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WILKES COLLEGE
FIRST ANNUAL FACULTY GROWTH CONFERENCE

SEPTEMBER 17, 1961
WILKES-BARRE, PENNSYLVANIA

Division of Hospital Administration
Wilkes College
Wilkes-Barre, Pennsylvania

PROCEEDINGS

FIRST ANNUAL COMMUNITY GROWTH CONFERENCE

SEPTEMBER 27, 1961

WILKES-BARRE, PENNSYLVANIA

Institute of Municipal Government

Wilkes College

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FOREWORD

Recognizing the need for finding solutions to some of the more practical problems facing this region, the sponsors of the First Annual Community Growth Conference gathered together recognized authorities in various fields to discuss approaches to the problems with community leaders. The Conference was designed to bring together representatives of governmental agencies from the federal, state, and local level, and builders, realtors, industrialists, and bankers.

It is difficult to evaluate the results of a conference of this kind, but the sponsors feel that it was a success in that the group represented had an opportunity to share views and attempt to correctly identify existing local problems.

A special word of appreciation is extended to the First National Bank of Boston and the Wilkes-Barre Clearing House Association without whose financial assistance the First Annual Community Growth Conference would not have been made possible. The sponsors would also like to thank the members and participants for their enthusiastic and constructive cooperation in this Conference. It is the hope of all who participated that this type of conference will be a continuing annual affair.

Hugo V. Mailey, Director
Institute of Municipal Government
Wilkes College

7/16/62

TABLE OF CONTENTS

| | |
|--|----|
| Foreword | ii |
| Program | iv |
| Sponsors and Exhibitors | v |
| Opening Remarks by Alfred Darte | 1 |
| Welcome Remarks by Frank Slattery | 2 |
| "How Do You Plan For Community Growth?" by Francis A. Pitkin | 3 |
| Introductory Remarks by Andrew Hourigan, Jr. | 10 |
| "Flexible Zoning" by Robert C. Ledermann | 11 |
| "Financing Needed For Community Growth" by William F. Keesler ... | 15 |
| "The Role Of Industry In Community Development" by Max S. Wehrly . | 21 |
| "The Future" by Dr. Eugene S. Farley | 28 |
| "Conservation In Urban Renewal Areas" by James T. Leigh | 29 |
| Roster Of Attendance | 34 |
| Registered But Not In Attendance | 42 |

FIRST ANNUAL COMMUNITY GROWTH CONFERENCE

SEPTEMBER 27, 1961

PROGRAM

| | | |
|-----------------|--|---|
| 11:00 a. m. | Registration Room 50 Parrish Hall, Wilkes College | Chairman: Mrs. Ethel A. Price, Director Department of Public Safety City of Wilkes-Barre |
| 12:30 p. m. | Lunch Parlor E, Hotel Sterling | Chairman: Alfred Darte, Secretary Board of Assessors, Luzerne County |
| | | Welcoming Remarks: Frank Slattery, Mayor City of Wilkes-Barre Topic: "How do You Plan for Community Growth?" Speaker: Francis A. Pitkin, Executive Director State Planning Board, Harrisburg, Penna. |
| 2:00-4:00 p. m. | Panel Session Room 56 Parrish Hall, Wilkes College | Chairman: Andrew Hourigan, Jr., President Greater Wilkes-Barre Chamber of Commerce. Topic: "Flexible Zoning" Speaker: Robert C. Ledermann, Director Community Facilities and Urban Renewal National Association of Home Builders Washington, D. C. Topic: "Financing Needed for Community Growth" Speaker: William F. Keesler, Senior Vice-President First National Bank of Boston Boston, Massachusetts Topic: "Role of Industry in Community Development" Speaker: Max S. Wehrly, Executive Director Urban Land Institute, Washington, D. C. |
| 4:30-5:30 p. m. | Cocktail Hour | Parlor E, Hotel Sterling |
| 6:30 p. m. | Dinner | Chairman: Dr. Eugene S. Farley, President Wilkes College Topic: "Conservation in Urban Renewal" Speaker: James T. Leigh, Deputy Director Urban Renewal Administration Housing and Home Finance Agency Philadelphia, Pennsylvania |

SPONSORS

American Institute of Architects
Northeast Chapter
Greater Wilkes-Barre Chamber of Commerce
Greater Wilkes-Barre Real Estate Board
Institute of Municipal Government
Luzerne County Board of Assessors
Luzerne County Boroughs Association
Luzerne County Home Builders Association
Wilkes-Barre Clearing House Banks
Wilkes-Barre Planning Commission
Wilkes-Barre Redevelopment Authority

EXHIBITORS

Hazleton City Planning Commission
Hazleton City Redevelopment Authority
Luzerne County Planning Commission
Nanticoke Redevelopment Authority
Pittston Redevelopment Authority
Wilkes-Barre Redevelopment Authority

OPENING REMARKS

Alfred Darte, Secretary
Luzerne County Board of Assessors

The title that has been assigned to our luncheon speaker intrigues me. It presupposes that we can plan for our growth, and the only question that remains is how.

This is a time for deep concern for all of us in Wyoming Valley. We are concerned about the condition of our economy. There are those who doubt the continued viability of the anthracite region.

However, to many of us here in attendance, there is an essential soundness from which rehabilitation can be started and a new life generated. It seems to me that all that we need to do is examine some of the problems which need intensive investigation and evaluation, and which require understanding to planning. We shall learn how before the day is over.

WELCOME REMARKS

by

Frank Slattery
Mayor of Wilkes-Barre

As Mayor of the City of Wilkes-Barre, I extend to you a very warm and cordial welcome to the City and to the First Annual Community Growth Conference. This Conference is of paramount importance to us.

Today in the United States, only 15% of the people live on the farm, but there is still a Secretary of Agriculture. The other 85% live in cities and towns, and yet there is no Secretary of Urban Affairs.

Rapid growth of this urban population has created demands on government for more facilities and better services. How local governments can be adapted to meeting these demands is one of the major problems facing us today. Certainly to redevelop with new ideas is not easy, but problems can be solved with understanding.

Federal and state money and effort combined with local funds and energies are necessary to a sound urban redevelopment program.

You may know that the City of Wilkes-Barre has submitted itself as a guinea pig in a demonstration project now being conducted by the First National Bank of Boston.

We are delighted that the co-sponsors of this Conference realized the importance of bringing together many of us to exchange ideas with the view of improving our whole area.

HOW DO YOU PLAN FOR COMMUNITY GROWTH

by

Francis A. Pitkin
Executive Director
State Planning Board

Edmund Burke, the great historian and conservative philosopher, once wrote to a member of the French National Assembly "You can never plan the future by the past".

This is only partially true. Certainly, no look ahead for a community can be hedged in by either outmoded ideas or wishful thinking. The future demands a fresh outlook and unfettered imagination.

All the same, the past shapes the stuff with which you are forced to work. In planning for the future of Wilkes-Barre, or of Hazleton, or of Luzerne County, or of the Wyoming Valley, you must start with the physical and industrial heritage bequeathed to you by the past.

As Robert Futterman, a young and very successful real estate investor writes in his new book on the future of our cities: "Cities, like animals and plants, grow in cycles, and no city's present situation can be understood without reference to its past".

We know what the past of this area has been. We know our basic problems. We are aware that compared with the nation as a whole we are not receiving our former share of the national prosperity.

There is concern that perhaps the decline we have experienced is irreparable and that we may as well do nothing rather than spend millions which are apt to do little good anyway.

Unquestionably those who hold that this pattern of events is fixed and immutable -- that citizens must inevitably die once their traditional economic function has been fulfilled -- think of themselves as the great realists. To the rest of us, who think man has a certain amount of control over his economic destiny, such people are not realists, but refugees from responsibility.

I believe with all my heart that if a city or a community is worth saving it can be saved. There are some towns, undoubtedly, which would scarcely justify the effort it would cost to save them, but they are not

located in this valley. They are not Wilkes-Barre, or Hazleton, or neighboring Scranton. For these communities possess far more than the richest anthracite fields on earth. They possess the attractive surroundings, the strategic location, the water, and the raw materials which form the foundation upon which any thriving human settlement must build.

For this reason, I can not become overly despondent about your future. To quote Mr. Futterman once more: "Most American cities have enjoyed and then suffered a dominant industry in the early stages of their development. To lay out the "grid" of any city, one must know what that industry was, how long its dominance lasted, and when the city achieved diversification. . . From a real estate investor's point of view, the current stage of the cycle is a fundamental consideration. Many a declining city offers good buys -- if one can be sure, through a study of history, that business will turn up again. In the declining state, cities suffer a flight of capital and properties sell cheap. On the other side of the wave, many an ascending city is a bad place to put money."

Our task is to make certain that business does indeed turn up again.

From many standpoints, besides that of the real estate operator, the cities of this valley offer a prime opportunity for new investment and growth, providing you are prepared to recognize the shape of modern America and prepare yourselves for the slow, grinding job of meeting its requirements. In a phrase: You must plan for the future.

Now, there is nothing very esoteric or mysterious about community planning, despite the jargon with which some of my fellow professionals have surrounded it. As you doctors, lawyers, and educators know, one of the unfortunate practices in our society today is the concoction of professional vocabularies which mean nothing to the man outside. This may have some advantages, but it has the grave disadvantage of breaking down effective communication between segments of the community who should be talking to one another.

There is no difference between community planning and planning the program of a company for the next five years, the investment program of an association for the next ten, or our personal affairs for the next few months.

