RELOCATION OF ELDERLY PEOPLE

HEARINGS
BEFORE THE
SUBCOMMITTEE ON INVOLUNTARY RELOCATION
OF THE ELDERLY
OF THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE
EIGHTY-SEVENTH CONGRESS
SECOND SESSION

Part 2.—Newark, N.J.

OCTOBER 26, 1962

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NOTE.—Six hearings were held on relocation of the elderly and they are identified as follows:

Part 1.—Washington, D.C.
Part 2.—Newark, N.J.
Part 3.—Camden, N.J.
Part 4.—Portland, Ore.
Part 5.—Los Angeles, Calif.
Part 6.—San Francisco, Calif.
## CONTENTS

### CHRONOLOGICAL LIST OF WITNESSES

<table>
<thead>
<tr>
<th>Witness</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case, Hon. Clifford P., a Senator from the State of New Jersey</td>
<td>122</td>
</tr>
<tr>
<td>Addonizio, Hon. Hugh, mayor, city of Newark, N.J.</td>
<td>124</td>
</tr>
<tr>
<td>Kelly, Hon. James W., Jr., mayor of East Orange, N.J.</td>
<td>127</td>
</tr>
<tr>
<td>Hughes, Hon. Richard J., Governor of the State of New Jersey</td>
<td>131</td>
</tr>
<tr>
<td>Peacock, Robert R., director of the New Jersey Real Estate Commission</td>
<td>134</td>
</tr>
<tr>
<td>Marcian, Charles H., secretary-treasurer, New Jersey State AFL-CIO</td>
<td>137</td>
</tr>
<tr>
<td>Gregory, Dick</td>
<td>139</td>
</tr>
<tr>
<td>Upton, Rev. Lawrence, of the United Church Board for Homeland Missions</td>
<td>141</td>
</tr>
<tr>
<td>Danzig, Louis, executive director, Housing Authority of the City of Newark</td>
<td>145</td>
</tr>
<tr>
<td>Furness, Rev. Charles Y., ACSW, executive director, Goodwill Home and Rescue Mission, Newark, N.J., and member, field instruction faculty, Rutgers Graduate School of Social Work</td>
<td>186</td>
</tr>
<tr>
<td>Fried, Martin, Hispanic Civic Club of Passaic, N.J.</td>
<td>190</td>
</tr>
<tr>
<td>Brassler, Norman, Glen Ridge, N.J., chairman of the board, New Jersey Bank &amp; Trust Co., Passaic County, N.J.</td>
<td>193</td>
</tr>
<tr>
<td>Patterson, Mrs. Louise, chairman, Save Our Homes Committee, Clinton Hill Neighborhood Council, Newark, N.J.</td>
<td>200</td>
</tr>
<tr>
<td>Benedict, Miss Jane, chairman, the Metropolitan Council on Housing, New York, N.Y., accompanied by Mrs. Petra L. Rosa, chairman, Housing Committee of the Council of Puerto Rican and Spanish American Organizations of Greater New York, and executive board member, Metropolitan Council on Housing; and Mrs. Esther T. Rand, executive member, East Side Tenants Council; member, steering committee, Cooper Square Community Development Committee, and an officer of the Metropolitan Council on Housing, New York, N.Y.</td>
<td>208</td>
</tr>
</tbody>
</table>

### STATEMENTS

<table>
<thead>
<tr>
<th>Statement</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addonizio, Hon. Hugh, mayor, Newark, N.J.</td>
<td>124</td>
</tr>
<tr>
<td>Benedict, Jane, chairman, Metropolitan Council on Housing, New York, N.Y., accompanied by Mrs. Petra L. Rosa, chairman, Housing Committee of the Council of Puerto Rican and Spanish American Organizations of Greater New York, and executive board member, Metropolitan Council on Housing; and Mrs. Esther T. Rand, executive member, East Side Tenants Council; member, steering committee, Cooper Square Community Development Committee, and an officer of the Metropolitan Council on Housing, New York, N.Y</td>
<td>193</td>
</tr>
<tr>
<td>Case, Hon. Clifford P., a Senator from the State of New Jersey</td>
<td>122</td>
</tr>
<tr>
<td>Cooper Square Community Development Committee, and Office of Metropolitan Council on Housing, New York, N.Y.</td>
<td>208</td>
</tr>
<tr>
<td>Danzig, Louis, executive director, Housing Authority of the City of Newark</td>
<td>145</td>
</tr>
<tr>
<td>Fried, Martin, Hispanic Civic Club of Passaic, N.J.</td>
<td>190</td>
</tr>
<tr>
<td>Furness, Rev. Charles Y., ACSW, executive director, Goodwill Home &amp; Rescue Mission, Newark, N.J., and member, field instruction faculty, Rutgers Graduate School of Social Work</td>
<td>186</td>
</tr>
<tr>
<td>Gregory, Dick</td>
<td>139</td>
</tr>
<tr>
<td>Hughes, Hon. Richard J., Governor of the State of New Jersey</td>
<td>131</td>
</tr>
<tr>
<td>Kelly, Hon. James W., Jr., mayor, East Orange, N.J.</td>
<td>127</td>
</tr>
<tr>
<td>Marcian, Charles H., secretary-treasurer, New Jersey State AFL-CIO</td>
<td>137</td>
</tr>
<tr>
<td>Peacock, Robert R., director of the New Jersey Real Estate Commission</td>
<td>134</td>
</tr>
<tr>
<td>Rand, Esther T., prepared statement</td>
<td>224</td>
</tr>
<tr>
<td>Upton, Rev. Lawrence, of the United Church Board for Homeland Missions</td>
<td>141</td>
</tr>
</tbody>
</table>
ADDITIONAL INFORMATION

Articles entitled:


“Industrial Potential in Clinton Hill,” inserted by Mrs. Louise Patterson, Newark, N.J. ------------------------------ 202

“Moratorium on the Demolition of Structurally Sound, Habitable, Rent-Controlled Housing,” by the Committee To Save Our City’s Homes, New York City ------------------------------------ 217


“Tenants: Know Your Rights!” from the Yorkville Save Our Homes Committee ---------------------------------------- 219

“What Have We Accomplished So Far?” fact sheet of the Save Our Homes Committee, Newark, N.J. --------------- 213

Excerpt from report entitled “Industrial Potential in Clinton Hill” ----------------------------------------------- 202

Excerpt from Seventh Annual Report, Tenant Relations Division, Housing Authority of the City of Newark --------------- 148

Exhibit A.—Public housing projects containing special units for the elderly ----------------------------------------- 158

Exhibit B.—Elderly families residing in Newark’s public housing ----------------------------------------------- 158

Exhibit C.—Summary of census data on elderly --------------------------------------------------------------- 161

Exhibit D.—Housing and household characteristics of elderly families in substandard housing units, 1960 ------------ 166

Exhibit E.—Statement at public hearing before central planning board, June 29, 1961, by Samuel Warrance, director of tenancies and relocation. 167

Exhibit F.—General estimate of relocation needs and resources, Newark Housing Authority ---------------------- 170

Letter from—Falciano, Rene, president, Hispanic Civic Club, Passaic, N.J., to the subcommittee, dated October 26, 1962. 192

Resolution adopted by the commissioners of the City of Passaic, October 23, 1962 192

CONTENTS
RELOCATION OF ELDERLY PEOPLE

FRIDAY, OCTOBER 26, 1962

UNITED STATES SENATE,
SUBCOMMITTEE ON INVOLUNTARY RELOCATION OF THE
ELDERLY OF THE SPECIAL COMMITTEE ON AGING,
Newark, N.J.

The subcommittee met, pursuant to call, in the Municipal Council Chamber, City Hall, Newark, N.J., Hon. Harrison A. Williams, Jr., chairman of the subcommittee, presiding.

Present: Senators Williams and Case.

Committee staff members present: Frank C. Frantz, professional staff member; Jack Moskowitz, counsel; and John Guy Miller, minority counsel.

Senator WILLIAMS. All right, belatedly, we will open this Senate subcommittee hearing with an apology. We started late because we have been with Mayor Kelly in East Orange, and in the field, so to speak, we were getting some of our most valuable information from people who have been faced and are being faced with the problem of relocation, and for that reason, we wanted our record to reflect all of the things that we were hearing in Mayor Kelly's splendid city.

I have a statement that I will include in the record at this point.

It is a pleasure to welcome all of you to this hearing of the Subcommittee on Involuntary Relocation of the Elderly.

This is an official hearing of the U.S. Senate. A hearing of this kind is an important part of the lawmaking process in this country. It is one of the ways in which the information and ideas that local officials and individual citizens have are made available to the Congress. Everything that is said here will be taken down by an official reporter and will be considered by the subcommittee in making its report to the Senate.

During the past year the Special Committee on Aging held an extensive series of hearings on the problems of older people in this country. One of these was held in Newark. In our Newark hearing, as well as those held in several other cities, it was brought to the committee's attention that among the most serious problems of the elderly are those which arise from the way they are affected by the changing patterns of land use in our cities.

The committee found that because of the concentrations of older people in the core areas of cities, the number and magnitude of the programs that are changing these core areas, and the serious lack of information on how the elderly are actually affected, that a special subcommittee should be formed to study this subject intensively.

This hearing is the third which the subcommittee is holding to gather information on this subject. We began Monday and Tuesday...
of this week in Washington, D.C., by hearing from representatives of Federal agencies and national organizations.

We learned in our initial hearings that the next decade will see a vast amount of displacement. We do not have complete estimates of the numbers that will be involved, but we heard that urban renewal plans may displace as many as a million households by 1970. We were told that the interstate highway system is now displacing families at the rate of 15,000 per year, but we have no figures on the displacement from other kinds of highway projects. Nor do we know how many will be affected by purely local governmental action or by private redevelopment.

Practically every witness we have heard so far has expressed concern one way or another that we do not have more facts on which to base relocation policies. We do not know enough about the special problems that elderly people have when they are moved out of their accustomed neighborhoods. We do not know whether we can build housing suitable for elderly people as rapidly as it will be needed for relocation.

In this hearing today we will begin to gather some of the information that we need from people who are concerned with this problem in northern New Jersey. In New Jersey almost 90 percent of those over 65 live in urban areas. We know that about 58 percent of these live in the central city areas.

Our northern New Jersey cities have ambitious plans for revitalizing their core areas. We will want to take every reasonable step to assure that our senior citizens share in the benefits of these programs rather than being the victims of them.

The point was made in our first hearing, and I think it is a good one, that displacement from blighted areas provides a great opportunity to improve the housing and living conditions of our elderly citizens. We must not lose these opportunities.

I am sure that the witnesses who are scheduled to speak today will tell us much that we need to know to capitalize on these opportunities to improve our senior citizens' housing.

Senator Case has a statement that will be included in the record here, too.

STATEMENT OF HON. CLIFFORD P. CASE, A SENATOR FROM THE STATE OF NEW JERSEY

Senator Case. Mr. Chairman, I welcome this opportunity to add a few words to the deliberations of the Special Senate Subcommittee on the Involuntary Relocation of the Elderly.

The basic question which your subcommittee is raising might be put this way. What are we doing about those people in our cities, a great number of whom are elderly, who are being forced from their homes and businesses because of urban renewal projects, highway and mass transportation projects, and other necessary and often desirable public improvements?

One of the answers may be found in a more unified Federal approach to the problems of urban planning.

When the 88th Congress meets next year, I will introduce legislation which will require the approval by the Federal Government of a unified community plan for all projects to be financed with Federal
funds before funds for any single project will be allocated by the Government. In some cases, an areawide plan may be required.

The principle is already applied to urban renewal projects. Today, no city can receive Federal loans and grants to assist in clearing slums and in redeveloping cleared areas without the prior approval of a so-called workable program.

In general, a workable program sketches out the community's development pattern for future years. Thus, no single urban renewal project is today eligible for Federal financial assistance unless it conforms with the objectives of that community's workable program.

There is no reason why the same prohibition against wasteful spending of the taxpayer's dollar in the pursuit of inadequately planned public improvements should not be extended to all phases of Federal programs affecting cities and suburban communities.

The spending of Federal highway funds should be subject to a veto if the results would be needless and undue destruction of property and community values. Highways are, more often than not, urgently required, but they ought to be planned in relation to overall community and area needs. Congress took a step in this direction this year. I obtained assurances from the Senate floor manager of the new highway bill that it is the Senate's intention to stand by President Kennedy's request for a veto over any future and uncoordinated federally aided highways in urban areas unless these highways are planned in accordance both with community development needs and with other forms of transportation for the area, including mass transportation.

In New Jersey, the memory of one near bungle by the Federal Government still burns deeply. In Essex County, a couple of years ago, one branch of the Federal Government—the Federal Bureau of Public Roads—approved plans for an elevated east-west freeway despite the known fact that elevated roads help create slums in metropolitan areas.

The freeway will run a course through populous Newark, East Orange, and Orange, among other areas. Each of these communities has extensive federally aided urban renewal projects underway, with the help of another arm of the Federal Government—the Housing and Home Finance Agency. But the Federal Bureau of Public Roads was prepared to approve only an elevated construction for this vital traffic artery, rather than a slightly more expensive design which would have permitted the freeway to run below grade in this built-up area. Because of excellent cooperation between New Jersey State Highway Commissioner Palmer and local officials, a satisfactory plan to resolve this issue was evolved.

In these matters there should be no conflict between Federal agencies. The requirements of a workable program not confined to urban renewal projects alone, but covering the wide range of Federal activities—water and air pollution, housing, transportation, and the rest—would go a long way toward requiring responsible planning while avoiding, at the same time, the pitfall of wasteful and self-defeating projects financed by the Federal Government in competition with the conflicting objectives of other Federal programs.

The desirability of applying this approach to the problems of the elderly displaced by federally aided projects seems self-evident to me. Federally aided highway, housing, and urban renewal projects could then all be meshed to minimize the problems of adjustment and permit the assimilation of those individuals and businesses in a far
more orderly fashion than has been the experience under existing conditions.

Senator WILLIAMS. We are the guests, now, of Mayor Addonizio, in this very august chamber, and I want the mayor to know how much the Senate appreciates his hospitality.

I don't believe we have had such an august forum before. I appreciate it and welcome you before this committee, and I know you are a busy man and would probably like to get on and make your statement.

The record should reflect that it was only weeks ago that Mayor Addonizio was one of the senior members of the Banking and Currency Committee of the House of Representatives, and now is the brandnew but very experienced chief executive of New Jersey's largest city.

STATEMENT OF HON. HUGH ADDONIZIO, MAYOR, CITY OF NEWARK, N.J.

Mayor ADDONIZIO. First of all, Senator, of course, I am very pleased to see you again, and on behalf of all of the citizens of Newark, I am very happy, of course, to present to this committee the official welcome of the city of Newark, and some background on this city's problems and the programs relative to our aging population.

Many of you know that as a Member of Congress for 14 years, I strongly supported the legislative and specific programs that aided the activities of our older population and I am pleased to be able to appear before you today as the mayor of New Jersey's largest city.

During the past two decades, we in Newark have seen a tremendous growth in the population of our senior citizens. The dramatic results of new medicines and new methods of hospital and nursing home care have opened the way to a fuller, longer, and more useful life for our older citizens. More people live beyond the age of 70, and, all too often, their experiences and their usefulness to society is lost because of inadequate programs and the lack of understanding and appreciation for the problems of the aged.

However, we in Newark are making some headway on this major problem. Only this past Wednesday, just 2 days ago, at a meeting of the Newark Senior Citizens' Council here in this chamber, I proposed the formation of a senior citizens commission, composed of all of the groups throughout our city who are working on the problems of the aged.

This commission will help coordinate the various programs of the many groups who are now working throughout the city to better the activities of the older people.

At this meeting on Wednesday, I gave my assurance that I will support their activities and the activities of all the groups interested in bettering the conditions, not only of our older population but, of course, the entire community.

To your committee today, that is in Newark to study the effects on elderly residents of cities that are having serious concentrations of elderly residents in certain neighborhoods, because of the several programs which involve condemning and clearance of urban areas, let me say emphatically that we do not need a slowdown of our efforts because of these many problems, but what we need is a speedup, and more programs which will provide and insure more housing for our aged population.
The major problem and the most difficult problem of urban renewal, of highway building, or any major neighborhood modernization program, is the relocation of families and, of course, the most trying problem is the relocation and rehousing of the elderly. They are among the low-income families, and of necessity need public housing, and in many cases need special-type housing, and usually the added burden and expense of nursing home care.

The very fact that these problems exist today is all the more reason for a speedup of the urban redevelopment program, not a slowdown, but a genuine speedup in the availability of Federal funds for building of more housing for the elderly.

Some critics may say that because of urban renewal, because of highways and change of any kind, the elderly are forced to relocate and forced to give up their homes that they have had for many years, but I say that only through urban renewal and the process of modernization will we be able to provide for the necessary, the decent, the safe and sanitary homes for all our citizens for the future.

Only by relocation of people and tearing down the slums are we able to build the necessary new housing needed for both the elderly and for our large number of middle-income families.

Any city that is partly ill housed must be attacked vigorously with an all-out program of rebuilding. We in Newark are now doing this and we are doing it on many fronts, and as quickly as possible, with whatever funds and help we have available.

In speaking to this committee, let me say that I believe that our older population are often in their best and most productive years. However, the door of employment is often automatically shut because of their age. I believe we need their experience, their wisdom, and their counsel, and I ask that legislation be considered to guarantee this right.

However, government at the local level can only do so much to aid its older population. As a Congressman, I supported this type of legislation, and now at the local level, I am hopeful that I can speed its use to aid our growing number of aged. We need immediate action at the Federal, and State levels to insure more programs for our senior citizens. More and more of our population are reaching these later years without having the proper attention being given to their problems, and more and more of the burden is falling on the children and the grandchildren of these, our senior citizens. The care and the programs for the aged must not become a political football, but on the other hand, the care for the elderly must become a political and nationwide obligation.

Your committee today will hear testimony which I hope will provide the springboard for additional legislation to help cities like Newark solve this serious and human problem; and I might say that it is my understanding that Mr. Danzig of our housing authority, redevelopment authority, will testify here today, and I am sure that he will highlight in more detail exactly what we are trying to accomplish here in the city of Newark.

Senator Williams. Thank you, Mayor Addonizio. Just one or two questions.

I would like the record to reflect what is before Newark in terms of Federal program that will present problems of relocation.
I am sure you have your urban renewal applications pending, and probably some projects in construction?

Mayor Addonizio. Well, we have under title I of the Housing Act, I believe we have about 13 projects that are presently pending, and we have just visited Washington 2 weeks ago, I believe it was, in which we spoke with Mr. Slayton, the head of the Urban Renewal, in urging some priorities in relationship to our programs.

We have been assured that this, of course, will get immediate attention.

We have also, of course, submitted an additional application since then on the middle lanes area. We are hopeful that we will get some help.

Senator Williams. Certainly you worked very diligently, effectively, and successfully including in the housing program last year and improving the various programs for elderly citizens. I wonder—if of course I realize that you haven't been at the job of mayor very long—but I just wonder if you have any observations as to how the various elderly housing programs might be improved.

Mayor Addonizio. Well, may I say to you, Senator, that I take great pride in the fact that I did serve on the Housing Subcommittee of the Banking and Currency Committee of the House of Representatives for, I believe, over 10 years; as a matter of fact, for the very life of the committee until I was elected as mayor of the city of Newark. I feel that I did make a great many contributions in many fields of housing, and particularly in the field of housing for the elderly. I have always been a very strong supporter of it.

I think that Mr. Danzig could properly give you in more detail what we feel our needs are here, but certainly anything that this committee can do to bring more funds into our community, to build more housing for the elderly, we are very happy to receive.

From my conversations with the redevelopment authority, we plan to build an additional 2,000 houses for the elderly, and we are hopeful to submit that request to the Federal Government very shortly.

Senator Williams. Will you also be faced with the relocation arising out of highway programs?

Mayor Addonizio. Well, this, of course, was always brought very strongly to my attention when I was in the Congress of the United States and, of course, now that I am mayor of the city of Newark, I realize this problem even more so. As you know, we are going to have a very extensive highway program running through our city. There is talk about this Route 78 which I am sure you are familiar with. We also have the East-West Freeway, and these of necessity are going to cause us very severe problems in the matter of relocation.

I think that unfortunately, this burden falls on the redevelopment people of our community to house these people, and actually, this is part and parcel of the highway program, and I would suggest, perhaps they ought to do something in Washington in the form of an amendment to the Highway Act to see if they could not provide some funds for that avenue to take care of this very severe problem.

Senator Williams. Very good. Thank you very much for your statement, and for your hospitality to us.

Mayor Addonizio. Thank you, Senator. We are always pleased to see you and, of course, we are very happy to see you in our city.
Senator Williams. We are also very honored to have with us today another very distinguished mayor of one of our great cities, Mayor James Kelly of East Orange.

He has logged many hours of time before Senate committees, and we have always been wisely guided by him.

STATEMENT OF HON. JAMES W. KELLY, JR., MAYOR OF THE CITY OF EAST ORANGE, N.J.

Mayor Kelly. Thank you, Senator Williams and members of your committee. I appreciate the invitation extended to me by you, Senator Williams, chairman of the Subcommittee on Involuntary Relocation of the Elderly, to appear before your committee. This particular problem has special significance to the people of the city of East Orange.

It is my understanding that this hearing is intended to study the impact on the elderly of such programs as slum clearance and highway building which eliminate residential properties in cities. Also, to see how relocation provisions of our present programs are carried out in operation, and how well they are meeting the problems of the elderly people who are affected. Also, to estimate the number of people who will be involved during the next several years and the extent of their needs for special relocation housing. Finally, to hear suggestions for State, local and private as well as Federal action to meet these needs in the future.

Our city is less than 4 square miles in area. The 1960 census indicated that we had a population of 77,000. We believe this figure to be far too low. According to reports from our health department, and from our chamber of commerce, the correct census should be between 85,000 and 90,000. Regardless of what figure is used, East Orange probably has the largest population density of any city in the Nation, with the possible exception of New York City.

East Orange is the second largest community in Essex County and the ninth largest in the State of New Jersey. According to the 1960 census, 14.3 percent of our total population is 65 years of age. Of this total 61 percent are women and 39 percent men. Twenty percent of our over-65 population is more than 80 years of age of which 68 percent are women and 32 percent men. We therefore rank among the three highest communities in the State of New Jersey for senior citizen population, the other two communities being Atlantic City and Ocean Grove.

Therefore, this hearing is reassuring to our older citizens, living in the path of the soon-to-be-built East-West Freeway (known as Interstate Route I-280), and living in the uncertainty of whether or not they will be able to find new, safe, and decent housing suitable to their needs and within their budget.

I congratulate the members of your committee for personally coming to our city to learn at close range the problems of our senior citizens. The members of your committee, during your visit to our city this morning, heard firsthand the story of the successful relocation of those families forced to move because of our Doddtown Urban Renewal Development.
You heard how our capable and sympathetic relocation staff helped these families not only to find new homes but to adjust themselves to live in and out of the urban renewal areas.

You heard, too, of the fear and anxiety of some of our senior citizens who all but see the bulldozer coming down their street and who just do not know how or where they will find safe, decent, modern quarters within their income limitations.

In East Orange, we anticipate that during the next 3 or 4 years approximately 975 families, or more than 2,000 people, will be displaced by urban renewal, Federal highway construction, and local housing code enforcement.

When the East-West Freeway is completed, our city will be cut into quarters. The freeway will run east and west and the present Garden State Parkway runs north and south. At the juncture of these roads, which amounts to about 5 percent of our total land area, a new road interchange will be constructed which will require more than 100 additional precious acres of our city. This interchange will alter beyond recognition the present residential neighborhood; also, a commercial area will be wiped out and a new one must be created.

Older citizens, particularly, will find such revolutionary change difficult to accept. We therefore have a special obligation to work with these senior citizens and help them to adjust themselves to this new upheaval. I repeat, this problem is particularly acute in East Orange because of the unusually high proportion of senior citizens.

Gentlemen, we have a problem and we are delighted that you came to our city today for personal observations. Many of our older people live in dignified frame, nonfireproof hotels. Some of these buildings lie squarely in the path of the freeway. Other senior citizens of our city live in boardinghouses and these structures vary in quality from long-established, well-run homes to obsolete buildings which certainly have outlived their usefulness. We are utilizing almost every resource known to us so as to prepare the way for our elderly who will soon be displaced by the Federal highway construction program.

Under the able and efficient, professional direction of our executive director, Mr. George R. Genung, Jr., the East Orange Housing Authority has 64 units of public housing now under construction on North Grove Street for elderly persons. Our housing authority deserves much credit for bringing to East Orange this exceptional and interesting architecture.

I had hoped that cost-limit policies in public housing and middle income housing programs, such as section 202, which I shall refer to shortly, would make possible variety in design and type of construction. I know that much is being said and written on this subject and that Federal, State, and local agencies are now concerned and would like to avoid stereotype institutional-type housing. I would certainly urge the Congress to encourage and enact as soon as possible this type of thinking. I am sure we all desire a city of neighborhoods and homes; not one of sterile and deadly blocks of brick, mortar, concrete, and asphalt.

Recently, a new organization was formed in East Orange. It is unique in our city and I am sure in the State of New Jersey. This organization is a nonprofit corporation consisting of nine trustees and
is known as the Senior Citizens Housing Association. This group is composed of extraordinarily fine, outstanding men and women of our community who represent many fields, professions, and interests. This group proposes to utilize section 202, Direct Loan Program for Elderly, in order to provide housing in our city for relocated middle-income senior citizens of 62 years of age or over. The housing when constructed will be related to special recreational facilities in one of our nearby municipal parks. Site coverage will be less than 10 percent which means that some of our older citizens will be able in the spring and summer to grow their own gardens right in the center of about the most densely populated area in the Nation.

It was pleasant to learn the news that recently the Senate by an overwhelming vote increased the authorization of funds for this section 202 housing program. This enhances our prospects of approval for the middle income cooperative housing development which I have just described. However, even with this increased authorization of funds, I understand that applications have already outstripped the available supply of money.

It would be a real tragedy if our relocation plans should be frustrated by a sign on the door of the Community Facilities Administration in Philadelphia reading: "Sorry—again, fresh out of funds." We can only hope that each year there will be sufficient money authorized and appropriated to keep this important program abreast of the needs.

As Senator Williams knows, for many years I have participated in the effort to secure relocation assistance not only for families in urban renewal areas but also for families, individuals, and businesses that are displaced by highway construction and other public works programs.

I cannot emphasize too strongly the difficulties that we face in the section of our city where the East-West Freeway will soon dislocate several hundred elderly families at present living in hotels and boarding houses of the type which I have above described. To these people, each dollar is of extreme importance because they live on a fixed income and, in many cases, solely on social security payments. They know each month in advance just where every penny must be allocated.

To my mind, it is rank injustice to tell these people, who have invested their savings to fix up their rooms or apartments, to decorate, or have made other improvements, which cannot be moved, that their lease is terminated—that all is lost and they must move out. They must hire moving vans at their own expense and must personally bear the total cost of dislocation.

Our country, founded as it is on the right of every citizen to receive fair compensation when his property is taken in the public interest, cannot ignore its responsibility to these people. Not only should there be direct compensation commensurate with what is provided in urban renewal areas, but the same kind of relocation staff should be available for these people. Relocation expenses should be just as much a part of the cost of highway construction as it is the cost of urban renewal developments.

I might add that I was terribly disappointed when the bill to create the Department of Urban Affairs failed passage in the last session. I had hope that by the enactment of this legislation, inter-
departmental Federal agencies would be required to coordinate their activities.

It is most difficult to tell a constituent who lives on one side of the street, and whose property is to be taken for highway construction, that he will not receive expenses for relocation when his neighbor across the street, whose property is being taken for urban renewal purposes, will receive relocation expenses. Unfortunately, we have just that problem in East Orange where we have the East-West Freeway adjoining the fourth ward urban renewal development.

Unless these problems are met in the very near future, there is tough sledding ahead in interstate highway construction, especially in densely populated areas such as East Orange.

The cost of a humane relocation program cannot and should not be shifted to local municipalities. Those of us who are the doormat communities over which Interstate System highways are to be constructed, face the substitution of thousands of acres of valuable land—which means tax ratables—going for nontaxpaying highways.

Perhaps, some day all the rosy forecasts as to the benefits to a city of being criss-crossed with major interstate highways will come true. Speaking as one who has to seek reelection every 2 years for public office, I can say that our taxpayers and voters pay more attention to today's tax rate than to the promise of a bright tomorrow. It is morally wrong and unjust to superimpose on our taxpayers, not only the present loss of ratables, but, in addition, the cost of properly meeting with thought and foresight the relocation problems of our older citizens and moderate income families. The net effect is that communities such as East Orange are being asked to pick up the tab for making it easier for residents from fringe areas to get through our city on the way to and from the larger cities.

In fairness to all parties concerned, I ask you, when drafting future legislation that you provide adequately for the relocation of those families who are displaced. It seems to me that we must recognize that there is a cost to this suggested solution and it should be spread and shared by all; it should not just be left to fall by default on the people of those communities who, by accident of geography, lie in the path of our interstate highway system.

I thank you very much, Senator Williams, and the members of your committee, for coming to East Orange to obtain firsthand information on our past, present, and future relocation problems due to urban renewal and Federal public works programs.

Senator Williams. Well, I cannot fully express our gratitude to you both for the opportunity of visiting your city, talking with people who are faced with this relocation problem, and seeing the program that you have so humanely put together to meet these problems. It was a great experience.

I know that we were fortunate to record some of our discussions with people along the way this morning, but I don't believe we did record one of the most promising private programs of relocation.

Do you recall Mr. Clark whose mother-in-law, Mrs. O'Boyle's home was in an urban renewal?

Mayor Kelly. Yes, it was taken by urban renewal.

Senator Williams. And maybe you could describe better than I just how Mr. Clark took care of his mother-in-law's problem.
Mayor Kelly. Well, Mrs. O'Boyle had her property taken by urban renewal in our downtown area, and her son-in-law, who is a bus driver for Public Service, saw to it to provide a three-room extension onto his and his wife's present home, and we visited there this morning, and it is a three-room apartment, and Mrs. O'Boyle is indeed very happy that she is able to live with her family, live in the same neighborhood, and Mr. Clark seemed very happy to have his mother-in-law in with him, so it worked out fine.

Senator Williams. This is not the classical situation.


Senator Williams. It really was great to see them obviously so genuinely happy together, and a problem solved in that fashion.

Mayor Kelly. Our big problem in East Orange is telling those people who are on one side of Main Street being displaced because of the East-West Freeway and people on the other side of the street being displaced because of urban renewal in the Fourth Ward one gets relocation expenses and the other one doesn't. We just can't explain it to people. There is no sense to it.

Senator Williams. Well, I always, whenever here, take the opportunity to applaud the great work that you do in the city of East Orange, an award-winning city, as densely populated as you are, last year or the year before.

Mayor Kelly. Last year.

Senator Williams. You received an award?

Mayor Kelly. The cleanest city in the Nation.

Senator Williams. Well, we were there this morning, and it was rainy and cold, but even through the rain and the cold, it all comes through. A beautiful place to live.

Mayor Kelly. Also a beautiful place to shop and to work.

Senator Williams. Yes, it was interesting that everyone that we talked to—and we talked to scores of these people who must move—that to a man and woman they wanted to remain in their community.

Mayor Kelly. Thank you, Senator, very much.

Senator Williams. Thank you very much. We have the president of the New Jersey AFL-CIO, Vincent J. Murphy, listed as our next witness, and he is ably represented.

Mr. Narcian, I wonder if you would like to change chairs with the Governor of our State.

We are highly honored to have Governor Hughes of New Jersey with us, and if your schedule is what it always is, very busy, we would be happy to have you come on now.

STATEMENT OF HON. RICHARD J. HUGHES, GOVERNOR OF THE STATE OF NEW JERSEY

Governor Hughes. I am glad that is your reason and not seniority, because I have little seniority on Charlie Narcian.

Thank you all very much for just letting me come here and talk on this important subject.

I have had occasions, many times, Senator and gentlemen, to observe that we, in New Jersey, have problems. We are fortunate indeed that these problems, in large part, arise from the inevitability of growth and the demands of progress.
For instance, urban renewal falls into this category. It is not the problem of going backwards, but going forward. It is a positive response to the blight found in many of our cities which is aimed at the revitalization of our central cities.

Even these progressive programs have their negative consequences. Those families forced to move from their homes for purposes of urban renewal suffer hardship—temporary and not too lasting, we trust—for the benefit which will accrue to the whole community. And there is a semblance of unfairness in this.

The relocation problem of urban renewal is something like that of automation. The demands of social justice require that proper consideration must be given to the impact of social change on the people who most directly bear the hardship of change.

This country has come to recognize that the total consequences of urban renewal should not fall upon the unfortunate people who must move to make way for redevelopment. Rather the entire community, acting through its public authorities, has the primary obligation to ease the burden of those forced out of their homes by the construction of public projects.

The special concern of this hearing is the study of the impact of relocation programs on the elderly, and I want to commend the subcommittee and its distinguished chairman, Senator Harrison Williams, for spotlighting this particular area of concern.

Many of those who live in the blighted areas scheduled for renewal are elderly people who have remained in these old neighborhoods for reasons of sentiment or for economics. In the case of these senior citizens, the normal problems associated with relocation are sharply intensified. We do not ordinarily expect those who are in the twilight years to welcome the prospects of searching for a new home. This requires a certain vigor and initiative and financial resources which are not ordinarily available to these people. We know that most elderly folks live on fixed and limited incomes.

If these elderly people happen to be nonwhite, the additional social barriers escalate their difficulties because of the sharp limits on the movements of nonwhites.

We hope sometime in New Jersey, when we can unblock our legislative program in the New Jersey State Senate, to contribute something to a freer movement, one which was ordained by the writers of the Declaration of Independence on the part of nonwhite citizens, but as it stands now, there are barriers of prejudice which sharply limit those residential movements.

In other words, the people who must be relocated are usually those who are least able to cope with the problems of relocation, and in the competition for attention by public authorities, theirs is a weak voice. Senator, you and your colleagues are accustomed to speaking out with your loud voice for these citizens who would not be heard except for your intervention.

If I might recall, too, the theme of my inaugural address this year, I defined the role of government unafraid to act in the people’s service, and noted that “Good government looks beyond the powerful and the prosperous to achieve a healthy accommodation of the interests of all.”

I think we should never forget that the factors in this equation of efficient land use are not mere digits. We should not let the spirit of
social engineering, as it is sometimes called, blur the fact that, after all, we are dealing with human beings.

If we have learned anything from the early efforts in public works projects, it should be the lesson of the importance of definite and clear responsibility for relocation and, as urban renewal and public works projects are stepped up, the task of relocation could become a major problem unless we are prepared with an effective, humane program to meet this need.

So I suggest that the Federal Government should extend the relocation provisions which are operative in the urban renewal administration of the Housing and Home Finance Agency to all other Federal projects involving the relocation of people; for instance, the Federal highway program and the work that is done under the supervision of the Army Corps of Engineers.

Further, and of primary concern to this subcommittee, I suggest that additional financial consideration must be given to the relocated elderly, because their already pressing financial problems become acute when they are forced to move from the slum area to usually more expensive quarters.

One of the main reasons for the support of medical care, for instance, to the aged, through social security, is a hard economic and physical fact that our senior citizens are faced with higher medical costs at a time when their income is at its very lowest. By the same reasoning, by the same token, it must be apparent that involuntary relocation, which results in a higher cost of living, upsets the precarious budget of our senior citizen and contradicts the dictates of social justice.

Finally, I hope that the State of New Jersey will be able to assist in this problem, particularly with the establishment of the proposed new department of community affairs. Plans for this new department are being developed thoroughly by members of my administration.

This new department could be the ideal instrument through which an intelligent yet humane program for relocation could be coordinated for the benefit of the citizens affected by urban renewal or other Federal or State public projects.

Since one of the major divisions of the proposed department would have the responsibility for urban renewal, and since consideration is being given to the inclusion of the division of aging in New Jersey, into the new department, it would seem to offer a great potential for central coordination of all Federal, State, and local programs for the relocation of aged citizens.

Thus, and finally, let us all work together in this sector for the same cooperation that is developing among all levels of government in modern times in response to the needs of people living in such a rapidly changing society.

Senator Williams, I wonder, in addition to filing a couple of copies of this statement with you and the committee, if I could also file on behalf of a friend of mine, Robert Peacock, a statement which he has sent down, and which I think the press of time might make it impossible for him to deliver personally? Can I do that, I wonder?

Senator Williams. I see Mr. Peacock is here. If he has other business and wants to hurry on, why we will be glad to receive the statement.
Mr. Peacock. Thank you.

Governor Hughes. I might say, Senator, I did not know that Bob was here yet, and anything that Bob has to say, because of his eloquence, comes so much better when he says it, rather than when it is read on his behalf.

Senator Williams. I know he speaks with authority, too, from his position and from his experience in State government. I just want to say, Governor, your statement, as usual, reflects your depth of understanding and your warmth of response to a very grave humane problem.

I would make, if I might, one observation about our State. Of course, we are a State that has been a major user of the urban redevelopment program, and we are a significant part of the interstate highway plans. It seems to me as I drive around that much of our highway construction completed and underway is out in the rural, semirural areas, and I would guess that the big problem of building highways where the most of the people are is still before us.

Governor Hughes. It certainly is, and it gives us a lot of pains. I have said continuously that I am an adherent of the highway message of President Kennedy.

For instance, I think it was February 14, 1961, his first highway message asserted that roads ought not to be built in a stupid way to create slums with the idea that 5 years later the Government would be investing vast amounts of money in eradicating those slums, and he thought they ought to be planned with an intelligent view of their impact on the community, and what our present problem is, they ought to be planned, also, and so should other public works, with a sympathetic understanding of the impact on the individual also.

Senator Williams. I won't delay you any more, Governor, unless there is anything particular that our members of the staff have.

Governor Hughes. Thank you all very much, Senator Williams, gentlemen.

Mr. Peacock. Do you have time, Senator? If the committee has a short time?

Senator Williams. All right, we will be very pleased to hear personally from Robert R. Peacock, who is—well, you introduce yourself in terms of title, or are you on leave for some reason?

STATEMENT OF ROBERT R. PEACOCK, DIRECTOR OF THE NEW JERSEY REAL ESTATE COMMISSION

Mr. Peacock. I am, I guess, on vacation or something like that. I am the director of the New Jersey Real Estate Commission under the administration of Governor Hughes, and I would like to make just a brief statement concerning this problem, and first to thank you, Senator, and the members of the committee, for giving me this opportunity. I appreciate the courtesy that is being extended to me. I am most appreciative of this opportunity to appear before you.

