# RELOCATION AS IT IS RELATED TO THE KEYWAY URBAN RENEWAL PROJECT, TOPEKA, KANSAS

by

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### INTRODUCTION

The nature of our modern slums is a complex social and physical phenomena, and the planner must approach the problems related to slum redevelopment in a manner which is not narrow or parochial in scope. Solutions to the problems inherent with American slums will only begin to be resolved when we cast aside the antiquated concept that the slums will disappear simply by hygienic and technological renovation of slum sites just as we earlier had to abandon the false theory that slums would disappear and housing conditions for the poor would improve by a "filter down" process if only enough new housing of higher quality could be built by private enterprise.

However, important as these combined considerations are in the redevelopment process they do not go far enough in striking at the heart of the problem. When determining a course of corrective action something constructive must be done about eradicating the causes which allow slums to exist and grow. If the causes of slums were merely physical or even financial the solutions would be relatively easy and uncomplicated. Unfortunately this is not the case. They frequently are much more detached and abstract in character, and because of this, the problems are infinitely more complex. If there are solutions they must also involve changing the social attitudes, more and patterns of millions of Americans. These concepts and actions have been ingrained in us for generations.

The dark shadows of pride, prejudice, fear and suspicion must be laid to rest. There must be a social awareness on the part of upper socio-oconomic groups and government to the disabling effects of allowing social, economic and spiritual poverty among certain groups to exist.

If we allow our callow indifference in these matters to endure, then we as a nation will be guilty of unnecessarily condemning untold numbers of born and unborn human beings alike to the ash heap of human waste without allowing them to bring to fruition their God-given talents and abilities in a nation which espouses the concepts of equality and dignity of all without reference to race, creed, or color.

The slums of today owe their existence to the conditions which were fostered under the Industrial Revolution both in Europe (1780) and America (1830). The displacement of the home or crafts industries by the machine and new methods of centralization and mass production forced the skilled and unskilled alike into urban centers to work in the factories. It was then that the modern slums as we know them began to grow. The low wages which were paid permitted no decent quarters and the rapidly increasing industries multiplied the numbor of the urban masses.

Housing had to be provided, but because of the rapid inflow of workers into these areas housing was inadequate.

New sections were created consisting entirely of tenements for manual workers. These tenements were poorly designed.

Living quarters were forced into basements, into attics, or any other available space. The rooms were small and ceilings

low. Baths were emitted; what toilet facilities and water outlets there were had to be shared by several tenants.

These so-called houses were firetraps which were unsanitary and deteriorated rapidly.

In the United States the process of urbanization was quicker than in Europe due to the rapid expansion of industry in the North caused by the Civil War and the expansion of the railroads westward. These developments sparked the internal migration of rural Americans into the cities, while at the same time there came the great waves of immigrants from Europe. Both of these groups consisted mainly of low-paid manual laborers who in most cases could not speak, read or write English. Because of this fact it was next to impossible to integrate them into existing social patterns and technically difficult to find or provide decent housing for which the newcomers, foreign or native, could afford an economic rent.

In 1914, the peak immigration year, 1,218,480 persons came to the United States. The great majority of these people stayed in the cities and were subject to unscrupulous land-lords and employers alike. They filled the existing slums and created new ones. Since most American homes and tenements were weeden structures which quickly decayed without proper maintenance, the process of blighting whole areas was rapid.<sup>2</sup>

Jacob A. Riis describes the shabby living conditions endured by those immigrant workers in New York City just prior

<sup>1.</sup> Bergel, Egon Ernest. <u>Urban Sociology</u>. McGraw, Hill Book Company Inc. New York, 1955, p. 412.

<sup>2. &</sup>lt;u>Ibid.</u>, pp. 412-413.

to the turn of the contury. 3 During this period of the 1890's there were some 37,000 tenant houses that were the dispair of the city's sanitarians and in which 1,200,000 people lived.

What these slums were and are and how they achieved their ugly imminence is a dark and sordid story drawn from various public records. In the slums all the influences which made for evil wore found. Because they were and are the sources of epidemics which carry disease and death to the privileged and underprivileged alike without respect for race, religion or national background, they wore the nurserics of pauperism and crime that filled the jails and police courts. They provided the source of some 40,000 human wrecks which were shipped off to the island asylums and workhouses each year; they turned out in one eight-year period (during the 1880's and 1890's) some 500,000 beggars to prey upon the cities charities. From these slums areas came a standing army of some 10,000 tramps. Worst of all was the deadly moral contagion which was spawned in the areas. 4 Such were the conditions into which the people from the old and new world alike were relegated because of their ignorance and poverty.

During this same poriod (1880's and 1890's) the landlords who provided housing in these slum areas for the low-income groups did, as they still do, a thriving business with a high economic return on their investment. The keeping of these slum dwellings was generally a speculative one. The returns

<sup>3.</sup> Riis, Jacob A., How the Other Half Lives. Charles Scribner's Sons, New York, 1917, pp. 169-170.

<sup>4. &</sup>lt;u>Ibid</u>., pp. 2-3.

on the investment of the owner of these slum tenements rarely fell below 15 percent and frequently it exceeded 30 percent por year. The complaint among tenants of these slum dwellings was universal that they were totally uncared for, and that requests to have maintenance performed and that necessary repair be made foll on deaf ears. The rent agent's instructions were simple and final: they were to collect the rent in advance and if they failed they were to have the occupants ejected. 5

This attitude was several decades later characterized in a statement by Harry Barnes, Britain's great housing authority during the 1930's when he made the observation that:

There is no money in housing the poorest people well, he wrote. There has always been money in housing them ill.  $^6$ 

The economic factors which cause slums and which helps keep them in existence has always been the relation between the skills and abilities one has to offer and what market value is placed upon these skills and abilities. Upon arrival these people became enmeshed in an economic system which offered no guarantee and little security.

One did not have to be an orthodox adherent of the marginal productivity theory of wages, which states in reference to labor that the wage rate cannot exceed the marginal value product of labor; since any unit of labor may be the

<sup>5. &</sup>lt;u>Ibid.</u>, p. 4. 6. Palmer, Charles Forrest, <u>Adventures of a Slum Fighter</u>. Tapper and Love, Inc., Atlanta; Van Rees Press, New York, 1955, p. 19.

marginal unit, the rate of pay necessary to bring the marginal unit of labor into production, marks the maximum the entrepreneur will pay to retain any other unit in employment, to realize that certain type of work, especially the types that were available to the newly arrived immigrants, could be paid only at a scale too low for a satisfactory income. If compensation was raised above a certain level, the services were discontinued because people could not afford to pay for them. In times of depression the unskilled workers, although they received the lowest wages, were the first to lose their jobs because their services were least essential. The thousands of menial jobs—dishwashers, cleaners, messengers, deliverymen, redeaps, porters, doormen, domestic servants, nightwatchmen, etc., are individually employed only because their services were and are cheap.

Economic poverty is the foundation of the slums. The Mexicans of Wichita accopted wages which did not permit them to rent suitable dwellings. Similarly, the Polcs, Germans, and Irish who came to this country to work in the mines or railroads received below subsistence wages and could afford only substandard housing. Low incomes force people to live in slums, but such groups are nover too audible because they are used to oven worse conditions. 7

It is regretable when one looks back to this period of mass immigration because of the high repute in which we as a nation were held by these immigrants. Indeed, we invited and

<sup>7.</sup> Bergel, Egon Ernest, <u>Urban Sociology</u>. McGraw, Hill Book Company Inc., New York, 1955, p. 411.

asked for the poor, the needy and the downtrodden. We offered peace and freedom from tyranny. Industrialists sent their agents abroad to recruit people for our oxpanding national industries and offered jobs supposedly paying good wages.

However, the contrary was true. The immigrants, when they arrived, were met by segregation, prejudice, and economic privation. These attitudes and conditions are not something of the past. They still prevail today in sometimes modified form in the slums of our so-called modern large cities such as New York and Chicago. In the slums of today because of existing social conditions the slum dweller's plight is worse than they were in the days of large scale immigration due to the extremos which exist between the middle and the lower classes in such areas as education and economic opportunity and the color of an individuals skin.

A case in point is an area which is referred to in Chicago as the Black Belt. It is an area or district, of six square miles on the South Side back of Lake Michigan where most of Chicago Negroes live.

The Black Belt was only slightly larger in 1950 than at the end of the first World War, although the number of nonwhites in the city had increased dramatically--from 109,595 in 1920 to 277,731 in 1940 and to 519,437 in 1950. It always had been very difficult for Negroes to get housing in areas that had been occupied by whites, and when rent control prevented them from out-bidding whitos for rental units, it became virtually impossible. After ront control was undermined and restrictive covenants were declared unenforceable, Negroes could sometimes buy or rent in white neighborhoods, although it was still difficult to do so. If they would sell to Negroes at all, whitcs-usually real estate operators who served Negroes -- found it more convenient to deal only in housing at the periphery of the Negro districts, and a Negro who moved into a

white neighborhood had reason to fear violence from which the police would not be likely to protect him. These restrictions accounted in part for the fact that the Negro districts showed little sign of dissolving as the older colonies of Jews, Poles, Italians and other ethnic minorities had done or were doing.

This forced isolation of the Negro population in Chicago has resulted in population densities of from 75,000 to 90,000 per square mile in this area. One Chicago writer succinctly stated the fact when he complained bitterly that:

In this black man-heap there is no such thing as a vacancy, though outside (the Black Belt) there are twenty square miles of vacant land labeled 'white'.9

The situation in Chicago is typified in the Harlem of New York with its Spanish and Negro population and in most other major cities of the United States with a large negro population. This aggregation is partly due to acceleration in the mechanization of farms in the South and the automation of urban industries.

It is interesting to note how the slums of today have become ghettos exclusively for the Nogro. It might be argued that this is not entirely true because of the influx of the poor white southern into the urban centers of both North and South. However, in time they will be allowed to follow the path of the Jews, Irish, and Poles from the purgatory of the slums. It must be said that the near future for the Negro does not necessarily hold out this promise unless there is a radical change in the social customs and mores of the whites

<sup>8.</sup> Meyerson, Martin and Edward C. Banfield. Planning and the Public Interest. The Free Press, Glencoe, Illinois, 1955, p. 31.

<sup>9. &</sup>lt;u>Ibid.</u>, p. 32.

toward the negroes. The federal government has in recent years tried to give impetus to this change; however, if there is to be a radical change it will depend chiefly on the attitudes of the white citizenry and how susceptible they are to this type of social readjustment.

There is much said about the necessity of educating the Negro race as a whole. This leads to the conclusion that if the Negro becomes well educated his lot will be equal to that of the white man's and while education will help the Negro in this age of specialization and automation and lift him out of the ranks of the unskilled or semi-skilled to which occupations he has been more or less chained it will not so easily solve his problems. Unless, he is freely able to use and exchange his newly acquired talents and skills in the open market without discrimination, his problems will increase and his frustration will be compounded. Rather, it is the whites who must become educated to the needs and social aspirations of the Negroes and poor whites alike who inhabit our modern slums.

Those types of enforced living conditions have over the years led to the serious blighting found in many of our major cities in the areas surrounding the central business districts. Therefore, there is a tendency to associate the blight with old structures, and to believe that blight is entirely a matter of obsolesence. However, this is an over simplification of the basic facts. Old buildings are not in themselves undesirable. If well planned and constructed with

proper spacing, landscaping and surroundings, old buildings may be preferable to new construction.

Blight and its effects cannot be understood nor determined merely by the age of a structure, nor is it a matter of dilapidated structures only; and it is immaterial in this connection whether the structures are residential, commercial, industrial, public or semi-public. The condition of the structure, if dilapidated, is symptomatic of something deeper.

Blight is not, by its chemistry, exclusively found only in the central city or in the older parts of the city. It is also found in the newer portions of the city along major routes of transportation and traffic. It is almost a maxim to say that whonever and wherever incompatible land uses are permitted, blight invariably takes root and spreads. Such areas of mixed land use are scattered throughout our cities, evidencing poor zoning practisos, causing pockets of blight. For the same reason, river fronts which once were places of natural boauty or could be efficient industrial districts, are today neither. Wherever municipal services are lacking or are limited, blight appears: inadequate drainage in lowlying areas; absence of public water supply, sewage disposal, and/or utilities; improperly planned street patterns, or inadequato streets; and poor subdivision design. Therever the land is over-built, blight also appears. Multiple threads seem to be woven and interwoven into a complex pattern of blight causation. Basic to all of these physical factors, however, is land use. In brief, improper land use is the underlying cause. Blight may thus be defined as uneconomic

land use, uneconomic in terms of human eonsiderations, human needs. human conveniences.

A city is more than a collection of houses, apartments buildings, and hotels. A city is more than a group of business establishments, industrial plants, streets, public institutions, or any of the component parts of a physical city. A city is an interrelated whole, not because it is a super-organic entity, nor because some natural law, economic or otherwise, moves its parts, but because a city is composed of living, breathing, active people, who work, play and move about, making the urban aggregate a functioning, integrated unit. Ample space for all land uses, properly interrelated, with adequate means for circulation becomes essential. Anything that limits or impedes this condition is a blighting influence.

In the 1930's the Chieago Plan Commission touched on the human aspects of blight in its definition of a slum as a degree of blight that goes so deep as to make of the neighborhood a shelter for vice, erime and shiftlessness. Human considerations, however, enter before this stage is reached; and human considerations are equally vital regardless of the degree, high or low, or human deterioration.

If cities exist for human purposes, to facilitate pleasant living, the human and social effects also become important. Blight is, therefore, economic and/or societal improper land use, and extreme blight is uneconomic and/or dehumanizing land use.

Unfortunately, the symptoms of blight rather than the basic causes have been the major concern of government and society in the past. Therefore, new blight is being created continuously in various sections of our cities. Proper land use, however, may further increase the cost of housing, yet if it is a preroquisite to decent, safe and sanitary housing, we face a dilemma unless society through government is ready and willing adequately to underwrite decent, safe and sanitary housing, based on proper land use, for those who cannot now afford it. 10

The cost of urban blight is not cheap and annually runs into billions of dollars. It has been estimated that the average per capita cost for local governments to service its entire citizenry in the average city is about \$60 per person, while in slum areas the per capita costs are \$140 a year. Studies were undertaken in two cities, one in the East and one in the South, which are typical of the economics of slums and how the cost for their maintenance is disbursed. The Eastern City, in one year received \$108 more in per capita revenue from its good residential areas than it spent there, while its slums cost \$88 more per person than they yielded. In the southern city's slum areas the contribution in property taxes was only 5.5 percent of total city's contribution, while it required 53 percent of the city's health, police, fire and other service facilities.

<sup>10.</sup> Hemdahl, Revol. <u>Urban Renewal</u>. The Scarecrow Press, Inc., New York, 1959, p. 34.

These cities are not unique. They are unfortunately only too typical of cities with a slum condition. Such cities as Cleveland, Boston, Buffalo and St. Louis each pour 7 to 8 million dollars annually into slum drains and have little positive results to show in the way of eradication of slum conditions. On a national scale, with approximately 20 million people living in our slums, our national bill for the preservation of slums easily exceeds 2 billion dollars per year.

The 14 largest American cities with a combined total population of 24.5 million inhabitants expended an average of \$100 per capita in 1948 for community operation and scrvice. In 1956, these same cities had increased their total population slightly more than 500,000 persons but their per capita expenditure had now risen to \$150. This is a per capita increase of 50 percent over an eight year period, and even with allowance for a rise in the cost of living, and a demand for new and improved services, the increase in cost appears to be disproportionate to the slight increase in population.

It is not difficult to see from this data that the operating cost of cities have risen sharply and to conclude that slum deficits are perhaps a major factor causing these higher operating costs. Rising rates of taxation to help pay for these costs have been one of the many factors leading to the mass exodus of people and industries from the central city to seek new locations in the suburbs, thereby intonsifying the problems of the central city. It is hoped that urban renewal projects in slum areas will help to reverse this

trond by increasing the valuation of the land and the revonues from it, while at the same time decreasing cost of sorvice to these areas. 11

The intention of this paper is to invostigate the nature of blighted areas in general and the Keyway Urban Renewal Area in Topeka, Kansas in particular. This, coupled with a clarification of the role played by the Federal Government through various slum clearance programs, particularly the present urban renewal program and the attendant characteristics of relocation. Fundamental to the success of any of these programs, from the government's point of view, as well as from that of the poople involved, is consideration of the slum dweller and his hoped-for rejuvenation in an environment which will allow for an increase in socio-economic stability both for himself and for the community.

To ascertain whether these hopod-for results in an urban ronewal project could be realized certain aspects of the Topeka urban renewal project, particularly relocation, were chosen for investigation. Shortly, after the initial federal approval of the Keyway urban ronewal program in December of 1958, the relocation section within the agency formulated a Relocation Plan for the residents of the Keyway area. The purpose of the plan was to develop in detail the specific

<sup>11.</sup> Explanatory footnote: For a more comprehensive account of the economics of slum areas which are described in the preceding paragraphs see: The Arithmetic of Slum Clearance pages 9 to 11. The New Republic--Nov. 16, 1959. Washington 6, D.C.

criteria necessary for relocation and the procedures required for its implementation.

The specifics of this plan and its implementation center about the relocation housing needs necessary to accommodate 648 families, individuals and the relocation of 125 business establishments from the project area onto approved relocation sites in other areas of the city. Essentially, the relocation plan concerns itself primarily with physical aspects of relocation housing and the basis for determining housing which was considered "decent, safe, and sanitary." Herein lies its weakness.

While there is much that is laudable in the Topeka plan, especially when considering the efforts of certain other cities in relocation planning, it does not seem to go far enough in some respects. It has already been pointed out that the rehabilitation of blighted areas and their inhabitants required more than technological attention. What was also needed in the formulation of this plan was a cogent awareness on the part of the agency of the social needs of the relocatees and the necessity for providing a propor environment to devolop healthy social attitudes. Unfortunately, nowhere in the relocation plan was consideration given to this premise nor was it really ever a significant factor in the relocation process. Fundamentally, in the case of Topeka, relocation broke down into the simple expedient of relocating people from one area of blight and dilapidation in which tho majority lived in substandard housing into areas of dilapidation where the relocatees live in standard housing. This

seems inconsistent with what should be the hoped-for results of urban renewal. The concept that while helping to materially aid the relocatee physically by providing propor housing aid should be given them in the form of providing an environment which will encourage them to readjust and develop a sense of correct social awareness and responsibility.

#### CHAPTER II

# GOVERNMENT ROLE IN HOUSING AND URBAN RENEWAL

It is the purpose of this chapter to highlight the past and present role of the Federal Government in creation of programs of slum clearance, housing and urban renewal. The past efforts of the Federal Government in this direction are mainly grouped into seven areas of endeavor.

- 1. Aids to private housing
- 2. Public housing
- 3. Slum clearance and urban renewal
- 4. Defense and war housing
- 5. Veteran's emergency housing
- 6. Farm housing
- 7. Housing statistics

The Federal Govornment's first important action was taken in this field in 1892 when Congress passed a resolution to provide the sum of \$20,000 for an investigation of slums in cities of 200,000 people or more. 1

This study did nothing in the way of stimulating any legislation, but it did point up the official awareness of the existence of slums and that problems did exist. It revealed a change in relocation of the population. Where once we were a rural nation we now were becoming an urbanized one. Three American cities, New York, Chicago, and Philadelphia each had

<sup>1.</sup> Beyer, Glenn H. Housing: A Factual Analysis. Macmillan Co., New York, 1958. p. 237.

a population which at that time was in excess of 1,000,000. Besides considering these three cities it should be noted that there were 28 cities, each with a population in excess of 100,000 where 20 years before there were only 14.

The Negro location and relocation was starting to become a significant consideration during the period of the 1890's.

Of the 7,500,000 Negroes in the United States one-fifth lived in urban centers. It was estimated that between 1892 and 1910 the number of negroes living in the United States would be doubled, however, the problems of housing the negro or any other minority groups were not considered as a national problem by the Congress and consequently they were left to the tender mercies of unscrupulous landlords and tenemont house speculators.

In 1913 Dr. George Haynes, professor sociology at Fisk University defined the developing patterns of residential segregation that were taking place.

Migration to the city is being followed by segregation into districts and neighborhoods within the city. . . Thus the Negro Ghetto is growing up. The Negroes seek other neighborhoods, just as the European immigrants who are crowded into segregated sections of our cities seek botter surroundings when they are economically able to secure them. But a prejudiced opposition from his prospective white neighbors confronts the Negro. . . . Intelligence and culture do not discount color of skin. Professions of democratic justice in the North and deeds of individual kindness in the South have not yet secured to the Negroes the unmolosted residence in blocks with white fellow-citizens. In northern cities where larger liberty in some avenues obtains, the home life, the church life, and much of the business and community life of Negroes are carried on separately and apart from the common life of the whole people.

In southern communities, with separate streetcar laws soparate places of amusement and recreation,

separate hospitals, and separate comoterics, there is sharp cleavage between whites and Negroes, living and dead.<sup>2</sup>

Perhaps what might be called the first notable appearance by the Federal Government in the area of public housing occurred during World War I. It was then that Congress authorized the United States Shipping Board and the Energency Fleet Corporation to provide low rent housing for war workers in the nation's ship building industries. At the same time Congress recommended and approved the establishment of a Bureau of Industrial Housing and Transportation in the Department of Labor. Subsequent to this legislation President Wilson established by executive order the creation of the United States Housing Corporation. However, this official interest on the part of the Federal Government in public housing of even a limited nature did not last for long.

There was little consideration given to the needs of public housing for a period after World War I as housing was thought to belong properly in the private segment of our economy, regardless of the fact that there were millions who were improperly housed. This philosophy was to last through the 1920's until the Great Depression of the 1930's. It is during this latter period that we see the Federal Government entering the housing field on a broad, national scale.

In 1931, President Hoover called the "President's Conforcace on Homebuilding and Home Ownership". This

<sup>2. &</sup>quot;Housing: 1961 Commission on Civil Rights Report." Government Printing Offico, Washington, D.C. p. 10.

was followed, in July 1932, with the passage of the Foderal Home Loan Bank Act (still during the Hoover administration).3

This act established authority to give advances to all type of lending institutions. These advances were secured by first mortgages. It was hoped that with the passage of this act which provided these local lending institutions with the means of raising money there would be less necessity for foreclosure.

However, this did not prove to be the case. During the following year, 1933, non-farm homes were being foreclosed at the rate of 1000 a day. To meet this disappointing turn of events Congress passed the Home Owner's Loan Act of 1933.

The new act was highly successful. It was a financing measure which was in effect from 1933 until 1951. The purpose of this Act was to relieve the distress of home owners faced with foroclosure, and to aid lending institutions.

The mechanics of implementing these aims were not complex. The Home Owner's Loan Corporation accepted poor risk mortgages which were held by private financial institutions in exchange for HOLC bonds. These delinquent mortgages were then refinanced by issuance to home owners of new mortgages with a lower rate of interest. In the beginning the rate of interest was 5 percent, later it was scaled down to 4½ porcent. Another added advantage to the home owner was the extended repayment period. All obligations on the property, including back

<sup>3.</sup> Beyor, Glenn H. Housing: A Factual Analysis. Macmillan Co., New York. 1958. p. 240.

taxes, were satisfied by this refinancing. HOLC remained in operation until 1951, although the program of refinancing terminated in 1937. During this 18 year period it made one million loans amounting to a sum of three billion dollars. Of these one million loans only one-fifth had to be foreclosed with these properties later being resold. It should be noted that when HOLC terminated operations in 1951 it was liquidated at a slight profit.

The next significant Federal government program was devoloped under the National Housing Act passed in 1934.

One of the purposes of this Act was to create a sounder mortgage system through the provisions of a pormanent system of government insurance for residential mortgages made on a long-term, amortized basis. Another purpose was "pump-priming", needed during this period when the rate of new construction was extremely low. The Federal Housing Administration was created to carry out these objectives of the Act."

The purpose of FMA was and is to encourage lending institutions to loan money on both now and old properties.

