naturally enough, our proposal was not what it might have been if we had an opportunity to know the full extent of the need. However, despite the lack of a factual basis, it was comprehensive and indicated good understanding of what day care services should be. As a consequence, it was funded for \$442,000 and now awaits implementation by the County Child Welfare Services. It would not be easy to find another such series of dovetailing situations!

Soon after this first break in the famine of day care services in the County, we were approached to see if we should like to be considered as one of four counties to be selected for an experimental program which would serve 238 children. It would be under the auspices of a profit-making educational company which had contracted with the State and Federal Governments to demonstrate some new methodology and techniques. In the belief that we had nothing to lose and probably much to gain, we indicated interest, provided basic data about the County and its population, and in time were informed that we would get one of the centers. Since the company acts as if it wants to be independent, we will set our task at seeing that its program meets need and complements rather than competes with other programs being organized.

That brings us back again to our 4-C's Committee for, with more than one service in operation, it can exercise its responsibility to coordinate and see that the County's best interests are served. Having come full circle, we need only express hope that, having gotten our foot in, we'll continue to push ever wider the open door.

SOCIAL WELFARE AT THE COMMUNITY LEVEL

by

James E. Reynolds
Peat, Marwick, Mitchell and Company

What I have to say here is not specifically intended to apply to the City of Wilkes-Barre, or to Luzerne County, although my remarks may be applicable to this area. My purpose is to examine the general subject of health and health services in relation to the whole comprehensive planning process which is being introduced by the Federal Government and its agencies. I am particularly concerned with what must be done in this planning process to assure that health services delivered to the consumer are really responsive to his particular needs.

Since Model Cities followed the type of planning process I have in mind, I shall use examples in that area to demonstrate what I mean by proper planning for the delivery of health services. There are, of course, innumerable health services in every city, and, unfortunately, the lack of coordination and integration of individual programs tends to limit the overall benefit to those in need of health services. I am, therefore, addressing myself to the idea of the need to organize local health programs into a well-integrated and comprehensive program and this requires adherence to sound principles of planning.

In relation to the subject of health, the planning process must concern itself specifically with four questions:

1. Where are we today?
2. With whom are we dealing?
3. What health services are currently being delivered?
4. How are these services being delivered?

In answering the first question "Where are we today?" we have to deal with certain geographic and demographic factors which provide the initial base for further planning of health services. This can be done effectively by laying out a map showing the distribution of the community's population in relation to sociological and economic conditions. Its basic purpose should be to assist in locating the concentration of the population to whom health services are to be delivered.

One of our greatest problems in delivering health services today, as it is in manpower and education services, is the problem of overlapping political jurisdictions. Therefore, the map I have proposed should also clearly identify each and every political subdivision. Up to now, it seems that each jurisdiction involved in the health area proclaims: "This is my turf." For example, there are federal agencies, state agencies, regional agencies, county agencies, and local agencies--all involved in health matters, but generally each going its own way.

The absence of a workable coordinated relationship is probably the most significant obstacle to expediting the delivery of health services. If such a relationship cannot be worked out, complex problems can be expected.

Another type of fact which should be shown geographically is the type and location of agencies responsible for delivering current health services. There are public and private agencies involved in providing existing health services in various political jurisdictions previously mentioned, such as counties, regional authorities, and hospitals, and appropriate relationships must be worked out between them even before we actually enter the planning stage of an adequate and responsive health delivery program.

The second question which we must consider in our planning process is "With whom are we dealing?" Health services involve two components: (1) the provider of the service and (2) the consumer of the service. There are both individual and group providers, and in the process of examining each, our concern is primarily with the scope of their service and their capacity to perform. A prime factor to be reckoned with here is that of staff and other personnel.

All of this initial inventory type of work is the real key to effective health service planning. Where we are and with whom we are dealing are the sine qua non of comprehensive health planning. But there is at least one other step essential to a comprehension of the part played or to be played by each of the individual or group providers--proper evaluation of work done. Each must be asked, "Did we accomplish what we set out to do, or did we have to change course in midstream?" "Were our navigation tools together when we started out?" This is the kind of evaluation which must be done.

In addition to the providers of health services, we must, obviously be concerned with the consumer of those services. Here, too, there are individual consumers as well as group consumers. And, since various segments of the population require a specific health service, other segments

require others. For example, venereal disease is a significant health problem in many communities. Assume that an immunization program is to be undertaken. Who in the local population is to receive this service? To whom is the program to be geared? In the absence of such an evaluation, an immunization program would be fruitless, because how can one provide the service unless the person who requires it is known?

The ultimate object of health service, of course, is the consumer--that individual who needs the service. It is, therefore, most essential that we ascertain as accurately and realistically as possible how the consumer looks at health services. The main trouble is that too often those providing services act on the basis of assumptions. The Federal Government acts on assumptions. It simply assumes that low-income persons want certain specific kinds of health service when in fact they do not. What I am saying is: "I like apples. I like delicious apples". This does not necessarily mean that everyone likes the same apples. Some may prefer Jonathan apples.

I think we have to answer the question whether everyone can purchase health services because we can. Some people can't afford them, and perhaps they do not need or want the kinds of services which we offer. The only sound basis for determining what services are needed and will be utilized is to ask the prospective consumer. In behavioral language, we search out the "inputs" of the consumer.

The third question--"What health services are currently being delivered?"--can only be answered by a thorough and comprehensive survey of existing federal, regional, state, county, and municipal, as well as private, health programs, and by an appraisal of the exact nature of the available services and conditions under which they are available and to whom.

The local Model Cities program is preparing a comprehensive health service project. I do not know if it is already in operation. I understand that the city council has given its required approval. Mr. McGregor is involved on a regular basis in delivering health services in the area.

In undertaking the implementation of the proposed comprehensive program, you will have to get some kind of profile on what needs and services exist in the Model Cities area at this moment, and then on that basis determine what must be done. You already have some services. What is the capacity of the agencies to perform? To what extent are the services used? Do the people really want what is available now, or do they want others? Are the current services really helping the people, the consumer, or are we merely delivering a group of services to salve our own consciences?

Undoubtedly, resources are being used in the health service field here. But the question is have you evaluated performance to ascertain whether the resources have been used for the greatest good. You will note that the term "evaluation" continues to crop up. I have used it deliberately because it is so very important. In any planning process, we must establish benchmarks to tell us how to move from point A to point B and to help us decide whether or not we are satisfied with our moves. We must be sure that our resources are properly and effectively used.

We should now say more about health services provided here now by other agencies such as the state, municipal, or private sectors. Here again we face the problem of overlapping jurisdictions. This manifests itself very clearly if we begin to ask pertinent questions. For example, are particular health services now already provided by the state, local, or private level? Who are the agencies and who are the individuals receiving their services?

The point is that before we can establish a broad, comprehensive community health service program, such as the one contemplated in Model Cities, we must inventory the types of current services, capacity and utilization, resources now utilized, performance, and evaluation.

The fourth question-"How are the services being delivered?"-is the key to the whole planning process. Many times we merely assume that some agency is delivering a service. We have little or no knowledge as to how they are delivering, or whether they are optimally delivering. This means that we must ask questions as to planning, management, and the delivery process of each agency.

Individual providers must be reviewed by types and methods for designing community health needs. Planning, programming, and budgeting techniques must be examined. We must look at monetary and service evaluation methods, and at methods of evaluation of delivery, and we must also be aware of and understand the regulatory processes, for there may be legal constraints which prohibit us from delivering certain kinds of services, particularly in the health field.

In this overall planning process, we often forget what I have called "feedback processes". This refers to information which we obtain from the consumer himself. Too often, information about a health project goes out (I call this "feed forward" information). The trouble is that almost never do we get the "feedback" from the consumer. This is an important omission, for if you don't get any feedback, how do you determine the effectiveness of the "feed forward"? We simply can't function effectively unless we know with some degree of certainty how people are using our services.

I am certain that at this moment, we do not know much about how people consume services, whether in the delivery of health, education, or manpower services. I suppose we don't know enough about this precisely because we haven't asked or answered the question: "What kind of feedback do we want from the consumer?" Secondly, we don't get the consumer "input" in the very beginning of our planning process.

Sometimes, I think it might be wise for us to use our clientele, the consumer, as consultants. I am a professional consultant, and frequently I haven't got the answers. Perhaps we might get good answers if we asked the people who are most affected--the consumer of the service we provide.

The consumer of a service is a most important, though not the only source of inputs to help us determine our plans. We have many pressure groups, actively engaged in seeking change---some even demanding immediate change. For example, there is the American Medical Association. They provide an input into health services, and at this point in history they have quite a bit of input. In fact, they have considerable control of many of the country's most important and significant health projects. They have a powerful grip in programs at the federal level, and have a definite power at the local level because of it.

One of our keys is to look at the relationship of the various Federal government agencies involved in the planning process, because each particular agency is a federal participant, and therefore, important. There is overlapping at the Federal level with HUD, OEO, and a multitude of other agencies. They have some real problems. Unfortunately, if there are contradictions at the federal level, they tend to filter down to the local level. Many of the heartburns you experience at the local level of your planning process are a direct result of contradictions at the Federal level.

Other agencies which have important inputs in relation to health planning are state agencies, regional and local agencies, and private institutions. It is important to ascertain their inputs, to learn of their needs, demands, and objectives, so that they can be incorporated into or accommodated by the overall community program. However, it should never be forgotten that the most important source of inputs must remain the consumer.

The most important point of my discussion really is that all these relationships between parties engaged in the provision of health services must be visible and clearly identified, and all must be considered in the planning process. This in itself leaves no doubt that planning to deliver health services on a comprehensive basis is no simple or easy task.

One other matter remains to be said. What I have been speaking

about is graphically displayed here on this chart in what I call the "project management cycle." This procedure may also be used to study community health needs. You first simply define the existing health system conditions in the area of concern. That is, you ask and answer the four questions I posed at the beginning, and which I have briefly discussed. The key to the method is that it is a cyclical process -- it's ongoing, moving from the initiation phase to the definition phase, to the development phase, and finally the implementation and evaluation phases.

My whole point today is that in planning for health services on a comprehensive scale, you must get the input of all relevant actors in the play. To leave out anyone destroys the smooth unfolding of the plot, and creates friction. No one single actor, no matter how professionally qualified, can make the play alone. Each actor contributes an important and irreplaceable part. The same is true in planning for health of the community.

INTRODUCTION

of

Francis E. Moravitz, Director
Housing and Community Development

Jack W. Croes, President
Capital Industriés, Inc..

Raymond Condo, Executive Director
Ecumenical Enterprises, Inc.

by

Robert J. Miorelli
Hazleton Chamber of Commerce

Since the overall theme of this Conference has been the "Goals for Human Needs", certainly one of the basic needs of humans is housing. We all realize that there is a tremendous shortage of decent housing in our area, therefore we must develop new techniques, new systems and even new legislation formulated by the Federal and State government.

However, the accomplishment of these goals can only be from the area of local concern. Our panel this morning brings together these various areas--that is, a representative from the State in his role as Director of Housing and Community Development, the President of an industry in the private sector, and the Executive Director of semi-public agency which is financed in part by Federal government but is also supported by an ecumenical organization.

NEW CONCEPTS IN HOUSING

by

Francis E. Moravitz
Associate Director

Community Development and Housing
Appalachian Regional Commission

I am most pleased to be representing the Appalachian Regional Commission at your Tenth Annual Community Growth Conference. It is especially gratifying to participate in an exploration of concepts to meet the housing problem. This problem, as you know, is a national one. It is a particularly harsh one in many parts of Appalachia.

This region's housing problem can, of course, be defined statistically: One million families, or one out of every four, and, in some parts of the region, nine out of ten families live in housing that needs replacement or repairs. The problem is better defined, however, by saying that the region must start by building and strengthening a home building and finance industry that is responsive to the needs of all income groups.

Several years ago, my Executive Director, Richard Widner, was asked to participate in a housing conference in one of the Appalachian States and he assigned me the task of drafting a speech identifying the constraints to home building in the region. The list that he presented included the problems of land ownership patterns and pricing, the separation of mineral and surface rights, fragmentation of the housing markets, antiquated codes and ordinances, the shortage of developers and construction tradesmen, horse and buggy financing practices, under-utilization of Federal programs and so on.

The only response to this recitation occurred at the end of the conference when the moderator closed by saying, "In spite of Richard Widner and the Appalachian Regional Commission, we shall solve our housing problem."

There is nothing unusual about a government agency being called a bottleneck. In fact, it is often justified. However, the comment that was made in this particular instance was a direct reflection of what had gone on during the conference: No one was willing to engage the housing problem in hard, conventional terms.