Community planning requires only that you have a point of view on three basic issues:

First, know what your present difficulties are.

Second, know where you want to go.

Third, decide the best way to get there.

The fourth essential is to sell these points of view to the community so that you can find the energy and leadership to achieve the results you are after.

Admittedly, I have over-simplified. When we try to apply these three or four steps to anything so complex as a city -- or even worse, an entire region -- we find each of them fraught with a hundred details, all of them inter-related, all of them calling for mammoth energies. Just to list them would give us something approaching Dr. Eliot's famous five-foot book shelf.

Your first consideration, however, is to decide how big an area you are going to include in your efforts. Certainly, the City of Wilkes-Barre is not, of itself, enough, for what good would it do to rejuvenate the heart of the city if, in order to get to it, it is necessary to thread your way through a jumble of narrow streets and decrepit buildings in outlying boroughs?

But is Greater Wilkes-Barre enough? Your fate is tied closely to that of Hazleton and other cities in the county. You are, after all, part of the same labor market area, according to the Federal Government and you can benefit from Federal assistance programs by acting as an area as a whole. Does this mean the county is the logical planning unit?

Not necessarily.

You share many problems with neighbors outside the county. You share an airport with Scranton and there are other problems of access common to both Lackawanna and Luzerne Counties.

But we can argue that even this is an arbitrary limit, for Luzerne County is sustained by resources which reach far from home. You have a deep stake in the condition of the Susquehanna River as it flows past your front door, for instance. The recreational facilities in the Poconos and in the Sullivan highlands offer prime assets to this region. You must have an interest in what is going on further down the line along the highways which serve you and connect you with other areas, for highways have meaning as factors in industrial location only in terms of the points they connect.

But let us take a closer look at some of the factors which go into growth in this modern world of ours and see what you can do to plan for it.

The basic consideration must be industrial diversification. The day of the one-industry town is gone. A large community can no longer afford to hitch its wagon to one star. Technology and the market change too fast to permit such reliance. It is a disservice to your people to subject them to a one-horse economy that will fluctuate violently as tastes and technology.

But the ability to attract a diversified industry depends upon many things -- factors outside the fundamental questions of labor market, tax structures, and financing alternatives. I would say that one of the key elements is accessibility.

Now it is clearly beyond your capabilities to provide the basic transportation network necessary to keep you strategically placed as a distribution point for goods and services, but I do not hesitate to say that the State and Federal Governments are doing very well by you in planning this one aspect of your future. Few places in the United States will possess a more advantageous position on the National Interstate Highway System than this. You will be athwart one of the main Midwest-Eastern Seaboard routes. You are smack on the major route now being developed into Canada. You are well served, via the Turnpike, by a water outlet in Philadelphia. And you will be plugged into the diagonal transportation network between New England and the Middle South via the Anthracite Expressway.

Obviously there will be a great deal of commercial and industrial development near the interchanges of this network and the job of seeing that you gain full advantage from them rests upon your shoulders. Community planning is a local responsibility and so is zoning. You can not afford to permit these premium interchange locations to be eaten up by second-rate development at the expense of prime, high-wage, high-revenue producing industry.

Your responsibilities go beyond this. You want to bring this new life-blood into downtown, but no one is going to hazard the trip unless you give him clear, unobstructed, convenient and attractive access. If you want new business downtown, you will have to look like the kind of place where good, sound modern business will be proud to locate. You can not achieve this by forcing every prospective client to explore a jungle of blight before he finally hits the downtown area.

Unfortunately, however, these outlying areas are the most difficult to rejuvenate. Private money has little or no interest in participating in their renewal simply because the return on investment is too low. But the job must be done.

Surprisingly most of this blight is not culm piles. Most of it is dilapidated dwellings and a garish billboard and commercial jungle which looks like something out of a second-rate carnival.

Second in importance only to accessibility is water and all that it entails. This is the fundamental ingredient for most large industry. It is a resource which we in Pennsylvania can offer in abundance. It is one of our greatest advantages. You have, in the Susquehanna River, an unparalleled opportunity. But it must be harnessed.

It must be harnessed first for flood control, for no new business is going to risk its investment in an area where it is apt to lose everything in a natural catastrophe that might have been prevented.

You are fortunate, for the Army Engineers and the State Department of Forests and Waters are working on your flood control up and down the valley at this moment.

But the river offers wide opportunity and to concentrate upon control alone would be a mistake. The river offers us water for industry, for recreation, possibly for power, for the conservation of fish and wildlife. It can be controlled so that the floods of spring are stored to be used at times of low flow when we need that excess water to work for us.

Only a unified, comprehensive plan for the entire river can do the job right and your Congressman, Dan Flood, is fighting for the plan with the full support of the Army Engineers, the State Planning Board, and the Department of Forests and Waters.

But this water must also be clean and keeping it clean is a local job. If Scranton dumps its wastes in the river, Wilkes-Barre's industry will have to clean it up. And the same is true all the way down river. The bold fact is, ladies and gentlemen, that modern industry needs clean water and it can not afford to locate where it must pay to clean up someone else's mess. The wisest step you can take, in the long run, therefore, is to see that your community meets its responsibility on that score, and, frankly, I don't think you have, thus far.

Fundamental to any community growth is its supply of young talent and skilled labor. You have waiting to be tapped a superb labor market. In your colleges, you have a sound asset for training young talent, but the best modern industry demands a cultural atmosphere that extends beyond this. The community must contain within itself the opportunities for a fuller and richer life.

Milltown -- or as Lewis Mumford has called it, "Coketown" -- is dead. A city of factories surrounded by factory-like homes, is not the American city of the 20th century. Today a region must possess attractive surroundings, opportunities for creative leisure -- what I like to call "livability".

Your region has some of these attributes in ample measure. The Pocono playgrounds are nearby. The Sullivan highlands and lovely upper Susquehanna are at your front door. The Commonwealth is hard at work planning for more and more State Parks and recreational facilities to increase their appeal still further. A new park has been announced near Wyoming, another is under construction at Bear Creek, still another is being studied on Nescopeck Creek. But "livability" extends into downtown and it is here where most of your own energies must be spent.

You know better than anyone else what your shortcomings are. You know whether your buildings are eyesores, whether you have no open space in the city, whether your water and sewer systems are worn out and inadequate, and only you can decide how or whether to improve them. The task is difficult, the obstacles embittering, but in the interest of economic survival and growth it must be done.

The Commonwealth, through the State Planning Board and the Department of Commerce, can offer you a great deal of assistance -- financial assistance as well as services. The expertise in the Bureau of Community Development is at your disposal. You have at your disposal the pioneering urban renewal programs of the State Government. But still the job is yours and yours alone.

You have made an admirable start on this complicated but all-important job. You have a County Planning Commission with a competent technical staff (and, incidentally, I commend to your attention their "General Appearance Report of the Wilkes-Barre/Hazleton Metropolitan Area", which is an excellent and a potentially important document - important if you do something about it). You have City Planning Commissions in Wilkes-Barre, Hazleton, Nanticoke, and Pittston, in the Boroughs of Edwardsville, Forty Fort, Freeland, Kingston, Nuan-gola, West Hazleton, and White Haven, and in the townships of Hanover, Fairview, Foster, Hazle, Jenkins, Kingston, Lake, Rice, Slocum, Sugar Loaf, Wilkes-Barre, and Wright. This accounts for 23 of the 73 civil subdivisions within the county. Do we assume that the other 50 have no current or foreseeable problems? You have redevelopment

authorities in Hazleton, Nanticoke, Pittston, and Wilkes-Barre. You, through the Northeast Pennsylvania Industrial Development Commission, have taken the initial steps toward participation in the new Federal Area Redevelopment Program.

But remember, there is no magic in the word "planning". Nothing happens miraculously merely through the creation of a planning agency. The people involved must have vision, must have an understanding of the potentiality of the planning process, must have a willingness to study the field and to find out what tools are available to them and how they have worked in similar circumstances elsewhere. There must be a willingness to support these activities not only on the part of elected officials but also by the community as a whole. And this is your job. No one in Harrisburg or Washington can do it for you.

The raw resources are here for growth. You stand at the end of an era -- the era when you depended upon the market for one commodity to sustain you. Now you must change your focus, as you have already done in the field of industrial development, and shift your gaze to a broader, more diversified view of your role in a growing America.

"There is a new America every morning when we wake up", Adlai Stevenson once wrote, "It is upon us whether we will it or not. The new America is the sum of many small changes -- a new subdivision here, a new school there, and new industries where there had been swamp land -- changes that add up to a broad transformation in our lives. Our task is to guide these changes, for although change is inevitable, change for the better is a full time job."

I can promise you the full time cooperation of your State Government in getting the job done.

INTRODUCTORY REMARKS

Andrew Hourigan, Jr., , President
Greater Wilkes-Barre Chamber of Commerce

The decline of the basic industry in this area has had a terrific impact. The Chamber of Commerce has been engaged in efforts to replace the anthracite economy by a healthy, diversified economy depending on many industries. In our efforts to attract industry, we have found that factors, far beyond our earlier ideas, entered into the selection of a satisfactory community for plant location.

We have discovered that plants are no longer located by intuition or on the basis of insufficient data, or brochures. Any industry considering new location has a definite plan based on clear-cut, sound business principles. This has led us, who have been working on inducing industry to come to Wyoming Valley, to conclude that critical self-evaluation of our assets and liabilities was essential if this area is to be given new life.