FMA guarantees or insures these loans. FMA operates offices in all states and territories. Those offices act as insuring agencies where they process all mortgage loan applications submitted to them by approved lending institutions. Plans and specifications for the home under consideration must be filed with the loan application. By reviewing these plans the agency is able to determine whether the property meets the minimum requirements. All dwelling units are appraised by FMA personnel to determine value so that the amount of the

<sup>4.</sup> Ibid.

mortgage can be fixed. If there are projects of new construction inspectors visit the site in order to ascertain if the construction of the unit is accordance with plan and specifications and to approve workmanship. It should be noted that the bulk of this agency's work is in the area of single-family dwellings with emphasis on new construction.

This program has been criticized in some respects because:

Emphasis has tended to be on housing for the middleincome group primarily because of regulations which discourage low-price and high-priced houses; e.g., the "economic soundness" requirement which provents THA support for mortgages for low-income families, and ceilings on mortgage limits, which prevent support for mortgages on high-priced houses. In 1955, for example, the maximum mortgage amount was \$20,000 for ono- or two-family dwellings. The maximum lean-value ratio was 95 percent of the first \$9000 of approved value plus 75 percent of additional value (if the property was approved for mortgage insurance before construction was begun). The maximum mortgage maturity was thirty years. These are maximum. . . . the typical FHA-insured mortgage in 1954 amounted to \$8,862, scheduled to be repaid in twenty-three years, with monthly payments of \$68.62 (including debt service, real estate taxes, and hazard and FHA mortgage insurance premiums).5

FHA also insures mortgages on rental properties but as compared to owner-occupied properties the number of this type of properties is small.

Another important program which the agency carries on is Title I leans. Under these leans the agency insures qualified lending institutions against possible losses on leans which are made to finance alteration, repair, improvement or conversion of old homes.

<sup>5. &</sup>lt;u>Ibid.</u>, p. 241.

THA during its existence has brought many benefits to the field of home mortgage lending. It has influenced the programs of londing institutions and our national mortgage market. By its standards it has brought about improvement in sound minimum design and better site planning along with improved appraisal standards. Its biggest asset is that, by its standards, it represents sound mortgage lending practices. By its standards it has helpod to develop a sound mortgage system, with monthly amortization payments, longer repayment periods and low interest rates on loans and in so doing has been able to operate at a profit.

Another agency playing an important role in postwar home financing has been the Veteran's Administration.

In 1944 Congress passed the Servicemen's Readjustment Act, or as it became known, the "G I Bill of Rights". Its purpose was to assist returning veterans to purchase housing on a liberal basis. The primary requirement needed to qualify was evidence of a job or income that would indicate good repayment possibilities.

Under the provisions of this Act the Veterans Administration would guarantee 60 percent of a loan made by an approved londing institution the maximum guarantee as of 1955 was \$7,400. During the period 1944 to 1950 a family could use a combination of VA-FHA loans. This allowed purchase of a home with a 100 percent loan or no down payment. An example of the mechanics of this arrangement was that the FHA would insure the first 80 percent and the VA the remaining 20 percent. However, after 1950 loans could not be secured using both

<sup>6. &</sup>lt;u>Ibid</u>., p. 243.

sources. As of 1963 VA alone will insure 100 percent of the loan for veterans and FHA insures up to 97 percent for anyono for first \$13,500, then 10 percent of next \$4,500 and 30 percent of the balance.

The VA relies on local appraisers for determining valuation, and on lending institutions for determining quality of construction. The VA program is a temporary one, (has been extended) with an expiration date set by law. As indicated earlier, the interest rate is  $\frac{1}{4}$  percent on VA-guaranteed and  $5\frac{1}{4}$  on FHA-insured mortgages, and additional  $\frac{1}{2}$  percent insurance premium is charged, bringing the total charge to an equivalent of 5 3/4 percent. In 1963 VA's is  $5\frac{1}{4}$  and FHA's is  $5\frac{1}{4}$  percent.

The VA program is significant and has played an important part in mortgago londing.

Public housing is another area of Federal government participation in the housing field. Mentioned previously was the Federal government action in providing public housing for war-workers during the World War I. The fundamental idea of slum clearance as we know it was first put into effect under the terms of:

The Emergency Relief and Construction Act of 1932, a work of the Hoover Administration, authorized Federal loans to limited dividend corporations for the building of housing, and the following year the National Industrial Recovery Act provided for slum clearance and lowcost housing. The Public Works Administration of the Department of the Interior, after a brief effort to gain its ends by subsidizing private builders, built about 50 projects amounting to well over 20,000 units in 30 cities. PWA policies were sharply criticized by people who believed that, although it ought to be subsidized by the Rederal government, public housing should be controlled locally. Eventually most of the PWA housing projects were deeded to local housing agencies.

<sup>7.</sup> Ibid., p. 244. 8. Meyerson, Martin, and Edward C. Banfield. Politics, Planning and the Public Interest. The Free Press, Glencoo, Illinois. 1955. p. 17.

The next important step by Congress was the passing of the National Housing Act of 1937 which is the law setting up public housing as we know it today. This particularly encouraged the development of independent local agencies chartered by the states and empowered by the Foderal Government to receive Federal grants and to build and manage public housing units. The concept was, and still is, that the Federal government would pay the difference between what it cost the local authority to build and operate these units and what they would would receive in rents from the low-income group renters.

To be eligible, an applicant for federally aided public housing must meet these general critoria: (1) his family must consist of at least two related persons, (2) the family's total net income, less an exemption of \$100 a year for each minor member, must not exceed the income limits established by the local authority, (3) the family must be (a) without housing, (b) its housing must be substandard, or (c) it is about to be without housing through no fault of its own (local housing authoritics may waive this requirement for veterans, servicemen, and familios displaced by slum elearance), (4) the family member signing the lease must be a citizen (this restriction may be waived under certain eircumstances), and (5) neither the family head or any member of his family may belong to an organization designated as subversive by the Attorney General of the United States.9

The local authority in its selection of tenants must give first preference to eligible families displaced from their homes by any low-rent project, or public slum elearance or redevelopment project.

The United States Housing Aet of 1937 also established the United States Housing Authority which was later succeeded

<sup>9.</sup> Beyer, Glenn H. Housing: A Factual Analysis. Macmillan Co., New York. 1958. pp. 247-248.

in 1942 by the Foderal Public Housing Authority and in 1947 by the Public Housing Administration which is now under the control of the House and Home Finance Agency. PHA is the office responsible for providing loans and annual contribution to local public housing agencies for low-rent housing and slum-clearance projects. Aid by law could only be provided to public bodies necessitating the creation of local authorities by state enabling legislation for the purpose of building and operating these projects. Public housing has a number of rostrictions in an effort to koop it from competing with projects built by private enterprize. By law the upper limit of rentals must be 20 percent below rents in "decent, safeand sanitary" privately owned units. Other restrictions such as eligibility have already been mentioned. The criteria for ront is family size and income. During the first six months of 1954 gross rents (which included heat and utilities) avorage \$34 per month. The income ceiling for eligibility usually varies between \$2600 and \$3000.

Public Housing is not without its critics.

Public housing has been opposed, largely by real estate groups and builders, because it has been interpreted as a move toward socialization of housing in this country and, they allege, it competes with private housing. The contention is that much of the need of low-income families can be met through the filtration process, and through remodeling and rehabilitation of old houses (which would be discouraged by construction of new, subsidized housing). They also question whether families of low income should be provided with better housing than families at the income level immediately above them. They again allege that in practice, the needs of the lowest-income groups have not been met since local project managers prefer to accept tonants whose rent-paying ability is assured. (This practice would prevent occupancy by welfare families and possibly others who do

not have stable occupations.) They claim that the tax exemption grated government projects works an additional hardship on owners of properties required to pay property taxes. 10

The Housing Act of 1949 amended the 1937 Housing Act and broadened the public housing program. This Act authorized Federal contribution and loans over a six-year period for construction of a maximum of 810,000 dwelling units. However, due to the advent of the Kerean War the funds for these projects were not made available.

The Housing Acts of 1954 and 1961 continued to make provisions for low-rent public housing and:

(Botween 1937 and) . . . December 31, 1959, (which does not include provision made under the 1961 Act) the Foderal Government's permanent public housing program had produced (in cooperation with local governments) 3,217 projects with a total of 585,212 dwelling units throughout the continental United States, the District of Columbia, Puerto Rico, and the Virgin Islands. 11

With all the criticism which is leveled at public housing it should be remembered that this program has provided many families with "decent, safe and sanitary housing" which they otherwise could not have afforded.

The Federal Government's Urban Renewal Program is an extension of the slum clearance programs of the 1930's. It is covered briefly in this chapter as it relates to the historic role of the Federal Government in housing and slum clearance and is more fully developed in Chapter Three.

<sup>10.</sup> Ibid., p. 248. 11. "Housing: 1961 Commission on Civil Rights Roport". Government Printing Office, Washington, D.C. p. 109.

The provision of the United States Housing Act of 1937 required that for every dwelling unit built under USHA program one slum dwelling was to be eliminated. The concept was the removal of slum housing.

The concept was not fully developed as a program until the passage of the Heusing Act of 1949. This Act sharpened the focus of slum clearance and put it into a more comprehensive form.

Under this Act, loans and grants were made to a local public agency, such as the local housing authority, a special redevelopment agency or a department of the city, which was authorized (under the redevelopment laws of its state) to carry out a slum-clearance program. In order to prevent the recurrence as well as the elimination of existing slums, the community was required to have a general plan for the development of the community as a whole. This was to include the modernization of building codes and other city centrols, including health and safety eedes and land use regulations. The community also was required to make provision for the rehousing of displaced families.

The Federal Government could meet up to two-thirds of the cest incurred in buying, clearing and preparing slum lands and dispesing of them for redevelopment. The city would need to make up the balance, either through payment in cash or by contributing land, services or improvements for the project. 12

The emphasis on slum clearance stated in the 1949 Act was continued and broadened in the Housing Act of 1954 which created "Urban Renewal" as such and additional emphasis was placed on corrective measures due to the spread of blight inte good areas of the community. Corrective measures under this program also include such provisions as "220" and "221" housing (see Chapter Four, p. 62).

<sup>12.</sup> Boyer, Glenn H. <u>Housing: A Factual Analysis</u>. MacMillan Co., New York. 1958. p. 251.

There are and were other Federal programs and agencies which have not been mentioned such as; Defense and War Mousing in World War II, Veteran's Emergency Housing, Farm Housing, and the role played by several agencies in the collection of Housing Statistics, or the roles played by the Home Loan Bank Board, Federal National Mortgage Association, Federal Reserve Board and the Treasury Department. While those programs and agencies have been important they have not directly involved the number of people that FMA, VA, or Public Housing has nor have they been subject to the same amount of enthusiasm on the part of the various groups concerned with housing or with the general public.

These programs have established the Federal Government deeply in the role of housing and slum clearance in the United States and will keep it there for decades to come. Whether the producers, consumers and those with an allied interest in housing and slum clearance appreciate it or not they will have to reconcile themselves accordingly.

## CHAPTER III

### URBAN RENEWAL

Urban renewal is a comprehensive program combining the joint efforts of federal, state, and local governments for the revitalization of the Nation's cities, where 7 of 10 Americans now live, and where in all probability an ever-increasing proportion will be concentrated in coming years. This is a program which is concerned with urban problems on a scale much broader than housing alone. It may involve every major Federal housing program and agency. A very important issue involved in the mass displacement of people, particularly nonwhites, due to the nature of urban renewal projects. If urban renewal is to succeed it must master or circumvent the problem of the restricted minority group housing market as well as solving a myriad of other problems.

In America today our cities face the tremendous problems of growth and docay. With each passing year a continuous stream of internal migrants flows from the hintorlands, (agricultural areas), increasing the pressures of population on the cities. As this ever increasing number of poor, illeducated, and unadapted migrants move into the central cities, there is an out-flow of wealthier, more stable, middle class people into the expanding suburbs. The migrants, because of their low socio-economic level and racial origin are segregated into the older, deteriorating neighborhoods and the pace of decay is stepped up. Slums grow, with their

concomitants of crime, disease, and human degradation, and the city governments must pay an ever larger cost in police, fire, health and welfare services. The cost to cities is increasing because the middle class which in the past has provided stability, leadership, and a sound fiscal base for municipal taxes is fleeing to the suburbs, where they are largely beyond the reach of the municipal taxing power, although they work in the city and require many urban services which municipal government help provide.

A program of revitalization must be geared to meet these problems and attract suburban dwellers back into a dynamic, attractive contral city. This can be a-chieved partly through removal and replacement of slum structures; rehabilitation and conservation of existing structures; strategic placement of educational and recreational facilities; provision of adequate transportation, within, to and from the city; and dispersion or dissolution of the heavy concentration of low-income population.

To meet these urban needs, new governmental programs have been created and the entire concept of housing has been altered and enlarged. Robert C. Weaver, administrator of HHFA stated in 1961:

When we talk of housing we are talking of more than simply shelter. We are talking of cities, we are talking of transportation, we are talking of the various facilities that make up the communities in which we live. And of course we are most of all talking of people.<sup>2</sup>

It was once thought that cities could be revitalized and urban problems solved simply by the devise of eliminating blighted areas and constructing new homes on the cleared sites.

<sup>1. &</sup>quot;Housing", 1961 Commiss: n on Civil Rights Report.
Government Printing Office, /ashington 25, D.C., p. 81.
2. Ibid., p. 82.

Under the Housing Act of 1949 it soon became apparent that if urban renewal was to be effective it must encompass a much breader program because revitalization of communities required more than providing additional housing in slum areas. The Housing Act of 1954, therefore expanded the slum clearance concept to embrace a program of total community improvement. This legislation required the community that scoks Federal assistance to draft a "workable program", more recently called a "program for community improvement" or "PCI".

There are seven conditions which must be complied with by the community if they are to gain financial and administrative assistance in Urban Renewal from the Federal government.

Those seven conditions are as follows:

- 1. <u>Codes and Ordinances</u>—establishing adequate . standards of health and safety under which dwellings may be lawfully constructed and occupied.
- 2. Comprehensive Community Plan--providing a sound framowork for improvements, renewal, and blight prevention; for sound community development in the future.
- 3. Neighborhood Analyses -- developing a communitywide picture of blight--where it is, how intense it is, and what needs to be done about it.
- 4. Administrative Organization -- establishing clearcut authority and responsibility to coordinate the overall Program; and the capacity to put it to work in the community through effective administration of codes, planning measures and other activities.
- 5. Financing-providing funds for staff and tochnical assistance needed, for public improvement and renewal activities essential to the program.
- 6. Housing for Displaced Families -- determining communitywide the relocation needs of families to be displaced; developing housing resources to meet those needs and providing relocation service to displaced families.

7. Citizen Participation -- assuring that the community as a whole, representative organizations and noighborhood groups are informed and have full opportunity to take part in developing and carrying out the program. 3

By developing an effective PCI a community presumably will be able to:

- 1. Halt the spread of slums and eradicate blight and its causes.
- 2. Provide better housing and a better living environment for all citizens including low-income families, the young people and the clderly.
- 3. Avoid costly mistakes in future urban development.
- $\mbox{$\psi$}$ . Increase the effectiveness of its resources for improvement and renewal through coordination.
  - 5. Protect and enhance its tax basc.
- 6. Attract industrial and commercial development that can raise local living standards.
- $7.\,$  Stretch the local renewal dollar through public works planning.
- 8. Schedule activities causing family displacement with those designed to provide relocation housing.
  - 9. Encourago private initiative in renewal.
- 10. Build community understanding of what can be achieved; gain citizen support and action.
- 11. Supplement local resources as necessary with Federal aids.

A "Program for Community Improvement" is a prorequisito for the following Federal aids:

1. Urban renowal assistance -- for slum clearance and redevelopment, reconditioning and conservation.

4. Ibid., pp. 5-6.

<sup>3. &</sup>quot;Program for Community Improvement," HHFA Circular R-2, Housing and Home Finance Agency, Washington, D.C., 1960, p. 4.

- 2. Section 220 Federal Housing Administration mortgage insurance for housing construction or improvement in urban ronewal project areas.
  - 3. Section 221 FHA mortgage insurance to provide housing for families displaced by governmental action.
  - $\psi_{\star}$  Public housing for families unable to afford standard housing in the private markot,  $^{5}$

It should be noted that these Federal housing and renewal aids will be allocated only to communities which have a PCI in offect. This is a form of insurance on the part of the Federal government to insure that Federal funds will be used to help those communities willing to help themselves. It was the intent of Congress in enacting the Housing Act of 1954 that this principle of effecting a PCI be a necessary prerequisite to obtaining assistances and that there is no justification for assistances on any other basis.

Once the community devisos a workable program for community improvement, it is submitted to the regional office of HHTA for its recommendation, and then directly to the HHTA Administrator for review and approval. His certification is good for 1 year and once the approval is obtained, the community is entitled to apply for Federal financial aid for specific renewal projects. "Thereafter the community must show that it is diligently carrying out its plan for community betterment in order to obtain recertification each year and maintain its eligibility for Federal urban renewal aids." 6

After the initial phase of proparation and certification of the program for community improvement is completed, the next step for the community is to prepare for the execution of specific renewal projects. Individual projects within the entire urban renewal scheme must meet particular statuary

<sup>5.</sup> Ibid., p. 6.
6. "Mousing", 1961 Commission on Civil Rights Report.
Government Printing Office, Washington 25, D.C., p. 84.

and administrative requirements. Specific projects must be approved by the local governing body; purchasers or leasees of land must agree that the reuse of their land will conform to the project plan; there must be proper provisions made for the relocation of persons displaced by the project; a public hearing on the project must be held; and a public disclosure of the names of the redevelopers is mandatory. Estimated cost of redevelopments, and estimates of rentals and sales prices of the redevelopment housing must be announced. Upon completion of these requirements, HHFA enters into a loan and capital grant contract for the project with the local public agency charged with handling the urban renewal program for the locality.

Once a community has received certification of its first Program it must be ready to move forward to meet the requirements for progress listed for each element. Recertification from year to year will depend on the community's record of progress on all seven PCI elements and plans for continuing action to meet these minimum objectives within a reasonable period of time.

After a community has met all of the minimum requirements outlined, approval of subsequent requests for recertification will depend on how well recent progress and now objectives show that the community is:

- 1. Utilizing and implementing every means available to eliminate slums and blight.
  - 2. Keeping all phases of the Program up-to-date.
- 3. Refining and adjusting each element to increase its effectiveness.

4. Devoloping new rogulations, plans, and administrative procedure as community noods change.

The objectives of urban renewal can be succinctly stated in the following statement:

The primary objectives of urban renewal are the clearance of slums, the removal of blight, and the elimination of their causes. The action necessary to achieve these objectives in each renewal area must vary in accordance with the treatment which is contemplated for that area.

The demand for "decent, safe and sanitary housing" has been a prime argument for undertaking urban renewal projects. To supply housing needs is of great importance, but it should not be the only cause for undertaking urban renewal projects. In some cases renewal programs for providing adequate commercial and industrial area within a community are just as important. Because of the lack of foresight and proper previous planning in these areas some communities did not protect industrial and commercial areas from the intrusion of incompatible uses. This has led to deterioration to a degree where redevelopment or extensive rehabilitation of certain areas provides the only means of restoring land to suitable commercial or industrial use. A case in point is Chicago:

Chicago faces problems of blight on a colossal scale, and has commenced tackling the problem on a scale commensurate with its size. Percentage-wise the problem of blight is no more severe here than elsewhere, but because of the size of the city in area and population,

<sup>7. &</sup>quot;Program For Community Improvement", HHFA Circular R=2, Housing and Heme Finance Agency, Washington, D.C., 1960, p. 19.

<sup>8.</sup> Webster, Donald Hopkins. <u>Urban Planning and Municipal</u>
Public Policy. Harper and Brothers, Publishers, New York,
1958, p. 493.

the problem reaches tremendous proportions. In 1943, the Chicago Plan Commission reported that, of the city's 208 square miles, there were approximately 22 square miles of blighted and near-blighted land that should be rebuilt as soon as possible in the near-loop central core of the city. In addition, 56 square miles were labeled as "Conservation Areas", (upgrading) in which the structures have an average age of 35 to 50 years, that are deteriorating at an accelerating pace and are in eminent danger of becoming blighted. Half of Chicago's families live within these 50 square miles.

To control and combat this blight and uncontrolled use of land President Eisenhower in his message to Congress of January 25, 1954 recommended that communities, to become cligible for federal assistance, should include in their attack on urban blight the following:

- 1. Prevention of the spread of blight into good areas of the community through strict enforcement of housing and neighborhood standards and strict occupancy controls;
- 2. Rehabilitation of salvable areas, turning them into sound, healthy neighborhoods by replanning, removing congestion, providing parks and playgrounds, reorganizing streats and traffic, and by facilitating physical rehabilitation of deteriorated structures;
- 3. Clearance and redevolopment of nonsalvable slums.  $^{10}$

A distinction between "urban redevelopment" and "urban renewal" should be made:

In a general sense, "urban redevelopment" is used to describe any replacement of old structures with new ones. Quite frequently urban redevelopment is thought of as synonymous with slum clearance and rehousing. The term, however, is much broader and may involve complete redevelopment of areas for commerce, industry, express ways, institutional or public recreation, and other

<sup>9.</sup> Hemdahl, Ruel. <u>Urban Renewal</u>. The Scarecrow Press, Inc., New York, 1959, p. 248.

<sup>10.</sup> Webster, Donald Hopkins. <u>Urban Planning and Municipal Public Policy</u>. Harper and Brothers, Publishers, New York, 1958, p. 492.

purposes without any reference to housing. Likewise, urban redevolopment may be concerned with rehabilitation or development of open spaces as in the case of dead or arrested subdivisions where no slum clearance or demolition of any kind is involved. By common usage and accepted moaning, urban redevelopment has come to be applied more specifically to any organized effort by a public authority directed to the task of reclaiming or restoring any doteriorated area of substantial size which, under existing conditions, cannot be carried out by the individual owners. 11

In the term "urban renewal" we find that concepts of urban redevelopment are included but are broader and expanded.

The concept of "urban renewal" is a more modern and more comprehensive method of combating urban blight than urban redevelopment. Although clearance and redevelopment of nonsalvable areas are contemplated under urban renewal, the renewal concept also is aimed at preventing the spread of blight and rehabilitating salvable areas through measures short of clearance. Measures employed under urban renewal, which in a strict sonse are not a part of urban redevelopment, include such steps as the enactment and enforcement of housing, health, and safety standards, the encouragement of building maintenance and repair, and the rehabilitation of buildings which are still structurally sound and have economic value. Urban ronewal is thus aimed not only at clearing our urban communities of slums and blighted areas, but also at eliminating the causes of slums and blight.

In clearance areas redevelopment should be based upon the most important use of the land for the areas as established in the comprehensive plan and not necessarily on what use the land had previously. Every renewal project should take into consideration the requirements for streets, utilities, parks, playgrounds, schools and all other community facilities which are desirable in a well planned community.

It has been stated that:

<sup>11. &</sup>lt;u>Ibid</u>., pp. 490-491.

<sup>12. &</sup>lt;u>Ibid.</u>, pp. 491-492.

proroquisite, or an all important first step, rather than a "frill", or an annoying requirement for Federal aid in a program of urban redevelopment or renewal. Anything less is merely the application of a heavy cosmetic on a pimply and infected skin, which application may partially and temporarily cover the deficiency, but will not cure the disease, dermatological or urban. 13

This statement can be aptly applied to the formulation of an urban renowal plan which by its nature necessitates a careful study of the various areas in the community for the purpose of determining the extent of blight and the influences which are producing it.

The success of an urban renewal project depends greatly on how vigorously the seven points of the "Program for Community Improvement" are formulated and enforced by a community undergoing urban renewal. These seven points have been previously mentioned in this chapter and will herein be elaborated on to underscore their significance.