There was no discussion, for example, of the problems of land assemblage; no one discussed construction and mortgage financing; there was

no mention of the architect's role in a development team, nor any other straightforward discussion of how housing can be built and financed.

Instead, the conferees were content to talk about such exotic building techniques as the pre-stressed characteristics of bamboo and the application of foaming techniques to culm pile residuals.

Now, it is a certainty that this conference could talk authoritatively about culm piles. However, I'll resist the temptation and offer a direct proposition: If you want to build housing, there is no substitute for:

- a competent builder
- a good mortgage banker
- a reasonable landowner
- an imaginative, cost-conscious architect
- an intelligent engineer
- a cooperative local and state government, and
- a sympathetic FHA .

And if you and your community can't find these characteristics among these and other functionaries in the building industry, I can think of no better way to encourage these traits than through the organization of a representative community-based effort that involves people who are willing to learn, to get their hands dirty, and to muster economic and political clout when necessary.

It has been known to work and even to soften the heart of the FHA.

I would like to discuss several such efforts in which the Appalachian Regional Commission is participating. Not all of these efforts are totally successful, but each, I hope, demonstrates how community organizations, labor unions, and industry can become involved.

The largest and perhaps most innovative local program in which the Commission is involved is located at the southern edge of Appalachia in Northeast Mississippi. The program covers a ten-county area, which is probably the only area in the nation that can legitimately claim to be solving its housing problem.

The program's first phase involves the construction of 1, 250 units, many of which are already under construction. The program was launched with a \$ 318,000 no-interest planning loan from the ARC housing fund. (The housing fund was established in 1968 for the purpose of providing "seed money" loans to prospective housing sponsors. The loans cover 80 percent of the cost of planning a project and securing a commitment for mortgage insurance under HUD's 221 and 236 programs. By the end of August, the Commission had approved 54 loans totalling \$2.4 million. These loans are expected to secure approximately 6,500 units of housing, costing an estimated \$88 million.)

The Mississippi program, involves a massive mobilization of both private and public interests by a public housing authority -- the Tennessee Valley Regional Housing Authority --TVRHA.

This agency's approach is to change the basic role of the housing authority from one of management to that of a catalyst for home production. In this role, the authority is functioning both as a financial institution and as a conduit for Federal housing assistance. As a financial institution, the authority can purchase or make mortgages from the proceeds of sale of tax-exempt securities; as a conduit for Federal assistance, it receives commitments under the Section 23 (g) public housing leasing program.

In order to produce housing, a subsidiary non-profit corporation acquires sites, plans projects, and contracts for the construction of homes. The corporation arranges construction financing with local lenders and transfers the mortgages to TVRHA. Thus, the corporation retains ownership of the units and leases them to the housing authority.

Under this program, renters are allowed and encouraged to take ownership of the properties. Through a concept of individual home maintenance, the tenant receives a maintenance fee that goes into an escrow account, from which downpayment requirements can be met.

Once the individual becomes a home owner, the authority acquires another unit of leased housing in order to meet its commitment to the Federal Government. Consequently, a new unit of housing is generated.

In this particular example, an existing but dormant public agency was re-vitalized and the entire process of home construction structured to produce quality housing that is available to any lower income family.

In West Virginia, the ARC is participating in a project initiated by the Board Chairman and President of Weirton Steel Division of the National Steel Corporation. Under the leadership of these men, a non-profit corporation was

formed to undertake the development of new housing for the residents of old, industrially blighted neighborhoods in the City of Weirton.

The steel company is contributing its legal and technical staff to meet the administrative costs of the project. From its own assets, the company has purchased open land and donated it to the non-profit corporation. Through the management abilities and obvious political know-how of the members of the non-profit corporation, foundation gifts, government grants and development financing are being put together to assure attractive, convenient developments. The practical result of this effort is that individual, fully-developed lots will be available to lower-income families for home construction at approximately 40 per cent of normal market cost.

Labor is also involved in providing housing in the Appalachian States. One of the more ambitious programs is that of the Alabama AFL-CIO Labor Council. The current two-year program of the Council calls for the sponsorship of 10 housing projects and the creation of two field offices to coordinate construction and management.

The Council's participation in housing was spurred by an obvious shortage of financially stable and properly motivated community organizations to sponsor housing projects.

To date, the ARC has approved three planning loans to the Council and further project funding is anticipated.

In North Carolina, where the Commission participated in the formation of a state housing finance agency, an effort is under way in a largely rural section of the state to promote housing construction for lower-income rural families. The Local Development District has taken the lead in forming a working committee of builders, lenders, government officials, and others concerned with housing problems. The committee has developed a two-pronged approach to the problem of rural housing.

First, it has initiated a service program through which:

- 1) Moderate-income families seeking or needing housing are counseled and assisted in preparing loan application under VA, FHA, or FmHA programs; and then

- 2) Builders are encouraged to construct homes for these families and assisted with the initial processing of loan applications. In short, through this effort, the committee brings builders and families together and assists with the paper work (red tape) that up until now has scared off both parties.

The second aspect of this program is leading to the creation of a regional non-profit housing corporation which will undertake the initial planning of lower-income housing projects, and then participate with private investors in the sponsorship of such projects. In this process, the non-profit corporation will become a legal partner with private investors and shoulder many of the responsibilities of managing projects and caring for the welfare of lower-income tenants.

There are many other examples in Appalachia. Here in Pennsylvania, for example, the Commission has approved loans to 21 housing sponsors for projects which will eventually house up to 1,923 families. In addition, the Pennsylvania Departments of Commerce and Community Affairs have endorsed applications for 22 additional projects.

The remarkable thing about these data is that three and a half years ago, only two communities in Appalachia Pennsylvania had constructed low-and moderate-income housing projects under FHA's special assistance programs.

In my view, Pennsylvania community leaders are learning a lot about housing. Most will, I think, confirm my thesis concerning the need for a strong, citizen-based sponsor and the use of a competent development team.

Beyond this, they are also learning that current housing programs and the manner in which they operate extract (even under the best of circumstances) enormous demands on time, energy, and patience. And when the results are in, many times the surface of the housing problem has only been scratched.

I remain overwhelmed at the fact that the last big idea in housing production and financing was put into law in 1934. In between, we have produced a public housing program and a literal blitz of numbers: 235, 203, 236, 221, 502, 505, etc.

It is time for new concepts, new approaches, and new commitments. Surely it is within our capacity to simplify and to find the resources to meet the housing problem.

My guess is that the genesis of the next big idea in housing will come from, and be supported by, those of you who have survived the problem of sorting through the numbers and have become actively involved in providing the housing for your community.

NEW CONCEPTS IN MODULAR HOUSING

by

Jack W. Croes, President
Capital Industries, Inc.

Capital Industries manufactures sectional houses, primarily single houses, but we are engineering now to produce modular components--these are stacked for such things as town houses, garden apartments and so forth. We have been in the manufacturing of sectional housing since 1963. This section of the country actually spawned the industry. In 1963 there was only one other manufacturer--Ambassador Homes in Nanticoke.

The product was mismarketed and sold to mobile home dealers who did not know real estate laws and got into a lot of trouble, which is a part of the history. Giving this housing a mobile home image was unfortunate. This was true of all the early entries into the sectional housing field. In referring to a sectional house, this is a two-piece unit that goes together on a foundation--generally a whole basement. It is not a mobile home.

I am going to concentrate on the pictures that show how the product is manufactured. This is the beginning floor section--2 X 10 on 16" centers--the floor--beginning of half a house. The floor is a plywood deck. The floor is done according to codes. It must be made stronger than most conventional homes. Some extra things must be done because the house must be transported over the highway.

Next is the application of the insulation to an outside wall. It is done on the flat. The gypsum board dry wall is applied to the wall again on the flat. The dry wall is glued to the studs. The roof is put on in a conventional manner from a platform on either side of the unit, as they come down the production line. In the application of sheeting, we use all wood sheeting for strength--it is also glued on. The application of aluminum siding in the plant is done under controlled conditions. The wiring in our units is completed in the wall and this causes a little trouble here and there because the building inspectors cannot see it. Generally some dry wall is left out to impress them, but for the most part the connections to our electricity are made very simply to junction boxes and can be made in a matter of a few minutes at the site.

Now a house is ready for shipment. It has all the trim and necessary insulation and so forth to complete the house at the site. Generally there is about 120 man hours of labor at the site to complete the house.

We will be putting the house on using conventional moving techniques. The house will move on the track and across the wall. Visqueen, a cover used to protect the house from weather in transit is then taken off. It really does the job.

Now half a house is ready and they are going to jack up the roof. They have a system--the roof is jacked up at the site. One cannot transport a structure above 12'6". To get a 4-12 pitch, the roof has been hinged at the juncture of the rafter and the joist. The roof is jacked up and is spiked into place and becomes a conventional 4-12 house pitch. One of the problems of the industry in early years was the low roof pitch.

The roof is then jacked up. After the roof is up, the new walls are spiked in. The house is then brought together and the over-hang is folded down. The over-hang was folded up during transit and is folded down at the site. Soffit is then applied. When the house is almost together, with one side of the roof down and the other up, you can see the difference in the roof pitch.

The conventional house-moving equipment is used to move the house across the track. The house is bolted together from underneath. Now the gable ends are completed. Aluminum siding is applied at the site on the ends. This is done, of course, so there is no point where you can tell where the house comes together in two sections.

Our total drive has been to produce a home which would be like a conventional home, which, except for the most expert eye, could not be told from a house that was built on the spot. In 1965, we produced the first of this type of home--the Royalty--which really is not much different than a conventional house. However, our total aim is to the low cost housing field. What we are trying to do is get into the category of HUD, especially low-interest subsidy. There are construction limits of \$18,000 complete with lot. In certain areas, which may cost as much as \$20,000, there is a low interest subsidy and also a low down-payment. In this way we hope to provide housing for lower income people. This is the market that should be served. The last few years, because of lack of mortgage money, we've had to concentrate in the higher class field simply because they were the only people who could get mortgages during this period. A smaller home used with a treatment of rock and brick is an example. Generally speaking, one could not be able to tell these houses from any other conventional home built at the site.

We are now constructing units called the modular stack. They are different from sectional housing. They are built for apartments. The cubes are built in the same manner. A actual erection of one is simple--a 35 ton boom lifts them into place on the foundation. The center cube is a service cube for electricity and water, etc. The outside cubes are the living

space. The center cube weighs about 10 tons and is heavy to lift even with a 35 ton boom. There are six cubes to an apartment. The difference in these and the mobile homes is UL approved wiring, 2x4's, 2x6 rafters, 4" wall, insulation factors, plumbing, state codes (which mobile homes do not have). There is a great deal of difference in construction.

This is an infant industry. The technology and the machines for this industry are just being developed. Our new plant--80,000 square feet--is being constructed. In it will be some of this new equipment. Labor efficiency is not what it should be. Labor costs in the plant are 16%. This should be reduced to 10%. The technology for this industry is just starting. Previously the dry wall was put on the studs by hand; now we have a machine to do it. Many other things are being developed. Labor efficiencies should drop by 3 or 4%. In the mobile home industry, it is not uncommon to have about an 8% labor factor. Unless you are quite mechanized, the labor factor will run about 40 to 50%. Transportation costs about \$1.25 a mile. They cannot be shipped on slabs. It must be with the floor. Slab construction would not be good. What is needed is a crawl space foundation for at least a basement. The cost of a mobile home?--One model for low income families on a \$2500 lot would sell for \$18,000 in our market area.

Progress is not too fast in the modular stack-type unit. Steel and fire proof materials for framing will become the thing in this type of construction. Concentration is on single family housing. Single family housing relieves congestion in the city. This a way of relieving the housing problem--Home, sweet, single-family home!

NON-PROFIT HOUSING CORPORATIONS

by

Raymond Condo, Executive Director
Ecumenical Enterprises, Inc.

I'd like to make one correction, Bob. I'm not from Scranton. I'm from the Wyoming Valley area with offices located in Wilkes-Barre. Our operation is also in Wilkes-Barre and Wyoming Valley.

You have heard about some of the problems and some of the ways in which other states and organizations have entered into the housing program. I'd like to discuss briefly with you what's being done here on the local level in the name of Ecumenical Enterprises, Incorporated, which I represent.

