

HOUSING YEARBOOK

1942

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Editors

COLEMAN WOODBURY
EDMOND H. HOBEN

Publication No. N159

Price \$3.00

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NATIONAL ASSOCIATION OF
HOUSING OFFICIALS

CHICAGO

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PUBLISHED UNDER THE SUPERVISION OF
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PRINTED IN THE UNITED STATES OF AMERICA

Foreword

THIS volume is frankly an economy *Yearbook*. Unfortunately the only effective way to reduce costs in a publication of this kind is to cut things out; so we have left out this year the long section on state and local housing activity, the shorter account of NAHO's doings, and the editors' annual summary.

Our regret about the state and local section is lightened somewhat by our tentative plan to include it, possibly in revised form, every other year or so. *Yearbook* readers will thus be able to keep in direct touch with developing local programs, and the repetition that has crept unavoidably into this section in past *Yearbooks* will be less. This year seemed to be a good one to start skipping the section, both because many local authorities simply have been finishing up work under way and also because war housing problems are dealt with in considerable detail in other parts of the *Yearbook*. The story of NAHO's principal activities has been running serially in *NAHO NEWS* and is also summarized at the Annual Meetings. The editors' summary of the year would have been necessarily and to a very considerable extent a repetition of other parts of the *Yearbook*.

While the 1942 *Yearbook* was still in the early stages of preparation, the President reorganized the federal housing agencies. This act affected the volume in three ways. We included a brief statement on the reorganization and the texts of the Executive Orders that brought it about. Further, we asked the writers of articles on federal housing programs during 1941 to extend their accounts to the time of the reorganization, February 24, 1942. Finally, we gave up plans for an inclusive directory of housing projects because the reorganized agencies could not be expected to undertake the considerable work that the directory would have entailed for them.

The chief innovation of this *Yearbook* is the sizable article "Activities of National Unofficial Housing Agencies and Committees for 1941." Although we have included short statements on a few of these organizations in the past, this is the first time that they have been given much space. In one sense this record balances last year's summary of the organization and activities of citizen housing associations and councils. Should the *Yearbook* be continued, we hope to stress different types of housing agencies and programs each year, perhaps alternating articles on citizens' efforts with the reports on official state and local programs mentioned above. In many respects this plan seems

to us to represent a more effective use of our resources than does a table of contents that is identical every year.

Again we are grateful to a long list of housing officials and representatives of associations and agencies for preparing articles and forwarding information for the directories. Many of them are working under extra pressure because of war duties and uncertainties. This fact increases our debt to them.

Again we ask for comments, criticisms, and suggestions, both on the makeup and contents of this *Yearbook* and on the tentative plans outlined in the Foreword.

COLEMAN WOODBURY

EDMOND H. HOBEN

Editors

April, 1942

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HOUSING YEARBOOK, 1942

The Reorganization of Federal Housing Agencies

EIGHT of the ten federal agencies described in the following articles were directly affected by Executive Order No. 9070, of February 24, 1942, which established the National Housing Agency and consolidated under it most of the housing activities of the federal government. It seemed appropriate, therefore, to introduce this series of articles by the following comments on the reorganization.

THE GROWING NEED FOR REORGANIZATION

A number of conditions contributed to the need for reorganizing federal housing agencies. The pre-reorganization pattern of the federal government's housing activity was largely a result of the government's assuming various housing functions over a period of fifteen or twenty years and under widely varying circumstances. The objectives of some of the programs varied as widely as did the major forces responsible for their growth.

Starting with the early fact-finding and reporting activities, such as were carried on by units of the Department of Commerce and the Department of Labor, the federal government proceeded to: (1) conduct research in housing construction materials; (2) conduct and aid various types of housing surveys; (3) arrange rescue financing for distressed home owners; (4) lend federal funds to private corporations for the development of large-scale rental housing; (5) extend federal credit to home-financing institutions; (6) insure investments by individuals in home-financing institutions; (7) construct and operate large-scale low-rent projects; (8) grant loans and subsidies to local public housing agencies for the development and operation of low-rent public housing; (9) insure mortgage loans made by private financial institutions for the refinancing, construction, or repair of housing; (10) conduct research in low-cost construction materials and methods for housing; (11) construct and operate Greenbelt towns, rural resettlement communities, permanent and mobile camps for migratory agricultural workers, and make loans to tenant farmers for the purchase of land and farm homes; (12) grant disaster loans that included the repair and reconstruction of housing; (13) construct and operate

housing for defense purposes; and (14) grant priority ratings to enable both public and private agencies to secure critical construction materials needed in defense housing.

The national defense and war periods required emphasis on all federal housing activities that would facilitate the provision of adequate housing accommodations in critical defense or war production areas. In addition, renewed emphasis on the rehabilitation of blighted urban areas and the possibility of new or at least modified forms of federal action to meet this problem, raised doubt about the adequacy of the existing pattern for federal housing activity.

The administrators and staffs of the federal housing agencies, other executives in the national administration, and members of Congress became acutely aware of the confusion caused by the lack of a coordinated housing policy and of administrative control, and the consequent loss in efficiency and effectiveness of each federal agency. The greatest harm was probably done in local communities, however, where officials and citizens who should have been active in the development of comprehensive housing plans for their localities were either estranged from each other by participating in the squabbles among federal housing agencies or were so confused by the chaos that they assumed an apathetic or cynical attitude. It must be admitted, however, that the reorganization finally came about at least as much because of concern at the top as from any widespread or well-organized demand from the bottom.

MOVES TOWARD COORDINATION

In August, 1935, the President authorized the establishment of the Central Housing Committee to facilitate the interchange of information among the executives and staffs of federal agencies engaged in housing. The Committee had no actual control over the policies and practices of any of its members. Those who participated in the work of its various subcommittees acted more as technicians with common interests than as official representatives of the various federal units. The work of the Committee, nevertheless, resulted in the elimination of some variations and duplications in the work of the participating agencies.

On July 18, 1940, the Advisory Commission to the Council of National Defense announced the appointment of a Coordinator of Defense Housing. The Coordinator's function and the later assignment of his office to the Office for Emergency Management are described in the following article on the Division of Defense Housing Coordination. From the outset the Coordinator had to deal with federal agen-

cies, some of the functions of which were either overlapping or contradictory. The pressure for speed naturally not only revealed the serious absence of any basic plan for federal activity in housing, but contributed to intra-agency, inter-agency, and Congressional-agency conflicts. It was always difficult for the Coordinator to delimit his functions so that they would not intrude upon the administrative functions of the various housing agencies that were entrusted with producing the housing he found to be necessary.

In the fall of 1941 it became known that Judge Samuel I. Rosenman, who had advised the President extensively on studies preceding the organization of the Supply Priorities and Allocations Board, had been asked to make investigations and recommendations on the reorganization of federal housing agencies.

It should be kept in mind that the extensive reorganization recommended could not have been carried out without Congressional authorization until the declaration of war by the United States made it possible for the President to exercise reorganization powers vested in him by Title One of the First War Powers Act, 1941. It should be kept in mind also that prior to the Executive Order various organizations and individuals favoring reorganization of federal housing activities differed considerably on the basic form for reorganization. There was difference of opinion, for instance, on whether there should be two major independent agencies, one to deal with public housing and one to deal with private housing; whether these functions should be represented by separate divisions under a single administrator; or whether they should be dealt with by agencies having separate administrators, but subordinate to an over-all housing administrator with his own agency and staff.

NAHO was prominent among the many agencies and officials consulted by Judge Rosenman from the very beginning of his study. At last NAHO's President, Mr. Edward Weinfeld, forwarded to President Roosevelt on February 11 the recommendation of the Association's Board of Governors, which was reached only after several governors had been consulted individually, a committee had made detailed suggestions, and the Board had considered the whole subject thoroughly at two meetings. The Board recommended a single administrator, of cabinet rank heading up an over-all housing agency with public and private housing divisions or sections. The Board's statement made it clear that a complete reorganization and not a mere reshuffling of existing agencies was deemed imperative. The recommendation was limited to these two basic principles and did not include any more specific suggestions or names of any existing agencies.

PRESIDENTIAL ACTION

Reprinted below are the two Executive Orders of February 24 that reorganized all major federal housing activity for the duration of the war.

EXECUTIVE ORDER

CONSOLIDATING THE HOUSING AGENCIES AND FUNCTIONS OF THE GOVERNMENT INTO THE NATIONAL HOUSING AGENCY

By virtue of the authority vested in me by Title I of the First War Powers Act, 1941, approved December 18, 1941 (Public Law 354, 77th Congress), and as President of the United States, it is hereby ordered as follows:

1. The following agencies, functions, duties, and powers are consolidated into a National Housing Agency and shall be administered as hereinafter provided under the direction and supervision of a National Housing Administrator:

(a) The Federal Housing Administration and its functions, powers, and duties, including those of the Administrator thereof.

(b) All functions, powers, and duties of the Federal Home Loan Bank Board and of its members.

(c) The Home Owners' Loan Corporation and the functions, powers, and duties of its Board of Directors.

(d) The Federal Savings and Loan Insurance Corporation and the functions, powers, and duties of its Board of Trustees.

(e) The United States Housing Authority and its functions, powers, and duties, including those of the Administrator thereof.

(f) All functions, powers, and duties relating to defense housing of (1) the Federal Works Administrator under the act of October 14, 1940, entitled "An Act to expedite the provision of housing in connection with national defense, and for other purposes," as amended, and under acts making appropriations to carry out the purposes of said act, (2) the War Department and the Navy Department with respect to housing units for persons (with families) engaged in national defense activities (except housing units located on military or naval reservations, posts, or bases) under Title IV of the Naval Appropriation Act for the fiscal year 1941, and (3) any agencies heretofore designated (including the Federal Works Agency and the Farm Security Administration) to provide temporary shelter in defense areas under the Urgent Deficiency Appropriation Act, 1941, and the Additional Urgent Deficiency Appropriation Act, 1941, and the Third Supplemental National Defense Appropriation Act, 1942.

(g) All functions, powers, and duties of the Farm Security Administration relating to such housing projects as such Administration determines are for families not deriving their principal income from operating or working upon a farm.

(h) The Defense Homes Corporation and its functions, powers, and duties, including those of its officers and Board of Directors.

(i) All functions, powers, and duties of the Federal Loan Administrator, the Federal Works Administrator, and the head of any department or other agency relating to the administration or supervision of the agencies, functions, powers, and duties transferred hereunder.

(j) All functions, powers, and duties of the Division of Defense Housing Coordination established by Executive Order No. 8632 of January 11, 1941, and of the Coordinator of Defense Housing: *Provided*, That such Division and such Coordinator shall continue to exercise such functions, powers, and duties until the appointment or designation of the National Housing Administrator.

(k) All powers, rights, privileges, duties, and functions transferred to the Federal Works Administrator by Executive Order No. 8186 of June 29, 1939:

Provided, That with respect to any functions, powers, and duties enumerated in sub-paragraphs (f) and (g) above, any agency now engaged in the construction or management of any project shall continue such activities on behalf of the National Housing Agency until such time as the National Housing Administrator shall determine that it is expedient for the Federal Public Housing Authority, herein provided for, to discharge such functions, powers, and duties with respect to such project through its own facilities.

2. The National Housing Administrator shall be appointed by the President, by and with the advice and consent of the Senate, and shall receive a salary of \$12,000 a year unless the Congress shall otherwise provide. Pending such appointment, an existing officer of the Government designated by the President shall act as National Housing Administrator.

3. There shall be three main constituent units in the National Housing Agency. Each such unit shall be administered by a commissioner acting under the direction and supervision of the National Housing Administrator. The unit administering the Federal Housing Administration and its functions, powers, and duties shall be known as the Federal Housing Administration, and the Federal Housing Administrator shall serve as Federal Housing Commissioner. The unit administering the functions, powers, and duties of the Federal Home Loan Bank Board and its members shall be known as the Federal Home Loan Bank Administration, and the Chairman of the Federal Home Loan Bank Board shall serve as Federal Home Loan Bank Commissioner. The United States Housing Authority and its functions, powers, and duties shall be administered as the Federal Public Housing Authority, one of the main constituent units, and the Administrator of the United States Housing Authority shall serve as Federal Public Housing Commissioner. The agencies, functions, powers, and duties enumerated in sub-paragraphs (c), (d), and (k) of paragraph 1 shall be administered in the Federal Home Loan Bank Administration, and those enumerated in sub-paragraphs (f) and (g) shall be administered in the Federal Public Housing Authority. The agency, functions, powers, and duties enumerated in sub-paragraph (h) of paragraph 1 shall also be administered by the Federal Public Housing Commissioner. The Administrator of the National Housing Agency may centralize in the office of the National Housing Administrator such budget, personnel, legal, procurement, research, planning, or other administrative services or functions common to the said constituent units as he may determine.

4. The capital stock of the Defense Homes Corporation shall be transferred from the Federal Loan Administrator to the National Housing Administrator, and the Federal Loan Administrator and the Defense Homes Corporation shall take all necessary action to effectuate such transfer and carry out the purposes hereof.

5. The Central Housing Committee is hereby abolished, and all of its assets, contracts, property (including office equipment and records), and unexpended balances of funds available for its use are hereby transferred to the National Housing Agency.

6. All assets, contracts, and property (including office equipment and records) of any agency hereby consolidated, and all assets, contracts, and property (including office equipment and records) which other agencies, including departments, have been using primarily in the administration of any function, power, or duty hereby consolidated or transferred, are hereby transferred, respectively, with such agency, function, power or duty.

7. Except as provided in paragraph 8, hereof, (1) all personnel of any agency hereby consolidated, and (2) all personnel of other agencies, including departments, who have been engaged primarily in the administration of any function, power, or duty hereby consolidated or transferred and who within thirty days after the appointment or designation of the National Housing Administrator are jointly certified for transfer by said Administrator and the head of the department or agency to which such personnel is attached, shall be transferred, respectively, with such agency, functions, power or duty; but any personnel transferred with functions, powers, or duties pursuant to this paragraph who are found by the National Housing Administrator to be in excess of the personnel necessary for the administration of such functions, powers, and duties shall be re-transferred under existing law to other positions in the Government or separated from the service.

8. The following personnel are not transferred hereunder: (1) The Directors and Officers of the Defense Homes Corporation, (2) the members of the Federal Home Loan Bank Board other than the Chairman, (3) the Directors of the Home Owners' Loan Corporation, and (4) the Trustees of the Federal Savings and Loan Insurance Corporation. The offices of the foregoing personnel excepted from transfer by this paragraph (except in the case of the Defense Homes Corporation) are hereby vacated for the duration of this order: *Provided*, That the offices of the members of the Federal Home Loan Bank Board shall not be vacated until sixty days from the date of this order. The personnel of the Division of Defense Housing Coordination and of the Central Housing Committee are not transferred hereunder, except that the National Housing Administrator, within 60 days after his appointment or designation, may take over such of this personnel as are needed. During such period, all personnel of such Division and of such Committee may be retained by them in connection with the winding up of their affairs.

9. So much of the unexpended balances of appropriations, authorizations, allocations, or other funds (not otherwise transferred hereunder) available for the use of any agency in the exercise of any function, power, or duty consolidated by this order, or for the use of the head of any department or agency in the exercise of any such function, power, or duty,

as the Director of the Bureau of the Budget shall determine (with the approval of the President), shall be transferred, respectively, to the National Housing Agency or the main constituent unit therein concerned, for its use in connection with the exercise of the functions, powers, or duties, respectively, to be administered by it hereunder. In determining the amount to be transferred, the Director of the Bureau of the Budget may include an amount to provide for the liquidation of obligations incurred against such appropriations, authorizations, allocations, or other funds prior to transfer.

10. All housing now owned by the United States and located on a military or naval reservation, post, or base is hereby transferred to the jurisdiction of the War or Navy Department, respectively, having jurisdiction of such reservation, post or base: *Provided*, That with respect to all housing developed by the War or Navy Department under Title II of Public 671, approved June 28, 1940, the Federal Public Housing Authority shall take all necessary steps to transfer such jurisdiction and carry out the purpose hereof, including the transfer of title to the United States and including repayment (out of any funds available therefor) of the cost of such housing for reimbursement of the Bond Account from which funds were transferred to pay such costs.

11. The Director of the Bureau of the Budget shall allocate to the National Housing Agency, from appropriations, authorizations, allocations, or other funds available for the administrative expenses of the Federal Loan Agency and the Federal Works Agency (relating to the administration of the agencies and functions transferred therefrom hereunder) and of the agencies and functions, powers, and duties consolidated hereunder, such sums, and in such proportions, as he may find necessary for the administrative expenses of the National Housing Agency. None of the agencies established or consolidated hereunder shall incur any obligations for administrative expenses except pursuant to appropriations, allocations, or other authorizations of funds specifically available now or hereafter for administrative expenses.

12. The National Housing Administrator may appoint necessary personnel and make necessary expenditures to carry out the functions, powers, and duties of the National Housing Agency. The Administrator and the Commissioners hereunder may delegate their respective functions, powers, and duties to such agencies, officials, or personnel as they may designate, respectively. Until the appointment or designation of a National Housing Administrator, the Commissioners respectively shall exercise such of the functions, powers, and duties of the National Housing Administrator as relate to the agencies, functions, powers, and duties to be administered by such Commissioners respectively.

13. Nothing herein shall impair or affect any outstanding obligations or contracts of any agency consolidated hereunder or of the United States of America (including its pledge of faith to the payment of all annual contributions now or hereafter contracted for pursuant to the United States Housing Act, as amended), or of any Insurance Funds created under the National Housing Act.

14. All orders, rules, regulations, permits, or other privileges made, issued or granted by or in respect of any agency, function, power, or duty consolidated hereunder shall continue in effect to the same extent as if

such consolidation had not occurred until modified, superseded, or repealed, except that the regulations of January 11, 1941, relating to defense housing coordination shall hereby be revoked upon the appointment or designation of the National Housing Administrator.

15. All unexpended balances of appropriations, authorizations, allocations, or other funds transferred under this order shall be used only for the respective purposes and in the administration of the respective functions for which such funds were made available.

16. Transfers of available funds under this order shall include funds available for the fiscal year ending June 30, 1943.

17. This order shall become effective as of the date hereof and shall be in force and effect so long as Title I of the First War Powers Act, 1941, remains in force.

FRANKLIN D. ROOSEVELT

The White House,
February 24, 1942.

EXECUTIVE ORDER

TRANSFERRING FUNCTIONS OF THE FEDERAL LOAN AGENCY TO THE DEPARTMENT OF COMMERCE

Whereas by an Executive order issued this date under Title I of the First War Powers Act several agencies were transferred from the Federal Loan Agency to the National Housing Agency established by such order, and it is deemed advisable that the remaining functions of the Federal Loan Agency be administered in the Department of Commerce;

Now, therefore, by virtue of the authority vested in me by Title I of the First War Powers Act, 1941, approved December 18, 1941, it is hereby ordered as follows:

Sec. 1. *Transfer of Functions.* All functions, powers, and duties of the Federal Loan Agency and of the Federal Loan Administrator which relate to the Reconstruction Finance Corporation, Electric Home and Farm Authority, RFC Mortgage Company, Federal National Mortgage Association, Disaster Loan Corporation, Export-Import Bank of Washington, Defense Plant Corporation, Rubber Reserve Company, Metals Reserve Company, Defense Supplies Corporation, and War Insurance Corporation, together with all other functions, powers, and duties not transferred by the Executive order establishing the National Housing Agency, are transferred to the Department of Commerce and shall be administered under the direction and supervision of the Secretary of Commerce.

Sec. 2. *Transfer of Records, Property, and Personnel.* All records and property (including office equipment) and all personnel of the Federal Loan Agency used in the administration of the functions transferred by this order are transferred to the Department of Commerce for use in the administration of the functions transferred by this order.

Sec. 3. *Transfer of Funds.* So much of the unexpended balances of the appropriations, allocations, or other funds available or to be made available for the use of the Federal Loan Agency in the exercise of any function transferred by this order, as the Director of the Bureau of the Budget with the approval of the President shall determine, shall be transferred to the

Department of Commerce for use in connection with the exercise of the functions so transferred. In determining the amount to be transferred the Director of the Bureau of the Budget may include an amount to provide for the liquidation of obligations incurred against such appropriations, allocations, or other funds prior to the transfer.

Sec. 4. *Effective and Termination Dates.* This order shall become effective as of the date hereof and shall continue in force and effect until the termination of Title I of the First War Powers Act, 1941.

FRANKLIN D. ROOSEVELT

The White House,
February 24, 1942.

RESULTS AND FORECASTS

As the *Yearbook* goes to press no definite information is at hand on the exact form of administrative reorganization that will be worked out under the National Housing Agency. It is reasonable to believe that two of the three agencies under NHA, the Federal Housing Administration, and the Federal Home Loan Bank Administration, will undergo no drastic organizational changes in the immediate future. On the other hand, the National Housing Agency itself will have to be built more or less from the ground up and the Federal Public Housing Authority also will face a considerable period of organization and reorganization.

The hazards of self-satisfaction over the recent reorganization must not be overlooked in dealing either with the immediately pressing problems of wartime housing or with a long-range program. These hazards are pointed out in the following quotations from the association's newsletter, *NAHO NEWS*, of March 14, 1942:

One serious danger, however, necessarily accompanies a move of this kind. Under the feeling of relief and gratitude for a needed step taken under difficulties, it is very easy to fall into the error of thinking and acting as if underlying, substantive housing problems had been solved.

This simply is not true. Reorganization has solved no housing problems; it has simply provided better tools for working on them. The real tasks of fashioning a well-knit war housing program properly tied in with post-war needs and of putting this program into effective action still remain to be done. We simply have better governmental machinery in Washington and a new leader for these crucial undertakings.

Furthermore, no one should forget that executive reorganization does not alter the powers, limitations, or appropriations voted by Congress in the acts under which the various reorganized agencies formerly functioned or were financed. In other words, administrative reorganization does not constitute a *carte blanche* to rewrite either wartime or peacetime housing policy.

THE EDITORS

Public Housing in 1941

HERBERT EMMERICH

Commissioner,¹ Federal Public Housing Authority

ON February 24, 1942, the powers, functions, and duties of the United States Housing Authority were transferred, by Executive Order of the President, to the newly-created Federal Public Housing Authority.

Transferred to FPHA also were the Division of Defense Housing and the Mutual Ownership Defense Housing Division of the Federal Works Agency, the Defense Homes Corporation of the Federal Loan Agency, the housing functions of the Public Buildings Administration, of the War and Navy Departments (with the exception of houses on military and naval reservations), and the non-farm housing functions of the Farm Security Administration.

WAR HOUSING

Each month in 1941, more and more homes under the USHA local authority program were turned over for occupancy by war workers as soon as construction was completed. By end of the year, public housing was on a 100 per cent war footing. New urban building was for war housing alone. After the completion of projects under construction, the slum-clearance program for the duration will consist only in the management of homes for low-income families.

Approximately 65,000 slum-clearance and low-rent homes in defense housing critical areas, which by the end of the year were under construction or ready for occupancy, were converted to war housing. Work on approximately 12,000 low-rent homes planned for non-defense areas was ordered halted for the duration of the war to conserve building materials needed for war production.

By the end of 1941 the 6,344 war homes had been constructed in accordance with Public Law 671, authorizing USHA to use its funds for defense housing; of these 5,714 were opened for occupancy or occupied by war workers. This was the first defense housing program of World War II. Started in June, 1940, less than 30

¹Mr. Emmerich was appointed by the President on March 17, 1942. During the period for which its activities are reported in this article the United States Housing Authority was headed by Nathan Straus and later Leon H. Keyserling. Mr. Straus resigned as Administrator, January 5, 1942, at which time Mr. Keyserling assumed the title of Acting Administrator that he retained until February 24, 1942, when his title became Acting Commissioner of the Federal Public Housing Authority. This report was prepared prior to Mr. Emmerich's appointment.

days after the formation of the National Defense Advisory Commission, this defense program consisted of 20 projects constructed by local housing authorities with USHA funds, in much the same way as low-rent homes were being developed. These projects have been planned and located so that they may become a part of the slum-clearance program for the housing of low-income families after the war. In November, 1941, the first projects, in Montgomery, Alabama, and Pensacola, Florida, celebrated their first complete year of occupancy.

In addition to war housing constructed with its own funds, USHA had been assigned up to December 31, 1941, an additional 113 war housing projects providing 29,392 family dwelling units to be developed with Lanham Act funds. Of this number, 25 projects representing 6,021 homes were in the planning stage, 34 projects providing 8,793 units were under construction, and 14,578 units were in 54 completely or partially occupied projects. Construction costs of dwellings on Lanham Act projects were held down to an average of \$2,851 per home, well below the Lanham Act limit of \$3,500. Construction schedules of from 90 to 120 days for a project were met.

Even before the USHA program was completely converted to war housing, homes in many low-rent projects were opened to war workers or they were given preference for occupancy. During the year many critical housing shortages developed in defense areas where low-rent homes under the USHA local authority program were about to be occupied by low-income families. Whole blocks of these projects were turned over to industrial war workers and their families or to soldiers and sailors and their families. In Pittsburgh, for instance, 450 homes in Terrace Village were thrown open to the hundreds of families whose former houses were demolished to make way for industrial plant expansion in the Pittsburgh area. Likewise in Columbia, South Carolina, 100 homes were made available to the enlisted personnel coming into nearby Camp Jackson, where housing facilities were not available. In Savannah, Georgia, 150 units in the Garden Homes low-rent project were occupied by families of noncommissioned officers transferred to the newly created air base. Similar action was taken throughout the country to ease critical housing shortages.

Aside from its program for the actual construction and management of war housing, USHA in 1941 contributed to the defense and war programs in other ways. Local housing authorities throughout the United States were asked to cooperate fully in the "War Against Waste" campaign because of its peculiar significance to low-income

families. These families, it was pointed out, would be more affected by rising prices than any other income group.

Small manufacturers were favored in the purchase of building materials used in public housing projects. This action was designed to enable small but important plants to continue operations and to keep workmen employed. Also, it was hoped that this policy would speed construction of homes by getting earlier deliveries from small manufacturers than would be possible from large plants already swamped with war contracts.

Standards of designs and specifications for materials and equipment were revised to eliminate or minimize the use of critical war materials.

LOW-RENT HOUSING

The slum-clearance low-rent housing program of USHA moved forward impressively during 1941. At the end of the year 349 projects, providing 121,965 homes, were completely or partially occupied. Of this number, 295 projects and 99,370 units were USHA aided urban; and 1,150 homes were in rural areas. The total also includes 21,445 dwellings in 49 projects built under the old PWA housing program. Projects to the number of 277, representing 40,352 homes, had reached the planning stage, and 142 projects, providing 35,402 homes, were under construction. Together these make a grand total of 197,719 rural and urban low-rent homes in 768 projects at the end of 1941. These totals include the war housing financed with USHA funds. At the end of the year, almost 420,000 persons were living in PWA and USHA homes. Of these 165,000 were young people less than 16 years old, and 86,000 were children under six.

The USHA program accounted for approximately 10 per cent of all urban residential construction in the United States during 1941.

Despite this new construction, the need for decent housing remained acute in many areas, even without the added burdens imposed by migrations of defense workers. During 1941, there was made available a compilation of official real property surveys conducted in 419 different localities during the past seven years by actual inspection of 10 million dwellings. It showed that 29 per cent of the urban homes were substandard. Surveys covering 7 million dwellings disclosed that one in six needed major repairs or were unfit for use; 16 per cent had no toilet; 22 per cent lacked bathing facilities.

Similar figures came out in the early tabulations of the First Federal Housing Census (1940) which began to appear in 1941. Paired with the fact that only 6 per cent of the new homes were priced at rents within the range of the 33 per cent of the population earning less

than \$1,200 a year, this statistical proof of the housing need led to the following statement in the final report of the executive secretary of the Temporary National Economic Committee, which appeared in October, 1941:

The potential field for USHA activities is enormous. There is a genuine social need for more than 3,000,000 new units suitable for occupancy by families with incomes under \$1,000. Since private building for (these) families is virtually nonexistent, an important source of new houses for this group is the USHA program.

However, the magnitude of the housing problem for this income class is so great that the present USHA program is not sufficient for its solution. If it is assumed that these new units should be provided over a period of 20 years, the USHA program would have to be stepped up to 150,000 new units per annum.

Although this housing program cannot be carried forward now, it was made the nucleus for post-war planning activities during 1941. Local housing authorities cooperated fully with the Public Works Reserve in establishing a shelf of housing projects to be undertaken immediately after the war. The value of an expanded public housing program to take up the slack in employment after armament production stops was brought to the attention of a Congressional committee considering whether to establish a post-emergency economic advisory commission. Under the direction of the USHA Regional Director, housing authorities in the western states considered a long-range program for planning now for housing in the post-war period.

HOUSING ANNIVERSARIES

Public housing passed many milestones in 1941. The first slum-clearance project, Techwood Homes, in Atlanta, Georgia, observed its fifth anniversary in September, and two months later the first two defense housing projects in the United States completed their first year of service. USHA marked four years of achievement in November, 1941; during the year construction was started on its 450th housing project, and loan contracts had been authorized for more than 700 projects. Louisiana became the first state completely organized to build homes under the USHA program for farm families; regional and parish authorities were established to serve every parish.

One additional state, New Hampshire, passed housing enabling legislation during 1941, thus bringing the total number of states legally authorized to build homes under the USHA program to 39. Twenty-four states broadened their laws to permit additional cities or rural areas to participate in public housing, or clarified their authority to house families of defense and war workers. The enactment of such

a supplemental law in Missouri was closely followed by the creation of a housing authority in Kansas City, leaving only 5 of the nation's 30 largest cities without local housing authorities.

Approval of the state housing law by the highest court in Idaho brought to 28 the number of states in which housing has passed the legal test. It has failed in none. The South Carolina Supreme Court sustained its housing law in the first legal test of the rural housing program.

The number of local housing authorities increased from 507 to 622 between November, 1940, and November, 1941. Many local housing authorities were formed by communities such as East Hartford, Connecticut, which wanted to build their defense homes through the USHA-local partnership so they would have a voice in their locating, planning, design, and management; others were regional rural authorities—economical administrative units combining several counties and enabling each to build cheaper and better. The increase in the number of local housing authorities and of the states with housing enabling legislation is shown in the following table:

	Local Authorities	States
November 1, 1937.....	46	29
November 1, 1938.....	214	33
November 1, 1939.....	266	38
November 1, 1940.....	507	38
November 1, 1941.....	622	39

On December 31, 1941, 360 of these local authorities had USHA loan contracts, as compared with 213 at the end of 1940.

Many of the new authorities were in smaller cities and rural areas, giving the USHA program an even broader national base, and proving that slums are not a problem peculiar only to the great metropolis. At the end of 1941, 259 of the 622 local authorities had been created to develop USHA farmhouses, in contrast to the one rural authority among the 46 authorities existing when USHA was organized.

The following table shows the distribution of the USHA-aided low-rent housing projects by size of communities as of November 30, 1941:

Size of Communities	USHA Projects Per Cent
Under 25,000.....	26
25,000 to 100,000.....	29
100,000 to 250,000.....	13
250,000 to 500,000.....	11
500,000 to 1,000,000.....	7
1,000,000 and over.....	5

A new plan developed in 1941 by six Arizona cities may make public housing feasible for even the smallest American urban community. The experienced Phoenix Housing Authority joined in a co-

operative agreement with five nearby authorities representing Buckeye, Glendale, Flagstaff, Holbrook, and Mesa, each with population of less than 7,000 persons. A single executive director and one central office staff handling all administrative matters will operate the programs of all the smaller authorities, which are building from 28 to 56 homes apiece.

RENTS AND RENT PLANS

During the year, rents in USHA-aided projects continued to be very low, which is the best answer to the criticism that the program was not reaching those for whom it was intended. As of December 31, 1941, shelter rents averaged \$12.64 a month in the 270 USHA slum-clearance projects in continental United States for which rent schedules had been adopted. Those in the South—and there were 165 of them—have monthly rents averaging \$10.51 a home, excluding utilities. In the North, where incomes and building costs are higher, monthly rents averaged \$14.47, excluding utilities. The nationwide average for shelter rent plus payments for utilities furnished was \$17.82 a month.

Figures are now available showing rents paid by families before and after moving into USHA-aided projects. A typical example is Brentwood Park in Jacksonville, Florida. The 232 families living there pay an average monthly rent of \$10.14 for decent homes. Before they moved into the project they paid \$14.65 for unhealthy slum shacks. In the slum areas of Bridgeport, Connecticut, project families formerly paid an average monthly rent, including all utilities, of \$21.96 a dwelling. At Yellow Mill Village their average rent, including payments for heat, hot and cold water, gas for cooking, electric light, and electric refrigeration, is \$20.72.

Average family income for residents in USHA slum-clearance homes was \$837 a year as of December 31, 1941. The following table shows the percentage of project families in the various income groups:

	Per Cent
Under \$400	2.7
\$400-500	4.9
\$500-600	9.4
\$600-700	15.7
\$700-800	15.2
\$800-900	12.7
\$900-1000	12.1
\$1000-1100	10.9
\$1100-1200	7.1
\$1200-1300	5.5
Over \$1300	3.8

During 1941 graded rents steadily gained in popularity. In the middle of 1940 only 6 per cent of the developments with approved rent schedules had more than one rent and income grade. By January, 1941, no less than 40 per cent of all the developments for which rent schedules had been approved had graded rents. Six months later, by the end of June, 1941, the figure had risen to 62 per cent, and the increase continued through the end of the year.

Graded rents proved the salvation of many housing managers who, because of the increased employment in defense work, were faced with rising incomes among the great majority of project families. Small increases in incomes were matched with proportionate increases in rent by moving families into higher rent grades. Larger income increases forced many projects to establish an extra rent grade for the families whose incomes went beyond the limits of the previous top grade. This extra grade is not to be used as an entrance grade, and new families entering the projects must have incomes below the fixed maximum limits. Thus the low-rent, low-income character of the projects is preserved.

CONSTRUCTION COSTS

Although 1941 witnessed a rising price level as well as growing shortages in building materials, it is significant that low construction costs continued to prevail under the USHA program. On the 406 projects which had been placed under construction up to December 31, 1941, in cities *under* 500,000 population the dwelling facilities cost (excluding land, site improvements, and non-dwelling facilities) has averaged about \$3,192 a home—a little over \$800 less than the \$4,000 maximum set by the Housing Act. The 56 projects placed under construction in cities *over* 500,000 population showed an average cost of only \$3,708 a home for dwelling facilities, or about \$1,300 lower than the amount allowed in the Act.

The cost comparisons reveal that net construction costs of dwellings on all USHA-aided developments under way by the end of the year averaged about 24 per cent less per family unit than the comparable costs of private residential construction in the same localities. In cities where projects under the USHA local authority program have been started, the average construction cost for homes built by private operators is about \$3,600 a home. The comparable cost of USHA-aided projects under construction or occupied in the same cities average about \$2,726 a home. The USHA figure applies to homes that in every case are constructed by labor paid the prevailing wages and that in every case are built strongly enough to last for at least 60 years.

These low costs have been made possible by the cooperation of union labor in settling disputes without strikes, by the use of advanced building techniques, by large-scale production, and by the familiarity of the local authorities with local building conditions and procedures. Awarding construction contracts after public advertisement to the lowest responsible bidders has been another major factor in keeping costs down. Financing costs have been minimized through the extension of local borrowing from private investors.

FINANCING

The year 1941 also witnessed further extension of the practice of local borrowing at low rates of interest from sources other than USHA. Under arrangements worked out by USHA, local authorities have been particularly successful in obtaining private capital on short-term loans for financing their projects during the development period. Instead of borrowing money from USHA at the rate of interest USHA is required by law to charge, local authorities have been able to enlist private capital at much lower interest rates not only during the actual construction period but also to a considerable extent in their final financial structure.

During 1941, local authorities sold a total of 124 issues of short-term notes amounting to \$392,135,000. Interest rates on these issues averaged only 39/100 of 1 per cent. Many of the issues sold at even lower rates. In Providence, Rhode Island, for example, short-term notes were sold at the rate of 28/100 of 1 per cent. On December 31, 1941, a total of \$201,830,000 in short-term loans was unmaturing and outstanding.

Banks and syndicates of banks have been the largest purchasers of local authorities' short-term obligations, although investment dealers have also purchased many of the issues. These notes have been especially attractive to private investors because they are noncancelable and of short duration, their terms ranging from 3 to 12 months.

Since the rate of interest USHA is obliged by law to charge would, on the average, have amounted to more than six times as much as the average rate obtained from private investors, the savings that have been effected in development cost are considerable. Local authorities selling short-term notes have saved an average of about 2½ per cent of the development cost of their projects. Thus it is conservatively estimated that development-cost savings ranging up to \$20,000,000 over original estimates will be made by local authorities as the result of short-term financing.

Similarly, the experience of local authorities in selling their long-

term bonds has been gratifying. This permanent financing takes place when projects are approximately 75 per cent to 90 per cent complete. Local housing authority long-term bonds represented, when first issued, an altogether new type of security containing many features to which the bond market was not accustomed. Nonetheless an excellent market has been developed for such bonds; investment bankers throughout the country have bid for and purchased these bonds at prices comparable to high grade general obligation municipal credits.

As a result, a large number of local authorities have sold to private investors bonds representing substantially more than the 10 per cent of development cost which by law must be obtained from sources other than USHA. In the majority of cases during 1941, local authorities sold 20 maturities of their total bond issues to private capital instead of the 16 or 17 maturities which constitute 10 per cent of the issue. In Utica, New York, for instance, 25 per cent of the local authority's bonds were taken by private investors; in Syracuse, New York, and Allentown, Pennsylvania, it was 21 per cent.

Moreover, these bonds were sold to private investors at consistently lower rates than USHA itself must charge the local authority. The last group offering during 1941 sold to private investors at an average interest rate of 2.1475 per cent. For bonds taken up by USHA with respect to the same projects, the average interest rate was 2.5 per cent.

During the calendar year 1941, 76 local authorities in 20 states and the Territory of Hawaii sold an aggregate of \$22,701,000 of their bonds to other agencies than USHA to finance the development of 155 low-rent projects. The cumulative total for local capital participation, as of the end of the year for 115 local authorities in 25 states and Hawaii, was \$42,507,000 for 227 low-rent projects. The estimated development cost of these projects aggregates \$308,385,000.

PROJECT RESIDENTS

The daily activities of the thousands of families now living in USHA-aided developments proved that public housing is more than merely the provision of shelter. The variety and scope of these activities indicate that with the attainment of adequate homes new energies are released. Soon after occupancy begins the organization of social clubs, recreation programs, consumers cooperatives, credit unions, tenant newspapers, tenant associations, formal or informal nursery schools, health services, libraries, home-making programs, forums, and other community activities are undertaken.

In 1941 the trend of tenant activities veered sharply toward volun-

tary participation in the national defense and war effort. A survey made of defense activities in 76 housing projects covering 51 cities and 20 states, revealed that:

1. Of the 76 projects 67 reported active cooperation with local defense councils in preparing for civilian protection against air attack. Their programs included training of auxiliary police, rescue squads, blackout and air raid wardens, volunteer firemen, demolition clearance, repair, and bomb squads.

2. The Red Cross programs for first aid, nurses' aides, knitting, sewing, and bandage-making were represented in almost all projects. Classes in first aid were being conducted in 37 projects, and in some cases instructors were secured from among the tenants.

3. In 27 projects conservation programs were launched to save scrap metal, paper, furniture, clothing, and other types of materials.

4. Programs for the purchase of defense bonds and stamps were set up in 24 housing projects.

5. Consumer study groups, nutrition classes, carefully planned garden activities, and instruction in the care and conservation of household equipment and clothing were among tenant-consumer protection activities.

6. Child care, recreation programs, physical activity and health programs, all invaluable to a nation engaged in war, were inaugurated in many of the projects.

Many individual projects reported unusual programs. In Miami, Florida, the tenants of Edison Courts took the initiative in providing mobile fire fighting apparatus. In Hartford, Connecticut, a tenant with college training in dramatics and a former school teacher started a dramatic club for training and production. At Liberty Square, also in Miami, a blood-donors association was formed.

These defense activities in public housing projects do not constitute a complete summary, but they do indicate the type of contribution public housing residents are making to the nation's war effort.

Mortgage Insurance; A Stimulant to War Housing, Home Ownership, and Housing Standards

ABNER H. FERGUSON

Commissioner, Federal Housing Administration

THE Federal Housing Administration is an officially designated defense agency. For the duration of the war, it is devoting its facilities and energies to the war effort. As a member of the newly created National Housing Agency, it is functioning with even greater effectiveness than before. It is one of the few self-supporting agencies of the federal government.

One of the major long-range objectives of FHA is to enable any family with a reasonably steady income to own a home of its own, with monthly payments like rent over a period of 20 to 25 years. For the duration of the war, however, its immediate objective is to encourage and help private industry and capital build houses for war workers, chiefly for rent. Rental housing is one of the most urgent and immediate needs on the home front. Provision of adequate shelter for war industry workers is regarded by FHA as much a part of the war effort as provision of barracks for the armed fighting forces.

In areas where the housing demand probably will vanish after the war, the government itself is providing the necessary housing for war industry workers through other members of the National Housing Agency. In areas where a continued housing demand after the war is reasonably certain, private industry can supply a major part of the needed housing through the medium of Title VI, "Defense Housing Insurance," of the National Housing Act.

Entirely aside from its functions under the National Housing Act, FHA acts as agent of the War Production Board in processing applications for priority assistance or the allocation of critical materials in the construction of defense housing.

EMPHASIS NOW ON TITLE VI

FHA began the year 1942 with a conference of its field organization at which its facilities were streamlined to give more effective aid to war production, particularly under Title VI.

This Title was established by Congress in March, 1941. It provides for long-term insured mortgage loans up to 90 per cent of the value of the completed property to be made by private financial institutions (FHA itself lends no money) to operative builders, subdivision

developers, and others concerned with new dwellings in officially designated defense housing areas. The mortgage insurance rate was established at three-fourths of 1 per cent on decreasing balances until the mortgages were taken over by individual owner-occupants, after which the rate dropped to one-half of 1 per cent.

The maximum mortgage loan permitted under Title VI is \$4,000 on a single-house, \$6,000 on a two-family house, \$8,000 on a three-family house, and \$10,500 on a four-family house. Under Section 203 of Title II, 90 per cent mortgages are eligible for insurance only for new single-family houses occupied by the owners, with a maximum amount of \$5,400 and a maximum term of 25 years.

In streamlining Title VI, monthly payments were reduced for the first five-year period by about 11 per cent through the elimination of the accelerated amortization provision. Effective January 15, 1942, the sum of principal and interest payments on new loans became substantially the same throughout the life of the loan. Defense housing loans insurable under Title VI are eligible for insurance only under that Title, and Title VI commitments cannot be converted to Title II commitments as had been possible previous to this date.

COST ESTIMATES ADJUSTED

At the same time it was announced that adjustments were being made in FHA construction cost estimates in local areas, in relation to actual building costs, where increases in costs were stabilized and adjustments justified. FHA appraisal of the value of the property when completed determines the amount of mortgage insurable under the National Housing Act.

FHA field offices were instructed to regard certain other administrative and technical policies under Title VI as liberally as possible, in view of the need for more private building to house war industry workers and to conserve materials needed for armaments. They were requested to review their minimum construction requirements to determine if additional modifications were necessary in order to permit the use of alternate materials, and to encourage local authorities to review building codes as a further means of conserving critical materials and stimulating building of low-cost homes.

The City of Chicago was the first to respond to the plea for building code revision. For the duration of the war, the Chicago City Council has embodied FHA minimum construction requirements as its War Building Code for certain designated areas suitable for war housing.

Gratifying response to the streamlining of Title VI was evidenced

immediately in FHA records. In the week ending January 17, 1942, mortgage insurance applications under Title VI numbered 1,675. The next week they jumped to 2,797, and for the week ending March 14 they totaled 6,600.

MORE THAN SEVEN YEARS OF GROWTH

The Federal Housing Administration was established under the National Housing Act in June, 1934, "to encourage improvement in housing standards and conditions, to provide a system of mutual mortgage insurance, and for other purposes." Each year since its establishment has meant for FHA vigorous growth and increased importance in the field of home-building and home-financing.

FHA has led the fight against jerry building, especially through the establishment of nationally recognized property standards and minimum construction requirements. It has helped bring livable, attractive, soundly constructed homes, located in well designed and protected neighborhoods, within the reach of almost any family with a steady income—even if it is as low as \$1,500 a year. It has stimulated the establishment of planning commissions and building codes where there had been none, and the revision of building codes and zoning laws where they had become obsolete or ineffective. It has stabilized home mortgage lending throughout the United States, and has made the FHA-insured mortgage standard in value.

For the past two years, about half of all the new non-farm single-family homes built in the United States by private funds have been constructed and financed under the FHA program.

As an indication of its importance in the home financing field, the cumulative volume of loans insured by FHA through December 31, 1941, amounted to \$5,262,117,975 and numbered 4,534,005, the bulk of which were for the construction or improvement of single-family homes. The gross volume of business totaled \$8,018,146,573. From its inception to the end of 1941 the Administration has either insured mortgages or definitely agreed to insure mortgages on 709,092 new dwelling units.

1941 A RECORD YEAR

Insurance written during 1941 by the Federal Housing Administration under all titles of the National Housing Act amounted to a new record total of \$1,185,852,709, compared with the previous record total of \$1,026,049,609 written in 1940.

New dwelling units started under FHA inspection numbered over 215,000, of which about 170,000 were located in defense areas, compared

with 185,000 started in 1940. Most of these units were single-family homes valued at less than \$6,000 each.

Income for 1941 from fees, premiums, and reinvestment of funds was \$27,134,023, of which \$13,874,919 went for operating expenses and the remainder to the various insurance funds. Such income in 1940 was \$21,241,076, of which \$13,258,734 went for operating expenses. Current income for the last quarter of 1941 was at the rate of \$2,565,600 a month.

The actual volume of business transacted in 1941 was much larger than the insurance written, as shown in the more detailed accounts which follow.

SMALL-HOME MORTGAGES UNDER TITLE II

Although Title VI is forging ahead in the early weeks of 1942, the principal FHA activity during 1941 continued to be the insurance of small-home mortgages under Section 203, Title II, covering single-family homes almost exclusively. During the year, 291,199 mortgages for \$1,358,312,975 were selected for appraisal, 210,237 for \$938,384,425 accepted for insurance, and 198,799 for \$876,707,384 insured. The 1940 record was 282,880 mortgages for \$1,271,983,776 selected, 202,281 for \$876,431,018 accepted, and 168,293 for \$736,490,344 insured.

The ratio of new-home mortgages accepted under Section 203 for 1941 was 82 per cent of the total accepted, as it was for 1940. All loans under Title VI are for new construction.

As of December 31, all mortgages insured under Section 203 totaled 832,822 for \$3,583,060,123; outstanding commitments, 75,733 for \$351,568,850; mortgages in process, 63,689 for \$293,346,670; expired commitments, rejections withdrawals, and adjustments, 411,946 for \$1,935,062,286. This makes a grand total of 1,384,190 mortgages for \$6,163,037,929 which have been processed by FHA underwriting staffs in seven years.

Mortgages insured under Section 203 are protected by the Mutual Mortgage Insurance Fund. As of December 31, gross assets of this fund totaled \$49,715,137 and liabilities \$11,098,316, leaving net assets of \$38,616,821.

A total of 3,355 of the 832,822 premium-paying mortgages insured under Section 203 through December 31 had been foreclosed by mortgage institutions and the properties turned over to the Administrator in exchange for government-guaranteed debentures bearing $2\frac{3}{4}$ or 3 per cent interest. The administrator had resold 2,959 of the properties at prices which left a net charge against the fund of \$1,749,767. The remaining 396 properties were held awaiting sale.

As of December 31, certificates of claim paid or to be paid under Section 203 totaled \$189,993, and certificates canceled or to be canceled totaled \$989,342.

It may be recalled here that certificates of claim, representing certain expenses of the mortgagee institution not covered by the debentures, are paid by FHA provided the sale of the property brings in sufficient funds. Money that remains, after all expenses and the certificates of claim are met, is returned to the mortgagor instead of to the Mutual Mortgage Insurance Fund.