# 1. Codes and Ordinances:

Urban renewal programs which do not contemplate clearance and redevelopment are normally carried out through the enactment and enforcement of a system of codes and ordinances designed to assure minimum standards of health, sanitation, and safety. These codes specify the minimum conditions under which dwellings may be lawfully occupied. Such codes are concerned with both housing standards and buildings standards. Housing codes prescribe the minimum conditions under which

<sup>13.</sup> Homdahl, Ruel. <u>Urban Renewal</u>. The Scarecrow Press, Inc., New York, 1959, p. 130.

buildings or parts of buildings may be lawfully occupied as dwellings or dwelling units. They relate to such matters as minimum space per occupant, basic santiary equipment and facilities, light and ventilation, structural conditions of the building, heating equipment, and the safe and sanitary maintenance of the building structure. Building codes contain requirements designed to assure structure strength, reasonable safety from fire, and proper plumbing and electrical installations. Building codes may also include standards to insure durability of the structure, thus reducing depreciation and the possibility of future blight.

Following initial certification, HHFA recommends that a study committee be set up to:

- a. Review State enabling legislation and investigate any State codes improvement program which may be in effect.
- b. Investigate code programs in other communities to determine their effectiveness, and review model codes which can be adopted by reference or modified for local use.
- c. Study background information on local housing and building conditions.
- d. Make recommendations for the improvement of codes and code enforcement.  $^{14}\,$

Code enforcement, which is ordinarily the only tool of urban renewal in conservation areas, and the major tool of urban renewal in conservation areas and in rehabilitation areas, frequently has an important place also in clearance

<sup>14. &</sup>quot;Program For Community Improvement," HHFA Circular R-2, Housing and Home Fiance Agency, Washington, D.C., 1960, p. 20.

areas. After an aroa has been marked for clearance and redevelopment, a considerable time may elapse before the project can actually be carried out. In the meantime, it is important that all structures and facilities be made safe and healthful as can practically be done through a reasonable enforcement of regulatory measures.

#### 2. A Comprehensive Community Plan:

Of fundamental importance in any Program for Community
Improvement is the construction of a general plan. The general plan should be developed under provisions outlined in state and local legislation and should be organized, supervised and administered by an appropriate local planning agency which has the resources and authority to carry out planning on a comprehensive and continuing basis. By recommendation of the HHFA the federal plan should include, among other things:

- a. A Land Use Plan -- which shows the location and extent of land in the community proposed to be used for residential, commercial, industrial, and public purposes.
- b. A Thoroughfare Plan--which indicates the system of existing and proposed major thoroughfares and distinguishes between limited access thoroughfares, primary thoroughfares, and secondary thoroughfares.
- c. A Community Facilities Plan--which shows the location and type of schools, parks, playgrounds, and other significant public facilities, and where appropriate, indicates buildings required.
- d. A Public Improvement Program--which identifies those future public improvements necessary to carry out the community development objectives envisioned in other general plan elements, and which recommends priorities for their execution. 15

<sup>15.</sup> Webster, Donald Hopkins, <u>Urban Planning and Municipal Policy</u>, Harper and Brothers, <u>Publishers</u>, <u>New York</u>, 1958, p. 519.

The nature of the general plan also requires the community to provide regulatory measures to control and guide the physical development of the plan. This requires the development of:

- a. A Zoning Ordinance--which establishes zoning regulations and zone districts covering the entire community (and surrounding territory where appropriate and authorized by law) to govern the use of the land, the location, height, use and land coverages of buildings, and which may establish suitable requirements for the provision of off-street parking and off-street loading space.
- b. Subdivision Regulations--which provide for control of undeveloped land in the community (and immediately surrounding it where appropriate and authorized by law), through review by the local planning agency of proposed subdivision plats to insure conformance to the general plan, adequate lot sizes, appropriate street grades and widths, provision of adequate street and utility improvement, and establishment of proper official records. 16

Each urban renewal project is part of the overall general plan and must conform to its requirements. This requirement that projects conform to the general plan is the recognition by the federal government that the principle of good planning is fundamental to a program of community improvement.

## Neighborhood Analyses:

A community wanting to take on an urban renewal project which is federally-aided must be prepared to make a selection of areas for clearance and redevelopment, rehabilitation, and conservation. This is done with the intention of insuring that each urban renewal project is soundly conceived and planned, and the results of these basic surveys should be

<sup>16. &</sup>lt;u>Ibid.</u>, p. 520.

carefully analyzed. Information obtained from an analysis of these areas will help determine the existence, extent and location of blight which is essential to the orderly and effective execution of any renewal program. After a project or project areas have been selected surveys on a structure-by-structure basis should be taken to determine which structures fail to come up to minimum standards. These surveys should determine housing quality, housing occupancy, and environmental conditions. These surveys are necessary to help determine type of treatment needed in the area and pre-liminary estimates of cost of improvements.

These neighborhood analyses are primarily for:

- a. The determination, on a city-wide basis, of the extent, intensity, and location of blight and of income, racial and other characteristics of families directly affected.
- b. The identification of the causes of neighbor-hood deterioration in order to indicate appropriate remodial action. These causes may include some detrimental influences which extent beyond a particular neighborhood, and which must be dealt with on a community basis. Such detrimental influences, for example, might be lack of adequate housing supply for the city as a whole, resulting in overcrowding of existing structures, nearby adverse or nuisance land uses (such as a slaughterhouse or dump) or absence of an adequate air-pollution control program. A common and particularly acute dotrimental influence is the lack of adequate housing for minority groups, forcing their concentration in tightly congested central areas.
- c. The delineation of residential neighborhoods based upon such considerations as land-use designations of the general plan, alroady established neighborhood patterns, natural boundaries such as streams and thoroughfares. 17

<sup>17. &</sup>lt;u>Ibid.</u>, p. 521.

The neighborhood concept of community development has the expressed goal of establishing and preserving sound and healthy neighborhoods of docent homes and suitable living environment for adequate family life.

At the core of this concept is the idea that each residential neighborhood which is reasonably self-contained should be surveyed, not only with respect to housing quality and occupancy, but also with respect to adequacy of school facilities, playgrounds, transportation, community facilities, public services, local shopping facilities, traffic, street arrangement, and all other factors which are a part of the neighborhood picture. Such surveys will help to identify the blighting influences and point the way to the type and extent of the remedial action which is necessary.

Upon completion of the community analyses urban redevelopment areas can be selected and classified as to treatment
necessary to prevent the spread of blight and to remove existing blighting influences. There are five general categories:

- a. Conservation Areas Needing No Renewal Treatment.
- b. Conservation Areas Needing Little Renewal Treatment.
- c. Conservation Areas Needing Extensive Renewal Treatment.
  - d. Reconditioning Areas (Rehabilitation Areas).
  - e. Clearance and Redevolopment Areas. 18

<sup>18. &</sup>quot;Program For Community Improvement," HHFA Circular R-2, Housing and Home Finance Agency, Washington, D.C., 1960, p. 29.

It is essential that each area be defined in terms of size, recognizable boundaries, total supply of housing, and other characteristics. The necessary treatment within these areas is predicated on many factors. The beginning of treatment starts with the classification of the area. The Keyway Urban Renewal Project area in Topeka is an example of category "o".

### 4. Administrative Organization:

It is obvious that an urban renewal program will present many new and varied problems for a community. And these problems soon become apparent to a city undertaking a renewal project in the complexity of operation which requires the application of the knowledge and skills of many specialists, the coordination of numerous govornmental activities, and the cooperation of various public and private agencies. These problems are magnified under the broader programs of urban ronewal which adds responsibilities of code enforcement and rehabilitation to those of clearance and redevelopment. In face of these problems it is necessary that a sound administrative organization be set up and that administrative procedures be outlined to develop sound administrative policies to help secure the coordination of activities necessary to the success of the program.

In the case of the Local Public Agency, state onabling legislation usually describes the type and character of the public agency which it will allow cities to employ in carrying out urban renewal projects.

Under most state enabling legislation authority to conduct urban renewal projects is placed in one of three agencies: the public housing authority, the city itself or an independent agency with its own separate responsibility and authority for actions. The last mentioned is characteristic of the Topeka Urban Renewal Agency.

The principle reasons put forward for a separate authority are:

- a. The new and specialized character of the pregram makes it important that administration be placed under a new and specialized agency fully cognizant and sympathetic with the objectives of urban renewal.
- b. Existing municipal departments and agencies, to date have shown little interest or initiative in undertaking such programs.
- c. If urban renewal is to be accomplished officiently and effectively, the administrative agency must have independent powers which are free from political central and political pressures.
- d. Existing city departments have their city-wide functions to administer and should not be disturbed or expected to absorb the heavy responsibilities of urban renewal to be carried out within specific areas of the city.
- e. Since urban renewal eperations everlap the functions of se many municipal departments, coordination can be achieved better by a separate agency with powers which are independent of the municipality. 19

A separate agency must have many of the pewers of a municipal corporation and at the same time not be subject to the same political centrols. The authority would need such powers as eminent demain, the ability to be able to levy taxes and special assessments, the pewer to berrow meney and

<sup>19.</sup> Webster, Denald Hepkins, <u>Urban Planning and Municipal Public Pelicy</u>. Harper and Brothers, <u>Publishers</u>, New Yerk, 1958, p. 527.

to issue bonds and other securities, the power to enforce building, housing, and construction codes. Normally, the only check a city would have over an authority of this type is the control which is exerted by the mayor in the way of appointments.

If an urban renowal or redevelopment project is to be successful one of the most important functions, of the local public agency especially, if the real property is to be cleared or requires extensive rehabilitation, is the assemblage of this property under single ownership within the project area. The local public agency under normal circumstances is able to acquire a large percentage of properties through negotiated purchase. It is important that all purchases be preceded by appraisals which should not be binding upon the local public agency, but should be used only as a guide and for purposes of public record. In the event that owners held out for speculative profits, and negotiated purchase is not possible, the agency must resort to the use of the power of eminent domain. Condemnation proceedings may often be necessary to clear clouded titles.

The estimates of probable cost of real property include such factors as:

- a. Present use and condition of the improvements on the site.
  - b. The general character of the neighborhood.
  - c. Transportation facilities.
  - d. Educational, cultural, and religious facilities.
  - e. Rentals.

f. Values of property within the site as evidenced by recent sales and condemnation proceedings.  $^{20}$ 

The cost of land acquisition has a direct bearing as to the type of urban ronewal project that will be undertaken or whether a project will be undertaken at all. There is no general agreement as to the type of formula which should apply to property evaluation. Evaluations in the past have been made on the basis of tax assessments, investment less depreciation, income capitalization, market value, or some combination of these. Property owners have frequently refused to sell except at prices which represent the owners' speculative hopes. Even in condemnation proceedings, courts are inclined to allow speculative values in making their awards. Perhaps a more logical solution would be for the courts to disallow speculative values and that prices should be established which represent the true value for a socially desirable type of development.

It is contemplated in most renewal statutes that land assembled for clearance will be turned back to private enterprise for redevelopment and operation. This transfer can be made either through direct sale or through leasehold arrangements.

It is axiomatic that private capital will only be interested in acquiring and redeveloping the properties if the venture offers a fair economic return. The necessity to attract private capital somotimes presents somewhat of a

<sup>20. &</sup>lt;u>Ibid.</u>, p. 530.

dilemma. Dovelopment is contingent on this rule of "a fair economic return", but development also has to be in harmony with the comprehensive plan to insure that blight will not be recurrent. Consequently, there must be no conflict between the comprehensive plan and the possibility of "a fair economic return." In order to accomplish this, it is necessary that adequate public controls be established over the design, type of building, and ownership, operation, and use of the redeveloped properties. This can be done through zoning, licensing, building codes and other police power regulations, and by means of covenants running with the land.

In general, outright sale should be favored over the leasehold arrangement. It offers the prospect of greater immodiate economic return and enlists the support of private enterprise and the possibilities of more extensive development. It helps to avoid, from the public relation standpoint, the charge that redevelopment is a form of socialism which is intent on taking away private property and putting it under government control.

## 5. Financing:

The eradication of blight and blighted conditions is a costly proposition. It usually happens that buildings to be demolished are acquired at current market value, which makes redevelopment more costly than if it were carried out on relatively inexpensive vacant land. Under highly competitive conditions, clearance projects cannot be expected to be self-liquidating and, therefore, requiring government subsidies.

The source of those subsidies are from local revenues or grants-in-aid from either the federal or state governments, which in the case of the federal government is three-fourths with the city sharing one-fourth of net project cost.

The source of nonsubsidy revenues is usually obtained by the sale of revenue bonds by the city or the redevelopment authority. Revenue bonds are in turn redeemed from income received from the sale properties to be redeveloped or the sale or lease of redeveloped properties. The resale price or lease value placed on properties to be redeveloped will in any event usually be set by the market.

The actual sale or lease of properties should be through competitive bidding with the redevelopment agency having the authority to reject certain bids or offers. The reason for this is that other groups may, because of circumstances, wish to bid at a later date. Or it may appear that the market may be more favorable in the near future. Lengthy delays, however, should be avoided in putting the property into productive use even if it necessitates a reasonable lowering of resale price or lease value.

Whon very large areas are rebuilt redevelopment will probably be undertaken by institutional investors or by the government. Insurance companies, trust companies, and saving banks whose policies are geared to operate on a low rate of return may be interested not only in supplying mortgage money, but also in direct management, including aid in site solection and planning as well as building. However, this aid

should be evaluated in light of the requirements of the comprehensive plan so that conflict with it can be avoided.

The ene-feurth net preject cost which the city incurs as its share of the cest of urban renewal can be compensated by capital improvements if they are located in the project area. This cest to the city can be further compensated by increased taxes and decreased cost of rendering police, fire and other city services in a project area over the years.

### 6. Housing for Displaced Families:

Although urban renewal is not strictly a housing program, the rehousing of persons displaced by clearance, rehabilitation, code enforcement, and other urban renewal activities. is a matter of great public concern.

The households cleared by urban renewal have included many of the poorest in the city, and they have been mostly Negro. Apart frem the West End of Bosten,—eharacteristically Italian neighborheed—the preportion of non-white families varies from about 62 percent in New York te nearly 100 percent in Baltimere, Washingten, and Chicage. As a whole, about 80 percent of the families relocated are non-white, and the remainder include many familios, such as immigrants from the Appalachian Meuntains, who belong te a distinctive minerity culture. Few, if any, of the families relecated could afford the private housing planned to replace their old hemes. 21

It has been estimated by relocation authorities that the percentage of people in urban renewal areas who do not avail themselves of relocation services varies from a few percent to as high as half and the fate of these people is unknown.

<sup>21. &</sup>quot;The Social Implications of Urban Redevelopment,"
Marris, Peter. Journal of the American Institute of Planners
Vol. XXVIII, No. 3, August, 1962.

The law states that persons displaced by projects should be relocated into "decent, safe and sanitary housing". It would be an outrage if there were no legislation, and the residents of these urban renewal areas as a matter of public policy were simply evicted from their home with no place to go. However, this is not the case, although there is apparently much apathy on the part of many communities with respect to relocation when they allow in some cases as high as 50 percent of the residents to go without any relocation service.

Ideally, rolocation should be worked out so that families may be able to move from one site to another in accordance with well-defined development schedules in order to cause a minimum of inconvenience and a maximum of opportunity for better living. Public assistance can be rendered by such methods as establishing a file of vacant dwellings. This can be accomplished by means of house-to-house canvass, contacts with real estate offices and rental agencies, public appeals, and through enlisting the cooperation of family welfare agencies and civic organization.

At times financial assistance is necessary to help relocate families. One of the greatest difficulties of families which are to relocate is finding money enough for moving expenses and the first month's rent. Many communities assume those costs as a public responsibility and provide necessary funds to meet those expenses.

Most communities which are involved in any extensive urban renewal project usually set up a permanent relocation

sorvice to assist those persons who will be displaced by the project. To help solve the relocation problem an advisory committee consisting of various social agencies, departments of local government, schools, religious and civic organizations is created. This committee helps provide the means for presenting the problems of relocation to the community.

A well planned program of public relations is essential if relocation and urban renewal is to succeed. Such a program must consider beside physical layout the factor of human relations. Relocation brings into sharp focus the realities of producing changes in a community which alters radically many relationships of families, institutions, businesses, and other neighborhood ties and which may have serious political consequences for certain public officials.

### 7. Citizen Participation:

The objective of this participation is to reinforce the concept that public action should be based upon public opinion.

A successfully completed urban renewal project will depend principally on citizen understanding and support.

Organization of citizens groups will vary in composition in each community. In organizing and structuring these groups consideration should be given to groups such as business, professional, labor, welfare, religious, educational, and other local interest organizations. Minority group participation is an important consideration. Citizen participation should start at the outset of the urban renewal planning activity and continue through to the completion of the project. It is important to organize these groups in such a

way that all groups are focusing their attention on a common goal and working toward the same end.

One of the suggested forms of community organization is the citizen's advisory committee. This committee is usually appointed by the mayor and consists of prominent local citizens. This committee should have a wide knowledge of community affairs along with a definite interest in urban renewal program. While policy decisions are the prerogative of the public officials, such advisory groups can be indisponsible in providing consultation and advice on the consequences of alternative courses of action. Particular groups such as noighborhood or special study groups can be extremely helpful in securing information and providing advice on localized problems and on specialized or technical matters. Additional special advisory groups may be appointed to advise on such matters as real estate valuations, welfare services, hardship cases, rehousing, Finance, architectural design, and numerous other important problems. Citizen groups should be made to feel that they are sharing the responsibility with public officials for achieving the objectives of the urban renewal program.

The preceding requirements which are necessary steps in the formulation of a "program for community improvement" is the foundation upon which an orderly and woll developed program for urban renewal must rest. If this foundation is poorly laid in a community or one or more of the individual requirements is not of sufficient strength the whole program

of urban renewal for a community suffers the possibility of total collapse.

#### CHAPTER IV

#### PREFACE TO RELOCATION

A schome for relocation of displaces of an urban renowal project is one of the seven elements required by the Urban Renewal Administration as one of the key steps in application for federal assistance, it is also one of the most difficult tasks to implement.

In its 1959 Report, the Federal Commission on Civil Rights observed:

... the most difficult and probably the most important test of the program (urban renewal) is in the relocation of displaced families. This is particularly true with respect to Negro families whose mobility is limited not only by virtue of their economic status but also by racial restrictions.

Relocation is an old problem and has been a decidedly thorny one since the beginning of the slum clearance programs of the late 1930's and early 1940's.

In 1937, the concept of government-sponsorod relocation appeared for the first time in Fedoral legislation, the United States Housing Act. The United States Housing Administration urged local authorities to exert every effort to relocate site residents in decent, safe and sanitary dwellings; however, the U.S.H.A. also established the policy that final responsibility for relocation rosted with the individual family, and the local public housing authority rehousing standards became a dwelling unit no worse than the dwelling unit from which the family was displaced.<sup>2</sup>

<sup>1. &</sup>quot;Housing", 1961 Commission on Civil Rights Report. Government Printing Office, Washington, D.C., p. 89.

<sup>2.</sup> Homdahl, Renel. Urban Renewal. The Scarecrow Press, Inc. New York, 1959. p. 200.

During World War II construction of public housing was basically carried on for the use of war workers and was built on prodominantly vacant land. Because it was built on vacant land relocation of people was not of a serious nature nor were there any significant advances in development of method or techniques of relocation.

Following the succession of hostilities the government continued with the program of local public improvements which had been interrupted by the War. Land clearance was involved in some of these local public improvement programs which caused the displacement of people. Serious attention was now given the problem of relocation.

At the end of the 1940 decade, family relocation was accepted as a necessary public responsibility in connection with redevelopment programs, and the Federal Housing Act of 1949 required it as a condition for Federal aid in redevelopment projects.

Section 105 (C) of the Housing Act of 1949, as amended, requires that:

... thore be a feasible method for the temporary rolocation of families displaced from the urban renowal area or in other areas not generally less desirable in regard to public utilities and commercial facilities and at ronts or prices within the financial means of the families displaced from the urban ronewal area—decent, safe, and sanitary dwellings equal to the number of and available to such displaced families and reasonably accessible to their places of employment.

It is now required by the Housing and Home Finance Agency and URA that to implement this policy the local public agency be responsible for:

<sup>3.</sup> Ibid., p. 201. 4. "Housing", 1961 Commission on Civil Rights Report. Government Printing Office, Washington, D.C., pp. 89-90.

- 1. demonstrating that appropriate existing and anticipated local housing resources are or will be adequate to most relocation needs.
- 2. formulating an acceptable plan for orderly rolocation.
- 3. providing competent staff services (generally described as a family relocation service) to assist families in obtaining decent, safe, and sanitary housing.5

The Housing and Homo Finance Agency and its division, the Urban Renewal Administration, are the two federal government agencies which are primarily concerned with relocation. They have provided guidelines which if followed should help in the placing of the individuals or families displaced by urban renewal projects into standard type housing.

- 1. Find out from officials of agencies causing displacement, where and how much displacement is likely to occur as a result of their activities.
- 2. Estimate the number of families to be displaced and make a general determination of the type of housing they will need and be able to afford.
- 3. Survey local housing resources to determine. what will be available to meet relocation needs. 6

After this action is completed this information can serve as a basis for the relocation plan.

The plan for relocation can then be carried out by:

- 1. organizing relocation service,
- 2. working with local builders, roal estate men, and financial institutions to increase the supply of standard housing to which displaced families can move.
- 3. making application for section 221 or low-rent public housing as needed. 7

Ibid., p. 90.

<sup>5.</sup> Ibid., p. 90.
6. "Program for Community Improvement", HHFA Circular R-2, Housing and Home Finance Agency, Washington, D.C., 1960, p. 36.

Ibid., p. 37.

The Urban Roneval Administration in functioning through its regional offices acts as the direct overseer of relocation. HHFA by its policy of recertification can withhold aid to those communities which do not provide for offective relocation services. It should be noted that while Foderal funds are available to pay the cost of relocation. . "the machinery, imagination, and decency with which it is carried out are matters for the local public agency."

It is unfortunately difficult at this time to accurately appraise the nationwido effectiveness of these relocation requirements, for the records kept by URA are incomplete.

The statistics that are available from URA indicate progress in the location of displaced nonwhites in standard housing. From the beginning of the slum clearance and urban renewal program through September 1955, URA reports that 64.4 percent of nonwhites relocated had been rehoused in standard housing; by December 1957, this figure had risen to 67.1 percent, and in June 1960, it stood at 70.6 percent. For white relocatees the figures are consistently higher: For example, 79.1 percent were rehoused in standard housing as of June 30, 1960. This contrast reflects the differential in standard housing available to the two groups.

The practices and standards of the various local agencies throughout the country have been different and overall achievement, because of this, has not been uniform. In a study of 41 cities conducted by H. W. Reynold of the University of Southern California which was conducted over a four year period, 1955 to 1958 it was found that:

. . . 26 of the 41 cities confined themselvos largely to taking a census of threatened families;

<sup>8. &</sup>quot;Housing" 1961 Commission on Civil Rights Report. Government Printing Office, Washington, D.C., p. 90.

<sup>9.</sup> Ibid.

advising them of probable deadlines; and loaving them to their own resources in socking out available rehousing.

The report goos on to state that:

. . . In 14 of these municipalities, families to be relocated received no other official information about their displacement except handbills announcing the demolition dates and the new uses for the land. Aid by relocation authorities in matters such as standards for suitability of housing, how new housing could be found, what rents ought to be paid in relation to income, or what preparations were necessary for moving was not common. In six of these communities during the period of our study, relocation was due the clearance of a single site. These municipalities accounted for approximately 65 percent of all relocation. 11

Some of the results of this study showed that:

Of 5,722 familios from 4 sites in 3 of the larger municipalities studied, 34 percent had lived in the areas selected for renewal for 30 years or longer, and 22 percent for 20 to 30 years. Forty-six percent of the principal wago earners in these familios traveled no farther than a mile to work.

About 93 percent of these families were nonwhite. Deprived of guidance or incentive for finding housing in other neighborhoods, these people overwhelmingly proferred the neighborhoods they lived in. This has increased various problems which already marked the blighted areas—population density, traffic congestion, and so on . . . 70 percent of all those relocated in these 26 cities chose to enter nearby housing that was substandard and unsafe, with structural defects, lack of central heating or het running water, shared toilets, and overcrowding. Only a small number, about 5 percent of the total, chose housing distant from their old neighborhood (12 city blocks which is about a mile an one-half).

