

COMMUNITY

A Publication of the New Jersey Department of Community Affairs



PAUL N. YLVISAKER



EDMUND T. HUME

Mayor Edmund T. Hume of Maplewood Succeeds Ylvisaker as Commissioner

Edmund T. Hume, mayor of Maplewood and a New Jersey Bell Telephone Company executive, was sworn into office January 23 as Commissioner of Community Affairs.

Hume was chosen by Governor William T. Cahill to succeed Paul N. Ylvisaker, who organized and led the Department since it began operations March 1, 1967.

Hume has served nine years as mayor of the suburban Essex County township of 25,000. He has had a 28-year career with the telephone company, and most recently held the post of executive assistant to the vice-president for public affairs.

In a statement issued upon taking office, Hume expressed optimism that the Department would continue to meet its challenges competently, and praised Ylvisaker for his record of leadership and performance.

"Based upon our experiences in the 1960's, the decade ahead promises to be a most challenging one," Hume said. "It will be particularly challenging to the Department of Community Affairs. From everything I have been able to learn in recent weeks, I am sure that the Department is equal to that challenge.

"While the competence and capabilities of all of us will be tested, I am sure

that we will perform most satisfactorily. In accepting the post of Commissioner, I am fully aware of the tremendous job my predecessor performed in establishing the Department and selecting the personnel.

"I am sure that whatever his endeavors will be in the future, he will succeed, and my best wishes will go with him. I am sure I speak for the whole Department when I say the latchstring will always be out for any opportunity he has to revisit."

The Cahill administration took office January 20. Ylvisaker submitted his resignation, effective January 20, to outgoing Governor Richard J. Hughes, who had brought him into state government from the Ford Foundation, where he was director of public affairs for 12 years.

As this newsletter went to press, Ylvisaker's future plans were uncertain.

Hume, 49, is first vice-president of the New Jersey Conference of Mayors and a member of its legislative committee. He is also a member of the local land use study committee of the New Jersey State League of Municipalities and served from 1965-68 as president of the League of Suburban Municipalities of Essex County.

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1st Demolition Grant Goes to Trenton

The City of Trenton will receive the first grant from a \$250,000 state aid fund appropriated to the Department last May for helping cities tear down structurally unsound and hazardous buildings.

Robert J. Kennedy, chief of the Department's Bureau of Urban Renewal, which administers the fund, said that Trenton would receive \$33,000 to expand to other parts of the city demolition activities it is now undertaking with the aid of federal financing.

He said that the grant would enable the city to raze as many as 10 unsafe buildings. He added that the city would receive the funds as soon as it submits a list of buildings to be demolished, along with cost estimates.

"Dilapidated, abandoned buildings pose a great hazard to residents of many older cities in New Jersey," Kennedy explained. "Children often get hurt playing in them. They are susceptible to fire, collapse and rodent infestation, and they are eyesores which depress property values."

He said that hazardous buildings often are permitted to stand even though the city has the power to tear them down, because the cost to the city of condemning and razing them is greater than the amount it can receive from the sale of the cleared land. The state aid fund will give cities the financial means to tear down such buildings as soon as they are declared unsafe and structurally unsound by a court.

The state aid fund was authorized out of supplemental funds. State Senator James H. Wallwork of Essex County was the principal sponsor of the authorizing legislation. All the other five Essex County state senators were co-sponsors. The legislation provides only a one-time appropriation.

Kennedy said that his bureau has met with representatives of five other large New Jersey cities which are undertaking demolition programs and which are interested in obtaining state aid from the fund.

Law Students Help Enforce State's Fair Housing Laws

Ten second and third year students of Rutgers University Law School temporarily "abandoned" their classrooms last semester in a novel effort to help the State enforce the laws against housing discrimination.

Under a cooperative program financed with federal funds awarded by the Department, the students earned 12 academic credits towards their law degrees by working with the State Division on Civil Rights, Department of Law and Public Safety.

At the start of the fall semester in September, the students spent the first two weeks in classroom study of the State's anti-discrimination and housing laws under the guidance of three of their law professors. Then, they were assigned to the agency, where they helped develop new administrative procedures designed to increase the Division's ability to identify and process discriminatory practices in the sale or rental of housing.