LARGE-SCALE HOUSING ACTIVITIES

Activities under the restricted Section 207 and repealed Section 210 of Title II were in decreased volume in 1941. Under these sections mortgages amounting to \$12,997,841 on 27 projects containing 3,001 dwelling units were insured; this figure is compared with mortgages totaling \$13,017,900 on 48 projects with more than 4,100 dwelling units insured in 1940.

As of December 31, insured rental and group housing mortgages numbered 344 and amounted to \$139,950,516, and firm commitments were outstanding to insure 15 other mortgages for \$9,369,000. The number of dwelling units provided by the 359 projects totaled about 39,000.

The Housing Insurance Fund protecting these mortgages as of December 31 had gross assets of \$14,518,633 and liabilities of \$13,162,069, leaving net assets of \$1,356,564.

Fourteen of the 344 insured mortgages had been foreclosed as of December 31, and one mortgage note assigned to the administrator. Four acquired properties had been sold with a resultant net charge against the fund of \$6,966. The other 11 projects were operating under FHA supervision. Certificates of claim to be paid totaled \$10,141, and certificates to be canceled totaled \$82,268.

ACTIVITIES UNDER TITLE VI

Title VI went into operation in April, 1941, with an initial authorization of \$100,000,000 of insured mortgages; this sum was later increased to \$300,000,000 with a Defense Housing Insurance Fund of \$10,000,000 allocated from the Reconstruction Finance Corporation.

From April through December, 48,617 Title VI mortgages amounting to \$180,113,632 had been selected for appraisal, 40,793 for \$146,413,340 had been accepted for insurance, and 3,778 for \$13,431,250 had been insured. As stated before, there has been great acceleration in

Title VI activities since the streamlining of FHA facilities for the war effort, January 15, 1942.

Gross assets of the Defense Housing Insurance Fund as of December 31 totaled \$10,295,702; its liabilities totaled \$5,000,000 and consists of unallocated funds from the RFC. Net assets of \$5,295,702 remain.

THE RECORD UNDER TITLE I

The insurance of property improvement loans under Title I, due to end on June 30, 1941, was extended for two years. New records were established last year with 687,837 loans for \$282,716,234 reported for insurance. This compares with the previous record of 662,948 loans for \$276,541,365 reported in 1940.

As of December 31, a grand total of 3,697,061 loans for \$1,525,675,496 had been reported for insurance under Title I.

Since June, 1939, a premium charge of three-fourths of 1 per cent has been charged by FHA on Title I loans. As of December 31, the Title I revolving fund amounted to \$4,581,537.83, against which \$9,071.23 in unliquidated obligations was outstanding, leaving net assets of \$4,572,466.60.

FUNDS OF MORE THAN 8,000 INSTITUTIONS INSURED

As stated before, FHA itself lends no money. It insures funds advanced under the various titles of the National Housing Act by private financial institutions approved by it for these purposes. Participation has been increasingly widespread. Many institutions new to mortgage lending entered this field because the insurance of a mortgage by FHA assured its standard value and made it an easily negotiable instrument.

A total of 8,072 institutions located in every section of the country has handled the volume of Title II small-home mortgages insured in the past seven years. Of this gross total, 2,455 national banks handled 26.7 per cent, 2,967 state banks and trust companies 22.8 per cent, savings and loan associations 10.7 per cent, mortgage companies 20.3 per cent, insurance companies 10.8 per cent, savings banks 3.6 per cent, and all others 5.1 per cent (including 0.03 per cent by federal agencies).

Institutions holding FHA-insured mortgages numbered even more than those originating the loans, as some large banks and life insurance companies engage mortgage companies and smaller banks as correspondents. As of December 31, a total of 8,761 institutions held FHA-insured mortgages in their portfolios.

Sales and transfers of FHA-insured mortgages in 1941 totaled \$483,-

921,332. The grand total of transfers from 1935 through 1941 was \$1,572,771,238.

RESEARCH AND TECHNICAL ACTIVITIES

Several research studies were undertaken last year, and one of the most important resulted in the publication of a *Handbook on Urban Redevelopment for Cities in the United States*. The Technical Division continued its studies of new building methods and materials, and of new uses for accepted materials particularly as substitutes for critical materials needed in the war effort. This Division also sponsored a movement to have various cities in defense areas modify their building codes in order to facilitate defense housing construction.

The Land Planning Division continued its cooperation with land planning and zoning boards throughout the country, and with subdivision developers and operative builders, in the planning of livable, attractive, and stabilized neighborhoods. An increasingly large percentage of homes covered by FHA-insured mortgages are located in communities planned with the cooperation of FHA, and an increasingly large percentage of these planned communities are designed for low-cost homes.

The Underwriting Division continued its educational and supervisory work in maintaining high standards for the underwriting staffs throughout the country. The *Underwriting Manual* remains an authoritative work on appraisal methods.

Farm Security Administration's Seventh Year in Rural Housing

C. B. BALDWIN

Administrator, Farm Security Administration

EXPANSION of the migratory labor camp program to help alleviate farm labor shortages has been one of the Farm Security Administration's major contributions to housing during the past year. Pre-fabricated temporary houses also have been built for several hundred farm families displaced by government purchases of farm land for Army purposes. In addition, during the past year and a half FSA has provided trailers, dormitories, and demountable houses for war workers in designated areas, and has continued construction activities in connection with the tenant purchase program.

An Executive Order signed by the President February 24, 1942, merged the housing activities of a number of federal agencies into the National Housing Agency. As a result, it is presumed that all non-farm housing activities of FSA will eventually be transferred to the new agency. This will include defense housing, Greenbelt towns, and some of the resettlement projects where farming is not the major source of income for the residents.

MIGRATORY CAMPS

Shelter for agricultural laborers has become increasingly important with the advent of war. "Okies" and "Arkies" were considered a social problem back in the days of John Steinbeck's *Grapes of Wrath*, but most people thought the problem was confined to the West Coast. Subsequent studies by Congressional committees investigating migration have revealed that such migration extends to many sections of the country.

Now an all-out farm production campaign is under way. The United States must produce nourishing food for its Army, for its allies, and for its own civilian population. Continued production of millions of dollars' worth of food on the big, commercial farms of the country is vitally important to the nation's war effort. On these farms, transient agricultural labor is necessary to plant, cultivate, and harvest the crops. Now, as the Army and war industries draw men into their ranks and the number of agricultural laborers decreases, the mobile camp program of FSA is becoming an increasingly effective method of directing labor into areas where it is most needed.

Instead of following rumors of labor needs, migrant farm families now follow the camps. As mobile camps are moved from one crop area to another as the growing season advances, farm workers move there too, and are thus shifted from places where they are not needed to areas where the expansion of war industries threatens to cause farm labor shortages at peak seasons. In 1941, mobile camps operated by FSA were instrumental in preventing the development of acute local shortages of farm labor in a number of areas. This year the need for such camps will be even greater.

At the end of 1941, FSA had completed 58 camps which would accommodate 13,674 families at one time. Each shelter is used by different families an average of four times a year, so that temporary quarters were actually furnished for more than 54,000 families. Most of the camps were located in the West—California, Oregon, Washington, Arizona, and Idaho; others were stationed in Florida, Missouri, and Texas.

There are two types of camps, permanent and mobile. The typical permanent camp consists of a group of community buildings around which are grouped the shelters, small structures built of wood or steel, in which the families live. At practically all permanent camps a number of small inexpensive cottages, known as labor homes, are provided for families who have year-round employment. The permanent camps are located where the demand for migrant farm laborers exists most of the year.

Mobile camps, on the other hand, are designed for use in areas where workers are needed for only a few weeks at a time. These camps can be moved from place to place by truck. Both workers' families and such community facilities as laundries and showers are housed in tents. Large trailers house other basic necessities such as a power plant and a first-aid station.

At the end of 1941 there were 35 standard camps and 23 mobile camps including 6,792 permanent shelters, 4,906 tent shelters, and 1,976 labor homes.

ADDITIONAL MIGRATORY CAMPS

Forty-three additional camps, with accommodations for 6,993 families at one time, were under construction at the close of the year. Sixteen of these camps are standard and 27 are mobile. They include 1,594 permanent shelters, 5,133 tent shelters, and 266 labor homes. Twenty-five of the camps under construction are to be located in Arkansas, California, Colorado, Florida, Idaho, Michigan, New Mexico, Oregon, Texas, and Washington. In addition, 18 mobile camps,

providing shelter for 2,700 families, will move up and down the East Coast states of Connecticut, Maryland, New Jersey, New York, North Carolina, and Virginia. Forty camp sites of 20 acres each are being selected by FSA officials in harvest areas along the Atlantic coast, and the movement of the 18 camps from one site to another will be determined by local farm labor needs as they develop during the growing and harvesting seasons. FSA representatives will cooperate with farm placement officials of the United States Employment Service in routing agricultural workers to camps in crop areas where laborers are most needed.

The 43 camps under construction, including the program for the eastern seaboard, bring to 101 the number of labor camps already operated or under construction by FSA in various parts of the country. This expansion of the camp program will make it possible to provide shelter for as many of 75,000 migrant families in a 12-month period. Accommodations will be available for 20,667 families at any one time.

Basic shelter in the new mobile camps will consist of 150 Army-type tents with sidewalls or platforms. Each tent will be furnished with a portable stove and one double and two single, or four single, beds. Each camp will have a community tent and a placement-office tent. Electric power for lighting and other purposes will be provided by connections to existing lines. Other facilities will include a water system and pumphouse, a water heater, laundry equipment, and showers. Camps will be moved from one site to another on trucks and trailers. Medical care will be provided by a panel of physicians drawn from cities and towns adjacent to the 40 camp sites. The physicians will supervise FSA nurses in providing clinical services and preventive medical care.

Migrant camps have received a great deal of attention from architects and engineers because of the development of a variety of building and community plans. This variety exists because FSA engineers were not bound by stylistic conventions but worked out structures that best suited the community and the needs, because all types of building materials have been used, and because in addition to furnishing shelter the camps provided a new pattern of community life. Moreover, the villages had to be built on inexpensive land with the most economical materials.

COMMUNITY PLANS AND FACILITIES

Community plans vary with the existing camp site, in order to minimize the amount of road building, and to provide the greatest possible amount of space for allotment gardens and recreation facili-

ties. Temporary shelters are usually placed in hexagons or double hexagons surrounding the community buildings. In some cases they are closely spaced around cul-de-sacs with road space enough to take care of the family car. In other places row-shelters border parking courts.

Semipermanent shelters are either small single or double houses, or two-story row houses, usually for six families each. They are generally arranged in parallel rows, often at an angle to shut out the wind or let in the sun. Double and single houses are frequently built around cul-de-sacs.

A typical camp with both temporary and permanent facilities consists of a hexagon of shelters and several rows of labor homes. In these camps, the community buildings are placed in an area accessible to both, but generally closer to the transients. Rural hospitals and health or isolation wards are usually at some distance on an outlying border of the property and serve as rural health centers not only for the camps but also for the neighboring districts. Community centers also serve residents in areas outside the camp as well as the camp residents. Fan-shaped and rectangular developments have been used where the terrain and trees made these plans feasible.

Community buildings vary from a simple single hall to larger buildings with separate rooms for library, clubs, and classes. At Westley, California, for instance, there is a large hall that can be used for meetings, classes, or for a living room. It is flanked on each side by smaller spaces for toilets and kitchens and in front by a raised porch that can serve as a stage for outdoor meetings. Other community buildings are L-shaped, containing a meeting hall in one wing and laundry facilities or a store in the other. These buildings have been constructed of wood in some localities, and of adobe in regions like Chandler, Arizona. Sliding doors often permit the classroom areas in the community buildings to be added to the assembly area. Some buildings provide special play terrace spaces off the nursery schoolrooms, where a broad projecting roof gives shelter from rain and sun. Community buildings are adjustable to almost any use—nursery schools, adult and child education, and recreation and social gatherings.

Laundry areas are usually open to the air on at least one side. Shower rooms flank both sides and a boiler and water heater is placed in a central position on one side of the laundry so that plumbing is reduced to a minimum.

In permanent shelters, an effort has been made to provide the greatest flexibility of use and the greatest privacy with the least pos-

sible building of partitions and special finish. For instance, at Arvin, California, they consist of but one room with a sleeping porch in the rear.

TEMPORARY HOUSES FOR DISPLACED FARMERS

The war has created an emergency situation in many areas where it is necessary to provide temporary housing for families. In these areas—called “defense relocation areas”—the government has purchased huge blocks of land for maneuver grounds, air fields, war plants, Army posts, etc. Farm owners or tenants who have had to move out have been helped by FSA to find new homes in nearby counties. In cases where no farms were available for the displaced families, FSA built demountable homes at the edge of the evacuation area to provide temporary housing. As families settle on other farms, the temporary houses are taken to another evacuation area or transferred to some farm and converted into a permanent farm home.

Houses erected for temporary use have two bedrooms, but when they are made into permanent homes a third bedroom is added. A typical house will have three bedrooms, each with a closet; a kitchen and dining bay, a living room, a small entrance porch on the front and a screened work porch at the back. In the kitchen is a sink and drain, with connections for running water. In some of the houses there is a small room which can be converted into a bathroom, if utilities are available.

Walls, built of prefabricated wood, are constructed in sections at a mill and shipped by train or truck to the building site, where they are set on concrete pillar foundations and painted with a spray gun. The houses were designed by FSA engineers and built by private contractors. Extremely rapid construction has been possible because of the prefabricated construction.

HOUSING FOR WAR WORKERS

Because of its experience in the construction of more than 20,000 low-cost homes under its resettlement and tenant-purchase programs, FSA became one of the construction agencies for permanent defense housing provided for in the Lanham Act of October 14, 1940. From the appropriation, FSA was allocated \$5,710,878 to provide permanent homes at four projects: 200 family units in one locality and 150 units in another in Virginia; 1,000 in Maryland; and 72 in California.

At the end of December the two undertakings in Virginia were practically complete, construction work was well under way in California, and 152 units were ready for occupancy at the Maryland proj-

ect, with 144 units nearing completion and 704 under construction. Permanent houses are single-type dwellings with the exception of those at Greenbelt, Maryland, which are multiple-type similar in design to homes already there.

The major part of FSA's war housing program consisted in providing temporary facilities. These are of three types—trailers, dormitories, and demountable houses. By the end of 1941, the President, upon the recommendation of the Coordinator of Defense Housing, had approved allocations to FSA for 16,500 units, 6,500 of which were then available for occupancy. Nearly half the facilities were trailers or houses for family occupancy and half were dormitory accommodations. Since the beginning of the year additional projects have been approved which will bring the total number of facilities to 28,763. This work will be part of the "non-farm housing projects" turned over to the National Housing Agency in accordance with the President's recent Executive Order.

The trailer program was devised to fill the time lag which occurs between the period when housing is needed for workers in war industries and the time when the more permanent units are ready for occupancy. In many instances trailers are used in areas where no long-term demand for housing is expected but where there is an acute short-term need for dwellings—usually for construction workers.

Trailer camps are usually ready for use within 60 days after an allocation is made. There are two types of trailers—standard and expandible. The former house four persons; expandibles accommodate six and comprise about 20 per cent of each trailer camp.

Standard trailers are 8 by 22 feet and are set on a lot 25 by 40 feet, which provides a parking space for an automobile. Each unit is equipped with a gasoline stove, refrigerator, 10-gallon water tank, wardrobe lockers, and two studio couches which can be opened to make double beds. The trailers, made of plywood and pressed board, with painted canvas roofs and one inch of insulation, cost approximately \$945, and rent from \$6 to \$7 a week.

Expandible trailers provide 2,569 cubic feet of living space, as much as a small house. They are made of masonite and are insulated. The trailers have two wings which unfold from the central segment and furnish additional rooms. The average cost of expandible trailers is \$1,600.

Each trailer camp has utility buildings or utility trailers providing toilets, showers, lavatories, and laundry tubs. If the utilities are housed in buildings, the structures are demountable so they can be moved when the camp is no longer needed.

Portable houses are of two kinds—single and duplex. Both are pre-fabricated, with floors, sides, and roofs made in panels and bolted together. Built on wooden piers, the houses are made of plywood or wood siding with $\frac{3}{4}$ -inch of insulation board. Pitched roofs are covered with 90-pound mineral-surfaced roofing paper, which will last 11 years.

Each unit in a duplex has a living room 12 by 14 feet, a bedroom $8\frac{1}{2}$ by 12 feet, a bathroom, clothes closet, and a sink and tray cabinet. Plenty of light is afforded by three casement windows in the living room, cross ventilation in the bedroom and one window in the bathroom. Duplex houses, furnishing accommodations for two families, cost \$2,860. They are convertible, so that when the emergency is over the duplexes can be made into single houses with more rooms. Usually only about 60 days elapse from the time the contract is let to a private bidder until the houses are on the site. Four men can put up a house in three days. Single houses are quite similar in design but have the advantage of an additional bedroom. The cost of furniture for one of the duplex units, including stove, refrigerator, oil space heater, double bed, dresser, two straight chairs for the bedroom, davenport, four straight chairs and table for the living room, and window shades, averages \$217.

The dormitory program is designed to provide temporary shelter units for defense workers without families. Each dormitory houses 62 persons and contains double and single rooms, a heating plant, toilet and bathing facilities, and a lounge room. The average cost of a dormitory is \$20,000.

Dormitories are operated with usual hotel services. Bed linen is changed twice a week, and clean towels are furnished every day. Rooms are furnished simply, with wooden equipment, and the average cost of furniture is \$58 per person. Rentals range from \$3.50 to \$5.00 a week per person for double, and \$5 to \$7 a week for single rooms. The buildings are T-shape in design, and a limited number of parking lots are provided for the residents.

THE TENANT PURCHASE PROGRAM

Under the authority of the Bankhead-Jones Farm Tenant Act, FSA each year lends a limited number of tenant farmers the funds they need to buy a farm of their own. When necessary, these loans include funds to repair the existing house, or to construct a new dwelling. A somewhat larger percentage of the funds approved for borrowers this fiscal year is being used for property improvements on the farms acquired. Something more than \$5,600,000 was set up for this purpose

from July 1 through December and about 37 per cent of the amount was for new dwellings.

During the 1941 calendar year, 5,759 new dwellings were built on tenant purchase farms, bringing the total number of new farm homes built under this program to 11,162. The average estimated cost of the new dwellings for this year's borrowers was \$1,537, as compared with an average of about \$1,400 since the inception of the program. In addition, 1941 saw the repair of 4,500 farm dwellings so they would be suitable for the families buying the farms. This brings the number of repaired tenant purchase homes to 11,832 at an average cost of \$435. From the beginning of the tenant purchase program through December, 22,868 buildings other than dwellings had been constructed or repaired.

FSA HOUSING TOTALS

FSA had built nearly 48,000 housing facilities and had approximately 23,500 more either under construction or allocated for immediate construction by December 31, 1941. These include homes built on projects, homes built under the tenant purchase program, migratory shelters and platforms, defense trailers and houses, and dormitory units for war workers. In addition, more than 12,000 homes had been repaired or remodeled, and community buildings, utility buildings, roads and streets, and other essential facilities had been constructed.

RURAL HOUSING NEEDS

The Interbureau Coordinating Committee on Post Defense Programs of the Department of Agriculture issued a statement in October, 1941, which shows the increased need for rural housing.

According to the report, the first figures from the 1940 Census indicate that the value of farm dwellings is declining. The value of all farm buildings, including dwellings, fell from \$12,950,000,000 in 1930 to \$10,405,000,000 in 1940, a decrease of 19.7 per cent. In these 10 years, the combined value of land and buildings decreased 29.7 per cent. This decline in the value of all farm property is in part a result of the general depression; whereas the decline in the value of farm dwellings shows also the results of 10 years of additional use without adequate repairs.

In 1930 the total value of all farm dwellings (without the other farm buildings) was \$7,083,600,000, with an average value of \$1,126 per farm house. Farm houses of very low value are general throughout the South. In Arkansas, Louisiana, Mississippi, Alabama, and Georgia, the average value of farm dwellings was less than \$500.

A comparison of the value of owned and rented farm homes also is interesting. The median values of the tenant homes in the North are considerably higher than those of the owned homes in the South and West. In one Western and four Southern states, even the owned farm homes have a median value below \$500.

The minimum requirements for a farm dwelling recommended by the United States Department of Agriculture call for at least five rooms or the equivalent for a typical farm family, including both boys and girls. This minimum dwelling should have three bedrooms, and either a kitchen and a living room, with dining space included in one or the other; or one very large room for cooking, eating, and living space. The Census and other studies show that many farm families are living in crowded quarters. For example 17.7 per cent of the farm families in Colorado, Montana, and South Dakota occupy houses with three rooms or less. In the Southeast, 42.6 per cent of the Negro sharecroppers live in houses of three rooms or less.

In all states, farm homes lag far behind town and city homes in sanitary equipment and conveniences. The first 1940 Census reports indicate that, in spite of Rural Electrification Administration, FSA, and other government programs, there are still very serious shortcomings in the equipment and conveniences of the average farm home. Even with the advances made in rural electrification in North Dakota, for example, 64,920 of 76,864 farm homes reported no electric lights, and 73,319, or nearly all, lacked indoor toilets, and 71,015 had no running water.

A survey recently made by an agency of the Department of Agriculture covered approximately 50 families in each of nine counties located in Georgia, Kentucky, Virginia, Missouri, New Mexico, Washington, and Minnesota. Preliminary reports show that in these rural slum communities, where the usual source of water was a spring or well, only 6 per cent reported a well or spring properly covered. Only 2 per cent had kitchen sinks and less than 1 per cent had pumps in the kitchen. Four of the counties reported that from one-fourth to more than one-half the families had no toilets at all, either indoors or outdoors. Some houses had no glass in the window openings, and in six of the counties up to 90 per cent had no screens whatever.

The 1940 Census tabulations indicate that the majority of American farm homes are in a poor state of repair. In North Dakota, the complete tabulations show that 32,816 of 70,950 occupied farm homes reported a need for major repairs, in contrast with only 4,723 of 34,069 urban homes. In Mississippi, the figures for farm homes were 119,825

in bad repair of 318,676, as compared with 27,168 of 120,360 urban homes.

The amounts which farm people of different incomes spend for house repairs, based on the *Consumer Purchases Study* of 1935-36, show that those with a net income ranging from \$250 to \$500 (including both cash and living obtained on the farm) spent an average of only \$4 a year for repairs. Those with incomes from \$1,000 to \$1,250 spent an average of \$8, while only those in the upper bracket, from \$2,000 to \$2,500 averaged as much as \$28 a year for home repairs. Granting that farmers can make many repairs themselves without spending money for hired labor, these amounts were obviously too little to keep up the property. The poorest houses, of course, received the least attention. There is also a need for new and repaired barns, cribs, silos, sheds, and other service buildings.

Using the minimum requirements for a farm dwelling outlined by the Department of Agriculture, and including the needs of migrants, at least from two to three million new farm homes are urgently needed, according to the Post Defense Committee. These requirements, and this estimate, are based on rock-bottom considerations of health and decency.

Many reasons for the poor condition of American farm buildings could be set down by anyone who has studied economic trends in the United States, and the uses which the American people have made of their natural resources. It could be shown, for example, that where the soil has been neglected the houses have also depreciated; or that where crop surpluses have piled up, the condition of the farm homes has generally declined. There is an obvious relation between rural poverty and poor housing. The migratory labor situation is also closely related to the rural housing problem. Finally, rural unemployment is most serious in the regions where the need is greatest for improved rural housing.

The need for rural housing will be even more acute after the war, because building priority restrictions will prevent the erection of many new structures during the emergency. In addition, men who are now serving in the armed forces and in war industries will return to the land when the struggle is over, and there will be a need for new and enlarged buildings when they return.

Decent farm housing would reduce the restless shifting from place to place, which is characteristic of modern American agriculture and which clearly contributes to soil erosion. It would lessen the hardships of migratory farm workers. It would be of enormous help to landlords and managers as well as tenants and laborers. Improved rural

housing would relieve the pressure which creates suburban slums around cities. It would help restore the American ideal of opportunity, security, and independence for those who wish to live on the land. Just how the needed improvement in rural housing can be achieved has not been determined, but such improvement is of great importance to the welfare of the country.

The Federal Home Loan Bank Board—1941¹

JOHN H. FAHEY

Chairman, Federal Home Loan Bank Board

THE activities of the Federal Home Loan Bank Board and the agencies under its supervision during 1941 were necessarily affected by general conditions in the real estate market and the home financing industry. New residential construction in non-farm areas during the entire year was estimated by the Department of Labor at 685,000 new units—an increase of approximately 14 per cent over 1940 and twice the volume of similar construction in 1937. During the second half of the year, residential construction declined as shortages of critical building materials became more and more acute, and all evidence pointed toward a continued decline in 1942.

Lending activity for the full year was stimulated by increased construction and the general improvement in economic conditions. As evidence of the increased lending volume, mortgage recordings of \$20,000 and less for all types of institutions and individuals aggregated \$4,732,000,000—an increase of 17 per cent over 1940. In the savings and loan industry, which in recent years has supplied approximately one-third of total home-mortgage credit, new construction loans declined during the second half of the year in line with the course followed by residential building activity. For the year as a whole, refinancing, reconditioning, and “other” loans of savings and loan associations also lost somewhat in relative importance. The \$155,000,000 increase in the volume of home-purchase loans was almost solely responsible for the gain in total lending volume over 1940. Significantly the shift from construction to home-purchase loans became more pronounced as the year advanced.

The problem of “surplus” funds, which during the past few years caused some home-financing institutions to seek new devices to curtail the flow of money which could not be invested profitably, well-nigh disappeared. Contrary to many expectations, the rise in national income and wages did not result in an extraordinary increase in savings. The gain in savings deposits held by insured commercial banks during the first six months of 1941 was substantially less than during the same period of 1940, and deposits in mutual savings banks actually

¹ Under the terms of Executive Order Number 9070, dated February 24, 1942, the Federal Home Loan Bank Board is known as the Federal Home Loan Bank Administration. The Chairman of the Federal Home Loan Bank Board was designated to serve as the Federal Home Loan Bank Commissioner.

declined for the first time in several years. Private repurchasable capital in insured savings and loan associations rose from \$2,202,135,000 in 1940 to an estimated \$2,597,373,000 at the end of 1941. However, this dollar increase was no greater than that which had occurred during 1940, and the rate of growth was therefore slower. The sluggish flow of money into financial institutions was probably due in large part to heavier purchases of consumers goods occasioned by fear of anticipated shortages and higher prices, greater emphasis on short-term savings in anticipation of higher income taxes, and higher living costs. The return on savings showed no signs of increase and in several sections of the country there was a continuation of the downward trend in dividend rates paid by savings and loan associations.

The downward trend of foreclosures noted in 1940 continued; total foreclosure proceedings initiated were 23 per cent below the level of 1940 and 14 per cent below the level of 1926. A favorable real estate market enabled many financial institutions to dispose of owned properties, and it has been estimated that the net reduction in real estate overhang during 1941 probably exceeded the 1940 record decline of \$500,000,000.

THE BOARD AND DEFENSE HOUSING

The task of providing adequate housing for defense workers was, of course, a problem of common concern to all housing agencies during 1941. The Board and the presidents of the 12 Federal Home Loan Banks, acting through the Office of the Governor of the Federal Home Loan Bank System, continually advised the Division of Defense Housing Coordination and other agencies of expected needs, the amount of housing private enterprise could be expected to provide on an economically sound basis, and the amount and type of housing that should be constructed with public funds. A special defense housing field force was created to gather information and to encourage and assist home financing institutions to make sound loans for defense housing construction and purchase. To facilitate increased lending, the Board advised federal savings and loan associations of its willingness to approve applications for sale of mortgages to provide additional funds for reinvestment in areas of concentrated defense activity. In its capacity as Board of Trustees of the Federal Savings and Loan Insurance Corporation, the Board also amended the rules and regulations of the Insurance Corporation to permit unlimited sale of mortgages made in the financing of permanent-use housing in defense localities. The Board also made moderate investments of Home Owners' Loan Corporation funds in savings and loan associations in

defense areas which needed additional loanable capital and approved applications of associations already in receipt of investments for waiver of retirements currently coming due.

In cooperation with the Defense Housing Coordinator, the Board inaugurated an extensive program to maximize the use of existing dwellings and to provide additional housing units with minimum use of critical building materials. Savings and loan associations were encouraged to cooperate with local Homes Registration Offices in making existing vacant dwellings and room accommodations available for occupancy by defense workers. With \$100,000 allotted from the President's Emergency Funds, the Home Owners' Loan Corporation offered the services of its technicians to home owners contemplating the conversion and rehabilitation of existing dwelling units into habitable, multiple-family structures. Conversion not only provides additional dwelling units, but, in many cases, eliminates the need for additional construction which might deflate the real estate market in years to come. The conversion program did not get under way until October, but during the remaining months of 1941, HOLC technicians processed 1,460 applications for technical assistance. The number of applications is steadily increasing; in January alone, 344 requests for services were received.

Although 73,000 defense housing units were constructed in 1941 with public funds, a 207 per cent increase over similar construction during 1940, private enterprise continued to supply the bulk of new residential construction in defense areas. Preliminary estimates made by the Division of Defense Housing Coordination indicate that private enterprise financed construction of approximately 400,000 dwelling units in such areas. Member savings and loan associations of the Federal Home Loan Bank System advanced almost \$700,000,000 in loans for new construction and home purchase in defense areas.

FEDERAL HOME LOAN BANK SYSTEM

The Federal Home Loan Bank Board was created in 1932 to establish and supervise the administration of the 12 regional Federal Home Loan Banks which provide a credit reservoir for savings and loan associations, homestead associations, cooperative banks, insurance companies, and savings banks. These Banks extend credit to home-financing institutions when demand for funds exceeds the local supply. The usefulness of the Federal Home Loan Bank System must be measured not only by its ability to extend needed credit, but also by the stabilizing and progressive influence it exerts upon the entire home financing industry.

At the end of the calendar year 1941, there were 3,783 federal and state-chartered savings and loan associations, 15 mutual savings banks, and 26 insurance companies with membership in the Bank System. Although the total number of members was 40 less than in 1940, the combined assets of all member institutions at the end of 1941 were \$5,470,560,000—an increase of almost 8 per cent over 1940. This is further evidence of the trend toward fewer but stronger home-financing institutions.

The Banks also showed substantial gains. Aggregate resources of the Banks at the close of 1941 were \$308,306,000, an increase of \$8,583,000 over 1940. While net income for the 12 Banks during 1940 had declined by \$600,000 from the previous year, net income for 1941 was higher by almost \$360,000. This rise was due to an increase in gross operating income of \$127,000, an increase in nonoperating income of almost \$74,000, a decline in operating charges of \$249,000, and a rise in nonoperating charges of \$90,000. Of the 1941 total net income of \$3,779,000, the amount of \$1,384,000 was allocated to reserves, \$391,000 to undivided profits, and \$2,004,000 was disbursed in dividends.

Dividend payments for the year were \$166,091 in excess of payments for the previous year. Since October, 1932, the Banks have paid dividends totaling \$17,409,490—of which \$13,481,182 was paid on stock subscribed by the government and \$3,928,308 on stock owned by member institutions. Bank capital also increased during 1941, and, continuing the previous trend, the proportion of stock held by members to stock owned by the government increased considerably. Government-owned stock remained constant at \$124,741,000, but member-owned stock increased by more than \$4,000,000 to an all-time high of \$48,815,225, or 28.1 per cent of the total paid-in capital stock.

Bank advances during 1941 reached a new peak of \$157,600,000. Advances outstanding declined until April and then steadily increased, reaching the unprecedented total of \$219,446,050 at the close of the year—\$17,954,086 above the figure for 1940. The Federal Home Loan Bank of Chicago reported the largest amount of advances outstanding, followed by the Winston-Salem and New York Banks. Cumulative advances during the period from 1932 to the end of 1941 totaled \$873,735,000 and total repayments have amounted to \$654,289,000. Continuation of a demand for short-term advances was evident during the year. The ratio of short-term to total advances outstanding was 48 per cent at the close of 1941 as compared with 36 per cent a year ago. Continuing a previous trend, the proportion of unsecured advances to advances outstanding rose from 29 to 34 per cent. Although prior years witnessed a downward revision of interest rates on Bank

advances, the past year showed no appreciable change. The range of interest rates was the same as in 1940, from 1½ to 3 per cent on short-term and from 2½ to 3 per cent on long-term advances.

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

When Congress passed the Home Owners' Loan Act of 1933 authorizing the Federal Home Loan Bank Board to charter federal savings and loan associations, it contemplated that these institutions would provide sound thrift and home financing facilities in communities previously lacking adequate savings and home-mortgage lending resources. The Act required federals to operate on a uniform basis and under regulations designed to assure efficient and modern business operations. It was the intent of Congress that these associations would constitute a group of home financing institutions operating under the best standards and practices which had been developed by the savings and loan industry. Although federals have been in existence but a short time, they have already set standards for the entire industry and their influence has been responsible in no small degree for recent widespread improvements in the operating practices of thrift and home-financing institutions.

The progress of federal associations during the past few years has exceeded original expectations. On December 31, 1941, there were 1,462 federals with assets aggregating \$2,174,000,000 and investors numbering 1,898,000. After the consideration of mergers and consolidations, the number of institutions with federal charters rose from 1,441 at the beginning of 1941 to 1,462 at the end of December. Total assets of all federals increased from \$1,873,000,000 on December 31, 1940, to \$2,174,000,000 at the close of 1941. The relatively small gain in number accompanied by a rapid increase in assets resulted in a corresponding growth in the average size of federal associations. At the close of 1941, the average federal had assets of approximately \$1,500,000, or almost \$200,000 higher than the previous year. The estimated volume of new loans made by federals increased from \$400,337,000 in 1939 to \$509,713,000 in 1940, and to \$584,220,000 during 1941. On December 31, 1941, total mortgages held by federals amounted to \$1,824,868,000.

The steady inflow of private capital during the past two years has made it possible for federals to reduce government capital investment at a faster rate than was originally contemplated. During 1941, investments held by the United States Treasury and the HOLC in federal associations declined from \$181,430,900 to \$160,060,050. On the funds invested in federals during the year, the government received dividends amounting to \$5,111,392.

FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION

The Federal Savings and Loan Insurance Corporation was created by Congress in 1934 to protect the small investor and revive the flow of money into savings and loan associations by restoring public confidence in thrift and home-financing institutions. These immediate objectives have now been met in large measure, and continued progress of the insurance function is vitally important as an integral part of the general program of strengthening the nation's home-financing industry to meet expected post-war economic readjustments.

The extension of insurance protection and the growth of insured associations during 1941 are, therefore, particularly significant. During the past year, the number of insured associations rose from 2,276 to 2,343 and the number of private investors, whose accounts are insured up to \$5,000, increased by 337,500 to a total of 3,110,000. Total assets of all insured associations during the past year grew by \$430,000,000 to an all-time peak of \$3,362,000,000. Such assets now comprise approximately 70 per cent of the combined assets of all savings and loan associations in the Federal Home Loan Bank System. During 1941, insured associations made mortgage loans totaling \$882,938,000, of which more than \$500,000,000 was invested in new construction and home-purchase loans in defense areas.

The balance sheet of the Corporation during 1941 continued to show improvement. Gross assets at the end of 1941 totaled \$133,069,394 as compared with \$128,014,723 in December, 1940. Gross income in 1941 was \$6,920,301, while operating expenses were only \$301,846, approximately 4.4 per cent of the gross income. Greater income and low operating costs enabled the Corporation to allocate \$6,605,790 to reserves and surplus for future losses. Since its establishment, the Corporation's administrative and nonadministrative expenses have been less than earnings on invested reserves, enabling the Corporation to transfer all premiums, admission fees, and earnings on capital to reserves. As of December 31, 1941, a total of \$31,310,327 had been allocated to reserves and surplus, which is invested in government obligations and securities wholly guaranteed by the government.

Losses incurred during the past year were the ordinary losses which must be expected to arise out of insurance operations. During 1941, the Corporation acted to prevent default in nine insured associations with total assets of \$30,350,000 and 23,300 investors. Cash disbursements by the Corporation in these cases aggregated \$1,946,225. Four insured associations with assets of \$8,111,000 were also placed in liquidation. In the seven and one-half years of operation, the Insurance Corporation has rehabilitated a total of 19 associations. Up to the end

of 1941, 6,403 insured shareholders in seven insured associations placed in default and liquidation had been issued new share accounts in other insured institutions in the amount of \$4,352,529. In some cases, where management has encountered difficulties not necessitating liquidation or financial assistance, the Corporation has advised steps which could be taken to strengthen an association's financial condition. Whenever an insured association has been liquidated, the Corporation has made available to the investors the optional methods of settlement as required in the National Housing Act which created the Insurance Corporation. The great majority of insured investors in liquidated associations have accepted insured accounts in other insured associations, in preference to a settlement of 10 per cent in cash immediately and 90 per cent in negotiable non-interest-bearing debentures of the Corporation.

Although losses have been incurred, the loss ratio of the Insurance Corporation at the present time is relatively low. This has resulted largely from the initial adoption of an evaluated risk selection policy. Insurance of accounts has not been granted indiscriminately to all savings and loan associations. Instead, approval is granted to those associations which careful tests and available information show to be in sound financial condition and with prospects of further community service. For this reason the major causes of difficulty have been problems of management and local economic conditions. To assist management to cope with future financial problems, the Insurance Corporation has encouraged the sale of owned real estate, advocated lower dividends and higher reserve allocations, and stressed the need for more intensive study of community business and economic trends.

HOME OWNERS' LOAN CORPORATION

Congress created the HOLC in 1933 to aid distressed home owners. During its three-year lending period, the Corporation granted loans to more than a million borrowers faced with the immediate loss of their homes. The average borrower was two years delinquent in principal and interest payments on the former obligation and was between two and three years behind in his taxes. Loans were not made unless the applicants could prove that mortgagees were no longer willing or able to continue the original loan and that reasonable efforts had been made without avail to refinance the loans through private home-financing channels.

Notwithstanding the emergency character of the Corporation's lending program, repayments on these loans have been surprisingly favorable. During its lending period, the Corporation granted loans

aggregating approximately \$3,093,000,000, and subsequent advances and other additions have increased this figure to \$3,468,853,773. By the end of 1941, \$1,403,680,109, or 40.4 per cent of this amount had been liquidated. As of December 31, more than 125,000 original loans had been paid in full, approximately 40,000 in 1941 alone; about 93 per cent of all remaining loans were current or less than three months in arrears.

The Corporation has extended every servicing consideration possible to those of its borrowers who found themselves in difficulty. As a result, thousands once in trouble were able to solve their financial problems and retain their homes. Nonetheless, it was inevitable, of course, that the Corporation should have found it necessary to foreclose certain of the loans originally granted. By the end of 1941, 185,833 properties had been taken over. During 1941, only 10,506 such properties were acquired as compared with 18,442 properties taken over in 1940, and 50,919 in the peak year of 1938. Under the authority of the Mead-Barry Act of 1939, the Corporation, in 245,392 cases, has extended the amortization schedule from 15 years to periods ranging up to 25 years. Although such extensions included the most serious problem cases, only 9,317 of these loans have been foreclosed.

The increased demand for housing during 1941 enabled the Corporation to dispose of a large number of the properties it had acquired through foreclosure. Sales numbered 24,123, leaving 38,957 properties on hand at the close of the year. In many areas rising real estate prices have tended to reduce losses on sale of foreclosed properties and there is ample evidence to indicate that the Corporation is securing as favorable recapture on the sale of its properties as are other owners of foreclosed properties.

To strengthen the nation's home-financing institutions and provide additional capital for mortgage lending purposes, Congress appropriated \$50,000,000 to the United States Treasury for investment in the shares of federal savings and loan associations. Later legislation authorized the HOLC to invest up to \$300,000,000 in the shares of member, insured, and federal associations as well as in securities of the Federal Home Loan Banks. During the past two years the funds thus invested have assisted savings and loan associations in vital defense areas in the financing of needed defense housing. At the end of 1941 government investments of this type still outstanding totaled \$196,450,860.

REORGANIZATION OF HOUSING AGENCIES

Recently, new federal agencies have been established and existing agencies reorganized to further the national defense program. The

outbreak of hostilities intensified the need for additional changes. The first major reorganization since December 7 was the consolidation of the 16 different governmental agencies concerned with housing under the National Housing Agency, which is charged with the immediate responsibility of stimulating the construction of defense housing. One of the three component units of this new agency is the group consisting of the Federal Home Loan Bank Administration, the Federal Savings and Loan Insurance Corporation, the Home Owners' Loan Corporation, and the United States Housing Corporation (set up during World War I).

That changes in administrative organization will occur is inevitable; wars create new problems which demand new solutions. In many cases existing institutions and existing policies adequately meet these new conditions, but in other cases fundamental changes are necessary. Very often new methods and policies require new sacrifices and discomforts. These, too, are inevitable. But whatever these changes are, and whatever hardships they may bring, they are well worth the price we must pay for final victory.

Division of Defense Housing Coordination Activities in 1941¹

CHARLES H. PALMER
Coordinator of Defense Housing

THE ACCELERATED tempo of the defense program had so increased the size and complexity of the housing problem by January, 1941, that it became imperative to define more clearly the coordinating function. Accordingly, the Division of Defense Housing Coordination was established by executive order on January 11, 1941, to replace the Office of the Coordinator of Defense Housing in the National Defense Advisory Commission and enlarge its activities to accommodate the broad scope of the housing problem.

During 1941 DDHC was responsible for anticipating the amount and type of housing needed in defense areas, and planning the best way of satisfying the needs in the light of local construction resources. The rate of providing housing had to keep pace with the rate of expansion of the defense program. More than 200 defense areas in 42 states were covered by defense housing programs during the year. Approximately 100,000 family units were programmed for public construction, or more than twice as many as in 1940. In addition, more than 9,000 dormitory units and a like number of trailers and trailer-size portable units were provided. With the active encouragement of DDHC field representatives and, toward the end of the year, by means of priority assistance made available through DDHC in cooperation with the Office of Production Management, private construction of residences in defense areas at a price level suitable for defense workers amounted to about 240,000 units, or more than two-fifths of the total private construction in the United States during the year.

Legislative measures providing for publicly financed construction and stimulating low-cost private construction in defense areas were an important part of the year's achievements. Also of significance was the establishment of priority procedures when shortages developed in critical materials. And, finally, the efforts of the Homes Registration Offices sponsored by DDHC made possible the use of the existing housing supply for the placement of more than 40,000 families and about 30,000 single workers.

¹ The Division of Defense Housing Coordination was abolished by executive order of the President on February 24, 1942, and its functions were transferred to the newly created National Housing Agency. The position of Coordinator of Defense Housing, held by Charles H. Palmer since July, 1940, was also abolished by the executive order.

POWERS AND LIMITATIONS OF DDHC

In order to evaluate the activities of DDHC, some understanding of the mandate and regulations under which it operated is necessary. As an emergency defense agency in the Office for Emergency Management of the Executive Office of the President, DDHC became responsible to the President for the integration of defense housing activities carried on by public agencies directly or by virtue of their relations to private builders.² The executive order included in the scope and activities of the coordinating function, the responsibility for anticipating housing needs and for formulating and expediting programs to satisfy them. The accompanying regulations provided that the Coordinator review and make recommendation on all defense housing programs requiring Presidential action; the same was true of housing standards. All federal housing agencies were directed to submit to the Coordinator their plans and programs and the information necessary for evaluating these plans. In effect, the order defined the functions of housing coordination with clear vision of the scope of the defense housing problem; the regulations represented the limitations imposed by the existing division of labor.

Throughout 1941 the activities of DDHC were subject on the one hand to the limitations implicit in the executive order and regulations, and on the other hand to the demands evoked by the critical course of events. The problem of providing sufficient housing for the one-half million or more defense workers was not susceptible of solution by random efforts on the part of private or public agencies whose segmental spheres of activity could not take into account the imperative need for the most efficient division of labor and a concerted mobilization of effort. The organization of DDHC which developed during the year represented the adaptation of means to ends. The task of DDHC was, roughly, three-fold: (a) planning and implementation of the national defense housing program as a whole; (b) programming of new housing for individual defense localities; and (c) providing for the utilization of existing housing resources.

PLANNING THE NATIONAL DEFENSE HOUSING PROGRAM

With the changing and urgent nature of defense housing needs, the nationwide planning function of DDHC became in 1941 primarily a process of recurrent estimating of the amount and permanence of defense needs in the country as a whole, and of setting up a program for meeting those needs.

² See *Defense Housing Digest*, NAHO, pp. H2-H4.

To make certain that the needs would be met, it was necessary to advance legislation providing for the use of private and public construction resources, and to prepare procedures and standards for the development and operation of defense housing projects. Upon the recommendation of DDHC, legislation was enacted providing funds amounting to 320 million dollars for temporary shelter, providing liberalized Federal Housing Administration insurance for 300 million dollars worth of mortgages on private defense construction, and increasing the appropriation for public defense housing under the Lanham Act to 300 million dollars. The following calendar presents a summary of this program.

DEFENSE HOUSING LEGISLATION, 1941

*Public Construction**Temporary Housing*

March 1	Public Law No. 9	\$5,000,000 appropriated for temporary shelter.
May 24	Public Law No. 73	An additional \$15,000,000 appropriated.
December 17	Public Law No. 353	An additional \$300,000,000 appropriated, making a total of \$320,000,000.

Permanent Housing

April 29	Public Law No. 42	Lanham Act increased by additional \$150,000,000, bringing total to \$300,000,000. ³
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Private Construction

March 28	Public Law No. 24	Title VI Amendment to National Housing Act provided FHA insurance for builders' mortgages on homes to be sold or rented to defense workers; \$10,000,000 transferred from RFC to Defense Housing Insurance Fund to cover mortgages totaling \$100,000,000.
September 2	Public Law No. 248	FHA Title VI insurance authorization increased by \$200,000,000, bringing total mortgage coverage to \$300,000,000.

Another phase of the nationwide planning activities of DDHC was concerned with the establishment of procedures for providing assist-

³ A previous sum of \$150 million had been authorized in October, 1940, half of which was appropriated at that time and the remainder on April 1, 1941. In addition to the \$300 million total authorized and appropriated by the end of 1941, a like sum was appropriated late in December, 1941, but not authorized until January, 1942. Including the latter amount, a total of \$600 million had been authorized and appropriated under the Lanham Act by the end of January, 1942.

ance in the matter of priorities on building materials, which were invoked toward the latter part of the year. Between June and September, 1941, when the first defense housing priority areas were approved by the Office of Production Management, procedures were worked out by DDHC, OPM,⁴ and FHA, whereby priority ratings for critical materials were made available to builders in defense localities. The task of DDHC, in this connection, was that of (a) determining localities, for approval by OPM, where defense housing needs were critical, (b) of setting up tentative quotas for the number of privately constructed houses needing priorities, and (c) of reviewing priority applications transmitted by FHA and making recommendation for action by OPM. Priority applications were submitted by builders to FHA which reviewed them with respect to their suitability for defense occupancy, the proposed sales price or rents, their location, and their use of materials. FHA then submitted the applications to DDHC which reviewed the recommendations of FHA and the builders' capacity to construct the houses covered by the application. Action on the applications was then recommended to OPM. The status of activities in this connection is presented below in the section that has been devoted to private defense housing construction.

Another planning activity of DDHC is concerned with the problem of setting up and maintaining housing standards in defense housing projects. In January, 1941, *A Summary of Standards for Defense Housing* was published. The book contained minimum criteria for the construction, operation, and management of public projects. Recommendations for critical and substitute construction materials and a simplified plumbing code for defense municipalities were also developed during the year.⁵ In addition, a survey of the productive capacity of house prefabricators was made and issued to other housing agencies.

PROGRAMMING FOR DEFENSE LOCALITIES

Equally important, but distinct from the over-all planning activities of DDHC, were the operations concerned with needs in specific defense localities. Of the two phases of these operations, namely, programming new construction for defense workers and making use of existing housing through registration and conversion, the first phase required relatively greater coordinating effort. Existing federal housing agencies were primarily concerned with new construction; develop-

⁴ Now the War Production Board.

⁵ Published respectively in January and February, 1942.

ments in making use of existing housing took place, consequently, at the initiative of DDHC and at the instigation of local organizations.