About 80 percent of the relocated families paid higher rent for their new housing. 12

These above stated results are the effects of no plan or of poor or improper relocation planning. The same survey also

<sup>10.</sup> Ibid.

<sup>11.</sup> Ibid., p. 91.

<sup>12.</sup> Ibid.

included the results of good planning and sound administrative relocations practices for 15 cities.

Of the 16,540 families relocated in these 15 cities—all of whom received some kind of rehousing guidance—only 34 percent chose to move to nonrecommended (and generally substandard) dwellings. . . . Only about ono-quarter of all displaced families in those 15 munic—ipalities resettled close to their former address (within 12 blocks); of these, most occupied substandard dwellings. Most families that moved to decent housing, 45 percent of all households relocated in these 15 communities, resettled some distance away from their former sites.13

The major problem confronting an agoncy concerned with rolocation of families or individuals from urban ronewal areas is inability to satisfactorily relocate nonwhites. Much of this is caused by the economic inability of these families or individuals to afford such housing which is available in the market today, but at the core of this inability to relocate nonwhites is the over present problem of discrimination which exists with respect to nonwhites.

. . . on July 1, 1959, the Attorney General of the stato of California issued a ruling that redovelopment agencies in the state of California cannot service the listing of a landlord who will not accept members of minority groups as tenants. The trickle of availabilities listed with the agency (Redevelopment Agency of the City and County of San Francisco) by private landlords immediately disappeared. During a 2-month period following (Attorney General) Nosk decision, the redevelopment agency housing locators made 502 calls on landlords with respect to existing rental vacancies. Of this number, only 14 were available on a nendiscriminatory basis. 14

The Urban Renewal Agency in January 1960, to partly meet this problem, encouraged the employment of regional intergroup

<sup>13.</sup> Ibid.

<sup>14.</sup> Ibid., p. 92.

relation officers charged with the duty of giving staff assistances on the intergroup relation aspects in the seloction and planning of urban renewal areas; land acquisition and disposition; the planning and execution of relocation. The agency which has the ultimate power to assure adequate relocation is the HHFA. And that power lies in the fact that they have the ability to withhold certification or recertification. There is evidence in the past such as in the case of the Reynolds Study where the HHFA has not been vigorous in holding the local communities to proper relocation practices.

A suggested standard for relocation practice which is consistant with the aims of urban renewal was stated by Frank Quinn, executive director of the San Francisco's Council for Civil Unity before the Federal Commission on Civil Rights (1960):

A general survey of housing vacancies should not be accepted as sufficient, but rather a plan for the placement of the dislocated, family by family, should be developed. If it cannot be shown that each family will have a specific housing opportunity, the area is not roady for Federal assistance. 15

## "220" Housing

Another program for housing open to persons relocated by urban renowal projects is section 220 housing which is popularly known as reuse housing. It is a companion program to section 221 housing. It, however, has proposed questions to

<sup>15.</sup> Ibid.

which answers have not been satisfactorily found. The nature of this program is that it provides for a system of mortgage insurance to assist in the financing of rehabilitation of existing dwellings and the construction of new ones if they are located in an urban renewal area. The big quostion which has not been satisfactorily rosolved is who will have access to the new or rohabilitated housing. If the land is to be rebuilt with housing will it be only available to persons of high income, because this will help to belster sagging revenue, or is this an argument to exclude minority groups? Another question which has not been answored is, will reuse housing be available to all citizons rogardless of race? It should be noted that neither the Federal urban renowal statuto nor the workable program regulations for community improvement contains any requirement as to rouse of cleared aroas.

In addition, there are no firmly expressed policy statements on discrimination which the URA follows. Commenting on this William L. Slayton, Urban Ronewal Commissioner, said;

The Urban Renewal Administration has no requirements expressly prohibiting racial or other ethnic group discrimination in the sale or rental of property built in urban renewal projects areas by private developers. In the absence of policy directives on this subject from either the Congress or the Executive, the Agency regards anti-discrimination requirements as a matter for local (or State) determination.

However, consistent with the position that antidiscrimination policy is a matter for local determination, the following requirements are administered to facilitate and encourage acceptance of a full measure of such responsibility—urban renewal plans cannot contain provisions racially restrictive of use or occupancy in the project area. Before the disposition of lands in projects areas, any restrictive eovenants based on race or creed must be removed. Moreover, disposition doeuments must prohibit the establishment of any agroement or other instrument restricting use of the land on such basis. 16

It is not fair to suggest that nonwhites have been excluded entirely from reuse housing. What is suggested is that the large number of nonwhites have not been proportionally accommodated with respects to whites in the units available. The following statement from the same 1960 HHFA report underlines this suggestion:

URA reports that as of Docember 31, 1960, there were 61 urban renewal dwolling-type projects in construetion or completed. Of those, 57 had some degree of nonwhite occupancy. A total of 29,870 dwelling units were occupied and of this number, 9,793 units, including 1,830 units of public low-rent housing, were occupied by nonwhitos. There were 40 projects (including 7 low-ront dovelopments) which were conducting sales or rentals on a noncontrolled "open-occupancy" basis and 2 were available to nonwhitos on a controlled "open-occupancy" basis. (The latter redovelopment were utilizing a "benign quota" system, which regulatos the percentage of nonwhites accepted in a given project, or were assigning nonwhites to a certain location within the project area.) Fiftoen projects were occupied totally by nonwhites, whether programed for such use or because of market factors.

These figures indicate substantial nonwhite participation in rouse housing. However, the 61 projects reported represent only a small part of the total number of urban ronewal projects. As of June 30, 1960, 245 residential projects were in advanced planning or had contracts authorized. Moreover, these figures do not indicate the greater number of nonwhite displaced from these sites. Often their low-income status renders them unable to return to their original neighborhoods. 17

Considering the fact that the majority of persons displaced by urban renewal projects are nonwhite, the lower proportion of nonwhites occupying reuse housing in these urban renewal

<sup>16. &</sup>lt;u>Ibid.</u>, p. 101.

<sup>17. &</sup>lt;u>Ibid.</u>, p. 102.

sites gives an indication that there is and will be a shifting change in racial residential patterns.

## "221" Housing

It is assumed that relocation agencies cannot relocate all people displaced by urban renewal project areas into the existing housing within a community effected by urban renewal. Another avenue of approach is open to them for relocation in the form of "221" housing authorized by the Foderal Housing Administration (FHA) to provide the additional housing needed. This type of housing is provided under the provisions section 221 of Housing Act of 1954.

Until the passage of Housing Act of 1961 only persons displaced by governmental action and families residing in urban renewal project areas were eligible for this program. Under the new Housing Act the program has been expanded to include both low and moderate income groups as well, and the more liberal terms are afforded persons displaced by urban renewal projects. The governmental actions which qualifies displaced persons for program are governmental construction such as highways, public buildings, playgrounds, low-rent housing projects, and code enforcement; eviction as on over-income tenants in low-rent housing; and construction by quasi-public bodies such as State universities.

Another feature of the new act was to set forth the maximum mortgage amounts.

	Low Cost Area	High Cost Area
1-family		\$15,000
2-family		25,000
3-family		32,000 38,000 <sup>18</sup>
4-family	33.000	38,000-6

The method of operation for this program is:

Eligible displaces or potential displaces obtain certificates of oligibility for 221 mortgage insurance from the community government or the local public agoncy concerned. These certificates entitle the holder to priority in renting units available under the 221 rental housing program. For singlo-family dwellings an oligible of family presents its certificate to the seller, builder, or lender it chooses in buying a home.

The builder with a soction 221 guarantee (under the more liberal terms available for displaces) who erects new housing, or who rehabilitates existing housing and spends at least 20 percent of the mortgage proceeds to rehabilitate it, must keep the property available for sale or rental for 60 days after its completion to permit holders of 221 certificates an opportunity to purchase the property. After the 60-day waiting period the builder may sell the property to anyone under 221 terms. An existing dwelling of loss than 20 percent rehabilitation, however, must be seld to a displaced family to obtain 221 terms. 19

This program was originated with the purpose of holping to speed the relocation of displaced persons and to aid the large numbers of low-income, nonwhite displaced persons obtain "decent, safe and sanitary housing" which would help to improve their environment. This is also the opportunity for upgrading neighborhoods which would otherwise deteriorate by virtue of the rehabilitation phase of this program.

Unfortunately the great promise of this program has not been realized. A special HHFA report of 1959 sites some of the reasons why.

<sup>18.</sup> Ibid., p. 94.

<sup>19.</sup> Ibid.

. . . whereas section 221 housing accomplishments has boon striking in some communities, its overall seccoss in providing housing for low-income rolocatcos left a great deal to be desired. Only 33 percent of new construction undor 221 had been occupied by cortificate holders, while 56 percent of rohabilitated 221 housing has gone to certificate holders. As of December 31, 1960, FMA had issued 38,051 mortgage insurance policies under section 221 covering 47,486 dwelling units. (Of these units, 39,046 were for single homes and 8,440 were for units contained in project-type rental developments.) On March 31, 1961, FHA announced that a total quota of 106,270 units of 221 housing had been authorized for the 50 states, the District of Columbia, and Puerto Rico. It is apparent, then that the building of section 221 dwellings lags far behind the certified need.

Much criticism is directed at FHA for the inability of this program to produce more significant results.

The recurrent complaint on this point was expressed by

John H. Haas, author of 221--The Program Nobedy Knews, and

executive secretary of the Metropolitan Association of General

Improvement Contractors, testified before the Senate Sub
Committee on Housing as follows:

Another criticism of 221 housing is the way it has been manipulated with respect to racial groups. An example of this was given by Professor Mol J. Ravitz of Wayne State University, sonior social economist of the Detroit City Plan

<sup>20.</sup> Ibid., p. 95.

<sup>21.</sup> Ibid.

Commission, and chairman of the Relocation Advisory Committee of the Detroit Housing Agency:

Maile section 221 of the Housing Act of 1954 is designed to aid these displacees buy a home by guaranteeing a mortgage of up to \$10,000 (\$15,000 in high cost arca) with vory little downpayment, this 221 program has not worked well in Detroit. In many instances the credit rating of the family is not adequate to permit the lean to be made. Secondly, many of the houses newly built to attract 221 certificate holders are inadequate for the needs of those families. Incidentally, they are being built almost exclusively in all-Negro or heavily Negro areas. If a Negro family were to choose to uso the 221 provisions -- as it may -- for either new housing above the \$10,000 (\$15,000) level or for new housing in the suburbs, it would experience a variety of difficulties related to credit rating and availability of a mortgage. While theoretically there is a Federal agency (Voluntary Home Mortgage Credit Program) to assuro minority group mortgage money, if the local lending agencies are unwilling or unable to grant the mortgage, this program does not work smoothly. As a consequence of these difficulties the Negro family that has an adequate credit rating and uses its 221 opportunity usually finds itsolf buying either a small house in an all or nearly all-Negro aroa or a used houso also in an all or nearly all-Negro area.22

Another example of this type of racial discrimination took place in Philadelphia as reported by the Philadelphia Commission on Human Relations:

A developer in the northeast section of Philadelphia constructed 54 section 221 homes which were advertised and sold for \$9,290. The Rehousing Burcau of the Philadelphia Redevelopment Authority, central relocation agency for the area, disclosed that only veterans living in an all-white public housing section that was being torn down in northeast Philadelphia were informed of the new development. (These veterans were ineligible for entry into other public housing since their income exceeded maximum limits.) Nonwhite relocatees in north central Philadelphia, however, received no information whatsoever on the new 221 development. As a result, only two of the houses went to displaced certificate holders; the balance

<sup>22.</sup> Ibid., p. 97.

were sold to nondisplaced white purchasers after the 60-day priority period for displacees had passed. 23

I do not want to suggest that 221 housing has been a failure everywhere, because it has not been. Columbus, Ohio and Pittsburgh, Pennsylvania have had programs which seem to have been examplary.

As of March 31, 1961, Columbus, a low-cost area, had an authorized quota of 2,212 units. The relative ease and rapidity with which that city was able to meet FMA requirements made it possible to build and completely occupy two 221 rental projects, Southgate Manor and Eastgate Apartments. The former was the first multifamily rental housing project in the nation to receive an FMA commitment under Section 221.24

Pittsburgh's experience with an authorized quota of 1,150 dwelling units is another 221 success story. Its Spring Hills Gardens development was the second section 221 rental housing project completed in the Nation. Both white and nonwhite relocatees found housing in this well-located, attractive project in a previously all-white neighborhood of third- and fourth-generation middle-income families. J. Stanley Purnell, of Action-Housing Inc., and president of the nemprofit Spring Gardens Corporation, observed that:

Renting these apartments has gone quite slowly, but today they are 93 percent rented, the mortgage is current, and Spring Hill Gardens is financially sound. We have caused new private rental housing to be provided at a price far below any other new private development. 25

# Public Housing

Another approach to the housing of families displaced by urban renewal is the relocating of these families into public housing projects. Public housing is a program which the

<sup>23. &</sup>lt;u>Ibid.</u>, pp. 97-98.

<sup>24.</sup> Ibid., p. 98.

<sup>25.</sup> Ibid., p. 99.

Foderal government plays a direct role in both construction and management. It is an important program which was brought into being with the passage of the United States Housing Act of 1937. There was a limited program prior to passage of this Act and it was carried on by the Public Work Administration. The importance of this program will continue as the local urban renowal agencies endeavor to use all available means to insure "docent, safe, and sanitary housing" for those individuals displaced by urban renowal projects.

The purpose of public housing is to provide housing for persons whose present income is too low and which doesn't qualify them to purchase or rent standard housing available in the private market. To help provide this shelter, both Federal and local governments have combined their resources.

This program of low-rent public housing is local to the extent that the municipality concerned with the development of a low-rent public housing project must choose sites for the housing. It plans, designs, constructs, owns and operates each project. All local actions with respect to housing standards are subject to approval of PHA and are the pre-requisite for planning grants to the local public housing authority. The usual method of financing these projects is to issue municipal bonds which are repaid by the rental income of the project. It should be noted that PHA plodges its credit as security for repayment and, in addition, it makes yearly contributions to help maintain the low rent character of the project.

Public housing has not been without its critics. Some tend to view it as a device to further promote segregation of minority groups while others state that in the past, because of quota restrictions and other exclusive devices, minorities have not received their fair share of the units available in a given municipality.

In Detroit, where nonwhites make up 29 percent of the population, 51.3 percent of the 7,700 public housing tenants were nonwhite, as of September 30, 1960. In Los Angeles, where nonwhites make up only 15 percent of the population, 86 percent of the total families (35,000 people) occupying public housing units were nonwhites, as of September 30, 1959. Negroes, who comprise only 12 percent of the city's population, constituted 65 percent of this total. In Baltimore, where nonwhites make up 41 percent of the population, they occupy 75 percent of the 9,500 public housing units. 26

It has been stated that low economic status is a major factor in this disproportionate nonwhite use of public housing. A witness before the Federal Commission on Civil Rights 1960 testified that:

This focuses attention upon unrealistic, undemocratic, and unjust practices of the housing forces in the private real estate market who cling to outmoded patterns of racial segregation. Inability to secure housing in the real estate market on an open-occupancy basis and the accumulated effect of employment discrimination are directly responsible for the disproportionate number of nonwhite families in public housing. 27

Much of this heavy concentration of minorities into public housing projects is due to the site selection procedure followed by the various municipalities. It has been and at present is still a thorny proposition. Technically, PHA advisos that the location of public housing units should be in

<sup>26. &</sup>lt;u>Ibid.</u>, p. 110.

<sup>27.</sup> Ibid., p. 111.

slum cleared areas or in any area which <u>best</u> suits the needs of the community. This sounds all well and good but doesn't describe the actual picture. Pressure groups play a strong and dominant role in selection of sites for public housing:

. . . noighborhood groups resist proposals to locate public housing in nonslum noighborhoods or in outlying areas, and public pressure on local governing bodies often prevents appropriate site selection. For example, George A. Beavers, Jr., chairman of the Housing Authority of Los Angeles, teld the Commission (Federal Commission on Civil Rights) that in 1952 and 1953, political pressure forced the public housing authority to reduce a planned construction from 10,000 to 4,532 units; and that the same pressure, generated by a public housing controversy, secured a law which required a referendum before any public housing could be built. This law was "aimed directly at public housing." 28

There are also the economic and political interests who thrive on racially segregated areas. This is highlighted in the study of site selection in Chicago by Moyerson and Banfield who were associated with the Chicago Housing Authority during the 1950's.

The property owners obviously reprosent a vested economic interest. Their properties, moreover, are rarely single family homes and often produce income as rooming houses, multi-family structures, or makeshift kitchenettes, so notoriously present in Chicago. The business and professionals likewise fare well in the busy and monopolistic markets stemming from restraints on Negro living space. . . The politicians, of course, thrive in districts where the precincts are heavy and grow larger week by week.<sup>29</sup>

The use of economic, political and neighborhood pressures by local discriminatory factions should be considered. This pressure probably accounts for the reason why, in the case of

<sup>28.</sup> Ibid., p. 112.

<sup>29.</sup> Meyerson, Martin and Edward C. Banfield. Polities Planning and the Public Interest. The Free Press, Glencoo, Illinois, 1955. p. 101.

Chicago, 85 percent of the public housing is occupied by Negroes, most of which is located in the area known as the "Black Belt".

However public housing does have its bright side. It has provided a substantial number of units of "decent, safe and sanitary housing" for low-income groups in the past 25 years.

PHA is trying and with some success to change its architectural concept of housing. When possible PHA officials are using other forms in housing design than the sterile and cold high rise type. They use what is called "scatterization". This is a process which breaks down hoavy concentrations of people in public housing units in a few particular areas in a community. It has the effect of spreading people and housing units throughout the community. This technique has had some beneficial effects which can be seen from 1959 Federal Commission Civil Rights hearing:

In 1959, at the Commission's hearing in New York, William Reid, chairman of the New York Housing Authority, stated that "the authority is emphasizing the development of smaller projects which will better lend themselves to becoming a part of the surrounding community."

Today some 10,000 units in scattered sites projects are either completed or under construction in more than 15 communities. These programs have largely been well received. The projects range from single-family homes and duplexes in California, to New York City "vestpocket" apartment buildings housing 168 families. Sacramente, California, has recently moved 46 Negro and 4 white families into scattered, single family rental homes with a high degree of success. John G. Melville, San Francisco regional Public Housing Administration director, pointed out a unique advantage to scattered public housing: "We get them built before people who oppose public housing find out about them." But scattered site selection has a more positive advantage. It improves appearance and is an incentive to other homeowners to improve

their property, thus upgrading an otherwise deteriorating neighborhood, 30

Another program which is fostered by PHA, and which relates to "scatteration", is the acquiring and rehabilitation of existing housing for public housing. This program calls for the selecting of housing which is scattered and basically sound but of a deteriorating nature in what are presently built-up neighborhoods. The idea is to renovate them and bring them up to public housing standards. It has the advantage of saving existing neighborhoods from creeping blight and providing living units in less time at a lower cost. areas of open occupancy this can mean increasing the land area open to nonwhites and help to thin out areas of racial concentration. Public housing is not the curo-all it was once through by some to be for the problems of slums and the providing of housing for those who are of low-income class and can afford only sub-standard ronts. However, it is a basic tool which can be used in this regard provided it is employed in the hands of alert and imaginative peoplo.

<sup>30. &</sup>quot;Housing", 1961 Commission on Civil Rights Report. Government Printing Office, Washington, D.C., p. 115.

### CHAPTER FIVE

### THE TOPEKA RELOCATION PLAN

The Urban Renewal Agency of the City of Topeka is the logally constituted authority appointed to prepare and carry out relocation plans for that eity and its federal aid projects. Assisting them in this effort is the Citizens' Relocation Advisory Committee. The Urban Renewal Agency personnel consist of a Relocation Supervisor and three Relocation Interviewers. The Citizens' Relocation Advisory Committee is composed of representative citizens of the City of Topeka and is charged with investigating and suggesting possible alternative methods of meeting the relocation needs of the people to be displaced. Due to a recommendation by this advisory committee the agency employed a Staff Sociologist to adviso on relocation.

Another sociologist, Dr. William H. Key, from Washburn University has served as consultant to the agency. He, along with personnel from the Shawnee County Board of Social Welfare and Menninger Foundation instituted a training program for the agency's interviewers. Upon eonclusion of this training period the interviewers conducted personal interviews with residents of the Urban Ronewal area, usually referred to as the "Keyway" area, to determine the relocation needs, wishes and resources of the residents and to determine what problems, if any, these residents would encounter in finding housing which

met their needs and the relocation standards required by law.

Statistical data derived from these interviews was carefully studied and considered by the Relocation Staff, Citizens' Relocation Advisory Committee and the Urban Renewal Agency Board of Commissioners in the preparation of their "Relocation Plan". Consideration was also given to experience gained by the Relocation Staff in its aiding of 138 families that were displaced by that portion of right-of-way for United States Interstate Highway 70 which is part of the Keyway area. These 138 families were relocated in existing housing which met the legal relocation requirements and was satisfactory to them.

# Administrative Organization

The relocation staff of the Topeka Urban Renewal Agency is composed of the following officers:

- 1. Director of Relocation and Property Manager
- 2. Three Relocation Interviewers
- Staff Sociologist
- 4. Consulting Sociologist
- 5. Secretary

The duties of each staff member are:

Director of Relocation and Property Manager -- It is the duty of this officer to:

1. Direct, supervise and overseo the administration of the relocation services and to implement them

- according to the relocation plan.
- To delegate authority and direct the performance of staff members with respect to relocation services and operations when necessary.
- 3. Maintain close liaison with the social agencies of
  Topeka and the Citizen Relocation Advisory Committee
  to receive adviso from them concerning the problems
  of the people displaced by the Keyway Urban Renewal
  Area.
- 4. At regular intervals he submits reports to the Executive Director and the Commissioners of Urban Renewal Agency concerning the progress he made in relocation services and operation of the relocation plan.
- 5. By personal inspection see that housing available to relocateos conforms to the legal standard for decent, safe and sanitary housing.
- 6. Assume responsibility for all activities with respect to the maintenance, management and operation of property acquired by the urban renewal agency.

Rolocation Interviewer -- The primary duties of personnel holding this title are:

 To inform all individual householders or specific families within her particular area of the relocation service available to them through the Urban Renewal Agency; to determine individual relocation problems and resources; and to establish personal contact with

- the individuals and familios in hor assigned aroa.
- 2. Help in directing families to housing which has been approved for relocation; assist the families in solution of other relocation problems; submit reports concerning relocation activities and services performed by her.
- When families and individual householders have been relocated sho should conduct a follow-up interview.

### Staff Sociologist -- This individual is to:

- Compile the statistical data obtained by the interviewers and recorded in the individual householder or family's interview folder to help determine the total:
  - a. housing necds,
  - financial needs necessary to meet these housing needs, and
  - c. social needs which must be mot during the relocation poriod.
- Collect and compile statistical information concerning the availability of potential and actual housing resource in Topeka to meet the needs of the relocatees.
- 3. Help discern what the particular needs of individual househelders and families are and to recommend the type of assistance necessary to satisfy these needs.

  This is a continuing process and only terminates when all persons concerned are finally relocated.
- 4. Be the intermediary between the relocation staff and

- the other social organization in Topeka.
- 5. Keep on hand current information concerning individual householders and families who have already been relocated.
- 6. Be able to compile all information concerning the relocation effort and serve as co-author of the final relocation report.
- 7. Fill the position of Executive Secretary of the Citizens Relocation Advisory Committee.

## Consulting Sociologist -- The duties of this individual are:

- Serve as technical advisor to the Executive Director and Urban Renewal Agency Commissioners on planning for relocation.
- 2. Serve as consultant to the Director of Relocation and the Relocation Interviewers on the problems and solutions of these relocation problems.
- Assist the relocation staff by advising on the formulation of plans necessary to carry out programs of community relations.
- 4. Serve as consultant to the Citizens Relocation Advisory Committee.
- 5. Supervise the follow-up interview after relocation.
- 6. Collect material on Urban Renewal Relocation and help co-author the final report.
- 7. Help desormine by social research what the future needs of Urban Renewal in Topeka will be.