We have on this panel three nationally known authorities who have joined us in the Conference and whose remarks should help in stimulating this group of community leaders in their efforts to create a more favorable environment for industrial growth and regional prosperity.

FLEXIBLE ZONING

by

Robert C. Ledermann, Director
Community Facilities and Urban Renewal
National Association of Home Builders

I would like to discuss with you briefly today some of the thinking that is going on, and some of the ideas that are being developed in the field of residential land use. Ideas and proposals which offer great potential promise for overcoming some of the problems we are all familiar with in the development of our urban areas, by setting new patterns of desirable land use, with the retention of esthetic charm and provision for amenities, comfort, and privacy. There is prospect also that these objections can be accomplished with reasonable cost savings, avoiding the great waste of urban sprawl.

I don't think it is necessary to go into great detail on the deficiencies of our present urban pattern, brought on to some extent by our traditional concept of zoning and subdivision controls.

It is widely recognized that present land use controls are often inadequate in their approach to land use and development. They are inadequate in the sense that they provide too little flexibility for situations in which variations from normal procedures are called for, and inadequate in allowing room for the exercise of imagination.

Many zoning ordinances trace their roots back to the concept of land development as it used to be practices on an individual lot by lot basis. Today, however, most new development is undertaken by subdividers, who take a tract of land and develop plans for the entire area, frequently including provision for other activities, in addition to residential uses. We should think in terms of land and its use as a large scale matter, and of the relationship of a piece of land to its total surroundings.

I should make it clear right here that my words should not be taken to mean that home builders are opposed in principle to planning and zoning. Not at all; it is rather that we so often see these controls applied with such a heavy-handedness, or lifted from another context and applied uniformly to another area, making no allowance for local

variation. We would like these tools to be used constructively, and not in a negative sense.

I'd like to call your attention, in this regard, to a recent publication put out by the Urban Land Institute, whose Max Wehrly we are pleased to have with us today. This is Technical Bulletin No. 42 "Density Zoning," a valuable analysis of basic zoning concepts, with recommendations for rethinking our approach to zoning.

We should get away from the imposed uniformity and monotony of the typical zoning formula. In areas with peculiar terrain problems such as in Allegheny County, Pa., and I presume to a lesser extent here in Luzerne County, it should be possible, for instance, to take advantage of steep slope sites by allowing houses and other buildings to be sited so that the maximum usable ground area will be retained. In other words, uniform set-back requirements should be set aside in favor of the exercise of initiative so that a more attractive and worthwhile subdivision may be possible.

With very great population growth facing us, especially in the urban areas, we must find means of accommodating great numbers of people in ways that will not waste our land.

I said that I didn't intend to dwell on the problems, and now I'd like to describe some of the thought that is being given to the question of improving our use of the land.

At NAHB, we have had a special committee studying this situation for the past two and a half years. Initially, the committee asked itself the question, "Does the present manner of laying out residential subdivisions necessarily represent the most effective and attractive means of accommodating residential growth?" The answer was that we can only find out by looking to see what alternative propositions may be possible, and what they may offer.

The upshot of this committee's work was the joining together with a similar committee from the Urban Land Institute, and the joint undertaking of a study of innovations -- ideas and proposals which have been advanced, and of actual work which has been accomplished. This year long, intensive study, carried out with the assistance of a professional land planning firm -- Harman, O'Donnell and Henninger of Denver, Colorado, -- resulted in the publication of Urban Land Institute's Technical Bulletin No. 40, "New Approaches to Residential Land Development."

I'd like to urge you, incidentally, to obtain this publication, plus the one I mentioned earlier, for background in developments in this direction.

Out of this survey, the most promising proposals are those relating to density control zoning, under which the density of a given area is established, rather than fixed specifications for individual lot sizes, frontage and yard requirements; cluster zoning, in which buildings are specifically grouped in convenient arrangements, each with private yard space of its own, but with the excess space grouped into a common usable open area, rather than made a part of each individual lot; planned unit developments, in which outright provision is made for a combination of dwellings and use types within an overall tract, on a pre-arranged basis, thus avoiding the homogeneity of a mass of housing types all of the same character.

A relatively simple device, which yet offers latitude, is that of average lot size zoning, in lieu of fixed minimum lot sizes. Instead of a standard minimum requirement of 12,000 square foot lots, the ordinance could provide for an average of 12,000 square feet, and allowing some lots to be developed as low as 9,000 square feet and some within the same subdivision up to about 15,000 square feet. In this way variety and allowance for terrain variation can be introduced.

By way of illustration of some of the current new thinking, I'd like to refer you to the pamphlet put out by the Santa Clara County, California, Planning Department entitled "The Common Green," of which there are some copies here you may take.

Now what is the significance of these ideas to today's problems here in Luzerne County? In relation to the present day problems of attracting industry and strengthening the economic health of the area, bold new ideas on residential planning and development may seem somewhat remote. Nevertheless, there is an inescapable relationship between a community's willingness to better itself and be receptive to progress and more improved development, and the attraction of that area for industrial and business enterprises.

I hope to leave these thoughts with you today, not with the expectation that tomorrow will bring about radical changes in the way of doing things, but rather with the idea that you will be familiar with the current of new ideas which are stirring and which are here and there breaking through the surface and will increasingly continue to do so in the future.

Good planning will incorporate more and more of these ideas, and to the extent that you consider them in the future development of this County, there will be that much more progress toward an environment which will be increasingly beneficial to the overall economic picture.

FINANCING NEEDED for COMMUNITY GROWTH

by

William F. Keesler
Senior Vice President
The First National Bank of Boston

Financing is the key to all development, whether it be public or private.

We can plan, we can zone, and we can dream, but we have to be practical and nothing is accomplished unless it can be financed, and the users of our end product are satisfied with the results. You cannot sensibly force growth and have it economically sound.

There has been a lot of talk about the housing market; some of the lack of sales has been blamed on the mortgage market. Mortgage money has been available at proper rates which have been pretty stable over an extended period. The trouble is that building costs have gone up so that the lower bracket mass market cannot afford them.

The Government's attempt to keep carrying charges (interest and principal) down has worked in reverse and helped to increase costs.

Local real estate taxes in many places have kept pace with these costs also.

The net result is that we cannot furnish new housing for the lower income groups without subsidy and interest rates and the mortgage market has little to do with it.

Very little is said about labor costs in building, which are up several hundred percent since the 20's, but it is more popular to complain about interest rates.

The production of single family homes has declined because they have to be priced out of the market.

This means that financing rehabilitation is just as important as new growth.

The combination of urban renewal condemnation proceedings and the new FHA Home Improvement loans should be a big help.

These loans can be employed both in and out of urban renewal areas, and FNMA presently will issue standby commitments and purchase these loans if local capital for the purpose is not made available.

Code enforcement is a must to maintain values in a rehabilitation area.

Information and processing centers are needed to coordinate the work.

We need the demand of users before we can finance. So, you can very well raise the question -- Which comes first?

The answer is that plans cannot be expedited in a minute and the demand and financing have to go along together.

There can be no "Back Door Financing" of real sound growth. It is too much like cost plus contracts; costs can pyramid. The direct approach is needed, and appropriation of funds by intelligent investors for specific purposes, if the economy supports the purpose.

Financing, of course, applies to the financing of your public facilities, such as schools, roads, sewer systems, water, etc., just as much as it applies to financing new or improved retail facilities, a new industrial plant, or housing.

In fact, we are finding more and more today that the financing of shopping centers and industrial plants often hinges upon adequate public facilities, soundly financed on a basis which the community and industry can afford tax-wise.

The basic requirements of either municipal financing or private financing of investment or home properties contain certain common elements.

The first of these is probably factual information. The investor in either case is going to want to know a lot of facts about the community in order to judge the ability to repay a loan.

The investor or lender requires the same information as the user. Some of the major industrial climate factors are:

- Availability of labor at reasonable cost
- Sufficient and convenient transportation
- Community interest and cooperation

- Acceptable zoning provisions
- Acceptable site
- Reasonable real estate prices
- Favorable climate (weather, that is)
- Good cultural environment
- Sound and livable tax structure at both local and state levels

The value of bricks and mortar depend on such factors.

Credit confidence comes from knowledge -- of all facts, both good and bad. That is why, although our work here for the Commonwealth of Pennsylvania and the Federal Government on an Urban Renewal Demonstration Project is pitched mainly on the fiscal side, we begin with a review of the existing data and supplement it as deemed needed with additional facts which will provide what we consider necessary to give potential investors a true picture of the area.

There is no set pattern for financing growth. If the elements that justify it are there, or can be developed, both demands for use and financing will be found available. Because the types of properties to be developed and the users vary widely, both as to their special nature and credit of the users, all types of financing are required in the early stages. But the original real estate development decisions are influenced substantially by financing ability. It is typical in the business to have a buyer finance a major portion of the investment by purchase money mortgage, syndication, second mortgages, front money loans -- or a combination of all of them.

After development, many real estate mortgage loans or purchase lease deals are eventually made with surprisingly little consideration given to the bricks and mortar involved, and credit of the user is the major factor.

The very type of aggressive imagination required by the developer is often not accompanied by his own supply of funds, and the possessor of substantial funds or better than average credit is perhaps inclined to be too conservative to go into new developments with any high degree of risk.

The local financial climate and local confidence has a lot to do with fixing prices and establishing current values.

On Urban Redevelopment the statement that we hear quite often that the Government pays two-thirds and the City one-third of the net cost of urban renewal is true as far as it goes, but it is misleading.