This is a real "nitty gritty" problem. Some years ago a group of men got together and decided that they wanted to engage in the hard-core problem of housing. Even though they didn't know exactly what they were getting into, they knew there was a housing problem and that something had to be done about it. Ecumenical Enterprises was incorporated as a non-profit housing sponsor. In December 1968, represented by four religious faiths: The First Presbyterian Church of Wilkes-Barre, The Roman Catholic Diocese of Scranton, The Metropolitan Lutheran Council of Wilkes-Barre and the Jewish Federation of Greater Wilkes-Barre, this core of men formed a 20-man board, an 8-man executive committee, 1 full staff member, 1 consultant, 1 developer, and various other committees, and decided to engage in housing action.

Now, why engage in housing? Because, of course, the problem is serious locally, particularly for those people in the low and moderate income bracket. We have public housing in the area. We have nothing other than that being done by other organizations which could take advantage of the various federal housing administration programs.

Keep in mind that housing is basically three problems. Primarily, in my opinion, it is an economic problem. It is economic because of the high cost involved. Today, there is no such thing as low-cost housing. There is such a thing as lower cost housing, but no such thing as low cost housing, unless you want to build a tent. Therefore, you have to try to get some financial assistance, some economic assistance, and usually this comes from the federal or state government. On the federal level there is the FHA which has numerous kinds of housing programs that almost anyone can get into, but there is no need for a sponsor.

Our organization focused on two specific areas of FHA's program, namely, rental housing under 236 and home ownership under 235. These programs do provide financial assistance to the eventual occupants of these units. Assistance takes the form of interest reduction subsidy which goes, not directly to the individual, but to the mortgagee holding the loan.

Why non-profit corporations? These FHA programs were geared only to and primarily for non-profit sponsors and limited dividend corporations. In this area, no such animal had existed previously, so we had a group of dedicated citizens in this area form a board and set up Ecumenical Enterprises. Although the spearhead has been from the religious sector, the board of directors is composed primarily of business or professional men in finance, real estate, law, and so forth. What I'd like to show you today, briefly, is what we are doing in this area and try to convey to you what the real problem is.

Basically, we are trying to provide housing under 236-multi-family housing. We have a large project, which, hopefully, will get under construction next spring. It is located off Coal Street in the Heights area of Wilkes-Barre. We hope to have, as Mr. Croes has shown, some modular housing construction utilizing this technique. It does provide rapid construction at a reasonable cost. We are already engaged in a program of rehabilitation-- rehabilitating existing homes, putting them back up to code standards, and reselling them to eligible families.

The basic benefits to the recipients of the housing unit are three:

(1). They receive an FHA insured mortgage which the financial institution taking the mortgage likes because it reduces his risk. (2). There is a minimum down payment of at least \$200 that the buyer must have in order to get into the program, and (3), a big point, depending on family income and size, the buyer could qualify for the program and in effect possibly receive a mortgage at the rate of 1%. This means, in essence, that you purchase an \$18,000 home and you get an \$18,000 mortgage on it. Minimum down payment for 30 years on this program, at current interest rates of 8 1/2%, and all your other miscellaneous charges, including real estate taxes, fire insurance and other special assessments, might cost an individual \$150 to \$160 a month, which he can't possibly afford because he is in the low or moderate income bracket.

This is rectified by the FHA paying directly to the mortgagee a payment which could reduce that mortgage to 1%, so, in effect, the person buying the home could be receiving an \$18,000 mortgage and receiving approximately \$90 to \$100 a month on the mortgage, the rest being picked up by the FHA. Now, as I said, the housing problem is three problems---(1). an economic problem-- it costs money to build houses today. The people that need housing the most don't have the money. The cost is high because of high financing, materials, labor and land.

The second major aspect of the housing problem as I see it, is a social problem. The economic problems are fine--we can determine those rapidly--but when we start trying to define what the social problems are, housing becomes a little more difficult because the social problem is one of dealing with individuals. Each individual has a different kind of a problem-- why can't he get a house?--why is he a poor risk?---why he can't save money for a down payment to buy a house or rent?--he's got a large family and so forth.

We have several social agencies represented here today and they also can tell you that when you're dealing with people who have a housing problem, in most cases, it is a problem by itself. Believe me, I've run into them many times in the last several months since we started to sell some of the houses that we are rehabilitating. Now the essence of non-profit housing and the objective of EEI has been one of trying to do things as rapidly as possible to solve the housing problem. That is, to actually get into housing; build housing of one type or another, utilize whatever financial resources we have.

Secondly, we are trying to be the catalyst enticing other kinds of development, either private or public, to get into housing, and to make the community aware of the extreme need for this housing. It has ramifications all the way down the road to the industrial development of this area, the future growth in terms of industry and population. It's of such great interest to all persons residing in this area, because it's so closely knit to the future of development of Luzerne County, Wyoming Valley and Wilkes-Barre. But to do this, to get involved in non-profit housing is not a simple task. As I first mentioned, we had a group of people who wanted to do something. They didn't really know what the problems were--what might have to be done to really help housing in this area. They proceeded to set up this non-profit housing, and during the last year and a half, they've found that it is not an easy task.

For one thing, it is a very, very frustrating problem, because you are dealing for the most part with federal agencies, particularly the FHA. One problem that we face is whether there is enough money on the federal level to support the existing programs. There is the problem of thousands of applicants waiting in line for a decreasing amount of available money. There is the problem of getting a high priority to get your hands on some of that money. There is the problem of providing the type of housing that people in the community want and should have. Do you settle for something less than that? There is the problem of going through the bureaucracy of filling out forms, having them sent back to you, and of getting land--a key item. Where do you build and what are your costs?

You know, when you're going through FHA, it's almost the same as going through any mortgage broker. They want to know what your costs are. They want to know whether or not you have land available -- what is your financing mechanism. They don't care about the social problems, really, even though the

poor ones are geared to that. They care about insuring a loan or a project which is going to live through it's 30 or 40 year mortgage. At the end of that period, they will have recouped the loan and they will not have any existing problems such as default on the mortgage.

What we have here locally, I think, is one of the best mechanisms to do what we can on the present situation to solve some of our local housing problems. Keep in mind that the housing problem is a pretty broad range problem. You have those in the low-income bracket, all the way to those who are making ten, twelve or fourteen thousand dollars a year who can rent or buy a house. We are shooting for one particular aspect of that problem by providing some housing for the people in this area by working with Redevelopment Authorities and Model Cities Agencies. In order to really get something done in this kind of housing, you've got to be able to make a positive and firm commitment that you do want to get something done. You can go through this process and throw up your hands and say "We'll never get it done, it's too much red tape; we'll never get our money; forget it, let the private housing sector do it", or just fade away into the future. You must have a positive commitment on the part of the citizenry of the area to support this kind of a program, otherwise, it will never get off the ground.

Secondly, you have the cooperation not only of the public agencies such as the Redevelopment Authority, the Model Cities Agency, the State Dept. of Community Affairs, the Appalachian Regional Commission or the Department of HUD or FHA, but you also have to have the cooperation of your local municipal officials so that they understand what you're trying to do. We must have the cooperation of the financial institutions in the community which will be asked to participate in some manner to help in the financing mechanisms to get the thing going. This is sometimes a difficult thing to ask of them because they don't understand it and they don't really need the business. However, it does have a very, very close relationship to the development of their own community. This one type of mechanism or concept is the theme of the particular program, a new concept in housing. It is far from an ideal type of concept. We would like to be able to produce housing much more rapidly, but it is the only thing that we now have available to the community.

Hopefully, in the future, our friends at the Federal and state levels will come up with new kinds of programs to help solve this basic economic problem. It's an economic problem because it takes money to build housing--adequate housing. If the people who are going to rent or buy the housing don't have the money, it has to be subsidized. It's as simple as that. The problems facing this particular financing mechanism on the federal level is whether we can afford to commit our federal government to a long range financing program for 30 years because we have to subsidize it, or if there are going to be other ways of working out this problem.

Some of us are confident that there will be solutions to this particular aspect. We here in Wilkes-Barre and the representatives of my board think that we can do our part. We only hope that those we ask to get involved and to help will also cooperate with us.

Dr. Gordon Conway, Jr.
Operation Breakthrough
Department of Community Affairs

John B. Howard, President
Economic Development Council of Northeastern Pennsylvania

The proceeding we started some time ago has opened a number of new techniques that can be used to combat the housing problem. We have spent a great deal of time on this housing issue. It is extremely apparent to those of us of the Economic Development Council of Northeastern Pennsylvania since as we work on industrial development we find that there is a tremendous shortage of decent housing.

Our housing speaker today represents a new and somewhat unique approach to this problem of housing. It will be a three-departmental approach on the part of the Commonwealth of Pennsylvania to which I refer. From his position as Operation Breakthrough Technician, I am sure that he will present to you the basic ideas of this new concept.

INTRODUCTION

of

H. Gordon Council, Jr.
Operation Breakthrough
Department of Community Affairs

by

John B. Hibbard, President
Economic Development Council of Northeastern Pennsylvania

The preceding or second panel this morning discussed a number of new techniques that can be used to combat the housing problem. We have spent a great deal of time on this housing issue. It is even more apparent to those of us of the Economic Development Council of Northeastern Pennsylvania since as we work on industrial development we find that there is a tremendous shortage of decent housing.

Our luncheon speaker today represents a new and somewhat unique approach to this problem of housing. It will be an inter-departmental approach on the part of the Commonwealth of Pennsylvania to attack this problem. From his position as Operation Breakthrough Technician, I am sure that he will present to you his basic ideas of this new concept.

OPERATION BREAKTHROUGH

by

H. Gordon Council, Jr.
Operation Breakthrough
Pennsylvania Department of Community Affairs

There is a pressing shortage of decent housing in the Commonwealth. This condition has existed for many years. The Commonwealth of Pennsylvania both noted the conditions and attempted to develop aware action answers to this problem for many years.

For example: In 1937 the General Assembly said, in adopting the Housing Authorities Law, "There exists in urban and rural communities, within the various counties of this Commonwealth, numerous slums and unsafe, unsanitary, inadequate or overcrowded dwellings."

In 1949 the General Assembly said, in adopting the Housing and Redevelopment Assistance Law, there was "an acute shortage of decent, safe and sanitary housing within the financial reach of families of limited income."

In 1957 the Governor's Citizens Committee on Housing said "The ratio of housing supply in Pennsylvania to the size of population in 1956 has not improved over the 1950 ratio."

In 1969 the Governor's Housing Task Force said "In the Commonwealth, a number of housing units approaching one half million are still, due to structural and plumbing deficiencies alone, 'below standard'."

In 1970, in material prepared for the Governor's Program Policy Guidelines, it was stated, "Housing production has fallen seriously short of the need identified by the Governor's Housing Task Force" and "there is a deficit of 171,000 housing units in the Commonwealth." (Note: This deficit is now at least 200,000 units.)

Being aware of a problem and developing the tools and methodologies with which to respond to the problem are built-in time delay factors. Even with the problem well identified, the tools at hand, and the methodologies tested and viable, ready and willing to engage in massive problem solving, money becomes the log jam and key.

There is little a Commonwealth Agency may do to drastically change National financial conditions or to lessen the cost of money to the user. We think there are some very definite things the Commonwealth may and will do to alleviate the present housing crisis.

Under the direction of Governor Shafer, through the auspices of the Urban Affairs Council, under the operational direction of the Department of Community Affairs, we are in the process of program development and refinement. Submission of needed legislation and inter-departmental cooperative effort that will, for the first time, give massive centrally coordinated impetus to the State's housing efforts.

Recently realigned and charged with fast action accomplishment action by Governor Shafer, is an Inter-Departmental Housing Task Force that will be the action arm of the Urban Affairs Council in the field of housing. This Inter-Departmental Deputy Level Task Force will, for the first time, enable the Commonwealth to attack the housing crisis in a coordinated centrally directed manner. A major role of this Deputy Level Housing team will be the development of legislation designed to remove legal impediments from the task of providing adequate, desirable, and decent housing for every Pennsylvanian.

To attack the housing crisis the following positive actions are of major import:

1. The direction of the Governor and the Urban Affairs Council.
2. The funding of and the establishment of the Pennsylvania Housing Agency.
3. The housing effort and programs of the Housing Division of the Bureau of Community Programs of the Department of Community Affairs . . . so well known to all of you who have been and are engaged in housing and redevelopment, urban renewal and other community programs.
4. The housing elements of the Model Cities Program and the Commonwealth Partner Cities Program administered by the Department of Community Affairs.
5. The Deputy Level Inter-Departmental Task Force on Housing previously referred to, this committee chaired by Executive Deputy Secretary Daniel Rogers of the Department of Community Affairs is now operative.
6. The Commonwealth Operation Breakthrough Program--a full partner operation of the Department of Community Affairs and the State Planning Board.
7. The pending legislation that will provide the Commonwealth with a State Housing Development Corporation. (Much in the order of the New York State Housing Development Corporation.)