### Secretary:

- Serve as receptionist for the relocation staff and direct the persons coming to the relocation office to members of staff who can best help them.
- 2. Keep up to date files and permanent records concerned with the services and activities of the relocation plan.

The following divisions outline certain practices to be carried out in the matter of relocations.

### Relocation Standards in Topeka

The relocation staff will personally inspect all permanent dwellings which they recommend to persons who are to be displaced by the urban renewal project. The following are the physical standards to which these dwellings must comply:

- a. Sanitary, heating, cooking and lighting facilities -- All dwelling accommodations must in general provide decent, safe and sanitary facilities. As a minimum requirement, dwelling accommodations must provide:
  - 1. Hot and cold running water
  - 2. Private flush toilct facilities
  - 3. Private bath or shower facilities
  - 4. Safe and sanitary provisions for cooking, including a kitchen sink
  - 5. Safe and adequate central hoating facilities
  - Sufficient living area so as not to cause over crowding for the particular family
  - 7. Safe electrical lighting facilities
  - A minimum of one window per room to provide adequate ventilation.
- Structural Condition--All dwellings accommodations must in general be in a structurally safe condition.
  - The structural condition of the buildings must not constitute an unreasonable fire or safety hazard to the occupants.
  - 2. The vertical structural members or supports of the building must not lean, list or buckle to an extent that safety is questionable.

 The floor must be of sufficient strength to withstand normal weight loads.

ψ. Adequate facilities for egress in case of fire must be provided.<sup>1</sup>

# Standards to Determine Displacee's Ability to Pay:

### a. Purchaso

- 1. Maximum Total Purchaso Price: The total purchase price of a home should not exceed two and one-half times the gross annual income of the individual householder or family.
- 2. Maximum Monthly Mortgage Payments: In the case where the individual householder or family must make monthly payments to pay the purchase price or a part of it the latest Topeka FHA office standard concorning mortgage credit in the Topeka area will be followed by the relocation staff.

#### b. Rent

The monthly rent paid by the displaceos including all utilities should not exceed 25 percent the total, individual or family, income.

All relocation housing which is to be recommended by the relocation staff shall be reasonably accessible to places of employment and the areas in which it is located should not

<sup>1.</sup> Ibid., p. 18.

be loss desirable with respect to public utilities and commorcial areas than in the area in which they are presently located.

### Temporary Relocation

All temporary housing for individual householder or family shall be of "limited extent and duration". It is the responsibility of the relocation staff to locate these people as soon as possible into housing which conforms to the relocation standard mentioned previously. The following are the two conditions under which the relocation staff may allow persons to acquire temporary relocation housing:

- 1. In the event the existing dwelling accommodations situated on the real estate acquired by the Urban Renewal Agency of the City of Topeka are unfit for human habitation due to dilapedation, fire hazards, lack of ventilation, light or sanitary facilities or any other conditions rendering the accommodations detrimental to the health, safety and welfare of the residents, temporary relocation may be required.
- 2. In the ovent the existing dwelling accommodations situated on the real estate so acquired by the Urban Renewal Agency of the City of Topeka must be vacated and demolished to afford maximum opportunity for the redovelopment of the real estate in accordance with the Keyway Urban Renewal Plan, temporary relocation may be required.<sup>2</sup>
- a. Standard Applicable for Temporary Relocation

  All temporary relocation housing which is recommended by the relocation staff shall be in such a condition that it is safe and habitable and shall be equal at least to the present dwelling occupied by the displacee.

<sup>2. &</sup>lt;u>Ibid.</u>, p. 20.

b. Rolationship of Responsibility of Agency for Temporary and Permanent Relocation.

Temporary relocations do not relieve the agency of responsibility of finding permanent housing or providing the services necessary to find permanent housing for the displace.

# Eligibility for Relocation and Relocation Payment

a. Family

A group of two or more persons living together and related by blood, marriage, or adoption; or two or more single persons not related by blood, marriage, or adoption who are living together in a single housekeeping unit.

b. Individuals

A person who is a member of a family as defined in paragraph (a) abovo.

c. Business Concern

A corporation, firm, partnership, individual, or other entity engaged in some type of business or profession necessitating fixtures, equipment, stock in trade, or other tangible property for the carrying on of the business or profession. Nonprofit organizations and institutions, such as churches and hospitals, are included.<sup>3</sup>

# Authorization for Relocation Payment

The authorization of payment is under the provision 42 USCA (f) (2), which states:

(2) As used in this subsection, the term 'relocation payments' means payments by a local public agency to individuals, families, and business concerns for their reasonable and necessary moving expenses and any actual losses of property except goodwill or profit (which are

<sup>3. &</sup>lt;u>Ibid.</u>, p. 26.

incurred on and after August 7, 1956, and for which reimbursement or compensation is not otherwise made) resulting from their displacement from an urban renewal area made necessary by (i) the acquisition of real property by a local public agency or by any other public body. (ii) code enforcement activities undertaken in connection with an urban renowal project, or (iii) a program of voluntary rehabilitation of building or other improvements in accordance with an urban renewal plan: Provide, That such payments shall not be made after complotion of the project or if completion is deferred solely for the purpose of obtaining further relocated payments. Such payments shall be made subject to such rules and regulations as may be prescribed by the Administrator, and shall not exceed \$200 in the case of an individual or family, or \$3,000 in the case of a business concern. Such rules and regulations may include provisions authorizing payment to individuals and families of fixed amounts (not to exceed \$200 in any case) in lieu of their respective reasonable and necossary moving expenses.

These relocation payments which are in addition to the payments made for the acquisition of real estate are made by the Topoka Urban Renewal Agency.

### Method of Relocation Payment

The individual householder, family or business concern may move at their own expense. If they choose this method they will be reimbursed by Urban Renewal Authority up to the maximum allowed upon the presentation of a receipted bill. They also may choose to, by prearrangement with the authority, move and then have the Urban Renewal Authority pay the mover directly. To receive these relocation payments written evidence must be presented to the agency to support claims of expenses incurred in moving.

<sup>4.</sup> Ibid., p. 25.

### Activities

Due to the experience gained from these interviews, the relocation of the 138 families, and the advice given by the citizens' Relocation Advisory Committee, a philosophy concerning relocation was developed, a philosophy which was to serve as a guide in making decisions and formulating policies with respect to relocation.

One of the primary tenets of this philosophy is:

householder be rospected at all times. It is not the function of the Relocation Staff to make any decisions for or impose any decisions on the residents of Keyway. Rather, the primary function of the Relocation Staff is to maintain a closo rolationship with the residents and to aid them in any way possible in making or carrying out realistic decisions. To do this, it is necessary for the Relocation Staff to obtain specific information concerning the individual householders and families to be relocated.

All information which was obtained from the interviewers was held in the strictest confidence at all times.

Because the specific requirements of the law focus on the provisions of decent, safe and sanitary housing, and because the provision of such housing was a difficult task in itself, there was a tendency to think of relocation as being equivalent to finding suitable housing for people who must be moved. It involved more than finding housing for the families displaced. Urban renewal legislation was first enacted with the intent of helping families improve their living conditions,

<sup>5.</sup> Relocation Report-Dovelopment of the Relocation Plan for "Keyway" Urban Renewal Area, Topeka, Kansas, p. 3.

and its primary justification was the opportunities it would present to the families being displaced. The exporience of other communities has shown that a change of housing does not automatically improve the life situation of individuals or social conditions in the neighborhood or community. Successful relocation is more than the more physical rehousing of displaced persons. A primary aim in relocation is that it offers to the community and to the people being relocated the opportunity not only to improve their living standards but also the opportunity to improve the psychological and social conditions usually associated with slum living.

While any Relocation Plan must, of necessity, first formulate and consider the negative aspects (problems) of relocation, the plan must also emphasize the constructive aspect of relocation through the solutions for the problems which it adopts and the way in which it carries out these solutions. These solutions must provide the opportunity for individual householders and families to realize goals which for various reasons they have found it impossible to realize prior to relocation.

In summary, the philosophy which guides the Topeka Urban Renewal Relocation Plan in its day to day operations can be expressed as follows:

- 1. The autonomy of each family, individual householder or small businessman to be relocated is respected. The staff exist to facilitate the transition not to make the decisions.
- 2. The information gathered from the family is to be held in strict confidence.

<sup>6. &</sup>lt;u>Ibid.</u>, p. 4.

- 3. Helping families relocate in docent, safe and sanitary housing which is within their means and without undue hardship to them, is a minimum legal requirement which must be met but which is not the sole goal of relocation.
- 4. Successful relocation must take into account the sociological and psychological problems created or intensified by involuntary residential mobility.
- 5. The constructive aspects of, or epportunities created by, relocation must be emphasized.

# Analysis of Relocation Problems

#### 1. Overall Problems

The total number of families and individual householders to be displaced by the Keyway Project (including I-70 right-of-way which passes through the project area) is estimated to be 648. Of these, 138 families and individual householders had (by December, 1960) been relocated into housing meeting the legal relocation requirements, leaving a workload of 510 families and individual householders remaining as of January 1, 1961. All information, statistical or otherwise, contained in this paper is based on this figure of 510. It should be mentioned that a family, individual or business concern can not be added to the workload until the Agency acquires their property.

From the analysis of the interviews the problems faced by the residents of Keyway seem to fall into two general categories: (1) these problems affecting all residents to a greater or lesser degree, and (2) those problems affecting certain groups within Keyway.

### Problems Affecting All Residents of Keyway

Regardless of whether a person can find or afford housing moeting his needs and minimum standards, forced relocation will result, at least temporarily, in a disruption of living patterns. Residents must leave ties developed in the present neighborhood and gain acceptance in the neighborhood into which they move. This includes giving up and re-establishing friendships, many of which were formed because of particular needs of the individual. In all probability it will mean moving some distance from work, church, familiar meeting places, and familiar business establishments where they are known and where their credit may already be established.

### Problems Affecting Specific Groups of Residents

In addition to the common problems faced by all persons who are displaced, cortain individuals or groups will have to face additional problems which are particular in nature.

In April, 1960, the Topeka Real Estato Board and the Multiple Listings Exchango had a housing availability study conducted in Topeka. Certain aspects of this study were compared to the housing needs of site occupants and their ability to pay for these housing needs as revealed by an analysis of the interviews which were hold. It was estimated from this study that 52 percent of the householders had the necessary financial resources to acquire housing, by rent or by purchase, which meet their needs and which conform to the legal definition for relocation housing. The remaining 48 percent of the heuseholds had incomes which were too low to afford

the current rent levels, and their credit was too limited to make it possible for them to purchase adequate housing in some other area in the community.

From information obtained from the individual interview folders it was estimated that there were 256 individual house-holders and families to be relocated who were members of minority groups in the community. Of these, 112 individual householders and families were Mexican and 144 were Negro.

Even those within these groups who had the financial resource to rent or purchase housing elsewhere in Topeka had a difficult time doing so because of existing local customs.

An analysis of the age composition of the individual householders and families to be relocated revealed 180 units in which the head of the family was 60 years of age or over. All problems for these people were compounded because of the critical factors of old age and because the strong ties these people had built up over a period of years.

There is a significant aspect to these problems of relocation -- they are overlapping. For example, approximately
12 percent (67) of the older people in the Keyway area were
also members of a racial minority and of the low income group.

The 232 small businesses which were located in the Keyway area also must face special difficulties. A major problem which they had to face was the lack of financial resources which included: the lack of income during the period required to move and re-establish their business, or the necessity to pay higher rents, remodol existing structures or build new ones. They had to try to relocate into areas which would

sorve as a market for their goods and services. They were also faced with the fact that they might have to close their present establishments, which had been the source of their income, and enter the labor market.

# Relocation Plans and Procedures

In an effort to solve these problems, certain plans and procedures were carefully considered and adopted by the Relocation Staff. To assist families in locating housing units which (1) met their specific needs, (2) were as good as or better than their present housing unit, and (3) met the minimum standards required by law, several plans were formulated and adopted by the Relocation Staff. The Multiple Listing Exchange of the Topeka Real Estate Board agreed to furnish the Relocation Staff, copies of their listings of houses for sale. These listings were filed at the Urban Renewal Office and are available to all residents of the Keyway area. Request for types of units needed were from time to time listed in the local newspapers. Information on listings obtained in this manner were kept on file at the Urban Renewal Office. The local daily newspapers were checked for real estate listings to see if they met the needs of families who were ready to relocate. The staff interviewers watched for "For Rent" and "For Sale" signs in the various neighborhoods of the community and the residents of Keyway also informed the members of the Relocation Staff of housing they found but did not take. Members of the staff referred all housing units to individual householders or families which scemed to fit their needs.

Interviewers arranged meetings with both agencies and private individuals who had housing available for inspection by Keyway residents.

A working relationship between the Topeka Real Estate Board and Urban Renowal Agency was established with the purpose of assisting residents who wished to purchase a homo. (See page 144. Appendix.) All interested real estate agencies could obtain from any member of the Relocation Staff the name, address and phone number of residents who were interested in purchasing a home and whose previous home had been purchased by the Urban Renewal Agency. At this time, a brief resume of housing needs of the family was also issued to the realtor. It was then the responsibility of the real estate agent to show the interested family suitable housing which would fulfill its needs. This plan did not change or alter the responsibility of the Relocation Staff for assisting the resident of Keyway. A staff interviewer checked from time to time with the family and the real estate agency to see what progress was being made. She also continued her association with the family for the purpose of being able to assist them in any way possible.

Closo liaison was maintained with the social agencies of Topeka so that cooperative effort could be achieved in assisting the residents of Keyway.

The Urban Ronowal Agoncy is a member of the Social Service Exchange of Topeka, which is a clearing house for social agencies in Topeka. This was done in an effort to make certain if any of the residents in Keyway were known to a social agency. This is a service which provides for referral to social agencies when residents are in need of their assistance. Usually the referral is made by the Rolocation Interviewor who works with the individual household or family.

The Small Business Administration (see pp. 145,146, Appendix) informed the Relocation Supervisor that they were willing to provide certain services to small businesses, including:

- 1. Granting a moratorium of not more than one year before starting repayment of loan, or;
- Reduction of payment during the early years of the loan with increased payment in the later years.

Relocation payments were made by the URA to both individual householders (maximum \$200) and business (maximum \$25,000) under the federal assistance provisions authorized in the provisions of 42 USCA, Sect. 1456 (f) (2).

Residents who had not been relocated by the time their present residence was to be demolished had temporary relocation within the project area. The cost involved in this temporary relocation was charged as a project expenditure and did not effect the resident's relocation payment, they still received their \$200 relocation payment, when time came for them to permanently relocate.

Another form of assistance granted to the local Urban Renewal Agency was the HHFA grant of 669 low cost FHA Section 221 housing certificates. Section 221 authorizes the FHA to insure mortgages on low-cost housing for sale to families from urban renewal areas and to those displaced by government

<sup>7.</sup> Ibid., p. 9.

action. The mortgage may be on a new or existing house which meets FMA requirements but may not exceed \$9,000. The responsibility of the mortgagor is to meet loan requirements and closing cost. No down payment is necessary and the mortgagor may take up to 40 years to pay. (This did not work out. The reason that 221 housing was not used was that this type of housing had to be purchased at appraised value and housing was selling above these appraised values on the Topoka housing market. Another reason was that Koyway residents could not afford the financing necessary to purchase this type of housing.)

The Relocation Staff provided assistance to those people who wished to purchase homes by helping to secure the necessary loans from the local loan institution.

A survey, sponsored by the Citizens' Relocation Advisory Committee, to further analyse these residents was conducted. The purpose was to establish what their needs and resources were. The study of the rental problem was undertaken and the final result showed the residents' income, shown on the interview folder, was not in line with the estimated rents they would have to pay for housing which would meet their needs and the legal requirements. The gap between what these 211 families could pay and what was estimated they would have to pay was \$66,142.92.

Information was also obtained which showed the capacity for payment of 33 families who wished to purchase a home.

The information was based on their income and the estimated amount they would need to pay to purchase a house which both met the legal requirements for housing and the family needs. It was estimated that the financial gap would be \$91,269.00.

Upon the completion of these two studies the Citizens
Relocation Advisory Committee recommended to the Urban Renewal
Agency the following proposals:

- 1. Establish through community contributions or local financial institutions a revolving fund to provide capital on a loan basis at minimum interest rates to those who cannot meet standard loan requirements for down payments, but who can meet regular monthly payments toward home purchase.
- 2. For those who have no choice but to rent or those who wish to rent, some form of subsidized low-cost rental housing. Two alternatives were proposed by which such housing could be provided.
  - a. A non-profit corporation, locally sponsored by individuals or groups, could be formed to build and operate the necessary units.
  - b. A Public Housing Authority could be established by the City of Topeka to build and operate the necessary units.

The projected study, dealing with rent, followed by alternatives (a) and (b) of recommondation number two were then presented to the Topeka Board of Realtors, Inc. (Docember 3, 1960), Topeka Home Euilders, Inc. (December 14, 1960) and the Industrial Council of the Topeka Chamber of Commerce (December 16, 1960). These three organizations were chosen by the Citizens Relocation Advisory Committee because they were intimately concerned with and effected by the above recommendations.

<sup>8. &</sup>lt;u>Tbid.</u>, p. 11.

The Urban Ronewal Agency received roplies from all three organizations to the effect that there was no feasible way that private enterprise could subsidize or build rental properties for the amounts these people could afford to pay. They were, however, in favor of Federally subsidized housing, provided the number of units was limited to low-income families to be displaced by Urban Renewal.

The Urban Renewal Agency on December 21, 1960 presented these same two alternatives, with respect to rental problem, to the Mayor and City Commissioners.

The Topeka City Commission, on December 27, 1960, unanimously adopted and approved a Resolution to make application to the Public Housing Administration, Regional Office, Fort Worth, Texas for federal financial assistance for the purpose of constructing 211 public housing units.

The authorized representative of the Public Housing

Administration approved the application for reservation of
federal assistance on January 27, 1961. Public Housing in

Kansas is authorized under the provisions of Chapter 17,

Article 23 of the General Statutes of Kansas, commonly known
as the "Municipal Housing Law" which specially authorizes the
construction and operation of such housing to provide decent,
safe and sanitary dwelling accommodations for persons of low
income displaced by an urban renewal project. Under federal
law, financial assistance for public housing is made. The

purpose of this construction of public housing is to provide, for the logal requirement, of safe, decent, and sanitary housing for that segment of the population of "Keyway" urban area who lack the income necessary to provide it for themselves.

The purpose of this chapter has been an effort to describe and high-light the philosophy of urban renewal and the courses of action undertaken by the Topeka Urban Renewal Agency in their attempt to relocate satisfactorily some 648 families and individuals and 125 business concerns from the Keyway Urban Renewal Project area. Topeka's relocation plan if followed, as officially outlined by the agency, seems in substance to be able to adequately cope with the many, and often complex, problems and inconveniences which residents of an urban renewal project are subject to in relocating from one area of the community to another. Successful relocation requires the formulation of a plan, which shows competence and sincere knowledge on the part of the local agency regarding the needs, both mental and physical, of the relocatees. The results of the Topoka relocation plan are shown in Chapter Six.

#### CHAPTER VI

# RELOCATION--TOPEKA (Keyway Urban Renewal Aroa)

Background information concerning the Keyway project area is necessary if one is to understand what social and economic forces caused it to be classified as a blighted area. Much of this information is readily available in the existing records of the various Topeka public agencies, although available health statistics for the Keyway area are somewhat limited due to policies concerning the disemination of this type of information by the City, County and State Boards of Health.

The following three tables show the births--stillbirths, and death statistics for Topeka during the period 1955 to 1960. Table 1 shows live births, stillbirths and total births occurring in Keyway in comparison with those occurring in Topeka as a whole. "Stillbirths" include those cases in which the infant is dead at birth regardless of the cause. "Live births" include all cases in which the infant is alive at birth, even though it may live only a few moments.1

The numbers in the Keyway area are more significant in terms of value when it can be shown that in terms of population the Keyway area has a higher percentage of elderly persons than does Topoka as a whole, thus probably reducing the

<sup>1.</sup> Keyway Birth, Doath and Health Report--Compiled by Urban Renoval Staff, October, 1960.

percentage of residents in child bearing population as compared to Topoka as a whole.

Births and stillbirths comparison of Keyway with Table 1. Topoka.

	: Live	Birt	hs :	Sti	llbir	ths:	Topeka:	tal Bi Keyway	
1955	2924	62		44	2	4.76	2966	64	2.16
1956	3251	82	2.52	38	0		3298	82	2.49
1957	3194	83	2.60	49	1	2.04	3243	84	2.59
1958	3467	68	1.96 .	37	ı	2.7	3504	69	1.97
1959	3571	65	1.82	45	0		3616	65	1.80
15 60°	* 2276	38	1.67	34	1	2.94	2310	43	1.86
T tal	s 13683	39	2.13	245	5	2.04	18928	403	2.13

<sup>\*</sup>Percentage of total in Topeka.

Table 2 shows the percent of stillbirths among total births for Topeka and for Keyway. In 1955, 1958, and 1960 Keyway earried a higher percent of stillbirths than did Topeka as a whole.2

Table 3 shows the breakdown of deaths from all causes which occurred in the Keyway area as compared to Topoka for the period 1955 to 1960. In this table the residence of the deceased was shown rather than the place of eath.3

<sup>\*\*</sup>Through August 31, 1960.

Toid.

Tablo 2. Comparison of stillbirths with births for Keyway and Topeka.

	Year	: All births	: Stillbirths	: Percent
Topeka	1955	2966	42	1.43
Keyway	1955	64	2	3.13
Topeka	1956	3298	38	1.16
Keyway	1956	82	0	
Topeka	1957	3243	1,9	1.51
Keyway	1957	34	1	1.19
Topeka	1958	3504	37	1.06
Keyway	1958	69	1	1.45
Topeka	1959	3616	45	1.24
Keyway	1959	65	0	
Topeka	1960*	2310	34	1.47
Keyway	1960*	43	1	2.33
Topoka Tot	a1	18928	247	1.30
Keyway Tot	al	403	5	1.24

<sup>\*</sup>Through August 31, 1960.

It should be noted from those tables that for the fiveyear period under study only 2.13 percent of the livebirths for the City of Topeka were in the Keyway area. Of the fow deaths of children one to five years of age 3.03 percent were in Keyway.

Prior to relocation, of the 121 active tuberculesis eases in Shawnee County (as of July 1, 1960) eight cases were

Tablo 3. Comparison of numbers of doaths in Topeka with Keyway.

Confidences that there is a spin or support that the confidence of	7	1955		16	1956		1.9	1957		1.9	1958	
1	Topeka	Topeka Keyway 🚧 Topeka Keyway 🚧	5005	lopeka	Keyway		Topeka Keyway p**	Keyway	- 1	Topela Keyway	Keyway	20%
Total Deaths	934	42	4.49	998	30	3.04	918	47	5,15	1079	43	3,99
Stillbirths	42	Q	4.76	38	0	0	49	٦	2.04	37	Н	2.7
Less than 1 Year	ar 73	9	8.22	73	ιΩ	6.85	68	Ю	4.41	80	Q	2.5
l Yr 5 Yr.	Ŋ	0	0	7	0	0	03	0	0	σ	Н	12.5
Suicide	Н	0	0	C)	0	0	10	Ч	33,33	0	0	0
							*					
	Topeka	1959 Topeka Keyway	**%	Popeka	1960(Aug. 1)	1)	Totals Topeka Keyway	Totals	***			
Total Doaths	1015	21	2.07	725	20	2.76		203	3,59			
Stillbirths	45	0	0	34	~	2.94	245	S	2.04			
Less than 1 Year	ar 73	0	0	46	H	2.17	413	17	4.12			
l Yr 5 Yr.	10	0	0	83	0	0	22	Н	3.03			
Suicide	4	0	0	Q	0	0	12	J	8.33			

Procentage of total in Topeka

in the Keyway area. This is 3.48 times what might be expected from a population comparison.4

An intoresting sidelight in Table 3 is that only one suicide during the period 1955-1960 occurred in Keyway while twelve occurred elsewhere in the city. These numbers are romarkably low for a city of the size of Topeka. Certainly, much is to be said in this particular area for the mental stability of the slum dweller in Topeka.