The funds available for study and planning and the right of condemnation are tremendous tools, but although Urban Renewal has existed for over a decade and has included acquisition funds, actual accomplishment of new private building in connection with it have appeared to be rather negligible.

This is not critical of past or present administration of the program; actually it is complimentary, as haste does not produce sound planning. Also, there is a distinct question as to how much Urban Renewal any given area can afford in a short period, or, unless it is actually accompanied by sound growth and increasing employment, in the immediate area involved.

As long as I have already wandered off my subject, I might digress just a moment to comment on the demonstration project which we are pleased to be conducting here for the Commonwealth of Pennsylvania and the Urban Renewal Authority of the Housing and Home Finance Agency. Our demonstration project was intended to determine just what a bank has to offer in the urban renewal process.

It seems to us that in the review and analysis, and interpretation of economic data, fiscal facts, and development possibilities, that the banks of our country can make an important contribution to the success of the needed urban renewal program.

Our experience seems to indicate that , any facts gathered by hard work in many agencies need coordination and interpretation to be really meaningful in relation to the fiscal problems of the area involved. Surely some of the experiences of your bankers in studying the resources of communities, and of private businesses, and calculating the risks of courses of action which require financing, can be applied to local urban renewal problems to assist communities and potential developers to reach sound investment decisions.

In fact, it may be a necessity to have the knowledgeable wholehearted support of local bankers in addition to that of realtors, businessmen, and public officials to really make urban renewal work. They can be the catalyst.

In addition to my remarks on private financing and urban renewal, I must refer to municipal finance since a sound municipal economy is basic to all financing of community growth.

For a number of years our bank was interested in a school to train city manager. This was approached by a case study method. The

general purpose of these studies was to teach how to determine what any community has to work with, what it needed, and what it could afford.

Here in Wilkes-Barre this is basically what we have been attempting to do through the studies we have been making.

This has involved an economics base study and capitol improvement study, as well as an understanding of the political structure charged with the responsibility of operating the municipal corporation, and making it possible for private enterprise to operate profitably, as continued payrolls have to underlie the economy.

From these facts, plus engineering reports on existing facilities and replacement requirements, can be developed a workable bonding program.

In addition to needs, it is up to the citizens of a community to decide what kind of a city they want to live in and what they will pay for. Growth in itself may offer no particular benefits unless it is balanced growth and improves the well-being of present citizens.

Here you have been going through a transition period, you have had a loss of population in the city limits, and many of your citizens are traveling some distances from home to work which means you have an active labor pool available, but it does not look to me like a distressed area.

Your Industrial Fund and civic agencies are doing a good constructive job of attracting new industry; this is being done and should be done without committing the city credit except for reasonable facilities. Logical assistance from State and Federal agencies is a lot different than building up fixed charges for the City that will repel development eventually, because of taxes needed to service the debt, which in turn lessens flexibility in operating local government.

Evidence is here that you are making the right approach. It looks like you are over the hump in this transition period.

I have traveled around and seen problems arise from many causes... such as the shifting of textile business from New England and in another area a false boom because of substantial construction subsequently not supported by industrial employment.

Industrial Construction has been off this year due to the recession in new investment in plant and equipment, nearly 15% below the

1960 peak rate. Many factors indicate that this will turn upward and I see no reason why with real local cooperation the Wilkes-Barre area is not in a position to attract the kind of growth that can be financed, and compete satisfactorily with other cities in this effort.

THE ROLE OF INDUSTRY IN COMMUNITY DEVELOPMENT

by

Max S. Wehrly, Executive Director
Urban Land Institute

Industry plays both a direct and an indirect role in the growth and development of our urban communities. This is not to imply that industry's direct role in community development is always a voluntary one. More often than not the reverse may be true. For instance, industry's part in developing the community's economic base --- about which has been considerable intellectual discussion and disagreement--- is a direct role. A failing industry has a direct effect on the community, but failure is hardly a voluntary act on the part of the industry concerned.

DIRECT ROLE

Industry's Contribution to the Community's Economy: Although some aspects of the economic base concept have been under attack recently, I think all of us would agree that in an industrial economy such as ours, industrial activities, particularly manufacturing, are prerequisites to the economic well-being of most of our urban areas. To test this premise we need only observe the effects of the removal of a few key industries from a community. Certainly the Wilkes-Barre area requires no further testing than that which it has already experienced.

Industry's primary role in community development, then, is the direct effect it has on the area's economy--the employment it provides, the wages it pays, the taxes it contributes, the ancillary industries and services it supports, and the like. The effect an individual industry has on a particular community depends, of course, on the characteristics of the industry in question and the degree to which the community is dependent upon a single productive activity. Does the industry have good growth prospects, or is it a declining business? Is the community's economy diversified, or is it overly dependent on a few industries and consequently highly sensitive to cyclical fluctuations or operating decisions of one or two firms?

These questions are not as easily answered as they might at first appear. Let me illustrate:

A community's economy might be based on a single industry and still enjoy a high degree of economic stability if, for instance, that industry were a food processing plant--say a breakfast cereal producer, which characteristically is not subject to widely fluctuating demands. However, should competition and rising labor costs force the industry to seek lower production costs through increased automation, this, in turn, could have depressing repercussions on the local economy.

On the other hand, a community could be dependent on an industry which has been producing a product for which there is a declining market, with the result that the industry and the community are suffering correspondingly. Although the initial results are economically painful this situation could stimulate increased research and product diversification which ultimately might result in future growth and stability for the industry and community alike.

Consider also the community with a high per capita income and full employment which acquires an industry which brings in unskilled workers from the outside and pays them a relatively low wage, well below the wage rates prevailing in the community. In this case the result of acquiring a new industry might be to lower the per capita income of the community and necessitate increasing community facilities and services.

Many other hypothetical examples could be given, but these should suffice to illustrate the pitfalls in attempting to predict an industry's or a community's economic future by applying oft-repeated generalizations--no matter how widely accepted or abstractly sound they may seem--to individual situations. The point should be made that no situation, economic or otherwise, can be viewed as though it were static or permanent. Only change is constant. Similarly, no trend should ever be wishfully projected in the direction in which it is currently going.

But, those whose luck has been abominably bad need seek no consolation in this because change--or at least the change we desire--does not necessarily come automatically. If left to its own devices a situation may change, but for the worse. Or, it might get better, but so slowly and imperceptibly that it provides us little or no comfort. In short, change may need a catalyst in the form of positive action both on the part of industry and of the community if the desired results are to be achieved soon enough to be beneficial to those who initiate them.

INDIRECT ROLE

Plant Location and Community: This brings us to the indirect role industry plays in community development, either consciously or inadvertently. Industry, through its power to locate, relocate or expand its facilities in locations of its own choosing is exerting considerable influence over those communities that are seeking to promote industrial development in their areas. With industry's increased mobility and latitude in site selection over the past decade, its indirect role in re-awakening community interest and action in improving local conditions promises to loom even greater in the future than it has in the past. (comment on court cases pending on seniority rights of employees in relocating employees. Cases involving The Glidden Company, Elmhurst, N. Y. , & Gemmer Manufacturing Company, Detroit, Michigan.)

A further contribution to this phenomenon is industry's growing need and preference for highly skilled and professional employees at the expense of unskilled workers. Thus, those people to whom high standards in community facilities and services and cultural attractions are most important, are the very ones that modern industry most actively seeks. To attract this level of employee in selecting a plant site, industry must devote considerable attention to such things as: the number and quality of the schools and libraries; the caliber of the colleges and universities in the area; the medical facilities and personnel; the churches; the cultural facilities such as art galleries and museums; planning, zoning and development, and redevelopment policies and programs; the civic attitude of the citizens and the government; the general appearance of the community and its downtown areas; the honesty and efficiency of local governing bodies, and other similar factors which we associate with community attitudes and what has become to be known as the "business climate" of the area.

According to recent reports there are today 14,000 industrial development organizations in the U. S. and Canada. Most of these groups are area development organizations, both private and government-sponsored, that are responsible for holding existing firms and attracting new industries to their respective communities. The intensive drive being put on for new industry by thousands of communities is particularly interesting when it is realized that in 1960 only about 350 branch installations or relocations took place outside the community in which the industry was already established.

Initially, the efforts of these industrial development groups to make their areas known to prospective industrialists were largely lim-

ited to producing promotional brochures extolling the many economic and social virtues of their communities along with the inevitable "circle" map designed to prove conclusively that the community in question was precisely in the geographic heart of everything. Sometimes it was necessary to draw a 500 or even a 1,000 mile circle to include all the desired markets and people. This, of course, poses no problem for the experienced draftsman.

More recently, however, growing numbers of communities are coming to realize that action speaks louder than words--or circles. Further, they are aware of industry's increasing attention, not only to existing conditions in a community, but also to evolving trends in community attitude and the business climate. These communities have come to know that plant location representatives are not only interested in the current tax rate and assessment ratio, but also in the current status of bonded indebtedness in order to project probable future trends in tax policy. Likewise, the site seeker is apt to be fully as concerned, if not more so, with community improvement projects--both under way and in the planning stage--as he is in what is currently wrong with the community.

The community that can show positive action toward alleviating local problems and shortcomings, holds a very definite advantage over the one which is equipped only with a list of its current attributes and a map with a large bullseye circumscribed around its name.