The work you are doing is of high importance and the subject has long been close to my heart. For some years now, I have been working with senior citizens groups on problems of aging, including medical care, and as director of the New Jersey Real Estate Commission, I have some familiarity with the housing problems of the aged.
In your previous hearing in Washington, you have doubtless heard much about the hardships imposed on elderly people when they are forced out of the homes and neighborhoods where they have spent their lives and where they were among their lifelong friends, associates and surroundings. You will doubtless hear more of this today and it would be presumptuous of me simply to go over that ground.

If I may, however, I should like briefly to make a few suggestions which may be of help.

In the first place, a large part of the problem of relocating elderly people arises from our much-needed urban renewal and housing projects. As Senator Williams has noted, older people constitute a relatively high proportion of the population of these central urban areas where urban renewal and new housing are most needed. When the old is demolished to make way for the new, it is these older people who suffer.

That suffering is often needless. Let me tell you, for example, about an area here in Newark called Down Neck. It is a neighborhood of old houses, populated largely by Americans of Italian, Polish, and Spanish decent. Some of the houses are very old indeed. I know of one lady of 72 years who has lived all her life in a house on Chestnut Street which was built by her grandmother.

Because of the age of the houses, there are some people who look down their noses at Down Neck. Yet if you had been inside of many of those homes, as I have, you would be astonished. They are freshly painted, beautifully furnished, spotlessly cleaned, immaculately tended and lovingly cared for. They are the houses of people who take pride in their homes and who love them. Some of the residents of Down Neck are people of modest incomes. Others are quite well-to-do and they live there from choice, not because they cannot afford to live elsewhere. They live there because it is home to them. They are good people. Down Neck is not a crime-ridden slum, it has one of the lowest crime rates in the city. Down Neck is well worth saving.

Yet rumors constantly sweep Down Neck that big changes are coming. For years there has been talk that major traffic improvements on Delancey Street might necessitate the demolition of some old homes. There are recurrent rumors that the neighborhood will be bulldozed to make way for new housing projects. To the best of my knowledge, these fears are groundless, but the fears exist just the same.

They exist because many neighborhoods like Down Neck have been bulldozed flat. Old homes and familiar surroundings are utterly destroyed to make way for a wasteland which then becomes a glittering new project.

I suggest that all too often such wholesale replacement is unnecessary and even destructive of many real and important values. I understand that the committee has already heard from Miss Jane Jacobs, who is most eloquent and persuasive in her views on preserving urban community values. I do not necessarily agree with all of Miss Jacobs' opinions, but I submit that the viewpoint she represents deserves most serious consideration.

It does seem to me that a much heavier emphasis in our urban renewal planning should be placed on conservation of that which
is good in our cities. What is needed is not only more renewal, but more selective renewal. By all means let us tear down that unsightly old eyesore of an obsolete warehouse on the back street, but let us save the fine old houses and residential neighborhoods that are worth preserving. Let us build our new highways if we need them, but let us also make special effort to build them around, rather than through, the homes of our neighbors.

It seems to me that the best way to solve the relocation problems of the elderly is not to relocate them at all, if that is possible. To that end, I suggest that more thought and effort be given to methods by which old but good neighborhoods like Down Neck can be saved, rather than replaced.

I understand that such a project is now underway on the west side of New York. I am not familiar with all the details, but, as I understand it, real slums are being selectively torn down, while fine old homes are being rehabilitated and restored. The aim is to preserve and restore the essential existing neighborhood, not to destroy and replace it. I would like to see this principle extended and strengthened. Its widespread application would go far toward reducing relocation of the elderly and lessening the problems that arise from such relocation.

Secondly, where large areas must be demolished to make way for new housing, I would like to see it done, but not at one fell swoop, but in the smallest possible “bites.” The purpose of this suggestion is to enable the maximum number of people who live on the site to move into new homes on the same site.

We now give preference for homes in new buildings to people who lived on the site before it was cleared. In practice, this rule doesn’t work out very well. People must find new homes before their old ones are destroyed. It is not often possible for them to find places to live temporarily for a year or two while the new homes are being built. Once a neighborhood is destroyed it is as impossible to restore it as it is to unscramble eggs.

I have been told, for example, of a woman who was forced to move out of her Newark home to make way for new housing. Supposedly, she would have preference in obtaining a new home in the project. While it was being built, the only satisfactory place she could find to move to was in the suburbs. When she applied for her new apartment her application couldn’t be considered because she wasn’t a resident of Newark.

For that reason, I suggest that maximum effort be devoted to avoid wholesale destruction of a neighborhood all at one time. Instead, if there must be demolition, let it proceed in a series of small bites, so that one section of a project can be completed and people from the adjoining old housing can move into the new before their homes are destroyed to make way for the next section.

Finally, I should like to end on a note of some pride. New Jersey is the foremost State of the Union in providing federally aided housing especially for the elderly. Indeed, I was pleased to learn from one of your committee’s reports that this State alone accommodates more than one-fifth of all the elderly occupying such housing in the entire United States and that this great city of Newark is the undisputed national leader in the field.
There is one practice of the Newark Housing Authority, under the able leadership of Mr. Louis Danzig, which I should especially like to endorse and to recommend to other communities. That is the rule of setting aside a portion of ordinary housing developments specifically for the elderly.

All too often, when we consider homes for the relocated elderly we tend to put them off somewhere by themselves, isolating them from the community around them. It may be that some of them prefer this isolation and, for them, well and good.

Many, I know, do not like this kind of segregated or even ghetto living. They like to see young people around them, to hear children at play, to feel a normal part of a normal community. By giving them a portion of regular housing, Newark insured that they can have the best of both worlds. There are enough people like themselves to provide companionship and understanding, but they are also a part of a full scale community.

Thank you very much, Senator, for your courtesy in extending these minutes to me.

Senator WILLIAMS. Well, we are very grateful to you, and I certainly agree with the statements and findings you have made here this morning.

We just came from East Orange, and one of the points you make is certainly demonstrated there. Older people want a community. They do not want to be off by themselves; they want to be close to the services that they know and enjoy.

I talked to a lady living at the Palmer Hotel out there. The hotel is going down because of the highway coming through. I asked her about where she wanted to live and she said, "Well, I hope I can stay right here near the library, where I go every day." This is just symbolic of human needs. Thank you, Mr. Peacock.

Mr. PEACOCK. Thank you, sir.

Senator WILLIAMS. Now back to the AFL-CIO representative and then we will hear from Dick Gregory.

STATEMENT OF CHARLES H. MARCIANTE, SECRETARY-TREASURER, NEW JERSEY STATE AFL-CIO

Mr. MARCIANTE. First off, I wish to thank Senator Williams and the other members of the subcommittee here today for inviting me to appear.

As you will recall, last year I also had the pleasure of addressing a different segment of this committee, which concerned itself with the overall problem of housing for the elderly.

On the subject of involuntary relocation of our elderly, I wish to repeat some of my statements of last year in order to make our position concerning the subject at hand clear.

We stated before this committee last October that the State AFL-CIO had under consideration the construction of four elderly housing projects to be built under section 231 of the Federal Housing Act. This law, as you know, permits organizations such as ours to build such projects with 100 percent mortgages.

Since our initial announcement, we have been working tirelessly, although quietly, in an attempt to get the projects underway.
RELOCATION OF ELDERLY PEOPLE

We have met with many Government agencies, including the Federal Housing Authority, and also private experts involved in the elderly housing field.

New Jersey has 1,500,000 people in the elderly category. At the same time, it has more elderly housing projects either completed, under way, or on the planning boards than any other State in the Union. However, there is still a desperate need in New Jersey for additional housing for the aged. As pointed out by this committee some weeks ago, the newspaper announcement—I believe it was in the early part of September—that 198 units of elderly housing would be opened at the Otto Krechner Homes in Newark resulted in 800 applications filed in 2 days. Similar projects throughout the State have received similar responses.

We are convinced of the need. At this point, we are not convinced of the locations where the projects should be built. Right now, we are conducting a survey among our own affiliated union members to determine if their elderly will relocate in semirural or seashore areas away from the metropolitan complex. Naturally, we look to these areas as sites for economic and other reasons.

However, if our survey determines that our members will not relocate we must attempt to adjust our plans and consider urban projects. How well our private survey will work and how accurate its results will be are not clear.

Let me here point out that the survey we are undertaking is being done by our own organization which certainly in no way qualifies as experts in this field.

A person may now reply that he is willing to relocate 2, 3 or even 5 years from now, but when that day arrives his decision might be different.

Although I do not mean this in a critical way, it seems that more often than not, when faced with the problem of relocation, the elderly person is opposed to breaking his ties with the "old neighborhood." Usually, the elderly have strong church and civic ties in their community, which is as it should be. However, we must progress but we must also respect the rights and desires of our senior citizens to maintain contact with the past. In short, we should strive to make this adjustment as painless as possible.

The elder people in our Nation face problems peculiar to their age group, but in the broadest sense, these problems are but a reflection of the economic and social problems of all the people. The problems of housing and relocation are not peculiar in the elder groups—it is just that as a result of our not having faced up to the larger issues, they become more acute with advancing age.

True, the Federal Government and this committee have done an excellent job toward solving problems of the elderly. However, I think the problem of involuntary relocation dictates that the Government take another step forward. It is the opinion of the State AFL-CIO that this committee recommend the establishment of a study group to determine the scope of the relocation problem. In short, will the people move voluntarily or won't they?

I know full well that this committee is concerned with all the aspects of housing relocation for the elderly be it voluntary or involuntary. But if our organization and other organizations like it are to do their part in helping solve the elderly housing problem as we are
RELOCATION OF ELDERLY PEOPLE

attempting to do, we must receive a further assist from the Government in order to offer genuine and efficient solutions. I thank you, Senator.

Senator WILLIAMS. Well, we are grateful, too, and will follow with interest the development of your program for your housing programs for senior citizens. I hope you will keep in touch on that.

Mr. MARCIANTE. We certainly will.

Senator WILLIAMS. Your experience here will, I am sure, be useful to us in our deliberations.

Mr. MARCIANTE. Thank you.

Senator WILLIAMS. I think one of your member groups, the carpenters, are also thinking now of a project.

Mr. MARCIANTE. Yes, I was speaking with a representative of the carpenters last Saturday, and he informed me of this.

Senator WILLIAMS. We are pleased to have Dick Gregory here, and would like him to join us at this time. We are highly honored.

I know that all of you people are important and busy, and I hate to keep people waiting, but you know, we can't have a babble of voices; we have got to take them one at a time, seriatim.

STATEMENT OF DICK GREGORY

Mr. GREGORY. I thank you very much. It is my pleasure, and I want to thank you for the opportunity, and thank you for inviting me here before the committee, Senator.

I did not prepare a statement. I have jotted down one or two notes on the way over here in the cab that I want to bring out. It strikes me as quite odd that I should be asked to speak here since I was one of the first people to put down medicare. I feel this country is strong enough to have a medical bill for all Americans. What can you tell a 7-year-old who needs braces on his teeth? Wait until you're 65, then you can have braces on your gums?

I have traveled from one end of this country to the other, I have been in every section of different cities, and it is a pitiful thing when the only time we consider old people is when they get in the way of progress.

No one seems to be concerned about progress with the old people enough to check to make sure they have toilets, and such, check and make sure that they have the modern conveniences of the world today, and check and make sure they know how to use these—only when they happen to be in the way.

It seems that when they become a problem to us, then we get interested in old people, and tell them this is for progress.

What happens when these people are relocated away from the pitter-patter feet of the young kids? These are the things that help them to survive from one day to the other. I think records will show that when old people retire from work, half of their life is done. What happens to a tree, if you decide to relocate a tree? You get all of the roots, not just the part that is showing. I think this is a great mistake we make with relocating the elderly people, not reaching down, getting all of them, the roots, and taking this into consideration.

I think there is a way we can do this. I am not saying to let anything stand in the way of progress, but I think this is a plan we will need more research on.
We need to go in and explain to these elderly people the firetraps, and show them the benefits of this—not just one day decide that we are coming through this neighborhood and they become displaced persons, because at the rate we are going with thruways today in America, we eventually will end up having more displaced persons than Israel. I think there are many, many things that we have to take into consideration when we go into projects like this.

I jotted down one statement that the pitfall of this for the younger people of today who are engineering these moves is do they realize that they are digging their own grave? Because eventually we are going to all be old, and we are going to fall into the same category the elderly people fall into today, only ours won't be quite so bad, because the people of 65 to 75 today have less advantages.

They struggled to make America beautiful, but a big percent of them were not covered under the strong unions, the strong pension plans, and these are the people that are being shoved around today; and when we become this age, we will have more protection, and I think we will be able to cope with this situation much better when we reach this age.

Right now, it is a very touchy problem, and I think all Americans should look into this and think, not only of relocating them, but their organizations that will help them, that will keep them in touch with various things.

We talk about progress. You can't stand in the way of the airplane, but the railroads, I don't think you realize, were the veins of American. When the President of the United States traveled from one end of the country to the other, his main point was leaving Washington, going to California, but the railroad brought him through towns that day the airplanes don't, so we lose this contact more and more, and I think the older people in America today are suffering the most by this.

I have jotted down some things on the light side of this which I used on the stage.

This is a very joking manner, but the insight into this is in more ways than just the one. If I may read a couple of the light sides I have jotted down.

We have the Negro problem, for one. Where do they move. I mean, we don't have the choice of moving anywhere, even if you are young; so this creates a double problem for the Negro in America.

The young Negro can't look after the elderly people the way that he would like to, because of the job opportunities that are limited to us.

We are still fighting to survive, to break through this racial barrier, so this automatically means that the older people suffer much difficulty. I have made the statement many times that to the older people in Harlem, they have been relocated so many times for so many thruways, the Ku Klux Klan doesn't represent sheets to them, but it is a slide ruler that they have to cope with that is the bitter enemy.

My people have been uprooted so many times that I wish I could tear down the thruways and put back the slums. I love the phrase, "involuntary relocation of the elderly." It simply means "Smile, grandma, I know you lived in Harlem all your life, but you'll love it in Westchester." Nothing should interfere with true progress, but
RELOCATION OF ELDERLY PEOPLE

more research is needed to learn how to relocate these people in a way that they don’t lose their self-respect.

So I don’t know, it just seems so strange that scientists have tried more and more to prolong people’s life, and society seems like they try less and less to make this life worth being prolonged, and this is all I have to say on it right now.

I feel it very deeply and I admire the work that you have done on it, and that so many people have spent so much time in dealing with this problem; and again I want to say thank you very much.

Senator WILLIAMS. Well, thank you very much, Dick Gregory. We are very grateful to you for coming over and giving us the compassion in your heart and your understanding of these problems.

You suggest that a great deal of study and understanding is necessary and that is one reason why this subcommittee was created recently.

Of course, we have new things going for us in the executive branch with the elderly housing program, and fine people, who are beginning just what you know must be done, and have great understanding. Thank you very much.

Mr. GREGORY. Thank you very much.

Senator WILLIAMS. Now, the Reverend Lawrence Upton, of the United Church Board for Homeland Ministries.

Reverend, you are welcome to our tribunal here.

STATEMENT OF REV. LAWRENCE UPTON OF THE UNITED CHURCH BOARD FOR HOMELAND MINISTRIES

Rev. UPTON. Senator Williams and members of the committee. I am grateful for this opportunity to express my deep concern about elderly people living in the central city, and those who are being relocated because of our vigorous programs in highway development and in urban renewal.

Voluntary nonprofit agencies, most of them under church-related sponsorship, are expanding their housing facilities for the elderly at a phenomenal rate. Assistance financing provided in recent amendments of the Housing Act have afforded excellent credit resources, good design standards, and helpful fiscal controls to nonprofit agencies.

These actions of the Congress have encouraged voluntary agencies to create new housing corporations; and, as the debt service requirements have been reduced, these nonprofit sponsors have been enabled to serve persons of modest financial resources.

There is a definite shift toward creating projects in urbanized areas and in central cities. Increasingly, dwelling units are created with sound financial structures, based in strict monthly rentals.

I believe that voluntary agencies with these resources which the Federal programs have made available are able to perform a significant service in enlarging the range of choices for housing arrangements for elderly people in our cities.

Because of the debt service requirements, we are unable to serve more than a small fraction of the elderly who exist on marginal or submarginal incomes.

However, with below-market credit, nonprofit management, and in some areas, with tax advantages, we can provide good housing at a rate of perhaps 20 to 35 percent below the market for new construction.
Voluntary agencies must, I believe, select their sites in urbanized areas, rather than in remote places where land is cheap. They must abandon the life-tenancy fee system of financing, whereby entrance fees of several thousands are required without relationship to life expectancy or a person's ability to pay. They must exercise great restraint in controlling the costs of these units by eliminating costly building systems and materials.

There are factors in legislation and regulation of the Federal agencies which I believe can be adjusted to improve the services of voluntary agencies in providing housing.

(1) I hope that the Congress will in the next Housing Act open housing provided for in section 221(d)(3) of the Federal Housing Administration to single detached persons. At present, only families can be provided for.

(2) In order to assist the voluntary agencies in rounding out their service to the elderly, I believe the Congress should consider favorably the proposal to permit voluntary agencies to borrow up to 100 percent of the replacement costs, with 40-year terms on the mortgage, for nursing homes. At present, we have no credit resources for this important kind of facility.

Next, I would recommend that the Congress consider allowing the Federal Housing Administration to waive the mortgage insurance premium on 231 projects, where this waiver would help to reduce the monthly service charges for strict rental projects.

Next, I believe that legislation could be written which would assist the voluntary agencies in securing tax relief in local tax jurisdictions. This has been successfully done in the Mitchell-Lama legislation in New York State.

Also, I believe that legislation should encourage local zoning authorities to reduce parking requirements in urban projects for the elderly where, because of the proximity of shopping and other services, an automobile is not required by the occupant.

Next, I think the Congress should consider a modest subsidy to elderly people living in nonprofit housing through the old-age assistance program. A subsidy of $120 a year is now available under certain conditions to public housing authorities. I believe this type of assistance might be awarded to persons living in housing under nonprofit sponsorship.

In the realm of regulation of the lending agencies, we are facing many hazards concerning sponsorship. When a responsible church body, for example, with a considerable constituency, endorses a program of service to the elderly there is a substantial measure of stability added to the project.

However, when church bodies and other voluntary agencies are asked to give financial assurances to the new project, it frightens many groups which would like seriously to perform this kind of service.

Projects which have been developed under these assistance programs are firmly established, and I see no evidence that the validity of sponsorship is improved by requiring the instigating organizations to make financial assurances to the new housing corporations.

In the direct loan program, section 202, under the Community Facilities Administration, we are greatly handicapped in not being able to employ throughout the development of a project the services
of those who know most about building, namely, the responsible builder.

The contract must be awarded to the lowest responsible bidder in this program, and we find that this deprives our sponsors of the counsel and guidance of the builders during the design and development phases.

This has tended to delay projects. Some of them had to be redesigned at great cost of time and money, and this requirement has led to a loss of cost control on our projects. If we could have the advantage of highly skilled, competent builders throughout the development of the program, I am sure we would both save time and substantial amounts of money in the creation of these programs.

I believe we need the experience and wisdom of professional builders throughout the development of a project, and this can be accomplished only if the builder has the assurance that he can build the building with certified costs and carefully prescribed profits.

The achievements of the Congress in the past 6 years in assisting voluntary agencies to work creatively in this field is very heartening. I believe that the work of this subcommittee will be useful in guiding the Congress toward further improvements in legislation and regulation.

I would add, sir, that we have two projects in our own church family which are most heartening:

One is in Detroit, Mich., where we hope to have a combination of section 221 (d) (3) moderate income housing, cooperative housing, and housing for the elderly, in this massive redevelopment around the medical center, and the Weybosset Hill project in Providence, R.I., provides a setting for an extremely desirable project under the section 231 of the Federal Housing Administration, in a most extraordinary redevelopment program where we can serve the elderly in the center of this important city. Thank you for this privilege, sir.

Senator Williams. Well, thank you very much Reverend Upton.

This section 231 project in Providence, that is the FHA program?

Reverend Upton. Yes.

Senator Williams. Under that program, you do have the opportunity to get the people of experience to work with you right from the beginning, is that right?

Reverend Upton. Yes, sir; that is right, and this is extremely helpful.

Senator Williams. What you are suggesting is that same opportunity be incorporated in the 202's. Is that it?

Reverend Upton. Yes, sir; that's right.

Senator Williams. Well, I just happen to be working on that at the present time.

Reverend Upton. Well, sir, I hope that it will deserve your careful attention, because I think we can reduce costs by 10 to 15 percent, we can save months of delay, and we can have the people who really know what they are doing help us to create good projects, which I think is what all of us want.

Senator Williams. Well, I think you were here when Mr. Marcianie, of the AFL-CIO, testified, and I think what he implied in his testimony was this lack of expertise in their getting started.

Reverend Upton. Yes.
RELOCATION OF ELDERLY PEOPLE

Senator Williams. I am not sure if that is the case, but I will inquire if it is, and we will link your observations with your experience, and maybe we will have a pretty good case to take to the FHA.

Reverend Upton. Thank you, sir.

Senator Williams. Let me see just a little bit on your United Church Board for Home and Ministries, what churches are units?

Reverend Upton. Congregational, Christian, Evangelical, and Reformed. We have a constituency of 2 million people, and we have projects all the way from Cape Cod to Hawaii, from Minneapolis clear down to Sarasota, and all in between. It is the most rapidly expanding single program in our whole church family.

Senator Williams. Are you saying elderly housing?

Reverend Upton. Elderly housing. It is a very expansive program.

Senator Williams. How many separate projects do you say you have underway or coming?

Reverend Upton. Next year, in our church family, we will open up about 1,250 dwelling units in 7 projects. In 1964, that amount will probably be doubled, and the sky seems to be the limit.

Senator Williams. We must have your office address in New York City?

Reverend Upton. Yes; you do. I am one of your constituents as a resident, sir, but I work in New York.

Senator Williams. Where is your home?

Reverend Upton. I live in Montclair.

Senator Williams. For the benefit of another committee, how do you commute from Montclair?

Reverend Upton. I usually take the bus to the port authority.

Senator Williams. You are a mass transit user?

Reverend Upton. Yes; almost exclusively. And we need your help, sir.

Senator Williams. On this other matter in section 202, I would like to have the opportunity of contacting you later if we see a development here that might well use your persuasive voice from your experience. Will that be all right?

Reverend Upton. Thank you. I would like it. Thank you, sir.

Senator Williams. Thank you very much. We have no further witnesses scheduled for this morning.

What is the AFL-CIO program to be, under section 202?

Mr. Marcante. No; under section 231.

Senator Williams. Then my observations were not applicable. Thank you. We will recess until 2 p.m.

(Whereupon, at 12:25 p.m., the hearing was recessed, to reconvene at 2 p.m.)

AFTERNOON SESSION

Senator Williams (presiding). All right, now one of the Nation's most distinguished men in housing, Mr. Louis Danzig, has been with us all morning, and is our leadoff witness this afternoon.

Mr. Danzig, as I recall, you are the director of the Newark Housing Authority.
RELOCATION OF ELDERLY PEOPLE

STATEMENT OF LOUIS DANZIG, EXECUTIVE DIRECTOR, HOUSING AUTHORITY OF THE CITY OF NEWARK

Mr. DANZIG. Yes, sir.

Senator WILLIAMS. You have done some magnificent work here, as everyone in housing from coast to coast knows.

Mr. DANZIG. Senator, it is only fitting and proper that you, coming from a distinguished State, carry with you the torch of the conscience of the Nation in this very trying problem of the involuntary relocation of the elderly. In holding these hearings, you indicate precise understanding of the problems encountered in carrying out the extremely important and valuable Federal programs now in progress.

In general, the problem of relocation is no longer as hard to handle as it was during the housing shortage of the 1950's. Also, relocation was greatly facilitated by Congress when it increased the amount authorized for relocation payments. The relocation of the elderly still remains a painful difficulty. Your informed interest in the problem is very encouraging to those of us who are working at the local level in housing and urban renewal.

The Newark Housing Authority, of which I am the executive director, is the agency which handles the urban renewal program and the public housing program for the city. Newark is an old city which has extensive blighted areas and many low-income families. Consequently, the mayor and council have encouraged the housing authority to participate in both these programs to the full extent of available resources.

As a result, Federal capital grants amounting to $63 million have been approved for Newark to carry out 12 redevelopment projects: 2 have been completed, 3 are in execution, and 7 are being processed or planned. Such a large urban renewal program would be impossible for lack of relocation resources, if we did not also have a large public housing program already in operation. There are 8,873 dwellings in 15 completed public housing projects. Two projects to be completed within the next few months will add 1,876 low-rent dwellings. Out of this total of 10,749 dwellings soon to be reached, 766 dwellings have been specifically designed to house elderly families.

In the folder submitted to you, a recent report of the housing authority, entitled “Newark, a City Reborn,” gives a summary of the entire Newark program. Exhibit A in the folder lists the special facilities and amenities that have been built into public housing for the elderly in Newark. (See p. —.)

Exhibit B gives detailed data concerning all the elderly in the Newark Housing Authority projects, whether or not the dwellings are specially designed for their use. (See p. —.)

Exhibit C contains population and housing data on the elderly in the city of Newark from the 1960 U.S. census. (See p. —.)

Exhibit D is a special tabulation, made for the housing authority, by contract with the Census Bureau, on elderly families in substandard housing. (See p. —.)

Our analysis of these statistics shows that the number of elderly families and persons that will be displaced by urban renewal and public housing in Newark is not as large as might be the case elsewhere.
Many of the occupants of the dwellings in blighted areas to be cleared are nonwhite families. In Newark, less than 4 percent of the nonwhite population is 65 years old or older in comparison with the 12 percent of the white population 65 years and over. This is because the nonwhite families are largely composed of young in-migrants and their children.

In relocation, of course, we comply with the procedures required by the Urban Renewal Administration which are no doubt familiar to the members of the subcommittee. However, we have submitted a statement, designated exhibit E, in which the application of these procedures to one of our projects was described in detail at a public hearing. (See p. 167.)

During the past 12 years, we have relocated more than 9,000 families and 1,500 nonresidential occupants from our own project areas and from the sites of other public works undertaken by the city, county, and State. Currently, 91 percent of the displaced families are relocated in better accommodations than they formerly occupied, which is 12 percent higher than the national average.

Early this year, the relocation division of the housing authority made a survey that is pertinent to your primary inquiry about the involuntary relocation of the elderly. Forty-six elderly families who had been displaced from a current urban renewal project area were interviewed in their new accommodations and a questionnaire about each family was filled out for tabulation.

As might be expected, these 46 families have characteristics generally associated with the elderly. Information about income, obtained from 30 of these families, showed a median monthly income of $97, or $1,164 per year.

Before displacement, the median rent paid by the 46 families was $44 per month. After relocation, the median rent for 20 families relocated in public housing (where income is taken into account) was $31.50 per month while for 26 families relocated in private housing the median rent was $50 per month.

Out of the 46 relocated families, 23 families considered the new neighborhood better than their former location; 7 families considered the neighborhoods about the same; and 16 families considered the new neighborhood worse than the old one. Since the old neighborhood was rated statistically as one of the worst in the city, some of the latter opinions are largely subjective.

Only 2 out of 20 families relocated in high-rise public housing apartments expressed concern about the type of structure. Seven families relocated in low-rise structures expressed objection to high-rise apartments. In all cases, the single reason given for the objection was fear of stair climbing in case of elevator failure.

Twenty-seven families had no objection to living near families with children but 19 families found it undesirable. However, 33 families expressed some preference for a separation of the elderly from younger families.

These families all use public transportation and have buslines within two blocks, which is considered by them to be satisfactory. Almost all these families need bus transportation to their doctors or to church.
Only 13 of the 46 families are within 2 blocks of a supermarket which all considered desirable, especially in bad weather. Small stores were considered to be too expensive.

All these families except one elderly bachelor prepared meals in the dwelling. In 15 families, special diets (diabetic, salt free, fat free) were required. Other families did not eat out because of higher cost or their own infirmity.

Eleven families expressed a need for help in heavy housework such as floor or window cleaning, and during illness. These families obtained such help from neighbors or relatives with and without payment. All families were uninformed about the availability, or fearful of the cost, of community facilities such as the Visiting Nurse Association, licensed practical nurses, homemakers, et cetera.

Twenty-eight families complained of the loss of friends or acquaintances due to relocation but due also to having outlived contemporaries. Eighteen families had made new friends.

Twenty-five families had no relatives at all or no relatives in the State, largely as a result of moving from rural to urban places. Eight families were estranged from relatives because of unfriendliness with in-laws or other family arguments. Only 13 families were in weekly, or more frequent, contact with relatives.

Religious affiliation is important to almost all 46 families and they attend 25 different churches. Churchwork is the principal activity in 8 families.

Generally, these families complained more about the cost of medicine than about the cost of medical care. Apparently, this results from obtaining the doctor's services only in case of severe illness.

Only seven families are members of a neighborhood group or organization. The other families consider it too expensive, are too sick, or are not interested.

Withdrawal by the elderly families is also apparent in their choice and lack of recreational activities—social club 2; fishing 4; sewing 5; gardening 5; reading 3; and no activities, 27 out of 46.

This sampling of information clearly indicates that the displacement by public action of elderly families is only one factor in the multiple problems of aging. The elderly themselves and some of our institutions and agencies will have to make large adjustments to the longer life that medical advances have made possible, if this longevity benefit is not to be wasted. It is our impression, however, that the knowledge and the instrumentalities needed to deal effectively with the problem, are being rapidly accumulated. In this undertaking, your Special Committee on Aging is an important source and reservoir of information leading to action. We sincerely appreciate this opportunity to cooperate with you.

As to the future, we are trying to plan carefully and to operate with sympathetic consideration for the needs of all displaced families. Recently, we prepared a general estimate of relocation needs and resources which has been submitted to you as exhibit F. (See p. 170.) This estimate undertakes to determine the private and public housing resources, by condition, size and rent or value, that will be available during a period of 2½ years. We have scheduled the relocation workload for all the redevelopment projects so that sample resources are always available.
The recent survey that I have just described shows that housing conditions for the elderly have been improved by relocation, especially for the families relocated in public housing. Their rents have been reduced to suit their low income. Golden age clubs have been organized in the projects. Tenant relations personnel are available to assist them with their problems or to refer them to social agencies for help.

I have distributed four or five copies of this annual report of our tenant relations division, which is a division which bears on the problems of families, and in recent years our work has been more heavily involved with the problem of the elderly families, and from page 5 through 9, you will find some examples of problems, Senator, that are very interesting, and some of the general problems that this division tries to cope with and arrange for.

Senator WILLIAMS. You are leaving that with us?
Mr. DANZIG. You have it. I left it with the lady. We have more of these, if you should require them. It is not in the original folder. The lady there has them.

Senator WILLIAMS. All right.

(The information referred to follows:)

EXCERPT FROM SEVENTH ANNUAL REPORT, TENANT RELATIONS DIVISION, HOUSING AUTHORITY OF THE CITY OF NEWARK

Problems in connection with elderly tenants are particularly complex and challenging and call for an extra degree of patience and skill. Situations involving elderly persons are particularly moving and acute because so often there is illness, confusion, fear. Besides being subject to debilitating physical and mental illness, elderly persons are prone to disturbing fears when they find they can no longer care for themselves as they once did but must depend on others.

In seeking help for the referred elderly tenant, meetings are frequently held with children, relatives, friends, church. By means of such consultations and by assistance rendered by agencies, problems in connection with the elderly have been satisfactorily resolved.

The proportion and number of senior citizens in communities are growing and much attention is being addressed to their problems and their needs. Conferences on the aged have been held on citywide, statewide, and nationwide scales. Out of this quickened awareness of the needs of the elderly has come a trend of public sentiment resulting in increased efforts on the part of all agencies to extend their facilities and resources for the senior citizen. In consonance with these trends, the authority has stepped forward to provide special housing for elderly persons of low income. Buildings designed for the elderly have been erected at three of its project sites and the first of these buildings will be ready for occupancy the first of January 1962. As these buildings are completed and tenanted, it can be anticipated that greater and greater call will be made on the services of this division.

We point out, however, that the division is already deeply committed in the service of our elderly tenants. Having observed that a large proportion of the referrals that come in relate to elderly tenants, the division kept statistical record this fiscal year as referrals were closed. The statistics showed that out of the 594 referrals closed during the year, 101, or 1 out of 6, related to elderly tenants, either single elderly persons, elderly couples, or elderly family members. Listed are the exact numbers in each group:

<table>
<thead>
<tr>
<th>Referrals of</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single elderly persons</td>
<td>56</td>
</tr>
<tr>
<td>Elderly couples</td>
<td>25</td>
</tr>
<tr>
<td>Elderly family members</td>
<td>20</td>
</tr>
</tbody>
</table>

Understandably, the greatest number of problems occur with elderly single tenants. The problems for which the elderly were referred were: Need for more income; need for health services; senility and mental illness; inability to maintain a home; difficulty getting along with relatives; difficulty getting along with
neighbors. The elderly person on move-in may be active and self-reliant, but with the passing of time may lose abilities and become more dependent. On move-in, the elderly person may have a fixed marginal income which may be just enough, but with rising costs and inflation, or more medical needs, finds it impossible to make ends meet. Illness, fear, and loneliness work their erosive effects on physical and mental well-being. Following is a list of the problems for which the tenants of the 101 referrals under study were referred:

Referred for—

- Problems of health ......................................................... 28
- Problems of income ...................................................... 28
- Poor housekeeping ....................................................... 11
- Difficulties with neighbors ........................................... 19
- Difficulties with family ................................................. 14
- Requested transfer to another project ............................ 1

In all of the 101 elderly cases closed, there was not one recommendation of eviction, although some cases presented severe problems. The staff worker stayed with the situation until a satisfactory solution could be reached, satisfactory for the tenant family as well as for the authority. Twelve cases resulted in voluntary move-out. These included elderly single persons no longer able to live alone who went into nursing homes selected for them or into the homes of children or relatives. In 89 cases, tenancy continued with an improved condition.

For purposes of comparison, figures and percentages serve, but figures alone cannot show the heart and substance of our work. To illustrate the circumstances implied by the figures, our past annual reports synopsized some of the situations with which the division was confronted during the year and the remedial steps taken. Since this year accented work with the elderly, we have chosen for illustration two cases which came up during the year involving elderly tenants. The situations presented by these two cases are widely typical.

Case of the B Family

The B's were first referred as an elderly couple and the problem was insufficient income. Mr. B was nearly 90, his wife past 70. The staff worker visited the family, discerned the need for more income, and referred the family to the appropriate agency for supplementation. With the agency's assistance, adequate income was established and the case was closed.

About a year later there was a second referral. By this time the family picture had changed: Mr. B had died, and Mrs. B had taken another old lady in with her to share the apartment. The problem now was household discord. The two ladies quarreled and complained about each other. The staff worker listened, counseled, soothed. Each lady was agency supervised, one by Essex County Welfare Board and the other by Associated Catholic Charities. The staff worker found through interviews that although the ladies complained about each other, neither wanted a definite break. After each visit by the worker, the ladies went back to living together with renewed determination to get along.

Suddenly, during servicing, one of the ladies died. The other, although she had been at odds with her friend, mourned her deeply. Her own health began to deteriorate and she became too feeble and too frightened to live alone. Worker contacted the servicing agency and the agency arranged suitable nursing home placement.

Case of Mr. C

Mr. C lived in Pennington Court project as a single elderly tenant for some years before anything came up to call particular attention to the tenancy. In December 1960 management learned that this very old man had to go to the hospital for amputation of his left leg, and referred the tenant to the division for whatever assistance could be rendered.

After the operation and convalescence, Mr. C returned home and the staff worker made a home visit. On this first visit, the situation looked desperate. Mr. C, frightened, crippled, alone, was trying to take care of himself and was having a hard time of it. He was still unskilled in the use of crutches and did not maneuver well around the apartment. The staff worker felt that Mr. C would be immediately helped if he had a wheelchair which he could manipulate more easily and contacted a number of agencies until a chair was found for Mr. C.

A money shortage had also developed. Mr. C's sole income consisted of a small social security allowance, and now with increased medical expenses the
income was not enough. Staff worker described the situation to the Essex County Welfare Board and the agency sent their worker to the home to take Mr. C’s application for supplementation. At our request the agency included allowances for housekeeping and errand boy services in their budget. With acceptance of the application by the agency, Mr. C not only had sufficient income but an interested agency standing by to provide medical, rehabilitative, and other services as needed.

Visits by the worker continued, and the worker observed that Mr. C was lonely and depressed. Mr. C was naturally a chatty, friendly man who liked company. The worker scouted around among the neighbors and found several who said they would enjoy visiting Mr. C. With friends to visit him, Mr. C’s outlook began to improve and he became his former bright, cheerful self. At the last visit he told the worker he was managing well and with the help of his new friends he was able to get outdoors occasionally.

Mr. Danzig. The greatest single need of elderly families is for additional social services—education, medical, recreational, and perhaps occupational. Our experience in this field compels us to see that existing financial resources are inadequate to provide these necessary services. Last year I testified to this effect before the Special Committee on Aging and recommended Federal financial assistance.

Additional public housing for the elderly is needed. In selecting tenants for the 766 apartments for the elderly now becoming available, 1,550 eligible active applications were received and 300 apartments were rented in 3 days.

A subsequent supply of true middle-income housing is needed by a large segment of the city’s population including many of the elderly families. We are hopeful that a State program will eventually be developed in this field.

Slum clearance and urban renewal are essential to the public welfare, including the welfare of the elderly. These programs should be continued and enlarged until every dwelling in the city is fit to live in.

The housing and urban renewal programs, primarily designed for the improvement of the physical environment, have also served to direct attention to other problems of people which, together with the elderly, were formerly swept under the slum carpet. Thank you, sir.

Senator Williams. Thank you very much, Mr. Danzig.

I am not sure exactly how we will handle for the record this most helpful statistical material and data that you have given us. We certainly can use all of the material for our committee work. Maybe part of it will be filed and the rest of it we will select out for the record of the transcript.

Mr. Danzig. More copies are available if you need them.

Senator Williams. Now, let me ask you, since you have had the patience to be with us all morning—

Mr. Danzig. I enjoyed it. It was interesting.

Senator Williams. I wish you had been along with us on our little tour in East Orange. It was interesting, believe me.