I am most selfishly interested in two of the previous points I have just mentioned: the Operation Breakthrough Program and the Inter-Departmental Deputy Level Task Force. A sub-committee to this housing task force is the Inter-Departmental Unit coordinating Commonwealth action in support of the development of new communities.

My only picture of the Federal Operation Breakthrough Program will be a very quick "broad-brush" summary. As announced by Secretary Romney of HUD in early 1969: "This program is not a program designed to see just how cheaply we can build a house, but a way to break through to total new systems of housing, construction and marketing."

The need to increase production of new and rehabilitated housing on a National scale is acute. We are not even within a million units a year of reaching our National housing goal set by Congress of producing 26 million housing units in the next decade. The need to open at least six million of these units for low and moderate income families is most pressing. Congress based its need figures on four basic factors: 1) Formation of new families; 2) Demolition and deterioration of existing housing; 3) Replacement of substandard dwellings and 4) elimination of overcrowding.

Our present free enterprise and local government agencies system of providing housing is not up to delivering twenty-six million housing units by 1979. To stimulate the production of housing in the United States, the Department of Housing and Urban Development (HUD) has initiated a program to break through constraints on our present housing system and to develop a new and better system to provide housing the volume needed.

Taking advantage of modern technologies and the management, financing, and marketing capabilities of private enterprise, Operation Breakthrough encourages a partnership of industry, labor, consumers, and all levels of government. The initial objective is to break through the constraints that now prevent us from meeting the Nation's housing needs. Among the major constraints are:

1. Inadequate, unplanned assemblage of land for housing sites.
2. Protective and restrictive zoning codes.
3. Building code variations and obsolete requirements.
4. Inadequate financing resources.
5. Small volume building.
6. Inefficient use of the viable labor force.
7. Delays in processing documents.

The Commonwealth Operation Breakthrough Team has established primarily the same objectives, not necessarily the same priorities. This team has embarked on certain tasks:

1. The development of local Breakthrough agencies. These are primarily Regional and Local Planning Commissions and/or Development Commissions or Councils. Twenty-one such agencies have been designated across the Commonwealth and are performing Breakthrough tasks under the housing element

of the Federal 701 funding program, and some non-urban instances, with supplementing funds from the State Planning Board.

2. A Land Aggregation Program--a State-wide program of aggregating land available and suitable as sites for the construction of housing. This program is well under way and should be 90% complete by the first of November 1970.
3. Land aggregation--identification and classification of all land owned by State Departments, Bureaus, Commissions and Agencies.
4. Sponsor aggregation and sponsor development--the development and identification of sponsors for the production of housing for families of low and moderate income.
5. Market studies and market aggregation.
6. Housing Systems Producers, and, subsequently, Commonwealth Systems certification and inspection.
7. Aggregation of mortgage financing resources--tie-in with Federally subsidized housing programs and Commonwealth resources through the Pennsylvania Housing Agency and the programs of the Housing Division of the Bureau of Community Programs of the Department of Community Affairs.
8. The elimination of legal impediments to the production of housing under the Breakthrough program concept:
 - a. Mobile homes code
 - b. Industrialized (manufactured) housing code
 - c. Building code--single family
 - d. Building code--multi-family
 - e. Housing code--health and environmental safety
 - f. Land development code

It must be noted by many of you present that you are going to, through necessity, become involved in the Breakthrough program. This is most particularly true of the present builders and contractors in the housing field. No sponsor yet identified, whether non-profit limited dividend, or public agency, has demonstrated the in-house capability for housing and housing development construction in any configuration. The sponsor and the builder must contract together for the end production required. This program will automatically bring the builder into the construction of housing under the Federal Housing Subsidy Program.

We, in operation Breakthrough, are vitally interested in the development of the industrialized (modular) housing industry. Here, again, the builder/contractor will be involved. No industrialized housing systems producer has either planned or developed in-house capability for site development and on-site construction with the exception of some of the high-rise configuration producers. The Modular Housing Producer, even when his end product is a complete housing

system, will have to enter into contractual association with the builder for site preparation, utilities and streets installation, foundation preparation and requisite on-site construction. The systems will, in many instances, deliver from factory construction site, and the builder has the ball.

Further, some Breakthrough housing systems producers will not be marketing in some configurations a total housing system. They will be marketing the high-cost core units (kitchens and baths) for packaging in a living envelope locally designed and erected. This concept has certain advantages, one major advantage being not shipping boxed air space over the highways at approximately \$1.30 per mile per trailer.

In some instances a consortium of 1) sponsor--public agency--non-profit, 2) manufacturer of complete or partial housing systems, 3) architect, 4) planners (public and private) and 5) builders will be the best instrument for Housing Production.

In other instances, the entire building production will be the end product of the builder/developer who utilizes the product of the modular housing manufacturer plus such entities as the mortgage banking corporation, realtor, attorney and others, will be the most feasible and practical vehicle of the production of new and large housing developments. This will also be a vehicle for housing production that will qualify under present regulations for the production of housing under federally subsidized housing programs.

All of you, as planners, public agency officials, manufacturers, builders have winced in the past at the red tape forest that seems to smother all Federal Housing Programs. Much of this red tape has been eliminated or simplified. Another step in assistance will be the role of Housing Division of the Bureau of Community Programs of the Department of Community Affairs in assisting you in cutting this red tape.

The Breakthrough program has received the promise of priorities in the access to federal housing subsidation funds. The order of priorities for the available housing program funds are: first, project utilizing product of initial HUD selected twenty-two housing systems producers; second, project utilizing manufactured (modular) systems produced by manufacturer(s) other than the initially selected twenty-two producers; and third, conventional construction projects.

Now let us take a look at some facts about housing need related directly to your area, the Anthracite region. The new preliminary reports of the 1970 census indicate, for the fourth straight time, a loss (decline) in the population of Carbon, Lackawanna, Luzerne, Schuylkill counties Anthracite region. From a high in 1930 of 1,054,391 to the present population of 770,444,

there is a startling evidence of the decline of the Anthracite industry. One remark by the Census Bureau is worthy of note. The decline from 1960 to 1970 is approximately one half the rate of the 1950 to 1960 rate of decline. You have reached a turning point. I, and every agency I have contacted, most firmly believe this area is now embarking on an unprecedented period of diversified economic growth and a complete reversal of population trends.

The explosive expansion of housing need in this area, I believe, is grossly underestimated by nearly all persons and agencies concerned. The new highway systems now servicing this area are a major accelerator for change. Who in this room, or anywhere else ten years ago, would have imagined that the Poconos would beat out Florida, Niagara Falls, California and other famous resort sites as the Honeymoon Capitol of the United States!!?? And yet, today it has that distinction.

You, of the Anthracite region, and of the Middle Tier Counties, possess right now every factor essential for dramatic industrial expansion. You must plan and work starting yesterday to provide the housing to support that industrial and commercial expansion pending. If you cannot house the new commercial and industrial employee, from the laborer to the executive, in adequate, decent, desirable housing, industry and commerce will locate elsewhere. Housing will be a major key toward the development of this region.

The new Community that is born on raw land may in most instances require legislative action to create a new entity of government. A community will be self-sustaining--a community where industry and commerce employ the residents and the residential areas house the people engaged in the industry and commerce therein sited.

We have, at the present time, some seven potential new towns in one stage or the other of planning scattered across the Commonwealth. Some of these will not eventually develop into the true new town, but will end in major residential communities.

The new communities sub-committee on the Deputy Level Inter-Departmental Housing Task Force on housing supporting the Commonwealth Urban Affairs Council by direction of the Governor, will be the State agency to coordinate Commonwealth support for the new towns concept. Introduced to the State Legislature will be legislation to assist in new communities and new towns development. We hope this will meet prompt enactment early in 1971. We believe there is an extremely good potential for the development of at least one or more new towns in the Anthracite region.

I would like to finish with this thought. No matter what new programs, new technologies, new systems, new legislation may be formulated by Federal

or State government, the action for program planning and accomplishment can only come from the local area of concern. We believe this most vital area of the Commonwealth has not only the potential, but the concern and the desire. Our job, at the State agency level, is to assist you in every manner to accomplish the desired end result.

"PHILLIPS 66"

REMARKS OF THE MODERATOR

by

Mr. James Lee, Assistant Editor
Times Leader Evening News

For the next hour we will break down into relatively small groups for the purpose of considering specific questions relating to the two problems discussed this morning. The format of the discussion was formulated by Dr. Don Phillips, a Professor of Psychology at the University of Michigan and is known as "Phillips 66". He observed that, in a series of experimental discussion group sessions, the optimum size for group discussion is most often six persons. A group smaller than this may not be able to keep the discussion going. A group larger than this tends to break down into sub-groups.

The "Phillips 66" format has been successfully used by many organizations in "brainstorming" and "think" sessions. It is thought to be most useful in generating new ideas or new approaches to well-known problems.

Each table has been assigned either the topic of Housing or Health & Social Welfare. A discussion guide has been provided for your use along with the program on the Conference. The chairman is responsible for keeping the discussion at the table on the problem assigned to that table. I do hope that everyone at a table avails himself of the opportunity to make his views known. We have decided to follow this format because individuals are likely to weigh the difficulties of these complex problems in accordance with their backgrounds and the roles they play in the area's social and economic structure.

DISCUSSION GUIDE

NEW CONCEPTS IN HOUSING

1. Do we have a housing problem in Luzerne County? What are the aspects of this problem?
2. What is the most important drawback to securing homes for the low and moderate income families in northeastern Pennsylvania? Rank these obstacles in order of importance; labor, land, interest rates, government restrictions, codes, and ordinances.
3. Do any municipalities or counties have the equivalent of an "Operation Breakthrough"? If such a program were made operative, what agency or agencies should administer it and at what level of government?
4. Which of the following would be more functional and/or attract new industry to northeastern Pennsylvania, Luzerne County, Scranton and/or Wilkes-Barre-PUD (Planned Unit Development), PRD (Planned Residential Development), or "Cluster" development?
5. What are the advantages of a state development corporation act such as New York state has enacted?
6. What are the advantages for merging all housing authorities in northeastern Pennsylvania into one administrative agency with power to locate housing projects where needed (irrespective of codes and ordinances) and with power to finance such projects?

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

Marjorie F. Bart
Wilkes-Barre City Councilwoman

We realize that there is a housing problem in Luzerne County and on all economic levels. One reason is no doubt because of the high interest rates. The redevelopment in some sections and the shortage of land are other reasons.

The most important drawback to securing homes for the low and moderate income families in northeastern Pennsylvania are:

1. Codes and ordinances and government restrictions
2. Labor
3. Land
4. interest rates
5. taxes.

If a program such as "Operation Breakthrough" were made operative, it should be on a Regional or County level, probably best handled by a housing authority.

Planned Unit Development would appear to satisfy most people in our area.

A State corporation act has power to override local governments. The financing would be a great asset. It would provide a land bank--develop lands and could provide for a complete community. It would have power to build educational facilities.

The merging of all housing authorities in northeastern Pennsylvania into one administrative agency would certainly provide many advantages but it could end up with a rather stereo type of thing. Sometimes a smaller group would be more familiar with the problems at hand.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

Richard J. Cronin
Greater Wilkes-Barre Chamber of Commerce

Luzerne County has a serious housing problem which strikes especially at low income groups. While rental housing is in general shortage, it has critical significance to the low income category. Cited as major contributing factors in the housing shortage were the difficulty of organizing the elements of finance, land and construction to produce needed housing and the lack of consolidated effort in that regard.

The most important drawbacks to securing homes for low and moderate income families in northeastern Pennsylvania are, in order of property, 1) Money; 2) Interest Rates; 3) Government Restrictions; 4) Labor; 5) Land and 6) Codes and Ordinances.

As yet there is no equivalent of "Operation Breakthrough" in this area. If such a program were to become operative it would be advisable to have the agency administering it above the County level.

The terms PUD (Planned Unit Development), PDR (Planned Residential Development) and "Cluster" Development are not clearly understood by too many people in our area.

The advantages of a state development corporation act such as New York state has are seen as follows: 1) Dictatorial efficiency, with access to such tools as the right of eminent domain; 2) The ability to cut red tape; 3) The circumvention of pressure groups; 4) The administrative creation of essential leadership and 5) Vital coordination.