It has been interesting to observe in some of our Urban Land Institute studies that communities who previously could not be jarred out of their complacency or lethargy to undertake civic improvement projects, and upon being told by industrial representatives serving on the ULI Panels of the high degree of importance industry places on such action, have frequently embarked immediately upon community rehabilitation and redevelopment projects that probably would not have gotten off the ground otherwise. Happily, more often than not, action breeds more action and once the initial project is undertaken, additional programs follow. Thus, industry, without even locating a plant, may bring about community improvements that at best would otherwise have been slow in coming. This, then, is industry's indirect role in community development.

INDUSTRY-COMMUNITY COOPERATION

Up to now we have considered industry and the community as though each was a separate entity, sacred unto itself. Obviously, this is not the case. Industry and the community are mutually dependent.

Industry needs the people, and the facilities and the services of the community; and the community prospers financially from a healthy industry. A strong business enterprise can hardly exist without a strong community, and vice versa.

But before talking about industry-community cooperation, let's look at what industry is and is not. First, industry, per se, is not dedicated to the role of savior of foundering municipalities. It is not in business for the purpose of absorbing increased municipal costs, no matter how high a purpose this may be. As a rule, industry is not subsidized; therefore, it cannot be ordered by any government agency to operate in a particular community for the purpose of contributing to a failing tax base.

On the other hand, neither should the community put itself in the position of attempting to be the highest bidder for any and all new industries. This form of prostitution can attract some unhealthy and foot-loose bedfellows whose contributions to the community are on the deficit side of the ledger. If an industry is to be an asset to a community it must be there for sound artificial inducements that it becomes possible for an otherwise unprofitable operation to become temporarily competitive.

In short, industry-community cooperation does not mean industry should assume the role of the benevolent provider for the community in which it is located; nor does it mean that the community in its anxiety to attract and hold industry should relieve corporate citizens of their proper tax obligations and other financial responsibilities. What it does mean is that industry and the community must pool their efforts to create an environment that is conducive to the efficient and harmonious operation of both.

Mr. Lemuel R. Boulware, recently retired Vice President of General Electric, in charge of Relations Services, expressed his company's view of industry-community relations in these terms:

"We look upon planned community relations as a two-way street. We feel keenly the interdependence of the community and the company. Each seeks proper opportunities and commensurate rewards. Each must give as well as take. Also each must understand and approve the specific opportunities and rewards being made available to both. If it is to be a rewarding arrangement for either the 'gives' and 'takes' must balance fairly for both--and must be known to do so."

Although rather widely accepted, the term "corporate citizenship" is only vaguely understood by many who use it. For industry to accept the position of corporate citizen requires that it understand the citizen-like obligations it must assume toward all aspects of community life. For the community to accept industry as a corporate citizen requires that the citizenry not only welcome the new 'citizen' by recognizing its value, but also that they understand its particular needs for facilities and services and accept the obligation of making these services available.

In discussing industry's role as a corporate citizen, Dr. Max Wolff, a community consultant and associate professor at New York University, made the following observations:

"Under our form of government the citizen has the right and obligation to participate in the affairs of the community. The corporate citizen is in the same position. He must analyze his role as a participant; he must carefully avoid to mispractice it in such a way that it becomes or can become misconstrued as an attempt to take over. Managerial leaders, especially plant manager, must learn, and should be taught, the art of participation in order to perform this role effectively from point of view of the community as well as from the point of view of the industry they represent."

Basically then, industry's role as a corporate citizen is to participate and cooperate in the affairs of the community. Actually industry's function in this capacity should not be underestimated since the corporate citizen possesses a valuable resource. This resource is its pool of talent in the form of a highly educated and knowledgeable professional and executive staff. Frequently the experience and background of these employees qualify them ideally for participation in many community projects. The community's, as well as industry's, gain is in direct proportion to the contributions these representatives are able to make.

In order that industry's place within the community be better understood the local citizens must be informed of the assets and liabilities connected with industrial development. Industry must be willing to cooperate on problems arising as a consequence of industrial growth, such as overcrowding in housing and schools, increased automobile and truck traffic on local streets, and the like. And of equal importance, the local people must be made aware of industry's willingness to cooperate on such matters.

On the other hand, the community must be willing to cooperate

with the corporate citizen in such a way that, within the framework of its resources, it makes such services available to industry as are needed for industry's development. Also, the community must not attempt to wrench from industry more than its proper share in paying for local services. The will for cooperation must exist on both sides, and the terms for it must be worked out carefully - before situations of tension between industry and the community develop. The community and industry can and must create mutually beneficial relations with each other. To ensure the continuance of this desirable relationship, both must periodically or, better still, continually appraise the prevailing attitudes each holds toward the other.

In summary then, industry's role in community development is threefold:

First, industry contributes directly to the economic well-being of the community through the employment it provides; the wages it pays; the taxes and other financial contributions it makes to the local treasury and charitable institutions; and the business and income it stimulates in other ancillary industries and service occupations in the community. Thus, industry has an obligation to itself and the community to operate in such a way that it remains economically healthy and competitive.

Second, industry plays an indirect role in community development through the influence it exerts on industry-seeking communities by way of its emphasis on the quantity and quality of local facilities and services in selecting sites for new or expanded plant facilities. Many communities have upgraded local conditions in the hope that such improvements would make their town more attractive to prospective site seekers.

And third, industry plays a cooperative role in community development by actively participating in community affairs and helping solve local problems.

* * * *

THE FUTURE

by

Dr. Eugene S. Farley, President
Wilkes College

Wilkes College is happy to participate in the First Annual Community Growth Conference in Northeastern Pennsylvania. The creation of this Conference demonstrates the willingness and ability of community leaders to face up to the problems of our area. Because of their readiness to face and resolve the problems, I grow ever more confident of the future in Wyoming Valley.

We have made a start in identifying our problems. The hopelessness and inertia of fifteen years ago have evaporated. We have made significant strides in improving the livability and economic well being of our region. But we must continue to incubate ideas and suggestions if we are to continue the work that has been started.

We hope that, in the days ahead, all who have attended the Conference will give thoughtful consideration to the proposals and ideas that have been discussed at the Conference. By making sound use of the positive proposals presented to the conferences, we can plan more effectively for the future of our area.

CONSERVATION in URBAN RENEWAL AREAS

by

James T. Leigh

Urban Renewal Administration

There are few things in human experience which are more appealing than those which make sense and are achievable. Conservation is one of those things. It makes sense and is desirable for many reasons. Perhaps the most telling reason is economic. Simple logic would tell us that it is often more economical to repair and modernize an existing structure than to tear it down and start fresh. The same can be said for a neighborhood area. The decision---clearance or conservation---is not always a simple one, but we are growing in knowledge and are accumulating a more proficient set of tools.

The economics of urban renewal indicate that conservation is a potent means for attaining the manifold objectives of renewal. But whose economics are we talking about? First, if you will pardon an apparent prejudice, the Federal Government is quite naturally interested in getting the most from its money invested in urban renewal. Where this money can eliminate a future requirement for a greater sum invested in clearance projects, it is money well spent. Second, the municipalities involved surely are interested in economy. Despite the fact that the Federal Government pays the greater portion of net project costs, one-third or one-fourth of \$20 thousand is twice as large a bite from the municipal coffer than one-third or one-fourth of \$10 thousand. Economically, then, the city benefits in that many potential problems can be obviated through wise conservation planning, and, out of a given municipal budget, more can be accomplished. Third, the individuals within a conservation area, and here should be our primary concern, are provided with a means for improved living opportunities, with a minimum of inconvenience.

These are briefly the more obvious economies attendant upon the conservation process, as distinguished to underscore the conservation and rehabilitation approaches, we all recognize that there are always going to be areas where conservation is impractical.

More fundamental to the sensible and desirable aspects of conservation, I think, is the aesthetic factor. Today's architects and

builders have given our cities contemporary structures which are most appealing. These structures are generally, clean, bereft of unnecessary clutter, and well adopted to their purposes. There is nothing new in the statement that architecture is one of the most apparent expression of the diverse influences we call "culture". We have no quarrel with contemporary architecture. But, we also recognize that a city is a collection of people, and is a reflection of their tastes and needs. There will be wide divergences of tastes among these people, not only at any given time, but over time as well. And cities are inhabited by many different groups of people over many years, each of whom left an imprint -- a distinct physical imprint. It is well to preserve all of the best and the good which has been bequeathed to our cities. Aesthetically speaking, earlier contributions to the architectural scene of the city are beautiful in their own right. They further serve to relieve the urban scene from one of its most serious potential flaws -- monotony. It is a pleasure to get a refreshing change of perspective from the blending of varied architectural forms throughout a city. This applies to all kinds of buildings -- residential, commercial, public, industrial. Many of our cities are becoming keenly aware of the aesthetic values in their buildings and are going to great lengths to preserve them.

Following from the aesthetic, and intimately related to it is the sense of historical values. The city has been the nodal concentration and progenitor of culture in every civilization since man has learned to house himself and his activities apart from those facilities ready-made by nature. We can foresee no prospect of the city relinquishing its crucial role. Just as we trust that those who follow us will be interested in preserving and using our contributions to the city, likewise we should endeavor to preserve that which has been provided by our forbears. There is no city or town, however small, which does not contain some good structures of significance in its past.

Dealing more specifically now with the Urban Renewal Administration, how is conservation approached? Fundamentally, any type of urban renewal project is approached in the same manner. A project area is delimited with special reference, in our case, to its conservation and the overall planning is undertaken. Most conservation projects will involve some clearance. From the viewpoint of the entire project, then, the procedures are the same as for a clearance project. The same series of applications, the same Federal Grant ratios, and so forth. The most obvious difference is one which we have already noted. For a given project, where conservation is feasible, costs will be lower for conservation than for a clearance effort in the same project.