As part of their duties, the students reviewed New Jersey civil rights documents, procedures and legal interpretations as a basis for summarizing the grounds for legal action under State anti-discrimination laws. In addition, they prepared and distributed questionnaires to developers, tax assessors, landlords and employers to determine current housing patterns and practices throughout the State.

Based on the data provided through the questionnaires, the students helped the Division devise prospective rules and regulations, including a system for helping families locate housing. Under the

system, a landlord would report vacancies to the Division, which would notify fair housing organizations of the availability of apartments. The regulations are under review, by the Division, which is considering adopting them through normal administrative procedures.

The cooperative program was financed by a federal grant of \$60,622 in comprehensive planning assistance funds authorized under the federal Housing Act of 1954. The funds, administered in New Jersey by the Community Affairs Department, may be used for a variety of local, county, state and regional planning assistance projects, including innovative efforts in physical and human resources developments.

James H. Blair, director of the Civil Rights Division, said information gathered by the students has formed the basis for 18 complaints filed by the Division against several apartment developers in one northern New Jersey suburb. He said the complaints allege that certain housing patterns and practices of the community could be in violation of the State's fair housing laws.

Blair said the complaints, according to Division procedures, will first be aired at a closed conciliation conference with the parties involved to try to resolve differences. If no agreement is reached, the Division would hold a public hearing, at which an impartial legal examiner would determine whether discriminatory practices exist.

"I am hopeful that the new procedures being developed through the cooperative efforts of the Division on Civil Rights and

the Rutgers Law School will enable us to eliminate discrimination on an industry- or area-wide basis," Blair explained. "Until recently, the Division has handled complaints on an individual basis."

The students are attending a weekly two-hour seminar class this semester to evaluate their experiences with the Division.

Newark Poor Get Downpayment Aid

Some 125 low-income Newark families will receive financial assistance toward the purchase of their own housing units through grants announced by the Department this month.

One grant, of \$45,750, will be used to assist 75 prospective purchasers of cooperative apartments in University Court, a newly constructed garden apartment development. The other, of \$18,000, will aid 50 families in buying rehabilitated homes in the Amity Village development.

The grants are being provided from a \$1 million state-aid fund for rent supplement and downpayment assistance in the Department's 1969-70 budget.

The assistance payments will be provided to the families through the New Jersey Housing Finance Agency (NJHFA), which is providing mortgage financing for both University Court and Amity Village.

"The grants will enable these families to become homeowners, and to invest the share of their income paid for housing in their own community," said Paul N. Ylvisaker, Commissioner of Community Affairs and Chairman of NJHFA. "They will own their own cooperative apartments — decent and safe housing that otherwise would be beyond their means."

The state-aid program provides up to \$1,500 to each eligible family toward the costs of making a downpayment on a house or cooperative apartment, plus up to \$500 additional toward legal expenses. Income limits vary depending on the size of the family. Priority is given to families displaced from their homes by public construction.

New Publications Directory Released

An updated bibliography of all periodicals, publications, maps and legislation available from the Department has been released by the Office of Public Information.

The 39-page, printed booklet, titled "Publications Directory," includes entries for five periodicals, 68 publications, 19 pieces of legislation and 39 maps.

All listings identify material dealing with policies or programs of the Department's seven divisions, as well as the Office of Public Information, Administrative Services, and New Jersey Housing Finance Agency (HFA). The divisions are: Community Services, Housing and Urban Renewal, Local Finance, Eco-

nomic Opportunity, State and Regional Planning, Aging and Youth.

Each entry includes the publication's title, author, a brief narrative description of contents, its year or frequency of publication, the number of pages, the unit cost or subscription rate and a directory code number to facilitate ordering.

In addition, a special publications order form is provided on page 39 and a simple five-step ordering procedure is included in both the front and rear of the booklet.

Copies of the directory are available free of charge from the Office of Public Information, New Jersey Department of Community Affairs, P. O. Box 2768, Trenton, New Jersey 08625.



Seed Money Fund Plants Homes

Vernon Tatem, a production worker at the Campbell Soup Company in Camden, now owns the house he used to rent for \$80 a month. His mortgage costs are \$6 a month less than his rent used to be. And the house has been completely rehabilitated.

Tatem, his wife Doris, and their five children ranging in age from 3 to 17 years, think their house is pleasant and comfortable. Mrs. Tatem likes the improved layout which she said gives her more space. Tatem said he appreciates the ease of maintenance in the house, as well as the cost savings — his heating bill, he said, has been cut in half with central heating and new insulation.