The programming of new housing involved the coordinated effort of field investigators and research analysts. The Coordinator carefully analyzed (a) the existing local housing supply, (b) the anticipated need due to expected in-migration of defense workers or enlisted men with families, (c) the temporary or permanent character of the need, and (d) the capacity of local builders to satisfy the anticipated need. If the existing supply of vacant rooms and dwellings was too small in relation to the expected amount of in-migration, new construction had to be planned to meet the expected demand. If the industrial expansion was of a temporary nature and the amount of housing needed was greater than could normally be absorbed by the local real estate market, demountable⁶ housing was indicated. Where there was evidence of a permanent need, private construction was encouraged to meet the need in so far as possible. If local builders were unable or unwilling (because of the speculative aspects or because much of the housing was needed by workers with relatively small rent-paying or purchasing ability) to venture into the construction of permanent dwellings, housing had to be provided from public funds. In any specific defense locality, the amount and type of housing programmed depended on a careful weighing of all factors in the local situation and the resulting program called for both private and public, and for permanent and demountable construction in the proportions that seemed to be justified by the analysis that was made.

PUBLIC HOUSING

Publicly financed defense housing undertaken in 1941 amounted to approximately 73,000 units and comprised three-fourths of the year's public housing for the country as a whole. By the end of 1941, more than 130,000 family units, in regular family-type housing, and more than 7,000 units in trailers had been programmed in the 208 defense localities for which programs were written. Over 80 per cent of the programmed family units had been placed under construction contract and approximately one-half of them were available for occupancy.

⁶ The term "demountable" refers to that type of construction which permits the moving of the structure from one location to another with relative ease and with the loss of land improvements only. Some type of panel or sectional construction is therefore required.

TABLE I. SUMMARY OF PUBLIC DEFENSE HOUSING BY TYPE
(Cumulative from date funds became available to December 27, 1941)

Type	No. of units programmed	No. of units placed under construction contract	No. of units available for occupancy
Family Dwelling Units	130,354	107,612	63,684
Trailers ^a	7,545	4,884	2,434
Units for Single Persons.....	11,051	9,090	6,894

^a Includes a small number of trailer-size portable houses.

In addition to family units, dormitory units were programmed for more than 11,000 workers. By the end of the year, over 60 per cent of these rooms were available for occupancy and 22 per cent more were under construction contract.

Programming public housing involved considerations not only of permanence and type of construction, but also of the future disposition of the property and the agency best equipped for the construction responsibilities. For example, where there appeared to be a permanent demand for housing in a locality which could pay for new housing, but where private enterprise did not build in sufficient volume to meet the need, the Defense Homes Corporation was designated as the construction agency. Because of its experience in the field, the Farm Security Administration was given major responsibility for trailers and portable housing. The following table indicates the funds allocated to the various public housing agencies by the end of 1941 and the amount of housing programmed for each agency.

TABLE II. PUBLIC DEFENSE HOUSING: NUMBER OF UNITS PROGRAMMED FOR CONSTRUCTING AGENCIES, AND ESTIMATED COST
(Cumulative from date funds became available to December 27, 1941)

Constructing Agency	Units Programmed			Estimated Cost
	Family Units	Trailers and Portables	Dormitory Units	
Army	1,370	....	295	\$ 5,480,000
Navy	19,784	....	1,400	79,136,000
Defense Homes Corporation	3,730	....	....	14,920,000
USHA ^a	35,576	....	....	142,304,000
Local Housing Authorities	1,200	....	....	4,800,000
FWA	65,319	....	850	261,276,000
Public Bldg. Adm.	35,577	....	850	142,308,000
Mutual Ownership Housing				
Division	6,550	....	....	26,200,000
Division of Defense Housing.....	23,192	....	....	92,768,000
Farm Security Adm.	2,685	7,545	8,506	10,740,000
TVA	690	....	....	2,760,000
TOTAL	130,354	7,545	11,051	\$521,416,000

^a Includes projects constructed under the provisions of Public No. 671, 76th Congress, and projects constructed under the Lanham Act (Public No. 849, 76th Congress).

The estimated total cost of all units programmed for construction by public agencies amounted to 521 million dollars, or approximately two-thirds of the total of 757 million dollars available for public defense housing by December 27, 1941.

PRIVATE HOUSING

Until the establishment of priority procedures, DDHC's early relation to private construction was indirect. Activities in this connection consisted primarily in working with builders and mortgage money-lenders in an effort to secure their cooperation in providing in critical areas the desired amount of private housing suitable for defense workers. After the housing priority system was established in September, the designation of priority areas and their quotas and the processing of priority certificates became an important part of the work of the Division. At the year's end, FHA had received application for priority assistance on projects covering 170,900 dwelling units. Of this number 164,600 had been processed and forwarded to DDHC for further action. As of December 31, the Coordinator's office had recommended 114,900 units to OPM for approval. This latter agency in turn had actually issued preference rating orders covering 114,600 units as may be seen in Table III.

TABLE III. STATUS OF PRIORITY ASSISTANCE APPLICATIONS AT END OF 1941

	Number of Homes
<i>Total Received by FHA</i>	170,900
FHA Action	
Not approved ^a	17,300
Approved	<u>147,300</u>
Total processed by FHA and forwarded to DDHC.....	164,600
DDHC Action	
Not approved ^a	34,800 ^b
Approved	<u>114,900</u>
Total processed by DDHC and forwarded to OPM.....	149,700
Total approved by OPM.....	114,600

^a Includes both disapprovals and withdrawals.

^b Includes units in applications disapproved by FHA as well as units in application approved by FHA not disapproved by WPB.

UTILIZATION OF EXISTING HOUSING SUPPLY

The efforts of DDHC, in cooperation with local agencies, toward setting up Homes Registration Offices where all available vacant

rooms and dwellings would be listed, resulted, by the end of the year, in the establishment of such offices in 167 defense localities. (By March 20, 1942, there were 290 Registration Offices.) The offices are operated under local auspices, under procedures set up by the Homes Registration Division of DDHC. In April, 1941, the President approved a WPA project of \$1,688,848 to assist the local Homes Registration Offices, most of which have relied on volunteer assistance for canvassing and inspecting units. The following table shows the progress in this phase of the program since the earliest date of operation.

TABLE IV. PLACEMENTS MADE BY LOCAL HOMES REGISTRATION OFFICES, 1941

	No. of Applicants Placed in Dwelling Units	No. of Applicants Placed in Rooms	No. of HRO's Reporting
March and April	280	215	10
May	1,405	1,424	30
June	2,029	1,828	41
July	2,894	2,295	65
August	4,402	3,598	96
September	5,991	3,215	117
October	7,053	5,126	142
November	8,166	5,984	164
December	9,032	6,218	167
TOTAL	41,252	29,903	

More recent data indicate that the Homes Registration Offices are currently effecting placements at an approximate annual rate of 150,000 families and 110,000 single persons. It should be noted, however, that thus far the services of these offices have not been restricted to defense workers.

In addition to placement work, HRO's have also been instrumental in bringing into the housing supply rooms and units not normally available. By extensive canvassing and encouragement of local property-owners, conversions and the renting of extra rooms has also been stimulated.

SUMMARY

During 1941 the Office of the Coordinator of Defense Housing expanded from a unit of the National Defense Advisory Commission, with a staff of less than 80 persons, to a defense agency staffed by almost 300 persons, 75 of them in field offices. As a visible sign of the rate of growth of defense housing activities these facts are an understatement. Several times as much housing was programmed in 1941 as in 1940; the coordinating activities became highly diversified, cover-

ing private construction, programming, and the utilization of existing housing, in addition to public defense housing.

Some of the problems and issues arising in the course of the performance of duties and responsibilities imposed by the executive order and regulations have in part, it is believed, found their solution in the recent reorganization of federal housing agencies. Effective coordination of activities requires coordinated functions. The issue of the roles of private and public construction in the defense housing program may be minimized if the often conflicting interests and policies of the various subagencies of the new National Housing Agency become unified under a single policy.

Other problems, such as the difficult one of predicting exact needs and dates of need, can perhaps be helped toward solution by more reliable and current information on local employment and housing conditions. But even with better information, the variables in the problem are so many and their relationships so complex that absolutely accurate programming remains a very difficult goal to achieve. An unexpected contract creates an unpredicted demand; or, on the other hand, shortages of materials necessary for an expected plant expansion delay the peak employment for a few months so that defense housing provided to meet the expected need remains unoccupied for a like period. Defense housing programming thus necessarily depends upon the nature and accuracy of the planning for new production facilities and upon the execution of those plans.

The final evaluation of defense housing activities cannot be made at this time. All that can be determined now is whether or not defense needs are being reasonably well satisfied. The effect of the program on the total housing situation will be seen best, of course, in retrospect.

Defense Housing Under the Lanham Act Housing Activities of the Federal Works Agency

BRIG. GEN. PHILIP B. FLEMING

Administrator, Federal Works Agency

THE Administrator of the Federal Works Agency was responsible for defense housing construction and management under the Lanham Act (Public Act 849, 76th Cong., 3d sess.) from its signature on October 14, 1940, until February 24, 1942. On the latter date, the President, by Executive Order 9070, consolidated all government housing activities in the new National Housing Agency.

Up to December 31, 1941, FWA, and other government agencies and local authorities whose facilities the Administrator was authorized to use by common consent, completed under the Lanham Act 41,005 dwelling units constituting all or part of 188 separate projects. Contracts had been let for 300 projects comprising 79,795 dwelling units, and projects that had been assigned to constructing agencies totaled 381 comprising 101,182 dwelling units.

The original Lanham Act of 1940 authorized funds for housing three groups of persons and their families: (a) enlisted men of the Army and Navy; (b) civilian employees of the War and Navy Departments assigned to duty at military or naval reservations, posts or bases; and (c) workers engaged in industries connected with and essential to national defense. The Act confined projects to areas in which the President finds that an acute housing shortage exists or impends, that this shortage would impede defense activities, and that private capital would not provide additional housing by the time it will be needed.

The Act in its original form authorized \$140,000,000 to carry out its purposes. An amendment increased this authorization by \$150,000,000. A second amendment added Title II to the Act which provided for a \$150,000,000 program for necessary defense public works in communities that were being overcrowded by war workers. On January 21, 1942, the total housing authorization of the Lanham Act available to FWA was increased to \$590,000,000. All these funds were in addition to the amount transferred from the War Department which was referred to in the 1941 *Housing Yearbook*.

USE OF OTHER PUBLIC AGENCIES BY FWA

The Lanham Act provided that, in carrying out its provisions,

"the Administrator is authorized to utilize and act through the Federal Works Agency and other Federal agencies and any local public agency, with the consent of such agency, and any funds appropriated pursuant to this Act shall be available for transfer to any such agency in reimbursement therefor." Agencies called upon, besides the constituent agencies of FWA, include the Army (one project), the Navy Department, which for obvious reasons chose to handle construction on Naval reservations, the Farm Security Administration of the Department of Agriculture for the construction of 1,423 defense homes in rural areas, the Alley Dwelling Authority of the District of Columbia for 550 defense homes within the District, and the Tennessee Valley Authority for 690 units in its area.

By the end of December, 1941, 94 per cent of all Lanham Act housing had been assigned to units within FWA. The Public Buildings Administration was assigned to build 35,237 units and the United States Housing Authority 29,232 in localities where established public housing authorities were equipped to handle emergency housing. Special assignments of 7,550 units were made within the Office of the Administrator for the construction of defense housing projects to be operated under a mutual ownership plan.

More than 7,500 homes have been constructed by the Mutual Ownership Defense Housing Division of the Office of the Administrator. The original plan provided for the establishment of a mutual ownership corporation to take over title to the units—members of the corporation to be defense workers and become occupants of the homes. Monthly payments were to be equivalent to an average low-cost rental and to include charges for amortization, interest, insurance, taxes, maintenance and repair, vacancy and depreciation reserve, and other minor items.

The mutual ownership plan predicated the complete liquidation of the government's investment less any extraordinary charges occasioned by abnormal construction costs. The government was to retain management control until amortization payments were sufficiently large to provide adequate protection of the government's investment.

The limitation of occupancy to defense (war) workers was to apply only during the period of the declared national emergency. Within this period both membership interest and occupancy might be transferred subject to the limitation that the transferee must be a defense (war) worker. Its proponents say that at all times a common interest was created between the occupant of the dwelling unit and the corporation serving as his landlord, which included many of the advantages of home ownership combined with those of renting. Thus,

it is argued, instead of facing the risk of home ownership alone, the individual family joined forces with all other families in the community in minimizing and spreading their ownership risks.

Before the end of 1941 the Federal Works Administrator ceased to assign projects for construction to the Mutual Ownership Defense Housing Division. Although completion of projects already under construction was authorized, the questions of managerial policy and continuance of the plan whereby residents could build up an equity in the owning corporation were left open for further consideration. Emphasis was placed on speedy construction rather than on managerial policy and ultimate disposition. In February, 1942, all government housing activities were combined in the new National Housing Agency, on which rests the decision as to the course to be followed.

A Division of Defense Housing, under the direct supervision of the Administrator, was organized, first to arrange for the management of completed projects and later to deal with the specialized problems of prefabricated demountable housing and also to supervise the construction of certain large concentrations. To this agency 23,242 units were assigned.

PROCEDURES TO SPEED HOUSE PRODUCTION

A significant phase of the FWA program has been large-scale use of prefabricated demountable units. FWA did not originate prefabricated housing; it had been used to a limited extent during World War I. Later, TVA made considerable use of such housing for workers employed in the construction of its dams. But never before in this country had prefabricated dwelling units been used on so great a scale as by FWA during 1941 and the first two months of 1942.

The widespread use of demountable units springs from the fact that some defense housing needs are considered to be temporary. After the war, many believed, permanent houses in certain localities would be vacant and so would tend to depress property values in their locality. But demountable houses, when no longer needed in their original location, can be taken apart, transported to communities where additional housing is needed, and there re-erected. Thus many of the wastes and hazards inherent in permanent houses for temporary use are avoided. In an effort to avoid the creation of "ghost towns" at the sites of powder factories and other defense plants that are likely to suspend operations after the war, as well as to meet increasing demands for speed, FWA arranged to buy virtually the entire output of the prefabricated housing industry.

As the national defense program gathered headway, the need for speed in the provision of housing for defense workers increased. After Pearl Harbor, the importance of speed became immeasurably greater. Hence, FWA made every effort to shorten the period between the determination that need for Lanham Act housing existed and the meeting of that need.

Sites for projects were acquired by condemnation proceedings filed by the Department of Justice at the request of the Administrator, after he had determined the fair value of the needed lands on the basis of appraisals obtained from two recognized local independent appraisers. This procedure made it possible to obtain title and possession with a minimum of delay and to dispose promptly of title defects. Efforts were made to obtain options in amounts not exceeding the lower appraisal. The amount deposited in court was equal to the accepted offer or to the lower appraisal. In all cases, evidence of title, in the form of either abstracts or certificates, was obtained and submitted to the Department of Justice. Upon the establishment of clear title, the former owner was paid for his land, on order of the court, if his offer had been accepted or if the amount deposited was acceptable to him. In cases in which FWA had not been able to obtain an acceptable offer from the former owner, the Department of Justice sometimes recommended compromise settlements. In all other cases, the matter was tried before the appropriate federal court.

Meanwhile, plans and specifications had to be completed, and terms and conditions arranged with construction contractors by bidding or negotiation. Countless separate operations were involved in this pre-construction activity. These were synchronized and coordinated. By scheduling each operation, the elapsed time required for pre-construction work was shortened as the program advanced. A 59-working-day pre-construction schedule was applied as a standard of performance—and was met with growing frequency.

RECORDS OF PROGRESS

Four months after the Act was signed, 141 projects had been assigned for construction. Sites were available for 58 of these, plans and specifications were completed for 49, construction had begun on 46, and one project already had homes available for occupancy. On December 31, 1941, 381 projects had been assigned. Of these, 318 had sites, 321 had completed plans, construction had begun on 296, and 188 had 41,006 dwelling units completed and ready for occupancy.

By the end of the summer of 1941 virtually all appropriated funds had been allotted. Additional projects were being assigned for pre-

construction work in anticipation of further Congressional authorization, which had been recommended by the President in his message of June 26, 1941. As of December 31, 1941, appropriated funds provided for 82,454 dwellings. Of these, 96 per cent were invested in projects on which construction had begun. One hundred and twenty-two projects with 24,959 dwellings were entirely completed, while another 79 projects with 24,907 dwelling units were more than 90 per cent complete.

The value of construction work in place rose steadily from the first week of November, 1940. The 10-million-dollar mark was passed during the week of March 21, 1941, and five months later, in August, the cumulative total was \$100,000,000. At the end of December the total was \$242,800,000 and was increasing at the rate of between \$6,000,000 and \$7,000,000 a week.

FORM OF CONSTRUCTION CONTRACTS

Builders of defense homes, with two exceptions, have been private contractors. Contractors with headquarters in the same state as the housing site were awarded 61 per cent of the contracts. Small contractors frequently pooled their resources in order to compete with large concerns for some of the larger jobs.

In the early stages of the program, the cost-plus-a-fixed-fee form of contract was widely used to speed up the start of construction. This form of contract is not to be confused with the much-abused cost-plus-a-percentage-of-cost form, which the Lanham Act expressly prohibits. The fixed-fee contract permits work to begin as soon as the government and the contractor can agree on the amount of the fee. Of 315 contracts let for dwelling units up to December 31, 1941, 133, or about 42 per cent, were of the fixed-fee type. The ratio was about the same on a dollar-volume basis. Of \$255,858,000 in contracts for dwelling units, \$106,647,000, or 42 per cent, was in fixed-fee contracts.

As the program advanced and technical problems of planning and design were solved, it became apparent that less and less time would be lost by following the usual procedure for obtaining satisfactory contracts and use of the fixed-fee form declined sharply. During the first six months of operations, 130 contracts were let, and 98 of them, or 75 per cent, were of the fixed-fee type. During the subsequent eight months only 35 of 185 contracts, less than 20 per cent, were of the fixed-fee type.

The law fixes 6 per cent of the estimated cost of the contract, exclusive of the fee, as the maximum permissible fixed fee. The actual

average fixed fee for dwelling-unit contracts was 4.2 per cent of the estimated cost. Fees varied inversely with the dollar value of the contracts, ranging from an average of 5.9 per cent for those valued at less than \$100,000 to an average of 3.1 per cent for those in excess of \$2,000,000.

When the lump-sum form of contract was used, the construction agency advertised for sealed bids. The contract was awarded to the lowest responsible bidder. This system depended for its success upon competition among bidders. An average of 5.5 bidders competed for each contract. At only two openings were there single bidders and, at the other extreme, there were as many as 14 bidders at a single opening.

The Lanham Act limits the cost of dwelling units in two ways, by placing a ceiling over the average cost of all units, and a ceiling over the cost of any individual unit. The average shelter-cost per dwelling unit, that is, the cost exclusive of land, utilities, community facilities, and administrative expenses, may not exceed \$3,500 (\$3,000 prior to April 29, 1941) in continental United States or \$4,000 elsewhere. No individual family dwelling unit may cost more than \$3,950 in continental United States or \$4,750 outside continental United States.

FIGURES ON COSTS

Final cost figures are available for only a few projects. However, since 300 projects, comprising 79,795 family dwelling units, had been placed under construction contract by the end of December, 1941, reliable estimates are available for more than 90 per cent of the units to be built under the first and second authorizations.

These 300 projects are estimated to cost \$319,767,000. For the 290 projects within continental United States, comprising 76,809 units, the estimated average unit cost for shelter (including equipment and all expenditures for plans and specifications and for field supervision) was \$3,029, or \$471 below the \$3,500 limit. This difference allows something of a cushion for adjustments and additions that may be required.

These results were achieved without violation of either the letter or the spirit of the wage and hour provision of the Lanham Act, Section 12, which read:

Notwithstanding any other provision of law, the wages of every laborer and mechanic employed on any construction, repair or demolition work authorized by this Act shall be computed on a basic day rate of eight hours per day and work in excess of eight hours per day shall be permitted upon compensation for all hours worked in excess of eight hours per day at not

less than one and one-half times the basic rate of pay. Not less than the prevailing wages shall be paid in the construction of defense housing authorized herein.

Data available indicate not only that no construction project has exceeded the maximum of \$3,950 per unit, but also that only 27 have exceeded an average of \$3,500. The average for a single project represents costs of one-, two-, and three-bedroom units. Even so, averages were kept sufficiently below the maximum to indicate full compliance with the law. Only detailed cost accounting will finally reveal the exact relationship between actual costs and the statutory maximum.

The upward revision of the cost limitation in the first amendment to the Lanham Act was based upon a recognition of rising prices and a desire to promote a greater use of clay products. It took effect April 29, 1941. Before that date, 77 per cent of the units contracted for were designed for wood construction and only 20 per cent for masonry or wood and masonry. The remaining 3 per cent were for metal, asbestos shingle, or "fabcrete" material. Since then, 50 per cent have been wood and 50 per cent masonry or wood and masonry.

Besides the cost ceilings already mentioned, Title I of the Lanham Act prescribed that the aggregate cost of community facilities shall not exceed 3 per cent of the total cost of all projects. As of December 31, 1941, allotments for community facilities totaled \$5,395,654, or 1.69 per cent of the total estimated cost. Title II of the Act authorizes funds for defense community facilities. Such facilities beneficial to defense housing projects are, of course, eligible for these funds. In the interest of keeping down costs, the Lanham Act prohibited the installation of movable equipment, except in those instances in which the Administrator should find it necessary in the public interest. In some instances, it has been found in the public interest to provide such essentials as cookstoves and refrigerators. Mass purchasing was used to advantage in obtaining much of this equipment.

TENANTS AND MANAGEMENT

By December 31, 104,000 men, women, and children were living in Lanham-Act houses in 188 projects that had been opened for occupancy. They had gone to crowded defense areas from all parts of the nation. They were the families of men in aircraft factories, arsenals, at flying fields and naval bases, in powder plants and shipyards. By providing decent quarters for these war workers and their families, it is certain that the government has strengthened the morale of its people, increased production, and minimized discontent and costly labor turnover.

Three-quarters of the dwelling units available at the end of December—30,718 of 41,005—were already occupied. The occupancy ratio had been rising steadily since early June, when it was less than 50 per cent. The lag between completion and occupancy is accentuated in a fast-moving program in which projects are rushed to completion, frequently ahead of their scheduled opening dates. Some tenants had to obtain releases from previous landlords, others had to accumulate furnishings, still others had to move their families from far-off places.

Tenants of the projects pay rents which are, in the words of the Lanham Act, "within the financial reach of persons engaged in national defense." On projects for industrial workers, shelter rents have averaged around \$30 per month. For Army and Navy enlisted men receiving an allowance for quarters, and civilian employees at Army and Navy establishments, the scale ranged from \$21 to \$26. Enlisted men not receiving such allowances paid from \$11 to \$15.

In arranging for the management of completed projects, FWA recognized the local character of all housing. In general, where local housing authorities with management experience were available, they were asked to act as agents of the Federal Works Administrator. Similar arrangements were made with the Tennessee Valley Authority and with the Farm Security Administration. Where there were no local housing authorities, management organizations were set up directly.

Because Lanham-Act houses are government property, they are exempt from local taxation. However, it was recognized that tax revenues are the source of funds for providing public services and facilities which all residents of the community enjoy, and the Act provides that the "Administrator may enter into any agreements to pay sums in lieu of taxes to any State or political subdivision thereof, with respect to any real property acquired and held by him under this Act, including improvements thereon. The amount so paid upon any such property shall not exceed the taxes that would be paid if the property were not tax-exempt." Generally such agreements have provided payments of between 14 and 15 per cent of the shelter rentals collected where the local government has agreed to furnish the usual municipal services and facilities, including fire, police, and health protection; street lighting; schools; fire hydrant service; sewer service; garbage, trash, and ash removal; and street maintenance. Where less than the usual services are provided, the agreement generally provides for payment of a proportionately smaller sum.

Navy Housing¹

Official Statement of the Bureau of Yards and Docks, Navy Department

TO MEET the demands of the expansion of the Navy in the national emergency, it became necessary in the early stages of the program to consider the provision of housing facilities. Surveys of the initial requirements were started in April, 1940. On June 26, 1940, a Low-Cost Defense Housing Section was created in the Bureau of Yards and Docks. A month later, after a limited staff of engineers and architects had been assembled, the actual preparation of plans and specifications, and standards was started.

The first housing funds became available to the Navy on August 12, 1940, and the first contract for housing was awarded October 2, 1940. By the close of the year 1940 the Navy had been granted a total of \$56,822,500 for the construction of defense housing. By January 1, 1941, 95 per cent of all naval housing for which funds were available was under contract and construction started. During the first half of 1941 another \$4,774,000 was made available. By the end of June, 1941, approximately 75 per cent of the projects were physically complete, and by August 31, 1941, 95 per cent of all projects under construction had occupants. In the latter half of the calendar year 1941, the Navy received \$5,118,336 from the Federal Works Agency, under which six additional contracts were awarded and work started for low-cost defense houses.

The total of all funds made available to the Navy for defense housing at the close of the calendar year 1941 amounted to \$66,959,836. A total of 18,895 family units, and cantonment accommodations for 2,000 men were completed or under construction. Of these, 1,400 family units were constructed under Public No. 671 (76th Congress), 15,183 under Public No. 781, and 2,312 under Public No. 849, as amended. Approximately 15,600 family units, or 82 per cent of all family units constructed by the Navy, were available for occupancy and/or occupied by January 1, 1942. About 59 separate projects were undertaken at 51 different locations, ranging from Alaska to the Canal Zone, from Puerto Rico to the Territory of Hawaii, and throughout the continental United States.

¹ By terms of the Presidential Executive Order of February 24, 1942, all defense housing activity of the Navy Department for persons with families (except housing located on naval reservations, posts, or bases), under Title IV of the Naval Appropriation Act for the fiscal year of 1941, was transferred to the Federal Public Housing Authority.

Approximately 75 per cent of the naval housing program is being accomplished with funds made available under the Second Supplemental National Defense Appropriation Act, and allocated direct to the Navy by the President (Public No. 781). These projects were constructed within an average cost of \$3,500 per unit, including all costs of land, roads, walks, utilities, and the dwelling units complete with the necessary heating, plumbing, electrical, and kitchen equipment.

Plans and specifications for all of the emergency defense housing projects (with one or two exceptions) were prepared by the Bureau of Yards and Docks. It was possible to undertake immediate construction work through the utilization of standard plans and the standardization of construction materials, and the economies resulting from this policy permitted an additional 550 housing units to be built with savings made on other contracts. The housing program followed the same general principles being successfully followed in the construction of the larger projects of the Navy expansion program—that of decentralization of responsibility and of placing the responsibility for the successful culmination of construction on the Officer-in-Charge at the actual site of construction.

Of major importance in the naval housing program was the development of basic plans that could be adapted to a wide variation of climatic conditions and still meet the needs of Navy personnel. Speed and economy also demanded that the plans should permit the use of suitable materials available in the various locations in which construction was undertaken.

The preparation of these plans was expedited by frequent contacts with and authority granted to the Officer-in-Charge of Construction in the field to make adaptations in design and in material. This ability to make quick changes and to use various types of materials has speeded up construction considerably. Wood frame, prefabricated wood types, cold form steel (prefabricated and partially prefabricated), and masonry construction may all be used with various types of exterior covering.

In planning the site layout, the Bureau has endeavored to follow the best practices to obtain a utilitarian and compact plan for each of the projects. This object has been made possible through data and studies submitted by the Officer-in-Charge of Construction at the site, followed by final studies at the Bureau to fit the type of units to be constructed to any particular area.

The Bureau of Yards and Docks of the Navy Department developed standard floor plans for single-family, two-family and multiple-

family units. By minor changes in partition arrangements the two-family units can give combinations of one bedroom, two bedrooms, or three bedrooms, which meet the requirements of most families. The single and duplex type dwellings give each family a little plot of ground. They may build their own garage and develop a more normal mode of life than is possible by use of the more compact apartment type building. The houses are standardized as to floor plan, equipment, and accessories. In general, contracts required construction of the projects complete with all roads, walks, and accessories, including cooking ranges, refrigerators, kitchen cabinets, hot water heaters, and forced draft hot air heating units with duct distribution systems.

MANAGEMENT POLICIES

The management of houses coming under Navy jurisdiction is generally under the supervision and cognizance of the Commandant of the district or station in which they are located. He establishes an organization to supervise the management and operation. The Bureau of Yards and Docks, Navy Department, Washington, D. C., is primarily responsible for planning and coordinating all defense housing activities of the Navy Department.

Effective September 1, 1941, all low-cost housing developments under the Navy were placed on a uniform rental policy, whereby a fixed shelter rental rate was established for the different sizes of units. All utilities were an extra cost. In order to simplify and expedite the work in the Department and at the various projects, the reports in connection with the management and operation of the projects were revised in December, 1940, to permit complete decentralization of management and operating records. Fiscal and policy control is now maintained on the basis of two simple monthly reports and a quarterly statement of budgetary and actual expenses.

In conclusion it may be said that the Navy has now essentially completed its procedure and organization for the construction and administration of defense housing and is prepared to proceed with a minimum of expense and effort.

The Why and How in Housing Priorities

SULLIVAN W. JONES

Chief, Housing Priorities Branch
War Production Board

IT is hardly necessary to elaborate upon the importance of housing in the present national emergency or to emphasize the need of providing it quickly. Before a wheel can turn in a plant manufacturing war equipment, there must be housing for both man and machine. If the all-out war effort is to succeed, if maximum production is to be obtained from each worker in the war industries, if labor turnover is to be reduced to a minimum, if not entirely eliminated, decent living accommodations must be provided for the workers and their families. Suitable housing is indispensable to the preservation of their health and the creation of *esprit de corps*.

Since the primary objective of the War Production Board is the uninterrupted and ever-increasing output of tanks and ships and planes and all other forms of war material, it is understandable that housing should have become one of the important concerns of this federal war agency.

The Housing Priorities Branch was organized under the Office of Production Management, now the War Production Board. Prior to September 22, 1941, when the Defense Housing Order became effective, eight housing projects comprising 2,183 family units had received priority assistance as construction projects. These eight projects accounted for 1,601 units in the Washington Defense Area; the remaining units were in Tampa, Florida, Baltimore, Maryland, and Omaha, Nebraska. A large number of projects had received partial and informal assistance through letters certifying their defense character issued by the Defense Housing Coordinator. These letters had no official sanction or legal standing and became less and less effective in securing scarce materials as priority controls were tightened. They finally became totally ineffective.

On September 22, when the Defense Housing Order was put into operation, something like seven hundred and fifty million dollars of housing, both defense and non-defense, had either been stalled or was in process of stalling, because the builders could not get metallic products essential to construction—everything from nails to materials for electric wiring. The housing projects were like flood waters backed up by a log jam. When the log jam was removed by the

Housing Order, the stalled projects surged forward for preference ratings.

The ratings issued during the first two weeks after the Defense Housing Order became effective covered projects which averaged 82 units per project. Since that initial rush, the number of units per order issued has dropped consistently. The average now is approximately 8 units per order.

ROLE OF THE DEFENSE HOUSING COORDINATOR

The Defense Housing Coordinator was charged by President Roosevelt with the responsibility of formulating a coordinated program of defense housing, financed both privately and publicly. The Coordinator was to designate the places where defense housing was or would be needed, and how many units were or would be required in each designated area. The alteration and rehabilitation of existing residential structures that would result in additional living accommodations as well as new structures were included under the term "defense housing." It was felt that through this type of construction living accommodations in the defense areas might be most quickly and economically provided.

SOME HISTORICAL BACKGROUND

During the latter part of June, 1941, the Defense Housing Coordinator presented a program for defense housing to the Office of Production Management. This program provided for the construction of 525,000 single family units before July 1, 1942. Of this number, the Coordinator recommended that 125,000 units be publicly financed and 400,000 units be produced by private enterprise. The Housing Order issued by the Director of Priorities authorized 100,000 publicly-financed units and 200,000 privately-financed units. No date for the termination of this curtailed program was set; the understanding was that, if the program did not miscarry and more housing were needed after the 300,000 units had been absorbed, more housing would be authorized.

PRIORITIES BEGIN TO FUNCTION

In view of the growing scarcity of certain materials indispensable to the construction of housing and to defense production, it became necessary for the Director of Priorities to make the extension of priority assistance depend upon compliance by the builder or the owner with requirements insuring that the housing would be occupied by defense workers for whom it was built.

The following requirements were made the basis for favorable action:

1. That the housing under construction or to be constructed be in a defense area so designated by the Defense Housing Coordinator;
2. That housing for sale be sold for \$6,000 or less, and that the monthly shelter rentals do not exceed \$50;
3. That every reasonable opportunity be given the defense workers to buy or rent the houses; and
4. That priority assistance under the order be extended for the purchase of only those materials included in the Defense Housing Critical List, and in the quantities that the list permits.

The inclusion of standards establishing minimum room size, window areas, etc., was considered, but this action was postponed until experience might contribute further knowledge of this highly technical subject. It was felt that normal competition would serve as an effective stimulus for the builder to produce the best housing procurable at the price.

The understanding from the beginning has been that in each defense housing area a survey would be made to determine the general income level of the defense workers in that area, and that the selling price and monthly shelter rent ceilings would be adjusted downward on a five-to-one ratio, so that the housing offered would be within the economic reach of the war workers.

The maximum selling price of \$6,000 and a maximum monthly shelter rent of \$50 were fixed so that they would be within the reach of the majority of war workers; if the workers could not afford to live in the houses provided, the purpose of the program would be defeated.

In making this decision cognizance was taken of the following official figures pertaining to the incomes of such workers:

- 20 per cent have a family income of less than \$1,500 a year,
- 25 per cent have a family income of \$1,500 to \$1,750 a year,
- 25 per cent have a family income of \$1,750 to \$2,000 a year,
- 30 per cent have a family income of more than \$2,000 a year.

When the program was launched, there was some apprehension that it would produce no housing for sale or rent at less than the maxima established. As a matter of fact, the averages for the entire country thus far are considerably below the ceilings. As an illustration: of the 69,470 privately-financed dwelling units on which priority assistance was received, and which were completed by December 31, 1941, a total of 53,324 were built to be sold at an average sales price

of \$4,654. The remaining 16,146 units were to be rented at an average monthly rental of \$42.78.

HOW WE OPERATE

To facilitate the procurement of materials needed to carry out the housing program, two preference rating orders are used: P-19-d, the order issued to the builder of a project financed wholly or in part with public funds; and P-55, the order issued to the builder for privately-financed projects.

While the routine may be somewhat different, the public agency responsible for the construction of a defense housing project must comply with the provisions of the Defense Housing Critical List. To qualify for a priority rating, the public agency must satisfy the Housing Priorities Branch of the War Production Board as to the following provisions:

1. That the project will be located in a Defense Housing Critical Area;

2. That it will be suitable for workers in war production activities within the area, and shall include the customary equipment and appurtenances necessary to occupancy, and facilities necessary to community life not otherwise available;

3. That it will be available at rentals that war workers can pay for the duration of the emergency; and

4. That the materials requested in the application are absolutely necessary and will be employed solely in the construction of the project, that no practical substitute or alternate source of supply is available.

In the matter of conforming to regulations, there is no discrimination between publicly- and privately-financed building projects. Both types receive the same ratings.

The procedure followed to secure a preference rating for a privately-financed project is outlined below.

1. An application (Form PD-105) is made by the builder to the nearest office of the Federal Housing Administration. The applicant must qualify as to his financial and other ability to complete the project for which he asks priority assistance. The project must qualify as to (a) location; (b) sales price or rental; and (c) use of materials.

2. If all conditions are met satisfactorily, the FHA office submits its findings to the local representative of the Coordinator of Defense Housing. As in the case of the publicly-financed housing, the Coordinator must be fully satisfied that the proposed project will contribute to satisfying the housing needs of the war industries in a given locality.

3. After it is passed by the Coordinator's office, the application is

submitted to the nearest field office of the War Production Board for checking and issuance of the certificate.

In the case of privately-financed defense housing, the Washington office must of necessity retain control as the final judge in cases of appeal. But it would have been impossible to make rapid headway in solving the defense housing problem were all applications cleared through that office. A bottleneck would have been created which would have retarded construction.

During the first world war it was possible to supply about two-thirds of all housing requirements in war areas by making the fullest use of existing housing facilities. That source, at present also, is not being overlooked. The P-55 Order is used for the remodeling and rehabilitating of existing structures to produce additional living quarters.

The preference rating orders issued are extendable to suppliers, to secure the delivery of purchased materials included in the Defense Housing Critical List. At first the extension privilege was left in the hands of the builders. The results were not entirely satisfactory. Ratings were extended at times for noncritical materials and improperly extended for critical materials the use of which is not permitted, and, in some instances, for quantities in excess of the amount needed to complete the work. This, of course, could not be permitted to continue. The builder and his subcontractors are now required to have their extensions authenticated by the FHA office with which the original application was filed.

Up to February, 1942, the Housing Order did not produce rental housing in quantities necessary to meet the in-migrant worker demand. It is expected that remodeling and rehabilitation will produce rental accommodations in substantial quantities.

In this brief article it has not seemed appropriate to give extensive statistical data. A few items, however, might illustrate both the results achieved and the task that lies ahead.

PUBLICLY-FINANCED HOUSING

Publicly-financed home building witnessed a considerable spurt during 1941. By January 1, 1942, we had completed and available for occupancy 64,442 of 108,196 dwelling units under construction and 133,465 programmed. On that date, the construction of 99,754 dwelling units, divided as follows, required priority assistance:

Under the Lanham Act	47,301 units
Defense Homes Corporation	1,219 units
United States Housing Authority (slum clearance).....	29,850 units
All other agencies: Farm Security Administration; Defense Homes Corporation; Federal Works Agency; and Puerto Rico...	21,384 units

By February 1, the picture had changed to 71,960 dwelling units completed of a total of 107,736 units under construction and a programmed total of 183,396 units.

Until permanent homes were completed the government found it necessary to provide trailers and portable houses for temporary shelter, and during the same period 2,434 trailers and portable houses were completed, out of 6,084 under construction and 8,745 units programmed. There were also completed 6,894 dwelling units for single persons in dormitories, of 9,090 units that had been started and 11,051 programmed.

In dollars and cents, the government-financed program amounted to about \$792,789,000 for war housing as of January 1, 1942. The value of work in place (completed and under construction) amounted to about \$336,000,000, considerably below 50 per cent.

Under Title VI of FHA it had been hoped to produce during the year 1941 a total of war housing amounting to \$300,000,000. The value of work actually completed amounted to about \$72,269,000.

Thus, instead of war housing (government-financed, plus that under FHA, Title VI, and excluding USHA construction) valued at about \$1,092,789,000, which we had hoped would be completed by the end of 1941, we actually received about \$408,269,000 worth.

PRIVATELY-FINANCED HOUSING

From October 1, 1940, to September 30, 1941, approximately 585,000 single family dwelling units were started. During the last quarter of 1941, it is estimated that about 120,000 privately-financed units were started, of which about 70,000 units received priority ratings. Of these totals, about 425,000 dwelling units were in defense areas and about 159,000 in non-defense areas.

Of the 425,000 dwelling units started in the defense areas, about 241,000, or 55 per cent, were priced at \$6,000 or less. Thus, 184,000 might be classed as defense housing ineligible for priority assistance on account of price alone.

While 343,000 dwelling units, or 59 per cent of the total, privately-financed during the year 1941, may be considered as non-defense, judged by priority standards (159,000 located in non-defense areas and 184,000 priced above \$6,000 situated in the defense areas), the proportion decreased substantially by the end of the year, when 75 per cent of all units could be classed as defense units.

FHA helped to provide a total of 221,000 dwelling units under Title I, Class III, Title II, and Title VI. Of those, more than 170,000 units, or 76 per cent, were built in defense areas.

RESULTS OF A SURVEY

A survey of the results under P-55 Priority Orders was recently completed. It embraced projects calling for the construction of 121,302 dwelling units and covered the period from September, 1941, to January 31, 1942. The results as of January 31, 1942, were as follows:

Stage of Construction	Dwelling Units	Per Cent
Completed construction	22,538	18.6
Construction begun	42,095	34.7
Construction not started.....	56,669	46.7
Construction not to be undertaken at all...	6,192	5.1

As one of the primary objects in granting priority orders is to assist in making available rental dwelling units for war workers, the following facts revealed by the survey are significant:

1. The total number of units rented was 4,882, or 21.7 per cent.
2. The number of units sold was 12,605, or 55.9 per cent.
3. The number of units vacant was 4,523, or 20.1 per cent. In this instance it is impossible to say how many would be sold or rented.
4. The number of units built for owner's use was 528, or only 2.3 per cent of the total granted.

These figures inspire certain conclusions: first, the home building industry has not responded fully to the nation's emergency needs to provide *rental* housing for war workers, that it is still building primarily for sale; second, the construction industry is not mobilized to do a war job, as the exigencies of the moment require.

Both these deficiencies will have to be corrected speedily. Not only must the industry meet the program that a nation at war imposes upon it, but it will have to do better than the program calls for. It will have to become more social-minded; it will have to place its accumulated experience, its ingenuity both with regard to speed and conservation of critical materials, and its indomitable will at the service of the nation in this critical hour by producing the factories and the war housing so sorely needed.

FINANCING INSTITUTIONS' RESPONSE

The war has placed a great responsibility upon the private financing institutions. Home financing executives have an obligation to the people of America in times of peace, but in times of war their responsibility is even greater. They must take chances; they must ascertain and anticipate the needs of the day and do their utmost to meet them.

The Housing Priorities Branch has not been content with mere issuance of priorities. From many sources word had reached us that

bankers and home financing institutions were delaying granting of loans or withholding loans granted until the builders had bought and secured delivery of construction materials. The contention of some of those skeptical financiers was that the mere holding of a priority rating did not insure securing of building materials.

From the very inception our office has tried to be of service to home builders by helping to find the needed materials for distressed projects. In my letter of February 13, 1942, circulated throughout the country by the Federal Housing Administrator and the leading associations of home financing institutions, I made it abundantly clear that we are fully alive to our duties and responsibilities. I said:

“Our aim is not only to assist legitimate defense housing projects by granting priorities to them but also to do everything possible to insure a steady flow of the necessary materials to complete the jobs. . . .”

At this writing it is still too early to predict the results of our campaign. From the replies thus far received, however, it would seem safe to assume that an improvement may be looked for from those quarters.

The year 1942 is a crucial one. The speed with which homes are made available for war workers will in a great measure determine the rate at which the much-needed tanks, ships, planes, and other war material will begin to flow from our factories to the battlefields. During 1942 the construction industry in general and the building industry in particular is to be tested as never before; it is hoped that it will come through the severe test with colors flying, that it will make a notable contribution toward winning the war against our implacable foes.

Rent Control Activities of the Federal Government—1941

KARL BORDERS

Director, Rent Division, Office of Price Administrator

NEXT to food, shelter is the most important item in the American family budget. Furthermore, it is a comparatively inflexible item. Thus, what happens to rents becomes an important part of worker-morale in every defense area of the country. If a man feels that he is being charged a profiteering rent, he hates his landlord; he hates the town in which he lives; and, if the opportunity arises, he is ready to move on to some place he thinks is better. A high labor turnover in defense industry leads to dangerous inefficiency. Badly needed workers hesitate to go into certain areas of the country today because of the generally reported high cost of living and particularly the high rents in those areas. Yet industries are calling for workers. A thousand families from all over the country come to town. They too must have some place to live. Old houses are refurbished and put on the rental market. Big houses are converted into a number of small dwelling units. But there are still two or three renters begging for every vacant house.

This is the condition, varying in intensity and extent, found in hundreds of defense areas throughout the country. As might be expected, rents in these areas have skyrocketed. An unusual monopoly condition in an essential of life—and one which cannot be quickly and easily supplied—was created in large part by the federal government when it chose these areas for rapidly expanding defense activities. Many landlords in all these areas took advantage of this artificial boom and have increased rents to the highest point the traffic will bear.

FEDERAL ORGANIZATION FOR CONTROL

The Consumer Division of the Council of National Defense, soon after its organization, realized that these conditions would inevitably result. A committee worked out a suggested bill for state legislation to control rents. The press and radio were used to warn against critical rent situations and to appeal to the fairness and patriotism of landlords. Plans for and work on defense housing went forward immediately after the passage of the first Lanham-Act appropriations for defense housing. However, not a single state legislature passed a rent control bill. Defense housing proceeded, but not in sufficient quantity

and not fast enough to keep up with new demands. Rents continued to increase.

The Office of Price Administration was established by executive order of the President on April 11, 1941. In June the problem of rent stabilization, which was specifically mentioned in the order, was delegated to the Rent Section in the Price Division. This Section at once began planning for the establishment of voluntary Fair Rent Committees.

From the beginning, the plan was confined to setting up programs in defense areas. It was recognized that in those areas in or near which munitions plants, army camps, aircraft factories and shipbuilding enterprises were located, rapid and often enormous increases in population would take place. This was likewise true, of course, of important areas of varied industrial activity to which huge defense contracts were awarded for machines, tools, trucks, and tanks. The Rent Section, therefore, turned its attention to keeping tab on these areas. By keeping abreast of plans for the assignment of defense contracts and the establishment of camps, the Rent Section was able to anticipate probable rent difficulties.

The Section was divided into two units, Research and Analysis, and Field Operations. The former maintained constant touch with all available sources of information concerning the actual or anticipated plans for extension of defense activities, the migration of workers, and vacancy and rental data by areas. When it appeared that rent increases had occurred or were likely to occur in a given community, the Bureau of Labor Statistics or the Work Projects Administration were requested by the Rent Section to make a rental change survey of the area concerned.

Upon the basis of these data, frequently supplemented by requests from the mayor or reliable organized bodies of the community, the Field Operations Unit developed the field program of the Section. A staff of 15 representatives was sent into the field to counsel with municipal officials and local defense councils in the formation of Fair Rent Committees and to suggest the basic principles which should guide Committees in the efficient fulfillment of their objectives. In addition, the field representatives aided the local Committees in the arrangement of organizational details and advised with members of the Committee as often as was feasible.

FAIR RENT DATE AS CRITERION

Past experience with rent control and adjustment under both voluntary and statutory systems had evolved a great variety of principles for the determination of fair rents. After a thorough examination of all

techniques used and consultation with competent authorities, it was concluded that the setting of a "fair rent date" as a basis for rent stabilization would be the most feasible method for handling the problem. This principle was recommended for use by the voluntary Fair Rent Committees established in cooperation with the Office of Price Administration.

The Rent Section suggested that the fair rent date for a given community should be, as the phrase implies, a date at which rental rates would be judged by the community as having been generally fair and equitable. In selecting this date it was suggested that consideration should be given to such factors as the influx of new defense workers, the shortage of rental housing accommodations, and the appearance of sharp increases in rents. However, it was pointed out that if a Committee was to function efficiently, it would be inadvisable to establish this date any further back than April 1, 1940, or any nearer than six months prior to the organization of the Committee. The April, 1940, limitation was set because, by this date, activities in certain defense areas had already begun to expand leading to housing shortages, and because pushing the fair rent date back beyond April 1, 1940, would in many areas involve too severe a revision of existing rents to be practicable.

In order that all Committees might be guided by the same basic principles, the following criteria were suggested:

Increases in rent above the fair-rent-date level should be allowed only when one or more of the following five conditions are proved by the landlord.

1. That the landlord has made significant changes in structure and facilities since the fair rent date. When this has occurred, the cost of these changes should be inquired into, and the Committee should allow an increase proportionate to the cost of the improvement liquidated over a reasonable length of time.

2. That there has been a rise in the cost of maintenance and service provided on the fair rent date. Wage increases to service employees for example fall into this category. Actual increased costs should be prorated throughout the year among all tenants making use of the services involved.

3. That there has been a rise in the cost of fuel and utilities. The actual increase should be prorated throughout the year among all tenants in the building using the same heating facilities.

4. That there has been a rise in local taxes. Such increase should be prorated throughout the year among all tenants occupying the building on which the taxes are levied.