The disadvantages of merging all housing authorities in northeastern Pennsylvania into one administrative agency appear more persuasive than the advantages. However, if there were advantages they would be seen as 1) Size in the competitive world of State and Federal programs; 2) The ability to retain qualified executive level personnel; and 3) The political clout that would be characteristic of size.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

Eugene Horanzy, Vice President
Franklin Federal Savings and Loan Association
of Wilkes-Barre, Penna.

A housing problem certainly does exist in Luzerne County. This is a result of the removal of a large number of substandard houses through urban renewal, shortage of public housing, the inability to obtain financing and the present high interest rates for mortgage financing.

The most important drawback to securing homes for the low and moderate income families in northeastern Pennsylvania are 1) Government policy; 2) Interest rates; 3) Labor; 4) Codes and Ordinances and 5) Land.

No program such as "Operation Breakthrough" exists in this area. If one were made operative, we feel it should be administered by the housing authority on a county or multi-county level.

The Planned Unit Development would be more functional in the northeastern Pennsylvania-Luzerne County area as it would permit more flexibility of usage.

A state development corporation act similar to the one in New York state would provide the development of housing in areas without such an agency. It would also help to eliminate a lot of red tape and also help to override any legal obstacles.

The advantages of merging housing authorities would provide the means to obtain needed financing and also provide land for housing whereas one individual community could not provide this area.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

Willis W. Jones
Executive Vice President
Scranton Chamber of Commerce

There is a housing problem in Luzerne County --a lack of housing exists in all areas, income, size, type (houses, apartments, hi-rise). Much of the existing housing in the area is very old and in need of repair. Sub-standard housing abounds in many areas. Much of the existing housing is undesirable where rent is low or moderate. At the other extreme apartments or homes are very expensive. There is an insufficient number of units for the elderly person. More are needed at central locations at a reasonable rent.

The most important drawbacks to securing homes for the low and moderate income family in northeastern Pennsylvania are 1) Labor costs; 2) interest rates; 3) land (cost and availability where there is transportation); 4) taxes; 5) government restrictions, codes and ordinances. Because of high interest rates and initial costs, most people cannot save enough money for the down payment required when house purchase is most feasible, i. e. younger people with children or retired people on a fixed income. Inflation cuts into monthly income so that little can be saved in these income brackets. While capital is accumulating, prices continue to rise so a monetary goal is hard to achieve. Since much usable land is in outlying areas, commuting becomes a problem for the elderly and those without transportation.

There are some programs in Scranton and Wilkes-Barre and Pittston similar to "Operation Breakthrough", but they are very small scale operations. A county housing agency would appear to be most efficient at this time.

PUD (Planned Unit Development), PRD (Planned Residential Development), and "Cluster" are all types of housing needed. Since all types of employees would be in need, from janitors to top executives, it seemed feasible to have a variety of units available at varying costs in order to fill all needs. The group disliked the idea of most uniform developments such as can be found near large cities. It was in favor of apartment units salted with private residences and a more aesthetic type of development. Once again,

the need for some public transportation to outlying areas was stressed. In such a heterogeneous community, old and young would thus not be segregated.

The group was not too familiar with the New York act but believed that such a corporation might have merit as inducements to industry and employees might be offered low interest rates, etc. Private development corporations, working on a non-profit basis, would seem to offer the least red tape and cost.

The merging of all housing authorities in northeastern Pennsylvania into one administrative agency appears unwieldy. It would seem, according to the group, that a county-wide authority would work most effectively. While there might be more ease in obtaining funding with a northeastern agency, the consensus was that local authority would still be the best.

The obstacles to selected housing for the low and moderate income families can be ranked in the following order:

- 1) The dollar problem which includes the high cost of raw materials, labor, and high interest rates.
- 2) The lack of skilled labor and the reluctance of such labor to cooperate in the construction of industrialized housing.
- 3) The high cost of land. Sufficient land is available in the suburban areas of the County but the cost is high. In urban areas, land is in the hands of speculators whose holding is most necessary to our needs, except from the large real estate companies.
- 4) Governmental restrictions, codes and ordinances were listed together as an obstacle. It was felt that codes and ordinances governing building regulations could be readily changed by local government if a change of laws could be introduced.

There appears to be an "Operation Breadbasket" program of the equivalent in operation in a Pennsylvania municipality. Only one "Operation Breadbasket" is in operation at this time in the entire county. If such a program became operative in the Commonwealth of Pennsylvania, the City and County Housing Authorities would be the logical agencies to administer said program within their jurisdictions.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

James E. Price, Executive Director
Redevelopment Authority of Luzerne County

Yes, we do have a housing problem in Luzerne County. The housing problem is equally applicable to the availability of rental and ownership properties. The problem is particularly acute for the elderly and for large families requiring four or more bedrooms. The problem is even more serious for the individuals and families receiving public welfare.

The obstacles to securing homes for the low and moderate income families can be ranked in the following order:

- 1) The dollar problem which includes the requirements for a down payment as well as high interest rates.
- 2) The lack of skilled labor and the reluctance of such labor to cooperate in the construction of industrialized housing.
- 3) The high cost of land. Sufficient land is available in the suburban areas of the County but the cost is high. However, land in the urban communities where housing is most necessary is not readily available except from the large coal companies.
- 4) Government restrictions, codes and ordinances were lumped together as an obstacle. It was felt that codes and ordinances governing building regulations could be readily changed by local government if objections of labor could be overcome.

There appears to be no "Operation Breakthrough" program or its equivalent in operation in a Pennsylvania municipality. Only one "Operation Breakthrough" is in operation at this time in the entire country. If such a program becomes operative in the Commonwealth of Pennsylvania, the City and County Housing Authorities would be the logical agencies to administer said program within their jurisdiction.

None of the people in our discussion group were familiar enough with PUD (Planned Unit Development), PRD (Planned Residential Development), and "Cluster" development concepts to render an intelligent opinion about their relative merits.

A State Development Corporation Act patterned along that enacted by the state of New York could present advantages only if such legislation would bestow super powers upon the administering agencies to override local obstacles to development and provided that sufficient financing was furnished to implement such a program.

No advantages would accrue by the merging of all housing authorities in northeastern Pennsylvania. Such a move would only create another level of government in dealing with the housing problem. The move today is towards decentralization so that communication can be established between the administering agency and the people affected by its operation.

Analysis of housing and urban development needs in northeastern Pennsylvania is being done by the Pennsylvania State University in cooperation with the local housing authorities of the region.

The most important drawback to existing housing for low and moderate income families in northeastern Pennsylvania is their need of:

- 1) Interest rates and lack of mortgage financing capital
- 2) The dependency on the property tax for local services
- 3) The lack of improved land (not served by municipal water and sewage systems)
- 4) Low wage scales in the region
- 5) Depending on the community, codes and ordinances may be drawbacks.

The closest thing northwestern Pennsylvania has which resembles an "Operation Breakthrough" Program is the "Operation Breakthrough" Site Inventory the Economic Development Council is doing in cooperation with several County Planning Commissions for the Pennsylvania State Planning Board.

- The primary threats of the program are:
- 1) Inventory, rural and urban areas in northeastern Pennsylvania which would be susceptible to large-scale, mass-produced multiple housing.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

Leonard W. Ziolkowski
Planning Coordinator
Economic Development Council of Northeastern Pennsylvania

We do have a housing problem in Luzerne County. In fact, there is a housing problem in northeastern Pennsylvania, the Commonwealth and the Nation.

All types of homes for every economic level are needed in northeastern Pennsylvania in order to close the gap between what is needed because of the relative lack of construction over the last 30 years and the needs of a growing northeastern Pennsylvania.

The most important drawback to securing homes for low and moderate income families in northeastern Pennsylvania in their order of importance are:

- 1) Interest rates and lack of mortgage financing capital
- 2) The dependency on the property tax for local revenues
- 3) The cost of improved land (lots served by municipal water and sewage systems)
- 4) Low wage scales in the region
- 5) Depending on the community, codes and ordinances may be drawbacks.

The closest thing northeastern Pennsylvania has which resembles an "Operation Breakthrough" Program is the "Operation Breakthrough" Site Inventory the Economic Development Council is doing in cooperation with several County Planning Commissions for the Pennsylvania State Planning Board.

The primary thrusts of the program are to:

- 1) Inventory rural and urban sites in northeastern Pennsylvania which might be conducive to large-scale, mass-produced modular homes;

- 2) Ascertain potential sponsors of low and moderate income housing;
- 3) Ascertain potential developers and contractors of low and moderate income housing, and
- 4) Ascertain potential mass producers of modular homes in the region.

In short, the program is an attempt to bring the owners of the sites, the non-profit housing corporation and other sponsors, the developers and contractors, and the modular producers together to building houses in northeastern Pennsylvania by aggregating the market and organizing primary actors within a common Regional strategy.

New housing (rentals and new home ownerships) in general is needed to attract new industry into northeastern Pennsylvania. Many industrial development corporations, chambers of commerce and labor unions have realized this for some time. The construction of new homes following the "Cluster type" and "Planned Unit Development" concepts appear to be the most functional land use patterns; these types of facilities would lower the costs of water and sewer facilities, provide more common open-space and encourage a greater "sense of community" than existing suburban growth.

Some of the advantages which might occur from the creation of a State development corporation are:

- 1) Provide increased bonding power;
- 2) Provide power of eminent domain which could stimulate and more effectively coordinate Regional programs and projects; and
- 3) Provide more comprehensive technical assistance and more meaningful programs geared to State or National priorities.

Some of the advantages which might occur by merging all the housing authorities in northeastern Pennsylvania are that this would:

- 1) Insure more coordination;
- 2) Tend to utilize the various State and Federal programs more effectively;
- 3) Tend to attract more and better qualified professionals;
- 4) Permit a more consistent flow of information on the supply and demand for various types of housing;
- 5) Tend to give the region a higher priority in the allocation of scarce Federal and State grant-in-aid funds; and
- 6) Help to aggregate the market for traditional and mass-produced modular home producers.

Some problems might arise because of the designation of priorities, local competition for tax revenues and general loss of identity of some existing housing agencies.

William J. Schumacher

Local Development Administrator

Redevelopment Agency of the City of St. Louis

St. Louis is a definite priority in Louisiana County particularly with respect to large families. The lack of adequate housing, housing for the elderly, and housing for the handicapped are the most serious problems. In the past, the city has been successful in the field of low-income housing. This past year, in part, because of the completion of Williams Terrace, Congress is increasing expenditures on housing development by the total Federal Health Loan with the Williams Terrace housing authority planning additional units--one in South St. Louis and the other in the East End section of the City. The large amount of investment in housing loans available and those with their interest.

The need to provide housing is a serious problem for the city and requires a major program in the high interest rate category. In this area, the city is also extremely difficult to finance to meet the necessary down payment required in purchasing a home. Other areas housing is a major importance and value, and government expenditure, and the city is aware of this.

The Economic Development Council of Metropolitan St. Louis is currently making a study for a county-wide area including the metropolitan area of "Operation Breakthrough". Locally, there is making studies in this area.

Senior Residential Development would be more beneficial in attracting industry to the area. Unless with a program of industrial incentives will not be able to be because of the lack of adequate housing at income levels. This stems from the restrictive in the market.

An advantage of a state development corporation will be the reduction of state "red tape". Housing would be built at a rate that is needed. Hold-up in construction as recently seen in St. Louis before would be brought to a minimum.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

William J. Schoonover
Land Development Administrator
Redevelopment Authority of the City of Wilkes-Barre

Housing is a definite problem in Luzerne County particularly with respect to large families. The lack of low-income housing, housing for the elderly, and housing for fixed-income persons is still another part of the problem. In the past, efforts have been focused on the need for low-income elderly housing. This need has, in part, been met with the completion of O'Karma Terrace. Construction is currently underway on another development by the local B'nai B'rith Lodge with the Wilkes-Barre Housing Authority planning 200 additional units--one in South Wilkes-Barre and the other in the East End section of the city. The time is ripe to concentrate our efforts on housing large families and those with fixed incomes.

The most important drawback to securing homes for low and moderate income families is the high interest rates currently charged. In this same financial regard, it is also extremely difficult for families to have the necessary down-payment required in purchasing a home. Other drawbacks in order of importance are labor, land, government restrictions, codes, and ordinances.

The Economic Development Council of Northeastern Pennsylvania is currently making a study for a seven-county area concerning the implementation of "Operation Breakthrough". Locally, there is nothing operative at this time.

Planned Residential Development would be more functional in attracting new industry to the area. Unless such a program is undertaken, industries will not settle here because of the lack of adequate housing at all income levels. This means from the executive to the laborer.