It does take a good bit of information and study to designate a conservation area which will be amenable to the desired end result. Some

of the questions which must be answered are worth reviewing. The initial approach lies within the neighborhood and its component physical structures. The homes, commercial buildings and whatever is being conserved must, physically and economically, be, if you will, "conservable." Are all those factors which make for a pleasant environment actually or potentially there? Streets, traffic patterns, schools, churches, shopping, parking, recreation facilities -- all of these must be provided either through maintaining existing facilities, improving existing facilities, or providing new ones. Further, it must be feasible to do so on a better basis than can be done through clearance.

Assuming the potential for a sound neighborhood is there, the next question has to do with the attitudes of the residents. Are they interested in upgrading their neighborhood -- and keeping it that way? If they are interested, are they financially able to bear their personal burdens in their own rehabilitation responsibilities? Or if the present residents of the area are unable or unwilling to cooperate in the venture, can the area be conserved and rehabilitated and have sufficient appeal to be marketed to a new group of residents?

Needless to say, all of the answers require considerable research and knowledge of the area and of the city. It is my feeling that, in many respects, the proper planning and executive or a worthwhile conservation area requires more skill and hard work than the clearance of an area. In some cases, the temptation might be to throw up our hands and go ahead with clearance, or abandon the effort altogether. On the other hand, the greater effort and skill required of conservation will concomitantly result in a greater reward.

I should now like to mention the assistance available to communities through the Urban Renewal Administration. In the Housing Act of 1954, Congress created a program to prevent, as well as to clear, slums. The President's Advisory Committee on Government Housing policies and programs had found that the clearance of slum areas and their rebuilding for better use would not be enough to solve the problem of blight in our communities.

The Committee recommended a Program that would prevent the spread of blight into good areas by conserving buildings and neighborhoods. This is known today as the Conservation or Rehabilitation phase of the Urban Renewal Program. It recognizes the need to protect and upgrade those neighborhoods which are basically sound but just beginning to show evidences of deterioration. This Program not only recognizes the necessity for upgrading the structures in a given area, but also the

concurrent planning to remove the causes of blight and the provision of needed public improvements in order to insure the long term stability of the area.

In a conservation project it may be necessary to improve existing or build needed community facilities, or the area may beg for public improvements to restore itself to its full potential. In recognition of this, the Housing Administration provides that the costs for the construction or repair of these improvements and facilities are eligible as local contributions to the net project costs. This means that a locality may receive credit for these community improvements in a proportion which is directly related to the degree to which they serve the project area. Simply, an elementary school, costing one million dollars is erected which will accommodate two thousand pupils. Five hundred pupils, or 25 percent of the total, will attend this school from the project area. Therefore, 25 percent of the total cost of the building, or \$250,000 is credited to the locality to reduce its share of project costs. In order to encourage this total neighborhood planning, the conservation program makes eligible for inclusion in project costs the services of professional and technical consultants to work with your Redevelopment Authority to identify and isolate the problems and plan accordingly. Consultant services are also available to project residents to aid them in determining how best to achieve the improvement of their particular property, ways and means of financing the costs and finally, in contracting for the work to be done. It falls to you, then as neighborhood leaders and men and women in renewal action in those areas where you feel it will succeed.

May we emphasize here again, that conservation is not a substitute treatment for clearance and redevelopment. Neither is it an alternative nor an optional treatment. It is a positive action and purposeful solution to a well considered problem. And to aid you in this most important decision of area selection and proposed treatments, we offer you the services of our field personnel and technical staff. Where conservation is tentatively being considered we request the participation of the Federal Housing Administration. Again, the object being to ascertain FHA's general attitudes, and views as to the course of action which will permit them to make their mortgage insurance programs available in the area.

Apropos of this, the Housing Act of 1961 includes legislation which adds a new section - 220(h) to the National Housing Act to establish a new home improvement loan program for homes and multi-family structures in urban renewal areas for improvement costs up to \$10,000 per family unit for a 20 year term at rates not to exceed 6 percent. Also, there is a further amendment which provides a new basis for deter-

mining the maximum loan ratio on rehabilitation mortgages. The new ratio is based on the sum of the estimated cost of repair and the appraised value of the property before rehabilitation. In cases involving refinancing, the mortgage cannot exceed the cost of rehabilitation and the amount required to refinance existing indebtedness.

This new legislation will prove invaluable not only by bringing about a total involvement of FHA financing and a fuller relationship with their personnel, but will act as a stimulant to the building industry to participate in this expanding rehabilitation business. Much can be done by this segment of our economy, the builders, in promoting and demonstrating in a way that people most easily understand - the finished product - the heights our program can achieve.

Here again the 1961 Housing Act makes possible a technique, previously unheard of, but fashioned to hurdle most of the obstacles which are inherent in unimaginative minds or less adventurous souls. For purposes of demonstration, the Local Public Agency may acquire a certain number of dwelling units - 5% of the total number in an urban renewal project to be rehabilitated, they may take their new place in the community by being offered for sale at pre-determined prices or by public auction to interested buyers.

Baltimore, in its Harlem Park project, is presently using this demonstration technique to stimulate neighborhood property owners. They were faced with the problem of first finding an interested rehabilitator; however, by permitting the Local Public Agency to function as the rehabilitator, the savings in time are both obvious and necessary.

Conservation is complex but it is inevitable. In a recent address by Robert C. Weaver, the Housing and Home Finance Agency Administrator, he said, and I quote, -

"The housing resources of our country are far too valuable to be destroyed if they can be rehabilitated satisfactorily.....

We hope to be able to rehabilitate a large number of dwellings. This will enable our cities to blend the old with the new, minimize the bulldozer approach, and reduce the volume of economical displacement incident to urban renewal."

This excerpt accurately sums up the benefits to be reaped by our Conservation Program. It is a good program with unlimited scope. It falls to you to shape the program to your particular needs and problems.

In conclusion, let me say, that we will be most eager to help you in whatever way we can.

* * * *

ROSTER OF ATTENDANCE

| <u>Name</u> | <u>Address</u> | <u>Position</u> |
|------------------------|--|-----------------------------------|
| Kenneth Abell | Candeub, Cabot, & Associates Scranton, Pennsylvania | Consultant |
| John Agnew | First National Bank Boston, Massachusetts | Vice-President |
| R. Otto Amann | Bureau of Community Development Department of Commerce Harrisburg, Pennsylvania | Supervisor of Special Projects |
| Thomas Arnold | King's College Wilkes-Barre, Pennsylvania | Instructor |
| Edward Ball | Wilkes-Barre Planning Commission Wilkes-Barre, Pennsylvania | Director |
| Mary I. Barrett (Miss) | King's College Wilkes-Barre, Pennsylvania | Librarian |
| S. J. Bienus | Zoning and Planning Commission Hanover Township, Pennsylvania | Chairman |
| George W. Bierly | Wilkes-Barre Center Penn State University Wilkes-Barre, Pennsylvania | Director |
| Andrew S. Bullis | Department of Internal Affairs Bureau of Municipal Affairs Harrisburg, Pennsylvania | Director |
| Kenneth A. Burdon | Northeastern Pennsylvania National Bank and Trust Company Wilkes-Barre, Pennsylvania | Vice-President |
| Robert L. Casper | Lewith & Freeman Wilkes-Barre, Pennsylvania | Realtor |
| Leo Chiavacci | Borough of Wyoming Wyoming, Pennsylvania | Councilman |
| Carroll D. Colby | Welfare Planning Council Wilkes-Barre, Pennsylvania | Executive Director |

| | | |
|-----------------------------|---|---------------------|
| Raymond Condo | Pennsylvania Economy League, Inc. Wilkes-Barre, Pennsylvania | Research Associate |
| Catherine Corgan | Osterhout Free Library Wilkes-Barre, Pennsylvania | Librarian |
| Richard Cronin | Chamber of Commerce Wilkes-Barre, Pennsylvania | Secretary |
| Claire Hart Cummings (Mrs.) | Hart Real Estate Wilkes-Barre, Pennsylvania | Realtor |
| Robert H. Cummings | Bell Telephone Company Community Development Wilkes-Barre, Pennsylvania | Staff Supervisor |
| Alfred Darte | Luzerne County Board of Assessors Wilkes-Barre, Pennsylvania | Chairman |
| David Davis | Miners National Bank Wilkes-Barre, Pennsylvania | Vice-President |
| Thomas H. Day | Hanover National Bank Wilkes-Barre, Pennsylvania | President |
| John G. Disque | Percy Brown & Company Wilkes-Barre, Pennsylvania | Manager |
| Gene Durkin | Urban Renewal Administration Wilkes-Barre, Pennsylvania | Board Member |
| Frank Earnest | Chamber of Commerce Wilkes-Barre, Pennsylvania | Vice-President |
| Frederick J. Eck | Northeastern National Bank Wilkes-Barre, Pennsylvania | Vice-President |
| Vivian P. Edwards, Jr. | Northeastern National Bank Scranton, Pennsylvania | Vice-President |
| Norman G. Everett | Huntington Township, Pennsylvania | Township Supervisor |
| Eugene Farley | Wilkes College Wilkes-Barre, Pennsylvania | President |