Mr. Danzig. We have our own little tours, Senator, and believe me, whatever you have seen in East Orange can be multiplied a hundred-fold in Newark.

Senator Williams. Now, you have work under the urban renewal program, and by definition this is in areas where the people are generally of low income?

Mr. Danzig. Yes, sir; low-income families are generally to be found in blighted areas.
Senator WILLIAMS. We know some of the true monuments to progress that stand out as work in urban renewal areas where the construction is completed.

As it has been, at least as we see it in the city where we work, in Washington, where a blighted area has been redeveloped and replacement housing comes in, it is pretty much higher income housing.

Mr. DANZIG. It of necessity must be.

Senator WILLIAMS. Are you working out, or are you working toward a balance here of replacement housing within urban renewal areas for lower income people? Is it being done? Can it be done?

Mr. DANZIG. We have struggled, as you know, Senator, for many years to get the missing link to what could very well turn out to be a perfect program taking account of the needs of families at every level of income.

I think that we have demonstrated through the public housing program that families of low income can be taken care of, given the appropriate subsidies and given the proper tax abatement.

We have demonstrated through urban renewal that it is possible with written-down land, and with financial Federal assistance in the way of long-term mortgages at pegged interest rates through FNMA, we have demonstrated that we can reach to the middle of the middle-income group.

I do not think that we need to concern ourselves with the group of housing generally referred to in the luxury category exceptionally high income families, because they have always been able to get along without any State or Federal aid.

This leaves a hiatus between the family that is just ineligible by reason of a higher income for public housing and does not quite earn enough for the urban renewal projects, FHA, even with long-term pegged-down interest rates, that rent for $40 a month, like the Condominade, and so we say to you that there is a gap between what is normally considered the $20 per room low-rent housing and the $40, and nothing, is being supplied in our American communities, outside of several States where they have State programs, such as New York, with the Mitchell-Lama providing tax abatement, long-term interest, long-term amortization period, and pegged low State loans, that do bring the rents to the $28 to $32 level, which is a great need in most of our American cities on the north and eastern seaboard.

Now this, we know, can be achieved through an attack made solely on the major two points left to attack. That involves the interest and the principal payments, the amortization debt service.

Senator WILLIAMS. How about the rehabilitation program; could that not fill part of this gap?

Mr. DANZIG. The rehabilitation program could very well in certain given spotted areas produce middle-income housing, written down through the urban renewal process, and we intend to take a fling at that sort of thing, but at best it would not produce the volume that is necessary in our society in a built-up city, where every piece of land is built on.

We certainly begin through the rehabilitation and conservation process to do nothing about the future population explosion.

With your suburban areas passing ever-restrictive zoning ordinances, so that you have to now have two lots to build one expensive
house on, the restriction of land use in this fashion will merely drive
more and more people to the city, where, if we maintain the structural
pattern, we will not be able to accommodate the future and ever-grow-
ing population.

Senator Williams. It would seem to me that this city of Newark
has a vast residential area of housing, of homes that were maybe 30
or 40 years ago the showplaces of the city, first-family area. High
Street was one, was it not?

Mr. Danzig. A very fine area, yes.

Senator Williams. And this, over the years, has gone into a gray
area. The houses are not as—well, they are just running down.

Mr. Danzig. No; they are merely obsolete. They have outlived
their usefulness, just as the big estate has outlived its usefulness,
and is now being cut up, all over this country.

Senator Williams. I would think that there would be areas that
would lend themselves to rehabilitation.

Mr. Danzig. There are. There are undoubtedly. Rehabilitation
and conservation.

Senator Williams. Are there many financial institutions here in
the city that find this an attractive investment for them?

Mr. Danzig. Well, we have had an urban renewal area, what we
call the Lower Clinton Hill, which has been going now for, I guess,
a half a dozen years, which has been specifically designed to be
rehabilitation and conservation and it has not really gotten off the
ground, and if one would examine the need for the rehabilitation and
its cost in relationship to the person who occupies the premises, you
always continually find that any major kind of renovation job dis-
possesses the current owner or occupant, because he then finds he can't
afford to live in the premises.

The Lower Clinton Hill, for example, was originally built for the
small manufacturer, the small merchant, who had two or three in help,
and it is a great big old rambling place for the most part, without a
driveway and without a garage, and now it has been sold for down to
$12,000 and $13,000 and $14,000 a year, and the taxes are $600 to $800
on them, and they are now occupied by people who are just in the
twilight zone above the public housing level in this hiatus period.

Senator Williams. Multiple-family dwellings?

Mr. Danzig. They have one devil of a time maintaining the prem-
ises. Now if they are to bring them up to full standard, and put
driveways in, and garages in, and modernize them, I am afraid they
are not going to be able to afford to live there. So this becomes a prob-
lem steeped in simple economic feasibility for the family.

Whenever I am asked "Can this be rehabilitated?"—why, certainly,
it can be rehabilitated, but now then, ask me, "For whom?" and you
show me the pocket of the guy who occupies it, and I will be able to
tell you soon enough whether, when rehabilitated, he can afford it,
because the system of private enterprise certainly has brought about
many renovations, many conservations, and much maintenance, and
much modernization all over the country, for profit.

If it does not profit one to do so, he does not do it, and this is why
these areas languish and are not rehabilitated and cannot be conserved
for the most part, excepting on a spotted basis when that area finds
itself up against a very fine residential area peripherally. This can
be done and needs to be done.
As it was originally contemplated, the rehabilitation and conservation program was to take into account your rehabilitation and conservation program without any clearance and without any taking into account originally of the need for recreational facilities. They were just going to leave the area the way it is, cause everybody to bring his house up to standard, without giving them the reason why, without improving the school system, without providing parking, without providing shopping, without providing better educational facilities, and so forth. This does not always work.

If you provide these things, the tax rate goes up, of necessity, and with a higher tax rate and an additional cost of interest and amortization for the improvement, this present occupant in many cases—in my judgment, most cases—could not afford to live there.

Senator Williams. All right. Let me move over to another inquiry here.

You have a monumental problem of relocation with all of the urban renewal underway, and with all of the highway plans now coming closer to the construction stage within the city. Who is in charge of relocation?

Mr. Danzig. The housing authority has constantly relocated for industry, for public works, for schools, for public housing, for urban renewal, and for highways in the past, so it becomes our responsibility.

Senator Williams. You have in your jurisdiction not only housing and urban renewal but—

Mr. Danzig. Well, I do not think we have a legal responsibility to relocate for highways, but, of course, we shall undertake it.

Senator Williams. It is permissive.

Mr. Danzig. We are the only ones that are geared for it.

Senator Williams. What kind of a department do you have?

Mr. Danzig. We have a department in tenant selection and a relocation composed of in excess of 50 people.

Senator Williams. Fifty?

Mr. Danzig. I mean both tenant selection and relocation, and they work alternatively in both divisions.

Senator Williams. And they work through notice to people who are to be displaced?

Mr. Danzig. Well, we open up an office on every street. Every single project gets an office opened, pamphlets are distributed, information, education, and general assistance, and I think that you should know, Mr. Senator, that the most valuable tool we have in the whole relocation process, curiously, is time. We will not put any family out in the street.

Senator Williams. Yes. Weighting the relocation service in terms of younger people and in terms of older people, do you find on a percentage basis your services are sought more by elderly than the younger people? By elderly people, rather than younger people?

Mr. Danzig. Depending upon the consistency or the composition of the families within a given site, they all seek our assistance excepting the very few that, so to say, "pick up their marbles" and take off.

Senator Williams. Those are more younger than older, are they not?

Mr. Danzig. They are probably the more affluent. Those who can afford to go, go without requesting help, and that is a very small percentage indeed, but then, as the situation is tight or loose in the open
market, as availability is or is not apparent, so are services necessary almost to the point of indispensability, particularly in the low-income family, and more especially in the low-income elderly dislocatee.

Senator Williams. Finally, on this point, have you come to a conclusion as to what additional governmental tools would be helpful to you in your relocation program?

Mr. Danzig. We believe that we need much more low-rent public housing for the elderly. We say that we should not like to build it, unless the amenities are there, which we believe they are.

We should not like to build any more of it, even though we have to, without special Federal assistance to take care of these people after they are in occupancy.

Let me portray to you one of the greatest and most crying needs of the elderly family in public housing, where we have them and can observe.

Most of them are in desperate need of just friendly visitation by some understanding person who can listen out their problems, discuss with them—friendly visitations, very important.

Most of these people have either lost all their relatives, have no relatives, as the statement indicates, or have been rejected by relatives, or have rejected relatives.

Senator Williams. Yes.

Mr. Danzig. Those are the three categories. In any event, the large majority of them are really alone, and the remarkable thing about the housing for the elderly that is already up and working in Newark is they seem to find solace in one another, and this is a most interesting development, through which they have their coffee-klatches and their checker games and their sewing circles, and their own visitations, but I do not think or we in housing do not think it is enough, because more and more do we find that the services of the tenant relations division is necessary, that visiting nurse services are necessary, that diagnostic clinics are necessary, that supervised recreation programs are necessary, so that their hands remain not idle. And they can do a great deal of useful work for themselves and for the community.

I think that what is necessary now is some Federal aid, money, which the social agencies now, with bursting budgets and inability to meet quotas in their financial drives, so desperately need to carry out this program.

The people who are of low income, newly arrived in the community, that is within the last 5 or 8 or 10 years, do not even know, as this study showed—and one of the most important things this study showed—is that they did not know of the availability of these services.

The social agencies are constant in their statements that they never turn a family away. God help them if these people find out that they have services to render. They would not be able to render them for the need that is so enormous.

Senator Williams. How about moving allowances for those who are not displaced by urban renewal? Is that a hardship, particularly with the highway program and with the new Federal building for Newark?

Mr. Danzig. We hope to be able to obtain the Federal building. I understand that decision has been made that they locate GSA in
Newark. Presumably, that will be in an area that will require very little if any relocation, because they must have a downtown location, in reasonable proximity to the present Federal building, the post office, nearby, here.

Senator Williams. How about you gentlemen? Do you have any questions you wish to ask?

Mr. Frantz. Yes, I have some questions.

Senator Williams. All right, Mr. Frantz.

Mr. Frantz. Mr. Danzig, this survey which you have presented here was made of public housing tenants? These were people who have been relocated in public housing?

Mr. Danzig. You mean the 46 families?

Mr. Frantz. Yes, sir.

Mr. Danzig. No, sir; the 46 were displaced elderly families, and we went to their new places of residence, some in public housing, some not in public housing, went to them to make this survey which we have detailed to you.

Mr. Frantz. I see.

Mr. Danzig. This is after the fact.

Mr. Frantz. Some of these have been relocated in other than public housing?

Mr. Danzig. Oh, yes.

Mr. Frantz. Well now, were you able to discern that there was any difference in the satisfaction that the people who were then living in public housing had as distinguished from those who had gone to other kinds of units?

Mr. Danzig. Well, we have ample evidence that they are happier paying $31.50 than $50 a month. That is one of their primary problems, lack of money, so that in public housing the average rent they pay us—the ones that moved in—pay an average of $31.50, the ones that moved into public housing.

The ones that moved into private housing went from an average of $44 that they paid where they were before dislocation to $50. Obviously, $18.50 difference ought to make them happier in public housing.

Two, we know they are happier in public housing because of the amenities, the quality of the housing, and the new friendships that they can form, and some of the programs we do of which they cannot get in private housing, outside of the area.

Mr. Frantz. About what percent of those that have been displaced, say, in the last year or two, have been relocated in public housing?

Mr. Danzig. I do not have the exact figure, but it varies from site to site. It depends upon the type of area you have and the housing accommodations therein, but, overall, I think that a rough enough figure would be about 40 percent of the families that are displaced are relocated in public housing.

Mr. Frantz. Presumably, the figure would be higher if there were enough public housing units?

Mr. Danzig. I do not think that that is the test. A large number of them are not eligible. Some, as I said before, about 8 or 9 percent, just whisk themselves off, before we even have a chance to establish an office to get to them with the services. A number of them find that their incomes are too high, and they are able to get in the open
market housing that is better than what they have. A great number of them do not even know that they are eligible for public housing. We find constantly families who are eligible who think these places are for the rich, and not for them.

Mr. Frantz. Just one other thing about your relocation staff. You have a department of about 50, I believe you said?

Mr. Danzig. A little over 50 that accommodates tenant selection and relocation, which is a joint division.

Mr. Frantz. I see. Is this a permanent, stable staff?

Mr. Danzig. Yes, sir.

Mr. Frantz. Not tied to the—

Mr. Danzig. It is not stable in the sense that it keeps growing as our program grows.

Mr. Frantz. I see. The relocation workload that they handle is charged to the gross project cost of a particular project?

Mr. Danzig. Of course.

Mr. Frantz. What you handle for other kinds of displacement, highway or from other causes, the city necessarily picks up the bill for that?

Mr. Danzig. We have had this experience: When we dislocate or relocate for public housing, it is charged to that particular housing project cost. If it is urban renewal, it is charged to that.

We, some years ago, had to move 13 extraordinarily large families off a site to accommodate a public playground. We entered into no contract. We merely sent our tenant selection people out and took applications. There was no charge. There was very little cost, if any, incurred.

If the highways begin to dislocate thousands of families as we anticipate, and we have to set up offices on site or en route, that would, of necessity, drive us into a substantial cost, and we will have to pin down a staff by the mile, as the saying goes, and have to charge the highway department what it costs us, because our system of accounting is such that we can only charge to the project the particular project cost.

Mr. Frantz. Yes.

Mr. Danzig. Since a highway is not one of our projects, we would have to set up a separate relocation.

Mr. Frantz. The point I was getting to was just that: that such a cost at this point would not be chargeable to the highway project; it would not be an admissible cost in the highway project?

Mr. Danzig. We could not handle it unless we were adequately paid for it, because it would be an audit exception, and, as you know, the General Accounting Office would let us hear about it.

Mr. Frantz. This would have to come from the appropriation of the city or the State, then?

Mr. Danzig. I should think it belongs—if it is a State highway, the State highway ought to pay for the relocation of the families it displaces, and either handle it themselves or have us handle it under contract, and we would be very delighted to handle it for them, because we have locally a great deal more experience and know the resources to a greater degree than they would likely know it, not having been in operation in this area for, well, ever since my time.

Mr. Frantz. Thank you.

Senator Williams. Mr. Moskowitz?
Mr. Moskowitz. Mr. Danzig, did you hear Mayor Kelly testify this morning?

Mr. Danzig. I heard some of the things Mayor Kelly testified.

Mr. Moskowitz. This is testimony we have heard throughout the hearings, that there are some officials that feel that there is a discriminatory practice, if I may put it that way, that there are relocation funds provided under urban renewal projects but not in highway projects, and that they are both Federal to some extent and supported, and the suggestion being that there be relocation funds in the Federal financial package in highways. Do you agree with that suggestion?

Mr. Danzig. There isn't any question. I don't even like to hear the word "discrimination." We do not believe in that here in Newark, at least in my shop, but, in any event, for many years we had a disparity between relocation payments in public housing and in urban renewal, and I wear two hats, and on one side of the street I could not pay; on the other, I could.

Senator Williams. That has been corrected.

Mr. Danzig. It has been corrected, and I am sure that this will be corrected, with sufficient information available.

Mr. Moskowitz. Just one other question. There is another suggestion. I know you have a viewpoint on it.

Some of the housing that is being destroyed by these projects is not the residential-type home, but is boardinghouses and hotels?

Mr. Danzig. That is considered residential. Hotel is commercial.

Mr. Moskowitz. As distinguished from the home. There was some mention at one of the hearings that public housing is not permitted to rebuild this type of facility. Is that true?

Mr. Danzig. I don't quite understand. Do you mean public housing is not permitted to rehabilitate for public housing use?

Mr. Moskowitz. Rebuild a facility that is more or less a boardinghouse facility.

Mr. Danzig. I wish I could undertake—if your general question is, can housing take a premise and rehabilitate it for public housing reuse, the answer is yes, it can do that.

If your question is, can public housing take a boardinghouse, rehabilitate it, and continue it in public housing ownership as a boardinghouse, the answer is no.

Mr. Moskowitz. No; my question is this——

Mr. Danzig. I know your question is different.

Mr. Moskowitz. And that is that many of the elderly do not live in a home as we know it as such, but live in hotels or boardinghouses, and the question is, does public housing provide this type of facility once it is done away with by some Federal project? Can it provide this kind of facility?

Mr. Danzig. We do it now in houses for the elderly, with special amenities. One of the major problems we are going to be faced with, and, you, Senator, will be faced with, is the problem of homeless men, and one of the things that has always been a curiosity to me is that we have many, many more women than men, and why there should be so many homeless men?

I cannot, therefore, understand, but they are commonly referred to as "derelicts," Mills Hotel, flophouse livers and the like, but this is a very serious problem in almost every city, when it commences
an urban renewal project in its downtown area where these folks abound. We are going to be faced with that in the next year or so very heavily here, and in answer to your question, sir, we hope to be able to do something about building dormitory type, with some supervision, with some action by social agencies, with Federal aid, hopefully.

Mr. Moskowitz. That was the question I was intending to ask. Thank you, Mr. Danzig.

Senator Williams. Thank you. We are always very grateful to hear from the distinguished director of the Newark Housing Authority, Mr. Danzig.

(Exhibits A through F referred to previously follow:)

**EXHIBIT A**

Public housing projects containing special units for the elderly

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stella Windsor Wright Homes, completed 1959</td>
<td>24</td>
</tr>
<tr>
<td>Otto E. Kretchmer Homes, completed 1961</td>
<td>196</td>
</tr>
<tr>
<td>Stephen Crane Village, to be completed 1962</td>
<td>196</td>
</tr>
<tr>
<td>William P. Hayes Homes, to be completed 1962</td>
<td>98</td>
</tr>
<tr>
<td>Project New Jersey 2-19, to be completed 1962</td>
<td>252</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>766</strong></td>
</tr>
</tbody>
</table>

Special facilities and amenities included as follows:
1. Special low tubs, nonskid.
2. Wider doors to accommodate wheelchairs.
3. Nonskid floors (nonskid ceramic in bathrooms).
4. Special electric ranges.
5. Grab bars at tub.
6. Grab bars at toilet.
7. Illuminated switches and controlled from both sides of two-door rooms.
8. Separate leisure-time rooms in each building with kitchen and restrooms.
9. Elimination of door saddles (tripping hazard).
10. Low shelving and cabinets.
11. Doors on all closets and cabinets.
12. Extra large medicine cabinets.
13. Bathroom doors to open out.
15. Baseboard heating with continuous cover.
16. Bifold closet doors.
17. High-speed elevators (no prolonged waiting).
18. Extra large elevators to accommodate stretchers, etc.
19. Elevators stop at every floor (no skip stop).
20. Continuous handrails in halls.
21. Outdoor sitting and recreation areas (shuffleboard, checker tables, etc.).

**EXHIBIT B**

Elderly Families Residing in Newark's Public Housing

As of April 1, 1962, the Newark Housing Authority had 8,673 families living in its projects. Of these households, 2,327, or 27 percent, were elderly; that is, headed by a member 62 years of age or over or headed by a disabled member as defined by the Social Security Act. Nine out of every ten of these elderly households consist of single persons living alone or couples, with only 1 in 10 families containing three or more persons.

The median annual income of these senior households amounted to $1,693, which means that half had income under $1,693 a year. A third received less than $1,304 and nearly one-fifth lived on less than $1,000 a year. Only 1 in 20 elderly families received an annual income of $4,000 or more.

In contrast to nonelderly households, whose major source of income is derived wholly or partly from paid employment, single elderly persons and families de-
pend chiefly on social security benefits. The 1962 annual reexamination showed that only one in eight elderly, in contrast to three out of four nonelderly families, derived all or most of their income from wages, and that the great majority (two-thirds) of the senior households depend on social security benefits for all or most of their income. Relatively few (1 in 10) elderly families subsisted on public welfare and an even smaller proportion had income from other sources such as savings, pensions, family contributions, etc. The majority of elderly families had income from more than one source.

TABLE 12.—Number of elderly families living in low-rent projects, by race, by project, Mar. 31, 1962

<table>
<thead>
<tr>
<th>Project</th>
<th>All families</th>
<th>Elderly families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>White</td>
<td>Nonwhite</td>
</tr>
<tr>
<td>N.J. 2-1 Seth Boyden Court</td>
<td>455</td>
<td>44</td>
</tr>
<tr>
<td>N.J. 2-2 Pennington Court</td>
<td>122</td>
<td>114</td>
</tr>
<tr>
<td>N.J. 2-5 Baxter Terrace</td>
<td>146</td>
<td>428</td>
</tr>
<tr>
<td>N.J. 2-6 Stephen Crane Village</td>
<td>319</td>
<td>35</td>
</tr>
<tr>
<td>N.J. 2-7 Hyatt Court</td>
<td>283</td>
<td>109</td>
</tr>
<tr>
<td>N.J. 2-8 Felix Pudl Court</td>
<td>35</td>
<td>245</td>
</tr>
<tr>
<td>N.J. 2-9 F. D. Roosevelt Homes</td>
<td>85</td>
<td>189</td>
</tr>
<tr>
<td>N.J. 2-10 Kretschmer Homes</td>
<td>532</td>
<td>179</td>
</tr>
<tr>
<td>N.J. 2-11 Walsh Homes</td>
<td>445</td>
<td>168</td>
</tr>
<tr>
<td>N.J. 2-12 Hayes Homes</td>
<td>76</td>
<td>1,281</td>
</tr>
<tr>
<td>N.J. 2-13 Columbus Homes</td>
<td>1,299</td>
<td>246</td>
</tr>
<tr>
<td>N.J. 2-14 Bradley Court</td>
<td>226</td>
<td>15</td>
</tr>
<tr>
<td>N.J. 2-15 Wright Homes</td>
<td>21</td>
<td>1,177</td>
</tr>
<tr>
<td>N.J. 2-17 Kretschmer (elderly)</td>
<td>186</td>
<td>196</td>
</tr>
<tr>
<td>Total</td>
<td>4,341</td>
<td>4,331</td>
</tr>
</tbody>
</table>

Elderly families as percent of total: 100 100 100 39.5 14.2 26.8

Source: Data from 1962 annual reexamination.

Table 13.—Number of persons in elderly families living in low-rent projects, Mar. 31, 1962

<table>
<thead>
<tr>
<th>Number of persons in family</th>
<th>Elderly families</th>
<th>Number of persons in family</th>
<th>Elderly families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent of total</td>
<td>Number</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 ..........................</td>
<td>1,055</td>
<td>45.4</td>
<td>7  .................</td>
</tr>
<tr>
<td>2 ..........................</td>
<td>1,011</td>
<td>43.5</td>
<td>8  .................</td>
</tr>
<tr>
<td>3 and over  ..................</td>
<td>183</td>
<td>6.6</td>
<td>9  .................</td>
</tr>
<tr>
<td>4 ..........................</td>
<td>54</td>
<td>2.3</td>
<td>10 and over  ..........</td>
</tr>
<tr>
<td>5 ..........................</td>
<td>17</td>
<td>.7</td>
<td>Total ................</td>
</tr>
<tr>
<td>6 ..........................</td>
<td>15</td>
<td>.6</td>
<td></td>
</tr>
</tbody>
</table>

Source: Data from 1962 annual reexamination.

Note.—In this table is revealed the fact that elderly households in the Newark public housing projects, as elsewhere, are small, consisting in 9 cases out of 10 of single persons or couples, apportioned about equally between them. Only 1 in 10 families headed by a senior citizen contains 3 or more persons.
Table 14—Source of income of elderly families living in low-rent projects, by project, Mar. 31, 1962

<table>
<thead>
<tr>
<th>Project</th>
<th>Total number of elderly families</th>
<th>Families receiving—</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of total</td>
<td>Wages only</td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Percent of total</td>
</tr>
<tr>
<td>N.J. 2-1 Seth Boyden Court</td>
<td>276</td>
<td>16</td>
</tr>
<tr>
<td>N.J. 2-2 Pennington Court</td>
<td>71</td>
<td>5</td>
</tr>
<tr>
<td>N.J. 2-5 Baxter Terrace</td>
<td>167</td>
<td>9</td>
</tr>
<tr>
<td>N.J. 2-6 Stephen Crane Village</td>
<td>93</td>
<td>4</td>
</tr>
<tr>
<td>N.J. 2-7 Hyatt Court</td>
<td>103</td>
<td>3</td>
</tr>
<tr>
<td>N.J. 2-8 Felix Field Court</td>
<td>82</td>
<td>6</td>
</tr>
<tr>
<td>N.J. 2-9 F. D. R. Homes</td>
<td>65</td>
<td>2</td>
</tr>
<tr>
<td>N.J. 2-10 Kretcher Homes</td>
<td>220</td>
<td>8</td>
</tr>
<tr>
<td>N.J. 2-11 Walsh Homes</td>
<td>117</td>
<td>3</td>
</tr>
<tr>
<td>N.J. 2-12 Hayes Homes</td>
<td>264</td>
<td>20</td>
</tr>
<tr>
<td>N.J. 2-13 Columbus Homes</td>
<td>428</td>
<td>20</td>
</tr>
<tr>
<td>N.J. 2-14 Bradley Court</td>
<td>92</td>
<td>11</td>
</tr>
<tr>
<td>N.J. 2-15 Wright Homes</td>
<td>456</td>
<td>7</td>
</tr>
<tr>
<td>N.J. 2-17 Kretcher Homes</td>
<td>196</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>2,327</td>
<td>135</td>
</tr>
</tbody>
</table>

Source: Data from 1962 annual reexamination.
### Table 15.—Annual income of elderly families living in low-rent projects, Mar. 31, 1962

<table>
<thead>
<tr>
<th>Net annual family income</th>
<th>Elderly families</th>
<th></th>
<th>Net annual family income</th>
<th>Elderly families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent of total</td>
<td>$5,000 to $5,499</td>
<td>7</td>
</tr>
<tr>
<td>Less than $500</td>
<td>4</td>
<td>0.2</td>
<td>$5,500 to $5,999</td>
<td>3</td>
</tr>
<tr>
<td>$500 to $999</td>
<td>421</td>
<td>18.1</td>
<td>$6,000 to $6,499</td>
<td>3</td>
</tr>
<tr>
<td>$1,000 to $1,499</td>
<td>578</td>
<td>24.3</td>
<td>$6,500 to $6,999</td>
<td>0</td>
</tr>
<tr>
<td>$1,500 to $1,999</td>
<td>417</td>
<td>17.9</td>
<td>$7,000 to $7,499</td>
<td>0</td>
</tr>
<tr>
<td>$2,000 to $2,499</td>
<td>443</td>
<td>19.0</td>
<td>$7,500 to $7,999</td>
<td>0</td>
</tr>
<tr>
<td>$2,500 to $2,999</td>
<td>161</td>
<td>6.8</td>
<td>$8,000 to $8,499</td>
<td>0</td>
</tr>
<tr>
<td>$3,000 to $3,499</td>
<td>112</td>
<td>4.8</td>
<td>$8,500 to $8,999</td>
<td>0</td>
</tr>
<tr>
<td>$3,500 to $3,999</td>
<td>70</td>
<td>3.0</td>
<td>$9,000 to $9,499</td>
<td>1</td>
</tr>
<tr>
<td>$4,000 to $4,499</td>
<td>43</td>
<td>1.8</td>
<td>$9,500 to $9,999</td>
<td>1</td>
</tr>
<tr>
<td>$4,500 to $4,999</td>
<td>31</td>
<td>1.3</td>
<td>$10,000 and over</td>
<td>0</td>
</tr>
<tr>
<td>$5,000 to $5,499</td>
<td>19</td>
<td>0.8</td>
<td>Total</td>
<td>2,327</td>
</tr>
<tr>
<td>$5,500 to $5,999</td>
<td>10</td>
<td>0.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Gross income minus deductions for social security, union dues, etc., but not including exemptions for minors or other dependants.

2 Less than $600 of 1 percent.

**Note.**—In the Newark public housing projects, the median income of the elderly families is $1,693, which is about half of the median income of $3,069 of all the families in the projects. This means that half of these elderly families have incomes under $1,693 a year. A third have less than $1,304 a year and nearly 2/5 (18.3 percent) have less than $1,000. Only 5 percent receive incomes of $4,000 or more.

**Source:** Data from 1962 annual reexamination.

### Exhibit C

**Summary of Census Data on Elderly**

- About 36,000 persons, 9 percent of the city's population, are 65 years old or older.
- About 10,000 more are between 62 and 65.
- Almost 12 percent of the whites are 65 and over. Less than 4 percent of the nonwhites are 65 and over.
- About 32 percent of the foreign born are 65 and over.
- Foreign born make up 44 percent of the elderly, native whites 41 percent, Negroes 15 percent.
- About 20 percent of the persons 65 and over are in the labor force.
- Almost 21,000 heads of household, or 16 percent of the city total, are 65 years or older. More than 6,000 of these elderly households are one-person households; that is, single persons living alone.
- About 37 percent of elderly households are owner-occupants compared to 23 percent of all households.
- The median income of elderly owner households is $3,747 compared to $6,100 for all owner households.
- The median value-income ratio is 2.7 for elderly owner households compared to 1.9 for all owner households.
- About 63 percent of elderly households are renter-occupants compared to 77 percent of all households.
- The median income of elderly renter households is $1,983 compared to $4,600 for all renter households.
- The median gross rent paid by elderly renter households is $70.34 compared to $77 for all renter households.
## Elderly population by race and sex

<table>
<thead>
<tr>
<th>Race</th>
<th>Total 65 years and over</th>
<th>Population</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>405,220</td>
<td>36,501</td>
<td>9.0</td>
<td>46,937</td>
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<tr>
<td>Male</td>
<td>196,209</td>
<td>16,790</td>
<td>8.5</td>
<td>21,740</td>
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<tr>
<td>Female</td>
<td>208,711</td>
<td>19,705</td>
<td>9.4</td>
<td>25,197</td>
</tr>
<tr>
<td>White</td>
<td>295,889</td>
<td>31,205</td>
<td>11.8</td>
<td>39,902</td>
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<tr>
<td>Male</td>
<td>130,238</td>
<td>14,373</td>
<td>11.0</td>
<td>18,474</td>
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<tr>
<td>Female</td>
<td>165,631</td>
<td>16,633</td>
<td>12.5</td>
<td>21,428</td>
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<tr>
<td>Nonwhite</td>
<td>139,331</td>
<td>5,195</td>
<td>3.7</td>
<td>7,035</td>
</tr>
<tr>
<td>Male</td>
<td>66,251</td>
<td>2,423</td>
<td>3.7</td>
<td>3,265</td>
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<tr>
<td>Female</td>
<td>73,080</td>
<td>2,772</td>
<td>3.8</td>
<td>3,769</td>
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<tr>
<td>1950 total</td>
<td>488,776</td>
<td>31,310</td>
<td>7.1</td>
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## Elderly population by race and nativity

<table>
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<th>Race</th>
<th>Total 65 years and over</th>
<th>Population</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>405,220</td>
<td>35,970</td>
<td>8.9</td>
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</tr>
<tr>
<td>Native white</td>
<td>217,312</td>
<td>14,743</td>
<td>41.4</td>
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<tr>
<td>Foreign-born white</td>
<td>48,840</td>
<td>15,947</td>
<td>44.3</td>
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<tr>
<td>Negro</td>
<td>137,467</td>
<td>5,206</td>
<td>14.5</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>1,601</td>
<td>74</td>
<td>.4</td>
<td></td>
</tr>
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</table>

1 Estimated.  
2 Percent of category.  

## Age of persons in the labor force

<table>
<thead>
<tr>
<th>Age</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>14 to 17 years</td>
<td>2,051</td>
<td>1.8</td>
<td>1,767</td>
</tr>
<tr>
<td>18 to 24 years</td>
<td>13,118</td>
<td>11.7</td>
<td>11,122</td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>27,789</td>
<td>24.8</td>
<td>15,895</td>
</tr>
<tr>
<td>35 to 44 years</td>
<td>25,023</td>
<td>22.9</td>
<td>15,532</td>
</tr>
<tr>
<td>45 to 64 years</td>
<td>38,384</td>
<td>34.2</td>
<td>20,401</td>
</tr>
<tr>
<td>65 years and over</td>
<td>5,161</td>
<td>4.6</td>
<td>2,157</td>
</tr>
<tr>
<td>Total</td>
<td>112,063</td>
<td>100.0</td>
<td>64,894</td>
</tr>
</tbody>
</table>

1 Percent of elderly.  
TABLE C-7.—Household composition for owner- and renter-occupied housing units, for the city of Newark, 1960

[Based on sample; see text. Median not shown where base is less than 200; plus (+) or minus (−) indicates median above or below that number]

<table>
<thead>
<tr>
<th>Subject</th>
<th>2-or-more-person households</th>
<th>1-person households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male head, wife present, no nonrelatives</td>
<td>Other male head</td>
</tr>
<tr>
<td></td>
<td>Under 65 years</td>
<td>45 to 64 years</td>
</tr>
<tr>
<td>Owner-occupied units</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>28,258</td>
<td>6,018</td>
</tr>
<tr>
<td>1 unit</td>
<td>9,851</td>
<td>1,730</td>
</tr>
<tr>
<td>2 or more units</td>
<td>18,407</td>
<td>4,222</td>
</tr>
<tr>
<td>Trailer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNITS IN STRUCTURE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound</td>
<td>23,001</td>
<td>5,034</td>
</tr>
<tr>
<td>With all plumbing facilities</td>
<td>23,566</td>
<td>4,989</td>
</tr>
<tr>
<td>Lacking some or all facilities</td>
<td>335</td>
<td>45</td>
</tr>
<tr>
<td>Deteriorating</td>
<td>4,368</td>
<td>904</td>
</tr>
<tr>
<td>With all plumbing facilities</td>
<td>4,155</td>
<td>863</td>
</tr>
<tr>
<td>Lacking some or all facilities</td>
<td>213</td>
<td>41</td>
</tr>
<tr>
<td>Dilapidated</td>
<td>5,59</td>
<td>80</td>
</tr>
<tr>
<td>INCOME IN 1959</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $2,000</td>
<td>4,154</td>
<td>129</td>
</tr>
<tr>
<td>$2,000 to $2,999</td>
<td>1,728</td>
<td>118</td>
</tr>
<tr>
<td>$3,000 to $3,999</td>
<td>2,088</td>
<td>280</td>
</tr>
<tr>
<td>$4,000 to $4,999</td>
<td>2,891</td>
<td>965</td>
</tr>
<tr>
<td>$5,000 to $5,999</td>
<td>3,387</td>
<td>1,066</td>
</tr>
<tr>
<td>$6,000 to $6,999</td>
<td>2,907</td>
<td>965</td>
</tr>
<tr>
<td>$7,000 to $7,999</td>
<td>2,290</td>
<td>718</td>
</tr>
<tr>
<td>$8,000 to $8,999</td>
<td>3,453</td>
<td>1,064</td>
</tr>
<tr>
<td>$9,000 to $9,999</td>
<td>4,103</td>
<td>779</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>4,167</td>
<td>207</td>
</tr>
<tr>
<td>$15,000 or more</td>
<td>6,100</td>
<td>6,300</td>
</tr>
<tr>
<td>Subject</td>
<td>Total</td>
<td>2-or-more-person households</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>---------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Male head, wife present, no nonrelatives</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Under 45 years</td>
</tr>
<tr>
<td>VALUE-INCOME RATIO</td>
<td>12,320</td>
<td>2,455 (1,116)</td>
</tr>
<tr>
<td>Less than 1.5</td>
<td>4,256</td>
<td>763 (381)</td>
</tr>
<tr>
<td>1.5 to 1.9</td>
<td>2,230</td>
<td>540 (270)</td>
</tr>
<tr>
<td>2 to 2.4</td>
<td>1,562</td>
<td>398 (199)</td>
</tr>
<tr>
<td>2.5 to 2.9</td>
<td>656</td>
<td>296 (148)</td>
</tr>
<tr>
<td>3 to 3.9</td>
<td>1,041</td>
<td>265 (132)</td>
</tr>
<tr>
<td>4 or more</td>
<td>2,188</td>
<td>148 (74)</td>
</tr>
<tr>
<td>Not computed</td>
<td>201</td>
<td>17 (8)</td>
</tr>
</tbody>
</table>

Renter-occupied units:

<table>
<thead>
<tr>
<th>UNITS IN STRUCTURE</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Under 65 years</th>
<th>65 years and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 unit</td>
<td>4,898</td>
<td>1,677 (839)</td>
<td>1,058 (529)</td>
<td>262 (131)</td>
<td>225 (113)</td>
<td>87 (43)</td>
</tr>
<tr>
<td>2 units</td>
<td>14,794</td>
<td>6,102 (3,051)</td>
<td>3,985 (1,993)</td>
<td>837 (418)</td>
<td>729 (364)</td>
<td>115 (57)</td>
</tr>
<tr>
<td>3 and 4 units</td>
<td>32,638</td>
<td>12,099 (6,049)</td>
<td>7,195 (3,597)</td>
<td>1,067 (534)</td>
<td>1,773 (887)</td>
<td>279 (139)</td>
</tr>
<tr>
<td>5 to 9 units</td>
<td>39,508</td>
<td>8,518 (4,259)</td>
<td>5,431 (2,715)</td>
<td>1,438 (719)</td>
<td>1,494 (747)</td>
<td>234 (117)</td>
</tr>
<tr>
<td>10 or more units</td>
<td>16,435</td>
<td>4,711 (2,355)</td>
<td>2,904 (1,452)</td>
<td>1,170 (586)</td>
<td>530 (265)</td>
<td>83 (42)</td>
</tr>
<tr>
<td>Trailer</td>
<td>23,652</td>
<td>8,306 (4,153)</td>
<td>3,815 (1,907)</td>
<td>953 (476)</td>
<td>1,389 (694)</td>
<td>218 (109)</td>
</tr>
<tr>
<td>CONDITION AND PLUMBING</td>
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<td></td>
<td></td>
<td></td>
<td>Under 65 years</td>
<td>65 years and over</td>
</tr>
<tr>
<td>Sound</td>
<td>68,694</td>
<td>23,648 (11,824)</td>
<td>15,264 (7,632)</td>
<td>4,159 (2,080)</td>
<td>3,068 (1,534)</td>
<td>574 (287)</td>
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<tr>
<td>With all plumbing facilities</td>
<td>62,776</td>
<td>22,680 (11,340)</td>
<td>14,619 (7,309)</td>
<td>3,918 (1,959)</td>
<td>2,749 (1,374)</td>
<td>536 (278)</td>
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<tr>
<td>Lacking some or all facilities</td>
<td>5,318</td>
<td>968 (484)</td>
<td>465 (233)</td>
<td>241 (121)</td>
<td>250 (125)</td>
<td>36 (18)</td>
</tr>
<tr>
<td>Deteriorated</td>
<td>23,652</td>
<td>8,306 (4,153)</td>
<td>3,815 (1,907)</td>
<td>953 (476)</td>
<td>1,389 (694)</td>
<td>218 (109)</td>
</tr>
<tr>
<td>With all plumbing facilities</td>
<td>17,418</td>
<td>6,678 (3,339)</td>
<td>3,153 (1,576)</td>
<td>747 (373)</td>
<td>1,130 (565)</td>
<td>190 (95)</td>
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<tr>
<td>Lacking some or all facilities</td>
<td>6,534</td>
<td>1,628 (814)</td>
<td>672 (336)</td>
<td>206 (103)</td>
<td>259 (129)</td>
<td>28 (14)</td>
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<tr>
<td>Dilapidated</td>
<td>7,308</td>
<td>2,244 (1,122)</td>
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<td>INCOME IN 1959</td>
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<tr>
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<td>1,966</td>
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<td>1,431</td>
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<td>4,791</td>
<td></td>
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<td>$15,000 or more</td>
<td>12,989</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
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<td>Median</td>
<td>GROSS RENT AS PERCENTAGE OF INCOME</td>
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<td>6,912</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>$50 to $59</td>
<td>10,891</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td>$70 to $79</td>
<td>15,733</td>
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</tr>
<tr>
<td>$80 to $89</td>
<td>27,698</td>
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<td>$90 to $99</td>
<td>10,719</td>
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<td></td>
</tr>
<tr>
<td>$100 to $119</td>
<td>5,952</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$120 or more</td>
<td>1,656</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Median</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Income of primary families and individuals.
## Exhibit D.—Housing and household characteristics of elderly families in substandard housing units, 1960