An advantage of a state development corporation act would be the reduction of much "red tape." Housing would be built at a fast pace--where needed. Hold-ups on construction as recently seen in Wilkes-Barre would be brought to a minimum.

The merging of all housing authorities in northeastern Pennsylvania would bring about adequate housing where needed and when needed. Better financing capabilities would also be realized.

In summary, much has been done to meet the critical housing shortage in our area, but much remains to be completed if northeastern Pennsylvania is to realize its potentials.

William J. Young

Vice President

First Federal Savings and Loan Association
of Wilkes-Barre, Pa.

There is a definite need for more housing in the area. Builders have priced their product at the reach of the majority of the population earning under \$10,000 per year.

Possible solutions to a housing shortage in the area are: 1) The State and the program by local financial institutions and development of "rental" properties for lease to development to acquire land and provide a fair return on investment.

There is no agreement on whether it is better to build all the housing needed in the area, build a few large government buildings, build up a few private buildings and let the market take care of the rest of the housing.

The need for a network of at least State-wide public housing is essential, including local housing. Local development costs are currently prohibitive to all but the well-capitalized, large builders, who are not doing well.

Labor and interest costs are sky-rocketing and will have to be tempered with more efficient construction methods to bring costs down.

The Economic Development Council is now working to organize a seven-county agency to work with the State on its "Operational Experiment" program. This should be broken down eventually into County units, which would be more functional.

It was agreed that PMAI should hire some people who would work in an industry's high income executives, but that the "Company" development would be more attractive to a large industry operating in the vicinity of their labor force.

Unfortunately, time has run out for the group's efforts and the need by the group.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HOUSING

by

William H. Young
Vice-President
First Federal Savings and Loan Association
of Wilkes-Barre, Pa.

There is a definite need for "low" cost housing in Luzerne County. Builders have priced their product out of the reach of that segment of our population earning under \$10,000 per year.

Possible solutions are greater use of the government's FHA 235 and 236 programs by local financial institutions and development of "seed" money funds for loans to developers to acquire land and prepare it for construction.

If there was any agreement on question #2, it was that all the obstacles mentioned--labor, land, interest rates, government restrictions, codes and ordinances--were indeed obstacles and it is difficult to rank them in order of importance.

We need National, or at least State-wide codes to replace the numerous, conflicting, local ones. Land development costs are certainly prohibitive to all but the well-capitalized, large builders, which are lacking in our area.

Labor and interest costs are sky-rocketing and will have to be tempered with more efficient construction methods to bring costs down.

The Economic Development Council is now working to organize a seven-County agency to work with the State on its "Operation Breakthrough" program. This should be broken down eventually into County units, which would be more functional.

It was agreed that PUD (Planned Unit Development) would appeal to an industry's high income executives, but that the "Cluster" development would be more attractive to a large industry concerned for the majority of their labor force.

Unfortunately, time ran out before questions 5 and 6 could be discussed by the group.

DISCUSSION GUIDE

NEW CONCEPTS IN HEALTH AND SOCIAL WELFARE

1. What specific social issues must be faced to improve the quality of life in northeastern Pennsylvania?
2. How does comprehensive health planning differ from traditional health planning? What progress has been made toward the former in northeastern Pennsylvania, or in any municipality of northeastern Pennsylvania?
3. What kind of institutional changes must take place in the public and private sectors to improve health care?
4. Do we need a regional welfare council and county welfare councils, or can the latter be eliminated?
5. What specific welfare needs can be handled at the neighborhood, city, county, and regional levels?
6. Is there any organization at the local or regional level with the "clout" to implement a total approach? Would regional government be the answer?

SUMMARY OF DISCUSSION

NEW CONCEPTS IN HEALTH AND SOCIAL WELFARE

by

Bernard J. Kalichman, Assistant Administrator
Bureau of Vocational Rehabilitation
Wilkes-Barre, Pennsylvania

There is a pressing need for an improved health care delivery system in the Pennsylvania Commonwealth. The health planning process in this State is in a state of transition. It is necessary to develop a health planning program which will be more effective and efficient.

A regional health council is a timely and necessary development. A regional health council is a body which is organized to coordinate the health care services of the various health care agencies in the region. The Health and Social Welfare Council is the organization which will coordinate the health care services in the region.

The matter of overlapping jurisdictions and conflicting regulations of the various governmental agencies established to assist in the development of the health care program. Representatives of the agencies in which the health care agencies are organized to obtain maximum benefits from the health care program. The agencies in which the health care agencies are organized to obtain maximum benefits from the health care program. The agencies in which the health care agencies are organized to obtain maximum benefits from the health care program.

The Towanda area, a part of the New York-Pennsylvania Regional Planning Council, is initially concerned with inter-regional matters. A meeting has been arranged by the Pennsylvania members that accordingly greater progress in area planning has been made on the New York side than on the Pennsylvania side, probably due to greater interest on the part of New York personnel at the RPPC level.

SUMMARY OF DISCUSSION

on

NEW CONCEPTS IN HEALTH AND SOCIAL WELFARE

by

Bernard J. Kolodziej, Assistant Administrator
Bureau of Vocational Rehabilitation
Wilkes-Barre, Pennsylvania

There is a tremendous need for an improved health care delivery system in northeastern Pennsylvania. Comprehensive health planning differs from the traditional health planning in that there is a decided shift to an all-inclusive as opposed to the highly specialized programs.

A regional welfare council is of absolute necessity. A host of welfare needs could be most appropriately handled at the regional level. As a regional organization, the Health and Hospital Planning Council is the organization which can and will implement the total approach.

The matter of overlapping jurisdictions and conflicting regulations of the various governmental agencies established to assist in various communities often hinder progress. Representatives of the agencies in urban areas feel that their agencies are organized to obtain maximum results from the numerous state and federal agencies whereas persons representing the rural communities are of the opinion that they have difficulty getting programs started because there is no adequately organized and legally recognized group to expedite the implementation of new programs. Therefore, there is a need for a strong organization at the regional level. The Hospital Health and Planning Council can assure the localities throughout the region that their needs will be given serious consideration as those needs are made known.

The Towanda area, a part of the New York-Pennsylvania Hospital Planning Council, is initially concerned with inter-regional matters. A feeling has been expressed by the Pennsylvania members that seemingly greater progress in area planning has been made on the New York side than on the Pennsylvania side, probably due to greater interest on the part of New York personnel at the State level.

SUMMARY OF DISCUSSION
on
NEW CONCEPTS IN HEALTH AND SOCIAL WELFARE

by

Mrs. William Thom
President
Wilkes-Barre League of Women Voters

A regional welfare council is overdue and decidedly needed, but we are not ready to give up county welfare councils. Maybe people aren't ready to think in terms of regions, but the need for financial incentives will help hasten a broader viewpoint. We need coordinated regional boundaries for all agencies. Any new regions set up should at least include the same counties now commonly used. Regions should all be based on geographic factors, such as population, distribution, traffic flow, etc.

Many needs, such as housing, require action on all levels. Collection of data and ideas on needs should come from more local groups; on the other hand, analysis and keeping of data should be regional. Many direct services should be neighborhood or city responsibilities.

There is no organization with the "clout" to implement the regional approach. We do not want additional regional government with our present counties. In time it may well be wiser to have regions rather than counties whose boundaries arbitrarily ignore geographic patterns. As an important first step we recommend one regional organization for human services to replace or coordinate the myriad of existing and needed agencies.

INTRODUCTION

of

Tom Bigler, Director
WBRE-TV

by

James J. O'Malley
First Federal Savings & Loan Association of Wilkes-Barre

We have now reached the conclusion of our Conference. We have once again invited Mr. Tom Bigler, News Director of WBRE-TV to conduct the "APERCU" -- summation of what has gone on before -- portion of our program. It is a difficult task because the most important points of the Conference must be selected and summarized. Mr. Bigler is an excellent choice because he is the type of person who in summarizing can be both informative and thought provoking.

"APERCU"

by

Tom Bigler
News Director, WBRE-TV
Wilkes-Barre, Pennsylvania

While the issues of public health and housing have been the major topics discussed here today, the whole range of what has come to be called "Human Services" is in trouble. There is a feeling abroad in the land today that we have devoted too much of our now obviously limited resources to the improvident--the poor--the black poor. We are paying too much in taxes for a society in which only the poor and the rich survive. The middle-class American, the workers with a relatively fixed income, is paying for benefits he cannot enjoy and is paying at a rate that pinches, hard.

Middle Class America is fed up with anti-poverty programs, welfare programs, better education plans, redevelopment, rehabilitation, environment control, better health, planning, conservation, public housing--the investments in human services that cost tax dollars. The whole hope for improved social justice that ballooned 10 years ago is collapsing because the middle-class American feels that justice is at the expense of his own justice.

It makes no difference that these programs reach less than 35% of the people for whom they are intended. It makes no difference that were the programs as effective as intended, the improvement in the social structure, in the productivity, in the increase in taxables, in the fruits of skills and talents that now are liabilities, would more than cover the cost. In short, that cost would disappear and profit become the problem. There just is no confidence of success.

And some of this lack of confidence lies in the bureaucracy that shrouds each governmental program. Some lies in the jungle of service agencies that have developed, each built around a particle of the problem, each competing for people, program and dollars. It sometimes seems that programs spring more from the availability of funds than from the evidence of need. Some lies in the increasing layers of government that are being generated to share in the program; each layer, Federal, nationally regional, State, intra-state regional, counties, districts and local governments, serves to consume a portion of the tax dollar and to insulate and isolate the problem from solution. Some of it lies in the short-sighted selfishness of each of us--

in labor's success in specializing jobs and in securing protective building codes --in featherbedding; some in the success of manufacturers and distributors in blocking the use of new techniques, materials, financing mechanisms. Some lies in the exhausting demands of trying to cope with the bureaucracy...the paperwork and uncertainties of dealing with the F-H-A is one example.

There is no doubt in our mind, nor in that of any of you, that ours could be a much better society than it is. We've heard today some of the possibilities. The difficulty of achieving even the more modest of these proposals; the red tape that must be cut, the governmental agencies that must be consolidated, the commitments from top leadership that must be won, the understanding at our level that we lack, pose such an obstacle that--seen in the whole--some may feel that the young who say we must tear down before we can build up may not be so wrong.

However, all the necessary elements for achieving these comprehensive approaches--to public health and adequate housing--are at hand. The will to sort and weed, to prune and merge, to rebuild within the systems of the laws, knowledge and monies we now have, must begin to make itself felt at our level. If we can begin to put our community house in order, success will follow. We need to believe we can do it. I believe we can. The fact that you endured this day, proves you do too.

ROSTER OF ATTENDANCE

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Ambrose, Anita J.	Wyoming Valley Council of Churches 35 S. Franklin Street Wilkes-Barre, Pa.	Administrator
Anderson, Frederic	Redevelopment Authority of the City of Wilkes-Barre. 1000 First National Bank Wilkes-Barre, Pa.	Community Relations Specialist
Anderson, John R.	Planning Commission 244 Academy Street Wilkes-Barre, Pa.	Member
Ayers, Jule	First Presbyterian Church 83 S. Franklin Street Wilkes-Barre, Pa.	Minister
Barnasevitch, Francis	Chamber of Commerce of Greater Hazleton Solid Wastes Commission Dorr-Oliver, Inc. Hazleton, Pa.	Technical Advisor
Bart, Marjorie	Wilkes-Barre City 100 Charles Street Wilkes-Barre, Pa.	Councilwoman
Bartley, J. Wilson	Department of Community Affairs Commonwealth of Pennsylvania State Building Third and State Streets Harrisburg, Pa.	Community Planning Division Bureau of Planning
Beard, Shirley	Commission on Economic Opportunity of Luzerne County 211-213 S. Main Street Wilkes-Barre, Pa.	Director of Research and Evaluation

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Benscoter, Ruth	Pennsylvania Department of Health 383 Wyoming Avenue Kingston, Pa.	Regional Health Educator
Bigler, Tom	WBRE-TV S. Franklin Street Wilkes-Barre, Pa.	News Director
Blazocek, Joseph	Redevelopment Authority of Luzerne County 260 Pierce Street Kingston, Pa.	Communtiy Organizer
Borofski, Eugene J.	Pennsylvania Department of Health 383 Wyoming Avenue Kingston, Pa.	Regional Sanitarian
Butler, Eugene B.	Regional Planning Commission 310 Jefferson Avenue Scranton, Pa.	County Planner
Buzinkai, Dr. Donald	King's College Wilkes-Barre, Pa.	Associate Professor of Government
Carroll, Bob	WNEP-TV Avoca, Pa.	News Manager
Caverly, Noel B.	Wyoming National Bank Wilkes-Barre, Pa.	Chairman of the Board
Chapel, Walter R.	Economic Development Council	Member
Chapin, E. G.	Chapin Realty 152 E. Walnut Street Kingston, Pa.	Partner
Chapman, James	Redevelopment Authority of the City of Hazleton Northeastern Building Hazleton, Pa.	Assistant Executive Director