5. That on the fair rent date the landlord was granting the tenant an extraordinary concession in rent for personal reasons. In this case the Committee will have to determine what a comparable dwelling in the same community rented for on the fair rent date and set that amount as the fair rent. The same type of appraisal will have to be undertaken: (a) for new construction; (b) for units which have recently come into the market as a result of conversion; (c) for units which were not rented on the fair rent date.

FORMATION OF FAIR RENT COMMITTEES

During the period between July, 1941, and January 30, 1942, the date when the Emergency Price Control Act of 1942 was approved, 210 Fair Rent Committees were organized in communities in 34 states. About 1,800 citizens served as members of local Fair Rent Committees. Committees were composed of persons chosen by mayors or defense councils for their fairmindedness and representative place in the community. Both landlord and tenant interests were represented on Committees by labor leaders, social workers, ministers, businessmen, lawyers, municipal welfare officials, and representatives of housing, real estate board, and other property owner groups. Committees varied in size from three members in smaller communities to thirty or more in large cities. In the larger communities Committees met often in panels of three or more to hear complaints. Some Committees met weekly, others semimonthly or monthly, and still others met "on call" as the need arose. Thousands of complaints were received and mediated throughout the country.

As had been fully anticipated, the effectiveness of the program depended upon the character of the Committees, the initiative of aggrieved tenants in filing complaints, and upon the support given the Committees' decisions by landlords and the public. Although the Rent Section urged their local appointment as quasi-official bodies, Fair Rent Committees had no statutory authority, could not set a rent ceiling nor deal with offenders who violated it. They could not issue a subpoena and force anybody to testify. Many Committees, instead of using the fair rent date as a basis for arriving at decisions on complaints, considered questions of property value, construction costs, testimony on the issue of "fair return" and "value of services," and most difficult and time consuming of all, the problem of what was the ideal profit margin in the particular case involved.

As would be expected, these Committees met with varying success. Some of them have done excellent jobs within the limits of their power. Some have done a fair job. Some have been almost complete

failures. Others have recently been organized and there has been no opportunity to appraise their work. In a number of defense-rental areas the program reached the area too late for voluntary action. Rents had already reached a generally exorbitant and profiteering level in those areas, which no voluntary Fair Rent Committee could hope to turn back.

The knottiest problem the Committees encountered was the fear of evictions. In many cases Committees had to deal with actual notices to vacate or eviction proceedings against tenants who appealed to them. A wave of evictions of tenants who thus complained spread across the country. It was clear that where there were practically no vacancies available and landlords were able to get away with this kind of action, the entire effectiveness of the Committee was nullified. Some Committees raised the question as to whether they were not doing more harm than good. A number of Committees courageously, and with some good results, dealt with such landlords. But, in spite of all efforts, many landlords continued to thumb their noses at the entire policy and plan of voluntary rent stabilization.

FEDERAL LEGISLATION ADOPTED

For these among other reasons, the Office of Price Administration went forward with recommendations for legislation which would give ample power to cope with those rental situations in which the Fair Rent Committees found themselves powerless, or in which they for any reason proved ineffective in stabilizing or reducing rents in defense areas.

The Emergency Price Control Act of 1942 became law on January 30, 1942. The statutory authority for the control of rents which is included in this Act has made necessary certain changes in the type of rent control program which had previously been carried on by the Office of Price Administration.

Under this Act the Administrator is authorized to designate certain areas as defense-rental areas, and to recommend action toward the stabilization or reduction of rents within the area. If in his judgment rents have not been stabilized or reduced within 60 days in accordance with those recommendations, the Administrator may establish maximum rents and set up the administrative structure necessary to make the maximum rentals effective.

This new responsibility requires that a very clear distinction be made in the public mind between the type of voluntary control undertaken by Fair Rent Committees and the statutory control which is now available under the Price Control Act.

This does not mean, however, that the Office of Price Administration has lost interest in the operations of local voluntary Fair Rent Committees. Committees continue to act as agencies of their communities to stabilize or reduce rents. In so far as these activities are effective, to that degree will it be unnecessary to impose statutory rent controls. Some Fair Rent Committees may accomplish such effective rent stabilization in their localities that statutory action may not be necessary.

Central Housing Committee Swan Song

HORACE W. PEASLEE

Ex-Secretary, Central Housing Committee

THIS Committee, which was never established officially, has finally achieved recognition in a special clause—abolishing it! The Executive Order which created the long-awaited National Housing Agency has terminated the need for stop-gap service and the Committee's assets and its good will have been transferred to the new agency.

As in previous years, the undertakings and accomplishments of the various committees and subcommittees are briefly summarized. Some of the accomplishments are notable; others warrant no headlines; but throughout the final reports of all groups runs a note of regret that the termination of the committee setup stops the main vehicle which brought together the technical men of many government agencies as technical men of common interests, rather than as agency representatives. Many narrow channels of contact have been widened; many an old-line government man has been stimulated by contacts recently brought from private practice; and many a New Deal houser has been helped over the hard places by an old campaigner. In the final review of activities, it has been surprising to find how many housing studies have been made for the housing groups by representatives of old-line non-housing agencies.

The contacts established may continue informally in some cases, under new auspices in others. They will help to bridge some of the hard places of reorganization and decentralization, and the sharp divisions now established between: (1) NHA housing and other housing interests, such as farm housing and TVA housing; (2) housing and non-housing construction groups; (3) the New Deal and old-line agencies; and (4) between technical men in Washington and those relocated elsewhere. These regroupings and separations may justify the continuance of some medium of exchange like the experimental *Technical Bulletin*, whose publication has now ceased.

It is hoped that some of the projects which various committees have started and carried on laboriously, in addition to their individual routine work, may be taken over and developed as agency staff assignments, while some might well rest in the province of NAHO. The reports of committee and subcommittee work follow:

Accounting submits, with recommendations for adoption, a uniform

classification of accounts, drafted to reconcile variations in accounting systems and to permit operating cost comparisons.

Appraisal and Mortgage Analysis submits its program of university training and government apprenticeship designed to raise the standards of appraisal service with recommendations for continuance. The program was initiated by the Federal Home Loan Bank, financed by Federal Housing, Farm Credit, and Farm Security, and is of special concern to national housing administrations.

Economics and Statistics recommends that arrangements be made for the continuance of its *Housing Index-Digest*, or some equivalent medium of information, and recommends that economic and statistical research for the housing agencies be organized under administrative control.

Land Use and Site Planning reports on common interests in rehabilitation including a specific program, CHC-assisted, under way in Cleveland.

Law and Legislation reports on its joint studies of uniform acts, particularly on studies in progress for uniform tax collection and mechanics' lien acts, and its annual survey of housing legislation.

Public Relations reports certain definite accomplishments in the direction of related expositions of the government's diverse interests in the housing field, including exhibitions and publications, and recommends arrangements to continue exhibitions now in circulation. Its *Subcommittee on Definitions* has to offer a nearly-complete glossary of housing terms which compares, in the dictionary manner, variations in interpretation as expressed in legislation and agency usage.

Research, Design, and Construction transmits, with comments, the reports of its 13 subcommittees which have much to contribute: *Building Codes* offers its new Regulations for Emergency Construction. It recommends a continuing arrangement for keeping such codes up to date. The report will be published by the National Bureau of Standards as a BMS Bulletin. *Design Standards* submits its Studies on Minimum Standards for dwellings, ceiling heights, window areas, exits, closet spaces. *Fire Resistance* offers the fruit of 70 meetings—a monumental study of fire resistance classifications which bear on all governmental construction. Its job is done, except for supplementary surveys which might be supervised by an interdepartmental committee. The report will be published by the National Bureau of Standards as a BMS Bulletin. *Heating and Ventilating* reports on its work with the Bureau of Standards promoting codes and standards, simplifying heating methods, establishing uniform bases for ratings and specifications, devising cheaper chimney construction, etc. *Landscape* has a check

list for landscape construction and agreements on terminology for specifications, etc. It leaves unfinished a handbook for landscape architects. *Lighting*, a relatively new committee, was starting to develop bases for house and office lighting standards, the latter a much needed job for conservation of personnel under pressure of war work. *Maintenance* has in process a manual on the care of structures. Its major undertaking (never financed) was to examine a group of projects periodically from the standpoint of maintenance and to bring its findings to the attention of designers and builders so as to prevent recurrence of error. The report will be published by the National Bureau of Standards as a BMS Bulletin. *Plumbing* has laid the ground work for a new code, recently issued as BMS Bulletin 66 by the National Bureau of Standards. It recommends periodic check-ups. *Prefabrication* submits the need of a centralized technical service in this field and an evaluation of wartime construction for the safeguarding of the post-war building industry. *Specifications* offers a new streamlined short-cut system halving word and paper wastage, with recommendations for general government adoption. The report will be published by the National Bureau of Standards as a BMS Bulletin. *Structure* has produced a check list for the use of construction inspectors to be published by the National Bureau of Standards as a BMS Bulletin, and will report on its plan to eliminate divergent structural practices in government agencies. *Technical Research* reports on its guidance of the \$150,000 Bureau of Standards research fund sponsored by the three housing administrations, and on its technical reporting service. *Rural Housing* has an undertaking with an industrial group, the National Homes Foundation, involving a program on which 400,000 pieces of literature have been circulated. It is concerned especially with the relationship of farm and village housing, now separated by the reorganization of federal agencies.

In reporting this last testament and testimonial, the ex-secretary cannot forbear following the precedent set in a similar affair in which, during a lull, a mourner arose to say: "If no one else has anything more to say about the deceased, I would like to say a few words about California."

In this instance, he would like to include a personal bequest. Once upon a time, he proposed himself as a designer of parts; but, as fate sometimes disposes, he found that his job at the time was to write specifications. His experiences in this pastime were illuminating—particularly in the discovery that every sentence had to be, per se, in the nature of a legal contract. So, as lazy men do, he devised a short cut by the simple expedient of lumping all mandatory provisions in a

single, hard-and-fast governing clause, followed by a mere outline, in lieu of sentences.

The general idea was cleared with a committee of government attorneys, who gave it a bill of health, subject to technical review. This review was extended over a two-year period by the Central Housing *Subcommittee on Specifications*, as noted in the foregoing summary.

There are no complications, and the details of application may be arranged as preferred by the individual. The advantages of the system lie in its complete separation of construction techniques from legal quirks, the simplification of effort and the saving of time and paper (the reduction in number of pages runs from 50 to 75 per cent).

The ex-secretary has presented this system to government agencies. In the interest of streamlining a tedious, time-consuming operation, he offers it, through NAHO, to housers in general.

Activities of National Unofficial Housing Agencies and Committees for 1941

A GREAT many more agencies are included in this section of the 1942 *Housing Yearbook* than in any previous year. An attempt has been made to secure firsthand information from all unofficial national housing agencies and from unofficial national agencies whose major field of interest is other than housing but who in 1941 and early 1942 dealt directly with some aspects of housing for persons of low and moderate income.

It is obvious that the activities reported vary widely. This variation indicates the extent to which housing is related to other activities dealing with the well-being of families. It emphasizes the extent to which the development and operation of homogeneous neighborhoods with good housing may help to create and preserve a productive community life and thus advance the efforts of organizations interested in particular aspects of improved family life. The information is presented in substantially the same form in which it was submitted by the various organizations. The reports have come from the national headquarters office of each agency; therefore, the complete extent of the housing efforts of organizations whose major work is done by regional, state, or local divisions will not be fully portrayed.

During 1941 no new national unofficial housing agencies were established and none that functioned in 1940 was disbanded.

The reports are presented in alphabetical order by name of organization.

American Association of University Women

The housing problem has been a subject of study in scattered branches of the American Association of University Women over a period of years but has become a major national emphasis in the social studies field only during the past year.

Each of the principal subjects heretofore emphasized in the social studies program—consumer problems, social welfare, migration, labor standards, and the general relationship of government and business—has at some time and in many branches led to the study of housing; it was inevitable that interest in housing should be greatly enhanced when national defense focused attention here. A few local branches of the Association have assisted in securing public housing projects in their communities, have been active on Fair Rent Committees, with

room registry and homes registration bureaus, and in forums and radio programs dealing with local housing needs.

The January, 1942, issue of the social studies monthly series (Contemporary America) is entitled "Housing in War and Peace" and is the first study outline issued by the Association in this field.

An unusual contribution to materials on this subject is being made by the Kansas State Division which is preparing its own outline on housing problems in Kansas communities for use in study groups in 1942.

American Bar Association

The Committee on the Law of Housing from the Point of View of the Investor was a special committee of the American Bar Association's Municipal Law Section. Until late in 1941, when the Municipal Law Section created a Committee on Housing under the chairmanship of Mr. Leon H. Keyserling, Deputy Administrator and General Counsel of the United States Housing Authority, the housing activities of the Municipal Law Section were more topical than general. Thus the early Committee on Legal Problems of Municipal Housing and City Planning was followed in the succeeding year by a Committee on Legal Problems of Urban Housing.

When it became apparent that one of the most pressing issues was related to the legal aspects of financing the public housing program, the Committee on the Law of Housing from the Point of View of the Investor was established. This Committee was under the chairmanship of Morris Miller, of Dempsey and Koplovitz, Washington, D. C., and included Ernest Bohn, Director of the Cleveland Metropolitan Housing Authority, Arnold Frye, of Hawkins, Delafield, and Longfellow, of New York City, Philip H. Hill, City Solicitor of Charleston, West Virginia, and Executive Director of the Housing Authority of the City of Charleston, and Milton Mallin of the United States Housing Authority's legal staff.

In the fall of 1941, the Committee issued its report which was printed by the American Bar Association. This report included a summary of the federal government's activities in the housing field leading to the adoption of the United States Housing Act. After a brief discussion of the Act and of the place of the local authority as an instrumentality for undertaking and financing low-rent housing, the report contained a detailed analysis of the legality and security behind the local authority bonds. The annotations to the report include citations of all state enabling housing legislation as well as citations to all cases decided by the state courts affecting the validity of such legislation.

American Federation of Labor, Housing Committee

War housing was the primary concern of the American Federation of Labor's Housing Committee throughout 1941. Acute shortages of housing facilities for workers concentrated in war production areas, and an inadequate supply of new housing by private enterprise and the public housing agencies in these areas became extremely serious during the year. In many war production centers alleged shortages of labor needed by war industries were the direct result of housing shortages. The reluctance on the part of workers to bring their families to congested towns lacking housing and sanitary facilities, and to subject them to the risk of disease was rapidly becoming a threat to the labor supply needed for war output.

The AF of L Housing Committee was a leading force in bringing all these phases of the defense housing problem to public notice. Its first intensive study of defense housing was made in September, 1939. This study served as a basis for the public declaration of housing policy issued by the Executive Council of AF of L on May 20, 1940. This declaration foresaw the mass syphoning of wage earners into communities dominated by specialized production, and urged that emergency housing situations be remedied in advance. It emphasized the desirability of using the available machinery of local housing authorities. The declaration called for a program to meet the immediate need and one designed to provide defense housing convertible to the most economic post-war use.

During 1941 the AF of L Housing Committee kept in close touch with its local labor housing committees and was able to bring together vital facts reflecting the housing needs and special problems of communities most affected by defense. In June, 1941, the Committee made a nationwide survey of housing and health conditions in defense production centers. The results of this survey were presented to the Tolan Committee on Defense Migration, in July, 1941.

In a report prepared by the Housing Committee and submitted to the Executive Council of the AF of L in August, 1941, unification of defense housing agencies, designed to integrate and eliminate conflicting and overlapping jurisdictions, was strongly urged. This report, which was adopted by the Seattle Convention of the AF of L in October, stressed that the most essential and urgent need for shelter in defense areas should be promptly met through a unified program of public defense housing.

The work of the Housing Committee was carried on through its local labor housing committees, of which more than 400 were active during the year. A number of studies and reports covering each

community and the surrounding area were made available by the local housing committees, bringing together current and vital information on vacancies, the relation of the available housing to places of employment, the extent and cost of commutation, as well as the changes in rents.

Rent control was given special attention by the Housing Committee and an advisory service with regard to rent regulation was furnished to local labor housing committees during the year. The Committee was able to furnish much valuable information to the Office of Production Management and to the War Production Board on the relation of new plant allocation to local housing situations and other community problems relating to housing.

A basic study of post-war housing was undertaken by the Committee designed to provide a basis for a long-range housing policy.

American Home Economics Association

Home economists were increasingly active in the housing field during 1941 and the early months of 1942, as individuals, as teachers commissioned by state and local departments of home economics education, and as members of the American Home Economics Association.

Both in slum clearance and in defense housing projects, home economists have had an increasingly important role. New Jersey has been outstanding in securing the services of home economists for families living in housing projects. Local boards of education have hired home economics teacher-consultants to live in the Atlantic City, Elizabeth, and Perth Amboy projects, pay rent for their apartments, and operate a 12-month program, which includes teaching classes for all age groups. Most popular are the classes in food preparation, canning, nutrition, clothing, home furnishing, and child care. The state supervisor of home economics education acts as advisor to these teacher-consultants.

The Tasker Homes project of Philadelphia is an example of home economics leadership in demonstrating attractive, low-cost furnishings. Here the work was done through a committee with representatives from the home economics departments of the public schools, Temple University, Drexel Institute, and the Moore Institute of Arts and Science. From the Salvation Army storehouses furniture such as incoming tenants would be likely to have obtained. Home economists then supervised students of classes in upholstery, interior decoration, and woodworking as they reconditioned the furniture

which was to serve as an exhibit for Tasker Homes tenants. Other students made curtains for these homes.

In two Texas housing projects, San Antonio and Corpus Christi, home economists have conducted demonstration projects concerned with food preservation, mass emergency feeding, nutrition, wise buying, conservation of food and other consumer goods. The Texas State Vocational Training Office agreed to furnish 22 home economists and nursery school teachers for housing projects in the state.

First aid, home nursing, and nutrition classes have been held by Denver home economists for families in the Lincoln Park housing project. The Indiana State Department of Home Economics Education has sponsored a demonstration project in the Lincoln Gardens (Evansville) project, in which home economists have given training for domestic service as well as for furnishing, interior decoration, and home management.

The Pittsburgh public school classes in home economics have shared in making furnishings for home demonstration projects in both slum clearance and defense housing projects.

In Omaha, Nebraska, the supervisor of vocational homemaking has worked with tenants of housing projects through home visits, classes, and clinics.

Other cities where home economists have actively shared in the educational work in housing projects include: Los Angeles and San Francisco, California; Hartford, Connecticut; Jacksonville, Florida; Atlanta, Georgia; Louisville, Kentucky; Buffalo, New York; Raleigh, North Carolina; Knoxville, Tennessee; and Norfolk, Virginia.

Home economists in the Extension Service of the United States Department of Agriculture have continued to make an important contribution to improvement of rural housing.

The Association works with agencies concerned with the design, financing, construction, management, and social aspects of housing. It shares with these allied agencies its experiences in working with families in different communities. If it discovers, for instance, that outlets for utilities in certain housing projects are so placed as to make efficiency in food preparation or laundering impossible it directs attention to this condition. It endeavors to implement and coordinate the work of home economists in all fields of home economics—from child development and family relationships to family finance and home management.

The 1941 *Journal of Home Economics* published abstracts of housing material at regular intervals, and also contained articles on such subjects as consumer education in furnishings for a public housing

project, helping the farm family solve its housing problems, Farm Security Administration housing projects, improving rural housing, and the work of a local public housing authority. The May, 1942, issue of the *Journal* carries three articles on housing.

One of the five major divisions of the American Home Economics Association is that on housing. Earl C. McCracken of Columbia University is its chairman, Mary L. Matthews, Purdue University, is its chairman-elect. Twenty-one state home economics associations and the Puerto Rico organization have housing chairmen. In the summer of 1941 the housing division promoted the holding of rural housing conferences for in-service workers at the University of Arkansas and at Colorado State College, the latter attracting representatives from a dozen states. Tennessee and Georgia have had housing schools as regular features of the college home economics program.

The housing division's 1941-42 program, as set up in June, 1941, provided for the continuation of work previously undertaken and added the following projects:

1. Setting up standards for housing the aged.
2. Making surveys of values derived by families from living in new homes.
3. Determining the needs of low-income families through a study of housing projects.
4. Planning a service for urban families similar to the extension service for rural families.
5. Setting up standards for use of investigators in studying local housing conditions so as to make possible regional summaries.
6. Making a survey of the research under way in agricultural engineering which is of concern to home economists.
7. Planning trips to see public housing projects at the June, 1942, convention.

American Institute of Architects, Committee on Urban Land Use

For the Institute's year, ending at the annual convention in May, 1941, the Committee on Urban Land Use consisted of Arthur C. Holden, New York, Charles Dana Loomis, Baltimore, Horace W. Peaslee, Washington, Walter H. Thomas, Philadelphia, E. J. Russell, St. Louis, and Frederick Bigger, Pittsburgh, chairman. The report of the Committee was accepted but not endorsed by the Board of Directors, being referred to the convention. In the December, 1941, issue of the Institute's periodical *The Octagon* the report was printed in full. The gist of it is a recommendation to architects to study and

equip themselves to collaborate with others in local planning activity and in urban redevelopment programs. There was presented for the readers' study a long-term integrated study and planning and redevelopment program which, in its broad outlines, is similar to the program suggested in the Federal Housing Administration's *Handbook on Urban Redevelopment for Cities in the United States*.

For the current year the Committee on Urban Land Use is continued, under the chairmanship of Walter R. MacCormack.

American Institute of Planners, Committee on Urban Land Policies

The report of the Committee on Urban Land Policies,¹ prepared in the closing weeks of 1941 for the January, 1942, meeting of the American Institute of Planners, was a symposium on the question, How Far Must the Federal Government Go in Post-War Urban Redevelopment? Three proposals were the bases of the discussion:

1. A suggestion, originally made by Mr. Frederic A. Delano in *The American City* for January, 1937, that a fiscal invasion be made by the federal government into the slums and blighted areas of American cities. Mr. Delano pointed out that federal action could be most effective by enlisting the cooperation of private enterprise and local governments, and cited the traditional method of governmental assistance termed grants-in-aid. He said further:

The federal government might properly offer to pay a certain percentage of the cost of acquisition of land by municipalities, on condition that the municipality, in using such land, should take suitable precautions to insure the sound development of the neighborhood. The federal government should be careful not to subsidize the development of neighborhoods of jerry-built houses, or of surplus residential sections, or of poorly planned communities. It should offer financial assistance only when municipalities follow a proper and well-considered housing and land-use policy.

2. A program of the National Association of Real Estate Boards,

¹ The work of this Committee dates back to 1934 when a Committee on Research in Urban Land Policies was appointed under the old American City Planning Institute. The continuing efforts of this committee are recorded in several significant publications: "Possible Modifications of Urban Land Policies in America," published in the *Journal of Land and Public Utility Economics*, May, 1935; "Absurd Land-Overcrowding Allowed by Many Zoning Ordinances," *American City*, June, 1936; a 12-page mimeographed report, "Increased Public Ownership of Urban and Suburban Land," upon which was based a statement of policy published in the *Planner's Journal*, July-August, 1937.

In 1938, 1939, and 1940 some of the committee members collaborated in the studies of the National Resources Planning Board that were pertinent to the field of urban land policies.

From 1936 to 1941, inclusive, the members of the Committee were: Frederick L. Ackerman, Tracy B. Augur, Jacob Crane, Myron D. Downs, John Ihlder, Ladislav Segoe, and Harold S. Buttenheim, chairman.

issued in May, 1941, supplemented by a memorandum of its Urban Land Institute dated December 17, 1941.² It was proposed:

(a) that there should be established in each urban community a land commission or a land planning commission, by appropriate state legislative action, to plan and to prescribe land uses in the entire metropolitan area of the city, such commission to have the power to purchase land and to exercise the power of eminent domain when it becomes necessary to re-assemble land in the blighted areas for the purpose of replanning and rebuilding; (b) that there should be created a federal urban land commission to be supplied with funds by Congress with which to make grants and long-term loans at low rates of interest to local land commissions, if and when a practicable city plan for the entire metropolitan area is being developed and if the rebuilding of the blighted districts can be assured through private enterprise; and (c) that having received the federal loan, the local land commission should assemble all the land of the specific blighted district under its ownership, and should proceed to clear it, and install or reconstruct the neighborhood streets, sewers, parks, school sites, and other public facilities. The city would take title to all areas and improvements for public facilities so installed or reconstructed. The remainder of the land—the building sites—would be leased to approved private redevelopment companies or individual builders for long period of years, possibly under a lease purchase agreement, with land rentals set at 10 per cent of the gross receipts of the company, to be allocated first to interest and secondly to apply on the agreed purchase price.

3. A proposal by Mr. Alvin H. Hansen, professor at Harvard University, and Mr. Guy Greer, an economist of the Federal Reserve System, to the effect that the federal government set up a central urban redevelopment agency; that the several states be induced to adopt revised and simplified condemnation laws; that each city or group of contiguous cities can produce at least a satisfactory over-all outline of a master plan for the entire metropolitan area, with assurances that it will be carried out; that, as the first step in replanning and rebuilding, the federal government be asked to advance funds over a period of years wherewith all the real property in the clearly defined slum and blighted areas shall be acquired by the municipal government or governments. The federal government would be repaid, in so far as possible, by having the cities turn over to it for about 50 years approximately two-thirds of their subsequent proceeds from leasing whatever land is not used for public purposes. Moreover, the federal government would exact assurances that the use of the acquired land would be such as would never again result in blighted areas and slums.

To secure expressions of opinion from members of the AIP Com-

² See also the report of NAREB, pages 104-07.

mittee on Urban Land Policies for the report, here abstracted, the chairman sent to each member a copy of the National Association of Real Estate Boards and Hansen-Greer proposals, with request for comments, and asked specifically the following questions:

1. If you believe that substantial federal aid to municipalities in the redevelopment of their slums and blighted areas would be in the public interest, do you favor perpetual public ownership of land acquired for that purpose?

2. How far, if at all, ought the federal government go in determining the site planning and uses of such land, density of population, etc.?

The replies are quoted at length in the mimeographed report of the Committee. The space limits of this abstract allow for only a few significant excerpts:

Frederick L. Ackerman: Urban living in the U. S. A., if it is to be made tolerable through the years, is now a problem which must be approached from a wholly different point of view than that of appeasing the holders of fictional items of capitalization of the decayed and utterly obsolete. The days when that process seemed to work have gone with the wind.

Jacob Crane: Once blighted areas have been reacquired under public ownership I think that they should be retained under public ownership and leased to public and private agencies with adequate control on land use, density, site planning, etc.

Myron D. Downs: The continuation of the policy of having federal land purchases occur in the heart of the city can only lead to the eventual multiplication of conflict of authority in the government and taxation of the cities. . . . I believe that the most desirable solution of redeveloping our blighted areas is for the municipality to undertake, with its existing authority under the law, the reassembling of real estate, its replanning and redevelopment. In Ohio, at least, there do not appear to be any legal obstacles to such operations by the city councils.

John Ihlder: The NAREB report carefully limits operations to areas from which all profits have already been squeezed, leaving out those from which private exploiters may still squeeze something, no matter how badly those areas are planned, no matter how inevitable it may be that they are on their way to becoming slums. Not until they have lost all of their financial attraction are they to be available to the land commission which will then buy them with public money and having bought them, must sell or rent them to private companies at a rate based on the profits those companies may make.

Ladislav Segoe: Considering the very vital public interest in the solution of the problem, I believe that reasonable public subsidy would be warranted, provided that this were to be applied primarily to the furtherance of such public interest—including the bettering of the living conditions of the underprivileged segment of our urban population, improvement in conditions

of health, safety, etc., in our cities. But I do not believe in continuing subsidies to the owners of tenements and other rental properties in the slums, real estate speculators, redevelopment corporations, and the like. One of the dangers, as I see it, of the proposal in the NAREB memorandum is that the major part of the public subsidy would go to these latter groups.

The need for public subsidy in most any program of slum eradication and redevelopment is due to the differences between the cost of land in such areas and what such land can earn when redeveloped. The excessive cost of land in these areas is probably the only serious obstacle in the solution of the problem. While it is true that in many cases valuations for tax purposes are still supporting these excessive prices not warranted by earnings, in many others such prices are fully justified by earnings, and assessed valuations would be still higher if, as suggested in the NAREB memorandum, these were determined on "a more realistic basis giving primary emphasis to income." For, unfortunately, rental properties in the slums are in many places among the most profitable real estate investments. . . .

As regards the specific questions posed to the members of the AIP Committee on Urban Land Policies:

(a) Yes, I am in favor of perpetual public ownership of land and long-term leases. I know all about the objections raised against such arrangement, among these that it would discourage private enterprise. The latter I always held to be but a convenient hypothesis. My most recent proof is the sale within a year of all of the 120 homes on individual lots in an experimental low-cost housing project with certain cooperative features. We have not lost a single would-be purchaser because we offered 99-year renewable leases instead of fee simple titles.

(b) I am in favor of having the federal government lay down appropriate minimum standards of site planning, occupancy, etc., as well as limitations on return or profits—all in accord with the general principle of conditioned grants-in-aid. However, within the limitations set by such standards and conditions, control over matters such as location, extent, design, construction, management should be left to local legislative, planning, and housing authorities.

In conclusion the AIP report, here abstracted, quoted two recommendations from a report of the American Institute of Architects' Committee on Urban Land Use, as published in *The Octagon* for December, 1941:³

1. The federal government, through an appropriate agency—possibly a consolidated type of agency—may make a long-term, very low interest rate loan to the city, to cover the excess cost of site acquisition. Its loan contract might require assurances (a) that the city will retain title to the land, (b) that the city will control this and other enterprises, and its own financial affairs in such fashion as to conserve the newly redeveloped area, without jeopardizing other areas which need similar treatment, and without demoralizing or hastening the depreciation of districts which now are good, (c) that the community will put in order its physical plan, its retrograde areas, its community services, and its financial affairs.

³ See the report of the AIA Committee on Urban Land Use, pages 90-91.

2. The federal government, in addition, may render financial assistance to redevelopment corporations, having in mind the safeguards to the public interest previously outlined in this report, particularly in item 1 above. This assistance may be in the form of insurance of money loaned by others to the redevelopment corporation, and insurance to that corporation which will cover the risks of operation during an initial period of reasonable duration.

American Public Health Association, Committee on the Hygiene of Housing

The American Public Health Association's Committee on the Hygiene of Housing conducts research in fields of housing which relate to physical and mental health, formulates standards for housing practice in the light of this research, and advises with official agencies on the problems of housing administration concerned with public health. Its seventeen members represent a background of research, education, or administration in public health, housing, architecture, city planning, engineering, law, sociology, and home economics.

The Committee's chief publication in 1941 was a volume of selected subcommittee reports and proceedings of its semiannual meetings, issued under the title *Housing for Health*. Other publications during the year included a popular bulletin on prevention of accidents in the home, prepared by the Subcommittee on Home Safety, and a report dealing with the water-supply and sewage-disposal requirements of outlying residential developments, prepared by the Subcommittee on Home Sanitation.

During 1941 the Committee cooperated with the Management Division of NAHO, in the preparation of a "Tenants' Homemaking Library," a collection of pamphlets distributed to members of the NAHO Management Division for educational use with tenants. The Committee also cooperated with the John B. Pierce Foundation in two special studies. One, conducted by the Subcommittee on Thermal Studies, was an investigation of comfort conditions in prefabricated houses built experimentally by the Foundation; the other was a six-month exploratory study of the functions and living habits of typical urban families. This study was undertaken in the hope of disclosing some of the factors hitherto ignored that are essential to consider in the rational design of low-cost dwellings, and with the purpose also of testing the efficiency of the research techniques developed for use in a possible large-scale study in this field.

The current activities of the Committee center around the work of two subcommittees: that on the Appraisal of Residential Areas, and that on Housing Legislation and Administration. The housing

survey and inspection technique developed by the former subcommittee, designed for use in urban areas by local health departments and other cooperating agencies, has been used in test surveys in three Connecticut cities; the test findings are being published, with the basic field schedules, in *Public Health Reports* during March and April, 1942. Further demonstrations of the technique are being planned for the coming year in cooperation with state and local health departments, housing authorities, and planning bodies. The Subcommittee on Housing Legislation and Administration is giving intensive study to the general problem of state and local housing regulation, with a view to preparing a statement on the principles and policies necessary for adequate housing control. Through its consulting service to the Connecticut Department of Health, the Committee is cooperating in a critical analysis of state and local housing laws of Connecticut.

In addition to the reports of the survey and legislative subcommittees, two completed studies of the Committee are being prepared for publication in 1942: a report of the Committee's three-year field investigation of heating, lighting, and noise conditions in occupied dwellings, to be issued through the United States Public Health Service; and a document of the Subcommittee on Standards of Occupancy, setting forth the principles essential in the planning of space for livability in dwelling units.

Functioning as a modest clearing agency for housing information related to health, the Committee maintains a technical reference collection, and offers limited bibliographic service.

American Society of Planning Officials, Committee on Urban Redevelopment

The American Society of Planning Officials has a Committee on Urban Redevelopment consisting of Alfred Bettman, chairman, Frederick Bigger, Andre M. Faure, Frank H. Mally, and Ira S. Robbins. This Committee, which is concerned chiefly with the comprehensive planning aspects of the problem of urban redevelopment, presented its first report to the annual meeting of the Society held in Philadelphia in May, 1941. That report is summarized as follows:

The first step which any city should take is that of preparing a long-term program for making and carrying out a plan for the rehabilitation and redevelopment of blighted areas. The problem of the blighted area is worthy of very thorough research and planning. The removal or reduction of large urban blighted areas will require a long time, and action should only follow after thorough research and planning. The problem of the redevelopment of a blighted area

is a city planning problem. Without that type of research, analysis, interpretation, and recommendation which we know as city planning or comprehensive planning or master planning, our rehabilitation and redevelopment will inevitably tend to be guesswork, unstable, and costly in material and social ways. There must be sufficient master, area, and neighborhood general planning to furnish the supporting bases for the more particularized planning of construction and rebuilding.

Although blighted areas are predominantly occupied for habitation, and the usual redevelopment plan would continue this predominance of use, industrial and some types of commercial uses share in the blight and should share in the redevelopment planning. In most cities the blighting of the predominantly habitation areas is very intimately related to the decline in the central business district.

Neighborhood redevelopment legislation has been adopted by several states and is being considered by many more. This legislation is in an experimental stage and it would be well if further variations in the lines of neighborhood redevelopment legislation would be attempted. The legislative proposals tend to underemphasize the necessity for city planning as the basis for the more detailed planning and construction of parts of the blighted area, such as neighborhoods and blocks. None of the legislative measures enacted or introduced in several states enables rehabilitation or redevelopment through public agencies directly. Complete enabling legislation would include both private and public powers of redevelopment.

There are a large number of problems and issues involved in legislation on neighborhood redevelopment such as that of tax exemption, minimum extent of a unit chosen by a redevelopment corporation, direct control of rentals, limitation of private profits, and the important problem of providing for the rehousing of those who lived in the redeveloped area.

It is intended to follow up this report with an outline of a complete long-term program for urban rehabilitation and redevelopment from the beginning of the necessary city planning to the completion and operation of an actual piece of redevelopment.

American Sociological Society

Students of society have been traditionally concerned with problems of the family. Since housing constitutes an integral part of the pattern of family living, sociological studies of the family frequently deal with the physical aspects of the home in relation to other social and cultural factors. In the past, however, the interest of sociologists and

social anthropologists was rather theoretical in character. The genetics of shelter in some primitive tribes was given greater attention than the housing needs of present-day American communities. The definition of slums seemed to be of greater interest than their elimination.

As a result of the Housing Act of 1937 and the housing program of the United States Housing Authority, now part of the National Housing Agency, a number of sociologists have become actively interested in housing education and housing research. Universities located in communities having housing projects have shown particular interest in the problems of slum clearance and the rehousing of low income families.

At the 1940 meeting of the American Sociological Society in Chicago the first round table on housing was held. After a brief statement of the scope of the USHA program and its provision for slum clearance and the rehousing of about 193,000 families, the discussion centered about the opportunities for significant social research in housing and securing the cooperation of universities.

At the 1941 meeting of American Sociological Society in New York City, the second round table conference on housing took place and the following papers were presented:

"The Value of Census Data for Housing Research," by Philip M. Hauser and E. P. Staudt, Bureau of the Census.

"Housing and Urban Redevelopment," by Homer Hoyt, Director of Research, Chicago Plan Commission.

"National Aspects of Housing and Planning," by David L. Wickens, research consultant.

"The Role of Housing in the Post-War Reconstruction Program," by Benjamin H. Higgins, Federal Works Agency.

The papers were discussed by Louis Wirth of the University of Chicago and Jay Warren Vinton of USHA. About 40 persons, representing universities and housing agencies participated in the conference, including Abraham Goldfeld of the Lavanburg Foundation, Stuart A. Queen of Washington University, Gladys Walker of the Pittsburgh Housing Authority, Walter W. Pettit of the New York School of Social Work, and others. Jerome Seidman of Brooklyn College reported briefly on a study of attitudes of the tenants of Red Hook Houses, a public project in Brooklyn.

The 1942 president of the American Sociological Society, Dr. Dwight Sanderson, appointed the following Committee on the Social Aspects of Housing: J. B. Maller, National Housing Agency, chairman; P. G. Beck, Director of Region III, Farm Security Administration, Indianapolis, Indiana; Howard G. Brunsmann, Bureau of

the Census, Washington, D. C.; Dr. F. Stuart Chapin, Department of Sociology, University of Minnesota; Dr. Dorothy Dickins, Mississippi State College; and Gladys R. Walker, Pittsburgh, Pennsylvania.

The Committee is planning a social-economic study of a number of low-rent housing projects with special reference to the planning of housing for the post-war era.

Camp Fire Girls of America

The Camp Fire Girls' program was first formulated by a group of educators in 1910 and 1911 to meet the need for a program of constructive leisure-time activities for girls. Since then, more than two million girls of three age-groups have enjoyed the experience of work and fun in a group of girls their own age. Younger girls, from eight to ten years old, form Blue Bird groups and follow a program of creative activity. The program of the Horizon Clubs, made up of senior high school and junior college girls is designed to aid personality development and progress in citizenship.

Since this program is designed for girls of varied social and economic status and for all races and creeds, it is ideally suited to girls in families of restricted incomes. Therefore, many girls living in housing projects today participate in the Camp Fire program under leaders who are both resident and nonresident in the projects. Special training in Camp Fire work is given these leaders by local Camp Fire executives. This leadership training and program supervision is a boon to the project management staff whose time and community activities budget is limited.

Among the many Camp Fire cooperative efforts pertinent to the housing field is one which took place in a defense housing project in Vallejo, California, where the local Camp Fire Girls noticed the lack of landscaping in the project. Wishing to welcome the newcomers to Vallejo and to do a community service in beautifying the grounds, they gave a "seed and slip" party for the girls and women who were to live in the new homes. Flowers and shrubbery were planted and friendships were made. The result is that the housing project now has its own Camp Fire groups whose members feel themselves a part of the larger and new community in which they have come to live. In Elizabeth, New Jersey, Camp Fire activities stand out in the housing developments. Through the efforts of the local groups, the residents of Pioneer Homes and Mravlag Manor have been stimulated to take a more active part in such defense activities as the salvage program, nutrition, and aid to Britain.

Two special projects which Camp Fire Girls are engaged in are of particular value to residents of housing developments. One is called "Fortifying the Family" and is a nutrition program whose purpose is to teach methods of cooking healthful, well-balanced meals at the lowest cost possible, wise marketing, and baby care—all designed to interest girls in improving the standards of living of their own families and in helping their busy mothers, some of whom may be employed in defense industries. The other project, called "Skillful Living," emphasizes safety in the home.

Camp Fire offers many interesting activities and provides a constructive leisure-time program for older and younger girls, as many managers and residents of housing developments already know. It is the hope of Camp Fire Girls, Inc., that housing managers will look increasingly to local Camp Fire executives and the Camp Fire traveling field staff as a source for enriching their program of activities for girls of all ages.

Congress of Industrial Organizations, Committee on Housing

The impact of the war on the living conditions of industrial workers was felt with increasing intensity in the field of housing during the closing months of 1941 and the first months of 1942. The experiment which had been commenced at Camden, New Jersey, with the Audubon Mutual Homes Project, constructed under the auspices of the Mutual Ownership Defense Housing Division of the Federal Works Agency, had stimulated keen interest among union members all over the country. Applications had been made and funds allocated for such projects in a number of communities. When a disposition began to be felt upon the part of federal authorities to restrict the number of such projects and to convert allocations to different purposes, CIO organizations undertook to clarify their position in regard to housing of this kind and to formulate more precisely their immediate and long-term proposals in regard to housing generally, with a view to the application of more effective pressure.

Accordingly, the CIO Committee on Housing, of which R. J. Thomas, CIO Vice-President, and President of the United Automobile Workers is chairman, announced early in January the following principles governing its position in regard to the Mutual Home Ownership Plan.⁴

1. The Audubon Agreement should be reduced to written contract form and signed by the government as soon as possible.

⁴ See a description of the fundamental plan in "Defense Housing Under the Lanham Act," pages 56-63.

2. There must be adequate safeguards in the Mutual Home Ownership Plan to make certain that the occupants of the projects will be able to remain in the projects during the post-war depression, without need to bargain with a possibly reactionary post-war administration. This policy is in accordance with the language of the original Lanham Act, which provided that payments should be within the financial reach of the occupants.

3. There should be provision in the contracts for a basic revaluation of the projects, and concomitant reduction of purchase price, after the war.

4. There should be provision for the crediting of interest payments against capital value during the war, or

5. There should be, in the alternative, a provision for the reduction of the value of the projects, with concomitant reduction of purchase price, when the average income of the occupants falls by a specified amount, such as 20 per cent.

6. The first year's payments on principal and interest should be allowed to remain in the hands of the corporation as working capital. This was an element of the original proposal as advanced by the Mutual Home Ownership Division [later the Mutual Ownership Defense Housing Division].

7. The planning, construction, and management of each project should be carried out in consultation with the chosen representatives of the prospective or actual occupants.

8. Lengthening of the amortization period will not be sufficient to meet the requirements of successful operation and will serve only to impose an unwarranted interest burden.

The CIO Committee formulated certain additional principles early in January which will constitute guiding lines of action for CIO organizations in the field of housing. These principles are as follows:

I. *Mutual Ownership*: Mutual Home Ownership Division to be utilized and expanded. Program to be perfected on the basis of the separate recommendations stated above.

II. *United States Housing Authority*: USHA and structure of local housing authorities to be utilized. Permanent defense housing to be emphasized during war. Slum clearance and subsidized housing program to be analyzed and clarified. Policies favoring vested interests to be opposed and eliminated. Policies preventing the housing of workers in income groups represented in CIO Unions to be opposed and eliminated.

III. *Prefabrication*: Utilization of sound techniques of prefabrication to be supported and promoted. Archaic restrictions in building codes which have no relation to the health and safety of tenants to be eliminated.

IV. *Competitive Bidding*: Competitive bidding methods of awarding contracts to be re-established in defense housing procedures. No discrimination among bidders because of union affiliations of their employees.

V. *Coordination*: Activities of the various housing agencies to be coordinated through one office. Division of Defense Housing Coordination to be eliminated. Representation to be afforded organized labor in the declaration of housing needs and the designation of temporary as against permanent housing.

VI. *Cheap Credit*: Exploration of possibilities of financing at 2 per cent

and less through the RFC or private sources; question as to necessity of legislation.

VII. *Community Planning*: Emphasis throughout on necessity of the construction of integrated communities as against haphazard construction of isolated individual shelter. Development of cooperative Union projects with social, educational, and consumer facilities.

VIII. *Industrial Planning*: Integration of industrial planning techniques with the housing program. Long-range program of decentralization of both industrial plants and residential sections.

At a December meeting of the National Executive Board of the CIO, the CIO went on record in support of USHA and the Mutual Ownership Defense Housing Division of FWA. Legislation then pending in Congress proposed to channel all defense housing funds through the Public Buildings Administration, and placed serious restrictions on the use of such funds generally. Representatives of the CIO appeared before the Senate Committee on Education and Labor, urging the elimination of these restrictions and utilization of USHA and the Mutual Ownership Defense Housing Division. The legislation in question, as reported by the Senate Committee and as ultimately agreed on by conferees from both houses, conformed to the essential recommendations of organized labor in most respects.

The CIO has also supported the reorganization of the housing activities of the federal government favoring the adoption, as promptly as possible, of a comprehensive plan integrating those activities under competent direction by persons with a progressive social outlook. It has urged a return to the policy of building well-planned communities with adequate community facilities. It has insisted upon the right of labor organizations representing the interests of labor as tenants and consumers to be consulted by federal agencies which are making decisions as to the existence of housing needs in given communities and as to the relative desirability of permanent or temporary shelter. It has supported for 1942 further legislation based on the general principles of the Lanham Act, but incorporating, by statements of policy and otherwise, the general principles of CIO policy as outlined above.

One of the important projects in which the CIO has been interested has been that of Defense City, west of Detroit. The CIO has been assured of the construction of this vast community for workers engaged in the production of military aircraft. The United Automobile Workers, the CIO union most directly interested, has been insistent that this project be constructed and operated on the principles of the Mutual Home Ownership Plan. In another instance, involving the Sojourner Truth Project, in which Negro occupancy had been

assured at the beginning, the CIO strongly supported the demands of Negroes in the Detroit area for the operation of this project on the basis of Negro tenancy.

National Association of Community Managers

The first full year of organization of the National Association of Community Managers ended in January, 1942. During this period the Association published two issues of its official newsletter, *Rural Community Notes*, and circulated to its members other material useful in the organization and administration of rural communities.

The formulation of plans for further activities was rendered extremely difficult by the inability of the Board of Directors of the Association to hold a meeting. The Board of Directors lost one member by death, and two members by transfer to fields of activity other than rural community management.

NAHO continued to act as the secretariat for NACM.

At the time of writing it is not definitely known what effect the reorganization of federal housing agencies will have upon the membership of the Association. When the Association was founded, the members had a common bond in their affiliation with the rural community program of the Farm Security Administration. Should some of the communities represented in the membership be transferred to the jurisdiction of the Federal Public Housing Authority, new problems of organization will face NACM.

National Association for Nursery Education

The National Association for Nursery Education has been interested in housing projects which included a space for nursery schools and has continuously planned with local groups who were responsible for securing space.

During the past year NANE has collected material regarding such units, offered advice on necessary equipment, and on minimum essentials for buildings which were meant to house young children. The Association has begun to collect an assortment of floor plans of such housing projects as included preschools. In connection with the New York Housing Authority an exhibit was prepared to show, in graphic form, the general lay-out of a preschool with typical playground space and essential equipment.

An important bulletin was issued which contained material on the value of preschools in housing, the way in which these could be planned and staffed and other information about this work. This bulletin can be secured for ten cents by writing to the distribution

center of the NANE, at West 514 East Hall, University of Iowa, Iowa City, Iowa.

National Association of Real Estate Boards

The millions living in the blighted areas of American cities are the "have nots" in housing. These deteriorated districts are spreading. They now make up approximately one-fourth of our urban areas. Obviously, how to provide adequate and wholesome housing, if it is to be provided for families numbering millions, is inseparable from the question of how to stop blight and rebuild under modern plans the great decayed regions of our cities.

At the core of the rebuilding and rehousing problem is the difficulty of obtaining action simultaneously over urban areas large enough to achieve the wanted neighborhood character and make sure it will last. This conclusion is shared by all interested groups. To facilitate the rebuilding of blighted areas there must first be some fundamental replanning for cities, and there must be vested in some agency the power of eminent domain to assist in reassembling the land for the operation.

To open the way for this large-scale urban rebuilding, which unquestionably should be one of the principal industries of the post-war period, the National Association of Real Estate Boards, through its Committee on Housing and Blighted Areas, proposed in September, 1941, a plan of action based on conferences that took place during about two and a half years. The plan, which in general parallels that proposed by the Urban Land Institute, after recent intensive study of typical individual cities, would, we believe, give the machinery for effective teamwork between private initiative and public agencies in the rejuvenation of American cities.