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Owner occupied</th>
<th>Renters occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>White</td>
</tr>
<tr>
<td><strong>Occupied substandard housing units</strong></td>
<td>384</td>
<td>298</td>
</tr>
<tr>
<td><strong>ROOMS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 room</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>2 rooms</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>3 rooms</td>
<td>60</td>
<td>52</td>
</tr>
<tr>
<td>4 rooms</td>
<td>98</td>
<td>80</td>
</tr>
<tr>
<td>5 rooms</td>
<td>85</td>
<td>65</td>
</tr>
<tr>
<td>6 rooms</td>
<td>60</td>
<td>41</td>
</tr>
<tr>
<td>7 rooms hot or more</td>
<td>23</td>
<td>14</td>
</tr>
<tr>
<td>8 rooms or more</td>
<td>34</td>
<td>27</td>
</tr>
<tr>
<td><strong>WATER SUPPLY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot and cold piped water inside structure</td>
<td>249</td>
<td>179</td>
</tr>
<tr>
<td>Only cold piped water inside structure</td>
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<td>116</td>
</tr>
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<td>Piped water outside structure</td>
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<td>4</td>
</tr>
<tr>
<td>No piped water</td>
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<td></td>
</tr>
<tr>
<td><strong>TOILET FACILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flush toilet</td>
<td>317</td>
<td>252</td>
</tr>
<tr>
<td>Exclusive use</td>
<td>61</td>
<td>41</td>
</tr>
<tr>
<td>Shared</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Other toilet facilities or none</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BATHING FACILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bathtub or shower</td>
<td>227</td>
<td>170</td>
</tr>
<tr>
<td>Exclusive use</td>
<td>75</td>
<td>54</td>
</tr>
<tr>
<td>Shared</td>
<td>82</td>
<td>75</td>
</tr>
<tr>
<td><strong>CONDITION AND PLUMBING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound</td>
<td>142</td>
<td>136</td>
</tr>
<tr>
<td>With private toilet and bath and only cold water</td>
<td>49</td>
<td>48</td>
</tr>
<tr>
<td>With private toilet, no private bath</td>
<td>157</td>
<td>118</td>
</tr>
<tr>
<td>With piped water, no private toilet</td>
<td>35</td>
<td>30</td>
</tr>
<tr>
<td>Lacking piped water in structure</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Deteriorating</td>
<td>90</td>
<td>71</td>
</tr>
<tr>
<td>With private toilet and bath and only cold water</td>
<td>36</td>
<td>34</td>
</tr>
<tr>
<td>With private toilet, no private bath</td>
<td>82</td>
<td>55</td>
</tr>
<tr>
<td>With piped water, no private toilet</td>
<td>26</td>
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</tr>
<tr>
<td>Lacking piped water in structure</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Dilapidated</td>
<td>135</td>
<td>102</td>
</tr>
<tr>
<td>With private toilet and bath and hot water</td>
<td>121</td>
<td>97</td>
</tr>
<tr>
<td>Lacking hot water, private toilet, or bath</td>
<td>23</td>
<td>13</td>
</tr>
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</table>

### Persons in Household

<table>
<thead>
<tr>
<th>Persons in Household</th>
<th>Owner occupied</th>
<th>Renters occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>116</td>
<td>100</td>
</tr>
<tr>
<td>2 persons</td>
<td>155</td>
<td>126</td>
</tr>
<tr>
<td>3 persons</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>4 persons</td>
<td>31</td>
<td>18</td>
</tr>
<tr>
<td>5 persons</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>6 persons</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>7 persons</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>8 persons</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>9 persons or more</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td><strong>PERSONS PER ROOM</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0.75 or less</td>
<td>342</td>
<td>271</td>
</tr>
<tr>
<td>0.76 to 1</td>
<td>31</td>
<td>24</td>
</tr>
<tr>
<td>1.01 to 1.69</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>1.51 or more</td>
<td>6</td>
<td>2</td>
</tr>
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</table>
# RELOCATION OF ELDERLY PEOPLE

## Exhibit D—Housing and household characteristics of elderly families in substandard housing units, 1960—Continued

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Owner occupied</th>
<th>Renter occupied</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Total</td>
<td>White</td>
</tr>
<tr>
<td>ELDERLY PERSONS OTHER THAN HOUSEHOLD HEAD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>225</td>
<td>180</td>
</tr>
<tr>
<td>1 or more</td>
<td>146</td>
<td>111</td>
</tr>
<tr>
<td>NONRELATIVES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>354</td>
<td>279</td>
</tr>
<tr>
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<td>20</td>
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<tr>
<td>Occupied by primary families</td>
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<tr>
<td>PERSONS IN PRIMARY FAMILY</td>
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<tr>
<td>2 persons</td>
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<td>121</td>
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<td>3 persons</td>
<td>52</td>
<td>35</td>
</tr>
<tr>
<td>4 persons</td>
<td>27</td>
<td>17</td>
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<td>5 persons</td>
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<tr>
<td>6 persons</td>
<td>8</td>
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<tr>
<td>7 persons or more</td>
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</tr>
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<td></td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>MINORS IN PRIMARY FAMILY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No minor</td>
<td>209</td>
<td>164</td>
</tr>
<tr>
<td>1 minor</td>
<td>54</td>
<td>43</td>
</tr>
<tr>
<td>2 minors</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>3 minors</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>4 minors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 minors</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>6 minors or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEAD OF PRIMARY FAMILY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wife present</td>
<td>162</td>
<td>114</td>
</tr>
<tr>
<td>Other</td>
<td>24</td>
<td>21</td>
</tr>
<tr>
<td>Female</td>
<td>63</td>
<td>49</td>
</tr>
</tbody>
</table>

**Substandard housing unit.**—A unit is defined as substandard by Public Housing Administration criteria if it is either (1) dilapidated or (2) lacks one or more of the following plumbing facilities: hot and cold piped water inside the structure, flush toilet inside the structure for exclusive use of the occupants of the unit, and bathtub (or shower) inside the structure for exclusive use of the occupants of the unit.

**Primary family.**—The head of the household and all persons living in the unit and related to the head by blood, marriage, or adoption constitute the primary family. A primary family consists of two or more persons. A household head with no relatives living in the unit is classified as a primary individual.

**Head of primary family.**—The head of the primary family, by definition, is also the head of the household. The head may be either male or female. Primary families with male head were further divided into “wife present” and “other.” The classification “wife present” refers to primary families with wife reported as a member of the household.

## Exhibit E

**STATEMENT AT PUBLIC HEARING BEFORE CENTRAL PLANNING BOARD, JUNE 29, 1961, BY SAMUEL WARENE, DIRECTOR OF TENANCIES AND RELOCATION**

RELOCATION

The relocation of families from blighted sites into decent, safe, and sanitary housing is truly a great responsibility. It requires the complete understanding
RELOCATION OF ELDERLY PEOPLE

and attention of a responsible relocation organization, beginning before the date the site is acquired and ending only after the last family has moved. Under any circumstance, the necessity for moving creates a hardship for a family. Regardless of whether persons live in the worst type of hovel or in a mansion, it is still their home and they are reluctant to leave it. For the elderly, the physically handicapped, and the large families, the inconvenience is obviously greater.

In the Newark Housing and Redevelopment Authority, we have always undertaken the responsibility of relocation with full respect for the rights of all families and with maximum consideration for their comfort. Our goal is a humane one: to keep hardships and inconveniences to families at an absolute minimum. To justify uprooting families, not only must decent housing be found for them but those who are moved should feel that they have materially bettered themselves. In the last analysis, proper relocation is an act of conscience.

In an extremely important study entitled "Why Families Move," by Peter H. Rossi, he states, in discussing residential mobility: "America's city dwellers are mobile people. The changes in our cities have occurred so rapidly that neighborhoods of our childhood present alien appearances and the landmarks that anchored our memories have disappeared. ** How do these dramatic changes in residential areas come about? ** In larger part, the changes are mass movements of families—the end results of countless thousands of residence shifts made by urban Americans every year.

"How much mobility is there? About one person in every five changes residence over a year's time. About three-quarters of our urban citizens were living in 1850 in places in which they did not reside in 1940." As he has indicated, the population of city neighborhoods will shift regardless of whether or not there is redevelopment. The very nature of American urban mobility will bring this about.

Nevertheless, where there is urban renewal, Federal financial assistance to projects requires a sound plan for relocating site residents. In administering this provision of the law, the Urban Renewal Administration requires the housing authority to show that existing and anticipated housing resources meet the plan requirements; that the authority is able to administer orderly relocation, and to provide competent staff services for assisting families in obtaining decent, safe, and sanitary housing. These requirements are always met by the housing authority.

The Newark Housing and Redevelopment Agency submits to the Urban Renewal Administration information on the number of families and commercial establishments to be displaced, including family size and income. We prepare estimates of the number of standard dwelling units to be available during the relocation period from the existing supply and from new construction of private rental and sales housing and of public housing. These estimates are analyzed to show size of unit, monthly rentals, and special relocation considerations involving minority group families, elderly persons, welfare cases, and so on. This data together with proposed administrative procedures must be approved by the urban renewal authorities. In every project we have not only satisfied the relocation requirements of the Federal Government but have also maintained the housing authority policy that every family should be adequately relocated at rent it can afford to pay.

The family relocation service established by the housing authority assists all families residing in any areas where property is acquired. The authority enlists the cooperation of established commercial, real estate, welfare, religious, minority interest groups, and other civic agencies and organizations, in order to assemble community assistance in solving relocation problems. The authority has worked in close and successful cooperation with all such organizations during the past 11 years. Newspaper listings and current lists of vacancies are maintained by the relocation office, and site families are referred to appropriate dwellings and assisted in securing them.

As a preliminary step in the relocation operation, a personal interview is held with each family in the project area to explain the relocation service available and to evaluate family needs in terms of place of employment, special problems, and preferences. These factors are considered by us in helping families to move to accommodations meeting approved standards of being "decent, safe, and sanitary." These standards are at least equal to the housing code requirements in the health and sanitation ordinance of the city of Newark.
Housing in which families are relocated, and even housing to which families move on their own initiative, is inspected by the relocation division when the new address is known, to determine whether or not it meets the standard of "decent, safe, and sanitary." A consistent effort is made to trace families who move without informing the authority of their new address, so that the new accommodations can also be inspected to determine whether they meet housing standards. Even where families move on their own initiative to substandard dwellings, we still offer assistance in finding standard accommodations.

In a few cases the authority may arrange for temporary rehousing while suitable accommodations are being sought. For example, dwellings in the project area may be unsafe for continued use. The authority continues to be responsible for assisting temporarily relocated families to be rehoused permanently in dwellings that meet housing standards. Cases of this nature currently represent a small percentage of all the families relocated.

Housing for relocation of displaced families is selected in areas accessible to the place of employment of workers and is generally more desirable in regard to public utilities and commercial facilities than their present place of residence.

In the urban renewal program relocation expenses are authorized to needy families and individual householders being displaced. As previously stated, the present Housing Act permits the housing authority to make relocation payments up to a maximum of $200 to a family or individual, and up to a maximum of $3,000 to a business concern, for actual moving expenses and direct loss of property.

We are submitting at this hearing a statistical record of the work done by the relocation division of the housing authority since 1950. In addition to relocation of families on public housing sites and in urban renewal areas, many other agencies have been helped by our relocation department in relocating residents. These agencies include the Martland Medical Center, Newark Board of Education, New Jersey State Highway Department, Essex County Highway Commission, the State division of veterans housing, and the Newark Veterans Housing Division.

In the 11-year period, our relocation offices have assisted a total of 7,426 families to move and have aided 1,420 business concerns to relocate. At no time have we had any serious complaint about our treatment of this large total of 8,846 tenants and owners.

We are proud of this record. We can show that 83 percent of the displaced families moved to better accommodations. This is 10 percent higher than the national average.

On the basis of these past performances, we are confident that our plans for this housing area will be successfully carried out.

Many of the families living in the hearing area will be eligible for public housing. To meet their needs the authority is constructing a new housing project in the Court-West Kinney Street area consisting of 1,650 apartments. In addition, 494 dwellings specially designed for the elderly are also under construction and 326 dwellings have been approved for future construction, making a total of 2,500 dwelling units.

If additional public housing units become necessary, the housing authority will take the necessary steps in proposing new units. It should be understood that more than 5,000 eligible applications are now on file from families in desperate need of housing. Many of these families currently live in this area.

The public housing projects now operated by the housing authority contain 8,569 dwellings in which vacancies occur at the rate of 50 per month. These vacancies will also be available for relocation of site families.

The city has also been certified for 1,000 private dwellings of relocation housing under section 221 of the National Housing Act. You have read of the announcement of definite plans for such a development which is expected to be the first of a number of such developments. These apartments will be for the exclusive use of displaced families. As approximately one-half of the site families will be ineligible for public housing, it is logical to assume that 1,000 families will avail themselves of the medium-priced rental housing.

The relocation program for the entire site is planned to be spread over 5 to 6 years. The project will be carried out in several separate stages. We have no intention of trying to accomplish relocation rapidly.

In this project, as in all others, the housing authority's policy of humane management will be steadfastly followed. All property will be kept in safe condition during its occupancy, and the policy of fair and sympathetic treatment
of tenants will be maintained. To make this policy crystal clear, let me repeat a statement by Mr. Danzig. If it should be necessary to hold up the project because we cannot adequately rehouse the displaced families, we will not hesitate to do so. If it means delay in the completion of the project, we will most certainly delay. We have never, up to this point, been forced to evict any family. This is definitely the policy of the housing authority, of the city, and of the Federal Government.

To conclude, let me quote from an editorial that appeared August 4, 1960, in the Newark Evening News referring to the relocation problem:

"Newark's Housing Authority this week moved the last of hundreds of families from the site of the $25 million public housing project in West Kinney Street, NHA's largest relocation operation thus far. * * * One of the greatest handicaps in slum clearance has been the problem of relocating displaced families. The Newark Housing Authority has met the problem with creditable dispatch and skill."

We have a real concern for what happens to people in relocation and are firmly resolved to continue to accomplish this essential part of urban renewal "with creditable dispatch and skill."

Relocation division—Residential families and commercial tenants displaced by public housing, redevelopment, and public improvement programs in city of Newark, N.J., 1950-61

<table>
<thead>
<tr>
<th>Project number or site area</th>
<th>Date</th>
<th>Families displaced</th>
<th>Commercial tenants displaced</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public housing site 2-10</td>
<td>Nov. 15, 1950-51</td>
<td>58</td>
<td>63</td>
<td>121</td>
</tr>
<tr>
<td>Public housing site 2-11</td>
<td>1950-51</td>
<td>33</td>
<td>33</td>
<td>66</td>
</tr>
<tr>
<td>Essex County Highway, Bloomfield Avenue</td>
<td>1950</td>
<td>157</td>
<td>157</td>
<td>314</td>
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<tr>
<td>Public housing site 2-12</td>
<td>May 1951 to November 1952</td>
<td>902</td>
<td>170</td>
<td>1,072</td>
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<tr>
<td>Martin Medical Center</td>
<td>1951-53</td>
<td>55</td>
<td>55</td>
<td>110</td>
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<td>New Jersey State Highway</td>
<td>1952-53</td>
<td>83</td>
<td>83</td>
<td>166</td>
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<tr>
<td>Public housing site 2-13</td>
<td>Dec. 1, 1952, to Apr. 1, 1954</td>
<td>796</td>
<td>168</td>
<td>964</td>
</tr>
<tr>
<td>Board of Education, West Kinney Street</td>
<td>1953-55</td>
<td>84</td>
<td>84</td>
<td>168</td>
</tr>
<tr>
<td>New Jersey State Weequahic Park veteran's housing</td>
<td>1953-56</td>
<td>575</td>
<td>575</td>
<td>1,150</td>
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<tr>
<td>City of Newark veterans' housing</td>
<td>do</td>
<td>722</td>
<td>722</td>
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</tr>
<tr>
<td>Redevelopment site 3-1</td>
<td>Apr. 5, 1954, to June 1, 1956</td>
<td>731</td>
<td>230</td>
<td>961</td>
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<tr>
<td>Redevelopment site 3-2</td>
<td>do</td>
<td>666</td>
<td>224</td>
<td>890</td>
</tr>
<tr>
<td>Public housing site 2-15</td>
<td>March 1957 to September 1958</td>
<td>756</td>
<td>213</td>
<td>969</td>
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<tr>
<td>Public housing site 2-19</td>
<td>July 1959 to July 1961</td>
<td>991</td>
<td>187</td>
<td>1,178</td>
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<tr>
<td>Redevelopment site R-6</td>
<td>September 1960 to present</td>
<td>750</td>
<td>160</td>
<td>910</td>
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<tr>
<td>Total</td>
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<td>7,426</td>
<td>1,420</td>
<td>8,846</td>
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</tbody>
</table>

EXHIBIT F

GENERAL ESTIMATE OF RELOCATION NEEDS AND RESOURCES, NEWARK HOUSING AUTHORITY

METHOD AND SCOPE

This tentative estimate of relocation needs and resources is restricted to the nine urban renewal projects (table 1) for which the Newark Housing Authority is the local public agency. In addition, it is anticipated that the housing authority will carry out the relocation work required by the Lower Clinton Hill urban renewal project (N.J. R-38) and by proposed State-Federal throughways and other public works, when called upon to do so. At that time, the relocation schedule in this estimate will form a basis for the adjusted schedule that will then be required. Moreover, it is expected that the community renewal program, for which application has been made by the authority, will produce a more detailed and comprehensive master relocation plan for the city. Meanwhile, this estimate has been prepared to determine the rate of land acquisition and relocation that it is feasible to attain well within the limits of available resources.

The statistical data in the estimate have been derived from the U.S. census reports, municipal building permit records, complete surveys of renewal project...
areas made by the housing authority, and statistics on public housing in the housing authority's records. The relationship and trends in housing characteristics and population composition found in the 1960 U.S. census data for the city have been used throughout this estimate. Although changes have occurred and will take place that tend to increase housing resources, no attempt has been made to estimate and include such changes except in the case of public housing units already under construction contract.

While this estimate takes account of the entire workload in the current urban renewal program, for practical purposes, it is restricted to a period of 30 months from April 1, 1962, to September 30, 1964.

On the basis of past experience, it is assumed that the relocation of individuals and of nonresidential occupants will usually be accomplished in less time and with less difficulty than is required for the relocation of families. In a few projects where the nonresidential workload is unusually heavy, the housing authority staff will be supplemented by the employment of specialists in locating commercial and industrial establishments. For that reason, this estimate deals primarily with the relocation only of families of two or more persons. Also, it is asserted, as a matter of fact, that any location in the city of Newark is not less desirable than the project areas in regard to public transportation, to public and commercial facilities, and is reasonably accessible to places of employment.

RELOCATION WORKLOAD

Although the total relocation workload amounts to 11,480 families, five-sixths of it results from three projects, N.J. R-6 as amended, N.J. R-32, and N.J. R-72, which would have to be carried out over a period of 5 to 10 years in any case, for reasons other than the availability of relocation resources. The other six projects, however, have a combined relocation workload of only 1,898 displaced families whose relocation should be accomplished as rapidly as is possible without undue hardship.

The composition of the total workload by race, tenure, eligibility for public housing, family size, and income is given in the attached table 2 (p. 175) which shows that the total workload is made up largely of nonwhite tenant families most of whom are eligible for public housing. This predominance is much less evident, however, in the early part of the program. The workload of the first four projects is shown in table 4 for comparison with the total workload in table 3 by tenure, race, and eligibility for public housing.

RELOCATION RESOURCES

The total workload of 11,480 families in all 9 projects is not large in comparison with 7,100 vacant dwellings in Newark enumerated by the 1960 U.S. census. Of these vacancies, 146 were dwellings available for sale and 5,439 were available for rent. About 88 percent were sound or deteriorating. Of the 146 dwellings for sale, 132 dwellings had all plumbing facilities. Of the 5,439 available for rent, 4,639 dwellings, or 85 percent, had all plumbing facilities. Apparently, there were at least 4,000 adequate and usable vacancies in the existing supply.

It is considered that the vacancies now available are not fewer than, or inferior to, the vacancies reported by the 1960 census. Between 1950 and 1960, the censuses show a net loss of more than 1,000 families per year in the city's population. In addition, the same source indicates an out-migration of at least 2,000 families per year replaced by an equal number of in-migrants.

New construction by private enterprise added 919 dwellings to the supply of housing in Newark in 1960 and 471 dwellings in 1961. Also, 2,174 public housing dwellings were started during the same 2 years. At the same time, the supply was diminished by the demolition of 1,360 dwellings in 1960 and 1961, according to available building permit data. During these years, new private construction starts hardly exceeded the number of units demolished mainly by public housing and urban renewal activity.

The long-range trend of changes in existing housing supply is shown more clearly, however, in table 5, which indicates an average annual increase of 1,047 dwellings between 1950 and 1960. But no information is available about the quality of conversions and the price or rent range of the new dwellings in the average annual increase. Moreover, the carrying out of urban renewal projects will undoubtedly increase the number of dwellings to be demolished.
during the next few years. To allow for these factors, the number of dwellings in the city for 1962, 1963, and 1964 has been estimated in table 6 by adding only 500 new private dwellings per year, together with public housing units under construction, to the 1960 census data, using the same distribution by tenure as found in the census.

The major resource for relocation is considered to be the turnover vacancy in existing dwellings to which new private units are added as they are produced. Public housing now under construction amounts to 1,976 dwellings which will be added to the total supply during 1962.

According to the 1960 census, 23 percent of the families in Newark had moved after December 31, 1958, into the dwelling occupied on April 1, 1960. Based on this report, the annual turnover in dwellings amounts to 18.4 percent for the entire city. An estimate of the turnover rates by tenure is given in table 7 and these rates are applied in table 8 to the supply in 1962-64 as estimated in table 6.

Since the dwellings that become vacant through turnover will vary in quality, the condition of dwelling relationships of the 1960 census, given in table 9, have been applied to the gross turnover figures in table 8 to obtain the estimate in table 10 of the number of dwellings in the turnover vacancy that are adequate for use in relocating displaced families in decent, safe, and sanitary accommodations.

In these calculations, adequate dwellings are considered to be only those classified by the census as "Sound, with all plumbing facilities." However, there remains a substantial number of dwellings classified as "Deteriorating, with all plumbing facilities," some of which may be suitable nevertheless for use in relocation, if needed.

**RELOCATION WORKLOAD COMPARED TO RESOURCES**

From administrative considerations, it has been determined that it will be possible to accelerate land acquisition and relocation activity up to a rate of 100 displaced families relocated per month, thereby achieving the relocation of 3,000 families in 30 months. On this basis, the distribution of 3,000 families by tenure, race, and eligibility for public housing, proportional to the distribution of the total workload, is compared in table 11 to the resources, in the same categories, that are estimated to be available during the next 30 months. The distribution of resources by categories maintains the proportions of the 1960 U.S. census. Although it is known that nonwhite families are continuing to move into dwellings formerly occupied by white families, no reliance has been placed on this movement.

Inspection of table 11 reveals total resources amounting to about 14 times total workload requirements. The greatest stringency is found in the case of eligible nonwhite tenants where the workload amounts to 80 percent of the resources. Experience has shown, however, that less than half the eligibles choose to apply for accommodation in public housing. In any case, all the resources for eligibles are under the control of the housing authority. A more serious stringency is found in the case of the ineligible nonwhite tenants where the workload amounts to 18 percent of the resources. Also, the nonwhite owners amount to 15 percent of the resources. The latter category is less serious than the former because it has been arbitrarily assumed that all owners should be afforded an opportunity to remain owners which is frequently found to be contrary to the fact.

During the past 12 years, the housing authority has relocated more than 7,500 families without encountering a situation where resources were inadequate. During part of this period, available vacancies in the city were less than 2 percent and a housing shortage existed. Nevertheless, relocation was carried out without undue hardship or serious delay. For this reason, the point at which workload as a percentage of resources will hinder relocation is not known. But there is no concern about the feasibility of relocation under the circumstances existing in the above cases of stringency.

Using the same distribution of families as the total workload, the portion attributable to the last three quarters of 1962, the four quarters of 1963, and the first three quarters of 1964 are compared separately with the resources estimated to be available during those three periods in table 12, table 13, and table 14. Inspection shows no other serious stringency in any of these parts of the time period under consideration. As noted on table 12, an actual shortage
in public housing resources will be completely eliminated by the completion during the current year of more than 2,000 dwellings now under construction. Actually, the relocation workload for the first part of the current urban renewal program is expected to be quantitatively less difficult than in later years. In table 15, the workloads of the first four urban renewal projects are compared with resources. Inspection shows a smaller proportion of nonwhite families in these workloads and a lower percentage of workload to resources in the most critical category.

With reference to size of dwelling compared to family size, no serious difficulty is anticipated in relocating large families. The 1960 census data on these items is not yet available for Newark. But it is known that family size decreased and median number of rooms per dwelling increased slightly between 1950 and 1960. These figures and the distribution of dwellings by number of rooms and families by number of persons in 1950 are given in table 16. The housing supply is generally adequate in dwelling size to meet population needs.

The total relocation workload by persons per family and number of bedrooms needed is estimated in table 17 for comparison with the figures given in table 16. Apparently, the size requirements of the workload can be met by the available resources.

The distribution of public housing dwellings by number of bedrooms is given in table 18. For comparison, the eligibles in the 1963 workload are given in table 19 with the 1961 public housing move-ins (vacancies filled), although the latter figure does not include the units now under construction. It appears that the resources in public housing can accommodate one-third of the workload eligibles which is expected to be the maximum requirement.

The distribution of families in the total workload by income and by rents and prices they can afford to pay is given in table 20. A comparison of these families with all families in Newark by income is given in table 21 insofar as 1960 census data is presently available. As might be expected, most of the workload families are in the lower and middle income groups. When it is assumed, however, that the lowest income families will be relocated in public housing, it appears from table 21 to be quite feasible to meet the requirements of the remainder of the workload in the private housing market.

The 1960 census data on the distribution of dwellings by rent and price are not yet available for Newark. To fill this gap, an estimate has been made in table 22 of the distribution of renter-occupied dwellings by rent in 1960 based on the 1960 average rent and the 1950 distribution by rent. In table 23, this 1960 estimate is compared to the rent-paying ability of all families in the relocation workload. This comparison tends to confirm the previous conclusion that the income and rent-paying ability of the families in the workload will not be a serious obstacle to the achievement of relocation objectives.

RELOCATION SCHEDULE

While relocation resources are adequate to rehouse the workload, undoubtedly the urban renewal program will be expedited by using resources to the best advantage. Since several projects will be in execution at the same time, it will be essential to undertake land acquisition and relocation activity in an established order of priority. There must be not only priority among projects but within projects, in some cases, so that the order of clearance will conform to the planned order of redevelopment.

Accordingly, a tentative relocation schedule is given in table 24. This schedule takes into account the project workloads, the priority among projects, the current progress of planning and processing, and the assumed rate of relocation feasibility. Of course, this schedule is subject to adjustment, elaboration, and alteration as experience dictates.

CONCLUSION

Relocation resources in Newark are sufficient to relocate the families to be displaced by the urban renewal program during the next 30 months in decent, safe, and sanitary housing within their financial means in areas generally not less desirable than the urban renewal area in regard to public utilities and to public and commercial facilities and reasonably accessible to their places of employment.
## Table 1.—Relocation workload by projects

<table>
<thead>
<tr>
<th>Project</th>
<th>Area included</th>
<th>Displaced families</th>
<th>Relocation months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Preliminary</td>
<td>Revised</td>
</tr>
<tr>
<td>N.J. R-6</td>
<td>High St., Springfield Ave., Belmont Ave., Avon Ave., and Clinton Ave. (as amended)</td>
<td>3,392</td>
<td>()</td>
</tr>
<tr>
<td>N.J. R-32</td>
<td>16th Ave., Belmont Ave., Hawthorne Ave., and Bergen St.</td>
<td>4,911</td>
<td>()</td>
</tr>
<tr>
<td>N.J. R-45</td>
<td>Bleeker St., Washington St., Warren St., and Lock St.</td>
<td>912</td>
<td>12</td>
</tr>
<tr>
<td>N.J. R-49</td>
<td>Broad St., realigned Court St., Washington St., Hill St., and Pearl St.</td>
<td>51</td>
<td>7</td>
</tr>
<tr>
<td>N.J. 50</td>
<td>Raymond Blvd., Mulberry St., Edison Pl., and Park St. (not specific exterior boundaries).</td>
<td>17</td>
<td>12</td>
</tr>
<tr>
<td>N.J. R-52</td>
<td>Court St., Broad St., West Kinney St., and High St.</td>
<td>315</td>
<td>12</td>
</tr>
<tr>
<td>N.J. R-58</td>
<td>Park St., Passaic River, and Saybrook Pl.</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>N.J. R-62</td>
<td>Raymond Blvd., Plane St., West Market St., Washington St., Branford Pl., Springfield Ave., Nelson Pl., Howard St., 13th Ave., and Wickliffe St.</td>
<td>591</td>
<td>30</td>
</tr>
<tr>
<td>N.J. R-72</td>
<td>West Market St., 12th Ave., and South 7th St.</td>
<td>1,279</td>
<td>()</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>11,480</td>
<td></td>
</tr>
</tbody>
</table>

¹ More than 30 months.
## Table 2

### V. SIZE AND INCOME CHARACTERISTICS OF FAMILIES TO BE DISPLACED FROM PROJECT AREA

**A. SIZE AND INCOME OF WHITE FAMILIES TO BE DISPLACED FROM PROJECT AREA**

<table>
<thead>
<tr>
<th>MONTHLY FAMILY INCOME</th>
<th>TOTAL NUMBER OF FAMILIES</th>
<th>2 BR 3</th>
<th>3 BR 4</th>
<th>4 BR 5</th>
<th>5 BR 6</th>
<th>6 BR 7</th>
<th>7 OR MORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>1682</td>
<td>709</td>
<td>393</td>
<td>265</td>
<td>131</td>
<td>48</td>
<td>18</td>
</tr>
<tr>
<td>$0 - $49</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$50 - $99</td>
<td>7</td>
<td>6</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$100 - $149</td>
<td>38</td>
<td>32</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$150 - $199</td>
<td>161</td>
<td>82</td>
<td>27</td>
<td>15</td>
<td>6</td>
<td>12</td>
<td>-</td>
</tr>
<tr>
<td>$200 - $249</td>
<td>125</td>
<td>67</td>
<td>12</td>
<td>16</td>
<td>6</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>$250 - $299</td>
<td>286</td>
<td>137</td>
<td>74</td>
<td>38</td>
<td>20</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>$300 - $349</td>
<td>322</td>
<td>114</td>
<td>99</td>
<td>54</td>
<td>25</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>$350 - $399</td>
<td>201</td>
<td>68</td>
<td>40</td>
<td>18</td>
<td>15</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>$400 - $449</td>
<td>139</td>
<td>60</td>
<td>26</td>
<td>21</td>
<td>11</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>$450 - $499</td>
<td>59</td>
<td>26</td>
<td>9</td>
<td>6</td>
<td>2</td>
<td>11</td>
<td>-</td>
</tr>
<tr>
<td>$500 or more</td>
<td>339</td>
<td>114</td>
<td>88</td>
<td>75</td>
<td>26</td>
<td>20</td>
<td>13</td>
</tr>
</tbody>
</table>

### B. SIZE AND INCOME OF NONWHITE FAMILIES TO BE DISPLACED FROM PROJECT AREA

<table>
<thead>
<tr>
<th>MONTHLY FAMILY INCOME</th>
<th>TOTAL NUMBER OF FAMILIES</th>
<th>2 3</th>
<th>4 5 6 7</th>
<th>8 9 OR MORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>9798</td>
<td>2489</td>
<td>2286</td>
<td>1273</td>
</tr>
<tr>
<td>$0 - $49</td>
<td>7</td>
<td>5</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>$50 - $99</td>
<td>100</td>
<td>57</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>$100 - $149</td>
<td>176</td>
<td>84</td>
<td>39</td>
<td>36</td>
</tr>
<tr>
<td>$150 - $199</td>
<td>926</td>
<td>255</td>
<td>191</td>
<td>154</td>
</tr>
<tr>
<td>$200 - $249</td>
<td>637</td>
<td>210</td>
<td>94</td>
<td>122</td>
</tr>
<tr>
<td>$250 - $299</td>
<td>1280</td>
<td>312</td>
<td>357</td>
<td>211</td>
</tr>
<tr>
<td>$300 - $349</td>
<td>1894</td>
<td>434</td>
<td>524</td>
<td>383</td>
</tr>
<tr>
<td>$350 - $399</td>
<td>1266</td>
<td>194</td>
<td>215</td>
<td>168</td>
</tr>
<tr>
<td>$400 - $449</td>
<td>998</td>
<td>143</td>
<td>143</td>
<td>100</td>
</tr>
<tr>
<td>$450 - $499</td>
<td>148</td>
<td>131</td>
<td>93</td>
<td>72</td>
</tr>
<tr>
<td>$500 or more</td>
<td>2466</td>
<td>634</td>
<td>536</td>
<td>588</td>
</tr>
</tbody>
</table>

*Draw a sign in line differentiating eligible from ineligible families, by family size, for admission to public housing.*
TABLE 3.—Relocation workload by tenure, race, and eligibility for public housing, CURRENT URBAN RENEWAL PROGRAM

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>White</th>
<th>Nonwhite</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Families</td>
<td>11,480</td>
<td>100.0</td>
<td>1,082</td>
</tr>
<tr>
<td>Owners</td>
<td>984</td>
<td>8.6</td>
<td>236</td>
</tr>
<tr>
<td>Eligible</td>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Ineligible</td>
<td>984</td>
<td>8.6</td>
<td>236</td>
</tr>
<tr>
<td>Tenants</td>
<td>10,496</td>
<td>91.4</td>
<td>1,446</td>
</tr>
<tr>
<td>Eligible</td>
<td>6,688</td>
<td>37.5</td>
<td>1,117</td>
</tr>
<tr>
<td>Ineligible</td>
<td>3,808</td>
<td>33.9</td>
<td>329</td>
</tr>
</tbody>
</table>

PER QUARTER YEAR

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>White</th>
<th>Nonwhite</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Families</td>
<td>300</td>
<td>44</td>
<td>256</td>
</tr>
<tr>
<td>Owners</td>
<td>26</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Eligible</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Ineligible</td>
<td>26</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Tenants</td>
<td>274</td>
<td>38</td>
<td>236</td>
</tr>
<tr>
<td>Eligible</td>
<td>172</td>
<td>29</td>
<td>143</td>
</tr>
<tr>
<td>Ineligible</td>
<td>102</td>
<td>9</td>
<td>93</td>
</tr>
</tbody>
</table>

1 All owners assumed to be ineligible.

TABLE 4.—Relocation workload by tenure, race, and eligibility for public housing, 1st 41 urban renewal projects

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>White</th>
<th>Nonwhite</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Families</td>
<td>1,869</td>
<td>100.0</td>
<td>653</td>
</tr>
<tr>
<td>Owners</td>
<td>168</td>
<td>9.0</td>
<td>89</td>
</tr>
<tr>
<td>Eligible</td>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Ineligible</td>
<td>168</td>
<td>9.0</td>
<td>89</td>
</tr>
<tr>
<td>Tenants</td>
<td>1,701</td>
<td>91.0</td>
<td>564</td>
</tr>
<tr>
<td>Eligible</td>
<td>1,193</td>
<td>63.8</td>
<td>393</td>
</tr>
<tr>
<td>Ineligible</td>
<td>508</td>
<td>27.2</td>
<td>171</td>
</tr>
</tbody>
</table>

2 All owners assumed to be ineligible.
## Table 5.—Building permit data and census dwellings, 1950-60

<table>
<thead>
<tr>
<th></th>
<th>New dwellings</th>
<th>Demolitions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Private</td>
<td>Public</td>
</tr>
<tr>
<td>1950</td>
<td>1,211</td>
<td>(I)</td>
</tr>
<tr>
<td>1951</td>
<td>1,340</td>
<td>1,350</td>
</tr>
<tr>
<td>1952</td>
<td>1,355</td>
<td>1,456</td>
</tr>
<tr>
<td>1953</td>
<td>77</td>
<td>50</td>
</tr>
<tr>
<td>1954</td>
<td>66</td>
<td>1,336</td>
</tr>
<tr>
<td>1955</td>
<td>86</td>
<td>58</td>
</tr>
<tr>
<td>1956</td>
<td>97</td>
<td>97</td>
</tr>
<tr>
<td>1957</td>
<td>127</td>
<td>(I)</td>
</tr>
<tr>
<td>1958</td>
<td>836</td>
<td>836</td>
</tr>
<tr>
<td>1959</td>
<td>315</td>
<td>1,206</td>
</tr>
<tr>
<td>1960</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4,525</td>
<td>5,578</td>
</tr>
<tr>
<td><strong>Average annual</strong></td>
<td>452</td>
<td>555</td>
</tr>
</tbody>
</table>