A combination of state, federal and private industry assistance has made the improved housing possible for the Tatem and for 298 families like them throughout New Jersey.

Federal interest rate subsidies to homeowners (or in some cases to renters) help keep housing costs down. Private industry has provided the skilled technicians and in some cases additional funds to community-based nonprofit sponsoring organizations who develop the housing plans and get the housing built.

The Tatem's house was rehabilitated by Camden Housing Improvement Projects (CHIP), an organization supported by Camden industries and banks, which in two years' time has rehabilitated 121 houses for resale to low- and moderate-income families.

The state role in this team effort has been provision of "seed money" to the nonprofit sponsors through the Department's Revolving Housing Development and Demonstration Grant Fund. These early loans and grants enable the sponsors to develop their housing applications quickly, to acquire land, and to hire the expert help they need — attorneys, architects, market analysts, loan consultants and others — to prepare the necessary submissions to obtain federal or state mortgage loans.

WORK BEGINS — Debris is removed (top left) and the rebuilding is begun on a Camden Housing Improvement Projects (CHIP) house (right)...A family moves into a renovated house (bottom center).



New Jersey Families

When a sponsor obtains a mortgage loan, the seed money advance is repaid to the Fund.

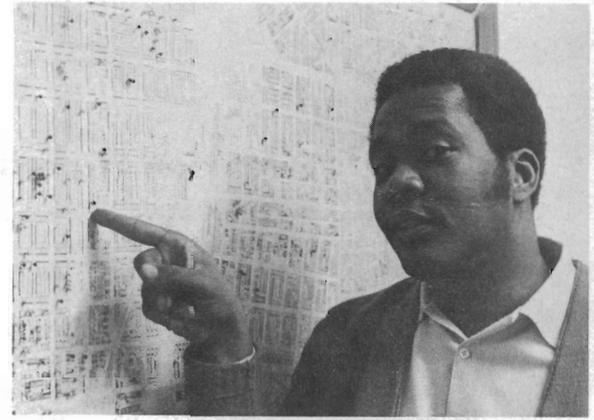
Another purpose of this fund is to finance demonstration projects to test new techniques or materials in housing construction. Since the fund was created in the 1967-68 budget, it has financed two large-scale rehabilitation ventures — CHIP in Camden and Amity Village in Newark, both of which have achieved promising results.

CHIP has succeeded in rebuilding three-bedroom houses to "new again" standards and reselling them for an average mortgage amount of \$11,700, on a maximum construction timetable of five months. In some neighborhoods, the rehabilitation work accomplished by CHIP has stimulated other property owners to improve their houses.

As of December 1, the Revolving Housing Development and Demonstration Grant Fund, to which the Legislature has appropriated a cumulative amount of \$3.7 million through the current fiscal year, has produced housing occupied by 299 families in five New Jersey communities. An additional 842 units of housing assisted by the Fund are under construction in 12 communities in eight counties, and firm commitments have been made for construction of nearly 1,000 more housing units.

Commitments totaling \$727,000 were made to the sponsors of the 1,141 units completed or under construction. These commitments generated more than \$19 million in mortgage financing, more than 26 times the initial seed money investment. Moreover, some \$273,000 in seed money loans has been repaid to the Fund, or 37.5 per cent of all the encumbered seed money which has resulted thus far in the construction or occupancy of housing.

"We are delighted with the success of the Fund to date in helping the production of much-needed housing for New Jersey and in attracting mortgage funds," said Thomas V. Seessel, executive director of the New Jersey Housing Finance Agency, who administers the Fund.



A NEW HOME — Vernon Tatem now pays \$6 a month less for the home he once rented for \$80 a month...The first house CHIP completed (bottom) is occupied by Mrs. Alberta Pearson and her six children...Paul Hamilton, director of CHIP field services points out on a map of Camden the location of CHIP houses (top).



Trenton, Englewood Housing Assured HFA Financing

The New Jersey Housing Finance Agency authorized mortgage loan commitments last month totaling \$17,673,000 to nonprofit sponsors planning to build 634 units of low- and moderate-income housing in Trenton and Englewood.

One commitment, of \$12,163,000, was made to the Kingsbury Corporation for construction of 364 units of high-rise and garden apartment dwellings in the John Fitchway III urban renewal area of Trenton.