NAREB proposes:

1. The creation of local land commissions for metropolitan areas, authorized under state law to acquire, by use of the power of eminent domain if necessary, land in blighted areas for redevelopment by private enterprise.
2. The establishment of a federal urban land commission as a part of the National Housing Agency, to be provided with the funds and powers to extend grants to local planning agencies for the purpose of preparing plans for the redevelopment of blighted areas in conformity with master plans for metropolitan districts, and to extend credits to local land commissions for the purpose of acquiring land in blighted areas for redevelopment by private enterprise.
3. The redevelopment of land so acquired by private building

companies and individual builders, under regulations by the local land commissions and the National Housing Agency.

4. The local taxation of redeveloped areas based upon an assessed value directly related to income-producing power or utility of the property.

5. The establishment of a national laboratory to conduct housing research for the development of new building materials, housing design, construction methods, housing standards, the marketing and financing of dwellings, and building regulations to reduce the cost of dwelling construction. This national laboratory should be a part or a subsidiary of the National Housing Agency.

It is the judgment of the Committee that private effort alone cannot attack and cure slums and urban blight. And obviously government action alone, for the millions of families now living under substandard conditions, would be inconceivably costly. The plan here proposed is a workable partnership between private and public effort. It provides for large-scale rebuilding by private initiative and private capital which is given the needed aid in land-assembly and carried out under the proper public controls. It might well be that this needed rebuilding will mean a post-war industry involving ultimately 80 or 90 billions of dollars in work and materials.

Replanning is the first and indispensable requisite of the program. The very technological advances that have revolutionized industry and transportation are the forces that have made blight. The land patterns of our cities need radical readjustment to fit the conditions of modern living. For effective rebuilding we need, therefore, a replanning of land-use not within a narrow district alone but on a scale that would include the entire metropolitan area of a city.

In most cities at present city planning commissions are only advisory bodies, and the power to determine land-use is scattered among many agencies, the city council, the park board, and others. We propose that there be established in each urban community, under state enabling legislation, some agency with the function of mapping out land-uses in the entire metropolitan area and that this agency have the power to purchase land and to exercise the power of eminent domain when it becomes necessary to reassemble land in blighted areas for the purpose of replanning and rebuilding those areas.

Such a land planning commission, whether it is formed by extension of some existing agency or formed *de novo*, should be set up so as to be responsive to local public opinion. It should be segregated from the influence of politics.

In wiping out the mistakes of the past in city building, it is expected

that the local urban land commissions will need help from the federal government much as farm problems have needed such help. NAREB suggests that this assistance take the form of grants or loans at low rates of interest.

It is also suggested that private redevelopment companies, operating under appropriate regulations, be given the task of rebuilding. They might lease the reassembled land for a long period of years, or on a lease-purchase agreement. We suggest that the redevelopment projects be given their own Federal Housing Administration mortgage insurance. The companies will need adequate freedom of operation, so that the improvements may fit the real needs and likes of the people of the city. Low-cost housing should be included in such locations and amounts as meets the situation, but the land-use should not be restricted to low-cost houses. The plans, of course, should conform to the general city plan, and should meet good standards with respect to intensity of land-use and with respect to transportation.

It is proposed that the work of the redevelopment companies be only an intermediate step. The companies should be free not only to rent but also to sell; gradually the homes and other properties should revert to the individual ownership which is a basis of sound community life.

It is not suggested that the properties created by the redevelopment companies be tax-exempt, but it is essential that some agreement be worked out to insure that the tax burden will not defeat the enterprise. This can be done within the framework of our present state laws, which in most cases would permit assessment of the improvements primarily upon their use value or annual rental value. The local land commission should have a definite agreement with the assessing authorities as to the valuation process to be used in taxing private improvements in the redeveloped areas, so that the annual tax burden will be limited to some reasonable percentage of the gross income.

Official policies of the National Association of Real Estate Boards on public construction and operation of housing, building codes, and rent control are expressed in the following resolutions adopted at the 1941 annual meeting of the Association, November 7, 1941.

Resolved, That the National Association of Real Estate Boards does condemn a further expansion of government ownership, operation and management of real property in competition with private enterprise as constituting a grave menace and a negative influence on the further progress of society; and be it further

Resolved, That the promotion and development of real property by a tax-endowed agency, such as the United States Housing Authority or any

such agency of similar purpose, for the purpose of creating housing for one class of citizens at the expense of another class of citizens, establishes a breach in the proper functions of government and should be terminated; and be it further

Resolved, That the National Association of Real Estate Boards shall act in every way within its power to maintain the institution of free property ownership and the equality of distribution of the burden of taxation; and be it further

Resolved, That the National Association of Real Estate Boards, recognizing its responsibility to the community and desirous of contributing to the sound welfare of society, hereby instructs its officers and committees to undertake an active educational campaign to further the purposes of this resolution and pledges to use all of its influence in combating the tendency of state and federal governments to usurp the field of real estate operation.

Building Codes. The Association urges that various government agencies use their influence to obtain, during the emergency, the alteration of local building codes in so far as these tend to establish artificially high cost levels in the building field, and seek to curb monopolistic practices of trade unions and material distributors.

Rent Control. The Association believes that the attempt to control some prices without controlling wages and all other elements that enter into prices is obviously unfair and unsound and cannot succeed. The Association therefore holds that any attempt that might be made to control rents by law must also control all factors contributing to the cost of ownership and operation of property, especially wages and property taxes. Any attempt to freeze rentals in various communities will inevitably result in the slowing down of the home building process, thus creating a greater shortage and postponing relief of crowded conditions.

The present policy of the federal government with respect to rents in some crowded communities which is based on the creation of quasi-public local fair rent committees which seek to arbitrate differences between landlords and tenants is proving eminently successful, and will, in our judgment, be adequate to meet the problems that may arise in most instances.

The Association pledges its continued support to the creation and operation of fair rent committees wherever these may, in the judgment of OPA [Office of Price Administration], be in the interest of the defense program and in the public interest.

National Committee of Housing Associations

The National Committee of Housing Associations is a professional committee of executives of citizens' housing associations located in Boston, Chicago, Cincinnati, Detroit, New York, Philadelphia, Pittsburgh, and Washington, D. C. It was formed in 1940 after three

years of discussion among representatives of these associations in order to provide a definite framework for interchange of experience between them. The Committee has as its main purpose the strengthening of housing associations, mainly through its activities as a standard-making organization. It facilitates cooperation between housing associations and aids in the development of promising associations and in the creation of new associations in neighboring communities.

The Committee has defined a housing association or council as a "citizens' agency equipped to promote a well-rounded program designed to improve housing and neighborhood conditions in its community." The following rounded program has been adopted as a standard for a citizens' housing association or council:

1. This implies active interest in all housing within the community including that for the well-to-do and that for families of low income. For it is recognized that dwellings built for the well-to-do may present serious community problems and that they may, and often do, become habitations of low-income families.

2. Effective expression of this interest requires action in the fields of both private housing and public housing.

3. Effective action in these two fields requires that the association be implemented to determine and interpret needs and methods, and to reach valid conclusions and give advice on: (a) enactment of housing legislation; (b) enforcement of laws and regulations that affect housing; (c) planning, construction, and financing of housing, both private and public; and (d) administration of public housing and its management.

In order to qualify as a citizens' housing association or council an agency should, therefore, present evidence that its program covers at least the factors above listed, plus: a responsible board of directors; an adequate budget; and a competent staff.

Foremost among the problems considered by the Committee during the past year has been the question of leadership of the United States Housing Authority caused by the resignation of Mr. Nathan Straus. The Committee followed closely the reorganization of the housing agencies and the setting up by executive order of the National Housing Agency.

The Committee collaborated with the Division of Defense Housing Coordination and the National Association of Housing Officials in preparing a survey of the normal, wartime, and post-war activities of local citizens' housing associations so as to make this of the most use to all concerned.

The Committee helped arrange the program and staffed the booth

for the 1941 Conference of Social Work in Atlantic City. At the request of the Conference it assumed full responsibility for the housing session at the National Conference of Social Work to be held in New Orleans in May, 1942.

The Committee's main project during the past year has been to develop an investigation of the relationship between public housing authorities and local case work and group work agencies with respect to community activities of housing projects. A statement covering questions related to rent practices, recreation, schools, and health agencies, as worked out between the Alley Dwelling Authority and local case work and group work agencies of the District of Columbia, has been prepared by Mr. John Ihlder. The Committee plans to send his report to local housing managers through the cooperation of the Management Division of NAHO, who will ask the local housing managers to prepare a statement showing in what ways the relationships they have worked out differ or are similar to the relationships developed by the Alley Dwelling Authority.

Under this plan it is contemplated that the executive of the citizens' housing association or, in communities where such an association does not exist, the executive of the local council of social agencies will act as a coordinator to bring together the local housing manager, the case work executive, and the group work executive for a discussion of the points brought out in the report. The Committee believes that bringing these agencies together in this way will stimulate better understanding and use of each by the others.

The Committee has, through correspondence, assisted various communities located in the United States and one in South America, by serving as a consultant on local housing problems. Several citizen housing associations associated with the Committee have also given generously of their time in helping new associations or councils in neighboring communities.

National Committee on the Housing Emergency, Inc.

The National Committee on the Housing Emergency was established in January, 1941, to stimulate and encourage the construction, by public and private effort, of an adequate supply of housing in defense centers so that the production of war material may not be delayed by a shortage of workers, and the efficiency and morale of these workers may not be impaired by the lack of adequate shelter at rents which they can afford to pay. NCHE is equally concerned about the integration of war housing with the pattern and life of the community so that, in so far as possible, emergency expenditures for

housing may serve the post-war needs of the localities in which it is built.

The Committee was incorporated in May, 1941. Its board of directors includes persons representing a wide range of business, professional, and civic interests, and many sections of the country. State divisions under the direction of a state chairman are in process of organization. NCHE has enrolled more than eleven hundred persons who have signified their interest in the housing problems created by the emergency. Periodic bulletins and informational material has been sent to this group.

The first major informational activity was a Housing Inventory Conference held in Washington in June, 1941. Public officials and private citizens participated in presenting an over-all picture of the housing emergency. The conference was attended by more than 600 persons from 24 states and Puerto Rico. A series of recommendations for dealing with the problems created by defense activities was drafted for presentation to the conference. Amended in accordance with suggestions offered from the floor and submitted in writing, these recommendations were issued in pamphlet form under the title *A Program for Action on Housing for Defense Workers and Families of Low Incomes*. More than 3,500 copies have been distributed. Among the major recommendations was that calling for a reorganization of the federal housing agencies. In July, NCHE addressed a letter to President Roosevelt calling upon him to effectuate such a reorganization so that the emergency program might be carried out more efficiently and expeditiously.

To dramatize the close relationship between the production of war materials and the housing of the workers, NCHE is collaborating with the Museum of Modern Art in the presentation of an exhibit on wartime housing to be shown at the Museum early in 1942. It is hoped that this exhibit may also be shown in a number of defense centers throughout the country.

The Committee has worked in close cooperation with the federal and local housing agencies, and has served as organizational adviser to the Division of Defense Housing Coordination.

In August, 1941, at the request of the Coordinator of Defense Housing, the chairman of NCHE undertook a study of the defense housing situation in the Hampton Roads area. In cooperation with the Virginia State Planning Board and representatives of the various federal agencies engaged in defense housing, a coordinated program for the area was developed.

From the outset, NCHE has stressed the importance of decentral-

ized administration of the emergency housing program and the importance of local participation. Other field studies undertaken by board and staff members have resulted in closer coordination of effort between federal officials and local officials and citizens.

At the request of the Federal Works Agency, NCHE analyzed the Mutual Ownership Plan, and made suggestions for certain modifications in the plan which were subsequently adopted by FWA. Legislation relating to defense housing has been closely followed. The Committee has appeared at House and Senate Committee hearings on proposed legislation and has endeavored to secure public support for adequate appropriations for defense housing under the Lanham Act.

National Consumers League

The National Consumers League included among its 1940 resolutions the following:

WHEREAS, The defense program has called attention to the long-standing shortage of adequate, low-cost housing for workers and their families, and has created an acute housing emergency in many communities; be it

Resolved, That the National Consumers League urges an extension of the present low-cost public housing program with regard not only to the emergency needs, but also to the continuing need for decent shelter for the one-third of the nation now inadequately housed.

Immediately thereafter, however, the NCL was without a general secretary, a condition which obtained throughout the year. The result has been that no activity has been undertaken in connection with this resolution. It is anticipated that the deferred 1941 annual meeting will produce another resolution on housing which will be followed with specific activities.

National Council of Jewish Women

The National Council of Jewish Women, with 60,000 members in 200 cities in the United States, first endorsed a resolution for slum clearance and low-cost housing in 1911 when such a position was rare among women's organizations. In the period of 1920-30, the Council joined with other agencies to try to secure legislation for low-cost housing, but was unsuccessful. Meanwhile, in the local communities the Council members pressed for enforcement of the tenement laws. The Council endorsed the Wagner-Steagall Housing Bill in 1937 and secured the cooperation of its members throughout the country to help in its passage. When the United States Housing Authority was established, it offered its cooperation.

When the defense program swung into action, the Council turned its attention to the housing problems of defense workers, and was one of the organizations which attended the Housing Inventory Conference, in Washington, D. C., June, 1941, which reviewed the housing needs of defense workers and housing standards.

Education and action for low-cost housing in the Council is under the direction of the National Committee on Social Legislation. This Committee prepares materials for use in study groups throughout the country. With the assistance of USHA and other government housing agencies, the Council assembles material for the use of study group leaders. The Committee also publishes a monthly bulletin, entitled *Legislation Highlights* which frequently contains articles about the problems and progress of low-cost housing.

Council members are aware of their responsibility for a public housing program in their own communities. In some cities, they are members of the local housing authority or are active in urging the establishment of such authorities. In some communities, where housing projects have been erected, the Council members have worked with other civic groups to establish recreational programs, such as playgrounds for children.

At the present time, Council members are cooperating in the establishment of rent boards, which can hear complaints on unwarranted rent rises.

The interest of the Council in public housing is part of a broad program of social welfare, which aims at raising the standard of living of the American people through the establishment of needed social services in the community, and through the passage of needed social legislation in the city, state, and federal governments.

National Education-Recreation Council

The National Education-Recreation Council is a conference body of national agencies, associated for the purpose of exchanging information and studying common problems. One of the regular monthly meetings of NERC in 1941 was devoted to the relation of the member agencies of the NERC to the great housing programs now in operation or in process. Housing problems were presented at this meeting from the point of view of the United States Housing Authority, from the point of view of community organizations and from the point of view of a local housing project.

The purpose of the meeting was to find out what has been learned in connection with education-recreation programs in the experience of housing since two of the earliest projects, Sunnyside and Radburn,

in the New York City vicinity, were developed by private corporations. The meeting also hoped to discover what is being done by the national agencies in the education-recreation field as well as by housing authorities in connection with education-recreation programs, and what further cooperation public and private agencies can give in meeting the problems that arise. Other questions which were discussed related to methods of ascertaining that the advice of recreation authorities is taken into consideration before blueprints are made, and the setting of standards of space, leadership, program and facilities.

Since the Council is a discussion body, no formal action of any kind was taken as a result of this meeting.

National Federation of Settlements, Housing Division

The Housing Division of the National Federation of Settlements has taken action during the past year with a view to the following purposes:

1. To secure an adequate defense housing appropriation while opposing the provision of the Lanham Act prohibiting the local housing authorities from taking over the housing projects after the emergency ceases.

2. To obtain additional appropriations for low-rental housing.

3. To advocate housing for the next higher income group with special recommendation for 100 per cent government loans to cooperatives (following the Dutch example).

4. To advocate that all housing including defense housing should be planned in cooperation with local planning authorities.

The settlements of the country are active in every aspect of public housing, both in management and in close association with the tenants living in projects. They answer inquiries of neighbors in regard to housing and participate in recreational programs in the projects. Representatives of settlements have acted as counselors for field workers from universities engaged in the operation of nursery schools in the housing projects, and in holding housing institutes and disseminating information in regard to public housing. They have spent time in explaining reasons for rejection to applicants and have helped applicants fill out applications. Staff members have spent time in explaining housing policies to board members. The settlements have also established shops for making home furniture for use in projects and have opened house membership and camp facilities to project residents.

Many settlements have also interested school groups in the work

of the housing authorities and have guided groups of mothers and children to see for themselves the advantages of the housing projects. They have emphasized the relationship of housing to city planning and, where projects are not available, they have encouraged good rebuilding of tenements in areas which should not be abandoned. The settlements have also been active in exposing violations of housing laws.

National Institute of Municipal Law Officers, Committee on Housing

The Committee on Housing of the National Institute of Municipal Law Officers was created in 1938 with Philip H. Hill, city solicitor of Charleston, West Virginia, as chairman. Since that time the Committee has served as a national clearinghouse for city attorneys on municipal legal problems in connection with housing. Each year the chairman of the Committee has presented a comprehensive report surveying the legal problems of housing and the experience of city attorneys in solving these problems to the annual meeting of the National Institute (see *Municipalities and the Law in Action*, 1938 A, pages 83-99; 1938 B, pages 93-101; 1939, pages 137-50; 1940, pages 221-42; and 1941, pages 531-51).

In 1941, the report of the Committee surveys the legal basis and extent of the planned program for low-rent housing and slum clearance. The report also discusses the progress of the program to date, permanent financing, legislation, and litigation. In a separate section the report collects and reports on the legal and practical phases of the defense housing program. Legislation and all court decisions are analyzed with respect to the problems they have created or solved for cities.

The Committee in 1941 also considered the problems which have arisen in connection with the equivalent elimination programs required by the United States Housing Act and which are just getting under way in most cities. Dallas, Los Angeles, and Nashville are among those cities that have revised their ordinances in order to carry out the equivalent elimination program with a more workable legal machinery to support city administrative officers. The State of California adopted a comprehensive statute on this subject in 1941, which could well serve as a model for legislation in other states. Louisiana and Mississippi also have comprehensive statutes on this subject. The Committee was advised that the cities of Philadelphia, Rochester, and Memphis, among others, are now considering revision of their ordinances on substandard buildings. In this connection the Committee has decided to revise the model ordinances set forth by the Na-

tional Institute in Report No. 37 "Demolition, Vacation, or Repair of Substandard Buildings in Connection with Housing Programs" (June, 1938), and Report No. 39 "Demolition, Vacation, or Repair of Substandard Buildings in Connection with Housing Programs—Summary of Latest Cases—Model Ordinance Annotated" (August, 1938).

Undoubtedly there will be a tremendous program to eliminate substandard buildings and to comply with equivalent elimination contracts immediately after the war, for the United States Housing Authority has suspended the requirement of equivalent elimination in some instances, and may have to do so in all instances because of the shortage of building materials and shortage of housing. In 1941 the Committee also began the study of the possible drafting of a comprehensive model state law to carry out the post-war recommendations made by Guy Greer and Alvin Hansen in their pamphlet *Urban Real Estate Development and Housing*.

In connection with defense housing problems, the Committee considered in 1941 the question of automobile trailers as necessary housing for defense workers, and the Committee, in an advisory capacity, assisted in the preparation of Report No. 75 of the National Institute entitled, *Automobile Trailer and Tourist Camps—Legal and Administrative Problems of Municipal Regulation with an Annotated Model Ordinance*, and concurred in the ideas expressed in the model ordinance set forth in that report.

The problem of priority ratings for defense housing projects did not raise many legal complications for the Committee until certain materials used in defense housing, such as plumbing supplies, began to appear on the critical list. Immediately there was presented to the Committee the question of suspension of local building, plumbing, and electrical codes in so far as they required materials which were unavailable or for which workable substitutes could be obtained. The Committee studied the legal problems involved in such suspension and concurred in the report of the Committee on National Defense of the National Institute to the effect that temporary suspension of such codes would be possible so long as proper safeguards for the public safety, health, and general welfare were set up in the provisions for such suspension and the use of substitute materials.

The Committee continually receives requests for model building codes to meet almost every problem confronting cities of every size throughout the nation. It seems that the problems of adapting building codes for large cities to the needs of small cities and the technical

legal requirements of publication in many jurisdictions prevent the drafting of a model building code that can cover all situations.

The failure of the Federal Works Agency to comply with the provisions of local ordinances was another problem which came before the Committee a number of times in 1941. In Louisville, Kentucky, and Baltimore, Maryland, the situations created by such failure were particularly bad. FWA went ahead with plans which practically ruined zoning and planning development in certain sections of these cities. The Committee was forced to agree that, under the reported court decisions, FWA could not be controlled in this matter, but recommended that as a matter of policy and public welfare the position of FWA was unsupportable. That the Committee was right in its conclusion is shown by the action of Congress in amending the Lanham Act in January, 1942 (see Public No. 409, 77th Congress), so as to require that federal defense projects conform in location and design to local planning and tradition in so far as possible. This same amendment also helped the Committee with the problem of unequal and inequitable federal agreements in lieu of taxes on housing projects; every annual meeting of the National Institute seemed to consider this matter of variance in the amounts agreed upon in different cities.

National Public Housing Conference

The year 1941 marked the tenth anniversary of the organization of the National Public Housing Conference, an event which was celebrated in January with a two-day conference in New York City. Nearly all the states were represented at this conference, which was devoted to a discussion of better homes for American workers.

In all activities of the year, as in previous years, the Conference concentrated on promoting a wider understanding of the importance of a well-planned program of public housing to meet the needs of low-income families unable to pay commercial rents.

As a means of arousing interest in local housing problems, a series of institutes was sponsored in the spring. These institutes were successfully conducted in Philadelphia, Providence, and Detroit. Competent analyses of local problems and their solutions were presented by university professors, labor leaders, construction and management officials, and housing leaders. A feature of the program at each of the institutes was a tour of housing projects in the area. To keep alive and active the interest evinced at these institutes, regional committees were organized in the Eastern, New England, and Central states during the summer months. Citizens of every walk of life indicated their

concern over the housing needs of their communities by joining these committees.

The Conference has always taken the position that legislation affecting housing should be carefully analyzed for the benefit of members of the organization and that the advantages or defects of such legislation should be publicized. When H.R. 6128, more popularly known as the new Lanham Act, passed the House of Representatives late in 1941 the Conference immediately called attention to its dangerous features and made its opposition known to President Roosevelt, and to senators and representatives. It also called a meeting in New York City, to which national organizations were invited to send delegates. This meeting went on record as opposed to certain features of the bill and authorized Mrs. Mary K. Simkhovitch, the Conference president, to ask for a public hearing on the bill before the Senate acted on it. Such a hearing was subsequently held in Washington before a subcommittee of the Senate Committee on Education and Labor, and Mrs. Simkhovitch testified before it.

During the year, the Conference continued the publication of its bulletin, *Public Housing Progress*. For financial and other reasons, the size of the bulletin was reduced and it was issued in mimeograph form during the latter half of the year, but it continued to carry the highlights of current housing news. The executive committee, in planning the 1942 program, has decided to enlarge the bulletin and to issue it quarterly, devoting particular attention in each number to a specific aspect of housing. The committee believes the Conference can in this way make a valuable contribution to current housing literature.

The 1942 program will emphasize the necessity of rallying immediate support for a sound public housing program for industrial war workers. A special pamphlet, published in 1942, presented the Conference recommendations for an adequate public housing program for industrial war workers. The recommendations were submitted originally to President Roosevelt in reply to a message from him to the eleventh annual meeting in Washington on February 6, 1942. A conference on this subject was called in New York City in March; it brought together a representative group from labor, civic, and social welfare organizations to consider the problem with leaders in the housing movement.

Following this meeting, the NPHC executive committee went on record to ask the AF of L and the CIO to work out jointly a housing program for workers in war industries. In taking this action, the Conference pointed out that the success of the war effort demanded

that sufficient safe and sanitary housing be provided for war industry workers. Representatives of the two groups of organized labor told the Conference that the request met with their approval.

National Recreation Association

During 1941 the National Recreation Association continued to maintain a lively interest in developments in the public housing field, particularly as they relate to the provision of recreation facilities and service. Many letters of inquiry were received by the Association from individuals and agencies seeking information with reference to recreation in housing projects. Many requests were received for copies of the publication entitled *Play Space in New Neighborhoods* which suggests standards for outdoor recreation areas and facilities for housing developments. Three special ways in which the Association served the housing movement, however, will be mentioned briefly.

As a part of the service rendered by its district field workers throughout the country the Association has extended advice and guidance to local recreation and housing authorities in many cities. Its workers, as a part of their regular field assignment, have arranged for consultation between local recreation and housing authorities for the purpose of considering problems in which both have a concern. A special effort has been made to secure consideration for the provision of adequate indoor and outdoor recreation facilities where new housing projects were being contemplated. An effort has also been made to work out cooperative relationships in the furnishing of competent leadership for such facilities. Two or three specific instances illustrate the nature of the service rendered by the Association.

In Syracuse, New York, the local housing authority called upon the Association to make a study of the social and recreational needs of a specific neighborhood in which a housing development was being carried out. One of the major questions related to the adequacy of the recreation building proposed for the project and also of the space allotted for outdoor recreation. Following a study, recommendations were submitted by a member of the Association's field staff. In Cincinnati, Ohio, an analysis of the provision for outdoor recreation areas and for indoor recreation facilities for four local housing projects was made by a field worker in consultation with the local housing authority and the City Public Recreation Department. Consultation with the local housing authority and with white and colored leaders in Quincy, Illinois, with reference to the provision of recreation facilities in a local housing project for colored people was typical of service

rendered in several cities by the director of the Association's Bureau of Colored Work.

In New York City, where tentative plans for a large recreation building in connection with a housing project had been criticized by neighborhood agencies, the Association was called on for suggestions with reference to the building plan. In consultation with a member of the local housing authority staff and the project architect a number of changes were worked out which resulted in a highly satisfactory plan.

The Association provided throughout the year a number of opportunities for a consideration by both professional and lay leaders of recreation problems as they relate to housing developments. At the National Research Congress a special section meeting was devoted to this subject and was participated in by professional workers in the housing and recreation field as well as by lay persons interested in housing problems. At each of the nine district conferences of public recreation executives sponsored by the Association in 1941 and held in cities throughout the United States, the program included a consideration of specific problems facing local housing and recreation administrators. At these small group conferences methods best suited to insure adequate provision for both indoor and outdoor recreation space in new housing projects were discussed. In several instances a representative of the United States Housing Authority was present to indicate the types of problems on which cooperation between local recreation and housing authorities was desirable and in turn to answer specific questions raised by local recreation executives.

Periodically throughout the year, as heretofore, a representative of the Association has consulted with representatives of USHA concerning specific problems that have been brought to the Association's attention through its field staff. Such conferences have afforded a means for joint consideration of methods whereby more adequate provision of indoor and outdoor recreation space could be assured in housing projects and whereby the service rendered by such facilities could be most effective. Early in 1942 considerable time was given, on request, to a representative of the Public Buildings Administration to assist in working out a plan for acceptable standards for recreation areas and facilities for defense housing projects being constructed by that agency.

National Women's Trade Union League of America

The National Women's Trade Union League has placed on its legislative program for 1942 a provision in support of housing legisla-

tion with emphasis on adequate defense housing. A statement was recently sent to Congressman Tolan expressing the concern of the League about the lack of decent housing facilities for defense workers.

The Twentieth Century Fund, Housing Committee

Late in 1939 the Trustees of The Twentieth Century Fund authorized a research project in housing. At that time, special emphasis was placed on the possibilities of increased activity in housing as a means of reducing unemployment.

In accordance with their usual practice, the Trustees of the Fund appointed a committee of distinguished citizens representing various points of view and experience in housing to supervise the survey. The chairman of the Committee is Dr. Henry E. Hoagland, Professor of Business Finance, Ohio State University, and formerly member of the Federal Home Loan Bank Board. Miles L. Colean resigned his position as Assistant Administrator of the Federal Housing Administration early in 1940 to become research director of the survey. As in all Fund surveys, the function of the research staff is to find the facts, organize them, and present them to the Committee. On the basis of the factual data, the Committee makes recommendations for action.

Soon after the research staff was assembled and began its work, the country faced a defense crisis. Both the Housing Committee and the Fund Trustees saw the need for a brief emergency survey of the role of housing in the armament program. Accordingly, the research staff temporarily turned aside from the more long-range study and devoted itself during the summer and early fall of 1940 to an intensive analysis of the housing needs created by the defense program. The nature of the problem was analyzed; possible methods of dealing with it were discussed; and definite recommendations were made by the Housing Committee.

The findings were published in November, 1940, under the title *Housing for Defense*. This survey reviewed the experience of the last war in the light of defense needs, showing how the lack of housing hampered the production of essential war materials in 1917-18 and pointing out the lessons to be learned from the results of unsound, delayed, or inadequate housing policies. The housing needs that communities have to face when they undergo sudden and large expansion of industrial activity were set forth in detail. On the basis of the research findings the Committee offered a program for action in dealing with the defense housing problem as it appeared at that time.

After the publication of this emergency survey, the research staff resumed work on the main project. It became necessary, however, to reexamine the original objectives in the light of the vastly increased industrial activity resulting from the rearmament program—and later, the war effort. For the duration of the war, unemployment is obviously becoming less and less of a problem.

Housing, taken as a means for increasing employment [writes the Director of Research], for at least the near future, no longer has significance. The need for housing, however, is not diminished, but is rather increased; and the difficulties of providing housing have also increased. Afterwards the problem may be one of maintaining the housing industry in another period of readjustment, and perhaps of using it as a stabilizing force during that period. The emphasis of the study, then, would seem to be shifted from an expansion of employment to an improvement of efficiency and economy both in the construction and use of housing. . . . The study becomes, if anything, more directly concerned with the housing problem in itself than formerly.

In terms of content, it is planned that the survey be as comprehensive as possible without digressing into related fields such as land economics and urban planning. The material which is being collected and analyzed falls into two parts:

1. *The Production of Housing.* In this section, housing will be looked upon as a commodity. The nature of the housing industry will be analyzed and fluctuations in building activity described. The relationships between the various factors and groups entering into the production processes will be discussed, and trends and changing patterns of production examined.

2. *The Marketing of Houses.* Here will be found a description of the nature and mechanism of the housing market. Problems of finance and taxation will be scrutinized. The impact of law and governmental policy will be indicated.

The publication of the findings of the housing survey and recommendations is scheduled for late 1942.

United States Savings and Loan League, Committee on Housing

The United States Savings and Loan League, the national business organization of savings, building and loan associations, has been serving the business since its incorporation in 1892. Inasmuch as its membership represents more than 80 per cent of the savings and loan assets of this country, it is the voice of the thrift and home-financing business.

The League's Committee on Housing, headed by Fred T. Greene (President of the Federal Home Loan Bank of Indianapolis), is com-

posed of forty outstanding leaders of the industry from all parts of the nation. During 1941, this Committee engaged in numerous studies and discussions of all phases of housing. Its recommendations formed the basis of the League's policies in connection with housing legislation and planning, and also in connection with policy recommendations to the 3,600 member institutions on these matters.

The following is the portion of a resolution adopted by the League, assembled in its forty-ninth annual convention, at Coral Gables, Miami, Florida, in December, 1941, which deals specifically with housing.

The United States Savings and Loan League recommends:

1. That the Home Owners' Loan Corporation should be promptly liquidated by the sale or transfer of its assets to savings and loan associations and other local financial institutions, all of which are willing to finish the job begun by the Corporation. The Home Owners' Loan Corporation has approximately \$2,000,000,000 of mortgage loans outstanding, which, if sold, would reduce by this amount the liability of the United States Treasury. This step would not only reduce the obligation of the Government, but would substantially reduce government personnel and expenses.

2. That the Federal Housing Administration should stop placing a government guarantee behind mortgages on existing properties, for continuing which there is no justification as adequate mortgage money is now available, and which program is, nevertheless, being promoted vigorously by the Federal Housing Administration today. The tapering off and eventual stoppage of the insurance of loans for new home building, except under Title I and Title VI of the National Housing Act, should be affected. The insurance premiums charged on insured mortgage loans should be sufficient to cover all expenses and an equivalent amount for reserves for losses, which procedure is consistent with sound insurance practice.

Scrutiny of the cost of the Federal Housing Administration to the American taxpayer during the first five years of its operation shows that the insurance has been a cost to the Government of \$58,000,000. In addition, Congress has appropriated \$10,000,000 for Title II Mutual Mortgage Insurance Fund and during last March appropriated another \$10,000,000 for Title VI Defense Housing Insurance Fund.

The Federal Housing Administration has already created a contingent liability of over \$3,000,000,000 to the Government, in that it has contracted to take over all foreclosed real estate on which it has an insured mortgage and to reimburse the lender with government-guaranteed debentures. According to the report of the Federal Housing Administration up to June 30, 1941, there have been issued or contracted to be issued by the Administration approximately \$20,000,000 of government-guaranteed debentures as of June 30, 1941 (*Insured Mortgage Portfolio*, Third Quarter, 1941, page 33). The experience of the Federal Housing Administration indicates that there will be very considerable loss to the Government in connection with this operation. There has been a rising real estate market since the creation of the FHA in 1934. Notwithstanding this increase in the value of the real estate upon which FHA issued insured mortgages, the Administration

records show an average loss of \$620 per property foreclosed and resold by the Administration (*Insured Mortgage Portfolio*, Third Quarter, 1941, page 33). The average loan of FHA as of June 30, 1941, equaled \$4,280. The 2,283 properties foreclosed and sold were sold on long terms at an approximate average of \$3,660, or a loss of \$620 per property, or 14.5% of the amount of the loan per property in an increasing real estate market (*Insured Mortgage Portfolio*, Third Quarter, 1941, page 29). Assuming that each of the loans foreclosed upon was made upon the basis of 90% of loan to appraised value (which assumption for the purposes of this statement is the most favorable to the FHA), then in the re-sale of the properties acquired by foreclosure there has been a shrinkage in the re-sale value under the appraised value in a rising real estate market of 23%.

It is true that the number of foreclosures in this operation has been very few but there has been no occasion for foreclosures on good, sound mortgages during the period in which this agency has been operating. That foreclosures will increase very materially is indicated by changing economic conditions and by the report of FHA, which shows, as of June 30, 1941, that it had an additional 1,979 insured mortgages reported as "seriously delinquent" (*Insured Mortgage Portfolio*, Third Quarter, 1941, page 34). It is, therefore, impossible to estimate the actual losses which may be sustained by the Government through this increasing contingent liability in a period of real estate inflation when FHA will really be called upon to do its major job of taking over and disposing of foreclosed real estate.

3. That federal subsidies for farm credit should be abolished which President Roosevelt has characterized in two veto messages as "a gift to individual borrowers from the Federal Treasury." The present 3½% subsidy interest rate to federal farm borrowers is costing the Government over \$50,000,000 annually.

4. That the Government should cease subsidizing the building and operation of new housing projects to rent to American families. The past six years have seen the building of more than \$1,000,000,000 worth of expensive housing units to be rented at subsidized rates. The solution of the housing problem of the low-income family does not lie in providing new housing. America cannot afford any more of it. The economy of discontinuing public housing subsidies is further justified by the fact that the program to date has not taken care of any of the people of lowest income who need public charity and for whom there might be some justice in providing public financial assistance.

5. That the Federal Government cease the building of permanent, expensive housing units for defense workers and their families. The construction of public defense housing should be limited strictly to minimum cost, rapidly built, demountable units, providing only the necessities of comfortable and livable shelter. There is no justification for the Government's building and paying for semi-luxurious housing units for civilians in a period when the country's armed forces are receiving \$21 a month, and in many cases sleeping in tents. Therefore, the United States Savings and Loan League asks the Joint Committee on Non-Defense Expenditures to recommend an end to the appropriations for costly permanent housing for civilians in defense areas, which are only incidentally connected with the defense program, and to recommend that all public funds used to prevent housing

shortages among defense workers be limited to the production of temporary structures.

6. That the 12 Federal Home Loan Banks should pay an economic return on their capital stock, \$124,700,000 of which is held by the Reconstruction Finance Corporation. The Corporation is entitled to receive a return on this investment commensurate with its other investments. Dividends can be paid on this stock at a higher rate than is prevalent today by:

(a) Ceasing to make high and unnecessary allocations to the reserves of the regional banks beyond the already excessive statutory minimum.

(b) Practicing rigid economy in the expenditures of the Federal Home Loan Bank Board which are assessed to the regional banks.

(c) Requiring the non-banking activities of the Federal Home Loan Bank Board, and of the regional banks, such as supervision, promotion of federal charters and promotion of insurance of accounts, to be placed on a self-sustaining basis. Greater income to the Reconstruction Finance Corporation on its Federal Home Loan Bank Stock will assist it in the financing of defense activities and needs.

(d) Abolishing the Federal Home Building Service Plan, operated by the Federal Home Loan Bank Board. The program is impractical, has been used by only a handful of mortgage lending institutions, and has no place in the Federal Government's program for broad home ownership objectives. The Federal Home Building Service Plan had cost up until June 30, 1941, \$300,000.

7. That the Government and its agencies should stop buying mortgages, except those resulting from new defense housing in defense areas.

The Committee found that during 1941 new home construction loans aggregating \$437,000,000 were made by member institutions. Representing about 70 per cent of appraised values, these loans made possible the acquisition of modern, new homes by 137,000 families with very moderate incomes, who may expect to own them free of debt by making monthly payments averaging \$24.52 over periods averaging 15 years. These homes had a total value of \$624,300,000, or an average value of \$4,557. Loans averaged \$3,100.

The Committee also learned that members made loans aggregating \$580,503,000 to finance the purchase of existing homes valued at \$829,290,000 by 207,332 families of moderate income at an average cost of \$4,000. The loans made in these transactions averaged \$2,800 and may be extinguished in 15 years on an average by the payment of \$22.12 a month. In all, the activities of members brought home ownership to 344,332 American families, mostly in the \$1,000—\$1,800 annual income group.

Loans for remodeling and reconditioning existing houses aggregated \$61,328,000, and it may be conservatively estimated that this activity resulted in better living conditions for approximately 125,000 additional families with modest incomes.

The Committee recommended that member associations take all steps necessary to provide necessary housing for workers in war industries, and in many communities savings and loan executives gave much time and effort to the problem. On the whole, the homes financed through savings and loan associations fell well below the \$6,000 cost limitation set for defense housing by the Office of Production Management, then charged with responsibility for issuing defense housing priorities.

The Committee recommended amendments to local building codes to conserve critical materials and lower building costs during the emergency. The Committee further recommended that savings and loan associations assume an active part in the post-war housing program, specifically favoring:

1. Constructive modernization and active enforcement of housing codes and demolition ordinances.
2. Broad city planning and zoning.
3. Lowering the cost of residential construction.
4. Rehabilitation of blighted urban areas along sound economic lines.
5. Thorough study of ways and means of providing safe, decent, and sanitary housing for families in the lowest income group.

Young Men's Christian Associations, National Council

Since 1887 Young Men's Christian Associations have maintained club residences for young men, and long before that time interested themselves in helping to secure wholesome residence facilities for young men swarming into the American city. In 1940, 642 local YMCA's provided such facilities, including 62,964 beds. It had for that year 85 per cent occupancy.

Bed-night occupancy for the year totaled 19,480,000. Of this occupancy, 80 per cent was on the basis of a minimum of two weeks residence, and much of it on a more or less permanent basis; 20 per cent was considered transient, that is, for less than a fortnight. Of the latter, 390 Associations reported 118,800 "free" lodgings or 3.7 per cent. These facilities were made available to young men in need, recalling much more extensive use of such facilities for this purpose during earlier depression years.

Many of these buildings serve specialized constituencies, such as those for railroad men in 118 division points, terminals, etc., where 1,850,000 lodgings were provided in 1940; others were in or near Army and Navy centers where 909,000 lodgings were provided in the same year; 57 served Negro constituencies where 688,000 lodgings were

provided; and still others, like the William Sloane House, New York City, the YMCA Hotel, Chicago, and Seamen's House, New York City, were for merchant seamen, men in military service, or for general transition service to young men.

Hundreds of YMCA's have undertaken special programs of citizenship and public affairs education, including community problems and housing improvement among other subjects. This specialized project in educating for civic responsibility has brought forth a special manual including a chapter on "Guiding Participation in Community Affairs" for the use of local YMCA groups. In one community, a co-Y-ed forum, including 30 young people, asked a member of a city council to discuss local housing problems, following which additional investigations, presentations, and local organization resulted in increased vigilance of the board of health in enforcing housing ordinances, cooperation between colored and white representatives in determining what is needed, and aroused community concern which reached city officials and a probable public opinion leading to local campaign issues and decisions.

In new industrial "impact" communities rising from the war emergency, the YMCA, on its own behalf as well as in cooperation with United Service Organizations, has been deeply concerned with housing problems among other factors influencing environment and character education of young people.

Young Women's Christian Associations, National Board

The Young Women's Christian Association has never considered family housing as a part of its task. The housing of women and girls away from home has, however, been one of its active concerns from the earliest years of its history. Many local YWCA's have expressed this concern by maintaining their own residences or by furnishing a rooms registry service. In 1940, nearly 300,000 women and girls were housed by YWCA's, an increase of 21.5 per cent over the previous year. Figures for 1941 are not yet available. In addition, local YWCA's handled more than 60,000 rooms registry applicants.

For many years the YWCA has been interested in the government's program of low-cost housing and slum clearance, and in the maintaining of proper housing standards. As the defense program developed in 1940 and 1941, the YWCA became concerned that, because of the necessary speed with which new housing projects must be developed, the standards worked out by the United States Housing Authority might be set aside. This concern was expressed in letters to both the President of the United States and to the Administrator

of USHA. To the Office of Emergency Management was expressed also its concern over the lack of proper housing facilities for single women engaged in war production industries.

As the year 1941 progressed and the housing shortage in defense communities became more acute, the Association in those communities found their resources taxed to the utmost. One city Association reported 98.4 per cent occupancy for the year. Another turned away one hundred applicants a week. With its years of experience in housing women and girls it was only natural that requests for help in providing housing facilities should be made to the YWCA. In most cases Associations have attempted to meet this problem through their rooms registry service or through homes registration bureaus rather than by increasing their own rooming facilities. In some cases there has been a shift between the proportion of transient and permanent rooms. A more common method of meeting the problem has been to set an age and wage limit in their own residences so that more of the new, younger girls coming to the community might be accommodated. In some places Associations are considering the feasibility of cooperatively directed services in housing and feeding, but to date only one has reported the actual adoption of such plans.

In the USO-YWCA centers there is provision for a small amount of emergency housing of women and girls but no large scale projects of this kind are provided.

Directory of Housing Agencies

THE DIRECTORY shows a small decrease in the number of housing agencies in the United States—the total number listed falling from 623 in 1941 to 560 in 1942. Probably this decrease is due largely to the failure of inactive agencies to return reports this year. Comparisons of all groups listed in the 1941 and 1942 *Yearbooks* are as follows:

	~1941~	~1942~
<i>Official Administrative:</i>		
National	5	5
State and regional.....	23	52
Municipal and metropolitan.....	<u>521</u>	<u>444</u>
	549	501
<i>Unofficial:</i>		
National	9	9
State and regional.....	23	16
Municipal and metropolitan.....	<u>42</u>	<u>34</u>
	74	59
GRAND TOTAL	<u>623</u>	<u>560</u>

Again it has been the policy of the editors to omit from the list agencies that have been officially dissolved, those that have advised the Association that local activity has been abandoned and that there is no prospect for any activity in the future, and those that failed to reply to the Association's request for information and about whom NAHO has insufficient accurate information to constitute a useful listing. Because of this omission of the inactive and non-replying agencies, the total count of agencies included in the directory may be somewhat less than other published figures—especially those for local official agencies.

During 1941 New Hampshire enacted legislation permitting the establishment of local public housing agencies commonly known as housing authorities. There still remain nine states (Iowa, Kansas, Maine, Minnesota, Nevada, Oklahoma, South Dakota, Utah, and Wyoming) in which housing authorities are not authorized.

The person designated as correspondent by each housing agency is marked with an asterisk (*). The address given is the address of this person. It will be noted that the housing agencies have observed no uniform practice in designating their correspondents. In some cases the correspondent is a member of the governing board of the agency and in others an employee. It will be noted also that there is no uniformity in titles of the principal employees whose names are listed. In a few cases, especially in local unofficial agencies, the principal staff

member or employee is also a member of the governing board of the agency. In Kentucky the mayor is an *ex-officio* member of each local authority.

OFFICIAL ADMINISTRATIVE HOUSING AGENCIES

The Association continues to define an official administrative housing agency as one created under specific provisions of law, whose purpose is to regulate and/or finance, construct, and manage housing. Although under this definition there may be some difficulty in classifying federal agencies, it has proved to be quite workable in its application to state and local organizations. The name "housing authority" is customarily applied to the local agencies in the official group even though, by terms of the enabling legislation in Michigan and Kentucky, they are officially designated as "housing commissions."

During 1941 the trend toward the combining of local agencies into one organization or centralized administrative action by separate local housing authorities continued. In the rural field there was greater use of a regional administrative agency by a number of county housing authorities and also greater use of regional or state authorities to administer a housing program in areas having no county housing authorities.

Housing authorities in small municipalities, as in Arizona, pooled their resources and utilized the administrative staff of an established active housing authority in a larger city (Phoenix).

For those local authorities that belong to a group for administrative purposes, only the name of the local authority is listed and a reference is given to the central agency to which they belong.

In the state classification of official agencies, the organizations labeled "state boards" in Arkansas, California, Delaware, Florida, Georgia, Illinois, Kansas, Massachusetts, New Mexico, North Carolina, Ohio, Pennsylvania, South Carolina, and Virginia are regulatory or research bodies only. They do not have the power to finance, construct, or manage housing. Most of these agencies were established between six and eight years ago when it appeared that there would be need for state organizations to supervise limited dividend housing developments. Those of the group that survived in more than name have carried on such activities as research, surveys, education, and in some cases they exercise supervision of the activities of local housing authorities within the state.

Only in New York does the official state administrative agency engage in finance of housing.

NATIONAL AGENCIES

Farm Security Administration

*C. B. Baldwin, Administrator

ADDRESS: Farm Security Administration, Washington, D. C.

Federal Home Loan Bank Administration

*John H. Fahey, Commissioner

ADDRESS: Federal Home Loan Bank Administration, Washington, D. C.

Federal Housing Administration

*Abner Ferguson, Commissioner

ADDRESS: Federal Housing Administration, Washington, D. C.

Federal Public Housing Authority

*Herbert Emmerich, Commissioner

ADDRESS: Federal Public Housing Authority, Washington, D. C.

National Housing Agency

*John Blandford, Administrator

ADDRESS: National Housing Agency, Washington, D. C.

STATE AND REGIONAL AGENCIES

Alabama Associated Housing Authorities, Central

MEMBERS: Executive Committee comprises Chairmen of the Authorities for the counties of: Autauga, Chilton, Dallas, Elmore, Hale, Lowndes, Marengo, Perry, and Wilcox.

EXECUTIVE DIRECTOR: *C. W. Wynn

ADDRESS: Selma, Alabama

Alabama Associated Housing Authorities, Southeastern

MEMBERS: G. C. Thompson, Chairman; Executive Committee comprising Chairmen of the Authorities for the counties of: Barbour, Bullock, Chambers, Coffee, Dale, Geneva, Henry, Houston, Lee, Macon, Montgomery, Pike, Russell, and Tallapoosa.

EXECUTIVE DIRECTOR: *J. T. Martin

ADDRESS: P. O. Box 38, Tuskegee, Alabama

Alabama Associated Housing Authorities, Western

MEMBERS: Executive Committee comprises Chairmen of the Authorities for the counties of: Choctaw, Fayette, Lamar, Marion, Pickins, Sumter, Tuscaloosa, and Winston.

EXECUTIVE DIRECTOR: *M. Johnson

ADDRESS: Carrollton, Alabama

Arkansas Regional Housing Authority, East Central

MEMBERS: J. J. Screeton, Chairman; Joe P. Melton, Vice-Chairman; R. L. Brooks, John F. Cole, Davis Fitzhugh, Joe S. Hall, C. A. Hughes, Moody M. Irvin, Bryan Lancaster, G. W. Merrifield, James H. Moore, Robert Stallings, H. H. Wilson, Harry Wood. (The Authority has

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

jurisdiction over the following counties: Cleburne, Conway, Faulkner, Lee, Lonoke, Monroe, Perry, Phillips, Pope, Prairie, Stone, Van Buren, White, and Woodruff.)