| | | |
|---|---|----------------------------------|
| James A. Farrell | Urban Redevelopment Authority Wilkes-Barre, Pennsylvania | Site Manager |
| John A. Gallagher | City of Wilkes-Barre Wilkes-Barre, Pennsylvania | Director of Finance |
| Elliot Gates | Chamber of Commerce Wilkes-Barre, Pennsylvania | Staff Member |
| Andrew Garber | Board of Commissioners Hanover Township, Pennsylvania | Secretary |
| H. L. Glidden | Forty Fort State Bank Forty Fort, Pennsylvania | Executive Vice President |
| William A. Good | Housing & Redevelopment Division Department of Commerce Harrisburg, Pennsylvania | Chief |
| Vincent Gutendorf | Gutendorf Advertising Agency Wilkes-Barre, Pennsylvania | Public Relations |
| Fred Hayes | Urban Renewal Administration Washington, D. C. | |
| Paul Heitzenrater | Sanitary Water Board Pennsylvania Department of Health Wilkes-Barre, Pennsylvania | Regional Sanitary Engineer |
| Mrs. Edward Heiselberg Edward Heiselberg | Luzerne County Planning Commission Wilkes-Barre, Pennsylvania | Director of Planning |
| Elizabeth Hesser | Osterhout Free Library Wilkes-Barre, Pennsylvania | Head Librarian |
| R. V. Hodgson | Pennsylvania Power & Light Co. Wilkes-Barre, Pennsylvania | District Manager |
| R. L. Hobaugh | Pennsylvania Power & Light Co. Wilkes-Barre, Pennsylvania | Community Planning Consultant |
| Daniel W. Holloway | United Gas Improvement Co. Kingston, Pennsylvania | Divisional Operation Manager |

| | | |
|-----------------------|---|--------------------------------------|
| Andrew Hourigan, Jr. | Chamber of Commerce Wilkes-Barre, Pennsylvania | President |
| John Innes | Urban Renewal Administration | Chief Economic Advisor |
| Milton Jacoby | 675 Wyoming Avenue Wyoming, Pennsylvania | Planning Commissioner |
| William D. Jonathan | Pennsylvania Economy League Wilkes-Barre, Pennsylvania | Research Associate |
| Betty Kanarr | 41 West Market Street Wilkes-Barre, Pennsylvania | Realtor |
| Malcolm E. A. Kaufman | First National Bank of Boston Boston, Massachusetts | Research Specialist |
| Howard Kayton | Urban Renewal Administration Washington, D. C. | |
| William F. Keesler | First National Bank of Boston Boston, Massachusetts | Senior Vice-President |
| James Kenny | Amalgamated Food Employees Union-Local 72 Kingston, Pennsylvania | Sec'y-Treasurer |
| Frank Koronkiewicz | Nanticoke Planning Commission Nanticoke, Pennsylvania | |
| Horace E. Kramer | First National Bank Wilkes-Barre, Pennsylvania | Redevelopment Authority |
| Thomas E. Lehman III | Investors Diversified Services, Inc. Wilkes-Barre, Pennsylvania | Director |
| James T. Leigh | Urban Renewal Administration Philadelphia, Pennsylvania | Deputy Director |
| Joseph R. Lesko | Pennsylvania Power & Light Co. Wilkes-Barre, Pennsylvania | Community Development Coordinator |
| Reuben H. Levy | National Area Redevelopment Administration Wilkes-Barre, Pennsylvania | Advisory Committee |

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|---------------------|---|----------------------------|
| Louis Lex | Bureau of Community Development Department of Commerce Scranton, Pennsylvania | Regional Representative |
| Robert C. Ledermann | National Association of Home Builders Washington 6, D. C. | Director |
| Joseph Lipski | 23 Third Street Wyoming, Pennsylvania | Planning Commission |
| Michael Lonergan | Walker & Murray Associates | Planning Consultant |
| E. M. Malloy | Pennsylvania Power & Light Wilkes-Barre, Pennsylvania | |
| Maxim Maranuk | Luzerne County Home Builders White Haven, Pennsylvania | Builder |
| J. Davey Martz | International Ladies' Garment Workers' Union Wilkes-Barre, Pennsylvania | District Manager |
| Curtis Montz (Mrs.) | Junior League of Wilkes-Barre Kingston, Pennsylvania | President |
| Herbert J. Morris | First National Bank Wilkes-Barre, Pennsylvania | Vice-President |
| B. Hopkins Moses | Wyoming Seminary Kingston, Pennsylvania | President |
| Joseph J. Murtha | Home Builders Association Pittston, Pennsylvania | Director |
| Bala S. Neary | Kingston Corners Building Kingston, Pennsylvania | Realtor |
| D. M. Odgen | Bell Telephone Company Wilkes-Barre, Pennsylvania | District Manager |
| James E. O'Hara | Redevelopment Authority Hazleton, Pennsylvania | Member |
| Vincent T. O'Hara | Chamber of Commerce Pittston, Pennsylvania | |

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|-------------------------|---|---------------------------------|
| Henry D. O'Karma | Redevelopment Authority Wilkes-Barre, Pennsylvania | Executive Director |
| Peter Paul Olszewski | City Hall Wilkes-Barre, Pennsylvania | Solicitor |
| Herman Otto | Community Research Center Wilkes-College Wilkes-Barre, Pennsylvania | Executive Director |
| Oliver Park | First National Bank of Boston Boston, Massachusetts | Coordinator of Urban Renewal |
| Irvin Patterson | Redevelopment Authority Nanticoke, Pennsylvania | Executive Director |
| Josephine Pedigo | Osterhout Library Wilkes-Barre, Pennsylvania | Librarian |
| Clement Perkins | Planning Commission Wilkes-Barre, Pennsylvania | Chairman |
| Mildred Pfriffer (M.D.) | Planning & Evaluation Division Department of Health Harrisburg, Pennsylvania | Director |
| Francis A. Pitkin | State Planning Board Harrisburg, Pennsylvania | Executive Director |
| Ethel A. Price | Public Safety Wilkes-Barre, Pennsylvania | Director |
| James E. Price | Property Owners Protective Association of Luzerne County Wilkes-Barre, Pennsylvania | Director |
| Joseph M. Rava | Duryea, Pennsylvania | Mayor |
| E. B. Ridall | Huntington, Pennsylvania | Township Supervisor |
| A. Francis Riofski | Redevelopment Authority Wilkes-Barre, Pennsylvania | Research Assistant |
| Paul Rodda | American Institute of Architects Wilkes-Barre, Pennsylvania | |

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| Mrs. Paul Rodda | Public Affairs Commission Junior League of Wilkes-Barre Wilkes-Barre, Pennsylvania | Chairman |
| Daniel Rogers | Bureau of Community Development Department of Commerce Harrisburg, Pennsylvania | Director |
| Max Rosenthal | Luzerne County United Community Development Conference Wilkes-Barre, Pennsylvania | President |
| Ray E. Roushey | Wyoming Valley Boy Scout Council Kingston, Pennsylvania | Engineer |
| George L. Ruckno | Forty Fort, Pennsylvania | Builder |
| Stanley Rutstein | International Ladies' Garment Workers' Union Wilkes-Barre, Pennsylvania | Staff Member |
| J. B. Rutkowski | Forty Fort State Bank Forty Fort, Pennsylvania | President |
| George Sailus | Susquehanna Savings Wilkes-Barre, Pennsylvania | Executive Vice-President |
| James R. Samuel | Luzerne Electric Division United Gas Improvement Company Kingston, Pennsylvania | Sales Manager |
| Carl J. Schmitt Jr. | Planning Commission Wilkes-Barre, Pennsylvania | Member |
| Ralph Schrey | Luzerne County Planning Commission Wilkes-Barre, Pennsylvania | Senior Planner |
| Louis Shaffer | Bennett Building Wilkes-Barre, Pennsylvania | Attorney |
| Joseph Shedlarski | Home Builders Association of America Forty Fort, Pennsylvania | Builder |
| Henry Shipkowski | Redevelopment Authority Nanticoke, Pennsylvania | Assistant Executive Director |

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|-----------------------|---|--------------------|
| John Shoemaker | Planning Commission Wyoming, Pennsylvania | Member |
| Wilbur Shorts | Home Builders Association Luzerne, Pennsylvania | President |
| Edwin Sites | Redevelopment Authority Pittston, Pennsylvania | Executive Director |
| Frank Slattery | City Hall Wilkes-Barre, Pennsylvania | Mayor |
| Mary Slesinski (Mrs.) | Borough Council Laflin, Pennsylvania | Secretary |
| Patrick Wall | Urban Redevelopment Authority Wilkes-Barre, Pennsylvania | Member |
| Norman Weiss (Mrs.) | League of Women Voters Wilkes-Barre, Pennsylvania | Member |
| Major Lee White, Jr. | Pennsylvania Gas & Water Company Wilkes-Barre, Pennsylvania | Engineer |
| E. C. Wideman, Jr. | Luzerne County Board of Assessors Wilkes-Barre, Pennsylvania | Assessor |
| Wilmer L. Williams | Forty Fort, Pennsylvania | Builder |
| Walter C. Wood | City Schools Wilkes-Barre, Pennsylvania | Superintendent |
| Andrew Yenchko | Redevelopment Authority Hazleton, Pennsylvania | Member |
| Anne G. Young (Mrs.) | J. W. Young, Realtors Wilkes-Barre, Pennsylvania | Realtor |
| Robert C. Ziegler | Pennsylvania Economy League Wilkes-Barre, Pennsylvania | Research Associate |