The other, of \$5,510,000, was made to the Greater Englewood Housing Corporation to finance 270 units of clustered garden apartments on two sites in Englewood.

Both commitments will cover the full costs of construction, as authorized by law for nonprofit sponsors. Profit-making sponsors must put up 10 per cent equity capital.

Thomas V. Seessel, NJHFA executive director, said that the two proposed developments emphasized good design and contained a large proportion of spacious apartments suitable for large families. He noted that well over half the units in each development would contain two or more bedrooms.

Seessel said that federal rent reduction subsidies would be essential to the success of both developments. These subsidies, made available to state housing agencies under the Housing Act of 1968,

enable lower-income families who could not afford to pay full rent to live in the developments.

Rents in NJHFA-financed developments are below market rates because the bonds and notes the agency sells to raise mortgage funds are tax-exempt. Yet high interest rates have pushed even these below-market rents beyond the means of many families the agency was created to serve.

Seessel said the Englewood development will receive subsidies from the U. S. Department of Housing and Urban Development (HUD) for the life of the mortgage. He said the development would also be open to families paying the full, unsubsidized rent. He said that the NJHFA commitment to the Trenton group, however, was contingent on HUD's providing similar subsidy assistance there.

The Kingsbury Corporation plans to build two 20-story high-rise buildings and four three-story, step-back garden apartment buildings. The development will include 76 efficiency units, 84 one-bedroom units, 179 two-bedroom units, and 24 three-bedroom units.

With rent reduction assistance, a one-bedroom apartment will rent for approximately \$128 monthly, including all utilities, while a three-bedroom unit will rent for about \$167.

The Englewood group, formed by the Galilee Methodist Church of that city,

plans to build clusters of low-rise buildings on two sites totaling 28 acres which it has leased from the city. The site plans include recreational areas for young children and adults, as well as parking lots and a community center.

The development will consist of 116 one-bedroom units, 78 two-bedroom, 56 three-bedroom, 14 four-bedroom, and six five-bedroom.

The Englewood group was aided in developing its housing plans through an interest-free loan from the Department's Revolving Housing Development and Demonstration Grant Fund. The loan was used for consulting, architectural and engineering services.

Renewal Agencies Directory Issued

The 1969-70 directory of Local Housing Authorities and Redevelopment Agencies has been issued by the Department's Division of Housing and Urban Renewal.

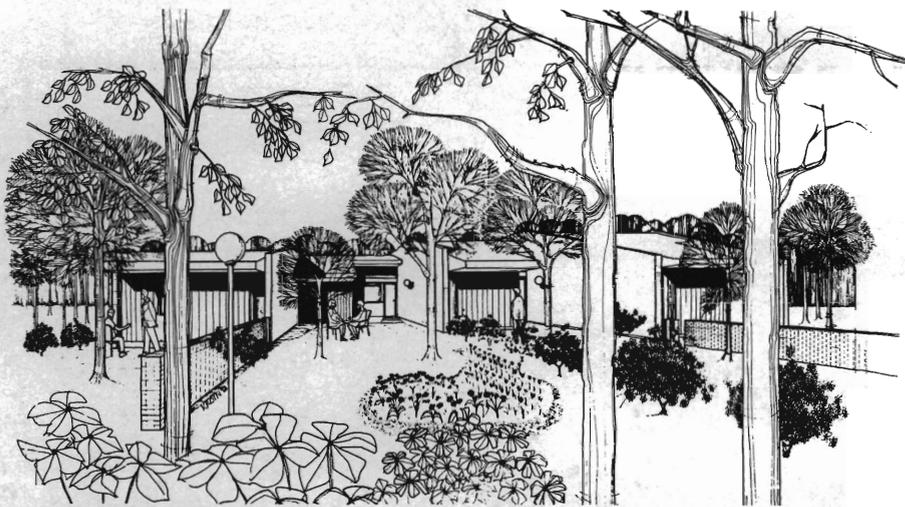
The 59-page publication, prepared annually by the Division's Bureau of Housing, lists the 76 local housing authorities, 19 redevelopment agencies and 19 other local public (urban renewal) agencies throughout the State.

Each entry includes the agency's address, date of creation, executive director and counsel, and the name, occupation and term of office of State and locally appointed members.

Under State law, a municipality may create a local housing authority to administer its federally funded, low-income public housing program and a redevelopment agency to clear blighted areas. The law also permits a community to combine the two agencies or to designate the governing body to serve as its local public agency.