EXECUTIVE DIRECTOR: *Sanford Wilbourn
 ADDRESS: Lonoke, Arkansas

Arkansas Regional Housing Authority, Northeast

MEMBERS: J. P. Morrow, Chairman; Joe Clay Young, Vice-Chairman; Kelley Bradham, G. T. Cunningham, M. C. Curlee, Shelby Ferguson, Charles W. Light, J. P. Morrow, R. M. Perryman, R. S. Rainwater, R. E. Sallee, H. D. Severs, Eugene Shaneyfelt, Lynn Sharp, C. T. Stuart, J. F. Wheeler, Joe Clay Young. (The Authority has jurisdiction over the following counties: Baxter, Clay, Craighead, Crittenden, Cross, Fulton, Greene, Independence, Izard, Jackson, Lawrence, Mississippi, Poinsett, Randolph, and Sharp.)

EXECUTIVE DIRECTOR: *Chester F. Williams
 ADDRESS: Batesville, Arkansas

Arkansas Regional Housing Authority, Northwest

MEMBERS: Dr. Wiley Lin Hurie, Chairman; Ernest Bunch, Vice-Chairman; Lon W. Berry, John Ed. Chambers, L. E. Chiles, Eb Fergus, W. L. Fulmer, J. E. Gregson, B. W. Johnson, A. J. Keeling, Eugene Moore, H. O. Patton, H. L. Scott, N. K. Williams, Jr., Ross W. Willis. (The Authority has jurisdiction over the following counties: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Logan, Madison, Marion, Newton, Scott, Searcy, Sebastian, Washington, and Yell.)

EXECUTIVE DIRECTOR: *John N. Minden
 ADDRESS: Ozark, Arkansas

Arkansas Regional Housing Authority, Southeast

MEMBERS: C. W. Daniel, Chairman; R. H. Peace, Vice-Chairman; H. C. Adams, E. T. Attwood, J. P. Bachelor, Claude B. Crumpler, W. O. Hazelbaker, F. M. Holt, A. R. Merritt, Ike Murray, Fay Nolley, Sam Steel, L. B. White, J. T. Wimberly, D. A. Youree. (The Authority has jurisdiction over the following counties: Arkansas, Ashley, Bradley, Calhoun, Chicot, Cleveland, Dallas, Desha, Drew, Grant, Jefferson, Lincoln, Ouachita, Saline, and Union.)

EXECUTIVE DIRECTOR: *D. E. McCloy
 ADDRESS: Monticello, Arkansas

Arkansas Regional Housing Authority, Southwest

MEMBERS: H. A. Daugherty, Chairman; R. L. Fish, Vice-Chairman; M. C. Barton, John Beavers, C. L. Briant, Jr., Tull Carroll, J. P. Duffie, Paul N. Eddleman, C. C. Harvey, Henderson Jackson, H. W. McMillan, M. E. Melton, C. L. Rodgers, C. F. Walters. (The Authority has jurisdiction over the following counties: Clark, Garland, Hempstead, Hot Spring, Howard, Lafayette, Little River, Miller, Montgomery, Nevada, Pike, Polk, and Sevier.)

EXECUTIVE DIRECTOR: *J. H. Shaw
 ADDRESS: Arkadelphia, Arkansas

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

(California) Division of Immigration and Housing

MEMBERS: J. Earl Cook, Dr. Omer Mills, Dr. Hubert Phillips, Leon H. Washington, Jr., The Reverend Edgar E. Wilson

CHIEF: *Carey McWilliams

ADDRESS: 505 State Building, Los Angeles, California

Delaware State Board of Housing

MEMBERS: Samuel M. Dillon, President; Joseph S. Hamilton, Frederic W. Kurtz, William Smith, Roscoe Cook Tindall

SECRETARY: *Lawrence V. Smith

ADDRESS: 1309 Woodlawn Avenue, Wilmington, Delaware

Florida Regional Housing Authority, Central

MEMBERS: E. L. Brewton, Chairman; Lewis Ambler, Harrison E. Barringer, H. D. Bassett, Mrs. M. R. Bovis, G. D. Bridges, Sr., Walter Buckingham, L. E. Futch, Walter S. Hardin, Leslie Hord, H. F. Isted, Paul L. Osteen, Charles L. Raulerson, J. E. Sims, Ernest C. Smith, John E. Taylor, Arthur Wells. (The Authority has jurisdiction over the following counties: Citrus, De Soto, Hardee, Highlands, Indian River, Lake, Manatee, Marion, Martin, Okeechobee, Orange, Osceola, Palm Beach, Polk, St. Lucie, Sarasota, and Sumter.)

EXECUTIVE DIRECTOR: *George C. Shute

ADDRESS: Coker Building, Winter Haven, Florida

Florida Regional Housing Authority, Northwest

MEMBERS: H. B. Douglas, Chairman; Charles O. Reiff, Vice-Chairman; O. M. Anderson, W. B. Bishop, R. F. Butler, L. B. Clark, W. Turner Davis, J. M. Deas, H. B. Douglas, J. C. Gainer, O. S. Gatlin, F. L. Herrin, L. H. Hughes, Mrs. Basil E. Kenney, Roscoe Luke, M. A. Touart, Jr., W. H. Walker, W. H. Wilson, and O. A. Winburn. (The Authority has jurisdiction over the following counties: Bay, Calhoun, Dixie, Escambia, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, and Washington.)

EXECUTIVE DIRECTOR: *Ammon McClellan

ADDRESS: P. O. Box 391, Marianna, Florida

(Georgia) State Housing Authority Board

MEMBERS: Sandy Beaver, M. D. Collins, Henry T. McIntosh, Eugene Talmadge, John B. Wilson

EXECUTIVE OFFICER: *Basil Stockbridge

ADDRESS: 407 State Highway Building, Atlanta, Georgia

Georgia Rural Housing Authorities, Central

MEMBERS: J. T. Hollis, Chairman; O. H. Banks, Vice-Chairman; J. H. Anderson, L. C. Cunnard, J. C. Fallin, N. L. Galloway, C. G. Hardigree, H. C. Hewell, C. O. Maddox, J. L. Rossee, J. H. Sibley, H. R. Slaton, A. G. Swint, T. H. Taylor, C. W. Walker, Hugh S. Worssam. (The Authority has jurisdiction over the following counties: Barrow, Butts, Clayton, Fayette, Greene, Henry, Jasper, Jones, Monroe, Morgan, Newton, Oconee, Putnam, Rockdale, Spalding, Upson, and Walton.)

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *C. C. Chalker
 ADDRESS: P. O. Box 309, Monticello, Georgia

Georgia Rural Housing Authorities, Southeastern

MEMBERS: Walter Harrison, Chairman; Executive Committee comprising Chairmen of the Authorities for the counties of: Appling, Ben Hill, Dodge, Jefferson, Jenkins, Johnson, Laurens, Montgomery, Tattnall, Toombs, Treutlen, and Wheeler.

EXECUTIVE DIRECTOR: *R. Smith Ward
 ADDRESS: Soperton, Georgia

Georgia Rural Housing Authorities, Southwest

MEMBERS: Executive Committee comprises Chairmen of the Authorities for the counties of: Baker, Brooks, Calhoun, Colquitt, Crisp, Decatur, Grady, Lowndes, Mitchell, Thomas, and Worth.

EXECUTIVE DIRECTOR: *E. C. Mann
 ADDRESS: Thomasville, Georgia

Hawaii Housing Authority

MEMBERS: James Gibb, Chairman; Charles S. Crane, Secretary; Charles J. Pietsch (2 vacancies)

EXECUTIVE DIRECTOR: *A. S. Guild
 ADDRESS: 239 Merchant Street, Honolulu, Hawaii

Illinois State Housing Board

MEMBERS: Oscar W. Rosenthal, Chairman; C. L. Rice, Vice-Chairman; John E. Egan, Albert J. Horan, Rupert L. Mills, Mrs. Guy A. Tawney

EXECUTIVE SECRETARY: *William E. Johnson
 ADDRESS: 228 North LaSalle Street, Chicago Illinois

Kansas State Board of Housing

MEMBERS: Board established by state law, but since it is inoperative the personnel is not given. The Board does not wish to receive communications.

Louisiana Department of Public Works, Housing Section

CHIEF: *Caye A. Nelson
 ADDRESS: Department of Public Works, Baton Rouge, Louisiana

Louisiana Regional Housing Authority No. I

MEMBERS: W. Prescott Foster, Chairman; Leo J. Bulliard, P. A. Juneau, William Lourd, Fred T. Schlessinger. (The Authority has jurisdiction over the following parishes: Iberia, Lafayette, St. Martin, St. Mary, and Vermilion.)

EXECUTIVE DIRECTOR: *Ray J. Cornay
 ADDRESS: Lafayette, Louisiana

Louisiana Regional Housing Authority No. II

MEMBERS: Warren H. Smith, Chairman; Roland L. Riviere, M. G. Thigpen. (The Authority has jurisdiction over the following parishes: St. Tammany, Tangipahoa, and Washington.)

EXECUTIVE DIRECTOR: *August W. Planche, Jr.
 ADDRESS: Covington, Louisiana

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Louisiana Regional Housing Authority No. III

MEMBERS: Francis J. Whitehead, Chairman; C. H. Bergeron, Ovide B. Lacour, Frank Noel, Sprague Pugh, Michel Schexnayder. (The Authority has jurisdiction over the following parishes: Ascension, Assumption, Iberville, Pointe Coupee, St. James, and West Baton Rouge.)

EXECUTIVE DIRECTOR: *Elmore Becnel

ADDRESS: Plaquemine, Louisiana

Louisiana Regional Housing Authorities (Inactive)

The following Louisiana Regional Housing Authorities embracing the following parishes are inactive:

Region IV—Concordia, East Carroll, Franklin, Madison, Richland, Tensas, West Carroll

Region V—Avoyelles, Rapides, Vernon

Region VI—Bienville, Bossier, Claiborne, Webster

Region VII—De Soto, Natchitoches, Red River, Sabine

Region VIII—Jackson, Lincoln, Morehouse, Union

Region IX—Caldwell, Ouachita

Region X—Catahoula, Grant, La Salle, Winn

Region XI—East Feliciana, Livingston, St. Helena, West Feliciana

Region XII—Lafourche, Terrebonne

Region XIII—Beauregard, Calcasieu, Cameron, Jefferson Davis

Region XIV—Acadia, Evangeline, St. Landry

Region XV—Jefferson, Plaquemines, St. Bernard, St. Charles, St. John the Baptist

CORRESPONDENT: Caye A. Nelson

ADDRESS: Department of Public Works, Baton Rouge, Louisiana

Massachusetts State Board of Housing

MEMBERS: Sidney T. Strickland, Chairman; Philip Nichols, Vice-Chairman; Joseph F. Higgins, Edward G. Lennon, John I. Robinson

DIRECTOR: *John B. Foley

ADDRESS: 20 Somerset Street, Boston, Massachusetts

Mississippi Associated Housing Authorities, East Central

MEMBERS: L. O. Todd, Chairman; D. W. Carr, R. M. Christian, S. C. Ellis, C. C. Knight, Hugh S. Mason, T. A. Stennis, W. E. Walter. Executive Committee comprises Chairmen of the Authorities for the counties of: Clarke, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, and Smith.

EXECUTIVE DIRECTOR: *W. A. Bell

ADDRESS: P. O. Box 260, Newton, Mississippi

Mississippi Associated Housing Authorities, Northeast

MEMBERS: A. L. Rogers, Chairman; Seth Pounds, Vice-Chairman; M. L. Branch, Jack Dale, C. P. Fortner, Harris Gholson, Clarence Gray, G. F. Hill, R. W. Reed, W. P. Sudduth, J. A. Thornton, D. M. Turner, V. E. Ware, R. P. White. Executive Committee comprises Chairmen of the Authorities for the counties of: Alcorn, Calhoun, Lafayette, Lee, Marshall, Montgomery, Oktibbeha, Panola, Pontotoc, Prentiss, Tate, Tishomingo, Union, Webster, and Yalobusha.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *Guy Mitchell, Jr.
 ADDRESS: P. O. Box 97, Tupelo, Mississippi

Mississippi Associated Housing Authorities, Southeast

MEMBERS: Thomas R. Ramsay, Chairman; J. W. Backstrom, Jr., Mrs. Ruby M. Black, J. E. Campbell, T. V. Flynt, Hugh P. Garraway, T. C. Hobby. Executive Committee comprises Chairmen of the Authorities for the counties of: Covington, Forrest, George, Greene, Jones, Lamar, and Perry.

EXECUTIVE DIRECTOR: *Jack McDill
 ADDRESS: P. O. Box 28, Laurel, Mississippi

Mississippi Associated Housing Authorities, Southwest

MEMBERS: F. A. Anderson, W. E. Bradford, George M. Decell, Jr., J. F. Hollinger, Jr., R. L. Nolan, W. T. Reese, C. E. Westerfield, H. J. Wilson, F. S. Wolcott. Executive Committee comprises Chairmen of the Authorities for the counties of: Amite, Claibourne, Copiah, Franklin, Hinds, Jefferson, Lincoln, Madison, and Simpson.

SECRETARY: *Miss Catherine Bass
 ADDRESS: P. O. Box 191, Hazelhurst, Mississippi

New Jersey State Housing Authority

MEMBERS: Christian H. Ziegler, Chairman; Arthur A. Quinn, Vice-Chairman; Dr. Eugene E. Agger, Mrs. Isora B. Somers, William T. Vanderlipp

SECRETARY: *Harry I. Luftman
 ADDRESS: 1060 Broad Street, Newark, New Jersey

(New Mexico) State Housing Authority Board

MEMBERS: J. B. Jones, Chairman; Lyle Brush, Vice-Chairman; *W. C. Kruger, Secretary; Samuel Klein, Milton R. Smith
 ADDRESS: P. O. Box 308, Santa Fe, New Mexico

New York, Division of Housing, State of

STATE COMMISSIONER OF HOUSING: *Edward Weinfeld
 ADDRESS: 80 Centre Street, New York City

North Carolina Regional Housing Authority, Eastern

MEMBERS: D. C. McCotter, Chairman; C. P. Banks, A. B. Butler, R. J. Hester, B. J. Holleman, Garland P. King, I. E. Pittman, H. Paul Strickland, J. T. Wells, A. F. Wood. (The Authority has jurisdiction over the following counties: Bladen, Carteret, Craven, Duplin, Harnett, Johnston, Jones, Onslow, Pamlico, Pender, and Sampson.)

EXECUTIVE SECRETARY: *H. Emmett Powell
 ADDRESS: Clinton, North Carolina

Ohio State Board of Housing

MEMBERS: Martin E. Blum, Chairman; *O. W. L. Coffin, Secretary; C. R. Aldrich, Charles H. Jones, Lawrence H. Kyte, Frank L. Raschig, Charles L. Sherwood
 ADDRESS: 410 Wyandotte Building, Columbus, Ohio

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Pennsylvania State Board of Housing

MEMBERS: J. S. Burns¹, George E. Evans, Arthur C. Kaufmann, Vance McCormick

EXECUTIVE DIRECTOR: *Charles V. Doyle

ADDRESS: 212 Temporary Building No. 1, Harrisburg, Pennsylvania

Puerto Rico Housing Authority

MEMBERS: F. L. Dorathy, Chairman; Enrique Calimano, Vice-Chairman; Jose Benitez Gautier, Dr. A. Fernos Isern, Mariano Acosta Velarde

EXECUTIVE DIRECTOR: *Cesar Cordero Davila

ADDRESS: P. O. Box 397, Rio Piedras, Puerto Rico

South Carolina State Housing Board

MEMBERS: Matthew A. Condon, Chairman; Jeff D. Hunt, Jr., Vice-Chairman; Charles Mabry, B. F. Rice, F. C. Robinson

CORRESPONDENT: *J. Roy Jones

ADDRESS: Columbia, South Carolina

South Carolina Regional Housing Authority No. 1

MEMBERS: Charles F. Fleming, Chairman; G. Frank Vaughan, Vice-Chairman; George M. Ansel, R. H. Brazeal, R. A. Cole, J. W. Gaston, W. A. Gettys, Joe Griffith, F. E. Hope, C. W. Kinard, Ralph H. McDonald, A. M. McWhirter, T. Collier Neel, K. M. Richardson, E. L. Smith, J. S. Strom, L. E. Stroud, P. M. Washington, J. S. Wilson. (The Authority has jurisdiction over the following counties: Abbeville, Anderson, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Lancaster, Laurens, McCormick, Newberry, Oconee, Pickens, Saluda, Spartanburg, Union, and York.)

SECRETARY-TREASURER: *S. M. Leaman

ADDRESS: Laurens, South Carolina

South Carolina Regional Housing Authority No. 2

MEMBERS: The Authority has jurisdiction over the following counties: Chesterfield, Clarendon, Dillon, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Marlboro, Sumter, and Williamsburg.

EXECUTIVE DIRECTOR: *D. T. McKeithan

ADDRESS: Darlington, South Carolina

South Carolina Regional Housing Authority No. 3

MEMBERS: Marvin H. Dukes, Chairman; H. M. Kinsey, Vice-Chairman; Clarence J. Asbil, D. C. Bryan, William P. Donelan, J. Wady Eubanks, D. S. Livingston, W. J. Miller, Norval N. Newell, B. C. Pendarvais, W. C. Wilbur, Marshall B. Williams, Tom Williams, J. Heyward Young, N. B. Youngblood. (The Authority has jurisdiction over the following counties: Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Hampton, Jasper, Lexington, Orangeburg, and Richland.)

EXECUTIVE DIRECTOR: *Paul F. Warren

ADDRESS: Bamberg, South Carolina

¹ Not confirmed by the state senate as of March 5, 1942.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Virginia State Board of Housing

MEMBERS: Dr. I. C. Riggin, Chairman; John Hopkins Hall, Dr. W. H. Stauffer

SECRETARY: *Hugh R. Pomeroy

ADDRESS: 301 State Finance Building, Richmond, Virginia

MUNICIPAL AND METROPOLITAN AGENCIES

ALABAMA

Anniston Housing Authority

MEMBERS: J. Ralph Hamilton, Chairman; J. R. Morgan, Vice-Chairman; W. P. Acker, L. T. Smith, Howard Trammell

EXECUTIVE DIRECTOR: *Walter J. Merrill

ADDRESS: Commercial National Bank Building, Anniston, Alabama

Attalla, Housing Authority of the City of

MEMBERS: *E. G. Pilcher, Chairman; Robert H. Forman, Vice-Chairman; G. R. Isbell, E. G. Norton, George P. Walker, Jr.

ADDRESS: Attalla, Alabama

Autauga, Housing Authority of the County of †

Barbour, Housing Authority of the County of ‡

Birmingham District, Housing Authority of the

MEMBERS: Frank E. Spain, Chairman; George C. Leigh, Vice-Chairman; Hugh Denman, Joseph H. Loveman, Charles P. Marks

EXECUTIVE DIRECTOR: *J. C. de Holl

ADDRESS: 600 North 24th Street, Birmingham, Alabama

Bullock, Housing Authority of the County of ‡

Chambers, Housing Authority of the County of ‡

Chilton, Housing Authority of the County of †

Choctaw, Housing Authority of the County of §

Coffee, Housing Authority of the County of ‡

Dale, Housing Authority of the County of ‡

Dallas, Housing Authority of the County of †

Dothan, The Housing Authority of the City of

MEMBERS: A. D. Ussery, Chairman; F. A. Flowers, Vice-Chairman; Horace Hall, B. P. Poyner, Jr., E. M. Wells

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

‡ Member of Southeastern Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *R. D. Crawford
ADDRESS: 500 South Lena Street, Dothan, Alabama

**Elmore, Housing Authority of the County of †
Fairfield Housing Authority**

MEMBERS: Charles A. Buck, Chairman; R. R. Thomas, Vice-Chairman;
C. J. Donald, J. C. McNamee, E. B. Pitts
EXECUTIVE DIRECTOR: *C. R. Rainey
ADDRESS: P. O. Box 575, Fairfield, Alabama

Fayette, Housing Authority of the County of §

Fort Payne, The Housing Authority of the City of

MEMBERS: W. W. Hill, Chairman; M. E. Malone, Vice-Chairman;
E. L. Hansard, W. V. Jacoway, J. T. N. Keels
EXECUTIVE DIRECTOR: *M. E. Malone, Jr.
ADDRESS: Fort Payne, Alabama

Gadsden Housing Authority, Greater

MEMBERS: W. D. McNair, Chairman; J. B. Hollingsworth, Secretary;
John L. Ray, W. R. Scarbrough (1 vacancy)
EXECUTIVE DIRECTOR: *W. B. Mills
ADDRESS: P. O. Box 430, Gadsden, Alabama

Geneva, Housing Authority of the County of ‡

Guntersville Housing Authority, The

MEMBERS: M. L. Moss, Chairman; A. W. Adams, Vice-Chairman; J. T.
Jordan, W. L. Segers, T. W. Throckmorton
SECRETARY-TREASURER: *Claud D. Scruggs
ADDRESS: Guntersville, Alabama

Hale, Housing Authority of the County of †

Henry, Housing Authority of the County of ‡

Houston, Housing Authority of the County of ‡

Jasper, The Housing Authority of the City of

MEMBERS: George H. Davis, Chairman; W. M. Gardner, Vice-Chair-
man; M. L. Mathews, Laudie Sumner, Elton Webb
EXECUTIVE DIRECTOR: *Paul S. Haley
ADDRESS: Jasper, Alabama

Lamar, Housing Authority of the County of §

Lee, Housing Authority of the County of ‡

Lowndes, Housing Authority of the County of †

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

‡ Member of Southeastern Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Macon, Housing Authority of the County of ‡

Marengo, Housing Authority of the County of †

Marion, Housing Authority of the County of §

Mobile Housing Board

MEMBERS: Clyde W. Foreman, Chairman; James C. Van Antwerp, Vice-Chairman; L. M. Cooper, Dr. L. W. Hollis, Clarence L. Hutchisson
 EXECUTIVE DIRECTOR: *George Fearn, Jr.
 ADDRESS: P. O. Box 481, Mobile, Alabama

Montgomery, The Housing Authority of the City of

MEMBERS: Howard E. Pill, Chairman; Paul B. Fuller, Vice-Chairman; Thomas H. Edwards, Frank L. Seeger, Charles A. Stakely
 EXECUTIVE DIRECTOR: *Charles P. Rogers
 ADDRESS: 528 Bell Street, Montgomery, Alabama

Montgomery, Housing Authority of the County of ‡

Perry, Housing Authority of the County of †

Phenix City, The Housing Authority of the City of

MEMBERS: H. L. Blake, Chairman; E. K. Garrett, Vice-Chairman; Dr. O. L. Edwards, A. A. Roberts, I. C. Wheelis
 EXECUTIVE DIRECTOR: *Enoch Mathews
 ADDRESS: Phenix City, Alabama

Pickins, Housing Authority of the County of §

Pike, Housing Authority of the County of ‡

Russell, Housing Authority of the County of ‡

Selma Housing Authority

MEMBERS: C. L. Cobb, Chairman; J. F. Miller, Jr., Vice-Chairman; E. B. Kayser, W. E. Morrison, Sr., J. R. Twilley
 EXECUTIVE DIRECTOR: *Eugene Rowan
 ADDRESS: P. O. Box 708, Selma, Alabama

Sumter, Housing Authority of the County of §

Talladega, Housing Authority of the City of

MEMBERS: *Turner J. Jones, Chairman
 ADDRESS: Talladega, Alabama

Tallapoosa, Housing Authority of the County of ‡

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

‡ Member of Southeastern Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Tarrant Housing Authority

MEMBERS: L. Leon Hearn, Chairman; R. J. Johns, Vice-Chairman; R. C. Barton, F. R. Daly (1 vacancy)

EXECUTIVE DIRECTOR: *Paschal P. Vacca

ADDRESS: P. O. Box 97, Tarrant, Alabama

Tuscaloosa, Housing Authority of the County of §**Wilcox, Housing Authority of the County of †****Winston, Housing Authority of the County of §****ARIZONA****Buckeye, Housing Authority of the Town of**

MEMBERS: Ralph Watkins, Chairman; Joe Blazer, Vice-Chairman; D. F. Johnson, Jr., W. A. Latham, H. M. Watson

EXECUTIVE DIRECTOR: *William G. Elder

ADDRESS: P. O. Box 3527, Phoenix, Arizona

Flagstaff, Housing Authority of the City of

MEMBERS: J. T. Tormey, Chairman; N. V. Watson, Vice-Chairman; Dr. E. A. Miller, V. M. Slipher, Leo Weaver

EXECUTIVE DIRECTOR: *William G. Elder

ADDRESS: P. O. Box 3527, Phoenix, Arizona

Glendale, Housing Authority of the City of

MEMBERS: Mrs. J. M. Pearson, Chairman; Dr. R. K. Trueblood, Vice-Chairman; J. S. Francis, Jr., Russell Jones, Dr. G. P. Van Marel

EXECUTIVE DIRECTOR: *William G. Elder

ADDRESS: P. O. Box 3527, Phoenix, Arizona

Holbrook, Housing Authority of the Town of

MEMBERS: J. R. McEvoy, Chairman; Berlyn Farris, M. D. Porter, The Reverend E. Roure, Arthur Whiting

EXECUTIVE DIRECTOR: *William G. Elder

ADDRESS: P. O. Box 3527, Phoenix, Arizona

Mesa, Housing Authority of the City of

MEMBERS: Rulon T. Sheperd, Chairman; Lewis Allison, Pete Guerrero, Ray Killian, Iser Tibsherany

EXECUTIVE DIRECTOR: *William G. Elder

ADDRESS: P. O. Box 3527, Phoenix, Arizona

Phoenix, The Housing Authority of the City of

MEMBERS: The Reverend Emmett McLoughlin, Chairman; Chris Totten, Vice-Chairman; R. A. Becker, C. W. Bond, Joseph E. Refsnes

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *William G. Elder
 ADDRESS: P. O. Box 3527, Phoenix, Arizona

Tucson, Housing Authority of the City of

EXECUTIVE SECRETARY: *Warren A. Grossetta
 ADDRESS: 1645 Speedway, Tucson, Arizona

ARKANSAS

Blytheville, The Housing Authority of the City of

MEMBERS: R. E. Blaylock, Chairman; G. G. Hubbard, A. R. Wetenkamp, Floyd A. White (1 vacancy)
 SECRETARY: *J. M. Brooks
 ADDRESS: Blytheville, Arkansas

Conway, Housing Authority of the City of

MEMBERS: Frank Robins, Jr., Chairman; Ed Bauer, Vice-Chairman; W. H. Brummett, Maurice Moix, Mrs. S. G. Smith
 EXECUTIVE DIRECTOR: *George Shaw
 ADDRESS: Conway, Arkansas

Fort Smith, Housing Authority of the City of

MEMBERS: J. R. Woods, Chairman; Allen Henderson, Vice-Chairman; C. C. Davis, Dr. Walter Eberle, R. J. Ross
 EXECUTIVE DIRECTOR: *Mrs. Frances Buck
 ADDRESS: 226 Merchants Bank Building, Fort Smith, Arkansas

Little Rock, Housing Authority of the City of

MEMBERS: R. Redding Stevenson, Chairman; Van E. Manning, Vice-Chairman; Paul C. Robinson, Purcell Smith, Mrs. Gladys S. White
 EXECUTIVE DIRECTOR: *Gus Allison
 ADDRESS: Wallace Building, Little Rock, Arkansas

Malvern, The Housing Authority of the City of

MEMBERS: W. W. Thompson, Chairman; R. E. Van Dusen, Vice-Chairman; *K. K. Kight, Secretary-Treasurer
 ADDRESS: City Hall, Malvern, Arkansas

North Little Rock, The Housing Authority of the City of

MEMBERS: H. J. Wilkins, Chairman; S. R. Garrett, Vice-Chairman; Troy D. Churchman, W. E. McClure, William B. Randolph
 EXECUTIVE DIRECTOR: *Laurence J. Berger
 ADDRESS: Administration Building, Silver City Courts, North Little Rock, Arkansas

CALIFORNIA

Alameda, Housing Authority of the City of

MEMBERS: James E. Hall, Chairman; A. Hubbard Moffitt, Jr., Vice-Chairman; J. A. Cassidy, E. D. Garber, T. A. Greig

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

SECRETARY: *Curtis Anderson
ADDRESS: 1711 Second Street, Alameda, California

Contra Costa, Housing Authority of the County of

MEMBERS: Gerould L. Gill, Chairman; Melvern S. Hogan, Vice-Chairman; Charles B. Weeks, George H. Weise, James C. Wood
SECRETARY-DIRECTOR: *Warren Harrold
ADDRESS: 825 Main Street, Martinez, California

Corona, Housing Authority of the City of

MEMBERS: A. L. Blakeley, Chairman; Joe Copley, Vice-Chairman; Dr. James Farrage, Frank J. Morrell, Lawrence G. Thome
EXECUTIVE DIRECTOR: *W. O. Kershner
ADDRESS: City Hall, Corona, California

El Centro, Housing Authority of the City of

MEMBERS: *Gordon R. Scriven, Chairman
ADDRESS: City Hall, El Centro, California

Fresno, Housing Authority of the City of

MEMBERS: Dr. Kenneth Potter, Chairman; John A. Christie, Vice-Chairman; Walter M. High, Mrs. Jean Manson, Wm. M. Russell
EXECUTIVE DIRECTOR: *Hugo F. Allardt
ADDRESS: 712 Mattei Building, Fresno, California

Kern, Housing Authority of the County of

MEMBERS: C. E. Bush, Chairman; C. C. Karnes, Vice-Chairman; T. J. Foley, David L. Shifflet, D. S. Stricklen
EXECUTIVE DIRECTOR: *Stanley Abel
ADDRESS: P. O. Box 1478, Bakersfield, California

Los Angeles, Housing Authority of the City of

MEMBERS: Nicola Giulii, Chairman; Ralph A. McMullen, Vice-Chairman; J. E. Fishburn, Jr., Maurice Saeta, Mrs. Jessie L. Terry
EXECUTIVE DIRECTOR: *Howard L. Holtendorff
ADDRESS: 1031 South Broadway, Los Angeles, California

Los Angeles, The Housing Authority of the County of

MEMBERS: Isidore B. Dockweiler, Chairman; William A. Simpson, Vice-Chairman; Robert Wayne Burns, Mrs. Margarete L. Clark, Joseph E. Schumacher
EXECUTIVE DIRECTOR: *Melville Dozier, Jr.
ADDRESS: 1031 South Broadway, Los Angeles, California

Monterey County, Housing Authority of

MEMBERS: *Howard Veit, Chairman; William Hargis, William Pettit, Paul Pioda, Harold Prince
ADDRESS: P. O. Box 176, Pebble Beach, California

Needles, Housing Authority of the City of

MEMBERS: *Frank Gilman, Chairman
ADDRESS: Needles, California

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Newman, Housing Authority of the City of

MEMBERS: *John M. Brumm, Coordinator
 ADDRESS: 8532 Terrace Drive, El Cerrito, California

Oakland, Housing Authority of the City of

MEMBERS: C. M. Walter, Chairman; Thomas M. Robinson, Jr., Vice-Chairman; J. P. Brennan, Stanley A. Burgraff, Hugh S. Rutledge
 EXECUTIVE DIRECTOR: *Bernard J. Abrott
 ADDRESS: 800 Willow Street, Oakland, California

Richmond, Housing Authority of the City of

MEMBERS: W. J. Richards, Jr., Chairman; E. M. Downer, Jr., C. C. Kratzer, R. D. Lee, L. J. Thomas
 EXECUTIVE DIRECTOR: *Harry A. Barbour
 ADDRESS: 271 10th Street, Richmond, California

Riverbank, Housing Authority of the City of

MEMBERS: George H. MacDonald, Chairman; Eugene P. Bessac, Vice-Chairman; Mrs. Jewel Roscoe, Secretary; Fred W. Scheela (1 vacancy)
 EXECUTIVE DIRECTOR: *Glenn C. Staley
 ADDRESS: P. O. Box 358, Riverbank, California

Sacramento, Housing Authority of the City of

MEMBERS: A. H. Becker, Chairman; Mrs. Edith W. Cohn, Vice-Chairman; Albert A. Marty, Antone J. Marty, W. P. Wright
 EXECUTIVE DIRECTOR: *Bartley W. Cavanaugh
 ADDRESS: Room 115, City Hall, Sacramento, California

Sacramento, Housing Authority of the County of

Same commissioners and staff as Sacramento City Authority

San Bernardino, The Housing Authority of the County of

EXECUTIVE DIRECTOR: *Frank Gilman
 ADDRESS: Needles, California

San Francisco, Housing Authority of the City and County of

MEMBERS: Marshall Dill, Chairman; E. N. Ayer, Miss Alice Griffith, Timothy A. Reardon, Carleton H. Wall
 EXECUTIVE DIRECTOR: *Albert J. Evers
 ADDRESS: 525 Market Street, San Francisco, California

San Mateo, Housing Authority of the County of

MEMBERS: *Perry A. Bygdnes, Chairman; Gaston Periat, Vice-Chairman; Ruth Bradley, Secretary; Ralph C. McArthur, The Reverend Charles E. Ward
 ADDRESS: 1301 Burlingame Avenue, Burlingame, California

Santa Barbara, Housing Authority of the County of

MEMBERS: W. F. Hobbs, Chairman; R. B. McClellan, Vice-Chairman; Theo. B. Lundberg, George A. Miller, Howard J. Moore
 EXECUTIVE DIRECTOR: *Fred Lawrence
 ADDRESS: 114½ North H Street, Lompoc, California

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Santa Cruz, Housing Authority of the County of

SECRETARY: *Stephen Wyckoff

ADDRESS: 14 Cooper Street, Santa Cruz, California

Santa Monica, Housing Authority of the City of

MEMBERS: Ralph Kiewit, Chairman; Jack Neagle, Vice-Chairman;

*William Thornbury, Secretary; Joseph G. Braun, John Daniell

ADDRESS: 164 Marine Street, Ocean Park, California

South San Francisco, Housing Authority of the City of

MEMBERS: Joseph E. Ricconi, Chairman; G. Carl Weller, Vice-Chairman;

E. N. Fourcans, Treasurer; Fred J. Lautze, Silvio Nieri

EXECUTIVE DIRECTOR: *P. R. Blythe

ADDRESS: 103 Bank Building, South San Francisco, California

Sunnyvale, Housing Authority of the City of

MEMBERS: *James J. Gorman, Chairman

ADDRESS: City Hall, Sunnyvale, California

Upland, Housing Authority of the City of

MEMBERS: Paul F. Schowalter, Chairman; Everett W. Henry, Vice-

Chairman; Dr. Lilian F. Baxter, Alan C. Couch, W. C. Scheu

EXECUTIVE DIRECTOR: *O. S. Roen

ADDRESS: City Hall, Upland, California

COLORADO**Denver, Housing Authority of the City and County of**

MEMBERS: James Q. Newton, Chairman; James A. Brownlow, Vice-

Chairman; Miss Irma M. Greenawalt, Treasurer; Thomas A. Dines,

Monsignor John R. Mulroy

EXECUTIVE DIRECTOR: *Wendell T. Hedgcock

ADDRESS: 409 Municipal Building, Denver, Colorado

CONNECTICUT**Bridgeport, The Housing Authority of the City of**

MEMBERS: The Reverend Stephen J. Panik, Chairman; John E. Lyddy,

Vice-Chairman; John J. O'Brien, Treasurer; Harold Barker, Anthony

D. Ciresi

EXECUTIVE DIRECTOR: *Harold C. Poole

ADDRESS: 252 Hallett Street, Bridgeport, Connecticut

Bristol, Housing Authority of the City of

MEMBERS: *Fred Zurell, Chairman

ADDRESS: City Hall, Bristol, Connecticut

East Hartford, Housing Authority of the Town of

MEMBERS: Arthur W. Bergren, Chairman

EXECUTIVE SECRETARY: *Fred G. Holland

ADDRESS: 1169 Main Street, East Hartford, Connecticut

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Hartford, Housing Authority of the City of

MEMBERS: Berkeley Cox, Chairman; William A. Scott, Vice-Chairman; Bruce Caldwell, Treasurer; The Reverend William K. Hopes, M. Allyn Wadhams

EXECUTIVE SECRETARY: *Russel H. Allen

ADDRESS: 525 Main Street, Hartford, Connecticut

Middletown, Housing Authority of the City of

MEMBERS: William M. Citron, Chairman; Leo B. Santangelo, Vice-Chairman; The Reverend John P. Byrne, R. Emmett Coughlin, Vincent J. Scamporino

EXECUTIVE DIRECTOR: *Louis W. Johnson

ADDRESS: 164 Court Street, Middletown, Connecticut

New Britain, Housing Authority of the City of

MEMBERS: Tigran S. Serguis, Chairman; Dr. William J. Watson, Vice-Chairman; Thomas J. Doyle, Michael T. Haugh, The Reverend Dr. John J. Pitrus

EXECUTIVE DIRECTOR: *William D. McCue

ADDRESS: 16 Armistice Street, New Britain, Connecticut

New Haven, Housing Authority of the City of

MEMBERS: Dr. C.-E. A. Winslow, Chairman; George W. Crawford, Vice-Chairman; Miss Elizabeth G. Fox, William M. Hotchkiss, Joseph T. Rourke

DIRECTOR: *B. M. Pettit

ADDRESS: 109 Church Street, New Haven, Connecticut

Norwalk, Housing Authority of the City of

MEMBERS: Samuel Roodner, Chairman; A. J. Collins, Vice-Chairman; John H. Leonard, The Reverend Thomas Sullivan (1 vacancy)

EXECUTIVE DIRECTOR: *S. C. Shaughnessy

ADDRESS: 708 Washington Village, South Norwalk, Connecticut

Stamford, Housing Authority of the City of

MEMBERS: George Stewart, Chairman; Ernest M. Lofgren, Vice-Chairman; Walter C. Allen, William H. Connelly, Eleanor Radley

EXECUTIVE DIRECTOR: *Robert S. Demms

ADDRESS: 56 Putnam Lane, Stamford, Connecticut

DELAWARE

Wilmington Housing Authority

MEMBERS: Stanley B. Hearn, Chairman; Thomas B. Donaldson, Vice-Chairman; Dr. Wylie M. Billing, Matthew F. Judge, Frank J. Pappa, Shermer H. Stradley

EXECUTIVE DIRECTOR: *Samuel C. Hanby

ADDRESS: 703 W. 32nd Street, Wilmington, Delaware

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

DISTRICT OF COLUMBIA

Alley Dwelling Authority for the District of Columbia, The

MEMBERS: David Lynn, Chairman; John Russell Young, Vice-Chairman;
John Nolen, Jr.

EXECUTIVE OFFICER: *John Ihlder

ADDRESS: Benjamin Franklin Station, Washington, D. C.

FLORIDA

Daytona Beach, The Housing Authority of the City of

MEMBERS: J. L. Gresham, Chairman; Bryant S. Bond, Vice-Chairman;
Jerome A. Burgman, J. Frank Isaac, J. V. Roberts

EXECUTIVE DIRECTOR: *Arthur F. Beyerle

ADDRESS: P. O. Box 830, Daytona Beach, Florida

Fort Lauderdale, The Housing Authority of the City of

MEMBERS: Luther S. Remsberg, Chairman; Floyd L. Miller, Vice-Chairman;
R. E. Dye, William G. Hardy, George E. Haskins

EXECUTIVE DIRECTOR: *John E. Coryell

ADDRESS: 88 Doctor Kennedy Homes, Fort Lauderdale, Florida

Jacksonville, The Housing Authority of

MEMBERS: James T. Daniels, Chairman; Stuart H. Richeson, Vice-Chairman;
Joseph M. Erskine, George W. Simons, Jr., Robert M. Smith

EXECUTIVE DIRECTOR: *Ray O. Edwards

ADDRESS: 3550 Brentwood Avenue, Jacksonville, Florida

Key West, The Housing Authority of the City of

MEMBERS: A. Maitland Adams, Chairman; J. J. Trevor, Vice-Chairman;
J. B. Parramore, Melvin E. Russell, Ralph R. Russell

EXECUTIVE DIRECTOR: *Wallace B. Kirke

ADDRESS: P. O. Box 9, Key West, Florida

Lakeland, The Housing Authority of the City of

MEMBERS: John R. Wright, Chairman; Paul A. Colton, Vice-Chairman;
T. Bergman, P. D. Goodyear, H. M. Sanborn

EXECUTIVE DIRECTOR: *R. E. Bates

ADDRESS: P. O. Box 1628, Lakeland, Florida

Miami, The Housing Authority of the City of

MEMBERS: George C. Stembler, Chairman; Hugh P. Emerson, Fred W.
Fuzzard, Mark Max, Peter McCabe

EXECUTIVE DIRECTOR: *Harry W. Watts

ADDRESS: 327 N. W. 62nd Street, Miami, Florida

Orlando, The Housing Authority of the City of

MEMBERS: Melville E. Johnson, Chairman; C. William Hickey, Vice-Chairman;
J. N. Huttig, Walter C. Lee, Frank W. Tower

EXECUTIVE DIRECTOR: *Colin Murchison

ADDRESS: 300 North Bumby Street, Orlando, Florida

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Pensacola, The Housing Authority of the City of

MEMBERS: Herman B. White, Chairman; Julius F. Wernicke, Vice-Chairman; Walter F. Biggs, Preston W. Husted, Marion D. Lambert
 EXECUTIVE DIRECTOR: *R. P. White
 ADDRESS: P. O. Box 1627, Pensacola, Florida

St. Petersburg, The Housing Authority of the City of

MEMBERS: Walter G. Ramseur, Chairman; W. K. Cleghon, Vice-Chairman; Morrison Pearce, H. R. Playford, A. M. Wing
 EXECUTIVE DIRECTOR: *Emil A. Nordstrom
 ADDRESS: 201 Chamber of Commerce Building, St. Petersburg, Florida

Sarasota, The Housing Authority of the City of

MEMBERS: Benton W. Powell, Chairman; Ben J. Drymon, Vice-Chairman; Karl A. Bickel, Walter C. Kennedy, Floyd L. Zeigler
 EXECUTIVE DIRECTOR: *George C. Shute
 ADDRESS: Palmer National Bank Building, Sarasota, Florida

Tampa, The Housing Authority of the City of

MEMBERS: E. W. Spencer, Chairman; Frazier T. Blount, Vice-Chairman; M. Henry Gold, Edward W. Haden, Lawrence Hernandez
 EXECUTIVE DIRECTOR: *M. J. Mackler
 ADDRESS: 202 East Broad Street, Tampa, Florida

West Palm Beach, Housing Authority of the City of

MEMBERS: I. G. Atwell, Chairman; W. E. Poland, Jr., Vice-Chairman; R. R. Brown, Edward Lang, W. B. Leak
 EXECUTIVE DIRECTOR: *L. Dale Zent
 ADDRESS: 3801 Georgia Avenue, West Palm Beach, Florida

GEORGIA

Albany, Housing Authority of the City of

MEMBERS: I. B. Callaway, W. C. Holman, E. H. Kalmon, Ernest Wetherbee, Jr., W. M. Wilder
 EXECUTIVE DIRECTOR: *Hudson Malone
 ADDRESS: 724 Society Avenue, Albany, Georgia

Appling, Housing Authority of the County of †

Athens, The Housing Authority of the City of

MEMBERS: E. B. Braswell, Chairman; W. T. Forbes, Vice-Chairman; Dr. J. Weyman Davis, Abit Nix, Lee O. Price
 EXECUTIVE DIRECTOR: *Joel A. Wier
 ADDRESS: Chamber of Commerce Building, Athens, Georgia

Atlanta, The Housing Authority of the City of

MEMBERS: James D. Robinson, Jr., Chairman; Marion Smith, Vice-Chairman; Edgar Chambers, Sr., Frank G. Etheridge, O. M. Harper

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *James H. Therrell
ADDRESS: 531 Trust Company of Georgia Bldg., Atlanta, Georgia

Augusta, The Housing Authority of the City of

MEMBERS: E. P. Peabody, Chairman; Lee Blum, Vice-Chairman; Dr. Phillip Mulherin, E. C. Peters, The Reverend W. A. Reiser

EXECUTIVE DIRECTOR: *Hal R. Powell
ADDRESS: 2100 Broad Street, Augusta, Georgia

Baker, Housing Authority of the County of ‡

Barrow, Housing Authority of the County of §

Ben Hill, Housing Authority of the County of †

Brooks, Housing Authority of the County of ‡

Brunswick, The Housing Authority, City of

MEMBERS: J. M. Armstrong, Chairman; J. E. Abbott, J. B. Avera, A. J. Gordon, A. H. Perry

EXECUTIVE DIRECTOR: *J. Hunter Hopkins
ADDRESS: 1507 Reynolds Street, Brunswick, Georgia

Butts, Housing Authority of the County of §

Calhoun, Housing Authority of the County of ‡

Cedartown, Housing Authority of the City of

MEMBERS: Hamilton Grant, Chairman; Lee Parker, Vice-Chairman; Roy N. Emmet, E. S. Randall, W. D. Trippe

EXECUTIVE DIRECTOR: *M. I. Frost
ADDRESS: P. O. Box 804, Cedartown, Georgia

Clayton, Housing Authority of the County of §

Colquitt, Housing Authority of the County of ‡

Columbus, The Housing Authority of the City of

MEMBERS: Theo J. McGee, Chairman; E. J. Knight, Vice-Chairman; A. H. Chapman, M. A. Goldstein, W. A. Richards

EXECUTIVE DIRECTOR: *Brown Nicholson
ADDRESS: 1100 27th Street, Columbus, Georgia

Crisp, Housing Authority of the County of ‡

Decatur, Housing Authority of the City of

MEMBERS: C. H. Blount, Chairman; W. S. Nelms, Vice-Chairman; Murphey Candler, Jr., Secretary; Mrs. J. A. McCrary, Treasurer; A. R. Almon

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

§ Member of Central Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

- EXECUTIVE DIRECTOR: *W. F. Tabor
 ADDRESS: 206 Watkins Building, Decatur, Georgia
- Decatur, Housing Authority of the County of ‡
- Dodge, Housing Authority of the County of †
- Fayette, Housing Authority of the County of §
- Fulton, Housing Authority of the County of
 MEMBERS: *W. V. Crowley, Chairman; William L. McCalley, Jr., Vice-Chairman; Ed. Chapman, Sr., H. L. Dickerson, Albert Gossett
 ADDRESS: c/o Fulton National Bank, Atlanta, Georgia
- Grady, Housing Authority of the County of ‡
- Greene, Housing Authority of the County of §
- Henry, Housing Authority of the County of §
- Jasper, Housing Authority of the County of §
- Jefferson, Housing Authority of the County of †
- Jenkins, Housing Authority of the County of †
- Johnson, Housing Authority of the County of †
- Jones, Housing Authority of the County of §
- La Grange, Housing Authority of the City of
 MEMBERS: J. R. Newman, Chairman; W. F. Jarrell, G. H. Sargent, C. L. Traylor, W. H. Turner, Jr.
 EXECUTIVE DIRECTOR: *W. H. Milam
 ADDRESS: La Grange, Georgia
- Laurens, Housing Authority of the County of †
- Lowndes, Housing Authority of the County of ‡
- Macon, The Housing Authority of the City of
 MEMBERS: J. Clay Murphey, Chairman; W. T. Anderson, Vice-Chairman; Ernest D. Black, J. K. Hogan, George Williams
 EXECUTIVE DIRECTOR: *G. E. Markwalter
 ADDRESS: 1100 Oglethorpe Street, Macon, Georgia
- Marietta Housing Authority
 MEMBERS: T. C. Branson, Jr., Chairman; M. C. Pittard, Vice-Chairman; B. F. Boatner, Secretary; L. H. Atherton, Johnny Walker
- † Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.
- ‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.
- § Member of Central Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *P. A. Gregory
 ADDRESS: P. O. Box 366, Marietta, Georgia

Milledgeville Housing Authority

MEMBERS: *L. S. Fowler, Chairman; Morgan Thompson, Vice-Chairman; Joe T. Andrews, O. M. Conn, Grover May
 ADDRESS: Milledgeville, Georgia

Mitchell, Housing Authority of the County of ‡

Monroe, Housing Authority of the County of §

Montgomery, Housing Authority of the County of †

Morgan, Housing Authority of the County of §

Newton, Housing Authority of the County of §

Oconee, Housing Authority of the County of §

Putnam, Housing Authority of the County of §

Rockdale, Housing Authority of the County of §

Rome, Housing Authority of the City of

MEMBERS: Wilson M. Hardy, Chairman; S. A. Marshall, Vice-Chairman; Alfred Lee Barron, Wallace Grant, U. N. Howell
 EXECUTIVE DIRECTOR: *M. I. Frost
 ADDRESS: P. O. Box 47, Rome, Georgia

Savannah, Housing Authority of

MEMBERS: Fred Wessels, Chairman; Herbert L. Kayton, Vice-Chairman; James H. Byington, William J. Kehoe, William Hugh Stephens
 EXECUTIVE DIRECTOR: *W. H. Stillwell
 ADDRESS: 220 Realty Building, Savannah, Georgia

Spalding, Housing Authority of the County of §

Tattnall, Housing Authority of the County of †

Thomas, Housing Authority of the County of ‡

Thomasville, Housing Authority of

MEMBERS: W. E. Young, Chairman; Lee E. Kelly, Vice-Chairman; Henry M. Moore, A. C. Tuck, W. Lewis Wilson
 EXECUTIVE DIRECTOR: *S. D. Tittle
 ADDRESS: Thomasville, Georgia

Toombs, Housing Authority of the County of †

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

§ Member of Central Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Treutlen, Housing Authority of the County of †

Upson, Housing Authority of the County of §

Valdosta Housing Authority

MEMBERS: *H. C. Eberhardt, Chairman; W. L. Goodloe, Secretary; C. R. Griffin, J. C. Hunt, P. C. Pendleton

ADDRESS: P. O. Box 672, Valdosta, Georgia

Walton, Housing Authority of the County of §

Waycross, Housing Authority of the City of

MEMBERS: Frank B. McDonald, Jr., Chairman; George M. Bazemore, Vice-Chairman; J. D. Bledsoe, William H. Hopkins, J. C. McLendon

EXECUTIVE DIRECTOR: *L. M. Lipsey

ADDRESS: c/o Ware Tire Company, Waycross, Georgia

Wheeler, Housing Authority of the County of †

Worth, Housing Authority of the County of ‡

IDAHO

Buhl Housing Authority

MEMBERS: Fred Harting, Chairman; O. L. Smith, Vice-Chairman;

*George L. Likeness, Secretary-Treasurer; Glen Buckendorf, Harry B. McFarlin

ADDRESS: Buhl, Idaho

Burley Housing Authority

MEMBERS: *J. W. Brandt, Chairman

ADDRESS: Burley, Idaho

Kimberly Housing Authority

MEMBERS: O. J. Bellwood, Chairman; Carl J. Emerson, Vice-Chairman;

Clifford S. Fallis, Harry Hamilton, Deane S. Shipley

SECRETARY-TREASURER: *Mervin B. Gill

ADDRESS: P. O. Box S, Kimberly, Idaho

Nampa Housing Authority

MEMBERS: Forrest Sower, Chairman; Earl V. Hopkins, Vice-Chairman;

Henry M. Boston, Maude Smith, C. D. Witherspoon

EXECUTIVE DIRECTOR: *Jack Norton

ADDRESS: 819 7th Avenue South, Nampa, Idaho

Pocatello, Housing Authority of the City of

EXECUTIVE DIRECTOR: *H. G. Barriman

ADDRESS: Municipal Building, Pocatello, Idaho

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

§ Member of Central Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Twin Falls Housing Authority

MEMBERS: H. H. Hedstrom, Chairman; J. A. Cederquist, Mrs. Mary Reber Knight, H. G. McCallister, U. N. Terry
 EXECUTIVE DIRECTOR: *Dale J. Wakem
 ADDRESS: Twin Falls, Idaho

ILLINOIS**Alexander, Housing Authority of the County of**

MEMBERS: *Dr. James S. Johnson, Chairman; H. L. Yates, Vice-Chairman; John B. Greaney, G. W. Kirkbride, Dr. H. A. Moreland
 EXECUTIVE DIRECTOR: F. D. Johnson
 ADDRESS: 300-A Halliday Estate Building, Cairo, Illinois

Champaign County, Housing Authority of

MEMBERS: Robert L. Gordon, Chairman; Maurice B. Skelton, Vice-Chairman; A. J. Flynn, Frank Smith, Oscar Steer
 EXECUTIVE DIRECTOR: *Harold R. Sloan
 ADDRESS: 914 South Lynn Street, Champaign, Ill.