REGISTERED BUT NOT IN ATTENDANCE

| <u>Name</u> | <u>Address</u> | <u>Position</u> |
|---|--|---------------------|
| Clifford W. Bigelow | Wyoming Valley Motor Club Wilkes-Barre, Pennsylvania | Manager |
| Harry W. Bradbury | Glen Alden Corporation Ashley, Pennsylvania | Director |
| H. H. Butler | Commonwealth Telephone Company Dallas, Pennsylvania | General Manager |
| Michael Cabot | Candeub, Cabot and Associates Scranton, Pennsylvania | Planning Consultant |
| Brinley Crahall | Borough of Courtdale Courtdale, Pennsylvania | Councilman |
| Gerald S. Fierman | Kingston, Pennsylvania | Businessman |
| Gene Golden | Lackawanna County Planning Commission Scranton, Pennsylvania | Member |
| Eugene Goldstein | Planning & Zoning Commission Kingston, Pennsylvania | Member |
| James O. Lacy | Lacy, Atherton & Davis Wilkes-Barre, Pennsylvania | Architect |
| F. C. Mueller | Pennsylvania Power & Light Co. Wilkes-Barre, Pennsylvania | Vice-President |
| John T. Mulhall | Borough of West Pittston West Pittston, Pennsylvania | Borough Solicitor |
| Mrs. Martin L. Murray Martin L. Murray | Ashley, Pennsylvania | State Senator |
| A. George Payne | Glen Alden Corporation Wilkes-Barre, Pennsylvania | Vice-President |
| James J. Ruggere | Shawnee Ready Mix Concrete Plymouth, Pennsylvania | Businessman |

Patrick W. Shovlin

United Steelworkers of America
Wilkes-Barre, Pennsylvania

Staff Representative

Aaron Weiss

County Planning Commission
Wilkes-Barre, Pennsylvania

Member

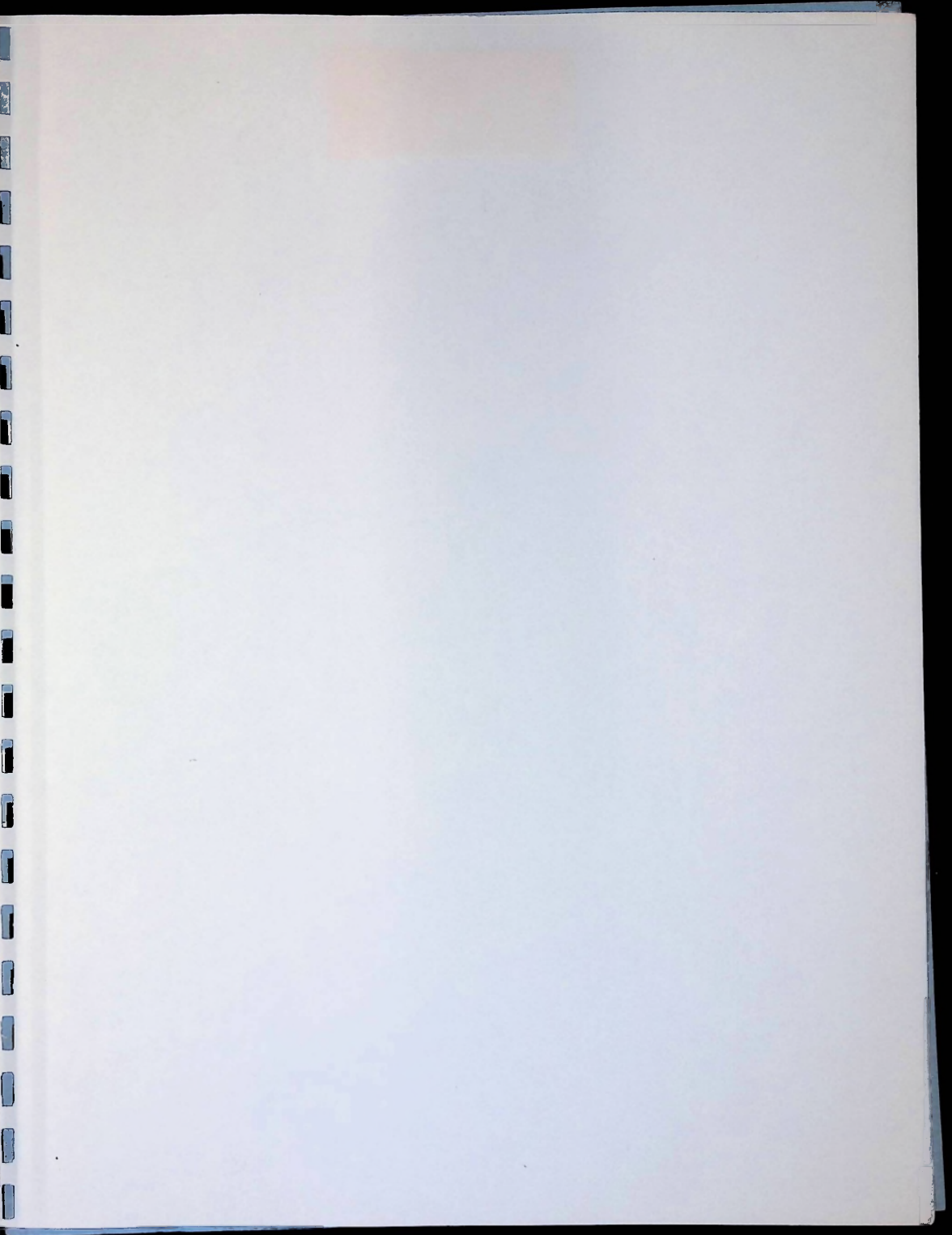
Joseph J. Yeager

Luzerne County Home Builders
White Haven, Pennsylvania

Businessman

[Faint, illegible text visible through the paper, likely bleed-through from the reverse side. Some words are difficult to discern but appear to include:]

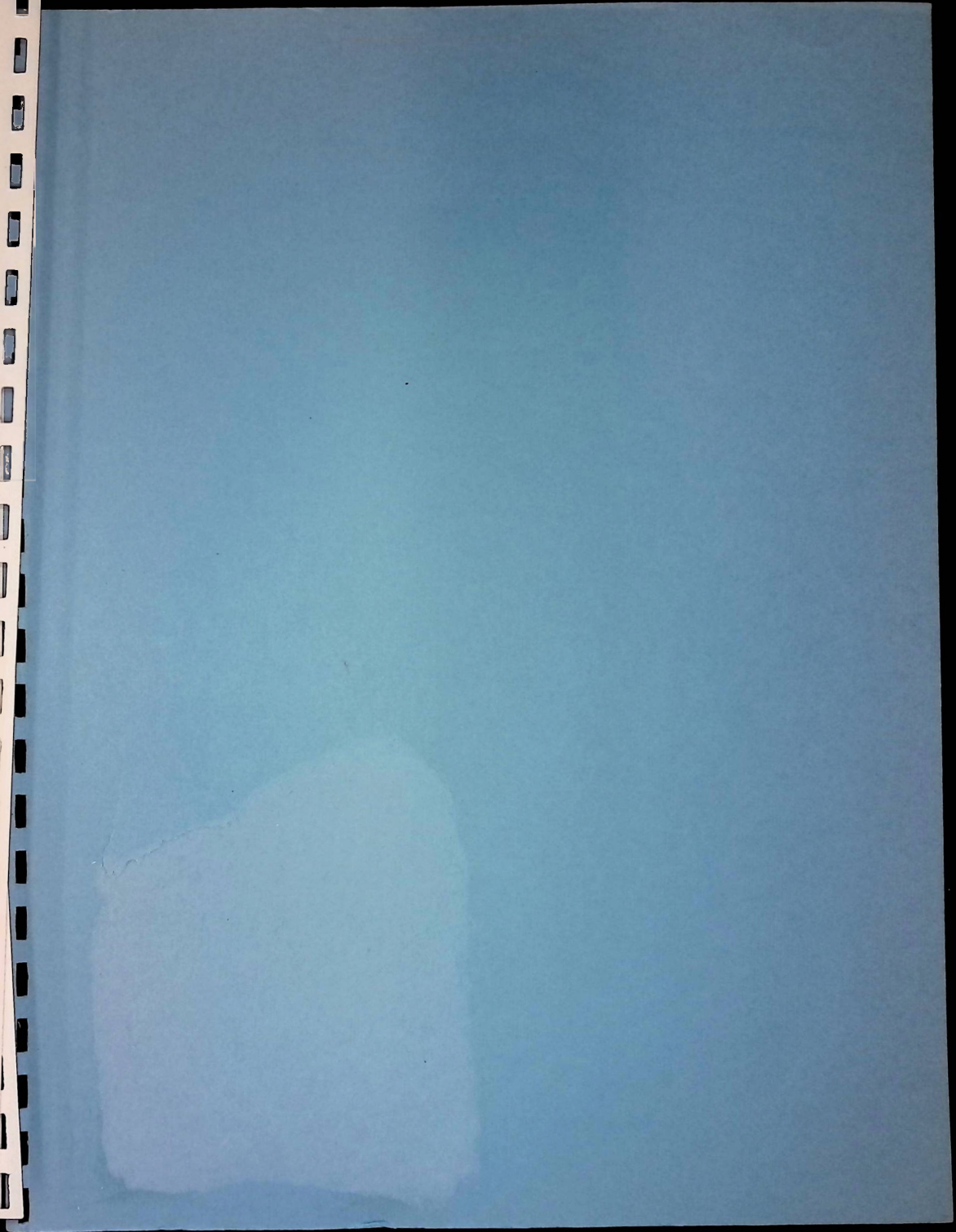
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