In a letter dated December 21, 1960, to Norville G.
Wingate, former director of the Urban Renewal Agency in
Topeka, Doctor Geoffrey Martin, Executive Secretary, of the
Kansas State Board of Health reported on certain general
health conditions which prevailed in the Keyway area.

It would be expected that such an area would contribute a disporportionately high share of the city's mortality and morbidity. The prevailing dirt, disorder and dilapidation favor the transmission of discase, to which the inhabitants may be unduly susceptible because of age, poor nutrition, and inability or unwillingness to obtain medical care. People living in such areas are apt to be more sexually promiscuous than the average: venereal diseases rates are higher; the incidence of illegitimacy is higher. It would bo expected that infant mortality would be high in such areas, both in the early days of live as a consequence of pre-natal factors, and during the remainder of the first year as a general consequence of poor sanitation, the frequent absence of such amenities as hot running water and refrigeration, and related deprivations. It would be expected that the incidence of mental illness would be high in such areas, and that one of its aspects, juvenilo delinguency, would be prominent if there worc many adolescents included in the population.

<sup>4.</sup> Ibid.

As a summary statement, the general characteristics of this area leads us to believe that it will probably assay high in all forms of health disorders. . . ?

In trying to discover what the particular character of an area is, whether rich or poor, one of the most useful of all public records is an analysis of police files. Determination of the type of crimes and frequency of their commission can tell many things about the attitudes and social mores shared by people in a particular environment. In any given social structure certain attitudes and actions prevail and have tacit approval of the majority. The recognition of these traits will help determine what the social behavior pattern of the group will be in the future unless actioned upon by some other force which would have the effect of significantly changing the group's value system.

This concept should be kept in mind when reading the following tables collected from various police records of arrest. It should also be remembered that this area during the five year period described had a population of approximately 2270 people just in case one would want to compare these statistics with a comparable population unit living in another area of the City of Topeka.

The United States Consus for 1960 lists Topeka as having a population of 119,484. The approximate population of the Keyway urban renewal area for the same period of time was 2270.

<sup>5.</sup> Letter dated December 21, 1960, to Norvillo Wingate from Gooffrey Martin, M.D., Executive Director, Kansas Stato Board of Health.

<sup>6.</sup> Keyway Police Report -- Compiled by: Urban Renewal Staff, October 13, 1960.

It is significant to note with respect to the city's criminal activity that a population of an area which represented only 1.9 percent of the city's total population perpetrated on the average 37.16 percent of all major crime while in some major categories they committed as high as 50 to 60 percent.

Table 4. Total Arrests During Five Year Period, 1955-1960.

	Keyway	: Total : :Topcka :	
Drunk ,	1802	4462	40.39
Traffic	72	504	14.29
Vagrancy	154	558	27.60
Disorderly Conduct	77	219	35.16
Gambling	5	18	27.78
Weapons	30	55	54.55
Prostitution	14	23	60.87
Liquor	5	9	50.00
Larceny	10	27	37.03
Driving while intoxicated	14	14	26.67
Som Offense		1	
Murder	7	33	21.21
Rape	9	46	19.56
Totals			

It goes without saying that this area was a spawning ground for crime and corruption. This area's criminal activities alone would be enough to condomn it to the status of a

slum area. It would be interesting to note upon further investigation, when all people from this area have been finally relocated in other areas, whether the erime rates for the city take a significant turn downward.

Tablo 4 does not take into account the number of juvenile offenses from the Keyway area during the same period. The Youth Bureau files for the years 1955 to July 31, 1960 were tabulated and it was found that they do not reflect the full picture of the work-load of the youth bureau because some youths have numerous contacts while others only have one. The following figures show the number of offendors in Topcka and not the number of offenses.7

Table 5. Total juvenile cases handled from 1955 to July 31, 1960.

In Topelta	2485 cases
In Koyway	183 cases
Percentage of total in Keyway	7.3

Another criteria for determining blight and hazardous living conditions is the compilation of a Fire Report. The following data concerns the fire statistics revelant to the Keyway area during the period 1955 to August 31, 1960. The tables show totals for each listing.

<sup>7.</sup> Ibid.

In reading these tables it should be kept in mind that

1.9 percent of the Topeka population live in the Keyway area
and that approximately 0.66 percent of the total acreage of
Topeka lies within the boundaries of Keyway. An attempt was
made to determine the percentage of structures to be found in
Keyway but figures were available only for dwellings. Approximately 1.18 percent of the dwellings of Topeka are in Keyway,
and 55.9 percent of the pro-clearance Keyway area was residentia...8

Table 6. Fires causing financial loss and the amount of loss sustained for designated years 1955-1960.\*

Description	Keyway	Topeka	%
Dwellings and Garages	79	996	7.93
Amount of Loss	\$8081.70	\$516,733.40	1.56
All Others	26	392	6.63
Amount of Loss	\$133,597.98	\$1,243,710.05	10.74
Total Number	105	1388	7.56
Total Amount of Loss	\$141,679.68	\$1,760,443.45	8.05

<sup>\*</sup>Totals for Five-Year Period.

Table 6 includos the summation of fires involving a reported financial loss according to the type of structure involved. The category, "all others" includes public buildings, warehouses and churches. The table shows the totals for

<sup>8.</sup> Fire Report--Compiled by Urban Renewal Staff, October 24, 1960.

financial loss. It is felt, however, that all financial losses were not reported. Also, all fires involving financial loss for 1960 were not completed because final settlement had not been made at the time the survey was made.

While 7.56 percent of fires reporting a final loss occurred in Keyway, these involved 8.05 percent of the actual financial loss sustained despite the generally low building values in the area. Six fires in Keyway each involved a loss of over \$1,000.00. These were \$1,556.80, \$1,718.00, \$1,810.00, \$2,000.00, \$7,477.00 and \$116,000.00. These six fires accounted for approximately 92 percent of the reported financial loss from fires in the Keyway. Over one-half of the fires in Keyway reporting a financial loss listed a loss less than \$100.00.

According to population comparisons, approximately four times more fires involving a financial loss occurred in dwellings in Keyway than might be expected on the basis of citywide averages. Based on acreage comparisons, approximately II times more fires in this category occurred in Keyway than might be expected. By comparing the five year total of Table 6 with the five year total of Table 7, it is to be noted that, while 6.46 percent of fires in buildings occurred in the Keyway aroa, 7.65 percent of those involving financial loss occurred in this area. 9

The figures in Table 7 are a summation of all fires occurring in buildings according to the type of structure

<sup>9.</sup> Ibid.

involved. "All othors" include public buildings, industrial buildings, businesses, warchouses, and churches. According to population comparison, approximately three and one-fourth times as many fires occurred in buildings in Keyway during the five year period as might be expected. Approximately nine and one-half times more fires occurred in buildings than might be expected from an acreage comparison. 10

Table 7. Fires in buildings for designated years, 1955-1960.

Description	Keyway	Topeka	67
Dwcllings and Garages	104	1606	6.48
All Others	38	593	6.41
Total	142	2199	6.46

Table 8 is a breakdown of the total number of fire alarms by cause. This table shows a large number of fires in the Keyway area were the result of arson. The Keyway area accounted for 19.44 percent of the fires caused by arson. This is 29 times more than might be expected from an acreage comparison. There were 22 times as many fires caused from eigerettes as might be expected from an aereage comparison and seven and one-half times more than might be expected from a population comparison. Approximately twelve and one-half times as many fires were caused by smoking in bed as might be

<sup>10.</sup> Ibid.

expected from a population comparison. Over three-fourths of the junk yard fires were in Keyway although only two junk car yards are in the area. It is not a practice of the fire department to be on hand each time a fire is set at a junk yard. The calls under this heading are usually complaint calls from people living close to the junk yard. Twontynine and forty-four-one-hundredths percent of the rekindled fires occurred in Keyway. This is forty-four and one-half times as many as might be expected from an acreage comparison.

Taking the total number of fire alarms for the five year period, approximately three times as many alarms came from the Keyway area as might be expected from a population comparison and over eight and one-half times as might be expected from an acreage comparison.

Under the category of electrical wiring and appliances three times more alarms appear under "defective" than under "improper use". In the category, "Stoves, Furnaces, Chimneys, and Flues" the number of alarms under each division was almost equal. Nine times as many fires occurred from electrical wiring or appliances as might be expected from an acreage comparison. Six times as many fires occurred from stoves, furnaces, chimneys, and flues as an acreage comparison would indicate.

Two and one-half times as many fires were caused by children playing with fire as a population comparison would indicate.

It is clearly seen from these tables that the increase in necessary fire protection for this area due to the high

<sup>11. &</sup>lt;u>Ibid</u>.

Table 8. Causes of fires for designated years, 1955-1960.

Doscriptions :	Keyway :	Topeka	: %
Motor Vehicles	49	693	7.07
Arson	7	36	19.44
Gas Linos, Mcters, Appliances	3	63	4.76
Electrical Wiring, Appliances	(19)	(411)	(4.62)
Defective	16	254	6.30
Improper Use	3	157	1.91
Stoves, Furnaces, Chimneys, Flues	(25)	(566)	(4.42)
Defective	12	238	5.04
Improper Use	. 13	328	3.96
Children Playing with Fire	9	94	9.57
Cigarettos	23	155	14.84
Trash, Loaves, Grass, Trees	101	2062	4.90
Smoking in Bed	13	54	24.07
Junk Cars	16	21	76.19
Rekindled	5	17	29.41
Undetermined	30	329	9.12
Unnecessary	24	423	5.67
False	46	1135	4.05
Miscellaneous	23	758	3.03
Total	393	6817	5.76

incident of fires is typical of blighted areas in general.

This increase in fire protection cost has to be paid for and is usually carried by tax rovenues from other parts of the city. It is, in fact, a form of public subsidy for the slum

aroa. The same may be said about the high crime rate for the Keyway area.

One of the hopes of any urban renowal plan is that, by the clearance or upgrading of structures and the relocation of people into more advantageous surroundings, certain sorvices to blighted areas may be substantially reduced, thus alloviating an unnecessary tax burden from more stable neighborhoods within the community.

In determining whether an area is blighted or not the deciding criteria is the actual physical condition found within the area under consideration. According to the structural survey conducted by the local Topeka engineering form of Finney and Turnipseed, the building conditions found in the Koyway area were classified into three categories, depending on their condition. 12

- Dilapidated -- Requiring repairs that are not economically feasible for current occupancy.
- Deteriorated--Requiring extensive and costly repairs to place the structure in satisfactory condition of current occupancy.
- 3. Good Condition -- Requiring small or moderate repairs for current occupancy.

In this area of mixed land use only one block of the 28 surveyed was completely residential even though 55 percent of the total area was in residential use. Two blocks were devoted exclusively to non-residential uses. In their analysis

<sup>12.</sup> Finney and Turnipseed Report, October 7, 1960.

of the Keyway area Finney and Turnipseed classified a slight three percent of the residences as being in good condition.

In an estimate of the overall conditions of the blocks, which were rated according to a five-point scale ranging from dilapidated to good, 89 percent were classified as falling in the three lowest categories. None of the blocks were classified as being in "good" condition. It was found that the non-residential structures were in better condition than the residential structures, with 23 percent being classified as in good condition, 63 percent in deteriorated condition and 12 percent in a dilapidated condition. The condition of the non-residential structures is shown to be better than that of residential structures by the following additional analysis: 13

- a. Of the 120 structures judged as dilapidated 77 percent were residential, 23 percent were non-residential.
- b. Of the 500 structures judged as deteriorated 70 percent were residential, 30 percent were non-residential.
- c. Of the 81 structures judged as good 32 percent were residential, 68 percent were non-residential.

A companion study which sheds light on the appalling conditions of blight found within the Keyway area is the "Summary of Appraisers and Interviewers Report".

The information in Table 10 was compiled from an analysis of the first and second appraiser reports and from the interview folders, all of which are on file in the Urban Renewal Relocation Office. The first appraisal was done by Topeka

<sup>13.</sup> Ibid.

Table 9. All structures.

Dila	Ne. %	Deter.	Deteriorated No. %	No.	Good No. %	Undetern No.	nined	Undetermined Tetal No. of Structures
Totals 120 17	17	500	7.1	81	11	13	83	709

Subdivision of these totals are in two categories "Residences" and "Other

Structures."

Dilan Ne.	Ne. %	Deteri No.	Deteriorated No. %	Good No. %	od %	Undetermined No. %	mined %	Total No.	Fercent all Structures
Totals 92	20	349	75	86	9	П	0	468	99

	Total No.	
	rmined %	
rmined %	Unde te	
term.	% %	
Undetern No.	No.	
Good Undeterm	orated %	
Good Undeterm	Deteri No.	
teriorated Good Undeterm	dated %	
Deteriorated Good Undeterm	Dilapidated No. %	

Percent all Structures

34

241

Ø

<u>~</u>

23

55

63

151

12

88

Totals

Appraisal Co., Inc. and the second appraisal was done by the Acme Appraisal Company, Kansas City, Kansas. The interview folders contain the information obtained by the relocation interviewers (Key's Study) at the time they interviewed the family to be displaced.

The relocation records in the Urban Renewal Office state that there were approximately 648 families and single house-holds in Keyway to be relocated. It will be noted that the totals in Table 10 are based on a total of 997 families and single households. Two facts account for this discrepancy. The Agency records include only the families or single house-holders actually living in Keyway, while in the study the potential occupancy rather than actual occupancy of the buildings was used. Also, the Agency records do not include roomers who did not have cooking privileges. 14

Most of the structures were rated fair or poor; 73.48

porcent by the first appraiser and 72.89 percent by the second.

These estimates are quite in line with the percentages found in the Finney and Turnipseed Roport, (see page 111).

There can be no doubt that living conditions within this area were substandard. The minimum conveniences which the ordinary middle-class individual takes for granted were in many cases at a premium in this area. This type of blight has an insidious effect in that once it has succeeded in infecting an area there is little or no effort expended by the individuals within the area or the investors and landlords from

<sup>14.</sup> Summary of Appraisers and Interviewers Report Compiled by Urban Renewal Agency, Spring, 1957.

### 1. Age of Structure

The average age of structures used wholly or partially for residential purpose was 63.87 years.

### 2. Total No. of Structures

Structures were classified into two major categories

"Residential Structures" and "Residential/Commercial
.
Structures". A total of 509 structures were listed in
the two categories.

# 3. Total No. of Rooms (Residential) Total No. of People 3198 2157

### 4. Heat

Source	No. of Structures	-5
Stove	297	58.35
Furnace	194	38.11
Stovo and Furnaco	16	3.14
Unknown	2	•39

"Stove" includes all structures using any type of stove, such as gas, coal, wood, etc. (Gas was most used.)
"Turnace" includes all structures using any type of furnace such as floor furnace, wall furnace, gas furnace, er coal furnace. Suspended headers were also tabulated as furnaces. "Stove and Furnace" includes all structures using both, some type of stove and some type of furnace as a source of heat.

Table 10 continued.

### 5. Occupancy.

Type	No. of Structures	3
Tenant Owner Owner and Tenant Vacant Unknown	249 198 48 13	48.92 38.90 9.43 2.55

## 6. Toilet, Tub or Shower, Water (Hot, Cold)

	la.	Average No. of Families/ Facility	Structures	Percent of Structures Without Facility	
Toilet	387	1.55	122	23.97	18.86
Tub or shower	: 373	1.64	136	26.72	21.56
Hot Wator	385	-	124	24.36	
Cold Water	485		24	4.72	3.81

## 7. Appraisors' Evaluation:

Evaluation	First Appra Number of Structures	iser Percent of Structures	Second Appr Number of Structuros		
Very good	2	• 39	7	1.38	
Good	97	19.06	47	9.23	
Fair	171	33.60	. 203	39.88	
Poor	203	39.88	168	33.01	
Very Poor	3/1	6.68	49	9.63	
Unknown	2	• 39	35	6.88	

outside the area to better the situation, and so the blighting conditions continue to fester and dangerously impede the social behavior and economic stability of the area's inhabitants.

Blight not only damages the living conditions within an area, it is also an indicator of mixed land uses and low assessed land valuations. This fundamental fact was adequately substantiated in the Keyway area by a study conducted in that area by the Topeka-Shawnee County Regional Planning Commission. 15

Of the 28 blocks surveyed in the Keyway Area by the planning commission 55 percent of the area was classified as residential, 10 percent commercial and 35 percent industrial. From the outset of the survey there appeared the classic olements of blight. In 13 of the blocks mixed zoning was evident and in 24 of the 28 blocks mixed land use was apparent. In addition to those blighting conditions analyses of proper zoning and subdivision standards revealed that 77 percent of the residential property had insufficient frontage, 40 percent had insufficient depth and 40 percent insufficient area. The survey also turned up the fact that while sewage outlets were available to all lots there were 135 outdoor toilets.

The assessed property value of land per square-foot within Keyway, on a block bases, ranged industrial \$0.08 to \$5.60, commercial \$0.12 to \$4.48, residential \$0.10 to \$0.68. The

<sup>15.</sup> Topeka-Shawnee County Regional Planning Commission-Urban Renewal Report, December 19, 1960.

average in each category when finalized was industrial \$1.23, commercial \$0.88, residential \$0.29. In order to determine a comparison of property values the following assessed values, from areas adjacent to Keyway, were gathered on an average block basis zoned and used appropriately. The values obtained were industrial \$1.67, commercial \$3.96, residential \$0.35. From this comparison it can be seen that in all categories assessed valuation of properties were lower in Keyway and was sign\_ficantly lower in the commercial category. This is especially significant when it is considered that this commercial property was part of the central business district.

The entire first part of this chapter is an attempt to eandidly express what type of environmental conditions were encountered by the former slum dweller of the Keyway Urban Renewal area. Let us now focus our attention on the population of Keyway in general. The information will be slightly expanded, because it includes land which is at present geographically outside the limits of the present urban renewal project area. However, the information is representative enough to develop certain conclusions about the people living in Keyway. The depth and type of information concerning these residents is somewhat limited in nature because of the specific categories covered in the Occupancy and Dwelling Survey from which it was taken.

The social attitudes of these people were not taken into consideration in the survey and this unfortunately leaves a gap in our understanding of them as individuals or as a group.

It can, however, be categorically stated that their general education attainment was low; that participation in voluntary associations was neglible, and that such things as religious affiliation were of little concern to most. What information is available concerns itself primarily with such things as race, income and housing conditions and preferences. Later tables will attempt to outline some of the characteristics in these categories.

In a large sense the population of Keyway was a relatively mobile population. This fact became readily apparent during the course of the Occupancy and Dwolling Survey when it was discovered that 28 percent of the people in the area had lived in Keyway less than one year, while 48 percent had lived there two years or loss; and 62 percent had lived there loss than five years. This mobility factor, coupled with the socio-economic backgrounds of the people, had a disrupting influence on their attempts to establish a sense of stability within the community, and because of this shifting population within a low socio-economic group the strong attachments nocessary for community development could not be formed.

The conducting of the Occupancy and Dwelling Survey was of vital importance in determining the help needed by the residents if they were to be able to relocate to standard housing according to their resources. In doing so it was necessary to ascertain what type of housing they needed and

<sup>16.</sup> Occupancy and Dwelling Survey of Keyway Area (Key's Study) Compiled by Urban Renewal Agency, Spring, 1957.

to determine what financial resources they had available to obtain this housing. The following tables are the results of this investigation. The survey was conducted in the expanded urban renewal area. The head of each household was contacted. 17 (See map of area.)

Table 11. Keyway aroa statistics.

Total Land	Area of Kcyway:	202.1	acres
Resid	ts and Allcys ential rcial and industrial t	62.9 44.8	acres acres acres
Total Popu	lation of Keyway:	2878	
Famil House Roome	holders	679 284 201	
Racial Pop	oulation:		
White Mexic Negro India	an	1 <i>5</i> 36 777 <i>5</i> 27 38	
Substandar	rd Dwelling Units:	473	
Substandar	d because of:		
	ing crowded and dilapidated pidated only	130 328 15	

The information contained in Table 13 describes the type of housing desired by the various racial groups and the number

<sup>17.</sup> Ibid.

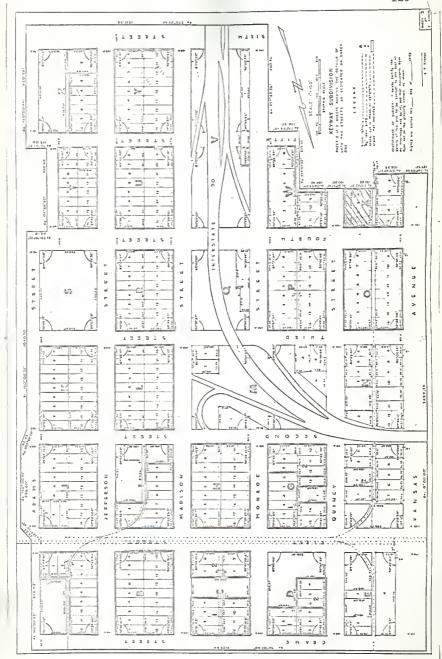


Table 12. Mumber of housing units in Keyway by race.

Number of structures housing:		
White	315	
Mexican	129	
Negro .	114	
Indian	1.5	
Mexican and Nogro	14	
White and Negro	1	
White and Mexican	8	
White and Indian	3	
White, Mexican and Negro	1	
Total number of structures	579	

desiring aid. In the companion Table 14 are the ronts paid in Keyway and the amount people were willing to pay for relocation housing. Immediately, one can see the difficulty in properly locating people in the lower rent ranges, unless they are eligible for public housing. Table 15 represents the various income levels of the individuals in the Keyway Area who answered the survey concerning income. Enough information was collected concerning income so that the results are representative of the area. 18

<sup>18. &</sup>lt;u>Ibid</u>.

Table 13. Number of rooms desired by individuals and families.

No. of rooms wanted:	1 2 3 4 5 6 7 8	Buyers  8 26 48 141 114 32 30	Renters 177 142 151 97 65 18 2
Totals		399	652

# Housing desires by rooms. (By race)

			Bu	yers	
		Whito	Mexican	Negro	Indian
No. of rooms wanted:	1 2 3 4 5 6 7 8	6 21 3 <sup>1</sup> ; 81 50 11 22	0 2 8 32 47 14	1 3 5 28 17 6 7	1 0 1 0 0 0
			Re	ntors	
	12345678	148 120 111 61 42 8 2	6 7 10 9 7 3 0	22 15 30 27 15 7 0	1 0 0 0 1 0 0

### Aid Proference

### Buyers

Mnite: 8 Mexican: 5 Negro: 4 Indian:

#### Renters

White: 214 Mexican: 38 Negro: 71 Indian: 1

Total Wanting Aid: 507 Total Wanting No Aid: 570

### Public Housing

Would Accept Public Housing 451
Would Not Accept Public Housing: 432
Would Prefer Private Housing: 564
Would Not Prefer Private Housing: 83

Table 14. Present rent or payments compared to indicated future payments (per month).

Statistics:	Paying less than \$25 per month Would pay less than 25 per month	233 15
	Paying less than \$45 per month Would pay less than 45 per month	599 320
	Paying from \$45 to \$70 per month Would pay from 45 to 70 per month	203 410
	Paying from \$70 por month up Would pay from 70 per month up	4:1 199

Table 15. Incomo statistics. (Reported)

Total answers:	1069
Average income (per month)	265
Number above average	487
Number below average	572
Number of income \$100 per month	
and below	208
Number of welfare incomes	
(Acknowledged)	133
Number of pensions and	
social security incomos	177
Number of incomes solely	
dependent on rentals	85

### Income percentages

	Income per month	No. reported	Percentages
Δ	50-74	101	10
B	75-100	107	10
C	101-124	70	6.5
	125-149	38	3.4
7	150-174	55	5
7	175-199	51	5. 4.6
D T T G	200-224	96	0
II	225-249	51,	9. 5. 8.
J	250-274	54 87	۵.
K		53	٠.
L	27 <i>5</i> <b>-</b> 299	53 84	5. 8.
	300-324		0.
21	325-349	21	2.
Ŋ	350-374	45	L.
P P	37 <i>5</i> <b>-</b> 399	28	2.4
R	400-424	30	3.6
S	425-449	17	1.4
T	450-474	19	1.7
U	475-499	18	1.6
V	500-524	17	1.5
I	525-600	42	4.
X	over 600	36	3.3

Total answers 1069

Below			53.5	
Income	from from	w \$100 welfarc ponsions rentals	20. 12.3 16.5 8.	182.80

The Occupancy and Dwelling Survey was begun in the Spring of 1957, although actual physical relocation did not begin until 1959. This survey might be called the initial phase of the relocation program.