Each local housing authority and redevelopment agency is composed of locally appointed members and one State-appointed member named by Community Affairs Commissioner Edmund T. Hume, according to State law. The State-appointed member provides a voice for State housing policy on each local body.

A limited number of copies of his directory is available free of charge from the Bureau of Housing, New Jersey Department of Community Affairs, P. O. Box 2768, Trenton, New Jersey 08625.



HOUSING FOR ENGLEWOOD - Two hundred seventy of these attractive, clustered garden apartments will be built soon in Englewood with mortgage assistance from the New Jersey Housing Finance Agency and with federal housing subsidies. They will be located on two sites, in the Lafayette Park and Trumbull Park sections of the city, and will be for low- and moderate-income tenants. The architect is Leonard Feldman of White Plains, New York.

Two More Computer Courses Offered

A computer orientation course already presented to more than 300 local government officials will be offered again in February by the New Jersey Department of Community Affairs.

The three-day, 16-hour course, entitled "Orientation to Computer Concepts for Local Governments," will be presented February 17-19 at Middlesex County College, Edison, and at St. Peter's College, Jersey City. It is designed to introduce local government officials to the most current information on computers and automatic data processing (ADP) equipment.

The course, developed by the Department's Division of Local Finance, was presented 15 times last year to a total of 318 State, county and local officials at community colleges in Bergen, Camden, Essex, Mercer, Middlesex, Morris, and Ocean Counties. The Division and the seven institutions served as co-sponsors of the training sessions, which are offered at no cost to participants.

James A. Alloway, division director, said the two additional courses were added "in response to requests from municipal officials who could not attend the previous courses." He said another series of ADP courses would be offered by the Division during the fiscal year beginning July 1.

Each of the two February courses will accommodate about 25 enrollees. The courses will be taught by two instructors — one from the Division's fiscal management training development section and one from the faculty of the host college.

A computer available in each college will be used for demonstration purposes.

E. C. Wakham, chief of the fiscal management training development section, said the course stresses the value of conducting feasibility studies for communities considering the use of computers or ADP equipment. It outlines how such a study is developed, conditions for computer equipment and packages and computer utilization systems available from the Division.

Any state, county and local officials interested in attending the February courses should send letters of application directly to Middlesex County or St. Peter's Colleges. The letters should include the applicant's name, title and the community he represents. There is no limit on the number of enrollees from a given community.

COMMISSIONER from page 1

His record of civic service includes terms as chairman of the Maplewood Planning Board, Maplewood Citizens Budget Committee, the Joint Council of Municipal Planning Boards of Essex County, and a joint sewage disposal system serving 11 municipalities. He is a trustee of the United Community Fund of Essex and West Hudson.

Hume is chairman of the legislative and the state-local affairs committees of the Greater Newark Chamber of Commerce. The latter committee was formed to encourage redevelopment of Newark through joint action by the business community and state and local governments.

He was named Man of the Year by the Maplewood Chamber of Commerce in

1962 and received the Americanism award of B'nai B'rith in 1968.

Hume attended Newark College of Engineering in 1945-46 and earned a certificate in management from Rutgers University in 1953. He has also completed the Executive Management Training program at Pennsylvania State University.

The new Commissioner was a delegate to the Republican National Convention in 1968 and to the Constitutional Convention which considered reapportionment of the New Jersey Legislature in 1966. He served for four years with the U. S. Marine Corps during World War II.

Hume and his wife, Lois, have four children: Edmund T., Jr., Robert G., John S., and Mrs. Louis Provenzano of Maplewood.

The Commissioner of Community Affairs is an ex-officio member of 14 statutory commissions or organizations. Hume succeeds Ylvisaker as a member of these organizations. He becomes ex-officio chairman of the New Jersey Housing Finance Agency and a member of the Hackensack Meadowlands Development Commission.

He also becomes a member of: Advisory Council on Community Affairs, Area Redevelopment Authority, Clean Air Council, Clean Water Council, Delaware Valley Regional Planning Commission, Governor's Council on Neighborhood Education Centers, Interdepartmental Cabinet Coordinating Committee on Seasonal Farm Labor, Narcotics Advisory Council, Public Broadcasting Authority, Tri-State Transportation Commission, Urban Affairs Council, and Urban Loan Authority.

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