Chicago Housing Authority

MEMBERS: Joseph W. McCarthy, Chairman; Robert R. Taylor, Vice-Chairman; Edgar L. Schnadig, Treasurer; Walter V. Schaefer, Patrick F. Sullivan
 EXECUTIVE SECRETARY: *Miss Elizabeth Wood
 ADDRESS: 208 So. LaSalle Street, Chicago, Ill.

Coles County, Housing Authority of

MEMBERS: Virgil Sampson, Chairman; P. N. Kelly, Vice-Chairman; The Reverend H. L. Hayes (2 vacancies)
 EXECUTIVE DIRECTOR: *W. B. Foltz
 ADDRESS: 1121 Jefferson Street, Charleston, Illinois

Danville, Housing Authority of the City of

MEMBERS: Joseph S. Belton, Chairman; George F. Edmund, Vice-Chairman; C. R. Klayer, Secretary-Treasurer; Clarence Campbell, Joseph Phalen
 EXECUTIVE DIRECTOR: *Charles E. Leverenz, Sr.
 ADDRESS: 206 Adams Building, Danville, Illinois

Decatur Housing Authority

MEMBERS: Alva R. Forbes, Chairman; W. S. Threlfall, Vice-Chairman; Terry A. Bodine, J. C. Hostetler, L. W. Hurtt
 EXECUTIVE DIRECTOR: *Brice Martin
 ADDRESS: Administration Building, 401 Longview Place, Decatur, Illinois

Galesburg Housing Authority

MEMBERS: *Lyle C. Brown, Chairman; John H. Cox, First Vice-Chairman; George V. Tobin, Second Vice-Chairman; Harlan W. Little, Secretary; Ernest F. Cramer, Treasurer
 ADDRESS: P. O. Box 602, Galesburg, Illinois

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Gallatin County Housing Authority

MEMBERS: *Max H. Galt, Chairman; W. H. Brinkley, R. N. Harmon,
H. F. Howell, Earl L. Rich
ADDRESS: Shawneetown, Illinois

Granite City Housing Authority

MEMBERS: Charles Habekost, Chairman; Roy Huff, Vice-Chairman;
Fred W. Albers, Herman F. Droege, Ralph V. Johnson
EXECUTIVE DIRECTOR: *T. J. Richards
ADDRESS: Ridgedale Homes, Granite City, Illinois

Henry County, Housing Authority of

MEMBERS: Arthur Cook, Chairman; P. D. Adler, First Vice-Chairman;
Joseph Van Hyfte, Second Vice-Chairman; C. E. Humphrey, Secre-
tary; J. B. McHugh, Treasurer
EXECUTIVE DIRECTOR: *E. A. Schneider
ADDRESS: 125½ N. Tremont Street, Kewanee, Illinois

La Salle County Housing Authority

MEMBERS: Phillip J. Mueller, Chairman; Stanley Clark, Vice-Chairman;
Nathan Fleming, Andrew O. Fox, Sam Myer
EXECUTIVE DIRECTOR: *Henry O. Denhardt
ADDRESS: La Salle County Court House, Ottawa, Illinois

Madison County Housing Authority

MEMBERS: Joseph Grenzer, Chairman; Dute F. Braner, Vice-Chairman;
Clarence H. Hale, Herman Von Meyer, Alvin T. Scully
EXECUTIVE DIRECTOR: *Ralph M. Kearney
ADDRESS: 14 Bohm Building, Edwardsville, Illinois

Moline Housing Authority

MEMBERS: K. J. Nielsen, Chairman; Oscar Eckerman, Harry Good,
Oscar Moody, William F. Peters
EXECUTIVE DIRECTOR: *Warren C. Skinner
ADDRESS: 41st & 12th Avenue, Moline, Illinois

Montgomery County Housing Authority

MEMBERS: The Reverend James E. Reynolds, Chairman; Dom. A. Ber-
tolino, James Davis, William Elledge, James Hilt
EXECUTIVE DIRECTOR: *I. W. Brown
ADDRESS: 216 South Main Street, Hillsboro, Illinois

Morgan, Housing Authority of the County of

MEMBERS: George E. Dewese, Chairman; Louis B. Turner, First Vice-
Chairman; Harold E. Gibson, Second Vice-Chairman; William H.
Self, Secretary; Frank B. Taylor, Treasurer
EXECUTIVE DIRECTOR: *H. H. Vasconcellos
ADDRESS: Morgan County Court House, Jacksonville, Illinois

Peoria Housing Authority

MEMBERS: Emil Locher, Sr., Chairman; Michael B. Crowley, First Vice-
An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Chairman; Jack Kinsella, Second Vice-Chairman; Frank E. Mehrings, Secretary; C. D. Henry, Treasurer

EXECUTIVE DIRECTOR: *Elmer Jolly

ADDRESS: 220 Warner Homes Court, Peoria, Illinois

Quincy Housing Authority

MEMBERS: H. Edgar Wisherd, Chairman; Elmer Lampe, Vice-Chairman; Mrs. Ruth Schmeideskamp, Secretary; Roderick P. Miller, Otto Schemming

EXECUTIVE DIRECTOR: *Kenneth A. Elmore

ADDRESS: Stern Building, Quincy, Illinois

Rock Island, Housing Authority of the City of

MEMBERS: George W. Arnett, Chairman; Frank Budelier, Vice-Chairman; Harry H. Cleveland, Jr., Ben Jacobsen, Sr.

EXECUTIVE DIRECTOR: *Alan W. Duncan

ADDRESS: 1320 4th Street, Rock Island, Illinois

Rock Island County Housing Authority

MEMBERS: William L. Young, Chairman; Dr. W. R. Streed, Vice-Chairman; Roy E. Adleman, William F. Gerhardt, Carl L. Walker

EXECUTIVE DIRECTOR: *W. Dale Chambers

ADDRESS: 2215 7th Avenue, East Moline, Illinois

St. Clair County Housing Authority

MEMBERS: Emmett P. Griffin, Chairman; Paul A. Schlafly, Vice-Chairman; Fern R. Rauch, Secretary; George J. Weilmuenster, Treasurer; The Reverend John De Schields

EXECUTIVE DIRECTOR: *L. E. Davenport

ADDRESS: 320-A Missouri Avenue, East St. Louis, Illinois

Springfield Housing Authority

MEMBERS: John E. Sankey, Chairman; James W. Dunigan, Vice-Chairman; J. D. Myers, Secretary; Robert A. Byrd, Treasurer; J. Earl Welch

CORRESPONDENT: *Elmer A. Suckow (Housing Manager)

ADDRESS: 1320 East Reynolds Street, Springfield, Illinois

Tazewell County Housing Authority

MEMBERS: R. F. Whitfield, Chairman; Paul K. Lohmann, Vice-Chairman; G. R. Hackler, Albert La Frenz, J. B. Lewis, Jr.

CORRESPONDENT: *Louis P. Dunkelberg (Attorney)

ADDRESS: Zerwekh Building, Pekin, Illinois

Winnebago County Housing Authority

MEMBERS: T. W. Evans, Chairman; William G. Collins, First Vice-Chairman; Gunnard Anderson, Second Vice-Chairman; Guy E. Williams, Secretary; Al Hougan, Treasurer

EXECUTIVE DIRECTOR: *W. W. Lobdell

ADDRESS: 404 Forest City National Bank Building, Rockford, Illinois

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

INDIANA

Delaware County Housing Authority

MEMBERS: Hershel W. Life, Chairman; Merritt Heath, Vice-Chairman;
Mrs. Mina E. Beckett, Robert R. LaFollette, Russell G. Siferd
SECRETARY-TREASURER: *H. L. Carr
ADDRESS: Box 869, Muncie, Indiana

Fort Wayne, Housing Authority of the City of

MEMBERS: Albert H. Schaaf, Chairman; Hugh G. Keegan, Vice-Chairman;
Walter S. Goll, Marie Kane, F. Arthur Schack
SECRETARY-TREASURER: *John Essig
ADDRESS: 1824 Morris Street, Fort Wayne, Indiana

Gary, The Housing Authority of the City of

MEMBERS: H. L. Replogle, Chairman; Jack Lazerwitz, Vice-Chairman;
McM. Coffing, L. A. O'Donnell, John B. Radigan
EXECUTIVE DIRECTOR: *K. A. Parmelee
ADDRESS: 3200 West 11th Avenue, Gary, Indiana

Hammond of Lake County, Housing Authority of the City of

MEMBERS: William J. Harrigan, Chairman; Mrs. Lauretta Coleman, Vice-Chairman;
Numo T. Bagaloff, Albert P. Guise, Matthias E. Hafner
EXECUTIVE DIRECTOR: *P. V. Roche
ADDRESS: 7329 Columbia Circle West, Hammond, Indiana

Kokomo, Housing Authority of

MEMBERS: Charles R. Love, Chairman; Willard Seagrave, Vice-Chairman;
Lloyd Beatty, H. Alva Edwards, Fred Jones
SECRETARY-TREASURER: *Dennis F. Taylor
ADDRESS: P. O. Box 605, Kokomo, Indiana

Muncie, The Housing Authority of the City of

MEMBERS: Charles V. Bender, Chairman; Clarence H. Krull, Vice-Chairman;
John C. Banta, Park Gillespie, Karl A. Oesterle
EXECUTIVE SECRETARY: *Carl E. Ross
ADDRESS: 402 East Second Street, Muncie, Indiana

New Albany, Housing Authority of the City of

MEMBERS: Mack H. Harp, Chairman; Russell G. Baker, Clifton C. Massey,
Herbert W. Miller, Frank Voit
EXECUTIVE DIRECTOR: *Frank E. Lorch, Jr.
ADDRESS: 517-521 Elsby Building, New Albany, Indiana

South Bend, The Housing Authority of the City of

MEMBERS: William E. Voor, Chairman; Henry S. Lowenstine, Vice-Chairman;
Louis M. Hammerschmidt, Secretary-Treasurer; Oren A. Fulkerson,
Clarence E. Keller
ACTING DIRECTOR: *Clare E. Pittman
ADDRESS: 214 North Main Street, South Bend, Indiana

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Vigo, The Housing Authority of the County of

MEMBERS: Clarence Curley, Chairman; Maurice Fox, Vice-Chairman;
Clyde Blocksom, C. W. Henry, Carl Miller

EXECUTIVE DIRECTOR: *O. C. Pearce

ADDRESS: 116 South Sixth Street, Terre Haute, Indiana

Vincennes, Housing Authority of the City of

MEMBERS: Norman F. Arterburn, Chairman; John E. Hartigan, Vice-Chairman; Marion D. Gould, Chester H. Huston, Ralph A. Seal

EXECUTIVE SECRETARY: *Miss Martha L. Bundy

ADDRESS: 401 Major Bowman Terrace, Vincennes, Indiana

KENTUCKY**Corbin Municipal Housing Commission, City of**

MEMBERS: Bert Rowland, Chairman; Ed Peace, Vice-Chairman; J. H. Meredith, O. B. Rowland (Mayor), Dr. F. S. Smith

SECRETARY-TREASURER: *H. E. Wentworth

ADDRESS: 416 East Main Street, Corbin, Kentucky

Covington Municipal Housing Commission, City of

MEMBERS: H. A. Knollmann, Chairman; William F. Burke, Vice-Chairman; William Beuttel, Jr. (Mayor), Linus Hand, Charles B. Palmer

CORRESPONDENT: *F. J. Harvard (General Housing Manager)

ADDRESS: 2940 Madison Avenue, Covington, Kentucky

Frankfort Municipal Housing Commission, City of

MEMBERS: D. D. Smith, Chairman (Mayor); J. M. Perkins, Vice-Chairman; Dr. C. T. Coleman, Dr. L. T. Minish, Fred J. Sutterlin

SECRETARY-TREASURER: *A. C. Thompson

ADDRESS: 901 Leestown Road, Frankfort, Kentucky

Lexington Municipal Housing Commission, City of

MEMBERS: E. Reed Wilson, Chairman; H. E. Bullock, Vice-Chairman; W. T. Fowler, T. Ward Havelly (Mayor), G. Frank Vaughan

EXECUTIVE DIRECTOR: *C. H. Berryman

ADDRESS: 600 Blue Grass Park Drive, Lexington, Kentucky

Louisville Municipal Housing Commission, City of

MEMBERS: Harry W. Schacter, Vice-Chairman; J. Everett Harris, Mrs. William E. Kirwan, Wilson W. Wyatt (Mayor) (1 vacancy)

ADMINISTRATOR: *N. H. Dosker

ADDRESS: 419 West Jefferson Street, Louisville, Kentucky

Madisonville Municipal Housing Commission, City of

MEMBERS: Walton H. Cox, Chairman; Charles H. Dunville, Vice-Chairman; Robert H. Bowmer, Secretary-Treasurer; Dr. J. D. Sory (Mayor), J. Henry Vannoy

ACTING EXECUTIVE DIRECTOR: Mrs. F. A. Herrington

ADDRESS: Madisonville, Kentucky

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Owensboro Municipal Housing Commission, City of

MEMBERS: Beckham A. Robertson, Chairman; B. P. McCormick, Secretary-Treasurer; W. R. Gillette, Gray Haynes, Fred Weir (Mayor)

EXECUTIVE DIRECTOR: *James F. Hardwick

ADDRESS: 218½ West 3rd Street, Owensboro, Kentucky

Paducah Municipal Housing Commission, City of

MEMBERS: Dr. A. M. Parrish, Chairman; W. E. Buck, Vice-Chairman; S. J. Snook, Second Vice-Chairman; Pierce E. Lackey (Mayor), J. L. Munal, Jr.

EXECUTIVE DIRECTOR: *S. E. Mitchell, Sr.

ADDRESS: Thomas Jefferson Place, Paducah, Kentucky

LOUISIANA

Alexandria, Housing Authority of the City of

MEMBERS: M. W. Walker, Chairman; J. W. Beasley, James C. Bolton, W. F. Cotton, Samuel Haas

EXECUTIVE DIRECTOR: *C. W. Kellam

ADDRESS: City Hall, Alexandria, Louisiana

Baton Rouge, Housing Authority for the City of

MEMBERS: Charles P. Manship, Chairman; J. Andrew Bahlinger, Jr., Vice-Chairman; Albert M. Cadwell, Lewis Gottlieb, J. W. Thompson

TEMPORARY SECRETARY: *Miss Virginia S. LeBlanc

ADDRESS: City Hall, Baton Rouge, Louisiana

Caddo Parish Housing Authority

MEMBERS: L. E. Walker, Chairman; Bryan E. Bush, Vice-Chairman; H. C. Dillard, J. K. Smith, Jr., J. C. Webb

EXECUTIVE DIRECTOR: *J. F. Walters

ADDRESS: 410 Court House Building, Shreveport, Louisiana

East Baton Rouge, Housing Authority of the Parish of

MEMBERS: J. L. Mahoney, Chairman; L. P. Bahan, Vice-Chairman; Marshall Bond, Henry Forbes (1 vacancy)

EXECUTIVE DIRECTOR: *E. G. Boehringer

ADDRESS: Drawer Q, Istrouma Branch Post Office, Baton Rouge, Louisiana

Lafayette, The Housing Authority of the City of

MEMBERS: R. H. Martin, Chairman; Paul J. Blanchet, Vice-Chairman; T. L. Evans, Daniel J. Olivier, E. E. Soulier

ACTING EXECUTIVE DIRECTOR: *Mrs. Anna Nelson

ADDRESS: 3 Lafayette Building Association Building, Lafayette, Louisiana

Lake Charles, Housing Authority of the City of

MEMBERS: Robert L. James, Chairman; H. D. Ponton, John G. Quinn, Sam M. Richards, Olin Sheppard

EXECUTIVE DIRECTOR: *C. E. Kingery

ADDRESS: P. O. Box 934, Lake Charles, Louisiana

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Monroe, Housing Authority of the City of

MEMBERS: B. A. Trousdale, Jr., Chairman; Ira Cagle, Vice-Chairman;
Dr. S. A. Collins, J. D. Petty, Samuel Rubin
EXECUTIVE DIRECTOR: *Joseph S. Guerriero
ADDRESS: 415 Bernhardt Building, Monroe, Louisiana

New Iberia Housing Authority, City of

MEMBERS: Leon Roy, Chairman; Leon J. Landry, Paul J. Hebert; Leon J.
Menville, Dr. J. W. Pharr
EXECUTIVE DIRECTOR: *C. M. Compton
ADDRESS: New Iberia, Louisiana

New Orleans, Housing Authority of

MEMBERS: James P. Brodtmann, Chairman; Marcel G. Montreuil, Vice-
Chairman; B. C. Casanas, J. Gordon Lee, Olin Linn
ACTING EXECUTIVE DIRECTOR: *W. S. Lawrence
ADDRESS: 226 Carondelet Street, New Orleans, Louisiana

Shreveport, Housing Authority of the City of

MEMBERS: U. S. Goodman, Chairman; Dr. W. S. Kerlin, Vice-Chairman;
J. C. Atkins, L. W. Thornton, W. Scott Wilkinson
EXECUTIVE DIRECTOR: *F. D. Jackson
ADDRESS: 310 First National Bank Building, Shreveport, Louisiana

MARYLAND**Annapolis, Housing Authority of the City of**

MEMBERS: William F. Stromeier, Chairman; Morris D. Gilmore, James A.
Haley, Dr. Carl P. Russell (1 vacancy)
EXECUTIVE DIRECTOR: *Harry R. England
ADDRESS: 21 Bloomsbury Square, Annapolis, Maryland

Baltimore City, Housing Authority of

MEMBERS: Cleveland R. Bealmear, Chairman; George M. Smith, Vice-
Chairman; George C. Mantz, Sr., Treasurer; Samuel H. Hoffberger,
George B. Murphy
EXECUTIVE DIRECTOR: *Y. W. Dillehunt
ADDRESS: 709-11 East Eager Street, Baltimore, Maryland

Frederick, Housing Authority of the City of

MEMBERS: W. Clinton McSherry, Chairman; Lewis R. Dertzbaugh,
Vice-Chairman; James H. Gambrill III, Charles McC. Mathias, G.
Raymond Shiple
SECRETARY-TREASURER: *John L. Shaw
ADDRESS: 4 East Church Street, Frederick, Maryland

MASSACHUSETTS**Boston Housing Authority**

MEMBERS: John A. Breen, Chairman; The Reverend Thomas R. Rey-
nolds, Vice-Chairman; John Carroll, Harold Field Kellogg (1 vacancy)

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *Francis X. Lane
 ADDRESS: 18 Oliver Street, Boston, Massachusetts

Brockton Housing Authority

MEMBERS: *Charles E. Corcoran, President; Preston Howard, Vice-President; Raymond F. Eldridge, Secretary; Joseph R. Noone, Treasurer; Arthur J. Stubbet, Jr.
 ADDRESS: 86 Main Street, Brockton, Massachusetts

Cambridge Housing Authority

MEMBERS: Michael J. Sullivan, Chairman; John H. Corcoran, Treasurer; Leo V. Corrigan, Edward J. Donahue, Henry Wise
 EXECUTIVE DIRECTOR: *Daniel F. Burns
 ADDRESS: Administration Building, Windsor Street, Cambridge, Massachusetts

Chicopee Housing Authority

MEMBERS: Rhea Gagne, Chairman; Dr. Karol M. Smolczynski, Vice-Chairman; Alfred J. Plante, Treasurer; Amico J. Barone, Paul W. Geissler
 EXECUTIVE DIRECTOR: *Nelson S. McCraw
 ADDRESS: 111 Springfield Street, Chicopee, Massachusetts

Fall River Housing Authority

MEMBERS: Orient Laplante, Chairman; John B. Cummings, Vice-Chairman; Lincoln P. Holmes, Treasurer; Joseph Ainsworth, David Lash
 EXECUTIVE DIRECTOR: *Adrien D. Picard
 ADDRESS: 125 Barlow Street, Fall River, Massachusetts

Holyoke Housing Authority

MEMBERS: John F. Dowling, Chairman; Thomas K. O'Connor, Vice-Chairman; J. Wilbur Murray, Treasurer; James E. Barry, Lawrence J. Kennedy
 EXECUTIVE DIRECTOR: *William P. Yoerg
 ADDRESS: 9 Liberty Street, Holyoke, Massachusetts

Lawrence Housing Authority

MEMBERS: John J. Darcy, Chairman; George J. McCarthy, Vice-Chairman; Weston F. Eastman, Thomas M. Howard, Timothy H. O'Neil
 EXECUTIVE DIRECTOR: *James Houston
 ADDRESS: 56 Melvin Street, Lawrence, Massachusetts

Lowell Housing Authority

MEMBERS: Homer W. Bourgeois, Chairman; John A. McGuire, Jr., Vice-Chairman; David F. Caddell, John H. Dwyer, Francis H. McGurn
 EXECUTIVE DIRECTOR: *John J. McPadden
 ADDRESS: 562 Market Street, Lowell, Massachusetts

New Bedford Housing Authority

MEMBERS: Antonio England, Chairman; Mrs. Josephine T. Avila, Vice-Chairman
 An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Chairman; Francis O. Quinn, Treasurer; David S. Lowney, Dr. Thomas E. Sheerin

EXECUTIVE DIRECTOR: *Philip F. Tripp

ADDRESS: P. O. Box 749, New Bedford, Massachusetts

Somerville Housing Authority

MEMBERS: *David F. Looney, Chairman and Executive Director; William Egan, Vice-Chairman; Mrs. Mary Carr, Secretary (2 vacancies)

ADDRESS: P. O. Box 138, Somerville, Massachusetts

Worcester Housing Authority

MEMBERS: Lester B. Edwards, Chairman; James J. Hurley, Vice-Chairman; Samuel J. Donnelly, Maurice J. Wall

EXECUTIVE DIRECTOR: *C. Vernon Inett

ADDRESS: Room 25A, City Hall, Worcester, Massachusetts

MICHIGAN

Detroit Housing Commission

MEMBERS: Ethan W. Thompson, President; Edward E. Thal, Vice-President; Mrs. Harriett D. Kelly, Henry U. Sabbe, The Reverend Horace A. White

DIRECTOR-SECRETARY: *Charles F. Edgecomb

ADDRESS: 409 Griswold Building, Detroit, Michigan

Hamtramck Housing Commission

MEMBERS: Dr. Alexander S. Zbudowski, President; Alexander W. Pancheshan, Vice-President; The Reverend Edward J. Kokowicz, Mrs. Mary A. Mudry, Joseph L. Wisniewski

DIRECTOR-SECRETARY: *Stanley J. Wojcik

ADDRESS: 12025 Dequindre Avenue, Hamtramck, Michigan

MISSISSIPPI

Alcorn, Housing Authority of the County of ‡

Amite, Housing Authority of the County of ||

Biloxi, The Housing Authority of the City of

MEMBERS: C. A. Delacruz, Chairman; M. H. Dees, Vice-Chairman; C. N. Ellzey, W. B. Goodman, Victor B. Pringle

EXECUTIVE DIRECTOR: *Jules A. Schwan

ADDRESS: P. O. Box 86, Biloxi, Mississippi

Calhoun, Housing Authority of the County of ‡

Claibourne, Housing Authority of the County of ||

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

|| Member of Southwest Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Clarke, Housing Authority of the County of †

Clarksdale, The Housing Authority of the City of

MEMBERS: Max Friedman, Chairman; J. F. Brown, Vice-Chairman;

A. L. Block, F. E. Cocke, C. Willis Connell

EXECUTIVE DIRECTOR: *W. A. McMinn

ADDRESS: Clarksdale, Mississippi

Copiah, Housing Authority of the County of ||

Covington, Housing Authority of the County of §

Forrest, Housing Authority of the County of §

Franklin, Housing Authority of the County of ||

George, Housing Authority of the County of §

Greene, Housing Authority of the County of §

Hattiesburg, The Housing Authority of the City of

MEMBERS: J. Frank Brown, Chairman; J. Pat Fowler, Vice-Chairman;

Lester Clark, J. C. Fields, J. C. Taylor

EXECUTIVE DIRECTOR: *J. F. Borthwick

ADDRESS: P. O. Box 832, Hattiesburg, Mississippi

Hinds, Housing Authority of the County of ||

Jefferson, Housing Authority of the County of ||

Jones, Housing Authority of the County of §

Kemper, Housing Authority of the County of †

Lafayette, Housing Authority of the County of ‡

Lamar, Housing Authority of the County of §

Lauderdale, Housing Authority of the County of †

Laurel, The Housing Authority of the City of

MEMBERS: Will Lindsey, Chairman; J. D. Evans, Vice-Chairman; W. S.

Harper, C. D. Kelso, T. R. Ramsay

EXECUTIVE DIRECTOR: *D. B. Cooley

ADDRESS: Box 396, Laurel, Mississippi

Leake, Housing Authority of the County of †

Lee, Housing Authority of the County of ‡

† Member of East Central Mississippi Associated Housing Authorities—see official state and regional section.

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

§ Member of Southeast Mississippi Associated Housing Authorities—see official state and regional section.

|| Member of Southwest Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Lincoln, Housing Authority of the County of ||

Madison, Housing Authority of the County of ||

Marshall, Housing Authority of the County of ‡

McComb Housing Authority

MEMBERS: *W. T. Denham, Chairman; W. L. Brock, T. Paul Haney, Jr.,
W. S. Johnson, E. G. Mixon

SECRETARY-TREASURER: W. M. Webb

ADDRESS: McComb, Mississippi

Meridian, Housing Authority of the City of

MEMBERS: Albert Weems, Chairman; Clarke Pearce, Vice-Chairman;
Norman Cohen, A. W. Hulett, B. C. Wimberly

EXECUTIVE DIRECTOR: *W. W. George

ADDRESS: 2305 "D" Street, Meridian, Mississippi

Montgomery, Housing Authority of the County of ‡

Neshoba, Housing Authority of the County of †

Newton, Housing Authority of the County of †

Oktibbeha, Housing Authority of the County of ‡

Panola, Housing Authority of the County of ‡

Perry, Housing Authority of the County of §

Pontotoc, Housing Authority of the County of ‡

Prentiss, Housing Authority of the County of ‡

Scott, Housing Authority of the County of †

Simpson, Housing Authority of the County of ||

Smith, Housing Authority of the County of †

Tate, Housing Authority of the County of ‡

Tishomingo, Housing Authority of the County of ‡

Tupelo Housing Authority

MEMBERS: *W. B. Fields, Chairman; F. N. Johnson, L. G. Milam, R. C.
Smith, V. S. Whitesides

ADDRESS: Tupelo, Mississippi

Union, Housing Authority of the County of ‡

† Member of East Central Mississippi Associated Housing Authorities—see official state and regional section.

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

§ Member of Southeast Mississippi Associated Housing Authorities—see official state and regional section.

|| Member of Southwest Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Webster, Housing Authority of the County of ‡
 Yalobusha, Housing Authority of the County of ‡

MISSOURI

Kansas City, Housing Authority of

MEMBERS: E. B. Murray, Chairman; Mrs. Robert L. Dominick, John C. Higdon, Perrin D. McElroy, Theron B. Watkins
 EXECUTIVE DIRECTOR: *Forrest D. Byars
 ADDRESS: 1433 Dierks Building, Kansas City, Missouri

St. Louis Housing Authority

MEMBERS: William C. Connett, Chairman; Joseph J. Hauser, Vice-Chairman; A. H. Handlan, Treasurer; Carl G. Stifel, Frank L. Williams
 EXECUTIVE DIRECTOR: *Berry B. Craven
 ADDRESS: Civil Courts Building, St. Louis, Missouri

MONTANA

Anaconda, Housing Authority of the City of

MEMBERS: E. A. Barnard, Chairman; A. C. Torgerson, Vice-Chairman; E. A. Barnett, P. J. Hagan, J. B. Rankin
 EXECUTIVE DIRECTOR: *John J. Fitzpatrick
 ADDRESS: 10 Main Street, Anaconda, Montana

Butte, Housing Authority of the City of

MEMBERS: Fred I. Root, Chairman; Stanley D. Griffiths, Vice-Chairman; John J. Donovan, William Honey, John S. Wulf
 CORRESPONDENT: *Carl E. Warner (Manager)
 ADDRESS: Administration Building, Silver Bow Homes, Butte, Montana

Great Falls Housing Authority

MEMBERS: Fred A. Fligman, Chairman; Fred J. Martin, Vice-Chairman; J. George Graham, L. E. Taylor, Frank E. Wilcocks
 EXECUTIVE DIRECTOR: *Harry H. Olson
 ADDRESS: 1500 6th Avenue South, Great Falls, Montana

Helena Housing Authority

MEMBERS: M. E. Anderson, Chairman; A. G. Fitzpatrick, Vice-Chairman; John Carlson, Jr., E. M. Johnson, Mrs. Sylvia C. Loble
 EXECUTIVE DIRECTOR: *H. T. Buswell
 ADDRESS: 27 South Benton, Helena, Montana

NEBRASKA

Omaha, Housing Authority of the City of

MEMBERS: John J. Larkin, Chairman; Grant A. Benson, Vice-Chairman; Mace M. Brown, Treasurer; Miss Catharine Carrick, Samuel J. Howell

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

SECRETARY-COUNSEL: *Sam Beber
 ADDRESS: 200 Service Life Building, Omaha, Nebraska

NEW HAMPSHIRE

Manchester, Housing Authority of the City of

MEMBERS: *Eugene O. Manseau, Chairman
 ADDRESS: 427 Elm Street, Manchester, New Hampshire

NEW JERSEY

Asbury Park, Housing Authority of the City of

MEMBERS: Michael Weinstein, Chairman; James Sutherland, Vice-Chairman; Laurence C. Maher, Treasurer; Dr. E. A. Robinson, Louis I. Tumen

EXECUTIVE DIRECTOR: *Charles G. Lumley
 ADDRESS: Administration Building, Asbury Park Village, Asbury Park, New Jersey

Atlantic City, Housing Authority of the City of

MEMBERS: Walter J. Buzby, Chairman; Mrs. Isora B. Somers, Vice-Chairman; Frank D. Fiore, Treasurer; George R. Swinton, Thomas K. Wilson, Jr.

EXECUTIVE DIRECTOR: *Robert A. Watson
 ADDRESS: 2311 Fairmount Avenue, Atlantic City, New Jersey

Beverly, Housing Authority of the City of

MEMBERS: Dr. J. B. Clement, Chairman; Harold G. Smith, Vice-Chairman; Edward S. Becker, James J. Carr, Addison Kingston

EXECUTIVE DIRECTOR: *Dr. L. G. Stratton
 ADDRESS: 246 Warren Street, Beverly, New Jersey

Burlington, Housing Authority of the City of

MEMBERS: Olin M. Slack, Chairman; John F. McHugh, Vice-Chairman; W. C. Jones, Carl L. Lang, Henry M. Lewis

EXECUTIVE DIRECTOR: *John T. Severns
 ADDRESS: 227 West Pearl Street, Burlington, New Jersey

Camden, Housing Authority of the City of

MEMBERS: Bartholomew A. Sheehan, Chairman; Howard E. Primas, Vice-Chairman; Wilbert F. Dobbins, Samuel D. Shields, Frank J. Suttill

EXECUTIVE DIRECTOR: *Horace R. Dixon
 ADDRESS: Ninth Floor City Hall, Camden, New Jersey

Elizabeth, Housing Authority of the City of

MEMBERS: Otto G. Altenburg, Chairman; Miss Matilda C. Flynn, Vice-Chairman; J. William Farley, J. Henry George, George J. Reiss

SECRETARY-TREASURER: *John A. Kervick
 ADDRESS: 688 Maple Avenue, Elizabeth, New Jersey

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Englewood, Housing Authority of the City of

MEMBERS: James S. Gilbert, Chairman; Robert H. Cory, Vice-Chairman;
 *T. Floyd Lorentzen, Secretary-Treasurer; Charles Brucker, Sr., Frank
 Growney
 ADDRESS: 155 Walnut Street, Englewood, New Jersey

Harrison, Housing Authority of the Town of

MEMBERS: *George W. Breitenbucher, Chairman; Robert J. Owens,
 Vice-Chairman; Francis J. Foster, Secretary; Frederick C. Clifton,
 Jr. (1 vacancy)
 ADDRESS: Harrison Gardens, Harrison, New Jersey

Jersey City, Housing Authority of the City of

MEMBERS: George J. Daly, Chairman; James F. Kennedy, Vice-Chairman;
 James F. Kelly, Michael H. McClain, James McConnell
 EXECUTIVE DIRECTOR: *William T. Thomas
 ADDRESS: 921 Bergen Avenue, Jersey City, New Jersey

Long Branch, Housing Authority of the City of

MEMBERS: John W. Flock, Chairman; Forrest Green, Vice-Chairman;
 Samuel M. Heimlich, Daniel J. Maher, Philip Shaheen
 EXECUTIVE DIRECTOR: *John E. Schulz
 ADDRESS: 138 Garfield Court, Long Branch, New Jersey

Newark, Housing Authority of the City of

MEMBERS: Dr. Carl A. Baccaro, Chairman; The Reverend William P.
 Hayes, Vice-Chairman; George W. Campbell, Sargent Dumper,
 Charles Schubert
 EXECUTIVE DIRECTOR: *Neil J. Convery
 ADDRESS: 57 Sussex Avenue, Newark, New Jersey

North Bergen, Housing Authority of the Township of

MEMBERS: John J. Roe, Chairman; Peter Musto, Vice-Chairman; Wilbur
 L. Ross, Herbert L. Sachs, Arthur C. Spencer
 EXECUTIVE DIRECTOR: *Gerald M. Murphy
 ADDRESS: 5828 Meadowview Avenue, North Bergen, New Jersey

Paterson, Housing Authority of the City of

MEMBERS: Frank R. Jackson, Chairman; S. James Cristiano, Vice-Chair-
 man; George Baldanzi, George Brooks, Benton H. Dunbergh
 SECRETARY: *John E. Quinn
 ADDRESS: Room 16, City Hall, Paterson, New Jersey

Perth Amboy, Housing Authority of the City of

MEMBERS: John E. Sofield, Chairman; Frank Van Syckle, Vice-Chair-
 man; M. Joseph Duffy, Wesley T. Hansen, Isadore Jacobson
 EXECUTIVE DIRECTOR: *Alexander O. Zambory
 ADDRESS: William Dunlap Homes, Perth Amboy, New Jersey

Princeton, Housing Authority of the Borough of

MEMBERS: David S. Lloyd, President; Isaac A. Vogel, Vice-President;
 Ralph E. Kimble, Secretary; Robert A. Benham, Edmund S. DeLong

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

CORRESPONDENT: *Foster D. Jemison (Agent)
 ADDRESS: 90 Nassau Street, Princeton, New Jersey

Trenton, Housing Authority of the City of

MEMBERS: J. Conner French, Chairman; Peter A. Pulone, Vice-Chairman;
 David L. Kelsey, Treasurer; Scott M. Fell, Fred L. Nitz
 EXECUTIVE DIRECTOR: *Samuel Haverstick
 ADDRESS: 875 N. Willow Street, Trenton, New Jersey

NEW MEXICO

Clovis Housing Authority

MEMBERS: Grady Head, Chairman; Claude Gamble, Vice-Chairman;
 A. W. Anderson, Ray Harrison, J. F. Sellers
 EXECUTIVE DIRECTOR: *William N. Nelson
 ADDRESS: Hotel Clovis Building, Clovis, New Mexico

NEW YORK

Buffalo Municipal Housing Authority

MEMBERS: J. Eugene McMahan, Chairman; Mrs. Edmund B. McKenna,
 Vice-Chairman; The Reverend Leo A. Geary, John J. McNamara (1
 vacancy)
 SECRETARY: *Howard A. Kelly
 ADDRESS: 392 Perry St., Buffalo, New York

Lackawanna Municipal Housing Authority

MEMBERS: Edward J. Donowick, Chairman; Charles E. Clark, Jr., Vice-
 Chairman; Stanley W. Doktor, Secretary-Treasurer; Roger Dough-
 erty, Olyn Wilson
 CORRESPONDENT: *Carl E. Bartholomy (Housing Manager)
 ADDRESS: 1258 McKinley Parkway, Lackawanna, New York

New Rochelle Housing Authority

MEMBERS: The Reverend Robert R. Hartley, Chairman; Mrs. William
 Wylie Troy, Vice-Chairman; Edward Davidson, Secretary-Treas-
 urer; Vincent Cittadino, The Reverend Redmond S. Oden
 EXECUTIVE SECRETARY: *Cyril J. Newman
 ADDRESS: 271 North Avenue, New Rochelle, New York

New York City Housing Authority

MEMBERS: Mrs. Mary K. Simkhovitch, Vice-Chairman; Monsignor E.
 Roberts Moore, Hugh S. Robertson (2 vacancies)
 SECRETARY: *Frank M. Didisheim
 ADDRESS: 122 East 42nd Street, New York City

Schenectady, Municipal Housing Authority of the City of

MEMBERS: The Reverend Karl W. Schleede, Chairman; Frank Stein,
 Vice-Chairman; William H. Dunn, Second Vice-Chairman; R. J.
 Carmichael, Treasurer; The Reverend Father William F. Boldt

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *John MacGathan
 ADDRESS: 402 Millard Street, Schenectady, New York

Syracuse Housing Authority

MEMBERS: John A. Dittman, Chairman; The Reverend Calvin M. Thompson, Jr., Vice-Chairman; Lewis P. Andreas, Frederick A. Kreuzer, Mrs. Harry C. Webb
 EXECUTIVE DIRECTOR: *Sergei N. Grimm
 ADDRESS: 301 East Washington Street, Syracuse, New York

Tuckahoe Housing Authority

MEMBERS: Joseph J. Creamer, Chairman; Dominick Luciano, Vice-Chairman; Charles S. Hart, Frank Mallen, Floyd Sanford, Jr.
 EXECUTIVE DIRECTOR: *Alexander J. Brown
 ADDRESS: 111 Lake Avenue, Tuckahoe, New York

Utica, The Municipal Housing Authority of the City of

MEMBERS: Glen H. Humphrey, Chairman; Irving L. Jones, Vice-Chairman; Mose B. Flemma, Mrs. John D. Lennon, Thomas A. Patterson
 SECRETARY: *Harold E. Mullen
 ADDRESS: 1736 Armory Drive, Utica, New York

Yonkers, The Municipal Housing Authority for the City of

MEMBERS: Thomas J. Quinlan, Chairman; Abraham Rosenblum, Vice-Chairman; James W. Armstrong, Mrs. Howard F. Danihy, H. Lansing Quick
 SECRETARY: *Matthew F. Kelly
 ADDRESS: 47 Loehr Place, Yonkers, New York

NORTH CAROLINA

Asheville, Housing Authority of the City of

MEMBERS: Verne Rhoades, Chairman; John G. Deshler, Vice-Chairman; Walter I. Abernethy, William P. Gearing, Arthur T. Rust
 EXECUTIVE DIRECTOR: *C. N. Walker
 ADDRESS: Room 204, City Hall, Asheville, North Carolina

Charlotte, Housing Authority of the City of

MEMBERS: Edwin L. Jones, Chairman; W. Frank Dowd, Jr., Vice-Chairman; George W. Dowdy, James J. Harris, John Tillett
 EXECUTIVE DIRECTOR: *H. J. Dillehay
 ADDRESS: 831 Seigle Street, Charlotte, North Carolina

Concord, Housing Authority of the City of

MEMBERS: J. A. Cannon, Chairman; Boyd Biggers, Vice-Chairman; E. B. Grady, Jr., C. A. Ridenhour, John H. Suther
 EXECUTIVE DIRECTOR: *Walter L. Furr
 ADDRESS: Concord, North Carolina

Fayetteville, Housing Authority of the City of

MEMBERS: T. T. Betts, Chairman; H. M. Pinkston, Vice-Chairman; J. W. Hensdale, J. T. Maloney, W. T. Rainey

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *Duncan J. De Vane
ADDRESS: P. O. Box 129, Fayetteville, North Carolina

Greensboro, Housing Authority of the City of

EXECUTIVE DIRECTOR: *Ray Warren
ADDRESS: 624-25 Jefferson Standard Building, Greensboro, North Carolina

High Point, Housing Authority of the City of

MEMBERS: Capus M. Waynick, Chairman; J. E. Millis, Vice-Chairman;
D. A. Dowdy, Dr. C. S. Grayson, The Reverend O. L. Ruth
EXECUTIVE DIRECTOR: *Joseph D. Cox
ADDRESS: High Point, North Carolina

Kinston, Housing Authority of the City of

MEMBERS: The Reverend Jack R. Rountree, Chairman; H. C. Wooten,
Vice-Chairman; J. C. Hood, J. F. Parrott, Jr., Dr. K. P. Turrentine
EXECUTIVE DIRECTOR: *G. Paul LaRoque
ADDRESS: Kinston, North Carolina

New Bern, Housing Authority of the City of

MEMBERS: James M. West, Chairman; W. Floyd Gaskins, Vice-Chair-
man; Richard Forrester, Harry Lipman, Bynum Smith
EXECUTIVE DIRECTOR: *Wade Meadows
ADDRESS: New Bern, North Carolina

Raleigh, Housing Authority of the City of

MEMBERS: B. F. Brown, Chairman; Theodore S. Johnson, Vice-Chair-
man; R. C. Kirchofer, Robert I. Lee, H. A. Mooneyham
EXECUTIVE DIRECTOR: *R. K. Creighton
ADDRESS: P. O. Box 1007, Raleigh, North Carolina

Wilmington, Housing Authority of the City of

MEMBERS: Dr. W. Houston Moore, Chairman; R. Stewart, Vice-Chair-
man; The Reverend Walter B. Freed, C. B. Kornegay, Harry M.
Solomon
EXECUTIVE DIRECTOR: *H. R. Emory
ADDRESS: P. O. Box 1491, Wilmington, North Carolina

Winston-Salem, Housing Authority of the City of

MEMBERS: John C. Whitaker, Chairman; Stratton Coyner, Vice-Chair-
man; Jack Atkins, J. R. Fain, G. D. Sexton
EXECUTIVE DIRECTOR: *G. E. Montague
ADDRESS: 413 Reynolds Building, Winston-Salem, North Carolina

OHIO

Akron Metropolitan Housing Authority

MEMBERS: Paul E. Belcher, Chairman; A. W. Dickson, Vice-Chairman;
J. R. Barr, A. J. Frecka, Ray W. Heslop
EXECUTIVE DIRECTOR: *M. P. Lauer
ADDRESS: 31 North Summit Street, Akron, Ohio

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Cincinnati Metropolitan Housing Authority

MEMBERS: Stanley M. Rowe, Chairman; John B. Spilker, Vice-Chairman; Fred Hock, Mrs. Simon Kuhn, Joseph Sagmeister

DIRECTOR: *George Garties

ADDRESS: 1001 Neave Building, Cincinnati, Ohio

Cleveland Metropolitan Housing Authority

MEMBERS: Marc J. Grossman, Chairman; John C. McHannan, Vice-Chairman; Max S. Hayes, John C. Kline, Charles W. White

DIRECTOR: *Ernest J. Bohn

ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio

Columbus Metropolitan Housing Authority

MEMBERS: Charles St. John Chubb, Chairman; Charles L. Dolle, Jr., Vice-Chairman; Edward F. Ferguson, Charles F. Jenkins, Henry J. Linton

EXECUTIVE DIRECTORS: *Orlando A. Corzilius

ADDRESS: Room 407, City Hall, Columbus, Ohio

Dayton Metropolitan Housing Authority

MEMBERS: Andrew S. Iddings, Chairman; W. S. Robinson, Vice-Chairman; Mrs. Kathryn E. Bailey, S. G. Carr, Harry C. Schommer

DIRECTOR: *Charlton D. Putnam

ADDRESS: 701-702 Harries Building, Dayton, Ohio

Hamilton Metropolitan Housing Authority

MEMBERS: Edwin B. Pierce, Chairman; H. H. Beneke, Vice-Chairman; Frank Vidourek, Secretary; Arthur Frechtling, A. K. Lewis

DIRECTOR: *Robert F. Bevis

ADDRESS: Ross, Ohio

Lorain Metropolitan Housing Authority

MEMBERS: H. E. Bracken, Chairman; E. J. Burger, Vice-Chairman; R. E. Bryan, The Reverend H. Linville, Charles Sidney Smith

DIRECTOR: *Willard T. Francis

ADDRESS: 383 Broadway, Lorain, Ohio

Portsmouth Metropolitan Housing Authority

MEMBERS: Elmer G. Brown, Chairman; The Reverend William F. Connolly, Vice-Chairman; Frank N. Bihlman, Dr. Noble E. Lett, Dr. S. D. Ruggles

DIRECTOR: *Frank E. Sheehan

ADDRESS: 1908 Wayne Avenue, Portsmouth, Ohio

Steubenville Metropolitan Housing Authority

MEMBERS: C. H. McFarland, Chairman; J. J. Dyer, Vice-Chairman; T. P. Caniff, Fred Fultz, H. E. McFadden

CORRESPONDENT: *A. G. Whitehouse (Architect)

ADDRESS: 207 Exchange Realty Building, Steubenville, Ohio

Toledo Metropolitan Housing Authority

MEMBERS: A. G. Spieker, Chairman; William P. Clarke, Vice-Chairman; Otto H. Hohly, Edward Kirschner, Robert F. Pulley

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

DIRECTOR: *Donald Robinson
ADDRESS: 392 Nebraska Avenue, Toledo, Ohio

Warren Metropolitan Housing Authority

MEMBERS: Jean Blair, Chairman; Dana M. Bailey, Jr., Vice-Chairman;
 C. J. Bland, G. C. Bolz, Thorn Pendleton
DIRECTOR: *C. L. Feederle
ADDRESS: 1970 Hazelwood Avenue, S. E., Warren, Ohio

Youngstown Metropolitan Housing Authority

MEMBERS: Frank W. Mouery, Chairman; Ray G. Hagstrom, Vice-Chairman; Dahl B. Cooper, Laura M. Kistler, W. Edgar Leedy
DIRECTOR: *P. L. Strait
ADDRESS: 976 West Federal Street, Youngstown, Ohio

Zanesville Metropolitan Housing Authority

MEMBERS: J. Lincoln Knapp, Chairman; William G. Watson, Vice-Chairman; George M. Leasure (2 vacancies)
DIRECTOR: *James E. Goddard
ADDRESS: Coopermill Manor, Zanesville, Ohio

OREGON

Clackamas, Housing Authority of the County of

MEMBERS: W. F. Haberlach, Chairman; Earl S. Burdick, Vice-Chairman;
 Paul Chambers, Thomas P. Long, Wallace R. Telford
EXECUTIVE DIRECTOR: *W. J. Avison
ADDRESS: 400 Masonic Building, Oregon City, Oregon

Portland, Housing Authority of the City of

MEMBERS: *C. M. Gartrell, Chairman; C. A. Moores, Vice-Chairman;
 Herbert J. Dahlke, Mrs. C. S. Jackson, D. E. Nickerson
EXECUTIVE DIRECTOR: *Harry D. Freeman
ADDRESS: 1008 Southwest Sixth Avenue, Portland, Oregon

PENNSYLVANIA

Allegheny County Housing Authority

MEMBERS: Edward J. Leonard, Chairman; John J. Mullen, Vice-Chairman; Mrs. Adeline W. Barnes, Secretary; A. H. Burchfield, Jr., Treasurer; Joseph T. Qualters
EXECUTIVE DIRECTOR: *Frank L. Palmer
ADDRESS: 1515 South Negley Avenue, Pittsburgh, Pennsylvania

Allentown, The Housing Authority of the City of

MEMBERS: Charles W. Ettinger, Chairman; Lee R. Kahler, Vice-Chairman; Raymond J. Bader, Secretary; Harry K. Harley, Treasurer; Robert E. Ochs
EXECUTIVE DIRECTOR: *Anthony E. Bickel
ADDRESS: Administration Building, Hanover Acres, Allentown, Pennsylvania

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Beaver, Housing Authority of the County of

MEMBERS: A. C. Edgecombe, Chairman (Acting); Ralph C. Bennett, William R. Moore, Milo G. Prosser, Clifford Shorts

SECRETARY-TREASURER: *Clemons M. Roark

ADDRESS: 199 Ninth Street, Monaca, Pennsylvania

Bethlehem Housing Authority

MEMBERS: *Robert Pfeifle, Chairman; W. R. Coyle, Weir Jepson, Merritt S. Kreidler, A. Litzenberger

ADDRESS: 514 Bethlehem Trust Building, Bethlehem, Pennsylvania

Bucks County Housing Authority

MEMBERS: *Fred F. Martin, Chairman; Jesse G. Webster, Vice-Chairman; Clarence E. Benner, Secretary; W. Richardson Blair, John S. Roberts, Jr.