With the advent of the physical relocation of both people and businesses from Keyway the operations of the relocation section were put into full force. The duties of all personel in this section have been previously outlined in Chapter 5. The core of this relocation section is the relocation interviewers. It is they who have the personal contact with the people and who must help them make the decisions about business and housing relocation. Fred Hottle, former Director of Relocation for the Keyway Project, succinctly stated the qualifications for this group.

They need to be above average in terms of their maturity, their ability to sympathize understandingly with families, their ability to help people help themselves, their ability to assist and work with all people being displaced. 19

Typical of these qualities was the way in which the interviewers treated the case of 78 year old Miss H. (The names in this case are withheld at the request of the Urban Renewal Agency.)<sup>20</sup>

This woman was 78 years old at the time of the study. She lived alone in the family home in the Urban Renewal area. She said her father had been a contractor in the oarly days of Topeka and had built the

<sup>19.</sup> Copy of talk given by Mr. Fred Hottle, Director of Relocation, at the Kansas Chapter of NAHRO Meeting, October 16, 1961.

<sup>20.</sup> Personal File of Miss H. on file in the Rolocation Section of Topeka Urban Ronewal Agency.

house for his family. Although the house had been allowed to run down, it was obvious that at one time it was a beautiful family home. It was a nino room house with stained glass windows and hand-carved mantel place. She said when her father built this house, the area was not built up. Her father owned much property in the area. Part of it was sold and two parcels were given to the city to be used as alleys.

She was one of cloven children who were born and grow up in the house. Only two of the children are still living. She was born in this house 78 years ago, has never married and never lived in another home. The house was full of old but good furniture that had belonged to her family for years. She said there was not a piece of furniture in the house that was less than fifty years old. She mentioned a large desk that her father had wen at a club meeting the night she was born. There was also a massive sceretary that she was very proud of. Her father made it.

Her only relativos are a sister, several years older and who lives with her husband and daughter in Oklahoma, and a niece in Topeka. She has not seen the sister in Oklahoma for several years, but writes to her occasionally. She sees her niece quite often. They belong to the same church and she depends on the niece for transportation to church.

During the war she worked as a clerk in a neighborhood grocery store. This was her only employment. When employed, she was covered by Social Sccurity. When she was no longer able to work, the greecy encouraged her and helped her to get Social Security payments. She receives these payments of \$46.00 a month and this is her only income. At the time she filed for Social Socurity she received a small lump sum payment which she put in a savings account and still has. She was quite independent and said she had been able to manage on this amount. She said emphatically that she would not apply for public assistance.

Her general health was good. She mentioned several times that she had nover seen a dector. She mentioned she had some trouble with her legs, probably a result of her work as a clock, and this prevented her from walking any distance.

She stated that she had several "girl friends" in town. They occasionally called her on the phone but seldem stopped by to see her. Before the area residents began moving out, she had several neighbors who visited her and checked on her if they did not see her for any length of time.

When she was first visited, she was very pleasant and mest cooperative but refused to acknowledge that the interviewer was frem Urban Renewal. She was given a calling card, and a letter explaining the interviewer's reason for visiting her and a pamphlet about Urban Renewal. Sho said soveral times that she would net ceeperate with Urban Ronewal and would not answer any questiens for them. In spite of this she was quite pleasant te visit with and very cooperative in answering the interviewer's questions. It should be pointed out that she was not senile, she was fully aware of what was going on. An attempt was made to discuss relocation. Her answer was that, if they were going to take her heuse, it would prove to her that she was not wanted in Topoka and she would just move out of town. She did mention while discussing relocation that she thought the neighborheed had grewn centinually less desirable over a period of years. Sho apparently did not mind leaving the neighborhood, but did not want to give up the family heme.

She was asked if she had discussed the preblem of leaving with her nice whe lives in Topeka. She leeked quite disgusted and said she had asked the nice about moving in with her and the nice had said NO. It was mentioned that perhaps there has been a misunderstanding. She said it was possible, but she was not going to ask her again. The possibility of finding another house, a house on one floor was mentioned. She thought perhaps she was too old to continue living alone. She had a friend whe lived alone who fell and injured herself and was not found for many hours. She was afraid the same thing might happen to her. She also had considered the possibility of finding an apartment in semeon's home. However, this meant giving up most of the family furniture which she did not want to do.

The urban renewal Real Estate Officer visited with her and gave her the price the Agency was effering for her heuse. At that time it was agreed that he would visit her at a later date when her attorney could be present. This atterney represented her for a very small fee. At this meeting she arranged for twe lifelong friends to be present. These friends were also members of her church and quite interested in her welfare. They volunteered at this time that they would be willing to assist in any way with her relectation. Later, with Miss H's consent, the friends were contacted. They teld the relecation efficer that they had discussed Miss H's problem with their priest and he planned to visit her. Those friends visited her periodically since they know she was alone.

The Real Estate Officer and the Interviewer visited the priest of her church who was familiar with her problem and planned to visit her. The priest also mentioned the possibility of finding housing resources among the members of his church when she was ready to move.

Throughout the interviewer's visits with her she preferred that her niece not be contacted and her wishes were respected. However, about six months after the first visit, the niece contacted the urban renewal office. She was concerned about her aunt's problem and, knowing of the services of the relecation staff, wished to discuss the problem with them. The niece said she was werried a great deal about plans for her aunt. She thought that her aunt was getting too old to continue living alone. This niece said she was quite anxious to work with the relocation officer in making plans for her aunt.

Miss H's attorney discovered that there were three nephews who had interest in her property as heirs. All other heirs had signed quit claim deeds in favor of Miss H. The whereabouts of these nephews were unknown. The agency obtained as much information about them as they could and were able to locate a current address for each of them. The addresses were given to the attorney who forwarded each of the nephews a quit elaim deed and requested that they sign it. He received no replics so he sent them each a second lotter. They did not reply to this one either. Therefore, the Real Estate Officer contacted them explaining the aunt's circumstances and urging their cooporation. If they refused to sign the deeds, it would result in a friendly condemnation easc. If decided against the nephews it would lewer the price she received.

The refusal of the nephews to sign the doods caused a delay in the purchase of her property. Most of the block in which she lived had been purchased by the Urban Renewal Agency and was, for the most part, vacant. It was felt that it was unwise for a woman of her age to be living alone in a block that was almost deserted and where vandalism was increasing. However, this did not seem to worry her. She felt that she should stay in the house as long as it was thore.

There was also the problem of her limited income. Her small monthly check barely covered her feed needs and utilities. It was impossible for her to pay rent until she received the money from her house. The possibility of her receiving Old Age Assistance on a temporary basis had been considered in the event the legal involvement lasted for any length of time. To this end, the interviewer visited the local County Wolfare Department and

discussed her situation. The worker also compiled all information they would need from the urban renewal office and it was made available to them when she applied for assistance. Although it appeared from all facts available that she would be eligible, it was felt that she would be refuetant to apply. She had always insisted that she would never ask for public assistance.

The staff of the Urban Renewal Agency worked for many months on the legal problem and the financial problem. However, the biggest difficulty was the emotional problem created by taking her home. She continually talked about the fact that all eleven children were born in this home and all but one were buried from this house. She had even expressed the hope that she would die before she had to leave this house.

She was visited regularly. During these visits the agency tried to help her to understand, in as gentle a way as possible, that the house would be taken and other plans would have to be made. Her friends and relatives were concerned about her health and her state of mind when the time came for her to leave this house for the last time, knowing it would be demolished. The niceo expressed the fear that she might die of a broken heart.

Fortunatoly, Miss H. did not die of a broken heart.

Eventually, Miss H. was relocated to her present address in the 1200 block on Van Buren. She now lives with a Mrs. R. who is a 70 year old widow who was seeking a companion.

Through the efforts of the relocation section all of Miss H.'s problems were solved, and these two women were brought together.

On a follow up visit by her intorviewer Miss H.'s attitude toward her new surrounding was quito favorable. Miss H. seemed entremely happy at Mrs. R.'s home and told the interviewer that Mrs. R. had been treating her grandly and would not let her do anything for herself to help around the house. She said she is eating well, that she has actually gained five pounds since she has been there. Mrs. R. has a levely home and Miss H. seems to appreciate the many conveniences she has never had before. She mentioned how warm the house was and said Mrs. R. had a furnace which is semething she had not had in her old house. She also said she was enjoying

watching T.V. although she was a little bit afraid of it. Miss H. says it is a levely neighborhood with many nice people and very few children, that thoy are all old families who have lived here for quite some time and that Mrs. R. is a good friend of most of them. She said they treat her as one of Mrs. R.'s family. Apparently Miss H. and Mrs. R. are quite comfortable and compatible and seem to enjoy each other's company. Although she still empressed regret at having to give up the old family home, she said that she was quite sure it happened for the best. She thinks she nover could have taken care of the big house and she feels the move to Mrs. R.'s was the right thing after all.

This case is typical of the problems which the relocation personel handled in relocating the people from the Keyway area.

The satisfactory relocation of people such as Miss H.

from the Keyway area is, as previously noted, one of the seven requirements under the PTCI, better known as the "Workable Program," necessary to qualify for federal assistances under the provisions of the Urban Renewal Program. How well this process of relocation is undertaken, in essence, reflects the community's attitude towards the fundamental concepts of renewal, since the primary purpose of urban renewal is the social and economic betterment of the community as a whole and not just a particular segment of the community. The implementation of a plan of relocation requires the combined efforts, resources and abilities of many public agencies acting in close cooperation and supported by the good will of the citizenry if this phase of urban renewal is to succeed.

Topeka's relocation progress, as of December 31, 1962, can be seen in the Appendix (pp. 148-153). In the review of this material it is significant to note that, since establishment of the Relocation Section within the Agency and the

employment of relocation interviewors, implementation of relocation has been capably carried on without prolonged dolay and within the letter and spirit of the federal law.

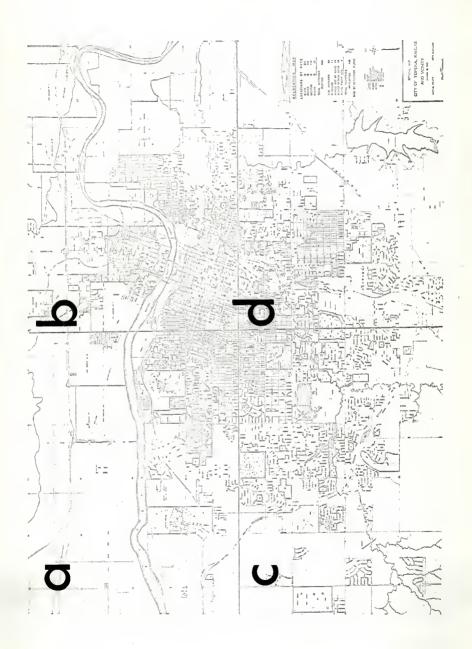
Between September of 1959, and December 31, 1962, three hundred forty three families in the Family eategory have been relocated, leaving a work load of 22 families still to be relocated at that time. In the Individual Householder eategory 196 individuals have been relocated, leaving 29 individuals in this eategory to be relocated. In the Business Concerns eategory, out of a total of 125 concerns, 80 have been relocated and 25 have discontinued business, leaving a total of 20 concerns still to be relocated. These results over a two and one-half year period, when viewed in the light that this is Topoka's first renewal project, are reasonable. Consideration must also be given to the fact that this was a low economic and racially mixed population which, in most cases, presents certain special problems in reference to relocation.

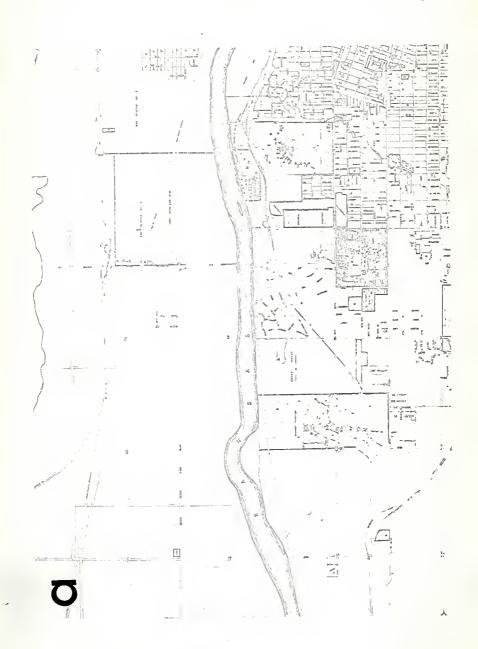
The efforts expended on the part of Topeka's Urban Renewal Agency with respect to relocation are far more admirable than those of the agencies in the Reynold's Study (Chapter IV, p. 59) and reflect a fundamental concern for the individuals involved and the general community welfare but there has been one serious flaw in this Relocation. It should be noted that, while relocation has been under way, racial tension and violences have been largely avoided. This perhaps night be attributed to the general acceptance of

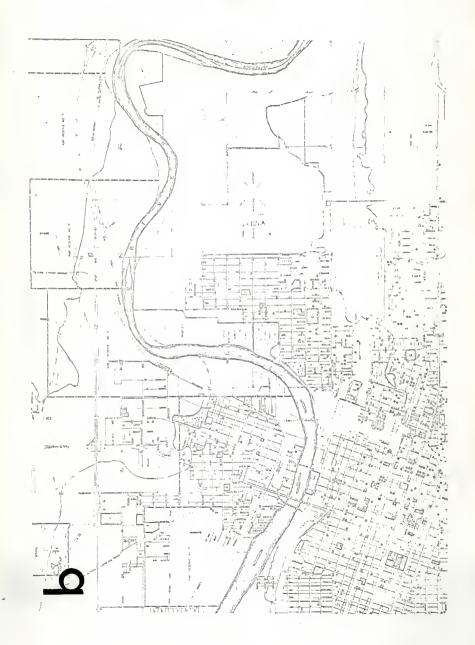
urban renowal by most of the public officials and the news modia. The cooperation given by the various public agencies such as the City Welfare Department and local lending and banking institutions helped pave the way for cooperative assistance in solving the major social and financial problems of the relocatee.

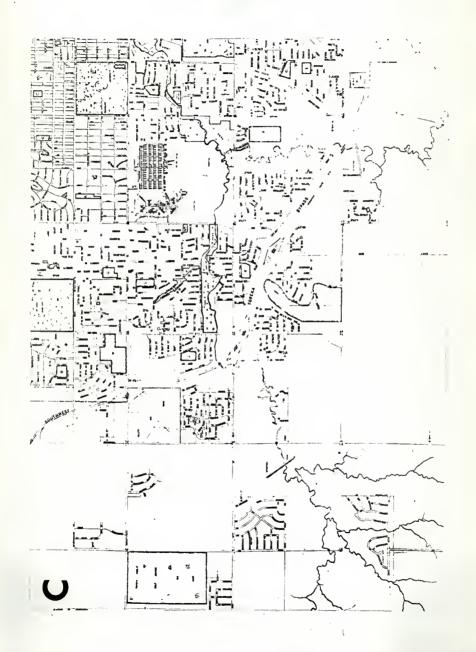
The one basic tenet of urban renewal with respect to relocation, is that all people relocated from a project site should be relocated into approved standard housing which will be commensurate with their nocks. As far as this particular requirement is concerned it is fair to state that the relocation section of the Topeka Urban Renewal Agency has done a satisfactory job.

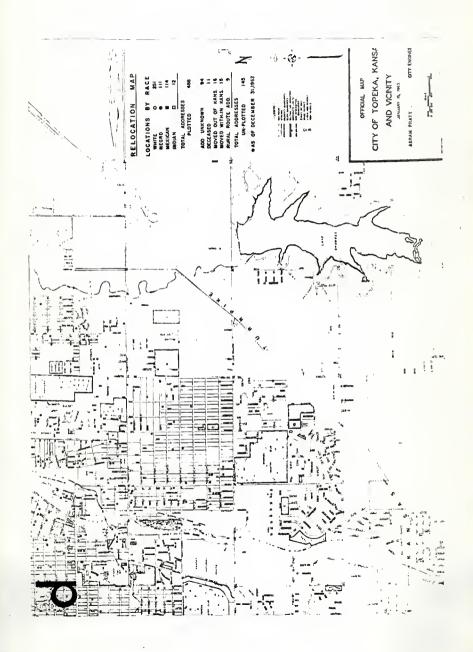
Howover, they have seriously failed in attempting to go beyond moeting basic requirements. Their failure lies in the fact that they have neglected to satisfactorily relocate a large number of people in areas which are not in themselves deteriorated. This inability to relocate people into healthy neighborhoods presents a serious problem. A comparison study of the Relocation Map and the map describing areas of Doteriorating Housing show that large numbers of people relocated from Keyway were in turn relocated into areas of substandard of deteriorated housing. This is a serious defect in the Topska Relocation Plan. It has always been hoped that through urban renewal these relocatees when placed into a proper environment which includes good housing within a healthy neighborhood would be able to acclimate themselves to the











noighborhood and thus upgrade their economic and social standards comparable to those of the healthy neighborhood.

The promise of this happening in Topeka has been severely curtailed by the fact that people have been relocated into neighborhoods which are basically deteriorated. The paradox lies in the fact that those deteriorated areas contain tho very conditions of blight which the Keyway Urban Renewal Project is attempting to eradicate. The basic question then arises why did the agoncy choose as a matter of policy to relocate people into these areas. There is no satisfactory explanation of this policy other than that there was a certain inability on the part of these people to afford higher economic rents enabling them to relocate into more desirable neighborhoods. This is partly the case. However, a map analysis indicates that a surprisingly large number of people relocated into these areas are members of minority groups. This fact alone may explain why there was no racial violence or tension connected with relocation in Topeka. These neighborhoods are alroady areas of mixed population. Consequently, the issue of members of minority groups moving into all white neighborhoods was conveniently avoided. These deteriorated neighborhoods are also shown as areas of high density making them even more undesirable as relocation sites. Other maps in the appendix show these relocation sites to be areas of dilapidation, low property values and low income levels.

At this time it is not possible to anticipate what new urban renewal projects will be undertaken in Topeka in the

future. It would however seem most likely that any new urban renewal projects would cortainly include portions now located within those present deteriorated areas. One can only speculate as to the amount of resistences and what type of negative attitudes would be formed on the part of people once relocated into these areas from Keyway would be if they had to be relocated a second time. This situation would undoubtedly be highly volitile and undesirable since it would once again subject these people to the disrupting effect, in work and family life, caused by relocation. Also there would be no guarantee that it could not happen again if the policy of relocating people into deteriorated areas was continued.

Recognizing the importance of relocation William L.

Slayton, Urban Renewal Administration Commissioner told a recent news conference:

With the prospect that one million families will be displaced through urban renewal activities during the next decade, more precise and thorough relocation planning has assumed ever greater urgency.<sup>21</sup>

He then outlined current regulations which had been issued to local redevelopment agencies throughout the country. These regulations primarily concerned the responsibility of local agencies to submit evidence that displaced families will be assured of "decent, safe and sanitary housing." However practical and sound these regulations may be nowhere is there found in these regulations the provision requiring that this type of housing be located in desirable neighborhoods.

<sup>21.</sup> The Kansas City Times, Thursday, June 7, 1962, p. 10A

Unfortunately, the city of Topeka represents a case where standard housing can be found in deteriorated areas and while this may satisfy the letter of the law the question arises how far does it do in satisfying the spirit of the law in providing a proper environment for these people to develop into responsible citizens and find fulfillment as human beings. It is generally accepted and indeed mandatory by law that proper housing be provided for relocatees by the various local, regional, and national urban renewal agencies. What is not generally accepted and understood by these agencies is the dual nature of relocation. The concept that sound relocation housing be located in neighborhoods which are not deteriorated.

The problem of relocation is basically one of human values for it directly affects the essential living conditions of individuals who are relocated. While the entire concept of urban renowal is involved with problems related to physical conditions and general social, economic and cultural values of the Koyway area and the City of Topeka, Kansas, those directly effected are the individuals who have to be uprooted and relocated, and this basic fact should never be obscured by treating these persons simply as a statistical equation which can be solved without close attention to their individual needs and preferences. Human resources are the most important single asset that a community possesses and it is essential that the professionals involved in urban renewal make every effort in order to protect and conserve this vital resource. Human factors should not be treated abstractly nor should they be

considered only in an academic sense, for the human related problems associated with urban renewal are perhaps the most serious and consequently the most difficult to solve.

In the Appendix, pages 154-176, there is a series of maps and photographs which attempt to graphically illustrate certain before and after conditions involving relocation.

These maps describe the distribution of population, area of blight, income levels and similar information of Topeka and area into which people have been relocated from Keyway. This information is listed according to census tract. Keyway is located in census tract 2. The statistical information and maps were compiled by the Topeka Welfare Planning Council, Inc. of Topeka, Kansas. 22

The maps and photographs realistically demonstrate what happens when certain areas within a city are allowed to degenerate because of public apathy to the causes of certain social and economic conditions endured usually by minority groups within the city. Direct blame for allowing these conditions to prevail must ultimately lie with the public officials of Topeka. Had they in the past recognized the problem and acted with a sense of public responsibility when these conditions of physical and moral blight became apparent, these cancerous conditions would not have been allowed to grow and infect healthy areas within the city. The results of this public apathy have called for extensive and costly rehabilitation of some of these blighted areas.

<sup>22.</sup> The People and Housing In Topeka, The Topeka Welfare Council, Inc., September, 1962.

The second group of photographs consist of examples of housing into which people from Keyway have been relocated either on a rental or owner basis. Unfortunately, these photographs are not necessarily representative of all relocation housing. However, in any case the photographs certainly show that this type of relocation housing is far more desirable than the former housing occupied by these residents in Keyway. Those photographs are not necessarily indicative of the rest of the housing in the neighborhood since it has been shown that much of this housing is located in deteriorated areas. It should be noted that a certain percentage of these people already relocated into relocation housing also have the option of being relocated into public housing.

There are approximately 240 individuals and families eligible for this type of assistance. However, according to information from the interviewers a good number of those eligible will not take advantage of relocation into this type of housing. The reasons given for not accepting are vague. Perhaps the real reason is that these people are somewhat weary of relocation and the necessity of reorganizing one's social and oconomic patterns which are the aftermath caused by relocation.

APPENDIX

TOPEKA REAL ESTATE EQARD, INC. 1321 TOPEKA ELVD. TOPEKA, KANSAS

С

September 9, 1960

P Y

Mr. Morville Wingste Urban Renewal Agency 430 East 6th Street Topeka, Emmsas

Dear Norville:

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With reference to our discussion concerning the handling of prospective home buyers being relocated from the Urban Renewal area, the Topeka Board of Realtors, Inc. feel that your plan of working through those sgency members of the Board who have been most diligent in assisting in relocation problems should be continued.

We do feel however that information concerning prospects should be given any Board member who makes an effort to call you.

The Topeka Board of Realtors are most willing to help the Urban Renewal Agency in any way possible and if there is anything in the future we can do as a Board, please feel free to contact us.

Very truly yours.

/s/ Ronald L. Robb

Ronald L. Robb, President

RLR: c

# SMALL BUSINESS ADMINISTRATION

Home Savings Building 1006 Grand Avenue

DALtimore 1-7000 Ext. 765

Mansas City 6. Missouri

The Call Disiness Afainistration is the Coverment Agency cotab-Ached to advice, counsel, help, and protect the Mation's mall business LOAT A WALL OF BURNE

Due to the circumstances surrounding the Urban Renewal and Digitary Improvement Projects, the Small Distress Afministration will give enecial consideration to requests for assistance from these small business films the are being relocated by these projects.