1 As of Apr. 1, census date.

U.S. census:
- 1960, all housing units—134,572
- 1950, all housing units—124,308

10-year increase—10,474

Building permit increase:
- New units—10,103
- Demolished units—3,775

Average annual increase—633

### Table 6.—Estimated dwellings by tenure through 1964

<table>
<thead>
<tr>
<th></th>
<th>1960</th>
<th>1962</th>
<th>1963</th>
<th>1964</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total dwellings</strong></td>
<td>134,572</td>
<td>137,072</td>
<td>139,752</td>
<td>140,252</td>
</tr>
<tr>
<td><strong>Private owned</strong></td>
<td>28,949</td>
<td>29,176</td>
<td>29,290</td>
<td>29,404</td>
</tr>
<tr>
<td><strong>Owner-occupied</strong></td>
<td>28,802</td>
<td>29,022</td>
<td>29,022</td>
<td>29,022</td>
</tr>
<tr>
<td><strong>Vacant for sale</strong></td>
<td>146</td>
<td>146</td>
<td>146</td>
<td>146</td>
</tr>
<tr>
<td><strong>Private rental</strong></td>
<td>97,059</td>
<td>97,819</td>
<td>98,199</td>
<td>98,579</td>
</tr>
<tr>
<td><strong>Occupied</strong></td>
<td>91,670</td>
<td>92,070</td>
<td>92,350</td>
<td>92,636</td>
</tr>
<tr>
<td><strong>Vacant for rent</strong></td>
<td>5,389</td>
<td>5,389</td>
<td>5,389</td>
<td>5,389</td>
</tr>
<tr>
<td><strong>Public low rent</strong></td>
<td>7,350</td>
<td>8,550</td>
<td>10,720</td>
<td>10,720</td>
</tr>
<tr>
<td><strong>Occupied</strong></td>
<td>7,300</td>
<td>8,490</td>
<td>10,655</td>
<td>10,655</td>
</tr>
<tr>
<td><strong>Vacant</strong></td>
<td>50</td>
<td>60</td>
<td>70</td>
<td>70</td>
</tr>
<tr>
<td><strong>Vacant, not available</strong></td>
<td>1,151</td>
<td>1,527</td>
<td>1,533</td>
<td>1,539</td>
</tr>
</tbody>
</table>

1 Breakdown is as follows:

<table>
<thead>
<tr>
<th></th>
<th>1960</th>
<th>1962</th>
<th>1963</th>
<th>1964</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public low rent</strong></td>
<td>7,300</td>
<td>8,496</td>
<td>10,655</td>
<td>10,655</td>
</tr>
<tr>
<td><strong>White</strong></td>
<td>4,100</td>
<td>4,125</td>
<td>4,583</td>
<td>4,583</td>
</tr>
<tr>
<td><strong>Nonwhite</strong></td>
<td>3,200</td>
<td>4,371</td>
<td>6,072</td>
<td>6,072</td>
</tr>
</tbody>
</table>
### Table 7.—Estimated turnover in dwellings by tenure

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Dwellings</th>
<th>Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner:</td>
<td>137,078</td>
<td>140,252</td>
</tr>
<tr>
<td>Tenant:</td>
<td>1,527</td>
<td>1,539</td>
</tr>
<tr>
<td>Public</td>
<td>135,551</td>
<td>138,713</td>
</tr>
<tr>
<td>Private</td>
<td>29,176</td>
<td>29,404</td>
</tr>
<tr>
<td>Vacant</td>
<td>97,819</td>
<td>98,579</td>
</tr>
<tr>
<td>Total</td>
<td>138,732</td>
<td>140,752</td>
</tr>
</tbody>
</table>

### Table 8.—Estimated turnover by tenure through 1964

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Turnover</th>
</tr>
</thead>
<tbody>
<tr>
<td>1962</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1963</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1964</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Table 9.—Condition of dwelling, by tenure and race of occupants, 1960

<table>
<thead>
<tr>
<th>Condition</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total occupied</td>
<td>127,772</td>
<td>100.0</td>
</tr>
<tr>
<td>Total owned</td>
<td>28,602</td>
<td>22.6</td>
</tr>
<tr>
<td>Owner:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>20,388</td>
<td>16.0</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>3,820</td>
<td>2.6</td>
</tr>
<tr>
<td>Nonwhite</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>2,991</td>
<td>2.4</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>2,245</td>
<td>1.7</td>
</tr>
<tr>
<td>Total rental</td>
<td>95,070</td>
<td>77.4</td>
</tr>
<tr>
<td>Private tenant:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>43,666</td>
<td>34.2</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>17,720</td>
<td>13.4</td>
</tr>
<tr>
<td>Nonwhite</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>9,933</td>
<td>7.8</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>20,380</td>
<td>16.3</td>
</tr>
<tr>
<td>Public low-rent: White</td>
<td>7,300</td>
<td>5.7</td>
</tr>
<tr>
<td>White tenant</td>
<td>4,100</td>
<td>3.2</td>
</tr>
<tr>
<td>Nonwhite tenant</td>
<td>3,200</td>
<td>2.5</td>
</tr>
</tbody>
</table>

### Table 10.—Estimated turnover in adequate dwellings by tenure and race through 1964

<table>
<thead>
<tr>
<th></th>
<th>1962</th>
<th>1963</th>
<th>1964</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number Adequate</td>
<td>Number Adequate</td>
<td>Number Adequate</td>
</tr>
<tr>
<td>Total turnover</td>
<td>24,941</td>
<td>25,432</td>
<td>25,506</td>
</tr>
<tr>
<td>Adequate dwellings</td>
<td>16,190</td>
<td>16,581</td>
<td>16,825</td>
</tr>
<tr>
<td>White</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owned</td>
<td>4,876</td>
<td>4,916</td>
<td>4,996</td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>4,760</td>
<td>4,760</td>
<td>4,760</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>116</td>
<td>116</td>
<td>116</td>
</tr>
<tr>
<td>Nonwhite</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>525</td>
<td>525</td>
<td>525</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>349</td>
<td>349</td>
<td>349</td>
</tr>
<tr>
<td>Rental:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private</td>
<td>18,995</td>
<td>19,175</td>
<td>19,469</td>
</tr>
<tr>
<td>White</td>
<td>11,143</td>
<td>12,240</td>
<td>11,413</td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>9,074</td>
<td>91,155</td>
<td>9,296</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>3,540</td>
<td>3,540</td>
<td>3,540</td>
</tr>
<tr>
<td>Nonwhite</td>
<td>7,852</td>
<td>7,205</td>
<td>7,950</td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>525</td>
<td>525</td>
<td>525</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>349</td>
<td>349</td>
<td>349</td>
</tr>
<tr>
<td>Public</td>
<td>1,070</td>
<td>1,341</td>
<td>1,341</td>
</tr>
<tr>
<td>White</td>
<td>550</td>
<td>764</td>
<td>764</td>
</tr>
<tr>
<td>Sound, all plumbing facilities</td>
<td>550</td>
<td>764</td>
<td>764</td>
</tr>
<tr>
<td>Lacking facilities, deteriorating, dilapidated</td>
<td>349</td>
<td>349</td>
<td>349</td>
</tr>
</tbody>
</table>

### Table 11.—Relocation workload compared to resources by tenure, race, and eligibility for public housing, 1st 30 months, April 1962 through September 1964

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Nonwhite</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners, eligible</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Owners, ineligible</td>
<td>60</td>
<td>260</td>
<td>320</td>
</tr>
<tr>
<td>Tenants, eligible</td>
<td>8,700</td>
<td>1,333</td>
<td>10,033</td>
</tr>
<tr>
<td>Tenants, ineligible</td>
<td>1,400</td>
<td>1,751</td>
<td>3,151</td>
</tr>
<tr>
<td>Total, eligible</td>
<td>9,100</td>
<td>3,084</td>
<td>22,384</td>
</tr>
<tr>
<td>Tenants, ineligible</td>
<td>22,241</td>
<td>5,274</td>
<td>28,515</td>
</tr>
<tr>
<td>Total, tenants</td>
<td>31,341</td>
<td>6,555</td>
<td>38,191</td>
</tr>
<tr>
<td>Total, owners</td>
<td>8,700</td>
<td>1,333</td>
<td>10,033</td>
</tr>
<tr>
<td>Total, tenants</td>
<td>24,334</td>
<td>6,975</td>
<td>31,309</td>
</tr>
<tr>
<td>Total</td>
<td>440</td>
<td>2,560</td>
<td>3,000</td>
</tr>
<tr>
<td>Total</td>
<td>33,034</td>
<td>8,305</td>
<td>41,342</td>
</tr>
</tbody>
</table>
### Table 12.—Relocation workload compared to resources by tenure, race, and eligibility for public housing, per 3 quarters, 1962

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Nonwhite</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners, eligible.</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Owners, ineligible.</td>
<td>115</td>
<td>78</td>
<td>193</td>
</tr>
<tr>
<td>Tenants, eligible.</td>
<td>87</td>
<td>414</td>
<td>491</td>
</tr>
<tr>
<td>Tenants, ineligible.</td>
<td>27</td>
<td>396</td>
<td>423</td>
</tr>
<tr>
<td>Total, eligible.</td>
<td>6,807</td>
<td>1,351</td>
<td>8,158</td>
</tr>
<tr>
<td>Total, ineligible.</td>
<td>390</td>
<td>516</td>
<td>896</td>
</tr>
<tr>
<td>Total, owners.</td>
<td>87</td>
<td>429</td>
<td>516</td>
</tr>
<tr>
<td>Total, tenants.</td>
<td>2,589</td>
<td>393</td>
<td>2,982</td>
</tr>
<tr>
<td>Total.</td>
<td>390</td>
<td>804</td>
<td>1,194</td>
</tr>
</tbody>
</table>

1 Workload
2 Resources.
3 All owners assumed to be ineligible.

### Table 13.—Relocation workload compared to resources by tenure, race, and eligibility for public housing, per year, 1963

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Nonwhite</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners, eligible.</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Owners, ineligible.</td>
<td>24</td>
<td>80</td>
<td>104</td>
</tr>
<tr>
<td>Tenants, eligible.</td>
<td>3,453</td>
<td>535</td>
<td>4,988</td>
</tr>
<tr>
<td>Tenants, ineligible.</td>
<td>116</td>
<td>572</td>
<td>688</td>
</tr>
<tr>
<td>Total, eligible.</td>
<td>577</td>
<td>764</td>
<td>1,341</td>
</tr>
<tr>
<td>Total, ineligible.</td>
<td>36</td>
<td>408</td>
<td>444</td>
</tr>
<tr>
<td>Total, owners.</td>
<td>116</td>
<td>572</td>
<td>688</td>
</tr>
<tr>
<td>Total, tenants.</td>
<td>3,453</td>
<td>535</td>
<td>4,988</td>
</tr>
<tr>
<td>Total.</td>
<td>12,630</td>
<td>2,620</td>
<td>15,250</td>
</tr>
</tbody>
</table>

1 Workload
2 Resources.
3 All owners assumed to be ineligible.
### Table 14.—Relocation workload compared to resources by tenure, race, and eligibility for public housing, per 3 quarters, 1964

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Nonwhite</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Owners, eligible</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Owners, ineligible</strong></td>
<td>2,466</td>
<td>405</td>
<td>3,051</td>
</tr>
<tr>
<td><strong>Tenants, eligible</strong></td>
<td>433</td>
<td>573</td>
<td>1,006</td>
</tr>
<tr>
<td><strong>Tenants, ineligible</strong></td>
<td>27</td>
<td>279</td>
<td>306</td>
</tr>
<tr>
<td><strong>Total, eligible</strong></td>
<td>57</td>
<td>472</td>
<td>529</td>
</tr>
<tr>
<td><strong>Total, ineligible</strong></td>
<td>45</td>
<td>339</td>
<td>384</td>
</tr>
<tr>
<td><strong>Total, owners</strong></td>
<td>6,972</td>
<td>1,688</td>
<td>8,660</td>
</tr>
<tr>
<td><strong>Total, tenants</strong></td>
<td>9,618</td>
<td>1,963</td>
<td>11,581</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>18</td>
<td>363</td>
<td>581</td>
</tr>
</tbody>
</table>

1 Workload
2 Resources.

### Table 15.—Relocation workload compared to resources, 1st 4 urban renewal projects

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Nonwhite</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Owners, public housing eligible</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Owners, public housing ineligible</strong></td>
<td>89</td>
<td>79</td>
<td>168</td>
</tr>
<tr>
<td><strong>Tenants, public housing eligible</strong></td>
<td>5,158</td>
<td>794</td>
<td>5,952</td>
</tr>
<tr>
<td><strong>Tenants, public housing ineligible</strong></td>
<td>390</td>
<td>900</td>
<td>1,290</td>
</tr>
<tr>
<td><strong>Total, public housing eligible</strong></td>
<td>393</td>
<td>1,115</td>
<td>1,508</td>
</tr>
<tr>
<td><strong>Total, public housing ineligible</strong></td>
<td>260</td>
<td>416</td>
<td>676</td>
</tr>
<tr>
<td><strong>Total, owners</strong></td>
<td>18,561</td>
<td>3,009</td>
<td>21,570</td>
</tr>
<tr>
<td><strong>Total, tenants</strong></td>
<td>59</td>
<td>79</td>
<td>138</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>5,138</td>
<td>794</td>
<td>5,932</td>
</tr>
<tr>
<td><strong>Total, tenants</strong></td>
<td>14,361</td>
<td>416</td>
<td>18,777</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>19,694</td>
<td>4,096</td>
<td>23,790</td>
</tr>
</tbody>
</table>

2 Workload
3 Resources.
**TABLE 16.—All dwellings by number of rooms and persons, per dwelling**

<table>
<thead>
<tr>
<th>Number</th>
<th>Rooms</th>
<th>Dwellings</th>
<th>Percent</th>
<th>Number</th>
<th>Dwellings</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>2,277</td>
<td>1.9</td>
<td>1</td>
<td>10,173</td>
<td>8.3</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>7,391</td>
<td>6.0</td>
<td>2</td>
<td>32,193</td>
<td>26.3</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>22,300</td>
<td>18.2</td>
<td>3</td>
<td>29,569</td>
<td>24.1</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>32,114</td>
<td>26.2</td>
<td>4</td>
<td>25,108</td>
<td>20.5</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>30,910</td>
<td>25.2</td>
<td>5</td>
<td>13,183</td>
<td>10.8</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>17,238</td>
<td>14.1</td>
<td>6</td>
<td>6,317</td>
<td>5.2</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>5,004</td>
<td>4.1</td>
<td>7</td>
<td>3,010</td>
<td>2.5</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>2,299</td>
<td>2.1</td>
<td>8</td>
<td>1,451</td>
<td>1.2</td>
</tr>
<tr>
<td>9+</td>
<td></td>
<td>2,728</td>
<td>2.2</td>
<td></td>
<td>728</td>
<td>0.6</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>122,379</td>
<td>100.0</td>
<td></td>
<td>122,531</td>
<td>100.0</td>
</tr>
<tr>
<td>NR</td>
<td></td>
<td>2,019</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All</td>
<td></td>
<td>124,398</td>
<td></td>
<td></td>
<td>11,480</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4.4</td>
<td></td>
<td></td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>4.5</td>
<td></td>
<td></td>
<td>2.7</td>
<td></td>
</tr>
</tbody>
</table>


**TABLE 17.—Relocation workload by persons per family and number of bedrooms needed**

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Persons</th>
<th>White</th>
<th>Nonwhite</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>1-</td>
<td>2</td>
<td>709</td>
<td>42.4</td>
<td>2,489</td>
</tr>
<tr>
<td>2-</td>
<td>3</td>
<td>396</td>
<td>25.6</td>
<td>2,380</td>
</tr>
<tr>
<td>3-</td>
<td>4</td>
<td>285</td>
<td>15.8</td>
<td>2,029</td>
</tr>
<tr>
<td>4-</td>
<td>5</td>
<td>131</td>
<td>7.7</td>
<td>1,275</td>
</tr>
<tr>
<td>5-</td>
<td>6</td>
<td>91</td>
<td>5.3</td>
<td>714</td>
</tr>
<tr>
<td>6-</td>
<td>7</td>
<td>45</td>
<td>2.8</td>
<td>430</td>
</tr>
<tr>
<td>7-</td>
<td>8</td>
<td>15</td>
<td>1.0</td>
<td>359</td>
</tr>
<tr>
<td>8+</td>
<td>+9</td>
<td>25</td>
<td>1.4</td>
<td>227</td>
</tr>
<tr>
<td>Total</td>
<td>1,682</td>
<td>100.0</td>
<td>9,798</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**TABLE 18.—Size of public housing dwellings, Newark Housing Authority**

<table>
<thead>
<tr>
<th>Project</th>
<th>0 bed-rooms</th>
<th>1 bed-rooms</th>
<th>2 bed-rooms</th>
<th>3 bed-rooms</th>
<th>4 bed-rooms</th>
<th>5 bed-rooms</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N.J. 2-1</td>
<td>178</td>
<td>257</td>
<td>95</td>
<td></td>
<td></td>
<td></td>
<td>530</td>
</tr>
<tr>
<td>N.J. 2-2</td>
<td>77</td>
<td>120</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td>320</td>
</tr>
<tr>
<td>N.J. 2-5</td>
<td>182</td>
<td>314</td>
<td>111</td>
<td></td>
<td></td>
<td></td>
<td>507</td>
</tr>
<tr>
<td>N.J. 2-6</td>
<td>136</td>
<td>147</td>
<td>71</td>
<td></td>
<td></td>
<td></td>
<td>344</td>
</tr>
<tr>
<td>N.J. 2-7</td>
<td>111</td>
<td>186</td>
<td>90</td>
<td>15</td>
<td></td>
<td></td>
<td>422</td>
</tr>
<tr>
<td>N.J. 2-8</td>
<td>72</td>
<td>156</td>
<td>72</td>
<td></td>
<td></td>
<td></td>
<td>300</td>
</tr>
<tr>
<td>N.J. 2-9</td>
<td>100</td>
<td>110</td>
<td>65</td>
<td></td>
<td></td>
<td></td>
<td>275</td>
</tr>
<tr>
<td>N.J. 2-10</td>
<td>80</td>
<td>334</td>
<td>263</td>
<td>56</td>
<td></td>
<td></td>
<td>730</td>
</tr>
<tr>
<td>N.J. 2-11</td>
<td>75</td>
<td>231</td>
<td>254</td>
<td>78</td>
<td>12</td>
<td></td>
<td>630</td>
</tr>
<tr>
<td>N.J. 2-12</td>
<td>191</td>
<td>803</td>
<td>334</td>
<td>30</td>
<td>10</td>
<td></td>
<td>1,465</td>
</tr>
<tr>
<td>N.J. 2-13</td>
<td>96</td>
<td>460</td>
<td>384</td>
<td>96</td>
<td>20</td>
<td></td>
<td>1,556</td>
</tr>
<tr>
<td>N.J. 2-14</td>
<td>45</td>
<td>181</td>
<td>75</td>
<td></td>
<td></td>
<td></td>
<td>301</td>
</tr>
<tr>
<td>N.J. 2-15</td>
<td>24</td>
<td>120</td>
<td>610</td>
<td>318</td>
<td>82</td>
<td>52</td>
<td>1,205</td>
</tr>
<tr>
<td>N.J. 2-16</td>
<td>44</td>
<td>132</td>
<td>22</td>
<td></td>
<td></td>
<td></td>
<td>188</td>
</tr>
<tr>
<td>N.J. 2-17</td>
<td>44</td>
<td>132</td>
<td>22</td>
<td></td>
<td></td>
<td></td>
<td>188</td>
</tr>
<tr>
<td>N.J. 2-18</td>
<td>22</td>
<td>65</td>
<td>11</td>
<td></td>
<td></td>
<td></td>
<td>98</td>
</tr>
<tr>
<td>N.J. 2-19</td>
<td>60</td>
<td>294</td>
<td>700</td>
<td>322</td>
<td>154</td>
<td>70</td>
<td>1,680</td>
</tr>
<tr>
<td>Total</td>
<td>194</td>
<td>2,066</td>
<td>5,334</td>
<td>2,489</td>
<td>511</td>
<td>166</td>
<td>10,750</td>
</tr>
<tr>
<td>Percent</td>
<td>1.8</td>
<td>19.5</td>
<td>49.6</td>
<td>22.9</td>
<td>4.7</td>
<td>1.6</td>
<td>100</td>
</tr>
</tbody>
</table>
### Table 19.—Workload eligibles compared to resources in public housing, by bedrooms per dwelling

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Workload eligibles</th>
<th>1963 eligibles</th>
<th>¼ of 1963 eligibles</th>
<th>Public housing dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1961 total</td>
</tr>
<tr>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>1,838</td>
<td>186</td>
<td>62</td>
<td>2,473</td>
</tr>
<tr>
<td>2</td>
<td>2,770</td>
<td>283</td>
<td>94</td>
<td>4,499</td>
</tr>
<tr>
<td>3 or more</td>
<td>2,133</td>
<td>219</td>
<td>73</td>
<td>2,589</td>
</tr>
<tr>
<td>Total</td>
<td>6,751</td>
<td>688</td>
<td>229</td>
<td>8,585</td>
</tr>
</tbody>
</table>

### Table 20.—Relocation workload by income and housing demand

<table>
<thead>
<tr>
<th>Monthly income</th>
<th>Annual income</th>
<th>Families by income</th>
<th>Ability to pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>White</td>
<td>Non-white</td>
</tr>
<tr>
<td>0 to $49</td>
<td>0 to $599</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>$50 to $99</td>
<td>$600 to $1,199</td>
<td>7</td>
<td>100</td>
</tr>
<tr>
<td>$100 to $149</td>
<td>$1,200 to $1,799</td>
<td>38</td>
<td>176</td>
</tr>
<tr>
<td>$150 to $199</td>
<td>$1,800 to $2,399</td>
<td>194</td>
<td>925</td>
</tr>
<tr>
<td>$200 to $250</td>
<td>$2,400 to $2,999</td>
<td>125</td>
<td>637</td>
</tr>
<tr>
<td>$250 to $300</td>
<td>$3,000 to $3,599</td>
<td>256</td>
<td>1,250</td>
</tr>
<tr>
<td>$300 to $350</td>
<td>$3,600 to $4,199</td>
<td>322</td>
<td>1,894</td>
</tr>
<tr>
<td>$350 to $400</td>
<td>$4,200 to $4,799</td>
<td>201</td>
<td>1,206</td>
</tr>
<tr>
<td>$400 to $450</td>
<td>$4,800 to $5,399</td>
<td>139</td>
<td>598</td>
</tr>
<tr>
<td>$450 to $500</td>
<td>$5,400 to $5,999</td>
<td>59</td>
<td>443</td>
</tr>
<tr>
<td>$500 and over</td>
<td>$6,000 and over</td>
<td>330</td>
<td>2,466</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1,652</td>
<td>9,799</td>
</tr>
</tbody>
</table>

### Table 21.—Family income for city and for relocation workload

<table>
<thead>
<tr>
<th>Annual income</th>
<th>All families ¹</th>
<th>Annual income</th>
<th>Relocation workload</th>
<th>Workload minus ¹/4 eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Under $3,000</td>
<td>24,149</td>
<td>18.9</td>
<td>Under $3,000</td>
<td>2,182</td>
</tr>
<tr>
<td>$3,000 to $3,599</td>
<td>3,500 to $3,599</td>
<td>1,566</td>
<td>13.7</td>
<td>1,545</td>
</tr>
<tr>
<td>$3,000 to $3,599</td>
<td>3,500 to $3,599</td>
<td>2,216</td>
<td>19.3</td>
<td>2,216</td>
</tr>
<tr>
<td>453</td>
<td>39,727</td>
<td>31.1</td>
<td>$4,200 to $4,799</td>
<td>1,467</td>
</tr>
<tr>
<td>454</td>
<td>454</td>
<td>31.1</td>
<td>$4,800 to $5,399</td>
<td>737</td>
</tr>
<tr>
<td>5,000</td>
<td>48,426</td>
<td>37.9</td>
<td>$5,400 or more</td>
<td>2,805</td>
</tr>
<tr>
<td>Over $10,000</td>
<td>15,460</td>
<td>12.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>127,772</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ U.S. census, 1960.

¹ Assumed to be relocated in low-rent public housing.
### Table 22.—All tenant-occupied dwellings by rent

<table>
<thead>
<tr>
<th>Contract rent</th>
<th>Actual 1950 tenant-occupied dwellings</th>
<th>Estimated 1960 tenant-occupied dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Under $40</td>
<td>51,859</td>
<td>57.3</td>
</tr>
<tr>
<td>$40 to $49</td>
<td>17,422</td>
<td>19.3</td>
</tr>
<tr>
<td>$50 to $59</td>
<td>6,799</td>
<td>7.5</td>
</tr>
<tr>
<td>$60 to $74</td>
<td>2,690</td>
<td>3.0</td>
</tr>
<tr>
<td>$75 or more</td>
<td>828</td>
<td>.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>90,419</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Actual, 1950: Medium, $35.86; average, $39.35; no report, 3,407.
Estimated, 1960: Average, $66.

### Table 23.—Rent-paying ability of families in workload compared to rents of all tenant-occupied dwellings

<table>
<thead>
<tr>
<th>Monthly rent</th>
<th>Actual workload rent-paying ability</th>
<th>Estimated 1960 tenant-occupied dwelling</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Families</td>
<td>Percent</td>
</tr>
<tr>
<td>Under $40</td>
<td>1,430</td>
<td>12.4</td>
</tr>
<tr>
<td>$40 to $49</td>
<td>762</td>
<td>6.7</td>
</tr>
<tr>
<td>$50 to $59</td>
<td>1,566</td>
<td>13.7</td>
</tr>
<tr>
<td>$60 to $74</td>
<td>2,949</td>
<td>25.6</td>
</tr>
<tr>
<td>$75 to $99</td>
<td>1,978</td>
<td>17.2</td>
</tr>
<tr>
<td>$100 or more</td>
<td>2,805</td>
<td>24.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>11,480</td>
<td>100.0</td>
</tr>
</tbody>
</table>
### General Estimate of Relocation Needs and Resources

**Relocation Schedule, 1st 30 Months**

<table>
<thead>
<tr>
<th>Project</th>
<th>Relocation Workload</th>
<th>2d Quarter</th>
<th>3d Quarter</th>
<th>4th Quarter</th>
<th>1st Quarter</th>
<th>2d Quarter</th>
<th>3d Quarter</th>
<th>4th Quarter</th>
<th>1st Quarter</th>
<th>2d Quarter</th>
<th>3d Quarter</th>
<th>4th Quarter</th>
<th>Total, 30 Months</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>N.J. R-49 Hill St.</td>
<td>315</td>
<td>51</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-52 South Broad</td>
<td>312</td>
<td>51</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-45 Newark College</td>
<td>3,302</td>
<td>50</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-42 Essex Heights</td>
<td>3,302</td>
<td>50</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-50 Old 3d Ward</td>
<td>3,302</td>
<td>50</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-58 Newark Plaza</td>
<td>3,302</td>
<td>50</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-32 Light Industrial</td>
<td>4,911</td>
<td>50</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>N.J. R-72 Medical Center</td>
<td>1,279</td>
<td>50</td>
<td>100</td>
<td>50</td>
<td>15</td>
<td>100</td>
<td>75</td>
<td>75</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>3,000</td>
<td>Complete.</td>
</tr>
<tr>
<td>All projects</td>
<td>11,480</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>3,000</td>
<td>8,480 remaining.</td>
</tr>
</tbody>
</table>

Total: 11,480

8,480 remaining.
Senator Williams. Now Mr. Furness is the executive director of Goodwill Home and Rescue Mission, Newark.

STATEMENT OF REV. CHARLES Y. FURNESS, ACSW, EXECUTIVE DIRECTOR, GOODWILL HOME AND RESCUE MISSION, NEWARK, N.J., AND MEMBER, FIELD INSTRUCTION FACULTY, RUTGERS GRADUATE SCHOOL OF SOCIAL WORK

Rev. Furness. Chairman Williams, other honorable members of the committee and all friends of our senior citizens, I have attempted to confine my statement to the assignment, that is, in speaking of the personal and social problems of these senior citizens. I am sure you will permit me an aside here concerning homeless men, for we handle thousands of them every year, and have since 1896, and I am vitally interested in this, and this is one of the types of persons that come to us for problems and counsel on problems in all areas of their lives.

Also, I am interested in what Mr. Danzig spoke of concerning his tenant relations department.

If there were one thing that I could say outside the scope of my own statement, it is that whatever is done by legislation should include thinking with a heart. Our Newark Housing Authority has a heart. It has a tenant relations section which deals with problems far beyond its own original purpose to handle.

Newark Housing Authority was created to handle housing, providing and assigning housing. It has since tried to help all kinds of people in all kinds of ways, with all kinds of problems.

Returning to my own statement, I would simply point out that 20 years in the ministry, the last 10 years of it at Goodwill, and research among the aging toward earning the degree of master of social work, lead me to condense my views on the assigned subject to three points herein rather than to give isolated instances for analysis.

Let me say merely that our organization gets fewer appeals from the elderly with relocation problems than large public assistance agencies, but probably more than most privately conducted ones in this Greater Newark area. And again, this has to do largely with transient men.

One danger in suggesting the three areas of investigation to be discussed is that they are items that may seem so self-evident as not to warrant the time taken to discuss them. Yet, in the mountain of so much writing in recent years on problems of the aging, or at least in that part of it that I have been able to read, much more is said about preferred methods and techniques than about understanding the personal characteristics of the aging. If this assertion betrays that I was looking for the former and therefore missed the latter, at least in the light of this committee's request I am driven to formulate and express my views as follows:

The first factor is that of experience—this is the first characteristic of the aging themselves—caused by and concurrent with longevity. Our elders have simply put in more years on earth than we. Most of them expect hardship, even catastrophe, whether their reaction is dread lest it happen or hope that it may not happen. I am not saying
that the hardships have not left their mark. In so many instances they have left many wounds. However, most of the aged who do not have deep scars will show various reactions from resilience to resignation, but they expect and usually accept the reality of major stress.

Most of the elderly have relatives or other resources to turn to in emergency, and most of them who do not have such are not backward about seeking help from any source they are entitled to approach.

I used to have the mistaken idea that those who are aging are helpless merely by virtue of being old. We must not underestimate the aged members of our society and relegate them to a second-class category. We must let them stand on their own feet and give them the satisfaction of holding up their own end. Whatever our own feelings might be, mine included, about other aspects of uprooting, we must know on the one hand that the older citizens amongst us will have as much fortitude as anyone else. On the other hand, we must legislate with as much care as possible that the very minimum hardship be caused those who deserve only loving care.

The second most important factor to be noted is that of the wide divergences among the aging in personality, reactions to environment, and individual needs, and correspondingly there is such a wide gamut of factors to be taken into consideration in dealing with the people involved and meeting their needs. For instance, one person feels he is aging at 45. Another may not begin to feel old until nearly 80. This should help us see that senility is not parallel to infancy. Behavior characteristics, for instance, with all the infinite variations to be seen among infants, are much more uniform at a given point and under certain circumstances than the characteristics of the aging might show them to be at a given point.

Time will not permit discussion of how some groups of senior citizens might do better or worse or as well as the average in various instances.

However, much care must be taken lest the aging be written off because too incompetent, or unduly extended because deemed too hardy. Legislators ought to note that wide individual differences ought to indicate careful consideration for needs of individuals. If this is not noted, a possible skew of the curve toward a view of the aging as very adequate might be the result if more of the elderly known by lawmakers were more hardy; a skew in the other direction might be the result if more of the elderly known by the lawmakers were less hardy. Academic as this may sound, resultant legislation could be needlessly discriminatory for or against the more or less adequate aged persons of our society if careful awareness of individual needs and differences were not present.

The third factor is seen in the factor of time and its passage being so major a concern for the aging, especially if they are not regularly employed or busy in some activity. Short passages of time seem long, and long ones seem an eternity when not properly filled. Regardless of the seriousness of outward pressures coming in upon them, enduring them is greatly assisted by relative, neighbor, pastor, social worker, or members of peer groups, as interest is shown and a helping hand extended.

Programming and equipping for individual and group activities is not only desirable but imperative if regular and relocation pressures
RELOCATION OF ELDERLY PEOPLE

become heavy; indeed, such program and equipment is helpful even under normal circumstances.

The conclusion we might draw is that most older people can get help in a crisis, whether from private or governmental sources, and those who do not know how to seek it need help in so doing.

Special attention must be given to helping those in extreme circumstances, like the bedridden and the seriously chronically ill.

The three factors mentioned above, those of longevity, individuality, and the passage of time during old age, are among those which are important to keep in mind when legislating at any time for the aging of our population.

Mr. Moskowitz. Mr. Furness, I gather from your introductory statement that you are one of the social agencies that Mr. Danzig was talking about that he works with; is that it?

Rev. Furness. That is true.

Mr. Moskowitz. When you say here that you get more referrals than most privately conducted agencies, aside from the public assistance operation, how do these people generally come to your agency?

Rev. Furness. I might suggest there that I was trying to compress the statement so as to fit into the time requirement or I could have been more specific.

We handle a caseload of situations from the cradle to the grave, being a multifunction agency, but we have 240 emergency family relief cases a year, in addition to our 5,000 treatment-oriented cases of transient men coming to us.

I might say that then there are others beyond that that we do not even classify, because of being too transient to classify.

However, I might say, with the Newark Housing Tenant Relations Department in mind, that up until that began we were often approached by individuals and families complaining of having problems because of relocation.

Since the Tenant Relations Department of the Newark Housing Authority undertook this load, we have had practically no complaints of that kind.

The complaints that we would get now would be families having other problems, and relocation problems being a minor one, simply because the Newark Housing Authority is taking the load and this is of great importance, in my opinion, for any housing project anywhere.

As you and I know, everyone is accusing housing because of so much misbehavior reported in the public press or anywhere else, and so we should all be concerned about it, but, as Mr. Danzig said, there are funds enough to provide workers enough to provide enough supervision and other help in the projects to prevent many of these things from occurring, and I therefore took the liberty of saying that whatever is done in providing for the aging as a group or providing this or that type of housing, there ought to be some thought given to asking what will be at the heart. How will we understand the individuals, elderly and otherwise, as individuals? How will we understand their behavior? How will we meet their problems?

Newark Housing—I cannot speak for Philadelphia or New York or anywhere else—but Newark Housing is meeting the challenge themselves, and we have the social agencies that are helping as far as we can.
Mr. Moskowitz. Thank you very much, Reverend Furness.

Mr. Miller. I would like to ask Reverend Furness a question. As I understand your statement here, where a high percentage of it is related to the care of the homeless individual men, my initial question upon that is, how nearly is your capacity taxed by the demand for services to such men? In other words, are you operating to capacity or could you take many more, or what? I am curious about this.

Reverend Furness. Yes; we have a dormitory as one of our six buildings. We have a dormitory building which has 168 beds, and we yesterday morning had 166 filled in the morning. Only two left. And this is not the middle of winter.

We have enlarged our capacity three times within my own personal experience and we have always gotten up to capacity. We are filled to capacity in the middle of the winter and the middle of the summer and most of the rest of the year, coming below capacity only at migration times each spring and fall.

Mr. Miller. This would tend to indicate that there is possibly a need for more facilities of this type?

Rev. Furness. We are sure of that, and Mr. Danzig and I are discussing this very much.

Mr. Miller. Now, the fact that demand may exceed supply, may weaken my next question as it relates to the facts of life, but I am curious because of the nature of your organization and because of the human characteristics undoubtedly of many of these homeless men. How many of these homeless men have a reluctance—I know the ones that come in are not reluctant to come in from a practical standpoint, but it is partially related to Mr. Moskowitz' previous question directed to Mr. Danzig, about the hotel type facilities—a reluctance on the part of these men either because they feel they may give up some of their independence, which may or may not be wisely used, to come into facilities of this type?

Rev. Furness. I do not find much reluctance on the part either of the individual transient man who has no home or of the boarding-house type of man who may be on social security or younger and not on social security.

We have some of those coming in for some of our other programs, and not including them in the 168 that lodge with us from time to time.

I have not mentioned the various categories of the thousands that come, but I am convinced that there is a great need for this.

I might suggest the fact that men need so much more help in this type of category because, properly, there is so much legislation to help the woman or the child in any situation, but a man is supposed to be self-sufficient and get along the best he can, and there has not been very much legislation at any time to provide for the needs of the transient or otherwise homeless man.

Mr. Miller. Thank you.

Senator Williams. All right. Thank you very much, Rev. Furness. I certainly will read your statement. Thank you.

Rev. Furness. Thank you very much.

Senator Williams. Now our next witness is Mr. Martin Fried, who comes to us from the Hispanic Civic Club of Passaic, N.J.
Mr. FRIED. Honorable Senator and gentlemen, first I would like to say that I have great pride; this is the first time I have ever attended a congressional hearing of this sort, and I feel that if this were known by many, many more people who do not know, they would know that the Congress actually does go down, way down, into the populations in these various towns and that it is from there where we get our legislation. This is very interesting.

Senator WILLIAMS. Well, I hope you enjoy this experience. I won't solicit an invitation for you to appear before Senator McClellan's committee.

Mr. FRIED. Thank you very much. As an officer of the Hispanic Civic Club in the city of Passaic, it was my intention to be at this committee without having seen anyone, that is, of any of the other people that might have been here from that area, but at last Tuesday's meeting of the Governing Commission of the City of Passaic, I brought the matter to them and, as a result of that, I have a message here I am authorized to give you from the city of Passaic. Therefore, I only identify myself as an officer of the Hispanic Civic Club, and I would like to read a note.

Earlier in the year, the President made some recommendations to Congress relative to the transportation system of our Nation, including a provision for assistance to displaced families and businesses in a manner similar to that now provided under Federal urban renewal laws.

We have a peculiar situation in the city of Passaic. I understand that in the last session of the Congress there was pending legislation which would make possible the compensating of families for their relocation burdens in the cases not covered by urban renewal, and now, of course, we know that session is over and we haven't anything to relieve this burden.