ADDRESS: 14-15 Hart Building, Doylestown, Pennsylvania

Chester Housing Authority

MEMBERS: Edward D. McLaughlin, Chairman; Arthur R. Gearhart, Vice-Chairman; Dr. S. P. Gray, Treasurer; Dr. Joseph F. Dunn, Charles S. Hoberger

EXECUTIVE DIRECTOR: *George S. Mitchell, Jr.

ADDRESS: Community Building, Lamokin Village, Chester, Pennsylvania

Crawford County Housing Authority

MEMBERS: Joseph M. Bloss, Chairman; John B. Chick, Russell J. Hopkins, Edward J. McDonald, Charles J. Ward

ADDRESS: Titusville, Pennsylvania

Delaware County Housing Authority

MEMBERS: *Edward D. McLaughlin, Chairman; William R. Argyle, J. E. Grant, Raymond S. Munson, Thomas Weidemann

ADDRESS: 126 East 18th Street, Chester, Pennsylvania

Erie, The Housing Authority of the City of

MEMBERS: Melvin A. Zurn, Chairman; William H. Kneib, Vice-Chairman; H. Eugene Kelley, Treasurer; Michael J. Campbell, Neil A. McLaughlin

EXECUTIVE DIRECTOR: *Joseph Anton Schmid

ADDRESS: 204 Hayes Building, Erie, Pennsylvania

Fayette, Housing Authority of the County of

MEMBERS: John W. Rankin, Chairman; Thomas V. Donegan, Arthur Higginbotham, John Kikta, William Teggart, Jr.

EXECUTIVE DIRECTOR: *Howard J. Mulligan

ADDRESS: Union Trust Building, Uniontown, Pennsylvania

Greene County Housing Authority

MEMBERS: James T. Sutton, Chairman; L. J. Billingsley, Vice-Chairman; Chauncey W. Parkinson, Secretary-Treasurer; Harry Cummings, P. H. Meighen

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

CORRESPONDENT: *Kenneth H. Gordon (Survey Supervisor)
 ADDRESS: 404 Peoples Bank Building, Waynesburg, Pennsylvania

Harrisburg Housing Authority

MEMBERS: T. E. Stephenson, Chairman; *Alton W. Lick, Vice-Chairman; B. C. Stewart, Vice-Chairman; C. Sylvester Jackson, Treasurer (1 vacancy)
 ADDRESS: Room 303, City Hall, Harrisburg, Pennsylvania

Johnstown Housing Authority

MEMBERS: Joseph Siciliano, Chairman; W. S. Gray, Vice-Chairman; Patrick H. Farrell, Evan B. Lloyd, Jesse E. Wynn
 EXECUTIVE DIRECTOR: *W. H. Burkhard
 ADDRESS: 406 U. S. Bank Building, Johnstown, Pennsylvania

McKeesport, Housing Authority of the City of

MEMBERS: W. D. Mansfield, Chairman; W. J. Yester, Vice-Chairman; S. H. Hirshberg, Secretary-Treasurer; Arch McFarlane, Frank S. Striffler
 DIRECTOR: *J. Glenn Sinn
 ADDRESS: E. R. Crawford Village, McKeesport, Pennsylvania

Mifflin County Housing Authority

MEMBERS: *E. Dale Fisher, Chairman; Harold W. Houck, Donald C. Kerstetter, John T. Rodgers, Baker Young
 ADDRESS: Lewistown, Pennsylvania

Montgomery County Housing Authority

MEMBERS: R. F. Smale, Chairman; Felix Perry, Vice-Chairman; Dr. Warren D. Phillips, Secretary; The Reverend Marshall W. Lee, Treasurer (1 vacancy)
 EXECUTIVE DIRECTOR: *William Franklin Burk
 ADDRESS: 35 East Penn Street, Norristown, Pennsylvania

Philadelphia Housing Authority, The

MEMBERS: Roland R. Randall, Chairman; James L. McDevitt, Vice-Chairman; Raymond Rosen, Second Vice-Chairman; J. Griffith Boardman, Secretary; Dr. W. Harry Barnes
 EXECUTIVE DIRECTOR: *James B. Kelly
 ADDRESS: 910 Administration Building, 21st and Parkway, Philadelphia, Pennsylvania

Pittsburgh, Housing Authority of the City of

MEMBERS: George E. Evans, Chairman; Leo Lehman, Vice-Chairman; George J. Walters, Secretary; Richard F. Jones, Treasurer; Clarence C. Klein
 ADMINISTRATOR: *Dr. B. J. Hovde
 ADDRESS: Terrace Village Administration Building, Bentley Drive and Kirkpatrick Street, Pittsburgh, Pennsylvania

Reading Housing Authority

MEMBERS: Marion G. Hensler, Chairman; The Reverend Darlington R.
 An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Kulp, Vice-Chairman; Miss Edith N. Enck, Secretary-Treasurer; George M. Rhodes, William Wetherhold

EXECUTIVE DIRECTOR: *L. S. Bortz

ADDRESS: 1301 Schuylkill Avenue, Reading, Pennsylvania

Scranton Housing Authority

MEMBERS: *Felix P. Anuskiewicz, Chairman; Gordon Evans, Vice-Chairman; Joseph V. Phillips, Secretary; Edward Boland, Treasurer; John T. Durkan

ADDRESS: 607 Lincoln Trust Building, Scranton, Pennsylvania

Washington County Housing Authority

MEMBERS: R. W. Knox, Chairman; George Young, Vice-Chairman; M. J. Sweeney, Secretary; Joseph F. Antoon, James J. Clelland

EXECUTIVE DIRECTOR: *Lee M. Crowthers

ADDRESS: 19 East Wheeling Street, Washington, Pennsylvania

Westmoreland County Housing Authority

MEMBERS: W. S. MacDonald, Chairman; Michael Kuvinka, Vice-Chairman; Samuel J. Russell, Treasurer; William J. Hanka, O. F. Pannabaker.

EXECUTIVE DIRECTOR: *Joseph P. Sheridan

ADDRESS: 409 Coulter Building, Greensburg, Pennsylvania

PUERTO RICO

Arecibo Housing Authority

MEMBERS: José García Abreu, President; Mrs. Laura P. de Muñoz, Treasurer; Francisco Morales, Virgilio García Rigau, Vicente González Rodríguez

ACTING EXECUTIVE SECRETARY: *Rebecca González Pérez

ADDRESS: Santa María Street, Arecibo, Puerto Rico

Mayaguez, Municipal Housing Authority of

MEMBERS: Fernando R. Colón, Chairman; Dr. Edelmiro J. Cabán, Vice-Chairman; Dr. Nelson Perea, J. A. Zapata (1 vacancy)

EXECUTIVE DIRECTOR: *Victor E. Domenech

ADDRESS: P. O. Box 1109, Mayaguez, Puerto Rico

Ponce, Municipal Housing Authority of

MEMBERS: Fernando H. Usera, Chairman; Andres Bello, Vice-Chairman; L. Martiniano Garcia, Rafael Garcia de Quevedo, Esteban Rodriguez Tizol

EXECUTIVE SECRETARY: *Teodoro Moscoso, Jr.

ADDRESS: P. O. Box 149, Ponce, Puerto Rico

Puerto Rico, Municipal Housing Authority of the Capital of

MEMBERS: Manuel Font, Chairman; Manuel Martinez Casanova, Vice-Chairman; Dr. Antonio Arbona, Francisco Serrano (1 vacancy)

EXECUTIVE DIRECTOR: *Gilberto M. Font

ADDRESS: P. O. Box 3672, San Juan, Puerto Rico

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

RHODE ISLAND

Newport, The Housing Authority of the City of

MEMBERS: W. S. H. Dawley, Chairman; J. Henry Cremin, Vice-Chairman;
J. C. Earle McLennan, Hugh S. O'Connell, Arthur J. Sullivan

SECRETARY: *William J. Donovan

ADDRESS: Park-Holm Number One, Newport, Rhode Island

Pawtucket, The Housing Authority of the City of

MEMBERS: *William L. Connolly, Chairman; Frank Crook, Vice-Chairman;
Joseph Charpentier, Edward J. Costello, Dr. Edmond C. Laurelli

ADDRESS: City Hall, Pawtucket, Rhode Island

Providence, The Housing Authority of the City of

MEMBERS: David J. Barry, Chairman; Joseph J. Bodell, Vice-Chairman;
Cornelius J. Mulcahy, The Reverend Paul C. Perrotta, Robert F. Shepard

EXECUTIVE DIRECTOR: *James E. McDonald

ADDRESS: 4 Weybosset Street, Providence, Rhode Island

Woonsocket Housing Authority

MEMBERS: Wilfred M. Gauvreau, Chairman; William H. Genereux,
Vice-Chairman; Henri E. Gauthier, Jean N. Guerin, Roy T. Sherwood

EXECUTIVE DIRECTOR: *Oscar J. V. Gurteau

ADDRESS: 285 Main Street, Woonsocket, Rhode Island

SOUTH CAROLINA

Aiken, Housing Authority of the City of

MEMBERS: *H. E. Blake, Chairman; Herman Hahn, Leonard Holley,
B. J. King, Jacob Wolf

ADDRESS: Aiken, South Carolina

Charleston Housing Authority

MEMBERS: Dr. Josiah E. Smith, Chairman; W. D. Schwartz, Jr., Vice-Chairman;
James Coles, Howard M. Harley, Mrs. Minnie L. Lunz, Mrs. C. L. McGowan, H. A. Molony, Sr.

EXECUTIVE DIRECTOR: *Edward D. Clement

ADDRESS: 20 Franklin Street, Charleston, South Carolina

Columbia, Housing Authority of the City of

MEMBERS: W. Smede Hendley, Chairman; Samuel L. Latimer, Vice-Chairman;
Dr. Edward C. Coker, Geddings H. Crawford, L. Cooper Smith

CORRESPONDENT: *William R. Geddings (Supervising Manager)

ADDRESS: 1505 Garden Plaza, Columbia, South Carolina

Darlington, The Housing Authority of the County of Darlington

MEMBERS: C. T. Jordan, Chairman; H. L. Sisk, Vice-Chairman; J. Wesley Beasley, George B. Hendrickson, W. Archie Teal

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *James W. Cothran
 ADDRESS: City Hall Building, Darlington, South Carolina

Greenville, The Housing Authority of the City of

MEMBERS: Dr. Curran B. Earle, Chairman; Richard W. Arrington, Vice-Chairman; V. M. Manning, E. E. Scott, W. N. Watson, Jr.

EXECUTIVE DIRECTOR: *R. O. Tuten
 ADDRESS: City Hall Building, Greenville, S. C.

Spartanburg, The Housing Authority of the City of

MEMBERS: Wallace D. DuPre, Chairman; Dr. E. M. Gwaltney, Vice-Chairman; Jackson S. Burnett, Dr. A. A. Wilkinson, L. C. Wilson

EXECUTIVE DIRECTOR: *George B. Dean
 ADDRESS: Hub City Courts, Spartanburg, South Carolina

TENNESSEE

Chattanooga Housing Authority

MEMBERS: M. C. Poss, Chairman; S. J. McCallie, Vice-Chairman; Thomas M. Devine, A. T. Johnson, Mrs. Sue Mills Loop

EXECUTIVE DIRECTOR: *T. A. Whitener
 ADDRESS: 2600 Fourth Avenue, Chattanooga, Tennessee

Clarksville Housing Authority, The

MEMBER: J. B. Miller, Chairman
 SECRETARY-TREASURER: *B. L. Hassell
 ADDRESS: Clarksville, Tennessee

Jackson Housing Authority

MEMBERS: R. M. Wisdom, Chairman; J. R. Thompson, Jr., Vice-Chairman; F. M. Frankland, R. J. Holt, W. H. Parham

EXECUTIVE DIRECTOR: *Hunter Taylor
 ADDRESS: P. O. Box 895, Jackson, Tennessee

Kingsport Housing Authority

MEMBERS: George E. Stone, Chairman; C. C. Hamlett, Vice-Chairman; W. R. Gilmer, S. G. Milhorn, Walter F. Smith

EXECUTIVE DIRECTOR: *R. S. Key
 ADDRESS: 671 Dale Street, Kingsport, Tennessee

Knoxville Housing Authority, Inc.

MEMBERS: George E. Oldham, Chairman; A. Y. Russell, Vice-Chairman; G. L. Kelly, Secretary; Frank Maloney, Treasurer; Ralph A. Davidson

EXECUTIVE DIRECTOR: *L. W. Frierson
 ADDRESS: 1701 Jourolmon Avenue, Knoxville, Tennessee

Memphis Housing Authority

MEMBERS: Edward F. Barry, Chairman; Dr. H. P. Hurt, Vice-Chairman; Ike Gronauer, Secretary; Dr. L. M. Graves, Edward M. Knoff

EXECUTIVE DIRECTOR: *J. A. Fowler
 ADDRESS: 264 North Lauderdale Street, Memphis, Tennessee

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Nashville Housing Authority, The

MEMBERS: Tony Sudekum, Chairman; J. L. Byrne, Vice-Chairman;
C. L. Ennis, Sam Levy, J. O. Tankard
EXECUTIVE DIRECTOR: *Gerald Gimre
ADDRESS: 212 Warner Building, Nashville, Tennessee

Paris Housing Authority

MEMBERS: M. E. Warren, Chairman; Herbert Sullivan, Vice-Chairman;
Chesley Alexander, Dr. George D. Boone, Richard Shoffner
SECRETARY-TREASURER: *M. H. Brisendine
ADDRESS: 101 West Wood Street, Paris, Tennessee

Union City Housing Authority

MEMBERS: *B. C. Cox, Chairman; C. P. Merryman, Vice-Chairman;
J. Milton Andrews, Secretary; Howell Bransford, Charles W. Reynolds
ADDRESS: Union City, Tennessee

TEXAS**Austin Housing Authority**

MEMBERS: E. H. Perry, Sr., Chairman; A. J. Wirtz, Vice-Chairman;
Hubert B. Jones, Second Vice-Chairman; Miss Louise Haynie, J. H.
Pittsford
CORRESPONDENT: *D. B. Johnson (Assistant Director and Housing
Manager)
ADDRESS: 302 Chalmers Avenue, Austin, Texas

Brownsville, Housing Authority of the City of

MEMBERS: The Very Reverend Esteban de Anta, Chairman; B. L.
Kowalski, Vice-Chairman; J. T. Pipkin, Treasurer; J. T. Canales,
René D. Sauber
EXECUTIVE DIRECTOR: *George Mansur
ADDRESS: P. O. Box 327, Brownsville, Texas

Brownwood, Housing Authority of the City of

MEMBERS: David H. Henley, Chairman; Rufus F. Stanley, Vice-Chair-
man; Fred S. Abney, Douglas Coalson, Gene Mattox
EXECUTIVE DIRECTOR: *H. A. Newby
ADDRESS: P. O. Box 143, Brownwood, Texas

Bryan, Housing Authority of the City of

MEMBERS: *S. B. Zisman, Chairman; A. S. Ware, Vice-Chairman;
C. Edgar Jones, Don W. Rucker, James Whaley
EXECUTIVE DIRECTOR: James W. James, Jr.
ADDRESS: Municipal Building, Bryan, Texas

Corpus Christi, Housing Authority of the City of

MEMBERS: Henry Coutret, Chairman; The Reverend R. O. Cawker,
Vice-Chairman; Cecil E. Burney, G. O. Garrett, John T. Wright
EXECUTIVE DIRECTOR: *Finley Vinson
ADDRESS: P. O. Box 2430, Corpus Christi, Texas

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

Dallas, The Housing Authority of the City of

MEMBERS: J. George Loving, Chairman; Huber Boedeker, Vice-Chairman; W. R. Burns, Dr. H. Raphael Gold, B. H. Majors
 EXECUTIVE DIRECTOR: *James L. Stephenson
 ADDRESS: 2525 Lucas Drive, Dallas, Texas

Del Rio, Housing Authority of the City of

MEMBERS: O. R. Weinert, Chairman; John Rowland, Vice-Chairman; F. Cantu, Dr. S. W. Crossley, R. H. Word
 EXECUTIVE DIRECTOR: *V. D. Curry
 ADDRESS: Ross Building, Del Rio, Texas

Denison, Housing Authority of the City of

MEMBERS: H. G. Webster, Chairman; W. L. Peterson, Vice-Chairman; W. L. Ashburn, Jr., P. W. Burtis, Jr., Fred Harvey
 CORRESPONDENT: *Dr. T. J. Long (Mayor)
 ADDRESS: Municipal Building, Denison, Texas

Eagle Pass, Housing Authority of the City of

MEMBERS: R. B. Thomson, Chairman; J. P. Delaney, Vice-Chairman; M. Grossenbacher, McFarland Van Haile, J. D. Plumb
 EXECUTIVE DIRECTOR: *J. M. Mabe
 ADDRESS: Eagle Pass, Texas

El Paso, Housing Authority of the City of

MEMBERS: Frank B. Fletcher, Chairman; Modesto A. Gomez, Vice-Chairman; Miss Catherine Gorbitt, Charles E. Graham, R. E. Sherman
 EXECUTIVE DIRECTOR: *C. W. Harper
 ADDRESS: 508 S. Virginia Street, El Paso, Texas

Fort Worth, Housing Authority of the City of

MEMBERS: Dr. Charles H. McCollum, Jr., Chairman; B. C. Reich, Jr., Vice-Chairman; Mrs. Mabel G. Bennett, Grover C. Cole, R. J. Newton
 EXECUTIVE DIRECTOR: *Robert Lealand Hunter
 ADDRESS: 500 West Balknap Street, Fort Worth, Texas

Galveston, Housing Authority of the City of

MEMBERS: Fred E. Fischer, Chairman; H. Renfert, Vice-Chairman; Robert I. Cohen, Jr., The Reverend E. H. Gibson, B. A. Gritta
 EXECUTIVE DIRECTOR: *L. Walter Henslee
 ADDRESS: Trust Building, Galveston, Texas

Harlingen Housing Authority

MEMBERS: *L. R. Baker, Chairman; Dr. J. W. Kirby, Menton Murrey, Larry Powers, Mrs. W. L. Trammel
 ADDRESS: Harlingen, Texas

Houston, Housing Authority of the City of

MEMBERS: William H. Fabian, Chairman; J. P. Hamblen, Vice-Chairman; A. S. McBride, Edward J. Mosher, J. K. Stirton

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *E. W. Blum
ADDRESS: Republic Building, Houston, Texas

Laredo, Housing Authority of the City of

MEMBERS: Matias de Llano, Chairman; Ed S. Russell, Vice-Chairman;
Woodie Y. Bunn, Jr., The Reverend Dan A. Laning, Carlos Richter
EXECUTIVE DIRECTOR: *Francisco Cardenas
ADDRESS: 2000 San Francisco Avenue, Laredo, Texas

Lubbock, Housing Authority of the City of

MEMBERS: H. C. Pender, Chairman; J. Ray Dickey, Vice-Chairman;
Dr. D. D. Cross, Samuel Rosenthal, Charles Whitacre
EXECUTIVE DIRECTOR: *W. L. Bradshaw
ADDRESS: 204-5 Palace Theater Building, Lubbock, Texas

Marshall, Housing Authority of the City of

MEMBERS: E. B. Hayes, Chairman; S. E. Wood, Jr., Vice-Chairman;
*Martin Hirsch, Secretary; C. M. Beckett, George A. Walker
ADDRESS: 209-A East Houston Street, Marshall, Texas

Mineral Wells, Housing Authority of the City of

MEMBERS: H. E. Dennis, Chairman; Vernon Moore, Vice-Chairman
TEMPORARY SECRETARY: *O. H. Grantham
ADDRESS: City Hall, Mineral Wells, Texas

Mission, Housing Authority of the City of

MEMBERS: George Boyle, Chairman; H. R. Melch, Vice-Chairman
TEMPORARY SECRETARY: *Jack H. Drake
ADDRESS: City Hall, Mission, Texas

Orange, Housing Authority of the City of

MEMBERS: C. C. Leedy, Chairman; Hal G. Carter, Vice-Chairman; B. F.
Brown, Howard S. Peterson, Charles Steele
EXECUTIVE DIRECTOR: *George Masterson
ADDRESS: Orange, Texas

Pelly Housing Authority

MEMBERS: Victor Lannou, Chairman; Zack Nelson, Vice-Chairman;
E. E. Slagle, J. I. F. Tharpe, Kent A. Woods
EXECUTIVE SECRETARY: *Shannon L. Morris
ADDRESS: P. O. Box 181, Pelly, Texas

San Antonio, Housing Authority of the City of

MEMBERS: H. W. Graff, Chairman; Louis W. Schlesinger, Vice-Chair-
man; Robert D. Barclay, Artie B. Compton, Youngs C. Crook
EXECUTIVE DIRECTOR: *James A. Harley
ADDRESS: 400 Labor Street, San Antonio, Texas

Texarkana, Housing Authority of the City of

MEMBERS: Dr. Frank L. King, Chairman; John D. Raffaelli, Vice-
Chairman; Henry Brooks, Walter Hussman, Arthur E. Kackley, Sr.
EXECUTIVE DIRECTOR: *G. H. Brooks
ADDRESS: 2011 W. 12th Street, Texarkana, Texas

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Texas City, Housing Authority of

MEMBERS: Dan Turney, Chairman; Joe Francis, A. C. Hunter, E. A. Johnson, Dr. G. R. Manske

TEMPORARY SECRETARY: *William B. Dazey

ADDRESS: P. O. Box 1570, Texas City, Texas

Waco, Housing Authority of the City of

MEMBERS: E. A. Flowers, Chairman; William J. Boswell, Vice-Chairman; Dr. K. H. Aynesworth, R. E. Pellow, J. E. Porter

EXECUTIVE DIRECTOR: *Dowell Naylor

ADDRESS: Administration Building, Kate Ross Homes, Waco, Texas

Waxahachie, Housing Authority of the City of

MEMBERS: C. C. Randle, Chairman; *Lynn B. Griffith, Secretary; J. G. Cheatham, Arthur Curry, John McElroy

ADDRESS: Waxahachie, Texas

VIRGINIA

Alexandria, Housing Authority of the City of

MEMBERS: John Barton Phillips, Chairman; Edmund F. Ticer, Vice-Chairman; V. Ward Boswell, Charles T. Nicholson, Glenn U. Richard

EXECUTIVE DIRECTOR: *R. S. Marshall, Jr.

ADDRESS: 600 North West Street, Alexandria, Virginia

Bristol Housing Authority

MEMBERS: C. P. Daniel, Chairman; W. H. Blakley, Vice-Chairman; H. H. Harkrader, C. A. Jones, R. H. McClure

EXECUTIVE DIRECTOR: *J. F. McCrary

ADDRESS: Oakview and Mary Streets, Bristol, Virginia

Danville, Housing Authority of the City of

MEMBERS: Dr. E. Howe Miller, Chairman; William H. Dodson, Jr., Vice-Chairman; Brantley F. Barr, John H. Schoolfield, Jr., Jesse W. Yarbrough

EXECUTIVE DIRECTOR: *John M. Weber

ADDRESS: P. O. Box 257, Danville, Virginia

Hopewell, Housing Authority of the City of

MEMBERS: Forrest Evans, Chairman; T. E. Barnett, Vice-Chairman; J. J. Cook, F. B. Heller, J. C. Marks

EXECUTIVE DIRECTOR: *C. E. Sampson

ADDRESS: 550 Terminal Street, Hopewell, Virginia

Martinsville Housing Authority

MEMBERS: *H. L. Byrd, Chairman; B. L. Fisher, O. V. Huskey, P. R. Stone, A. W. Swinler

ADDRESS: Martinsville, Virginia

Newport News, Housing Authority of the City of

MEMBERS: Thomas J. Hundley, Chairman; Sam A. Hickey, Vice-Chairman; David Dick, Mrs. J. E. Kritzer, LeRoy F. Ridley

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: *H. W. Blandford
ADDRESS: P. O. Box 77, Newport News, Virginia

Norfolk, Housing Authority of the City of

MEMBERS: L. H. Windholz, Chairman; Charles L. Kaufman, Vice-Chairman; J. E. Etheridge, C. W. Grandy, David Pender

EXECUTIVE DIRECTOR: *Lawrence M. Cox
ADDRESS: 500 Dickson Building, Norfolk, Virginia

Portsmouth, Housing Authority of the City of

MEMBERS: George T. McLean, Chairman; George O. Diggs, Vice-Chairman; E. C. Allen, Norman R. Hamilton, M. L. McCarty

EXECUTIVE DIRECTOR: *Orin M. Bullock, Jr.
ADDRESS: 1746 South Street, Portsmouth, Virginia

Richmond, Housing Authority of the City of

MEMBERS: William Shands Meacham, Chairman; Mrs. W. E. Lee Purcell, Vice-Chairman; Dr. Henry McGuinn, Arthur P. Reynolds, W. Harry Schwarzschild

EXECUTIVE DIRECTOR: *T. L. Cockrell
ADDRESS: 409 Atlantic Life Building, Richmond, Virginia

WASHINGTON

Bremerton, Housing Authority of the City of

MEMBERS: R. A. McNeal, Chairman; J. C. Baer, Vice-Chairman; Lester Galyan, Mrs. Lulu D. Haddon, Harold T. Lebo

EXECUTIVE DIRECTOR: *E. C. Searle
ADDRESS: P. O. Box 631, Bremerton, Washington

Clallam County, Housing Authority of

MEMBERS: R. E. Goss, Chairman; Hayes Evans, Vice-Chairman; A. A. Fletcher, James Kinney, Al Lamoureux

EXECUTIVE DIRECTOR: *A. M. Devine
ADDRESS: P. O. Box 310, Port Angeles, Washington

Cowlitz, Housing Authority of the County of

MEMBERS: *Edward E. Henry, Chairman; Abe Moowad, Vice-Chairman; Eugene Crumb, Secretary; A. M. Shepard, R. E. Shinn

ADDRESS: 114 Henry Building, Longview, Washington

King, The Housing Authority of the County of

MEMBERS: Clarence B. Lafromboise, Chairman; John L. Fournier, Vice-Chairman; Dr. Cecil V. Englund, John M. Fox, Mark M. Litchman

EXECUTIVE DIRECTOR: *Gerald V. Balthaser
ADDRESS: 107 County-City Building, Seattle, Washington

Marcus, Housing Authority of the City of

MEMBERS: *J. T. Peterson, Chairman
ADDRESS: Marcus, Washington

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Olympia, The Housing Authority of the City of

MEMBERS: *Elbert M. Chandler, Chairman; Russell Bordeaux, Vice-Chairman; Charles Bowen, Secretary; Boyd Andreus, Arno Glidden
 ADDRESS: 301 Security Building, Olympia, Washington

Poulsbo, Housing Authority of the City of

MEMBERS: Selmer H. T. Myreboe, Chairman; Victor I. Card, Vice-Chairman; *Nels C. Gregerson, Secretary-Executive Director; Edgar B. Rustad, Homer H. Whitford
 ADDRESS: Poulsbo, Washington

Renton, Housing Authority of the City of

MEMBERS: Hayden Williams, Chairman; Jack Lan. ch, Vice-Chairman; *Paul W. Houser, Jr., Executive Secretary; E. K. Arnold, Tom Dobson, Jr.
 ADDRESS: 4 Wood Building, Renton, Washington

Seattle, Housing Authority of the City of

MEMBERS: G. W. Copen, Chairman; Kenneth J. Morford, Vice-Chairman; Charles W. Doyle, Nat S. Rogers (1 vacancy)
 EXECUTIVE DIRECTOR: *Jesse Epstein
 ADDRESS: 919 Spruce Street, Seattle, Washington

Tacoma, The Housing Authority of the City of

MEMBERS: Fred Shoemaker, Chairman; M. S. Erdahl, Wallace Morrisette, G. A. Reeves, J. A. Thompson
 EXECUTIVE DIRECTOR: *John Schlarb, Jr.
 ADDRESS: 419 Provident Building, Tacoma, Washington

Vancouver, The Housing Authority of the City of

ADDRESS: 613½ Main Street, Vancouver, Washington

WEST VIRGINIA

Charleston, Housing Authority of the City of

MEMBERS: Leroy Allebach, Chairman; George W. King, Vice-Chairman; Thomas Cairns, R. J. Carroll, Mrs. Rheta G. Edwards
 EXECUTIVE DIRECTOR: *Philip H. Hill
 ADDRESS: P. O. Box 344, Charleston, West Virginia

Huntington Housing Authority, The

MEMBERS: Abe Forsythe, Chairman; Harry Wright, Vice-Chairman; Dr. Edward E. Rose, Treasurer; Roy Carson, Wilbur Perry
 CORRESPONDENT: *George E. Arrington (Housing Manager)
 ADDRESS: P. O. Box 2183, Huntington, West Virginia

Martinsburg, The Housing Authority of the City of

MEMBERS: H. P. Thorn, Chairman; W. H. Thomas, Vice-Chairman; B. H. Keyton, C. G. Lloyd, E. C. Trout
 SECRETARY-TREASURER: *E. L. Henshaw
 ADDRESS: 7 Post Office Building, Martinsburg, West Virginia

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Mount Hope, The Housing Authority of the City of

MEMBERS: J. E. Howard, Chairman; *P. M. Snyder, Jr., Vice-Chairman and Executive Director; J. E. Bing, Secretary-Treasurer; W. C. Carter, J. M. Clark, Jr.

ADDRESS: Lock Drawer Number 31, Mount Hope, West Virginia

Point Pleasant, Housing Authority of the City of

MEMBERS: Ross N. Filson, Chairman; Cecil G. Bauerle, Robert H. Ferguson, Harold E. Somerville (1 vacancy)

EXECUTIVE DIRECTOR: *Philip H. Hill

ADDRESS: P. O. Box 344, Charleston, West Virginia

Wheeling Housing Authority

MEMBERS: Harry C. Miller, Chairman; J. A. Bloch, Vice-Chairman; John M. Cunningham, Andrew C. M. Hess, Archibald L. Klieves

SECRETARY-TREASURER: *J. W. Pratt

ADDRESS: Grandview Street, Wheeling, West Virginia

Williamson, Housing Authority of the City of

MEMBERS: E. F. Randolph, Chairman; R. M. Rowland, Vice-Chairman; Wade H. Bronson, C. C. Scott, E. R. Ward

SECRETARY-TREASURER: *S. P. Goodman

ADDRESS: Williamson, West Virginia

WISCONSIN**Superior, The Housing Authority of the City of**

MEMBERS: Martin M. Krieps, Chairman; Michael Howe, Vice-Chairman; Felix Idziorek, Secretary; Olaf Johnson, William C. Wendland

EXECUTIVE DIRECTOR: *James J. Conroy

ADDRESS: 209 Board of Trade Building, Superior, Wisconsin

OFFICIAL ADVISORY HOUSING AGENCIES

The Association defines this type of agency as "agencies appointed by public officials or public bodies but having only investigational or advisory powers."

Returns from NAHO's annual solicitation of information for the Directory indicated such a severe falling off among organizations properly classed as official advisory that it was deemed unwise to continue listing this class. It is well known that many state and local defense councils have housing committees or divisions that might properly be called official advisory housing agencies. The rate of increase and change among such groups is so great, however, and there are so many cases in which it is not clear that they are official agencies that no attempt has been made to include them in the Directory.

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Homes Registration Offices constitute another group of organizations that might be called official advisory. These Offices operate under the supervision of the National Housing Agency. Information about them may be secured from that organization.

UNOFFICIAL HOUSING AGENCIES

The Association defines an official housing agency as "any private agency whose major interest and activity is the improvement of housing for low- and moderate-income groups." The definition is intended to include two groups of organizations: first, housing agencies as such; second, committees or other subdivisions of non-housing agencies that deal specifically with housing. The number of organizations in the second group is legion and they vary widely in form, permanence, and type and degree of housing activity. For the purpose of selecting agencies from this group for inclusion in the Directory, NAHO has limited its choice to those that it believes employ at least one full-time staff member.

NATIONAL AGENCIES

American Federation of Labor, Housing Committee

CHAIRMAN: Harry C. Bates

SECRETARY: *Boris Shishkin

ADDRESS: Room 106, 901 Massachusetts Avenue, N. W., Washington, D. C.

CIO Committee on Housing

OFFICERS: R. J. Thomas, Chairman; Thomas Kennedy, Secretary

SECRETARY: *Anthony Wayne Smith

ADDRESS: 1106 Connecticut Avenue, N. W., Washington, D. C.

Committee on the Hygiene of Housing of the American Public Health Association

OFFICERS: C.-E. A. Winslow, Chairman; Rollo H. Britten, Secretary

TECHNICAL SECRETARY: *Allan A. Twichell

ADDRESS: 310 Cedar Street, New Haven, Connecticut

Committee on Housing and Blighted Areas of the National Association of Real Estate Boards

OFFICERS: Arthur W. Binns, Chairman; John W. Galbreath, Vice-Chairman

SECRETARY: *Charles T. Stewart

ADDRESS: 1737 K Street, N. W., Washington, D. C.

National Association of Community Managers

OFFICERS: W. L. McArthur, President; James Muster, Vice-President; Miss Marion Neprud, Secretary-Treasurer

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CORRESPONDENT: *National Association of Housing Officials, 1313 East 60th Street, Chicago, Illinois

National Committee of Housing Associations

OFFICERS: *Sydney Maslen, Chairman; Mrs. Lillian Dunlop, Secretary
ADDRESS: 105 East 22nd Street, New York City

National Committee on the Housing Emergency, Inc.

OFFICERS: Mrs. Samuel I. Rosenman, Chairman; Joseph D. Leland, First Vice-Chairman; Lisle Baker, Jr., Second Vice-Chairman; Harold S. Buttenheim, Third Vice-Chairman; John E. Sloane, Secretary
EXECUTIVE DIRECTOR: *Miss Gladys A. La Fetra
ADDRESS: 512 Fifth Avenue, New York City

National Public Housing Conference

OFFICERS: Mrs. Mary K. Simkhovitch, President; Catherine Bauer, Vice-President; Jonathan Daniels, Vice-President; John Green, Vice-President; Louis H. Pink, Chairman of Board; Miss Helen Alfred, Treasurer

EXECUTIVE DIRECTOR: *Alexander L. Crosby
ADDRESS: 122 East 22nd Street, New York City

The Twentieth Century Fund, Housing Committee of

MEMBERS: Henry E. Hoagland, Chairman; Lillian M. Gilbreth, Frank P. Graham, Henry I. Harriman, Arthur C. Holden, John A. Lapp, William I. Myers, Coleman Woodbury

CORRESPONDENT: *Miles L. Colean, Research Director
ADDRESS: 522 Transportation Building, Washington, D. C.

STATE AND REGIONAL AGENCIES

California Association of Housing Authorities

OFFICERS: Ralph A. McMullen, President; Marshall Dill, First Vice-President; Dr. Kenneth Potter, Second Vice-President; Isidore B. Dockweiler, Third Vice-President; Mrs. Esther Black, Fourth Vice-President; *Gerould L. Gill, Secretary
ADDRESS: 825 Main Street, Martinez, California

California Housing and Planning Association

OFFICERS: Howard Moise, President; Catherine Bauer, Vice-President; The Right Reverend T. J. O'Dwyer, Vice-President; John F. Shelley, Vice-President; *Edward Howden, Secretary-Treasurer and Director
ADDRESS: 948 Market Street, San Francisco, California

Florida Association of Housing Authorities

OFFICERS: James T. Daniels, President; Julius L. Graham, First Vice-President; Melville E. Johnson, Second Vice-President; George C. Stembler, Third Vice-President; Morrison Pearce, Fourth Vice-President; L. Dale Zent, Secretary-Treasurer
ADDRESS: 3801 Georgia Avenue, West Palm Beach, Florida

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Georgia Association of Housing Officials

OFFICERS: J. H. Therrell, President; Hal R. Powell, Vice-President;
*M. I. Frost, Secretary-Treasurer
ADDRESS: P. O. Box 47, Rome, Georgia

Indiana Council of Housing Authorities

OFFICERS: Kenneth A. Parmelee, President; Dennis F. Taylor, Vice-
President; *P. V. Roche, Secretary-Treasurer
ADDRESS: 7329 Columbia Circle West, Hammond, Indiana

Maryland Association of Housing Authorities

OFFICERS: Y. W. Dillehunt, President; Paul H. Kea, Acting First Vice-
President; James A. Haley, Second Vice-President; Lewis R. Dertz-
baugh, Third Vice-President; Alfred T. Truitt, Fourth Vice-President;
*Harry R. England, Secretary-Treasurer
ADDRESS: 211 Prince George Street, Annapolis, Maryland

Minnesota Better Housing Association

OFFICERS: Dr. Donald J. Cowling, Chairman; *Robert T. Jones, Execu-
tive Vice-Chairman; George W. Lawson, First Vice-Chairman; Mrs.
Charles T. Burnley, Second Vice-Chairwoman; Frank M. Rarig, Jr.,
Treasurer; Paul M. Segner, Secretary
ADDRESS: School of Architecture, University of Minnesota, Minneapolis,
Minnesota

Mississippi Association of Housing Officials

OFFICERS: W. T. Denman, President; R. W. Reed, Vice-President; J. F.
Borthwick, Vice-President; F. A. Anderson, Vice-President; *Owen
Cooper, Secretary
ADDRESS: P. O. Box 1972, Jackson, Mississippi

Montana Association of Housing Officials

OFFICERS: Harry H. Olson, President; *Howard T. Buswell, Secretary
ADDRESS: Samuel V. Stewart Homes, Helena, Montana

Ohio Housing Authorities Conference

OFFICERS: *Ernest J. Bohn, Chairman; Chairmen of Committees: Stanley
M. Rowe, Construction; G. F. Hammond, Legal; P. L. Strait, Manage-
ment
ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio

Pennsylvania Association of Housing Authorities

OFFICERS: B. J. Hovde, President; Mrs. Adaline Barnes, Vice-President;
Miss Dorothy Schoell, Secretary; C. Sylvester Jackson, Treasurer;
*Clemons M. Roark, Executive Secretary
ADDRESS: 199 Ninth Street, Monaca, Pennsylvania

Puerto Rico Housing Authorities Association

OFFICERS: Teodoro Moscoso, Jr., President; Victor E. Domenech, Vice-
President; *Gilberto M. Font, Secretary-Treasurer
ADDRESS: P. O. Box 3672, San Juan, Puerto Rico

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Tennessee Association of Housing Authorities

OFFICERS: E. F. Barry, President; Bert Cox, Vice-President; John L. Byrne, Second Vice-President; Frank Maloney, Third Vice-President; *Gerald Gimre, Secretary

ADDRESS: 212 Warner Building, Nashville, Tennessee

Texas Housing Officials, Association of

CORRESPONDENT: Robert Leland Hunter (President)

ADDRESS: 500 West Belknap, Fort Worth, Texas

Virginia Housing Authorities, Association of

OFFICERS: *T. L. Cockrell, President; Laurence M. Cox, Vice-President; Orin M. Bullock, Jr., Secretary

ADDRESS: 409 Atlantic Life Building, Richmond, Virginia

Western States Housing Authorities Association

OFFICERS: The Reverend Emmett McLoughlin, President; *Miss Alice Griffith, Secretary-Treasurer; Chairmen of Committees: Albert J. Evers, Priorities; Gerould L. Gill, Public Relations

ADDRESS: 525 Market Street, San Francisco, California

MUNICIPAL AND METROPOLITAN AGENCIES**California****FRESNO HOUSING COUNCIL**

OFFICERS: Hubert Phillips, President; Mrs. R. James Dowling, Vice-President; William A. Bigby, Treasurer; *Jared A. Purcell, Secretary

ADDRESS: 1035 Broadway, Fresno, California

CITIZENS' HOUSING COUNCIL OF LOS ANGELES

OFFICERS: The Right Reverend Monsignor Thomas J. O'Dwyer, President; Sheldon D. Elliot, First Vice-President; Anne M. Mumford, Second Vice-President; *Frank Wilkinson, Executive Secretary; Eugene Weston, Jr., Treasurer

ADDRESS: 333 West Second Street, Los Angeles, California

RESIDENTIAL RESEARCH COMMITTEE

OFFICERS: George A. Reimers, Chairman; *E. O. Morgan, Secretary-Treasurer; Elden Smith, Chairman of Survey Subcommittee

ADDRESS: 431 West Fifth Street, Los Angeles, California

SACRAMENTO HOUSING AND PLANNING COUNCIL

OFFICERS: J. W. Butler, President; *Charles O. Busick, Jr., Vice-President; C. Olin Edwards, Secretary-Treasurer

ADDRESS: 1120 Fifth Street, Sacramento, California

SAN FRANCISCO HOUSING AND PLANNING ASSOCIATION

OFFICERS: Charles Page, President; Morse Erskine, Vice-President; John H. Smith, Vice-President; John Rolls, Treasurer

ADDRESS: 447 Sutter Street, San Francisco, California

Connecticut**CITY-WIDE COUNCIL FOR BETTER HOUSING (New Haven)**

An asterisk (*) before a name indicates the corresponding agent, and the address is his.

OFFICERS: Louis Feinmark, President; Allan A. Twichell, Vice-President; Philip Nelbach, Vice-President; *Frances Feldman, Secretary; Lydia Wentworth, Treasurer

ADDRESS: 25 High Street, New Haven, Connecticut

District of Columbia †

WASHINGTON HOUSING ASSOCIATION

OFFICERS: J. Bernard Wyckoff, President; Mrs. Franklin D. Roosevelt, Honorary President; Mrs. William Kittle, First Vice-President; James A. Cobb, Second Vice-President; *Mrs. Helen Duey Hoffman, Executive Director; Dr. L. F. Schmeckebier, Treasurer

ADDRESS: 902 Barr Building, Washington, D. C.

Illinois

METROPOLITAN HOUSING COUNCIL (Chicago)

OFFICERS: John R. Fugard, President; Joel D. Hunter, Vice-President; Mrs. Walker McLaury, Secretary; Oliver Turner, Treasurer

EXECUTIVE DIRECTOR: *Mrs. Hilda Gitlin

ADDRESS: 228 North LaSalle Street, Chicago, Illinois

EVANSTON HOUSING ASSOCIATION

DIRECTOR: *Marvin R. Katz

ADDRESS: 520 Stratford Place, Chicago, Illinois

QUINCY HOUSING AND PLANNING COUNCIL

OFFICERS: *Julia Turner, President; Neal Myers, First Vice-President; E. V. Moorman, Second Vice-President; Ruth Tenk, Secretary; V. G. Musselman, Treasurer

ADDRESS: 1128 Maine Street, Quincy, Illinois

Indiana

SOUTH BEND CIVIC HOUSING COUNCIL

OFFICERS: John J. Cronin, Chairman; Z. Dekelboun, Vice-Chairman; *Oliver Switzer, Secretary-Treasurer

ADDRESS: 410 Lafayette Building, South Bend, Indiana

Maryland

CITIZENS' PLANNING AND HOUSING ASSOCIATION OF BALTIMORE

OFFICERS: John H. Scarff, President; *Miss Frances H. Morton, Executive Secretary; Walter H. Kidd, Treasurer; H. Warren Buckler, Jr., Counsel

ADDRESS: 1 St. Martins Road, Baltimore, Maryland

Massachusetts

HOUSING ASSOCIATION OF METROPOLITAN BOSTON

OFFICERS: J. Leonard Johnson, Chairman; Daniel L. Brown, Vice-Chairman; George L. Batchelder, Jr., Treasurer

EXECUTIVE DIRECTOR: *Calvin H. Yuill

ADDRESS: 7 Water Street, Boston, Massachusetts

† This unofficial agency is official advisory agency to the Alley Dwelling Authority for the District of Columbia as well.

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