These chall firms can look to the Small Desiness Africateration for these corvices:

## 2. Firenoiel Angiotence

## (a) Dangman Jama

Tem lears are eveilable to qualified small firms. in by grath round standards of credit. Comercily, ten poers. The interest rate on SDA's direct business leans, and marriam interest rate on Sil's chara of a porticipation loan, is 5) percent. The marriage loan to any one borrower 18 \$350,000,

Participation leans with banks and other financial netituations may be hed on SEA looms.

In the case of leans made to firms relecated by the Urban Renewal and Highway Improvement Projects, the Call Desiness Mainistration may give consideretien then necessary to:

- (1): Crumbing a more torium of not more than can year before starting repayment of loan, 'er;
- (2) Reduction of payment during the early Swars of the lean with increased payment in the later years.

### 2. Property Sales Assistance

Helps small firms locate and participate in a fair proportion of the total sales of property both real and personal sold by the Government. In the Urban Renewal and Highway Improvement Projects there are many instances where purchase of this property can applied a small firm which has been relecated in a quicker and more economical re-establishment of their business.

### 3. Procurement Assistance

Helps small films participate in a fair proportion of the total purchases and contracts for supplies and services to the Government.

### 4. Irogattice Aprilatance

Maintains a record of broductive capacity of small firms and sids them in consection with production protlems.

#### 5. Products Assistance

Helps small firms to find, develop and market new products.

### 6. Management A. sistence

Assists small firms to their overall management problems; co-sponsors with educational institutions and other organizations dourses designed to assist small business owners and managers to keep abreast of management problems; renders individual counseling on management, problems. Publishes booklets and pamphlets on management. Many of these are available at no cost. Some require a small charge.

### 7. Research and Development Assistance

Assists small firms to undertake and obtain benefits of research and development.

For further and more personal details of any of the above assistance, contact your nearest Small pusiness office:

Sincerely yours,

C. I. MOYER Regional Director

Exhibit "J"

Topeka, Kansas December 20, 1960

Urban Renewal Agency Topeka, Kansas

Re: Relocation Housing for Keyway

Gentlemen:

The following groups have met concerning the relocation of the households in the Urban Renewal area who are unable to relocate in rental property of acceptable standards within their ability to pay:

Topeka Homebuilders Association, Inc. Topeka Board of Realtors, Inc.

Our groups have arrived at the following position in regard to a solution:

- 1. We, along with our respective national associations, National Association of Real Estate Boards and National Home Builders Association, reject public housing as a means of solving the housing problems of low income families. We commend to your attention the overwhelming evidence that the social evils generated by public housing have aggravated rather than alleviated the problems of housing dependent families.
- In view of existing city requirements concerning construction of low cost housing, and improvement costs of suitable land, housing for the 211 households involved does not seem feasible by private enterprise.
- 3. The Urban Renewal Agency time schedule does not permit sufficient time for a compeete study of possible solutions.
- 4. Our groups are in favor of the Urban Renewal program in general, and because there is no prompt solution to the relocation problem other than public housing we would not oppose the creation of a municipal housing authority for this one project, provided the development of this project is properly controlled and restricted to the one purpose of relocating displaced persons from Keyway.
- We hope if it becomes necessary to develop a municipal housing authority our groups would be adequately represented and consulted.

TOPEKA HOMEBUILDERS ASSOCIATION, INC.

Gordon E. Bowers, President

TOPEKA BOARD OF REALTORS, INC.

Ronald L. Robb; President

Form approved Budget Pureau No. 63-R8D1.6

H-666 (9-59)

age to 1	PROJECT ECCALITY
	Topnka, Hancas
HOUSING AND HOME FINANCE AGENCY URBAN RENEWAL ADMINISTRATION	PROJECT NAME
REPORT OF RELOCATION PROGRESS	PROJECT NUMBER Remede 2-2
	REPORT AS OF MONTH ENDED
See instructions on reverse side.	. 19

	051.00	ITION OF	RITE	OCCUPANTS	(CUMULATIVE)

		SOURCE OF WORKLOAD						
		FROM ACQUISITION OF PROPERTY BY LPA			OTHER			TOTAL FOR PROJECT
INE	ITEM	WHITE	NON-WHITE	TOTAL	WHITE	NON-WHITE	TOTAL	PROJECT
		(a)	(4)	(e)	( d)	(+)	(1)	(g)
	FAMILIES					, ,		
1	TOTAL WORKLOAD	258	107	365				205
2	Eligible for low-rent public housing	23	හෙ	149				145
3	Ineligible for loe-rent public housing	173	47	220				223
4	REMOVED FROM WORKLOAD	249	94	353				243
5	Relocated in standard private rental housing	99	52	151				151
	a LPA-referred .	- 23	12	40				40
	b Self-relocated	71	40	111				1111
6	Relocated in standard sales housing	135	23	173				173
. 7	Relocated in law-rest	0	0	0				. 0
8	Relocated in other personent public housing	0	0	0				0
9	Self-relocated out of city. too for deey to inspect	15	1	16				16
10	Fomily stotus lost	0	0	0		ļ		0
11	Whereabouts unknoen, tracing efforts abandaned	0	0	0				0
12	Self-relocated in substandard rental housing, refused aid	1	2	3				3
13	Self-relocated in substandard sales housing	0	11_	1				1
14	Evicted, no further assistance contemplated	0	0	0				0
15		0	0	0				0

H-666 (9-59) Page 2 of 4 REPORT AS OF MONTH ENGED PROJECT NUMBER PROJECT LOCALITY \_ , 19 \_63\_ Trans 99 Emoco 2-2 Coreta, Cores A. RELOCATION OF SITE OCCUPANTS (CUMULATIVE) (Continued) SOURCE OF WORKLOAD FROM ACQUISITION OF TOTAL OTHER PROPERTY BY LPA FOR ITEM NO NON-WHITE TOTAL WHITE TOTAL WHITE NON-WITTE (4) ( e ) (0) (0) (g) (b) FAMILIES (Continued) 22 22 REMAINING WORKLOAD 16 13 9 Temperarily relocated by LPA referral 17 7 3 Within project area 7 4 Ostside project ares Ô 0 Ó 0 Self-relocated la dwelliag 18 0 0 not yet inspected 0 0 Self-relocated in substandard 19 3 3 20 Whareabouts unknown, tracing 0 Evicted, further desietance 21 22 Others still on sits 12 7 12 5 Eligible for law-rent public heesing 14 7 24 Ineligible for law-rent public housing ь 8 B INDIVIDUAL HOUSEHOLDERS 23 TOTAL WORKLOAD 225 SA 223 171 Rejocated by own efforts or by referral, to date 24 195 63 193 195 25 Evicted to date . 0 0 0 0 29 26 Remalaing on site 29 17 BUSINESS CONCERNS TOTAL WORKLOAD 27 Relocated by oea efforte or by referral, to date 28 Evicted to date 29 ~30 Readining od site

. . .

age 3	of 4									666 (9-59)
		NUJECT N	N MG F M				T AS OF M			
23	opeka, Kansas	Hend	100 R-2				වාදෙක්වර	r 31		, 19 62
в.	RELOCATION STAFF ACTIVITIES DURI	NG MONTH	ı							
			WHITE		T	NO N- WH 57	ε		TOTAL	
LINE NO.	ITEM	STAND- AND	NUB- STAND- ARD	TUTAL	STAND- ARD	SUR- STAND- ARD	TOTAL	STAND- ARD	SUB = STAND= ARD	TOTAL
		( n)	(1-)	(e)	(4)	( e)	(1)	(g)	(h)	(1)
31	INSPECTIONS MADE DURING MONTH	1_1_	0	_1_	2	0	2	3	6	3
32	Praspective private rental	6	0	0_	0	0	0	0	0	0
33	Praspective sales	0	0	0	0	0	0	0	0	0
34	Private rental ta which site occupants have moved	0	0_	0_	٥	_0		0	3_	0
35	Sales hausing to which site accupants have moved	,	0	1	2		2	3	0_	3
	iii					WHITE	W	NON - HITE (b)		(°)
36	REFERRALS MADE DURING MONTH					0		0		0
37	Public housing					0		0		0
38	Private rental hausing					0		0		0
39	Sales hausing					0		ð		0
40	STANDARD PRIVATE RENTAL UNITS ON LAST DAY OF MONTH	AVAILABL	E FOR RE	FERRAL		0		0		0
	FAMILIES WHOSE WHEREABOUTS IS	UNKNOWN						aliber -		
41	Added during month					0		0		0
42	Lacated during manth	>				0		0		0
43	Tracing efforts abandaned du	ring ma	nth			0		0		0

H-666 (9-59) Pege 4 of 4 REPORT AS OF MONTH ENDED PROJECT NUMBER PROJECT LOCALITY . 19\_63 Errens E-2 Documento S1 Timobe, Ermone C. RELOCATION PAYMENTS UNDER SECTION 106(f) (CUMULATIVE) NUMBER OF CASES AMOUNT OF MOVING AMOUNT OF PROPERTY LOSS LINE ITEM NO. (c) (b) \$ 44 TOTAL RELOCATION PAYMENTS 100,000,03 00.007.23 s Fomiliee 45 32.032.11 310 46 Moving expenses only 22,222,11 229 Moving espenses and property losess 47 48 Individual e 9,333,67 205 49 Moving expenses only 9,913,47 104 2 Moving expenses and property losees 50 0

The undersigned certifies that the relacation activities of the Local Public Agency as reported herein have been carried out in accordance with the Relacation Plan as approved by RHFA.

63

51

52

53

54

Bueinese doncerne

Moving expenses only

Property losess only

Moving expenses and property losses

Describes S1, 1908	Local Public Agency  Local Public Agency  Signature of Anthorized Officer
	Title
	>

FPI END-9047 11 27 15M

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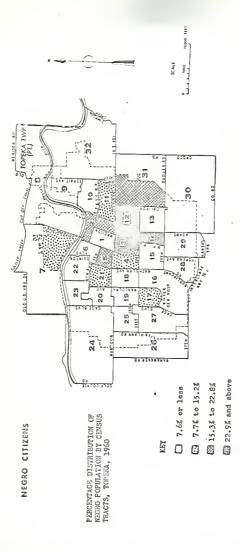
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00.007.79

97,997,65

Lega.	1012	ofer transmitter	62-16 1022			17-02-		
				CT LOCALI				
	II. I III Eleman Inches			CT HAME				
	Housing and Home Finance Agency URBAN RENEWAL ADMINISTRATION							
			PROJECT NUMBER					
	REPORT ON RELOCATION OF BUSINESS CONCE	RNS	174	nece E-	2			
	AND NONPROFIT ORGANIZATIONS	,	REPOR	AT AS OF MO	NTH ENGE			
	See instructions on reverse side.			Down	or 31	. 10 _62_		
	A. RELOCATION OF CON	CERNS (CUMU	LATIVE	)				
_			80	UNCEOFWO	RKLOAO			
		FROM ACQUISE	TION OF	PROPERTY				
NO.	1 T KM	BY LPA		OTNER	OTNER	TOTAL		
		(e)		(b)	(e)	(4)		
1	TOTAL WORKLOAG	125		0		125		
,								
•	Discentinued operations	25		_0		25		
3	Relocated to new location by own efforts or by referral,							
	to cote	-80		-0	-0-	- 03		
	4 Within same city							
		74		-0	-c-			
	b Outside city	-6		0	0	6		
4	Others (attack explanation)	-0						
ъ	Remaining on aite					30		
	Evicted to date							
	<u> </u>			0	0-			
	B. TOTAL RELOCATION PAYMENTS	MADE TO CON	ICERNS I	(CUMULATI	VE)			
		NUMBER OF	CARES	EXPI	OF MOVING ENSES b)	AMOUNT OF PROPERTY LOSS (0)		
7	TOTAL			4		\$		
_		93		97.93	7-46			
	Paymente not over \$3,000	, ,		8				
	Moving expenses only			24.22	2			
	Property losses only	50				52-899-65-		
10	Both moving expenses and property lossee	25		8.		32,099.03		
11	Payments over \$3,000	,	3,10					
-	undersigned certifies that the relocation activities of the Local Pu	2		60,71		n accordance with the		
Rei	December Dille 1962			nature of Au	shortzed Office	nghill		
	trans hammely of topche			Title	on-Olifoo			

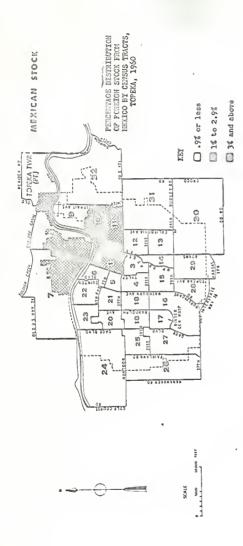
INE	17EM	NUMBER OF CASES (6)	AMOUNT OF MOVING EXPENSES (b)	AMOUNT OF PROPERTY LOSS (c)
	B-1. RELOCATION PAYMENTS TO OCC	UPANTS OF PROPERTY ACOUS	EO BY LPA (CUMULAT	IVE)
12	TOTAL	93	97,937.46	60.007.75
	Payments not over \$3,000			
13	Moving expenses only	56	24,112.31	-
10	Property losess only	23		\$ 52,000.63
18	Both moving ampenses and property losses	S	3,100.11	* 7,903.10
10	Payments over \$3,000	7	60,717.64	
	B-2. RELOCATION PAYMENTS TO OCC (CUMULATIVE)	UPANTS OF PROPERTY ACQUIR	REO BY OTHER PUBLIC	BOOIES
17	TOTAL	0	. 0	1 0
_	Payments not over \$3,000			
10	Maving expenses only	0	: 0	
10	Property losses anly	0		. 0
20	Both moving expenses and property losses	0	. 0	. 0
21	Payments over \$3,000	٥	1 0	i.a
	B-3. RELOCATION PAYMENTS TO OCC OR CODE ENFORCEMENT ACTIVE	CUPANTS DISPLACED BY CONSE	RVATION, REHABILITA	TION,
22	TOTAL	0	. 0	* 0
	Payments not over \$3,000			
2.5	Moving expenses only	0	: 0	0
24	Property lesses only	0		. 0
28	Both moving expenses and property losses	0	• 0	* 0
28	Payments over \$3,000	0	. 0	
	C. OETAILS OF	RELOCATION PAYMENTS OVER	\$3,000	
			AMOUNT OF CL MONTH OR PEN	AIM PAID OURING PAS
	NAME OF CONCERN	TYPE OF SUSHESS	CL AIMED	PAIO
	(0)	(b)	(0)	(4)
De	eterrant and Store Figtures, Lac	. Destaurant equi	gament 3,272.00	3,272.60
Sc	rimopshi Loca Gifica	Jewolry and penn	shop 5,997.51	5,997.51



tion. These also are the areas of new housing in the community. Thus it appears that the Negro population, which is growing in number —but declining in retio to the total of the city have virtually no Negro populacenter of the city which was previously repopulation, is moving into housing in the sided in by white population. The city of Topeka has a total Negro population of 9,145 or 8.68 of the total population. The major portion of the Negro population is

The areae in the south and western parte of tively.

concentrated in the center part of the community with tracts 3, 12, and 14 having 255, 42.55, and 40.75 Negro population respec-

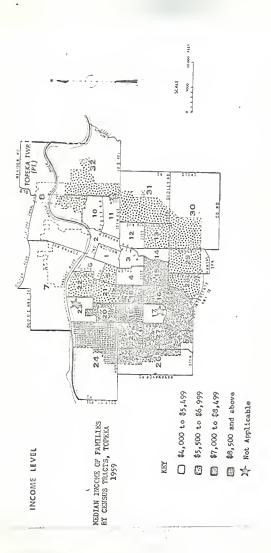


The location of Noxican stock is based on the M cennus tracts in which those percents born in 11 Mexico, or who have one or both parents who were born in Moxico, reside. It is likely that persons who are descendants of persons his migrating from Mexico more than one genera- button ago also reside in these areas.

Tract 2 with 15.3% Mexican stock and tract 10 with 9.6% Mexican stock are the high areas of

Mexican concentration. All other tracts have less than 3% residents of Mexican parentage.

The Koyway Urban Ronewal Project in tract 2 mas forced a number of Mortan Gamilies to move from this tract, Information provided by the Topeka Urban Ronewal Agency Indicates by the Topeka Urban Ronewal Agency Indicates that the majority of these families are finding other housing in tracts 10 and Uh.



western parts of the community and the lower income levels in the central and northern areas of the city.

The range of median income varied from tract 1 with \$4,116 to tract 19 with \$11,486.

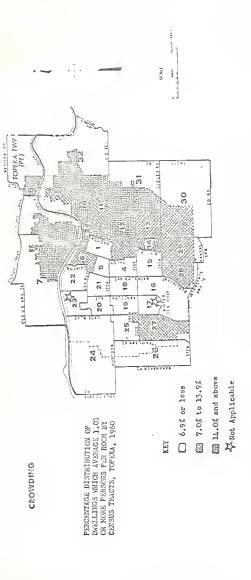
The median income of families in Topeka during the year 1959 was \$6,039. The pattern of median income followed the pattern of educacions formal level inther closely in Topeka with the higher income levels being in the west and south.



city had very little dilapidated housing.

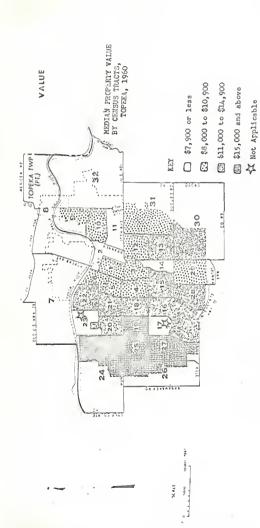
Tracts 2 and 11 had the highest number of dilapidated houses with 427 and 257 units respectively.

Dilapidated housing (i.e. housing ci which is beyond repair) constituted ho 4.45 of the housing units in Topeka. Areas with a relatively Figh ratio Tr of dilapidated housing were in the bo north and eastern parts of Topeka, an The south and western parts of the



Il or more of the city. This condition existed in mearly 3,500 housing units. The range in different parks of the city was from 1.35 in tract 19 to city was from 1.35 in tract 19 to sirrowdams slightly more than 206 in tracts 32 term parks and 7.

Dyldence of crowding (1.01 or more persons per room) existed in 8.75 in of the total housing units in Topeka. The areas in which there was a fight incldence of crowding were in the north and eastern parts in where in the north and eastern parts.



from tract 14 with a median value of \$5,500 to tract 24 with a median value of \$22,900.

owner occupied housing units in Topeka was \$11,600. Housing in the western part of the city had the highest value and the areas in the city and eastern parts of the city morth and eastern parts of the city

The median property value of the

Although not discussed in this pampliet, the median contract rent related closely to the property walue of each census tract.

The range of property value varied

were lowest.







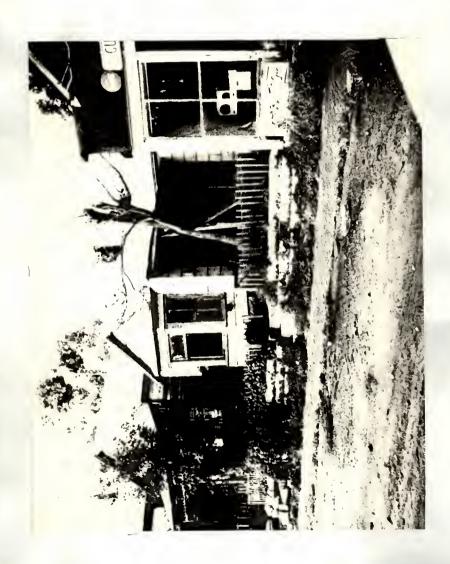


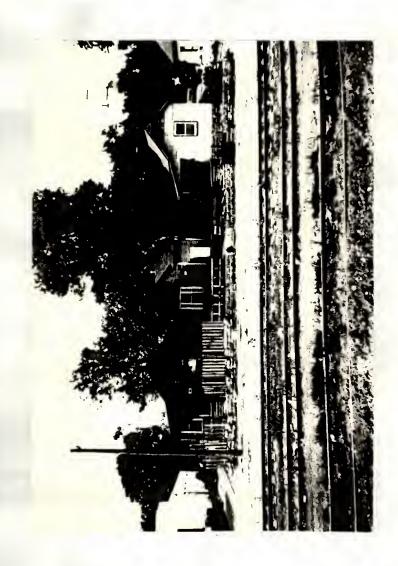






















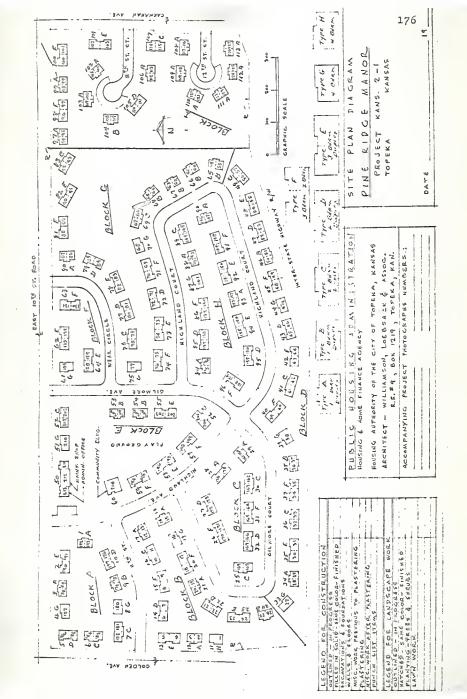












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# RELOCATION AS IT IS RELATED TO THE KEYWAY URBAN RENEWAL PROJECT, TOPEKA, KANSAS

by

EUGENE THOMAS McGRAW

B. Arch., Oklahoma State University, 1957

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF REGIONAL PLANNING

Department of Architecture and Allied Arts

KANSAS STATE UNIVERSITY Manhattan, Kansas

The intention of this paper is to investigate the nature of blighted areas in general and the Keyway Urban Renewal Area in Topoka, Kansas in particular. This, coupled with a clarification of the role played by the Federal Government through various slum clearance programs, particularly the present urban renewal program and the attendant characteristics of relocation. Fundamental to the success of any of these programs, from the government's point of view, as well as from that of the people involved, is consideration of the slum dweller and his hoped-for rejuvenation in an environment which will allow for an increase in socio-occnomic stability both for himself and for the community.

To ascertain whether these hoped-for rosults in an urban renewal project could be realized certain aspects of the Topcka urban renewal project, particularly relocation, wore chosen for investigation. Shortly, after the initial federal approval of the Keyway urban renewal program in Decembor of 1958, the relocation section within the agency formulated a Relocation Plan for the residents of the Keyway area. The purpose of the plan was to develop in detail the specific criteria necessary for relocation and the procedures required for its implementation.

The specifics of this plan and its implementation center about the relocation housing needs necessary to accommodate 648 families, individuals and the relocation of 125 business establishments from the project area onto approved relocation sites in other areas of the city. Essentially, the relocation

plan concerns itself primarily with physical aspects of relocation housing and the basis for determining housing which was considered "decent, safe, and sanitary." Horoin lies its weakness.

While there is much that is laudable in the Topeka plan, especially when considering the efforts of cortain other cities in relocation planning, it does not seem to go far enough in some respects. What was needed in the formulation of this plan was a cogent awareness on the part of the agency of the social needs of the relocatees and the necessity for providing a proper environment to develop healthy social attitudos. Unfortunately, nowhere in the relocation plan was consideration given to this premise nor was it really ever a significant factor in the relocation process. Fundamentally, in the case of Topeka, relocation broke down into the simple expedient of relocating people from one area of blight and dilapidation in which the majority lived in substandard housing into areas of dilapidation whore the relocatees live in standard housing. This seems inconsistent with what should be the hoped-for results of urban renewal. The concept that while helping to materially aid the relocatee physically by providing proper housing aid should be given them in the form of providing an environment which will oncourage them to readjust and develop a sonso of current social awareness and rosponsibility.