The subject matter that I brought to the committee today doesn't have to be gone over twice; that is, once for the organization and once for the city, so if the Senator please, I will read the resolution of the City Commission of the City of Passaic, which would involve those things which I otherwise would have said:

That Passaic is in a position now where Route 21 is under construction, and will extend from Newark to East Paterson and has already been extended to the municipal boundaries of Clifton and Passaic.

I might add at this point that there are some Federal funds in this highway.

Passaic has a total area of only 3½ square miles, highly populated, or, that is, densely populated and densely industrialized, as you know.

It lacks areas which are conducive to new construction, unless presently built-up areas are demolished.

New Jersey Route 21 will soon be extended through Passaic, following the acquisition of many properties. The acquisition of land necessary for the improvement of Federal and State highway systems will necessitate the displacement of about 350 families, 300 of which are tenants; and the urgency is clear in that great inconvenience will
be suffered by the aged people, by the principal earners of families, and by children, due to their uprooting and sudden changes of environment.

Therefore, the Board of Commissioners of the city of Passaic resolves that the Subcommittee on Relocation of the Elderly of the Senate Special Committee on Aging seriously consider the plight of the city of Passaic and its citizens in its deliberations during the drafting of legislation appropriate to end the present practice of displaced families being compelled to shift for themselves.

That the new legislation be designed to include a schedule of compensation for displaced families, and regulations for the establishment and administration of local relocation agencies and funds necessary for their function in accord with local needs.

I should like to say this in addition to the resolution, which I will give the reporter: That of the 300 tenant families, I should say 150 or more are those of Puerto Rican origin.

It so happens that this route going through Passaic—so you will understand it better—will take in some very nice areas and some very bad areas, and the nice areas, of course, have individually owned homes, and those people have equity in their homes, and they will be paid sufficiently to satisfy them, I am sure, but the tenants are the ones who are important in this case because, with the burden they already have, they will have to suffer the additional burden of looking for new places and possibly getting them in order, and the moving expenses, et cetera, et cetera.

There is a neighboring town to Passaic to which I understand there is a possibility that the families which have the greatest burdens wish to move from Passaic, because there is a sad lack of vacant dwelling units, that is, vacant dwelling units in the city of Passaic.

The other city that I had in mind is buying the properties that are pretty sadly deteriorated and converting them, or at least holding them as city property, rather than have these things go the way of developing into slums.

That may be good and it may be bad, but, nevertheless, there are no places to which the people may move. They will have to be relocated somewhere in the vicinity of Passaic in order to make it convenient for their work.

Senator WILLIAMS. Was it Passaic or Paterson? Was it Paterson that recently dedicated substantial numbers of public housing for the aged?

Mr. FRIED. That was Paterson, with a substantial number, sir.

Senator WILLIAMS. Yes.

Mr. FRIED. I would like you to know that in Passaic 150 units were recommended by the housing authority, 200 units by myself, and 100 adopted by the commission, and they will be under construction soon, and there are over 240 applications now for the 100 elderly units in the city of Passaic.

I would be very happy to leave this resolution of the Commission of the City of Passaic in your hands.

Senator WILLIAMS. Well, I am certainly pleased to have it.

Mr. FRIED. I am sure that something will be done. If there is any question, I will be very happy to answer if I can.
I would like to add this one more thing, that the processes of the committees, perhaps if they would be just a little bit faster, maybe the Congress won't close next year before this is adopted.

Senator Williams. Well, I share your feeling that we could improve our efficiency, believe me.

Mr. Fried. Thank you very much, Mr. Senator.

Senator Williams. Thank you very much, Mr. Fried. Passaic is a great city, and like all cities, it has some great problems, and we are certainly interested in finding those ways where Federal Government can properly and should properly be included, and this is one area where if we have a Federal program that is causing hardship, why, of course, it is developing a better atmosphere, better community; still, there is a responsibility. Thank you.

Mr. Fried. Thank you very much.

(The documents referred to follow:)

RESOLUTION ADOPTED BY THE COMMISSIONERS OF THE CITY OF PASSAIC, OCTOBER 23, 1962

Whereas New Jersey Route 21 is now under construction and will extend from Newark to East Paterson and has already been extended to the municipal boundaries of Nutley and Passaic; and

Whereas Passaic, having a total area of 3½ square miles, lacks great areas conducive to new construction unless presently built-up areas are demolished; and

Whereas New Jersey Route 21 will soon be extended through Passaic following the acquisition of many properties; and

Whereas the acquisition of lands necessary for the improvement of Federal and State highway systems will necessitate the displacement of about 350 families, 300 of which are tenants; and

Whereas the urgency is clear in that great inconvenience will be suffered by the aged people, by the principal earners of families, and by children due to their uprooting and sudden changes of environment: Therefore be it

Resolved by the Board of Commissioners of the City of Passaic, That the Subcommittee on Relocation of the Elderly of the Senate Special Committee on Aging seriously consider the plight of the city of Passaic and its citizens in its deliberations during the drafting of legislation appropriate to end the present practice of displaced families being compelled to shift for themselves.

That the new legislation be designed to include a schedule of compensation for displacee families, and regulations for the establishment and administration of local relocation agencies and funds necessary for their function in accord with local needs.

That Martin L. Fried, a citizen of the city of Passaic, be authorized to present this resolution to the subcommittee at its hearing to be held October 26, 1962, at Newark.

PASSAIC CITY HISPANIC CIVIC CLUB, INC.,

SUBCOMMITTEE ON RELOCATION OF THE ELDERLY,
SENATE SPECIAL COMMITTEE ON THE AGING,
Newark, N.J.

HONORABLE SENATORS: This organization in its efforts to alleviate any burdens involved in relocation of families displaced because of Federal highway and/or other public works construction had originally intended to have its representative appear before your body.

On Tuesday of this week at a regularly scheduled meeting of the governing commission of this city the representative of this organization again brought before the commission the subject of relocation and prevailed upon the commission to adopt a resolution directed to your subcommittee on this subject. The commission did in fact adopt such a resolution. Further, the commission designated Martin L. Fried, an officer of this organization, to "present this resolution to the subcommittee at its hearing to be held October 26, 1962, at Newark."

Since the Commission of the City of Passaic speaks for all the people, there is no reason why Mr. Fried should go into detail in the name of this organiza-
tion. He has been instructed to identify himself as an officer of this organization and, then, to act for the city in the presentation of the municipal resolution to the subcommittee.

Very sincerely,

RENE FELICIANO, President.

Senator WILLIAMS. Now, Mr. Joseph J. Masiello, vice president of the New Jersey Bank & Trust Co. of Paterson is scheduled, and is going to be very ably represented by Mr. Norman Brassler, as I understand, of the New Jersey Bank & Trust Co. of Passaic County.

STATEMENT OF NORMAN BRASSLER, GLEN RIDGE, N.J., CHAIRMAN OF THE BOARD, NEW JERSEY BANK & TRUST CO., PASSAIC COUNTY, N.J.

Mr. BRASSLER. Senators and gentlemen, my name is Norman Brassler. I reside in Glen Ridge, N.J., and I serve at the moment as chairman of the board of the New Jersey Bank & Trust Co. in Paterson-Passaic, a $320 million commercial bank.

My appearance before this distinguished body today is to express my personal views, as well as those of my fellow directors-elect of the proposed nonprofit housing corporation, the Riese Corp., sponsored by the Roman Catholic Diocese of Paterson, to create sorely needed new housing facilities for senior citizens, with optimum dispatch and at a minimal monthly carrying charge for projected occupants.

Since time and brevity factors are of the essence because of the voluminous testimony which you must review and deliberate before reaching your conclusions, I shall eliminate most of the preliminaries and background material with which you are already most conversant and proceed immediately to the development of two basic theses which I wish to present and which, in my judgment, will accelerate the creation of new, modern and rehabilitated housing facilities for all segments of our population, more especially our senior citizens.

My remarks must be prefaced with the comment that it is my belief—as well as that of my corporate employer, New Jersey Bank & Trust Co.—that corporations, as well as individuals, have citizenship responsibilities as well as privileges; that the rising tide of economic and community well-being lifts all segments of our communities, and from this viewpoint it is the civic responsibility of all enlightened individuals and corporations to join with their elected and administrative officials on all government levels, through voluntary participation, to marshal all forces, human and economic, to promote the common good.

I commend you, Senator Williams, and your colleagues in the Congress of the United States, for the tremendous impetus which you have given the movement to create “a decent housing environment for every American citizen.”

However, no matter how enlightened your objectives, no matter how sincere your motivations may be, unless the housing laws which you enact have built within them the necessary inducements to motivate private enterprise into quick action, and/or unless those charged with preparation and administration of the necessary regulatory rules have broad vision and intimate knowledge of local community conditions and economics, unless they, too, are motivated by the will to see theory translated into reality, this wonderful philosophy you are pur-
suing may never produce the quality housing which you are seeking, within the lifetime of the senior citizens whose conditions we are trying to alleviate, or perhaps even my own.

In all of its broad aspects, urban renewal, with all of its attendant facets, still represents the most effective and efficient means of updating our municipal environments. Regrettably, all municipalities have not been alert in viewing this program in its totality. Many local groups still look upon the ball and the bulldozer as the principal tools of renewal. Acquisition, demolition, and reconstruction still represent only a small fraction of the total urban renewal effort. Redevelopment alone cannot be relied upon because there are definite limitations on amounts expended, time consumed, and, among others, limitations of human enthusiasm and endurance.

One of the most efficient keys to increasing the renewal output is through the planned program of neighborhood conservation and the rehabilitation of sections of our municipalities which can and should be saved. Conservation and rehabilitation are not only more expeditious, humane, effective, but they represent the more economic approach to the solutions we seek. They also have the advantage of placing the burden of keeping city wholesome through citizen and government action where it properly belongs—in the hands of local, alert citizenry joined together to cooperate with government officials, all under the mantle of private enterprise.

The neighborhood rehabilitation program as envisioned by the Housing Act, including its 1961 amendments, has not been too successful because of some basic unrealistic features regarding interest rate provisions and its administration.

While the increase in loan amounts and the extension of maturity dates were theoretically desirable changes, banks have not found these rehabilitation loans involving higher loan amounts for longer terms too palatable. These $10,000 per family unit maximum rehabilitation loans with a term up to 20 years for repayment have not been too palatable because—

(1) The simple bank interest rate for the lending period involved is not realistic. The rate of return is too low.

(2) The paperwork involved in making these loans is too voluminous, too costly to process, when compared to other successfully operating FHA and other installment-type loans made by banks.

(3) Generally speaking, the economic life remaining on many of these buildings is relatively short and many are already encumbered with first mortgages or other liens.

Therefore, mortgage departments eschew them, while consumer credit departments label them unattractive.

Moreover, many of the landlords who could profitably use these loans are senior citizens living on social security payments without other sources of income. The equity which they have in these buildings cannot be taken into consideration unless they can successfully pass an FHA credit check to insure that they can meet not only existing obligations but also payments on their rehabilitation loan.

To remedy these conditions, I would propose that—

(1) The term for repayment be perhaps shortened to 7 or 8 years—definitely less than 10.

(2) Redtape and paperwork should be cut down to an irreducible minimum.
(3) Either points should be allowed to banks for processing these loans or, to some degree, the interest on these loans should be discounted.

(4) State real estate assessments, loans and regulations, and practices may need to be amended to reward rather than penalize good landlord-occupants through increased assessments on the rehabilitated dwellings in the neighborhood marked for conservation and/or rehabilitation. Perhaps a moratorium on assessment increases for these rehabilitated properties, say for 5 years, might provide, along with previously mentioned changes, the inducements needed to have community rehabilitation crusades acquire greater impetus and meet with greater success.

(5) Finally, perhaps there may be need to set up a Federal-State rehabilitation monetary fund whereby a portion of the interest rate may be subsidized to sweeten participation in this program by banks and other lending institutions.

The foregoing represent my first set of recommendations.

My second recommendation pertains to the administration of laws currently on the books, more especially section 202 of the Housing Act of 1959, as amended in 1961, and the current lack of senior citizens housing which has been created within the jurisdictional area of the Philadelphia regional office whose community facilities section is charged with the administration of this program.

Another means of increasing our housing supply for senior citizens, at least in the Middle Atlantic States area, thereby facilitating the relocation of senior citizen displaced families, can definitely be accomplished through a more realistic interpretation of the regulations governing section 202 of the Housing Act, as amended in 1959 and 1961.

This section, briefly, provides that nonprofit housing corporations sponsored by religious groups or labor unions in localities may qualify for 100 percent direct Government loans covering full development costs of new senior citizen housing, repayable over a 50-year term at substantially below market interest rates—3½ percent.

This section 202 could be the most effective means other than through public housing to provide nonprofit quality housing for senior citizens, speedily, with minimum monthly carrying charges and with optimum community involvement on a nonsectarian basis.

Yet, since 1959, I am informed, the Philadelphia regional office, community facilities section, has not made one loan to any sponsor-developer under this section of the act.

Our experience in Paterson, involving site approval in our urban area, was not too conducive to stimulating other community groups into taking positive action to create this type of new housing.

I believe the philosophy underlying the passage by Congress of this section of the law is very clear. However, administratively, the interpretation of regulations was proved, in at least the initial stages of our discussions with the Philadelphia office economist, too restrictive, too narrow and unyielding. The criteria used for site selection were unrealistic when viewed from the viewpoint of available land in a highly urbanized area such as Paterson.

In May 1962, a representative group of Paterson citizens, representing all creeds and races, acceded to a call from Bishop James A. McNulty, D.D., of the diocese of Paterson, to serve as members of a
nonprofit housing corporation known as the Riese Corp., of which I am vice-president-elect.

Our objective was to create 360 units of multistory modern housing for senior citizens on 4 1/2 acres of cleared land in an economically sound neighborhood in Paterson, with partial tax abatement by agreement with Paterson Mayor Frank X. Graves, Jr., who endorsed the movement. This housing can be produced under this section of the act for about $23 per room per month, inclusive of all charges including utilities, and providing all the special features which senior citizens' housing requires.

Our experience in receiving approval for this site was one which we are not too happy about.

Several conferences failed to produce the kind of economic thinking which this local market requires and roadblocks, almost insurmountable, were placed in our path.

The reasoning advanced by the Philadelphia economist was that $23 per room monthly carrying charge, including utilities, was "un-economic" and there might be danger of default.

Frankly speaking, if "modern" nonprofit housing in this metropolitan area is economically unsound at $23 per month rentals in a depressed housing market such as we are experiencing, how can private enterprise produce housing at lower costs?

It was only after lengthy conferences with Members of Congress and Washington authorities did we find it possible to reach a more reasonable approach.

Only the determined enthusiasm of our group kept us from "throwing in the towel" and abandoning the project.

The "paperwork" survey which we are now conducting to prove the economic feasibility of our $23 per room high rise modern project, together with other requirements, has us bogged down momentarily, but we are still determined to produce this project as originally planned.

If the diocese of Paterson is successful in this enterprise, other groups, Protestant and Jewish, are anxious to follow suit.

This type of administrative myopia is thwarting the realization of the objectives of Congress and of the people.

Fortunately, in my experience, we have not had this kind of myopic vision from any other administrative group in the Housing and Home Finance Agency organization. The Newark and Washington offices of FHA have always shown themselves knowledgeable and cooperative as has the urban renewal section of the very Philadelphia office in which the community facilities agents are located.

I recommend, therefore, that your committee, as well as Washington administrators charged with the responsibility of administering this section of the act, review the reasons for the lack of senior citizen housing in this State in spite of passage of the law 3 years ago.

Skilled administrators with broad "vision," who can take proper cognizance of specific local conditions and who fully appreciate the economics of local proposals can make these laws meaningful in translating legislation into brick and mortar environments needed now.

Serious and civic-minded community representatives working with bona fide religious groups dedicated to the translation of religious principles into humanitarian practices to alleviate human suffering,
such as the diocese of Paterson has demonstrated, through this precedent-shattering move to provide senior citizen housing for all races and creeds and willing to lend the weight of its economic resources to prove the solidity of their project, deserve much more encouraging assistance and help rather than the solid wall of negativism displayed to us initially. Thank you.

Senator Williams. We thank you very much, Mr. Brassler.

The section 202 program is 3 years old.

Mr. Brassler. Right.

Senator Williams. I do not know what the total amount of money is that has been appropriated for it.

I remember it was 3 years ago when it was started. It was authorized at $50 million. The Senate Appropriations Committee came back to us with $5 million for a pilot project, to demonstrate whether it would work or not, and I offered to amend it to put that back to $50 million, and we had a very interesting 20 minutes on the floor of the Senate, and put the $50 million back.

I just wonder, I think we had better look into this to see how much has been actually contracted under the program.

We have heard some pretty rugged details of the administrative woes people go under; you, of course, documented that.

Mr. Brassler. Right.

Senator Williams. Do you have any feelings as to whether or not the 202 program should permit, as does the 231 program, a professional intermediary, whose profession it is to develop a project such as this, the intermediary between the sponsor—in this case, the church—and the Government?

As it is now, as I understand it, without professional help, really, you have to get your plan together to the point where you can put it out and low bid takes, lowest responsible bidder.

Mr. Brassler. Yes.

Senator Williams. The FHA program is different.

Mr. Brassler. Yes, that is right.

Senator Williams. Do you have any observations on that?

Mr. Brassler. Well, our experience up to date would indicate that this is entirely feasible, provided, as we have indicated, we get a reasonable reception from the office in charge.

I think the citizens—the people who are interested in this program—have advisers available who can lead them and guide them quite adequately for the task involved, and they are willing to give their time and effort for these projects, provided they are receptively achieved.

Senator Williams. Where do you go for your approval, what office?

Mr. Brassler. Philadelphia.

Senator Williams. That is community facilities, Philadelphia. Are they in the same place that FHA is?

Mr. Brassler. Right.

Senator Williams. It depends on which side of the hall you are on.

Mr. Brassler. Yes, that is contained in my statement that it is in the same location.

Senator Williams. Well, we will be down there Monday, Camden, and I hope that we will have some of those folks around. We will certainly remember what you say.

Mr. Brassler. Fine.
Senator Williams. If there is one thing we certainly do not want to lose on the rock of administrative practice, or whatever you call it—

Mr. Brassler. That is the problem we ran into. We have read the law carefully, we have studied it, we have professionals working on it, and the only problem, as I say, that we ran into is implementing it.

Senator Williams. Well, we are there to "shake that tree" once in a while, as you know.

Mr. Brassler. Fine. That is what I wanted to draw to your attention, that anything that you could do would certainly be assisting the whole program. I would think a restudy of some of the rates involved in the attractiveness of the renewal programs, such as was indicated in the first part of the report, should be looked at to make them more attractive and realistic in terms of what willing lenders will do to assist the individual in renewal program.

Senator Williams. Now on that, I was coming to that briefly. We were in East Orange this morning, and they really have the greatest degree of imagination in that city, they have an urban renewal area and it is being cleared.

Across the street is an area that was just a little better, and yet not very good, and they have put on one of these rehabilitation programs. You can see in that 1 block out of maybe 15 houses, I would say 10 of them have been very nicely rehabilitated.

They told me—I did not get into it deeply—but I do recall one of the men there telling me that the 7 percent under the program was a little steep, so I have wondered how we could do it.

Mr. Brassler. I admit that; that is one of the factors involved, and I think that is in my prepared outline, so there is no point in reviewing it.

Senator Williams. That and others would make it less painful, perhaps.

Mr. Brassler. Right.

Senator Williams. Well that is excellent. You came through loud and clear.

Mr. Brassler. Fine.

Senator Williams. Mr. Frantz has a couple of questions.

Mr. Brassler. Certainly.

Mr. Frantz. Mr. Brassler, I wanted to ask you one point on some of these rehabilitation loan suggestions that you had.

Mr. Brassler. Right.

Mr. Frantz. Shortening the term to 7 or 8 years would necessarily increase the amount that people would have to pay.

Mr. Brassler. The charges, that is right. Unfortunately, that is true.

Mr. Frantz. We found, or it was brought out in hearings that another subcommittee had last year, that a great number of older people cannot afford to make payments on rehabilitation loans.

Mr. Brassler. That is right.

Mr. Frantz. Have you seen the proposal that was incorporated in the bill which Senator Clark introduced recently for a nonamortizing loan for rehabilitation?

Mr. Brassler. No, I am not familiar with it, I am sorry to say, but that would be of some assistance, without any doubt.
Mr. Frantz. It is a suggestion simply for FHA to insure a loan on which the mortgagor would pay interest only to—

Mr. Brassler. I think that would be a very good approach, because a lot of these people have still residual first mortgages left, because, until about some 20 years ago, there was no amortization on mortgages, and many of the banks, including my own, still carry some of these old-type mortgages, which are down to very nominal proportions.

We have rewritten them, so to speak, and put them on an amortizing basis, but many of these homes now require additional money, which is suggested under the FHA and what I am talking about, but with the amount required to amortize the remaining amount of the first mortgage, it becomes very difficult to achieve what we are after here; namely, to put some additional funds in for rehabilitation, and to get a realistic rate plus a payoff. This is very difficult, and if some method could be reached as you are indicating, I think that would be most beneficial, to allow the payments on schedule of the first mortgage, and then start payments on the rehabilitation loan. That would, I think, be very helpful.

Senator Williams. This reminds me that one of the most used methods of financing was recasting an old mortgage.

Mr. Brassler. That is true. We do that all the time, naturally. That is a simple method, but that is not always the answer, for the very reason that very often the sums are not too large, and for $2,500 to $5,000, the costs of rearranging the first mortgage are quite expensive.

Senator Williams. Lawyers' fees?

Mr. Brassler. Lawyers' fees, closing fees, et cetera, and if that could be reduced and kept to nominal proportion, it would be to the advantage of the homeowner.

Senator Williams. Do you have anything further?

Mr. Frantz. I would like to ask one thing about your section 202 proposal. I know that in two or three cases under the section 202 program, and I think perhaps even under the profit-motivated section of the 231 program, we have gotten some projects completed and found that the older people who were supposed to move in didn't come and move in, and I think that HHFA is maybe a little bit gun shy about the depth of the market survey that has been made in some of these projects.

Mr. Brassler. We are now engaged in that very survey, on behalf of the Riese Corp., and I will be able later to give more accurate information on that. We have, of course, low-cost housing in Paterson, as you made mention of, Senator, and I have been given to understand that we are contemplating 400 more units. We already have a demand for 1,200 families wishing to occupy those 400 units, so that is just one modest indication of the demand in our territory.

Mr. Frantz. Is that a demand at the rent levels which your project would involve?

Mr. Brassler. Well, we are intending to be more concrete about it, and I cannot give you an answer on that, because the forms have only gone out recently, and we will receive returns in the not too distant future.

Senator Williams. Finally, may I say, from what I have known over the past few years, the banking community in your part of our
State, in my judgment, is most responsive to the whole catalog of community needs. Any idea that the bankers are just out there getting lush commercial jobs to the exclusion of the great needs in housing is far from the fact, and I applaud you.

Mr. Brassler. Thank you, sir.

Senator Williams. Now we have Mrs. Louise Patterson, chairman, Save Our Homes Committee of the Clinton Hill Neighborhood Council, Newark.

We are very happy to have you here, Mrs. Patterson. We have been looking forward all afternoon to your being up here.

STATEMENT OF MRS. LOUISE PATTERSON, CHAIRMAN, SAVE OUR HOMES COMMITTEE, CLINTON HILL NEIGHBORHOOD COUNCIL, NEWARK, N.J.

Mrs. Patterson. Thank you. I am Louise Patterson, and I reside at 721 Hunterdon Street, Newark. I am chairman of the Save Our Homes Committee of the Clinton Hill Neighborhood Council.

I am also a mother and a grandmother. The purpose of our committee is to fight to get the best possible redevelopment for our area, and to defend our rights as citizens in doing so.

The area is the 74 blocks that have been designated for light industrial purposes. It is bounded by Watson Avenue, Bergen Street, Belmont Avenue, and 17th Avenue. The people in this blighted area have problems.

1. There is a decline in the property value between the blight declaration and condemnation. Five years or more have passed in the meantime. There is a substantial drop in property values.

2. Irregular city services.

3. There is a difficulty for property owners to get insurance and mortgage loans.

4. There is vandalism in abandoned homes.

5. Obsolete public facilities such as street lights, sewer systems, schools, and others. There is a morale problem of living in slums or blight. These problems are extra heavy for Negroes and the elderly, because the elderly have to be pushed from one project area to another. Their mortgage is paid off, with future plans to live on a pension or social security, or maybe income from their homes.

Fifteen percent of the dwellings in this area are occupied by the owner. Many are 60 years or over. The younger are more aggressive. They usually move out.

Homes of the older people are usually occupied by their children and their grandchildren. At this point, their income is not at a maximum. If forced to move, there will be no income-producing properties to provide for their young. Banks don't really lend long-term loans to people over 60. There is so little interest in Newark to explore provisions for the elderly.

The $10,000 Home Improvement Act is rarely mentioned by the housing authority. Older people are short of recreational space. We need rest and play areas.

The 74-block proposed light industrial area has no park area with benches, no nearby areas, unless we are near a county park; 35 to 40 acres of park land is needed.
The elderly have infirmities, blindness, whole or partial, and crippling. They are familiar with their homes. They want to stay. They know their neighborhood and their neighbors. They like their neighborhood stores. It is a social center as well as a business to them. To disrupt these people would be a painful readjustment. The redevelopment area makes no provisions for these friendly contacts. These people have their pride and self-respect. They don’t want to live in institutional-type projects.

There is great emotional strain in the blight area. These people hear rumors. They don’t know what is going on.

The administrative offices are secretive in their plans. Their attitude is “someone has to be hurt,” but it is always the same people—the old and the Negro.

Especially painful is the lack of citizens’ participation in plans of these projects. The Newark Housing Authority has refused to make any efforts to establish its citizens’ participation with people in this area. Older citizens have a lot of wisdom and experience, yet they are not called on.

The midtown freeway or the north-south freeway is another threat. It runs due east of blighted areas, according to the New Jersey State Highway Department.

In our area, which is Project New Jersey R-32, 4,500 families, or 18,000 people, are affected.

According to Newark planning study of 1961, “Renew Newark,” 31,000 families will be displaced by 1971 by the 11 renewal projects on the books. This means not just displacement but destruction of whole communities.

Most of these people are Negroes. Many are elderly.

Yet, basically, there are no provisions on the site of the project area, no houses to absorb the people, including varied types of housing.

Our group is a constructive group. We have done quite a few things on our own. We have raised money, hired a planner to look over the area, the light industrial site, and I have some literature back at my seat that I would like you to look over.

In closing, I appeal to the Federal Government and this committee to protect the rights of older people, especially of the Negro minority. Federal funds really are what makes possible this project, patterned on the local level in Newark to ride roughshod on problems of these people. I have finished.

Senator WILLIAMS. Well now, let me just ask you, is the picture pretty hopeless here in public housing, in your view?

Mrs. PATTERSON. Yes. Well, public housing doesn’t seem to be what these people want. There are two families, really, and I could mention their names—I will mention their names, a Mr. and Mrs. Frazier. Mr. Frazier is almost completely blind. Their house is paid for, they have made the necessary repairs, and they use it as income to live on.

Mrs. Lyons had to be uprooted by the public service terminal. Now she has her home, with her children and grandchildren living there. She has had a stroke, and is always afraid she might get another one. Now, their home is paid for, and they are very concerned over this.

Senator WILLIAMS. Yes; and these are families that are not in the very-low-income level.
Mrs. Patterson. They would not be eligible for public housing.

Senator Williams. This is the problem. This is the big, unmet problem.

Mrs. Patterson. Yes.

Senator Williams. I certainly agree with you that public housing should respond to living needs, and not with institutional mindedness, which I think we are now establishing as a principle, if not as a fact.

There has been implied—expressed in the law—a prohibition, almost, on making public housing truly livable by expressing the demand, the mandate that it be at the cheapest possible cost, which, of course, eliminates any amenities that surround better living. So this is one battle we have got to fight and win.

The other is this area of people who own their own homes, and have incomes or retirement that puts them beyond public housing, as you very well know.

Mrs. Patterson. Yes.

Senator Williams. We recognize this need, and it is particularly hard for elderly, because these are the folks that generally do own their homes. We saw it this morning—

Mrs. Patterson. I am sorry I missed the session.

Senator Williams (continuing). Up in East Orange, and that is why we are having these hearings, to try to find it.

If you want to get your material, we will be glad to keep it as part of our committee work.

Mrs. Patterson. Thank you.

(The documents referred to follow:)

Excerpt From Report Entitled "Industrial Potential in Clinton Hill"

Foreword

Clinton Hill Neighborhood Council.
Newark, N.J., June 8, 1962.

To the People and Public Officials, City of Newark, N.J.:

In the spring of 1961 the Clinton Hill Neighborhood Council became aware of the prospect that a 74-block area in Clinton Hill and the central ward, where 20,000 people lived, faced eventual clearance for redevelopment as a light industrial project. Our immediate reaction was despair. All of the official arms of city government seemed committed to this project. Influential quasi-public agencies and one of the major daily newspapers also backed it.

Yet the local community had never been asked for its opinions; nor had any studies of the feasibility of the project or of possible alternate reuses been made. After our organization alerted the public through press releases, meetings, and leaflets, wide opposition to the light industrial project was voiced at last June's "blight" hearings before the central planning board and last November's city council hearing. Nevertheless, these bodies voted to declare the area "blighted" for light industrial purposes.

In the course of this campaign to save our homes, we became aware of legal and technical resources hitherto unused by any person or group in the city. Last December, seven Clinton Hill residents filed suit in superior court to upset the "blight" declaration. Then, after hearing of the independent planning study sponsored by the Cooper Square Community Development of Manhattan, we decided to engage our own expert planner to survey the feasibility of developing the 74 blocks for light industry.

The author of the following study, Mr. Walter Thabit, was hired. Mr. Thabit, who was responsible for the Cooper Square alternate plan, is known in planning circles as an author and a lecturer. He has conducted housing studies for the New Jersey Department of Conservation and Economic Development.
RELOCATION OF ELDERLY PEOPLE

This report is offered to you, the citizens and public officials of Newark, so that you may have the benefit of an independent expert appraisal of the Clinton Hill light industrial project. It was made possible by the voluntary contributions of Clinton Hill residents and business, whose assistance we should here like to gratefully acknowledge.

Sincerely,

BERTHA L. GRIFFIN.
STANLEY B. WINTERS.

INTRODUCTION

The proposed Clinton Hill light industrial park would displace some 17,000 people, two-thirds of whom are nonwhite. The north-south expressway along the eastern boundary of the site will displace some 7,500 additional families. Between these two projects alone, some 15 percent of Newark's total nonwhite population will be displaced, or roughly two-thirds of the expected displacement of nonwhites due to renewal programs in the next decade.

Since this displacement is not for housing but for nonresidential uses, it must be pitilessly examined before approval. The effects of such displacement will be felt throughout Newark in terms of further creation of all nonwhite areas and in terms of further deterioration of conditions under which nonwhites live. And since discrimination in housing outside the community is so evident, it is senseless to project any major penetration of nonwhites to surrounding cities and towns.

It is not enough to promise decent relocation or even to promise to build middle income housing for nonwhite occupancy. Neither step is likely to offset the effects of the loss of housing stock for the nonwhite population. A rational companion proposal to the displacement would involve building some 10,000 units of low- and moderate-rental housing on vacant land, which would be open to Negroes and Puerto Ricans as well as whites. This would offset the loss of housing due to demolition. There is at present no such program for housing on vacant land, no assurance that segregation would not be practiced if such a program were initiated, and therefore no assurance that the probable effects of the displacement would not take place as described above.

It is, therefore, legitimate to ask whether these improvements are necessary or desirable. Does the Newark situation demand the construction of a north-south freeway, for example? Is it impossible to modernize signal systems, to make modifications in street alignments, to provide through routes by modest street openings where necessary, to use one-way routes on two streets? Is the expressway really necessary?

Similarly, does the Newark situation demand that the proposed light industrial park be developed? Its supporters, including several unions in the construction and skill trades, the urban league, the business organizations, and the central planning board and other city officials, say yes. They favor the plan for various reasons, among them being the promise of more jobs, increased taxes, more modern industrial facilities, more stable economic base, and others.

This report analyzes the major arguments for the Clinton Hill proposal, and also evaluates the feasibility of the light industrial park itself. Throughout the study, the emphasis has been on what would produce the greatest benefits for the city of Newark, not only for its economic base and its industrial development, but for its people and general welfare.

SUMMARY OF FINDINGS

The proposal for a light industrial project in the Clinton Hill area is unjustified on the basis of the information available. It proposes to use 240 acres of land, half of which is in residential or residentially oriented use at present to serve a variety of industrial needs, most of which the Clinton Hill area is not fitted to supply. Basically, these needs include the attraction of new industry and the provision of replacement sites for existing industry to be displaced by renewal. For the former, vacant land in the meadowlands is a far more attractive theater of operations; for the latter, Clinton Hill is only one of several sites that should be used. The legitimate demand for industrial land in the Clinton Hill area is so low that the allocation of more than a third of the area for industrial purposes seems highly questionable.

In coming to this conclusion, a number of questions have been studied including the relation between new jobs and unemployment, the need for more industry and the renewal of obsolete industry, an appraisal of the project's feasibility as currently proposed, and a graphic analysis of the site itself. None
of these studies revealed any great advantages to the proposed light industrial project, as the specific points below will demonstrate:

Jobs and unemployment

Unemployment is not directly related to the existence of available jobs. While some 14,500 Newarkers were out of work in 1960, almost 200,000 people from outside Newark came into the city to work at a job. Some 50,000 Newarkers go out of the city to a job, demonstrating that unemployment is not directly associated with the presence or absence of jobs in Newark itself.

New jobs will not effectively or necessarily reduce unemployment. Some new jobs merely add to seasonal and cyclical unemployment while others show an increasing tendency to require higher skills. The declining number of low-wage, stable industries which do use unskilled and semiskilled workers also encourage secondary wage-earners to enter the job market, pushing unemployment totals up.

Unemployment is more directly related to discrimination in employment, to the lack of skills in the labor force, and to the growing percentage of untrained young people actively seeking work. Nonwhite unemployment is twice that of whites, manufacturing jobs are being replaced with nonmanufacturing jobs, the training of young people is inadequate for entry into employment, and stable industries are being replaced with seasonal and cyclic industries.

Industrial development and renewal

If Newark's 450 acres of obsolete and deteriorated industrial land are replaced with modern facilities employing the same number of people, approximately 1,100 acres will be required. Industry to be displaced by renewal programs will require an additional 400 acres of land, giving a total requirement of 1,500 acres for the future.

To meet this need, the city has 1,800 acres of industrial vacant land suitable for industry in the meadowlands and will obtain an additional 450 acres of land in existing industrial districts being renewed. This adds up to 2,250 acres of land, some 750 acres more than is needed in the foreseeable future. There is no need for adding residential land to the available industrial supply.

An industrial park in the meadowlands can be acquired more easily, prepared for use more cheaply, yield a wider variety of sites at any particular time, and can be made usable in less time than a site like Clinton Hill. Vacant land will therefore prove more attractive to outside industries looking for new locations, and this reduces the need for industrial area in Clinton Hill.

Since the renewal program will displace industrial uses over a long period, it makes sense to prepare relocation sites for displaced industry in other sites as well as Clinton Hill. At least two other sites have been proposed by the planning board for industrial renewal, and the use of these and others would further reduce the need for industrial area in Clinton Hill.

Critique of the Clinton Hill proposal

What started out as a program to aid General Electric, Fischer Baking Co., and a few other establishments to get needed parking and loading space has grown into a massive project without basic justification. The present site was delineated more in response to outdated Federal regulations, the desires of prospective sponsors, and a need for more study funds than to any objective reality.

Consistent with its lack of attractiveness as a site for new industry, there has been relatively little demand for industrial land in the Clinton Hill area. Current expressions of interest in industrial development in the area reveals a demand for less than 10 acres for firms outside the site area, and no more than 20 additional acres for expansion of on-site industry.

The elimination of junkyards, scrap metal yards, auto wrecking and storage yards, coal pockets, and other uses incompatible with either a light industrial district or a residential area, would make available more space than is needed to satisfy current demands for expansion and new industry.

If the current proposal of the Belmont Renewal Corp. is accepted, existing residential and industrial uses will be at the mercy of the sponsor. They will be forced to negotiate with Belmont for the right to remain; land will go to the highest bidder. A public housing project, public swimming pool, and school will also be demolished.

The Belmont Renewal Corp. proposal does not represent any assurance that the project will be developed industrially as proposed. If legitimate restrictions are put on the development, it is possible that the sponsor will withdraw or
RELOCATION OF ELDERLY PEOPLE

require escape clauses in his contract to permit a change in use from industrial to residential and commercial at some future time.

The five-stage development plan, since it permits only a few small sites to be made available at any one time, is obviously impractical for the purpose of attracting new industry. Development of the first stage of the Clinton Hill site would make only 25 acres of industrial land available for new or displaced industry, extremely limiting the choice of space available to prospective users.

**Graphic analysis of the site**

Graphic analysis of the site reveals that a small industrial district of from 50 to 70 acres could logically be established in the vicinity of the midpoint of Jeliff and Peshine Avenues, Clinton Avenue, Belmont Avenue, and Hawthorne Avenue, depending on the north-south expressway decision, and could possibly be extended to Watson and to Peshine depending on the location of Route 78 and the industrial design problems along Jeliff-Peshine.

It is questionable whether the few industrial uses north of Clinton Avenue can be used as the basis for a second small industrial district, or whether the area should be made predominantly residential. Further study is needed on this point. If the area is made residential, General Electric and others needing space for expansion should receive it, and be retained as scattered industrial uses.

At least two-thirds of the residential area south of Clinton Avenue and one-third of the area north of Clinton Avenue can be rehabilitated, while the rest should be demolished and replaced with new housing. This should be a gradual process, particularly in the area north of Avon where a long-standing Negro neighborhood might be adversely affected by a massive clearance program. The residential renewal of the area should be integrated with the industrial development so as to minimize relocation hardships.

**RECOMMENDATIONS**

As a result of this study, a number of recommendations emerge, not only with respect to the Clinton Hill area itself, but with respect to the industrial development and renewal of Newark generally. Some of these recommendations emerge directly from the data itself, while others emerge from the implications of actions and programs. In general, the recommendations are oriented toward improving the climate within which industrial renewal is undertaken. This includes the more efficient and successful attraction of new industry, steps to reduce unemployment and stabilize the tax base and earning power of residents, adequate preliminary planning for industrial renewal, and finally, the safeguarding of the rights and welfare of the people who might be displaced by such operations.