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Chesney, Ray J.	Wilkes-Barre City School District 730 S. Main Street Wilkes-Barre, Pa.	Assistant to Superintendent
Chester, David	Commission on Economic Opportunity of Luzerne County 211-213 S. Main Street Wilkes-Barre, Pa.	Director Housing Services Program
Coates, Mrs. Sterling	YWCA and Junior League of Wilkes-Barre, Inc. 589 Charles Avenue Kingston, Pa.	Public Affairs Chairman
Cocodrilli, Louis	Commission on Economic Opportunity of Luzerne County 211-213 S. Main Street Wilkes-Barre, Pa.	Rural Health Program Planner
Cohen, Dorothy	Family Service Association of Wyoming Valley 73 W. Union Street Wilkes-Barre, Pa.	Executive Director
Condo, Raymond	Ecumenical Enterprises, Inc.	Executive Director
Cook, George	Department of Community Affairs Commonwealth of Pennsylvania State Street Building Third and State Streets Harrisburg, Pa.	Member of Chief-Regional Planning Division
Costello, Mayor Albert J.	Mayor of Dupont 330 Front Street Dupont, Pa. 18641	Mayor

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Council, H. Gordon	Pennsylvania Department of Community Affairs Breakthrough Operation	Director
Crahall, Adam C.	Commonwealth Telephone Company 100 Lake Street Dallas, Pa. 18612	Personnel Supervisor
Croes, Jack W.	Capital Industries, Inc.	President
Cronin, Richard J.	Greater Wilkes-Barre Chamber of Commerce 92 S. Franklin Street Wilkes-Barre, Pa.	Executive Secretary
Csala, Gottfried, P.	Eyerman-Csala and Associates Registered Architects, A. I. A. 67 Public Square Wilkes-Barre, Pa. 18701	Partner
Davis, Helene Rice	Appalachia Coordinator Towanda, Pa. 18848	Member of NTRP & D Commission
Davies, Paul	Wilkes-Barre Model Cities 13 E. South Street Wilkes-Barre, Pa.	Health Coordinator
Davis, Warren C.	Pennsylvania Department of Commerce 301 Chamber of Commerce Building Scranton, Pa.	Regional Representative
Demmy, R. H.	UGI Corporation Luzerne Electric Division 247 Wyoming Avenue Kingston, Pa. 18704	Vice President
DeMarco, Gerald	Von Storch and Burkavage 1212 S. Abington Road Clarkes Summit, Pa.	Partner

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Dombroski, Thomas	Redevelopment Authority of Wilkes-Barre 1000 First National Bank Wilkes-Barre, Pa.	Commercial Industrial Advisor
Durso, James	Luzerne County Institution District Child Welfare Services Bear Creek, Pa.	Supervisor
Earley, Mr. C. A.	Pennsylvania Power & Light Company Main Street Wilkes-Barre, Pa. 18701	District Manager
Edwards, Richard M.	Pennsylvania Association for the Blind 35 E. Union Street Wilkes-Barre, Pa.	Executive Director
Ell, Robert J.	King's College 138 N. River Street Wilkes-Barre, Pa.	Associate Director of Development
Esser, Alberta A.	Wilkes-Barre Model Cities Citizens, Inc. 256 E. Market Street Wilkes-Barre, Pa.	Administrative Officer
Farrell, James A.	Housing Authority City of Wilkes-Barre 319 Academy Street Wilkes-Barre, Pa. 18702	Executive Director
Farrell, John J.	Pennsylvania Department of Health Region II 383 Wyoming Avenue Kingston, Pa.	Consultant
Fleming, Loretta	Pennsylvania Bureau of Employment Security Scranton Office 400 Lackawanna Avenue Scranton, Pa.	Manager

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Fasie, George	Bucknell University I. R. A.	Associate Professor
Fenstemacher, Joseph W.	Catholic Social Services 46 S. Washington Street Wilkes-Barre, Pa.	Associate Director
Giddings, Lane, M. D.	Northeastern Pennsylvania Heart Association Veterans Administration Hospital	President
Gregory, Mrs. Herbert	W. P. Woman's Club 302 York Avenue West Pittston, Pa.	Member of Public Affairs Department
Greco, Vito C.	Redevelopment Authority of the City of Hazelton Northeastern Building Hazelton, Pa.	Relocation Director
Goodman, Mrs. William	Plymouth Business and Professional Woman's Club R. D. #1 Plymouth, Pa. 18651	First Vice- President
George, Walter H.	United Rehabilitation Services 35 E. Union Street Wilkes-Barre, Pa. 18701	Administrator
Harris, Donald P.	Scranton Redevelopment Authority Mears Building Scranton, Pa.	Executive Director
Hayden, Christopher	Pennsylvania Department of Health 100 Hazel Street Wilkes-Barre, Pa. 18702	Regional Tuberculosis Coordinator
Henry, Mrs. Frank M.	Junior League of Wilkes-Barre 556 Charles Avenue Kingston, Pa. 18704	President

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Hibbard, Mrs. John	100 Lake Street Dallas, Pa. 18612	
Hibbard, John	100 Lake Street Dallas, Pa. 18612 Commonwealth Telephone Co. Economic Development Council of Northeastern Pennsylvania	President
Horan, Elizabeth A.	Luzerne County Welfare Services 54 West Union Street Wilkes-Barre, Pa.	Director
Hurley, Mrs. Judy	Economic Development 704 First National Bank Wilkes-Barre, Pa.	Public Information Coordinator
Hytry, Jerome C.	Endless Mountains Resource Conservation and Development Project R. D. #5 Towanda, Pa. 18848	Project Coordinator
Horanzy, Frank	Franklin Federal 44 West Market Street Wilkes-Barre, Pa.	Vice-President
Heiselberg, Edward	Luzerne County Planning Commission Court House Wilkes-Barre, Pa.	Director of Planning
Hyde, Howard L.	Von Storch and Burkavage Architects and Engineers 1212 S. Abington Road Clarks Summit, Pa.	Partner
Javer, Cheryl Lee	Lakeside Drive Harvey's Lake, Pa.	

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Javer, Frederick M.	Lakeside Drive Harvey's Lake, Pa.	
Jones, Willis W.	Chamber of Commerce Scranton Chamber of Commerce Building Scranton, Pa.	Executive Vice- President
Karl, Frederick J.	Pennsylvania Department of Health 383 Wyoming Avenue Kingston, Pa.	Regional Solid Waste Coordinator
Kasper, Theresa	Redevelopment Authority of Wilkes-Barre 1000 First National Bank Wilkes-Barre, Pa.	Executive Secretary
Kavulich, Donald	The Redevelopment Authority of the City of Nanticoke 37 North Market Street Nanticoke, Pa. 18634	Rehabilitation Director
Killian, Gerald J.	Northeastern Penna. Optometrist Association 14 S. Mountain Blvd. Mountaintop, Pa.	Public Health Chairman
Kepner, Frederick	Wilkes-Barre City School Dirtrict 730 S. Main Street Wilkes-Barre, Pa.	Assistant to Superintendent
Klosowski, Mary B.	Wilkes-Barre Model Cities Citizens, Inc. 131 Coal Street Wilkes-Barre, Pa.	Officer
Kneidinger, Joseph	Department of Community Affairs 320 Chamber of Commerce Scranton, Pa.	Planning Analyst

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Kocyan, Dr. Joseph J.	137 Franklin Street Wilkes-Barre, Pa.	
Kolodziej, Bernard	United Rehabilitation Services 35 E. Union Street Wilkes-Barre, Pa.	Assistant Administrator
Kotulak, Bernard J.	Housing Authority of the County of Luzerne 601 First Nationsl Bank Building Wilkes-Barre, Pa.	Solicitor
Kostic, Andrew	Easter Seal Society of Hazelton	
Kulp, Walter S., Jr.	Pennsylvania Power and Light Co. Cedar and Buttonwood Sts. Hazelton, Pa.	Community Development Coordinator
Lashford, Edgar J.	Greater Wilkes-Barre Chamber of Commerce 92 S. Franklin Street Wilkes-Barre, Pa.	Executive Vice- President
Lee, James	Times Leader Evening News	Assistant to the Editor
Lepage, William	Central Pennsylvania Health Council Timber Haven R. D. #1 Lewisburg, Pa.	Program Director
Mac Gregor, Robert	Health and Hospital Planning Council of Northeastern Penna.	Executive Director

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Macialek, Joseph	Pennsylvania State University 321 P. O. Building Scranton, Pa. 18503	Resource Development Agent
Macpherson, Elizabeth	YWCA 40 West Northampton St. Wilkes-Barre, Pa.	Executive Director
Manley, Robert T.	Pennsylvania Power and Light Company Larch Street Scranton, Pa.	Scranton Manager
Masoner, Robert W.	Bell Telephone Co. of Pennsylvania 53 Public Square Wilkes-Barre, Pa.	District Manager
McDonald, Mrs. Theresa	704 First National Bank Economic Development Council of Northeastern Pennsylvania	Appalachian Program Coordinator
McCormak, Jerome F.	Economic Development Council 704 First National Bank Building Wilkes-Barre, Pa.	Development Coordinator
McNelis, Sister Mary Sara	Mercy Hospital 196 Hanover Street Wilkes-Barre, Pa.	Director of Nursing Service
McGlynn, John B.	Wilkes-Barre City	Mayor
McGowan, Joseph G.	320 Chamber of Commerce Scranton, Pa. Department of Community Affairs	Model Cities Liaison Officer

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Miorelli, Robert J.	Hazleton Chamber of Commerce R. 319 Carleton Ave. Hazleton, Penna.	
Michelini, Dr. Francis J.	Wilkes College Wilkes-Barre, Penna.	President
Moravec, Dr. J. G.	Wilkes College Wilkes-Barre, Penna.	Professor
Moravitz, Francis E.	Appalachian Reg. Com. Com. Dev. and Housing	Director
Morin, Michael	Department of Community Affairs 320 Chamber of Commerce Scranton, Penna.	Housing and Redevelopment Analyst
Moyer, Donald D.	Economic Development Council 704 First National Bank Wilkes-Barre, Penna.	Director
Moyer, Tom	Pennsylvania Power and Light Company 9th and Hamilton Sts. Allentown, Penna.	Assistant - Community Planning
Muench, Alfred G.	Glace and Glace, Inc. 2771 Paxton Street Harrisburg, Penna.	Secretary- Treasurer
Myers, Mrs. Charles	Welfare Planning Council 345 Rutter Avenue Kingston, Penna.	

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Nelson, Victor L.	Commission on Economic Opportunity of Luzerne County 211-213 S. Main Street Wilkes-Barre, Pa.	Comptroller
Noonan, Michael J.	Veterans Administration Hospital Wilkes-Barre, Pa.	Chief Social Worker
O'Boyle, James W.	Wilkes-Barre Model Cities 13 E. South Street Wilkes-Barre, Pa.	Project Planner
O'Brien, John M.	Greater Shamokin Area Chamber of Commerce Shamokin, Pa.	President
O'Brien, Mr. R. E.	RCA Corporation Mountaintop, Pa.	Plant Manager
O'Donnell, Mary Margaret	Pennsylvania Department of Health Regional Office II 383 Wyoming Ave. Kingston, Pa.	Regional Social Work Consultant
O'Malley, Mr. J. J.	First Federal Savings and Loan Association 23 W. Market Street Wilkes-Barre, Pa.	President
Orbin, Mr. Robert C.	King's College 133 N. River St. Wilkes-Barre, Pa.	Assistant to President for Residence
Owens, Robert	Bell Telephone Company of America 53 Public Square Wilkes-Barre, Pa.	Manager

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Owens, Elaine	Housing Authority of the City of Wilkes-Barre 184 McLean Street Wilkes-Barre, Pa. 18702	Administrative Assistant
Pahls, Mr. D. A.	RCA Corporation Mountaintop, Pa.	Manager, Manu- facturer and Pro- ducts Engineer
Parker, Robert S.	Chamber of Commerce 92 S. Franklin St. Wilkes-Barre, Pa.	Public Relations
Pataki, Frank B.	RCA Service Company Keystone Job Corps for Women Drums, Pa. 18222	Director of Community Relations
Peel, Joseph	Wilkes-Barre City School District 730 S. Main St. Wilkes-Barre, Pa.	Assistant to Superintendent
Pelltiger, Ann	147 S. Franklin St. Wilkes-Barre, Pa.	
Pfeiffer, Dr. Mildred	Pennsylvania Department of Health 407 S. Cameron St. Harrisburg, Pa.	Director of Division of Chronic Diseases
Pennoni, Amerigo, A.	Public Assistance and Plains Township Parks and Recreation Commission 37 Rose Avenue Plains, Pa. 18705	Supervisor
Price, James E.	Redevelopment Authority of Luzerne County 260 Pierce Street Kingston, Pa.	Executive Director

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Rachlis, David	Welfare Planning Council of Lackawanna County 615 Jefferson Avenue Scranton, Pa. 18510	Executive Director
Remington, F. William	Blue Cross of North- eastern Pennsylvania Blue Cross Building Wilkes-Barre, Pa.	Director of Marketing
Reynolds, James E.	Peat, Marwick, Mitchell and Company	
Ruckno, George L.	Murray and Dilley Streets Forty Fort, Pa.	Owner
Russell, Vito T.	Redevelopment Authority of the City of Hazelton Northeastern Building Hazelton, Pa.	Assistant Relocation Office
Roselle, Priscilla	Northeastern Pennsylvania Heart Association 71 N. Franklin Street Wilkes-Barre, Pa.	Executive Director
Riester, Robert W.	Pennsylvania Department of Health 383 Wyoming Avenue Kingston, Pa.	Housing Coordinator
Rees, Mrs. Marjorie	Osterhout Free Library 71 S. Franklin St. Wilkes-Barre, Pa.	Community Relations Librarian
Radkiewicz, John F.	Von Storch and Burkavage Architects and Engineer 1212 S. Abington Road Clarkes Summit, Pa.	Landscape Architect
Schmitt, Carl J., Jr.	Wilkes-Barre Planning 198 N. Main Street Wilkes-Barre, Pa.	Chairman

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Schoonover, William	Wilkes-Barre Redevelopment Authority 1000 First National Bank Building Wilkes-Barre, Pa.	Land Development Administrator
Schutter, William A.	Model Cities Agency 13 E. Main Street Wilkes-Barre, Pa.	Executive Director
Salisbury, Jr., Ellsworth C.	Greater Hazelton Chamber of Commerce Hazelton, Pa.	Executive Vice President
Sawicki, Clement	The Redevelopment Authority of the City of Nanticoke 37 N. Market St. Nanticoke, Pa.	Assistant Financial Analyst
Sears, Burton N.	Blue Cross of Northeastern Pennsylvania Blue Cross Building Wilkes-Barre, Pa.	Director of Professional Relations
Schinski, Donald	The Redevelopment Authority of the City of Nanticoke 37 N. Market St. Nanticoke, Pa.	Director of Relocation and Property Management
Sharpe, Miss Kay	Carbon County Action Committee 56 Broadway Jim Thorpe, Pa.	Executive Director
Shepherd, Robert E.	Economic Development Council	
Sherman, Harold	Welfare Planning Commission	Executive Director
Shuptar, Thomas	Northeastern Engineering Co., Inc. 1212 S. Abington Road Clarks Summit, Pa.	Vice President and Engineer

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Siesko, Joseph	Chamber of Commerce 221 W. Main Street Nanticoke, Pa.	Past President
Teresa, Sister Miriam	College Misericordia	President
Slusser, Jack S.	Housing Authority of the County of Luzerne 16 Brook Lane Mountaintop, Pa.	Chairman
Smith, Donald D.	Smith, Miller and Associates 189 Market Street Kingston, Pa.	Partner
Smith, Donald	Redevelopment Authority of the City of Wilkes- Barre 1000 First National Bank Wilkes-Barre, Pa.	Real Estate Director
Smith, Ralph S.	Blue Cross of North- eastern Pennsylvania Blue Cross Building Wilkes-Barre, Pa.	President
Solfanelli, Guy	Bureau of Employment Service 217 Wyoming Avenue Scranton, Pa.	District Manager
Solomon, Paul	Luzerne County Planning Commission Luzerne County Court House Wilkes-Barre, Pa.	Junior Planner
Spencer, Mrs. Margaret R.	Luzerne County Bureau for the Aging 1409 IBE Building Wilkes-Barre, Pa.	Director

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Sugarman, Mr. Howard	Redevelopment Authority of the City of Hazleton Northeastern Building Hazleton, Pa.	Executive Director
Swaback, James R.	Pennsylvania Gas and Water Company 30 N. Franklin Street Wilkes-Barre, Pa.	Staff Assistant
Swaback, Mrs. James R.	Junior League of Wilkes-Barre 253 River Street Forty Fort, Pa.	Community Research Committee
Swantko, John	Chamber of Commerce 238 Front Street Nanticoke, Pa.	Director
Towened, Esq., Frank	Property Owners Protective Association 1400 United Penn Bank Building Wilkes-Barre, Pa.	Director
Turner, Francis C.	The Pennsylvania State University Room 22 Courthouse Tunkhannock, Pa. 18657	Area Resource Development Agent
Tough, Gilbert D.	Blue Cross of North- eastern Pennsylvania Blue Cross Building Wilkes-Barre, Pa.	Director of Services
Thom, Mrs. William	League of Women Voters 476 S. River Street Wilkes-Barre, Pa.	President

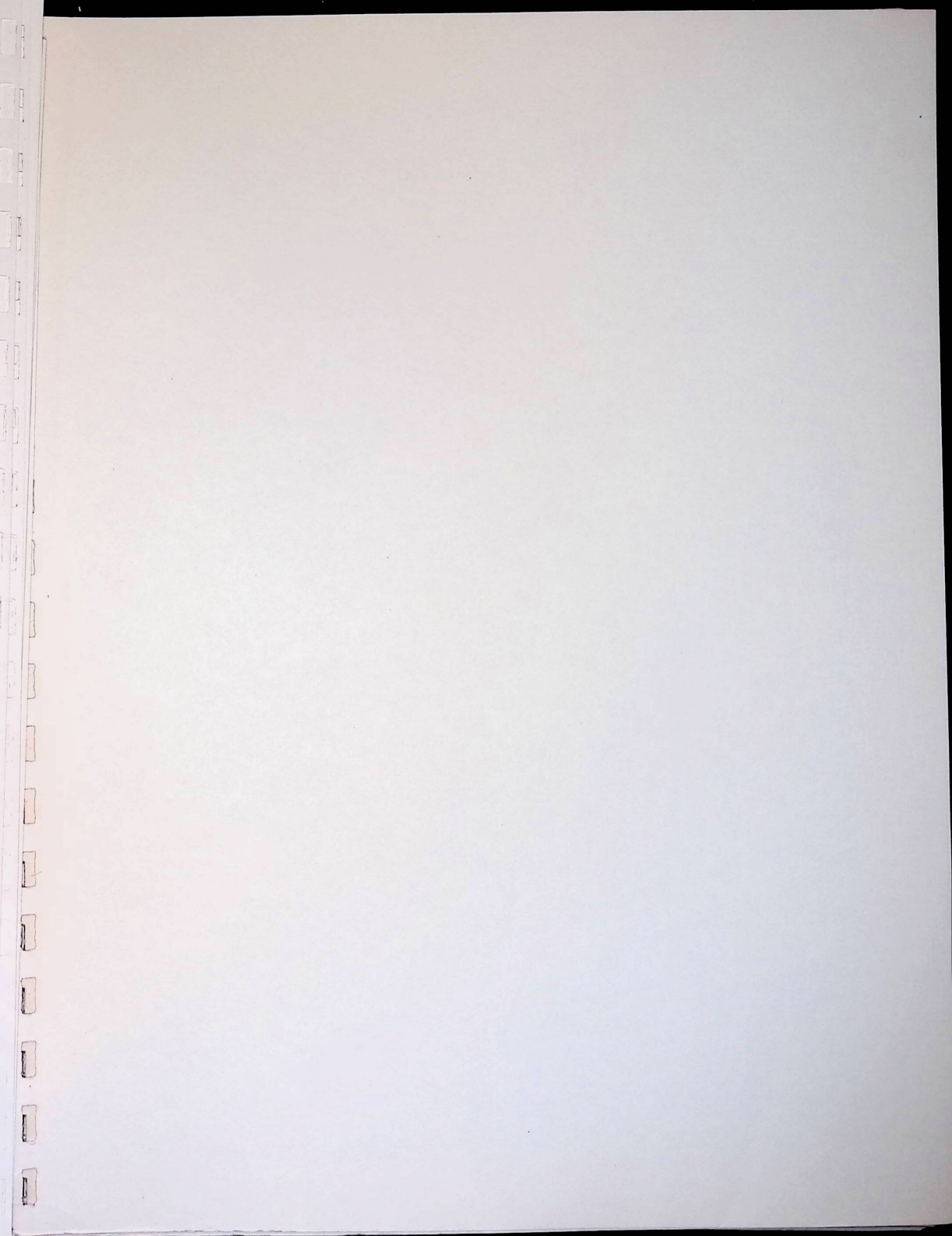
<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Thompson, Authur R.	Smith, Miller and Associates 189 Market Street Kingston, Pa.	Partner
Trethaway, Marjorie	First Federal Savings and Loan Association of Wilkes-Barre 23 W. Market Street Wilkes-Barre, Pa.	Secretary
Ungvarsky, Carl	Redevelopment Authority of the City of Wilkes-Barre 1000 First National Bank Building Wilkes-Barre, Pa.	Planning and Engineering Director
Verbetich, Gloria	Redevelopment Authority of the City of Wilkes-Barre 1000 First National Bank Building Wilkes-Barre, Pa.	Community Relations Specialist
Vernon, Anne	Family Service Association of Wyoming Valley 73 W. Union Street Wilkes-Barre, Pa.	Director of Casework
Vivian, H. M. Jr.	North Branch Lumber Company 181 Pringle Street Kingston, Pa.	Vice-President
Walkowiak, Henry	Pennsylvania Department of Health Comprehensive Health Planning	Director

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Walsh, Eugene F.	The Redevelopment Authority of the City of Nanticoke 37 N. Market Street Nanticoke, Pa. 18634	Executive Director
Watson, Gloria	Redevelopment Authority of the City of Wilkes-Barre 1000 First National Bank Building Wilkes-Barre, Pa.	Community Relations Specialist
Werner, Mrs. Patricia	Luzerne County Senior Multi-Purpose Centers 3 E. Market Street Wilkes-Barre, Pa.	Director
Whittier, Peter	Health and Hospital Planning Council	Assistant Director
Williams, David J.	Housing Authority of Wilkes-Barre	Management Aide
Williams, David	Wilkes-Barre Redevelopment Authority 1000 First National Bank Building Wilkes-Barre, Pa.	Accountant
Williams, James T.	Chamber of Commerce Chamber of Commerce Building Scranton, Pa.	Executive Secretary
Williams, Thomas	Redevelopment Authority of the City of Wilkes-Barre 1000 First National Bank Building Wilkes-Barre, Pa.	Relocation Director
Wilson, David S.	Greater Shamokin Area Chamber of Commerce 524 N. Shamokin Street Shamokin, Pa.	Executive Vice-President

<u>Name</u>	<u>Affiliation</u>	<u>Position</u>
Wizelman, Bette	Lake Wysauking Towanda, Pa. 18848	
Wood, T. N.	R. D. #1 Harvey's Lake, Pa.	State Senator
Wood, Walter C.	Wilkes-Barre City School District 730 S. Main Street Wilkes-Barre, Pa.	Superintendent
Woodward, Melvin	Central Pennsylvania Health Council Timber Haven, R. D. #1 Lewisburg, Pa.	Executive Director
Yashinski, Edward	Redevelopment Authority of the City of Nanticoke 37 N. Market Street Nanticoke, Pa. 18634	Acting Real Estate Director
Yenchko, Mr. Andrew	Redevelopment Authority of the City of Hazelton Northeastern Building Hazelton, Pa.	Board Member
Young, William H.	Franklin Federal 44 W. Market Street Wilkes-Barre, Pa.	Vice-President
Ziolkowski, Leonard W.	Economic Development Council 704 First National Bank Building Wilkes-Barre, Pa.	Planning Director

[Faint, illegible text, likely bleed-through from the reverse side of the page]

[Faint, illegible text, likely bleed-through from the reverse side of the page]





1000250305

WILKES UNIVERSITY LIBRARY