(1) Steps should be taken to reduce racial discrimination in all employment, but particularly in nonmanufacturing categories and in the higher technical and executive levels in all fields where racial discrimination is still high.

(2) An organized program should be established to train and retrain workers who do not possess employable skills or whose skills will shortly become obsolete. This program should be a joint endeavor of the city, the unions and the business community.

(3) Newark should reject low-wage and other industries with cyclic and seasonal employment patterns. It should emphasize industries employing higher skills and paying higher wages in its industrial promotion efforts.

(4) The city should immediately move to develop an industrial park on the Pennsylvania's Railroad's Doremus Avenue or similar site in cooperation with the railroad and the business community. If necessary, city and State pressure should be brought to bear on the railroads to assure their cooperation.

(5) The city should further carefully study its competitive situation, and develop a policy on subsidies and aids which will attract industry on a competitive basis with the suburbs and other cities.

(6) The blight designation on the Clinton Hill area should be removed until a study of industrial space needs has been completed for the city of Newark, and a determination of priorities for industrial development and renewal made accordingly.

(7) No subsequent proposal for designation of the Clinton Hill area should be made until a community renewal study showing the best arrangement of land uses for the area has been completed.
(9) No subsequent proposal for designation of the Clinton Hill area should be made before the north-south expressway and Route 78 proposals have been fully considered and final decisions made.

(9) No industrial renewal area should be designated and no sponsor should be chosen until the feasibility of such a project has been assured and the rights of existing industry to remain have been fully protected by prior commitments.

(10) No part of the Clinton Hill or other area in the city of Newark should be designated as blighted unless the implementation of the plan for that area within a 5-year period is assured.

[From Save Our Homes Committee, Clinton Hill Neighborhood Council, Newark, N.J.]

A PROGRAM OF HOPE FOR THE 74-BLOCK "BLIGHTED" AREA

1. Keep open lines of communication between the citizens and the mayor, city council, and other public officials.

2. Removal of "blight" declaration from all or substantial parts of the 74-block area, to be reinstated when an acceptable reuse plan is possible.

3. All plans for reuse to exclude total area clearance for light industrial reuse or for predominant industrial reuse. Welcome independent alternate plans.

4. Close consultation between citizens and planning agencies during the planning stages, not when the plans have been "firmed up."

5. Offer local residents, businessmen, and property owners maximum chances to take part in the redevelopment through home and building improvements and cooperative self-help programs.

6. A gradual approach to redevelopment, sensitive to individual needs, keeping sound structures and areas intact, and minimizing dislocations by rebuilding clumps of blocks rather than huge tracts at any one time.

7. Relocation of site occupants within the 74-block area where possible and desired by the occupants, with full consideration of small businessman.

8. Study industrial space needs of present firms in area and concrete offers from outsiders with a view to rearranging industrial uses to improve efficiency and eliminate unsightly and nonconforming uses in residential areas.

9. Generally, north of Avon Avenue to be redeveloped for residential and community use; generally, west of Jelliff Avenue, for rehabilitation of housing.

10. New housing to include no high-rise low-rent apartments, but perhaps garden-type and three-story low-rent housing if intermixed with lower middle income units and new private housing, row type, and cooperatively owned in $13,000 to $15,000 class.

11. Begin to use provisions of Federal Housing Act not yet applied in Newark to help elderly and lower middle income families and citizen participation activities.

12. Immediate steps:
   (a) Strict and equal enforcement of health and housing codes while waiting for plans to be prepared;
   (b) Begin one-side-of-street parking to improve street sweeping; install brighter street lighting; prune trees; eliminate noise and garbage nuisances;
   (c) Anticipate growing school enrollments by building a new, full-sized elementary school;
   (d) Coordinate activities with Rutgers University "human renewal" program.

WHAT HAVE WE ACCOMPLISHED SO FAR?

(1) Opposed the "blight" declaration before the central planning board and the city council:
   (a) 1,000 persons attended public hearing June 1961.
   (b) 32 speakers opposed the "blight" declaration.
   (c) 3,400 petitions filed in protest.

(2) Supported seven residents who filed suit last December in superior court asking that the "blight" declaration be lifted:
   (a) The case was heard in June 1962.
   (b) The "blight" declaration had been delayed an important 10 months during the case, and no properties could be condemned or demolished while the legal fight was going on.
   (c) Last August the court ruled that the "blight" declaration was valid.
RELOCATION OF ELDERLY PEOPLE

(3) We are now considering an appeal of the court decision:
   (a) Lawyers are examining the decision to see whether an appeal is justified.
   (b) A fundraising drive to cover legal expenses is going on.

(4) We hired a planning consultant to look over the area and analyze the light industrial project:
   (a) He issued a report called "Industrial Potential in Clinton Hill" last June.
   (b) The report was publicized in the press and at a public meeting.
   (c) The report sells for $1.50, which goes to cover costs. Copies are still available.
   (d) The report was presented to the mayor and the city council and was mailed to other official city, State, and Federal agencies.
   (e) The consultant found our area basically unsuited to large-scale light industrial reuse and urged rehabilitation and new community facilities be undertaken.

(5) We met with Mayor Addonizio to discuss the project:
   (a) We asked the mayor for rehabilitation of good housing and careful, gradual clearance for new, varied housing, with suitable relocation of site tenants into better quarters.
   (b) We asked that the city keep up its efforts in the area through one-side-of-the-street parking, brighter street lights, clean sewers, pruned trees, and repair of damaged streets—a general program of reattention to the area.
   (c) We assured the mayor of our 100-percent cooperation.
   (d) He agreed to come to a public meeting in the area to speak to the people.
   (d) He agreed to come to a public meeting in the area to speak to the people.

(6) We are now raising funds:
   (a) We would like to develop an alternate plan for the area instead of the light industry project.
   (b) We want it drawn up by outside experts, paid by us, with fullest participation by the people who live and work in the area.
   (c) We have written to Federal officials and agencies asking for full citizen participation by the site residents and businessmen in any planning that is done.

[From the Sunday Star-Ledger, Newark, N.J., June 24, 1962]

NEWARK NOTEBOOK: CLINTON HILL FIGHTING UPHILL "BLIGHT" BATTLE

(By Richard O. Shafer)

Urban renewal is an awesome phrase that to most people means things like the new Colorado Park apartment houses or the Prudential's group of glistening white marble buildings on Broad Street.

But it has a far deeper significance and apart from professional city planners, the residents of Newark's Clinton Hill section probably are more aware of the real meaning of urban renewal than anyone. Where others have merely been reading and hearing about it, the folks who live on the hill have been living and practising it for years.

To them, urban renewal means things like neighbors keeping their hedges and lawns trimmed, painting their fences, cleaning up litter in the block, making newcomers to the neighborhood welcome, tuning radios and TV's low—the hundred and one things that spell the difference between good neighbors and bad and that also lead to a cleaner, healthier, and safer neighborhood.

Someone once defined Sunday in America as a day when you wished you were dead and in heaven and your neighbors were dead and in hell. But, after 7 years of promoting their neighborhood, the people of Clinton Hill would dispute that.

But being good neighbors is only one of the aims of Clinton Hill residents, especially in recent months. Right now, they're fighting for the preservation of the area for residential purposes. Actually, they're testing the axiom that you can't beat city hall, on the theory that while an axiom is something that everyone believes, it isn't necessarily true.

A 74-block section of Clinton Hill has been declared blighted by the city council and is scheduled to be razed and made ready as sites for light industries.

The people of Clinton Hill have been fighting a losing battle up to now to prevent it on the grounds that the area is not blighted and that 17,000 people
would lose their homes if the program goes through. They have gone to court to block it and are hopefully awaiting a decision in their superior court suit. The suit challenges the method the city used in determining the question of blight.

Behind all the civic enterprise in Clinton Hill are a number of people, among them a 37-year-old history professor named Stanley B. Winters, who with his wife, Helen, a nursery school teacher, owns his own home at 26 Shanley Avenue.

In 1954, 4 years after moving to Newark from New York, Winters attended a workshop on group relations at the west side adult school, where he learned something about the changing Newark and neighborhood problems.

FORMED COUNCIL

"That's how I got interested," he says. "Some of us decided to go to work in our backyard."

The upshot of that decision was the formation in 1956 of what is now the Clinton Hill Neighborhood Council by about 25 residents who felt that the neighborhood itself must take the initiative in solving its problems.

From that beginning, branches have been formed in more than a score of blocks. Meetings are held in people's homes, with coffee and cake as refreshments. Neighbors gather and talk about their mutual problems, none of which is too small to tackle.

Here's how Winters once described the council's activities:

"Primarily, the council functions to bring city dwellers together to work for common ends. This is remarkable only if one is cognizant of the provincialism and loneliness that crowded city life often engenders, feelings which tend to alienate men from each other."

"The council provides a meeting ground for persons of diverse backgrounds and interests. Catholic, Jew, Protestant, and unchurched mingle and express strong views on many questions. Whites and Negroes jointly bemoan overcrowded school classes."

"DEVELOPS STRENGTH"

"The banker and the merchant discuss offstreet parking with the factory-worker. Teachers, civil servants, and domestic workers mutually evaluate the adequacy of playgrounds. The council represents a vertical and horizontal cross section of the community. This diversity gives it strength, enabling it to mobilize the total community."

Senator WILLIAMS. Miss Jane Benedict, chairman of the Metropolitan Council on Housing, New York.

STATEMENT OF MISS JANE BENEDICT, CHAIRMAN, THE METROPOLITAN COUNCIL ON HOUSING, NEW YORK, N.Y.; ACCOMPANIED BY MRS. PETRA L. ROSA, CHAIRMAN, HOUSING COMMITTEE OF THE COUNCIL OF PUERTO RICAN AND SPANISH-AMERICAN ORGANIZATIONS OF GREATER NEW YORK, AND EXECUTIVE BOARD MEMBER, METROPOLITAN COUNCIL ON HOUSING; AND MRS. ESTHER T. RAND, EXECUTIVE MEMBER, EAST SIDE TENANTS COUNCIL; MEMBER, STEERING COMMITTEE, COOPER SQUARE COMMUNITY DEVELOPMENT COMMITTEE, AND AN OFFICER OF THE METROPOLITAN COUNCIL ON HOUSING, NEW YORK, N.Y.

Senator Williams. I have a copy of your full statement. We will not expect you to read this all, if you do not want to. I am sure you could give us incisively the gist of your findings.

Miss Benedict. Senator, I would like to beg your indulgence, if I may. This statement, I realize, is considerably detailed, and yet we felt that coming from New York City, we did want to present a picture of what the situation is, and it is so complex that although I may be
able to summarize some of the paragraphs, I would like to go into some detail.

Senator, may I explain to you that there are two members of the executive committee of the Metropolitan Council on Housing with me. You will be encouraged to hear that their statements are much briefer than mine, and I will attempt to proceed and then introduce them, if I may. They have very brief statements.

On my right is Mrs. Petra Rosa, who is a member of the executive committee of the Metropolitan Council on Housing, and the chairman of the Puerto Rican Citizens Committee on Housing.

Senator WILLIAMS. You are all nongovernmental?

Miss BENEDICT. Oh, yes.

Senator WILLIAMS. You are private citizens?

Miss BENEDICT. Yes, we are all volunteers.

On my left is Mrs. Esther Rand, who is the vice chairman of the Metropolitan Council on Housing, and is from the East Side Tenants Council in New York City, as well as a member of the steering committee of the Cooper Square Committee for Community Development.

My name is Jane Benedict. I am chairman of the Metropolitan Council on Housing.

The Metropolitan Council is a federation of volunteer tenant organizations from various communities in New York City. We organized in 1958 in order more effectively to fight for the preservation and strengthening of the rent control law—then under the administration of New York State. We are, therefore, deeply involved with the day-to-day problems of people (among them the elderly) and the conditions of the buildings they live in as well as the rents they pay.

These basic concerns have led us necessarily into broader fields of housing with the slogan "Decent housing at rentals people can afford." Thus, we are a part of the struggle to obtain more and better public housing, to improve communities for the benefit of those who presently live there, and with the addition of further groups to balance those communities, so that anyone may live where he chooses regardless of race, color, creed, or nationality.

While supporting and encouraging those programs which will rebuild neighborhoods and add to the housing supply, we have found that too often communities are smashed, people scattered and roots severed which were firmly entrenched. This is invariably done in the name of progress. Too often it is not progress at all. It is, moreover, the elderly who are the most vulnerable in these situations.

New York City, like the rest of the Nation, suffers from a severe housing shortage. But because of the size and complexity of so huge a metropolis, the problem is enormously intensified. With a population of 8 million, its resultant problems are as varied and complicated as the many segments of its population.

New York City is in convulsions. The attempts to solve the shortage have deepened the crisis. Its building programs are patchwork. In many sections of the city, there have been almost complete shifts of population—and not voluntary shifts. One economic group has replaced another and—except where public housing has caused the displacement—invariably a higher income group has displaced a lower.

The plight of the aged as a result of this "involuntary relocation"—something of a euphemism, we think—is one of the most tragic aspects
of the picture. We, therefore, welcome the opportunity to appear before your committee and describe the uprooting of the elderly as we see it.

Upheaval of communities and dislocation of people is caused by four major types of construction in New York City: public improvements, such as bridges, highways, schools, et cetera; urban renewal and title I; public housing; luxury rental housing erected by private real estate.

In all of these, there are large numbers of the elderly who are forced from their homes.

Only 2 days ago, the New York Times carried an account reporting that New Yorkers could look forward to 29,000 families being displaced in the next 2 years.

Senator Williams. Would you say that again?

Miss Benedict. 29,000 families in the next 2 years would look forward to displacement at the hands of improvements and urban renewal programs.

Senator Williams. That is almost 100,000 people.

Miss Benedict. That is about 100,000 people and these were only for public programs or quasi-public programs. Not included in this figure are 2,000 more families whose homes will be destroyed if the proposed Broome Street Expressway, on the lower East Side of Manhattan, is approved by the city’s board of estimate. Here there is a high concentration of aged people. This is a very controversial proposal which has undergone great debate and argument in the city. Nor are there included in this figure the many thousands of families whose homes are destroyed for the erection of luxury housing.

Moreover—and I must underscore this—nobody who is displaced by private demolition at the hands of private real estate was included in that estimate of 29,000 families.

There are no adequate figures for this category. One can, however, gage the problem somewhat by what has happened to the community of Yorkville in Manhattan. Here there has been such a concentration of demolition for the construction of luxury housing that 20,000 families have been displaced in the last 11 years—and the displacement continues unabated.

These figures will give some picture of the disruption of neighborhoods, of entire communities, of people’s lives. Nor is there any way to tell you how many of these impersonal statistics represent aged people. When urban renewal, et cetera, is proposed by the city, it does not make an analysis of age levels and, therefore, of the needs of the elderly. And private real estate certainly does not.

In April 1962, the Community Service Society, an eminent and highly respected social service organization, published a report entitled “A Demonstration Project in Relocation.” It dealt with one rather small example of what happened when some 500 families faced involuntary relocation because a public school was to be built on the upper West Side of Manhattan.

I should like to quote from that report:

Since it has been well established that, for the aged, change and uprooting present special hazards usually requiring skilled and individualized attention, it is of the utmost importance in site clearance to know the number of aged and, to some degree at least, the nature of their problems and particular relocation needs.
And further:

It was difficult to ascertain a true picture of the aged population because the ages of most of the tenants living alone were unknown. Thirteen aged site tenants, individuals or couples, were known to the CSS worker. One can be sure, however, that the total number of the aged on the site was much greater. Most of the single persons or elderly couples the CSS helped had resided in the Park West area for many years. Only four of these single elderly tenants and one couple received public assistance. Eight were managing on their social security. All were interested in public housing. All wished to remain in the area. As one elderly lady put it, “I prefer the neighborhood to loneliness.”

And further:

Many of the elderly tenants known to CSS were seriously ill, either physically or mentally, and thus the hardship of relocation was increased for them.

It should be noted that the reason social workers from the Community Service Society were involved in this situation at all is because this was an experiment in which the city contracted with the society to consider this a pilot project. And since the publication of this report, which attracted wide attention, what has happened?

With the approval of two highly controversial urban renewal plans by the city—Cadman Plaza in Brooklyn, and that of the upper West Side in Manhattan—the city promised that relocation procedures (and, therefore, more sensitive handling of the problems of the aged) would be “different.” We are, to put it mildly, skeptical. Since approval of these two plans—one of which, the upper West Side, involves 6,700 families—the city has taken two steps which would seem to justify this skepticism.

One, in only the past few weeks and over considerable protest from a number of local, State, and Federal legislators and political leaders, is to enact into law a provision for the management of property to which the city has taken title for clearance and rebuilding, through a nonprofit corporation staffed by employees of private real estate firms—not by civil service. The city retains supervisory control, but by setting up an organization between itself and the affected citizens makes redress and complaint practically impossible. Moreover, it is possible for real estate firms, which may be the very builders of new buildings on the site, to have their employees managing the property to be demolished. Is not this a conflict of interest? It is not an invitation to allow a building to run down in order to harass tenants out? Such management of property by real estate interests has had a scandalous history in New York City. Its potential for venality does not bode well for the handling of the problems of the aged.

Second, a bill sponsored by the mayor is making its way through legislative channels which will set up an independent department of relocation, but which contains no guarantees of a new approach to relocation. As in the past, private relocation companies will be hired by individual sponsors or builders. The city will have supervisory control. Again, the barrier between the city and its citizens. The social workers urged by the Community Service Society report (and the need for them has been admitted by the city) are not mentioned in the bill.

On August 13, 1962, the head of the department of real estate was quoted in the New York Times as saying that his department had 5
social workers for the entire city, and that at least 15 were needed for the urban renewal of the upper West Side alone.

Without guarantees in the pending legislation, where will be the "skilled and individualized attention" needed for the aged? Suffice it to say, promises have been made before and unless they are guaranteed by law, tenants have learned to be wary.

To sum up the general picture—and the plight of the aged in that picture: So chaotic is the housing scene and so brutal its effects that the word "relocation" has come to be dreaded. It is almost synonymous, in the minds of many thousands, with "get lost."

In the last few years, in Manhattan alone, massive dislocations have taken place: 5,000 families in Lincoln Square; 2,500 in Seward Park, on the lower East Side; 3,000 in Chelsea. Who knows the number of elderly in these estimates? There is no such record. But it is known that in all three of these massive complexes, low-income families had their homes destroyed for housing that they could not possibly afford.

It is also known that a considerable proportion of the displaced families were either Negro or Puerto Rican.

It is likewise acknowledged that many families have been relocated three, four, even five times. This includes elderly people. The city's protest that this will not happen again has yet to be proven.

With each renewal site to be cleared or public improvement to be made, the department of relocation assures the public at various hearings that there is enough "standard" housing available for relocation. Oddly enough, the figures offered on each occasion seem always to be the same. One must assume that it must always be the same housing. What is this "standard" housing? It must not be assumed that it is necessarily improved housing. It simply complies with minimum standards of light and air, central heating, a toilet in every apartment, and free of major violations of the city's building code. It can, however, still be quite bad housing by all modern standards. And it will certainly be more expensive than the previous apartment because the rent control law allows a 15-percent increase each time a new tenant moves in. This is a particular hardship on the elderly, so many of whom live from hand to mouth on pitifully small fixed incomes.

Moreover, we are at a loss to know where all this "standard" housing can be. The crushing shortage of apartments at low and moderate rents is well known. That is why New York City has a rent control law.

Nor can evictees depend on public housing. It does not begin to fill the demand.

In a 2-year period, some 200,000 applications pile up at the New York City Housing Authority. Applicants are asked to refile every 2 years.

In 1960, 85,000 people applied for public housing. The number who got in was 11,661. This includes the elderly. Elderly people living alone (women over 62, men over 65) are eligible for single-occupancy apartments in public housing.

So difficult is it to fill the demand in this age group that, in clearing a site for urban renewal or public improvement, only when the development sponsor in the one case or the city in the other can show that there is no apartment available on the private real estate market will the New York City Housing Authority process an application for a single-occupancy apartment. Where a man over 65 or a woman over
RELOCATION OF ELDERLY PEOPLE

62 is to be put out of his or her home because of demolition by private real estate and, under the rent control law, he or she has a few months to move, the housing authority will process the application as an “emergency” only when the tenant has been to court, at the very end of this few months’ period, and has been told by the court that he or she will be put on the street if moving out is not completed at the end of 30 days. There are so many such emergencies that there is no guarantee of an apartment in public housing within that 30-day period. How can we subject the aged to such anxieties and tensions?

Senator Williams. May I ask you, Miss Benedict, do you know if the city of New York or the State of New York—of course the city is the major user of public housing—is building housing up to the ceiling placed upon an individual State?

Miss Benedict. There are State funds which the city is using, and there is a constant debate between the State and the city that I do not feel equipped to settle.

Senator Williams. Does there seem to be at this time some little upstate favoritism?

Miss Benedict. Well, at this point, the funds—and we know this, because we have conferred with Mr. Gaynor about it, I would say about 8 months ago—Mr. Gaynor’s position is that until the city housing authority uses up all the funds that were involved in the building program, there would be no further funds going to the New York City Housing Authority from the State public housing funds.

Senator Williams. In other words, they had to use it all up?

Miss Benedict. Well, the answer of the city housing authority is the funds are technically all used up because they are involved in construction which is in process or in planning.

Senator Williams. That is what we call the pipeline. New York City wants to keep something in the pipeline, and the State authority wants to shut it off, in effect?

Miss Benedict. Well, this, in effect, is so, because Mr. Gaynor told us that it was true that until all this money had actually been used in that sense, there would be no further allocation from State funds—they would go upstate; that is correct.

Senator Williams. Who does Mr. Gaynor work for?

Miss Benedict. Mr. Gaynor is the State housing commissioner.

Senator Williams. I wanted to know about that.

Miss Benedict. So did we, and we checked with the city housing authority, and as I say, we can’t presume to settle this debate between them. We feel that the people are the losers.

Senator Williams. Well, you always have the franchise.

Miss Benedict. Sometimes it is very difficult to use.

The proof that relocation is a pious hope is implicit in a recent statement of Mr. Herman Badillo, head of the department of relocation. In an interview over radio station WBAI, on September 28, 1962, in speaking of the future clearance of the urban renewal of the upper West Side, Mr. Badillo said that of the 6,700 families to be dealt with, he estimated that 15 percent would go into public housing, 15 percent would be relocated to standard housing, and the remaining 70 percent would find places for themselves.

Thus, according to the most optimistic official forecast, 70 percent would not be relocated—or, to use favorite phrase, would be self-
relocated—another euphemism. This is simply a polite way of describing desperation. It describes those who take a substandard apartment despite a bonus offered for finding a standard one because, after all, the substandard is someplace to live—and who knows what else there will be? It describes taking an apartment in another area of the city which is on the books for later renewal or development, and, again, losing the bonus, but preferring an uncertainty further in the future to an immediate uncertainty of where to go. It means taking an apartment at too high a rental. It means pulling up roots and going to a new community. For members of minority groups, it almost always means going to a ghetto or semighetto. For the Negro and Puerto Rican New Yorker, this is a particularly bitter experience when they are moved from an open neighborhood. These are the experiences of the 70 percent.

And for the elderly among that 70 percent, it means going to institutions when that might not otherwise have happened, if the remaining days of life could have been spent in a familiar environment near friends or relatives. It means going, often unwanted, to relatives of married children.

The uprooting from the community means for the elderly a new adjustment which few aged people of low income have the resiliency to deal with or the money with which to cushion the blow.

What, then, does the Metropolitan Council on Housing want? Is it against the elimination of bad housing and the building of new? Of course not.

We are for an orderly process whereby communities can be rebuilt so that the people who have helped make those communities in the first place can remain in them. We are for searching out every available piece of vacant land and every piece of badly used commercial property and building on these sites housing at rents the people in the community can afford. This means public housing—a vastly expanded and transformed public housing program. It also means true middle-income housing. Then those citizens of a given community can move into the housing built on vacant or once badly used commercial land.

In addition, new people can move into the community—as new housing is built on the sites of demolished bad housing. Thus communities can be renewed and revitalized, balanced and integrated, and the older inhabitants and the pioneers of the neighborhood need not be destroyed with the old housing.

This approach, we describe as a moratorium on the demolition of structurally sound, habitable, rent-controlled housing while a massive program of low- and middle-income housing is built on available land as we have described it.

This approach will be described by Mrs. Esther Rand with an example of a proposal of urban renewal which one of the affiliates of the Metropolitan Council on Housing has submitted to the city administration. She will also deal briefly with some of her experiences having to do with displacement of the elderly by the erection of public housing.

Mrs. Petra Rosa, an active leader among the Puerto Rican people in New York City, will speak of the effects upon the elderly among the minority groups when they are uprooted.
I should like, as briefly as possible, to add something of my own experience among the aged who are being displaced by high-rental luxury housing.

For over 18 years I have been active in the community of Yorkville in Manhattan, during the last 7 of them as secretary of the Yorkville Save-Our-Homes Committee, a tenant organization affiliated to the Metropolitan Council on Housing. This community stretches from 59th Street to 96th, and from Fifth Avenue to the East River. Those portions of the area from Fifth Avenue to Lexington contain some of the highest priced residential real estate in the world. But it is not of that part that I speak.

From Third Avenue to the East River lie those blocks alluded to in the beginning of this statement where more than 20,000 low and low-middle income families have been pushed from their homes in the last 11 years. This part of Yorkville has become the speculators' paradise.

Here were buildings in which apartments rented from $20 per month to $70 or $80, depending upon the degree of improvement as well as the turnover of tenants. Great numbers of them have been demolished, and replaced by high-rise structures at $75 to $100 per room.

In other cases, the original five-story buildings have been gutted, the shell left and small apartments (often only 1\(\frac{1}{2}\) rooms) built to rent for $125 and up. Needless to say, these new buildings are not rent controlled. And also needless to say, the former residents of the old buildings could not dream of moving into the new.

And what are these former residents like? First of all, the percentage of elderly is very high. Ten years ago, Yorkville had the highest percentage of elderly people of any comparable community of the city's five boroughs. Today, the upheaval is so great and so constant, no one could undertake to say what the percentage of elderly is.

It had been a long-settled community. The Germans, Czechs and Slovaks, Irish, Italians, Hungarians, and Polish who came from Europe in the great waves of immigration settled in Yorkville in large numbers. There are many who have never lived anywhere else in this country, and—until pushed out by housing they cannot afford—lived in the same house into which they first moved.

It has not been unusual to find old people who have been in the same apartment for 40 or 50 years, have brought up their children there and expected to spend the rest of their days in the same home.

This has been a community with a remarkably high number of churches, cultural institutions, schools. The churches have lost their parishioners, national institutions are failing, and a number of public schools have closed. The tenants in luxury housing are not apt to be family people with children, and—if there are children—they frequently go to private school.

Imagine the shock to elderly people of so deeprooted a community when they are told to move. It is not as if they were led gently into appropriate housing in the same community. They are legislated out of their homes by the rent control law under which the owner may secure certificates of eviction for them. True, the eviction does not take place overnight. It may take 6 months to 1 year. But that
makes little difference because all the conditions previously described as to shortage of housing and higher rents face these people. And if, by good fortune, another apartment is found in Yorkville, it, too, may go down in time to make way for luxury rentals.

Until the summer of 1962, no one was responsible for relocating New Yorkers whose evictions for demolition were processed under the rent control law. Now, the law provides that a landlord must relocate before the building can be demolished. This was a provision our Yorkville Save-Our-Homes Committee fought for when it was organized 7 years ago. It comes too late. The floodgates of demolition are wide open. Confusion, especially among the elderly, is rampant.

The relocation procedure is complicated and, to our mind, full of holes. If the Community Service Society found that city relocation demanded the aid of professional social service workers, imagine relocation handled by individual landlords, corporations, or commercial relocation organizations, all of whom have much to gain by persuading the tenant, or harassing him, into moving quickly.

The rent and rehabilitation agency does not sit as a watchdog on each case. And there are not enough volunteer tenant organizations or social service agencies in the community, no matter how dedicated, to stand at the side of each tenant and see that his rights are fully protected. The situation is completely out of control. The rent agency is frequently circumvented altogether by landlords who find it convenient to function extra-legally.

The only answer to this situation is the moratorium previously described to give those community forces, and there are such, an opportunity to carry forward our plans for low and middle income housing on land where there will be no dislocation or a very minimum amount. The need for such a moratorium is particularly logical since it is now publicly apparent that luxury housing has been overproduced and that no building of this type is entirely filled. It is still highly profitable, however, and the speculation continues.

The desperation of such elderly people as I have described is difficult to impart to you. We have had suicides in this community—with notes left stating specifically that moving from a long-settled home could not be faced.

The membership of our committee includes large numbers of the elderly. It is not only that there are so many in the community, but that in the hope of some help, they come to us. By “help,” I do not mean the services of a social service agency. It is true that we give advice, secure legal help, go to the rent agency with tenants, fill out forms, try to help them get into public housing and try to teach them their rights. Essentially, what they find in us is a hope that there will be a change.

They go on delegations to elected officials, attend hearings, demonstrate, distribute leaflets, sign and secure signatures on such petitions as the attached, pleading for a moratorium. Elderly as they may be, they still want to fight for their rights in whatever way they can.

Those who come to our committee maintain a dignity amidst the confusion. But unless the right of real estate to take away these modest homes and supplant them with unneeded luxury housing is checked by a moratorium, these splendid people are doomed. Their attitude is summed up by one lady in her seventies, who is due to be
RELOCATION OF ELDERLY PEOPLE

"involuntarily relocated." She often says, "Perhaps I'll die first." Thank you.

Senator WILLIAMS. All right, thank you, Miss Benedict, and I am sure that the full statement will be very helpful to us.

(The documents referred to follow:)

MORATORIUM ON THE DEMOLITION OF STRUCTURALLY SOUND, HABITABLE, RENT-CONTROLLED HOUSING

Annually, 15,000 families are forced out of their homes through demolition because of New York City's urban renewal program and public improvements. Simultaneously, the homes of thousands of other families are being destroyed by private real estate for the construction of new housing—almost entirely in the luxury category. In the Yorkville section of Manhattan alone, approximately 20,000 families have had their homes destroyed in the last 10 years to make way for luxury housing. This boom—and the bulldozer—are on the rampage in Greenwich Village, Manhattan's East Side, Chelsea and other areas of the city.

Practically all of the demolition has been of rent controlled, structurally sound and still habitable buildings in the low and middle-income categories. Indeed, most of it has been the "decent, safe and sanitary" housing for which the city's Bureau of Relocation, relocation companies and individual tenants are in frantic search when tenants are scheduled to be evicted from their homes. The families who lived in the demolished buildings can almost never afford to move into the new housing, either under urban renewal or private housing. The supply of rent-controlled housing steadily dwindles. The quantity of luxury housing, for which there is no rent ceiling, and in which category there is already a high vacancy ratio, constantly increases. The tragic shortage of low and middle-income housing, which is the very reason for the existence of the rent control law, is aggravated. And so the housing crisis deepens. The mad scramble for modest rental housing intensifies. Where are people of limited income to live?

It is for these reasons that the Committee to Save Our City's Homes urges:

(1) A moratorium on the demolition of structurally sound, habitable, rent-controlled housing.

(2) A massive program to increase the low and middle-income housing supply by careful and detailed planning for such housing, community by community. In almost every neighborhood, there is some vacant land or commercial property which is either badly used or not essential. On such land, low and middle-income housing can be built. As soon as this program provides enough apartments to meet our city's needs, a continuation of the moratorium will be unnecessary.

Thus the proposal for a moratorium is not designed to stop building. Quite the contrary. It is a breathing spell during which time housing in the low and middle-income categories can be increased.

The Committee To Save Our City's Homes urges the mayor to sponsor and the city council to enact, a law embodying this concept. A law providing for a moratorium will, for legal reasons, apply only to demolition by private real estate. However, since the city is itself responsible for widespread demolition of structurally sound, habitable, rent-controlled buildings in its urban renewal, public improvements and public housing programs, we would urge the city administration to follow the spirit of the proposed law. As it is now, our Government spends millions of taxpayers' dollars to create new units of low- and middle-income housing, while it devastates the existing inventory in the same categories. This is not common sense. It is the city's responsibility to search for vacant land or commercial property which can be spared, community by community and build there, before taking down existing homes.

The moratorium policy would not obtain where an overriding public improvement such as a school or hospital were needed on a particular site and could not be built elsewhere—even though there were structurally sound, habitable, rent-controlled buildings upon it.

New York City has the power to deal with this burning issue of the destruction of homes. The city can legally determine the kind of buildings it wants and needs, since it has control of all zoning. This is entirely within the province of our municipal government as it is a home-rule issue.

Based on the critical needs of its people, our city took the initiative in 1955 when our State legislature failed to act, on the prohibition of conversion of
RELOCATION OF ELDERLY PEOPLE

apartments into single-room occupancy. At the request of the mayor, our city
Council passed a 2-year moratorium on further conversion, because of the
deplorable situation which had been created. This 2-year moratorium was ex-
tended, and finally made permanent. A similar situation exists with regard
to the desperate need for a moratorium on the demolition of structurally-sound,
habitable, rent-controlled housing. The constitutionality of such legislation has
been indicated by New York State's attorney general who proposed such a law
in his recent mayoralty campaign.

The mayor and the city council should again, therefore, take the lead and
guarantee sensible planning in the housing field to prevent further hardship and
suffering on behalf of the beleaguered tenants of our city. The residents of
New York want their homes saved, not sacked.

[From the Herald Tribune, Sunday, Feb. 4, 1962]

OLD YORKVILLE'S BUILDING FEVER

By Dennis Duggan

From the kitchen window in her Yorkville apartment, Peggy O'Neal Gajdos
can look down into the gutted remains of a brownstone being picked apart to
make way for a new apartment house.
Or she can walk out of her building at 351 East 83rd Street and watch the
finishing touches being applied to a high-rise dwelling on the opposite side of
the street.

NEW BUILDINGS EVERYWHERE

That's pretty much the story for most Yorkvillites these days. This tradition-
laden community, home of oom pah pah bands, wiener schnitzel and apple
strudel, is now the setting of an awesome building spree.

Luxury apartments are standing, or are being built, at almost every corner
along the avenues between 59th and 96th Street in a sector bounded by Lexing-
ton Avenue and the East River. A profusion of signs—"apartment house will
be erected here"—building cranes, brownstones with crosses painted on their
windows, offer ample testimony to the feverish pitch of construction activity in
Yorkville.

Last week, for instance, two different builders announced plans for block-
buster-sized luxury apartment houses. The Futterman Corp. said it would build
a 34-story cooperative on the Third Avenue blockfront between 85th and 86th
Streets.

The United Investors Corp. broke ground for what they described as
the "largest new apartment house in Manhattan, a 21-story building with 695
apartments." The building, known as Yorkshire Towers, will rise at the corner
of 86th Street—popularly known as Yorkville's "Little Broadway"—and Second
Avenue.

BEGAN IN LAST DECADE

Most of the high-rise building in Yorkville has come within the last 10 years.
The tempo stepped up considerably in the last year due mainly to the last-
chance rush of developers who had their building plans filed to avoid the
harsher standards imposed by the city's new master zoning code, which became
effective last December 15.

And though Yorkville is farther uptown than most builders would like to
build, it is still the East Side, where nearly all of the city's new luxury apart-
ment developments have been built.

How do Yorkville residents feel about the gleaming, terraced towers sprout-
ing up in their neighborhood?

A great many view the new buildings with consternation. Lucille Flato,
chairman of the Yorkville Save-Our-Homes Committee, which is opposed to the
spate of luxury housing, declares:

"We are seeking a moratorium on the demolition of rent-controlled housing in
Yorkville."

Late last month, a busload of Yorkville tenants, armed with signs indicating
their displeasure with the new apartment buildings, demonstrated at City Hall.

Then, with tenant groups from other neighborhoods, also fearful of losing
their homes, the Yorkville group met with Mayor Wagner to urge him to call a
halt to new luxury housing and to institute a program of low- and middle-income housing.

The various groups also issued a statement declaring: "* * * the homes of thousands of * * * families are being destroyed by private real estate for the construction of new housing—almost entirely in the luxury category. In the Yorkville section of Manhattan alone, approximately 20,000 families have had their homes destroyed in the last 10 years to make way for luxury housing.

"Practically all of the demolition," the statement continues, "has been of rent-controlled, structurally sound and still habitable buildings * * * The families who lived in the demolished buildings can almost never afford to move into new housing * * * Where are people of limited income to live?"

That's a question that is plaguing Victor and Peggy Gajdos, who live in a five-room apartment on the top floor of a four-story walkup brownstone on East 83d Street, near First Avenue. They have lived in the building for 9 years. Their rent is less than $60 a month. The building was bought by a developer some months ago and the Gajdos family has been asked to vacate the apartment or face eviction proceedings.

Recently, says Mrs. Gajdos, a representative of a private relocation firm, hired by the builder, showed up at her apartment. "He offered us $600 if we would move. I told him I'd wait for formal eviction orders. He got furious. Told us there would be no service in the apartment. I told him to leave."

The Irish-born Mrs. Gajdos continued: "We can't afford more than the rent we're paying now. Where will we go? We worked hard to fix this apartment, but now, I don't know * * * I've lost heart. We don't feel like working on the place anymore."

There is no easy answer to the problems facing the Gajdos family. Builders, investing money, say they are simply meeting a demand for new housing. While some privately concede there is a danger of overbuilding, they note that all of the new apartments are being rented.

Robert A. Wagner, realtor, and chairman of the East Side Apartment House Committee of the Real Estate Board, says: "There's no question that it will take some time to digest all these new buildings that got in under the old zoning code. But generally speaking, the people who are investing in these buildings are optimistic about their renting potential."

**Tenants: Know Your Rights**

Don't panic. Don't be intimidated into moving by notices from the landlord or by threats. Don't move because of rumors. There is a regular legal procedure administered by the city rent and rehabilitation administration. The city rent control law guarantees you certain rights. Be sure you know what they are and receive all benefits to which you are entitled.

On May 1, 1963, the city of New York took over the administration of rent control under the city rent and rehabilitation administration (referred to as RRA). There have been some limited improvements in the rent control law. Basically, however, the law is the same as under the State.

For Yorkville, where over 20,000 families have had their homes demolished in the past 11 years, the most important change in the law is the amendment requiring a landlord who wishes to alter or demolish his building to relocate his tenants. The Yorkville Save-Our-Homes Committee feels that this is no substitute for a moratorium on the demolition of structurally sound, habitable, rent-controlled buildings—with an accompanying program for building low and moderate rental housing on vacant land and badly used commercial property.

We are, therefore, continuing our campaign to convince the mayor and his administration of the need for this breathing spell in the destruction of homes. But we shall also continue to work on a day-to-day basis, as we always have, to see to it that the maximum protection of the law, as it now exists, is extended to every tenant. While we persistently fight for further improvements in the law so that it strengthens the rights of tenants, we shall do all we can to help tenants get every benefit the law now provides. To this end, we have prepared the following summary of your rights when your home is threatened with demolition.

1. Landlord must receive approval from the rent and rehabilitation administration (RRA) before demolishing or altering rent-controlled buildings.
RELOCATION OF ELDERLY PEOPLE

Tenants will be notified by the RRA when the landlord has applied for certificates of eviction. Sometimes after this notification, a hearing is held by the RRA. Tenants are summoned to the hearing by the RRA, and should attend. They are entitled to be represented by a lawyer and accompanied by a representative of a tenant organization. The landlord's plans for his new or altered building must comply with certain RRA regulations. For example, the new or altered building must contain at least 20 percent more apartments than the old one. These apartments must have a minimum of two rooms, and a kitchen (or kitchenette) and bathroom. The floor area must be at least 410 square feet, exclusive of closets and bathroom. The landlord must show the RRA that his building plans meet their specifications, and that he has financial arrangements to enable him to carry through his plans. The tenants and their lawyers may question any aspect of these matters.

If the landlord meets the conditions described above, he is told by the RRA (sometime after the hearing) that he must now relocate his tenants. The tenants will also be notified of this. At this point the landlord is required to offer all tenants, except those who desire to self-relocate, apartments suitable for relocation. If the landlord and the tenant disagree on the suitability of apartments offered, the landlord can request the district rent director to determine whether a specific apartment is suitable for relocation. If the apartment is inspected and found suitable by the RRA, the tenant will be given 10 days to accept or reject it. If he still rejects the apartment a certificate of eviction will be issued by the district office. This certificate will generally provide for a stay of 4 months from the date it is issued and will still require payment of a stipend by the landlord based upon self-relocation. (Please note scale of stipends below. All tenants receive stipends—the higher scale for self-relocated, the lower if landlord relocated.)

If tenants in a given building wish to be sure of their rights they should organize and obtain help from the Yorkville save-our-homes committee as soon as they receive the RRA notice that their landlord has applied for certificates of eviction.

2. Relocation is mandatory.
Not only is relocation mandatory, but the landlord must offer you an apartment which meets the standards of the RRA. This means decent, safe, sanitary apartments in buildings where there are no violations, and not less desirable than your present accommodations. The specifications for such apartments are available at the RRA or the Yorkville Save-Our-Homes Committee and may be studied. Tenants in rooming houses who are entitled to relocation may be relocated to licensed rooming houses. In no case is a tenant required to accept an apartment offered by the landlord if he prefers to locate his own accommodations.

3. Stipends are required by law as follows:

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<thead>
<tr>
<th></th>
<th>Self-relocated</th>
<th>Landlord relocated</th>
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</thead>
<tbody>
<tr>
<td>1-3 rooms</td>
<td>$450</td>
<td>$200</td>
</tr>
<tr>
<td>4 rooms</td>
<td>600</td>
<td>300</td>
</tr>
<tr>
<td>5 or more rooms</td>
<td>750</td>
<td>400</td>
</tr>
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(Where the landlord relocates a tenant and a broker's fee is involved, the landlord must pay the fee.)

3(a) Under the new rent control law, rooming house tenants are entitled to relocation and stipends under the following conditions:

<table>
<thead>
<tr>
<th></th>
<th>Self-relocated</th>
<th>Landlord relocated</th>
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<tbody>
<tr>
<td>Single tenant under 60 years of age who has resided there for 6 months or longer</td>
<td>$100</td>
<td>$50</td>
</tr>
<tr>
<td>Single tenant 60 years and over</td>
<td>150</td>
<td>75</td>
</tr>
<tr>
<td>Family with no children under 16</td>
<td>150</td>
<td>75</td>
</tr>
<tr>
<td>Family with 1 or more children under 16 years of age</td>
<td>450</td>
<td>200</td>
</tr>
</tbody>
</table>
(a) Tenants who move to public housing or publicly aided housing are still eligible for stipends and will be deemed to be self-relocated.

(b) Stipends are payable on or after the date the landlord files for an application for a certificate of eviction, even if the application is later withdrawn or denied.

(c) Family units of three persons or less whose rent is $200 to $249.99 as of January 1, 1961, shall be entitled to a stipend of $300. (These families are not entitled to landlord relocation.)

(d) Family units of four or more persons whose rent is $250 to $299.99 per month as of January 1, 1961, shall receive a stipend of $400. (These families are not entitled to landlord relocation.)

4. New relocation and stipend requirements become effective June 12, 1962, and are applicable to all cases pending on that date.

5. Certificates of eviction will be revoked where the RRA finds that the landlord is harassing tenants for the purpose of forcing them to vacate their apartments or where the landlord fails to pay the required stipend to tenants who vacate after the filing of the application for certificates of eviction.

6. Your ability to pay: A relocated family will be considered housed within its ability to pay if the rental does not exceed 20 percent of the gross family income. If the RRA feels that the 20 percent is a financial hardship to a tenant, the landlord can be required to pay an amount equal to the difference between the rent for the offered accommodation and 125 percent of the tenant's present rental based on a 2-year period. For instance, if a tenant presently pays $50 per month and is relocated to an apartment with a rental of $80, and if the RRA finds that this amount is a hardship for the tenant, the landlord will be required to pay an amount equal to $17.50 per month for a period of 2 years.

7. Maintenance of services: Regardless of the landlord's application for certificates of eviction or the issuing of the certificates, the landlord must maintain plumbing, heating, lighting, etc. The landlord's failure to do this may entitle you to a rent reduction. Some landlords purposely let a building run down so that tenants will get discouraged and move out. The departments of health and buildings are in existence to help tenants with such problems. The Yorkville Save-Our-Homes Committee is available to help tenants get attention to violations.

Legal advice and representation: You need not go without a lawyer's help in any case involving eviction, intimidation, etc. The Yorkville Save-Our-Homes Committee is a tenant organization; we work closely with other community organizations, both political and nonpolitical, and we will be glad to work with you. Legal help is free.

Relocation procedures consist of a number of steps. It is impossible to indicate each one in this publication. It is important that any tenant faced with the loss of his home fully understand his rights. Come alone—or better still with your fellow tenants—to get help and advice. Don't panic. Know your rights.

Members of the Yorkville Save-Our-Homes Committee are available every Wednesday evening from 8:30 to 10:30 p.m. to help with tenant problems, 351 East 74th Street, 3d floor, Jan Hus House.

Senator WILLIAMS. Are you a professional in any sense in housing or is this strictly a labor of love?

Miss BENEDICT. I am a housewife.

Senator WILLIAMS. I see. We have you incorrectly appeled here.

Miss BENEDICT. No, it is not really incorrect. I am married. However, Benedict is not my married name.

Senator WILLIAMS. I see. You are under a nom de plume.

Miss BENEDICT. Not exactly; I have just used my own name for many years.

Senator WILLIAMS. I see, you are really independent, aren't you?

Miss BENEDICT. I have a very understanding husband, thank you.

Senator WILLIAMS. Very good.

Mrs. RAND. Senator and members of the committee, I am not going to take your time in reading even this short statement which is only
a page and a half, and which I sent to you by special delivery yester-
day, but I strongly suspect that you do not yet have it.

I have here duplicate copies, which I would like to make available
to you, and I have it in quadruplicate for you.

Senator WILLIAMS. Have you directed them to our friends of the
press?

MRS. RAND. Yes. What I do want to talk about will take just a
very few minutes, and then I would like, with your indulgence, to
make some suggestions of areas where the Federal Government can
help, not only in terms of money but in terms of practical solutions
to the problems that you have heard here today, and which we are
going to tell you a little more about.

I am going to talk about only two phases of the program, one of
which is urban renewal and the other of which is a public housing
site.

The first one is one for which nothing can be done any longer be-
cause the people have been lost. Seventeen hundred families in 1959
and 1960 were dislocated to make way for what was then to be a
public housing low-income project, which subsequently was changed
to middle-income, and which, in 1960, as a result of an enabling act
in the State legislature, made it possible to sell this project to private
sponsoring nonprofit groups. There are eight such projects in New
York City.

May I say, as an aside, that I think it extremely unfortunate that
the committee did not consider it possible to hold hearings in the city
of New York, because, while it is true that the information and testi-
mony which has been given here today is of great concern to the Sena-
tor as a New Jersey representative, the problems which the aging and
aged face in New York City are so great and are so numerous that it
seems to me that you would get a picture which would be overwhel-
m ing, it is true, but would reflect the facts as they appear in larger cities
than Newark, which would be most helpful. If the schedule could be
rearranged to make this possible, I am sure that the various agencies—
and I am not speaking of city agencies now—would be most happy to
make their testimony available to you.

To come back to what was the Franklin D. Roosevelt Homes, which
is now called the Village View, and which is now in construction, I
worked with the tenants on this site at the time when they were fight-
ing to delay eviction, on the ground that it would be possible to stage
and phase the construction so that 1,700 families would not have to
be evicted all at one time, and we lost that fight.

At that time, in the city of New York, the housing authority as-
sumed responsibility for the relocating of families who were eligible
for public housing, and for no one else.

It was as a result of our fight on this site that the rule was changed
so that today, the housing authority is responsible and assumes that
responsibility of relocating everyone, whether they be eligible for
public housing or not.

In the course of this fight, we found that there were old people
living on fixed incomes who were paying rents of under $20 a month—
that they did not have all the amenities of urban living, I do not deny
for one moment—but the point is that these people who might have
been eligible for public housing could not afford to go into it, because
RELOCATION OF ELDERLY PEOPLE

they were living on fixed incomes and the rentals in public housing in the city of New York, with the exception of one project, the first houses, where the rental is $31 a month for three rooms and you pay your own utilities, is far too high for them.

Many of the people who were living on their own incomes were also aided by a roomer, or a lodger, who helped them pay the rent, but in addition to that, and most important, they had someone for company, and they had someone who could care for them if they were ill. They had someone who could do the shopping for them if they were housebound, and these things all would have been eliminated had they gone into public housing.

Now you may say to me, "Why, then, didn't they go on welfare?" The reason they did not go on welfare—and this they were terribly concerned with—was because they said:

If we go on welfare, they will tell us that we are too old to care for ourselves, that we are too old to do our own housework, and they will put us in mental hospitals, because this is the only place where we could get the kind of care they say we need.

Can you see the terrible box into which these people were put as a result of selecting a site on which people were living?

This is why we are so terribly intent on getting a site selection program established which will not make it necessary to relocate people in order to build housing for others.

Just two other examples: a mother living in a separate apartment in a house in which her daughter was also a tenant, the daughter, paying the rent for the mother, was forbidden by the New York Housing Authority to pay for two apartments, into one of which she could move her mother, who wished to have her separate, independent existence.

I think that perhaps you are too young, Senator, and you, Mr. Moskowitz, certainly, to know that many people who are old chronologically do not feel old physically, and they wish to maintain their independence.

It seems to me that this is not taken care of in these programs for public housing, where relocation is involved.

Finally, an old man of 78, who had lived in this area ever since he came from France, was shunted off to the west side of town where he knew no one. He is on welfare, and he can't come to see his friends on the East Side because it costs 30 cents to get over there, and when a man gets $50 every 2 weeks, and pays $56 a month rent in a public housing project, he has to be careful of what he does with his 30 cents.

These may seem picayune, but I can assure you they are not isolated instances. They are duplicated over and over and over again, and an integral part of the problem which the old people and the aging people who are going on into social security stages face. This is the bad part.

Let me give you a picture of the good side of the coin which we have, which the Cooper Square Community Development Committee is seeking to make a pattern for the city of New York, and which the city has not yet adopted.

I live on a site which had been scheduled in 1957, by the then commissioner of slum clearance, for complete bulldozing, and the construction of 2,900 units of cooperative housing.

Our community is an open community. It is an integrated community, and I speak of integration not only in terms of the economic
levels which the community has but of the racial and ethnic levels. We are open, and we wish to remain that way, and the only way in which we can remain open and integrated racially and ethnically is by the setting up of housing which will care for those who need better housing without relocation.

Such a plan was prepared in the community by Mr. Walter Thabit, a city planner, and paid for by our committee. We obtained funds from foundation grants. Copies of "The Alternate Plan for Cooper Square" are here for you. This plan can be achieved. It is not only humane, it is not only intelligent, it is not only sensible, but it is practical, as we have been told by those who are not—like us—volunteers, but by professional people; we are now working toward securing the acceptance of this plan by the city.

I would like to propose that the committee consider very seriously for transmission to the whole committee and then to the Congress just three proposals, which are in the sphere of reference of Federal legislation.

(1) The question of making greater subsidies available in public housing so that the initial rents may be reduced be considered very seriously.

(2) That the question of housing for the elderly be considered not only as separate units, because people who live in public housing don't all wish to be segregated from their younger counterparts.

As one old woman said to me, "It is true, I become very nervous when I hear a baby cry, but I would like to hear a baby laugh sometime."

Finally, that the regulations contain a provision making mandatory a census of the elderly living on a given site to be made in advance of the site's selection. Today the city waits until after it has taken title to the site before it is discovered that 40 percent of the population is elderly and aging, who require special attention, for whom no consideration is given when they are talking about building the new housing, with no sensitivity for the people who must be dislocated.

Thank you very much for your attention.

(The prepared statement of Esther T. Rand follows:)

PREPARED STATEMENT OF ESTHER T. RAND

Mr. Williams, members of the subcommittee, Miss Benedict, chairman of the Metropolitan Council on Housing, has presented in great detail the general problems facing the aging and the aged in the city of New York.

I wish to make known to you some specifics, in the area in which I live and work, which will serve to highlight and sharpen the problem. I have for the last 20 years lived on the lower East Side. I am an executive member of the East Side Tenants Council, which has concerned itself with tenant-landlord problems in the realm of rent control. I am also a member of the steering committee of the Cooper Square Community Development Committee, and an officer of the Metropolitan Council on Housing.

With this evidence of my knowledge of the problems concerning housing in the lower East Side, I wish to call to your attention, but two items in the field of urban renewal, not because there are not more, but because these two are in my immediate sphere of reference.

1. THE RELOCATION FOR THE FRANKLIN D. ROOSEVELT HOUSES

Because of the condition of housing in the lower East Side, young people who marry go somewhere to live, leaving their parents in the old home. For this reason we have many aging and aged people, single and married, living in our area. This was true among the 1,700 families displaced to make way for the then city
RELOCATION OF ELDERLY PEOPLE

225

The project, which has now become a cooperative venture, sold by the housing authority to a nonprofit sponsoring group. In the course of the struggle of the tenants of this site to find housing, one law or regulation of the authority was changed. Until this change was enunciated, the authority was bound to find housing only for those tenants who were eligible for public housing: all other tenants had to find their own housing. Today the authority finds housing for all tenants, whether they go into public housing or not. I worked very hard with the committee which recorded this victory. In the course of my work I met with many hundreds of tenants, and learned, among other things—

(i) Old people living on fixed incomes, paying rents of under $20 a month, cannot afford to accept public housing unless they are subsidized by public welfare. They do not wish to accept these subsidies. They cannot afford to pay the rent in public housing because they had a roomer who was not related to them who helped them pay the rent, small as it was. The roomer could not move with them into the public housing.

(ii) An old mother, living in the same building with her daughter, but in a separate apartment, the rent for which was paid by the daughter, was denied the privilege of a separate apartment in public housing, even though the daughter was willing to guarantee the rent.

(iii) An old man of 78 was relocated into public housing—but on the other side of town, where he knows no one, although he pleaded with the authorities to find him housing in the area. He can see his friends but seldom, but it costs 30 cents to come back to the East Side, and his welfare stipend does not permit of such luxury.

These are not isolated examples of the hardships which our aging and aged tenants face. They are repeated over and over in all sections of the city, whether the relocation is demanded for public works, public housing, urban renewal, or luxury dwellings.

2. THE ALTERNATE PLAN FOR COOPER SQUARE

In 1959 the city proposed a slum clearance project for an area of some 9 blocks, where everyone was scheduled to be bulldozed out of their homes to make way for 2,900 units of cooperative housing. The site tenants (of whom I am one) organized to fight this threat to our homes. We said that we were aware that much of the housing in our community was bad, and that it should be replaced. But, we pointed out, there was vacant land, or badly used commercial land, on which the new housing starts could be made, and that the new housing should be planned first for those of us who were living in bad housing, so that we could move into the new housing, after which the bad housing could be razed, and thus land made available for additional new housing. A survey of our community revealed that we have many aging and aged persons in our community; that many of them had not yet reached the age when they would be eligible for public housing; that their incomes were not sufficient to permit of the purchase of cooperative housing; and that they should be permitted to move into housing they can afford to pay for, containing all the amenities of urban living.

These demands are incorporated in "The Alternate Plan for Cooper Square," copies of which are being made available to you at this hearing.

In conclusion, may I say, in echoing Miss Benedict, that we are delighted to have had the opportunity of presenting our statements to you here today, and it is sincerely hoped that we have all made the point clearly that the Congress has a most urgent duty to the aging and aged of our country.

I would suggest, to begin with, that the next Congress consider the granting of subsidies to tenants in the age bracket which is your concern so that they may take advantage of public housing at rentals they can afford to pay.

I would also propose that there be added to the urban renewal and public housing manuals a regulation making it mandatory to have a census showing the number of aged and aging persons living on the site under consideration.

Your attention is directed to the fact that such a tenant survey is not made until after title to the proposed site has passed to the city. At that time all tenants are treated in the same cavalier fashion—they must get out; they must not stand in the way of progress; they will have no heat or hot water; they will have no mail service; they will be in danger of fire; the vacant apartments in their building will be broken into by vagabonds, etc., etc.

This type of harassment is common to all tenants; we submit, however, that it is doubly harassing to old people, who are physically unable to go looking for
other places in which to live; who must walk darkened streets; enter dark build-
ings; and finally suffer the emotional wrench of watching their lifelong neigh-
bors go elsewhere, as finally and conclusively as if they were attending three
and four funeral services each day.

The Congress must take cognizance of these realities, and must do something
to stop this kind of suffering in the name of "progress."
Thank you for your attention.

STATEMENT OF COMMUNITY DEVELOPMENT COMMITTEE AND BUSINESSMEN'S
ASSOCIATION, THELMA J. BURDICK, CHAIRMAN, NEW YORK, N.Y.

DIGEST OF COOPER SQUARE ALTERNATE PLAN

For the first time in the history of urban renewal and slum clearance in the
city, and possibly in the country, a community has evolved a unique and original
plan for its own renewal, envisaging not only decent housing for itself at rents
all can afford but providing for its businessmen as well as for newcomers seek-
ing to make the Cooper Square area their home.

Two years in the making, the plan was developed by Mr. Walter Thabit, the
committee’s consultant and city planner, and by the local committee of site tenants
and businessmen. This plan, known as “An Alternate Plan for Cooper Square”
is in the hands of the mayor and other public officials.

The principles of this alternate plan for Cooper Square can serve as an ex-
ample for the rebuilding of communities throughout the city, in that—

Tenants are not forced to leave their community, but are relocated di-
rectly into new buildings built to meet their needs;

Buildings are constructed in stages to prevent dispersal of site tenants
and businessmen;

All types of housing—low-rent, moderate-income, and cooperative—are
built in an integrated fashion, creating a desirable community, integrated
ethically, racially, and economically;

The needs of special groups are met creatively and practically; the aged,
artists, roominghouse tenants, single people, and large families;

The rights of businessmen are not ignored in the process of renewal.

The committee’s plan, which includes many types of housing, would be con-
structed in stages so that a minimum number of families would need to be re-
located. The plan calls for the building of 620 apartments of low-rent public
housing, 520 units of middle-income cooperatives, 300 apartments of moderate-
rental housing, a rooming house for single persons, and a building of 48 studio
apartments for artists.

The alternate plan came into being because of the opposition of the people
of Cooper Square to the original title I plan which would have bulldozed the
entire neighborhood to construct 2,900 units of one type of housing—middle-
income cooperatives.

The committee’s plan includes a seven-point program to protect the rights
of businessmen who will be displaced: Compensation in full for loss of earnings,
direct losses, and moving expenses; prompt settlement of awards; priority to
return to the site at an economic rent; relocation services; long-term loans at
low interest rates where needed for new equipment or alterations; and a 90-
day rent-free arrangement for an owner who elects to liquidate his business.

Included also in the committee’s plan are both a long-range detailed proposal
for the resettlement of the 4,000 homeless men and a number of interim proposals
for a study of the problems of homeless men and a number of interim proposals
for the resettlement of the 4,000 homeless men on the Bowery who would be dis-
placed by Cooper Square renewal. The long-range plan was suggested and urged
by Dr. Chester B. Rapkin, professor of urban studies at the University of Penn-
sylvania, and was prepared by Mr. Thabit at the committee’s request. The full
text of the proposed study, already commented upon favorably by several city
agencies, is attached to the report as an appendix. The interim proposals would
close the men’s shelter, expand facilities at Camp La Guardia, establish a winter-
work program, resettle 300 to 500 nondrinking older men in furnished rooms in
other parts of the city, and raise the living standards of those who remain.

Site tenants consulted

The report states that: “The needs of the site tenants were carefully surveyed
in the course of the 2 years’ work of the committee. Members of the commit-
tee, all of whom live in the area, interviewed 505 tenants. They were assisted
by teams of students of Sarah Lawrence College in the complete survey of one
block between Fourth and Fifth Streets.”
In the face of a widespread notion that people in slum areas do not want to remain in their areas, the overwhelming majority of tenants interviewed stated that they did wish to remain in the area. The report states: “This may seem astonishing; but it should be borne in mind that the results of surveys are directly related to the way questions are asked. In the Cooper Square committee's survey the question asked was: “If new housing were built in this area at rents you could afford, would you want to remain in this area?” The answer was overwhelmingly “Yes.”

The site tenants living in bad housing indicated that they wished decent housing, but at rents they could afford. The survey of incomes showed that only 7 percent of the site tenants could afford middle-income cooperative housing with a buy-in of $650 per room.

“The right of a tenant to exercise his preference to obtain housing on the site from which he is being displaced has often been ignored in redevelopment. Under the banner of “public purpose” the site tenant’s right to housing has been taken away and given to a family with higher income. This interpretation of “public purpose” is a nefarious perversion of the law * * *. Site tenants have an indisputable priority to the new housing on sites from which they are displaced, and it is the city’s responsibility to see that this housing is provided for them at rents they can afford.”

Mr. Thabit characterized the philosophy of the committee as suggesting that the renewal of the Cooper Square area should benefit those affected by the program, not cause them to suffer from it.

But it is not inevitable that the communities be disrupted through renewal, says the report. It is not necessary to tear apart the fabric of the community, or to replace thousands of low-income families with thousands of middle-income families, or to replace an “open community” with a segregated one, economically or racially. With currently available tools and a sensitive eye for local requirements, the Cooper Square area can be rebuilt so as to strengthen the larger community as well as make way for some middle-income housing.

Very little relocation

The committee's plan for the Cooper Square area would rebuild the six blocks from Stanton Street to Fifth Street between Second Avenue and the Bowery in two stages. Only 104 families would have to be relocated in the first stage of construction, then all of the other eligible families could move right into new housing. The first stage of demolition and construction would take place on vacant or sparsely occupied land or on land with deteriorated commercial structures. There would be four parcels built upon in the first stage and some of each rental type of housing. These new buildings would be occupied by the 104 families displaced and by the tenants of the remaining buildings slated for demolition. The balance of the new building planned for the site would then be erected on the land thus made available for clearance— the second stage.

The three-block area from Fifth Street to St. Marks Place would be left and reconditioned. For one reason, the report states, “the already high number of dwelling units in these residential blocks could not be surpassed by the number that could be constructed under the zoning regulations,” and “the most vital and stable portion of the business community is located in this sector; and many important community facilities are encompassed in these blocks.”

It was decided to defer clearance of two other blocks that were included in the original slum clearance plan—the two blocks between Stanton and Delancey Streets. It is expected that the 250 families from these blocks will be transferred to new housing, however, even though the blocks are not to be redeveloped at this time.

Rents the tenants can afford

For all the housing proposed, a range of rents should be established permitting the maximum number of families from the site to move into the new housing. The plan calls for 620 apartments of Federal and State-aided public housing renting from $14 to $20 per room; 300 apartments of Mitchell-Lama straight rental housing renting at $25 per room; and 520 middle-income cooperative apartments with a buy-in of about $650 per room at “rental” of $25 per room. The report proposes that a large number of two-room apartments be made available where tenants with incomes of $2,000 to $2,500 may be able to move in without undue financial strain. The report considers the needs of the elderly, the single persons not eligible for public housing, and the artists in addition to the site tenants with families. Since at least 15 percent of the households in the Cooper
RELOCATION OF ELDERLY PEOPLE

Square area are elderly and would be eligible for public housing, the report urges that up to 20 percent of the various housing units be fitted out as apartments for them. When interviewed, the older tenants stated definitely that they did not wish to be moved into housing solely for the elderly; they wished to live with younger people around them. The plan calls for special features for these apartments.

Artists, too, are tenants

The needs of artists in the Cooper Square and the surrounding areas were explored in several ways, the report states. First, through a series of discussions with artists themselves; second, through a post card survey of 200 artists; and third, by the physical inspection of many artists quarters in both lofts and apartments. An artists committee was eventually formed to gather facts, to bring the plight of artists to the public notice and to work with the Cooper Square committee toward a solution. “Because the need is especially great, and to take advantage of an unusual opportunity to wed community life with the life of arts and artists, it is proposed that a low-cost artists development be constructed in the Cooper Square area as a pilot project, both to test its cost and benefits and to pioneer a fresh approach to this type of housing.” This building will provide an opportunity to demonstrate, also, that artists and architects can be encouraged to design esthetically satisfying buildings in the low-cost category. A competition for the design of the artists building is planned and will give scope and meaning to this idea.

Diversified housing and design

The design of the renewed area has not been developed in detail. A sketch is included in the report, illustrating some of the principles on which a final design should be based, which integrates the buildings and their functions to create harmony and avoid the monotony of many massive buildings.

Buildings are to be of different heights—tall buildings interspersed with low buildings, and the community facilities and store groups woven into the total. The development is oriented away from the street.

The plan provides for the placement of structures of all types of housing so there will be no demarcation between public and cooperative housing, or between public and Mitchell-Lama housing, following the philosophy of the committee that there must be no stratification of tenants because of income. Playground facilities are dispersed through the site, with park areas, sitting and strolling areas among trees—all designed for public use.

“The total result should be one of attractiveness, utility and charm,” the report concludes. “The buildings will provide living area, meeting space for groups, and possibly a school for small children. Within 1,000 feet there will be shops to satisfy daily and weekly needs and other community facilities. Children will be able to live and play safely without moving into the streets. The setting will put daily life within the grasp of the individual family. Along the pedestrian pathways, in the stores and in the community facilities, the community will find its way and continue to grow and prosper.”

DO YOU FAVOR THIS PLAN?

How you can help

The city planning commission is expected to hold a public hearing some time this spring. If you view this community effort favorably, would you be good enough to write Mayor Wagner at city hall telling of your support and urging his adoption of this plan?

The committee would be pleased to receive a copy of your message to the mayor.

(Copies of the 70-page report “An Alternate Plan for Cooper Square” are available to agencies and individuals at the Cooper Square Community Development Committee, 9 Second Avenue, New York 3, N.Y., at $2 per copy.)

HONORARY SPONSORS OF THE ALTERNATE PLAN FOR COOPER SQUARE

Charles Abrams, housing consultant, United Nations.
Dr. David W. Barry, executive director, New York City Mission Society.
Jane Benedict, chairman, Metropolitan Council on Housing.
Robert E. Brady, director, National Social Welfare Assembly, Inc.
Arthur Cohn, executive director, Grand Street Settlement.
George L. Comet, East Side resident.
Leon Davis, president, Local 1199, Drug & Hospital Employees Union.
Arthur Drexl, director, Department of Architecture and Design, Museum of
Modern Art.
Mrs. Gaby A. Dyner, director of social service, New York Infirmary.
Herbert Evans, city councilman.
Leonard Farbstein, U.S. Congressman, 19th Congressional District.
Aramis Gomez, Cochairman, Puerto Rican Committee of West Side Urban
Renewal.
Percival Goodman, architect and associate professor, Columbia University.
Helen M. Harris, executive director, United Neighborhood Houses.
Stanley M. Isaacs, minority leader, city council.
Jane Jacobs, author, “The Death and Life of Great Cities”; editor, Architectural
Forum.
Mark Lane, State assemblyman.
Joseph R. Marro, State senator, 24th district.
Manfred Ohrenstein, State senator.
Harris L. Present, chairman, New York City Council on Housing Relocation
Practices.
Chester Rapkin, economics consultant.
Efrain Rosa, cochairman, Puerto Rican Committee of West Side Urban Renewal
Area.
Raymond S. Rubenow, foundations consultant.
William Fitts Ryan, U.S. Congressman, 20th Congressional District.
Saul Sharison, city councilman, Cooper Square area.
Raphael Soyer, artist.
Edgar Tafel, architect; designer of DeWitt Memorial Church, Rivington Street.
Geoffrey Weiler, executive director, Hamilton-Madison House.
Elias S. Wilentz, chairman, Social Action Committee, First Unitarian Church,
Brooklyn.

ORGANIZATIONS ENDORSING THE ALTERNATE PLAN FOR COOPER SQUARE

Citizen Housing and Planning Council.
Committee for the Preservation of Tompkins Square Park.
East River Reform Democratic Association.
LENA (Lower East Side Neighborhoods Association).
Lower East Side Democratic Reform Association.
The Salvation Army.
United Neighborhoods Houses, Inc.

LETTERS IN SUPPORT OF THE ALTERNATE PLAN FOR COOPER SQUARE

Mrs. Max Ascoli, president, board of directors, Citizens Committee for Children.
Dr. Beatrice Bergman, pediatrician.
H. Daniel Carpenter, director, Hudson Guild National Advisory Committee on
Low-Income Housing Demonstration Program.
Ernest V. May, director, Division of National Missions, Methodist Church.
Rose Miller, director, Lillian Wald Recreation Rooms.
Lloyd O. Wicke, bishop, New York Area Methodist Church.

Senator Williams. Let me just ask: Is Mr. James Compton here? Is his representative here? No? All right, Mrs. Rosa, would you give us your statement?

Mrs. Rosa. Senator Williams, other members of this committee, the extensive housing program in New York City is constantly harassing the Puerto Rican and Negro community.

I would like to refer to these two groups, residing in the west side urban renewal area of Manhattan.

The plans for this site as completed were strongly opposed by the Metropolitan Council on Housing, the Puerto Rican Citizens Committee on Housing, and 50 other Puerto Rican and Spanish-speaking organizations when brought before the city planning commission and the board of estimate for approval.
Why did we oppose it? Because the plan in its final stage only provided 2,500 units while 6,700 families, one-third of which are Negro and Puerto Rican, and many of which have resided in the community for as many as 8 to 20 years, are being uprooted.

These low-income families are the pioneers of the open area, yet the majority of them have to go into ghettos. Only one-third of its residents are Negro and Puerto Rican. As a whole, the area is considerably larger than any other in New York City—about 30,000 families.

The 2,500 units are not all true low income; 1,010 rent at $18 per room in the middle-income housing, while 50 percent of them will be in the cooperatives, which will be made available to the low-income families through loans and subsidies under State law.

This still does not alleviate the economic problem of high rentals for the low-income family. Even though New York State will pay the difference between the low rental and the unit-carrying cost, the rent will still be beyond their reach.

The elderly in other groups are less fortunate than among our Puerto Ricans. It is traditional among our children to look after their "old ones," mamacita or abuelita, as they usually call their grandparents. However, I do not deny that the elderly Negro and Puerto Rican are affected by the overall relocation.

I don't deny there may be an isolated case here and there, governed by extenuating circumstances. I recall an elderly man who came to our housing clinic which is sponsored by the Council of Puerto Rican and Spanish-American Organizations of Greater New York. His complaint was that the landlord had increased his rent, he was living on a meager pension, and both he and his wife had heart trouble, arthritis, and all the other aches and pains attributed to old age. He wondered if we could persuade the landlord to reduce his rent. This, as we all know, was an impossible feat. This can be considered one of the exceptions.

Our Puerto Rican oldster is like the oldster of other groups. His one desire is to remain within the community he originally came to reside in. Because of his language infirmities, he is reluctant to go about in the new neighborhood where the bodega, barberia, sastreria, and even the fonda, no longer belongs to his compatriot. These are the different business enterprises which the hard-working, frugal Puerto Rican was successful in establishing which made him an integral part of the community in which he lived.

These Puerto Ricans are in the age groups from late forties on. When uprooting and displacement comes, these businesses are wiped out by demolition and the dispersal of their clientele to far-off corners of the city. At their age and the high rentals of the new stores in the neighborhood, they cannot start all over again from scratch. Though the business permitted them to make a livelihood, the profits were not that great that they amassed a fortune, which is what one needs to go into business these days.

Through the uprooting of their children from these communities, our elderly may also suffer. In many instances, where the family is already large in numbers, the oldsters have to share a room with one of the grandchildren, or sleep in a daybed, if the family can afford it, in the living room. In many instances the agency tries to divide the oldsters from the youngsters and consequently the oldsters are reluc-
RELOCATION OF ELDERLY PEOPLE

Important to live alone. First, because they cannot afford a rental on their own, especially when their source of income is a small pension or they are dependent on small contributions from their children. Second, if their health is poor, they do not want to live alone.

In this statement, I have presented to you one factor which is very important, the annihilation of the small businessmen in these communities. Thank you.

Senator WILLIAMS. Thank you. I was going to mention that. We did have some very worthwhile discussion of that in Washington at our hearings the first of this week. So it is an important point.

About going over to New York, well, we just did not have the time. Maybe at another time, we should.

As a matter of fact, we in Congress are very sensitive to New York’s needs, there is in public housing, for example, a ceiling on the amount that the State can get, but we have gimmicked it up so there can be escalations on that, and it was all done for the State of New York.

Mrs. RAND. Income escalations for remaining within the project, but not lowering of the floor of rents which may be charged.

Senator WILLIAMS. Oh, yes, I know; this is just on the amount of project money available. This is true in urban renewal and others; New York gets a dividend which it needs. Of course, California is coming along, too, bigger than New York now. Don’t you feel better already?

Mrs. RAND. I have seen some of the housing in San Francisco. I am not too happy with it.

Senator WILLIAMS. Really?

Mrs. RAND. The housing itself is beautiful, Senator, but it is segregated. They have one of the most exquisite sites for public housing in San Francisco on the top of a hill, overlooking the harbor, which could be used for very expensive housing, and which is used for public housing, but the children have to take a bus which takes an hour and a half to get them to high school, and the project is all Negro.

There is very little public housing in San Francisco, only about 6,000 units all told, and while they talk about its being temporary housing, the fact of the matter is that there isn’t a turnover of 1 percent a year, as I was told by the authority executive.

Similarly, there is a large project in Chinatown, which is all Chinese. Beautiful architecture, but it is not integrated in the life of the community, and if you have seen the Times stories recently coming from San Francisco, you have seen that they are beginning to protest the segregation in the schools, and the reason there is segregation in the schools is because there is segregation in the housing pattern. This must be corrected, if you want an integrated city.

After all, San Francisco was so bad that it was not until 1954 when the school decision came down, that they stopped the deliberate segregation of applicants for public housing.

Senator WILLIAMS. I just had a thought. I could certainly use your great abilities and warm responses to human problems in another one of my activities, and that deals with migratory farmworkers. Maybe I ought to write to you ladies and see what you can do to help me.
We have, of course, Adam Powell and Mr. Zelenko, but we sure did have a hard time in the House of Representatives, and if we could get that New York delegation all steamed up, fine, and I think you could steam them up.

MRS. RAND. I don't think we have much migratory work around New York, except in Jersey.

Miss BENEDICT. Out on Long Island, you do.

Senator WILLIAMS. Yes, there is a great deal. As a matter of fact, that terrible fire within the last 2 or 3 weeks was around there. Maybe I will writing you some notes.

Miss BENEDICT. Senator, may we drive one point home?

We would like to drive one fundamental point home. We have in a great hurry tried to give you very specific details in a tremendously complex situation but, in the years of activity that we have put into this individually and collectively, in the Metropolitan Council on Housing, and in organizations which are not affiliated to us but which work with us, we have come to one absolute conclusion: unless there is this policy of what we call moratorium—and I am not now being technical—but an approach which says, “Don't pull down, build first on vacant land and badly used commercial property”—relocation will continue to be the problem that it is today.

Senator WILLIAMS. This is an interesting idea, that of building in areas that are open now, and can be used.

I have a friend who is an architect and he has a very ingenious idea of this kind. Max Wechsler.

Miss BENEDICT. Well, Mr. Max Wechsler is speaking at a symposium we are having on the 16th.

Senator WILLIAMS. You say “hello” for me. He has a very interesting idea on many of these points.

Miss BENEDICT. We read in the Construction News of this proposal, and this is why we got in touch with him.

Mrs. RAND. There is plenty of vacant land in the city of New York. The city just hasn't looked for it.

Senator WILLIAMS. There also is the interior court idea.

Mrs. RAND. Yes, and another thing that Mr. Wechsler has said which I think is extremely important, and which I think is directly at variance with the concept that many of the Federal officials have on housing, is that a man has a right to live where he wishes, and that, therefore, if he wishes to remain in a community, the housing which he needs should be built in that community for him, rather than see to it that he is relocated within even a mile—as Mr. Spiegel's law in the State of New York provides—of the area of the site. This is not the solution, because a mile can be as far away as—

Mr. Moskowitz. On the wrong side of Manhattan, as I pointed out to you.

Senator WILLIAMS. Do you have any questions?

Miss BENEDICT. Thank you for your patience.

Senator WILLIAMS. We got a great deal out of it. Thank you very much.

We are now recessed until 10:30 Monday morning, Camden district court.

(Whereupon, at 4:50 p.m., the committee recessed to reconvene at 10:30 a.m., Monday, October 29, 1962, at Camden district court, Camden, N.J.)