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CO-OP CONTACT

UNITED HOUSING FOUNDATION

Member of The Cooperative League of The U.S.A.

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Tribute

Within the span of less than seven days the cooperative housing movement in New York City suffered two irrevocable losses. Paul Kirtzman and Seymour A. Meisler were practical idealists. With dedicated devotion they gave untiringly of themselves to helping people achieve a better life and to the building of institutions which would make this world a better place to live. In the midst of their work they were suddenly and unexpectedly taken from us.

Their passing is not only a personal tragedy for their families and friends, to whom we can only extend our deepest sympathy; it is also a great loss for the cooperative movement, for men with their qualities of character are rare.

Paul Kirtzman's family was one of the first to move into the Amalgamated Housing Cooperative in the Bronx. From early childhood he was connected with cooperatives. When the time came for him to decide how he could best utilize his talents as a man it was natural he would turn to cooperatives. Since 1955 he has been involved with the management of large housing cooperatives.

As is the case with good managers, Mr. Kirtzman's interests in cooperation transcended the day-to-day operations of housing developments, to encompass the larger meaning of cooperation. He made significant contributions to advancing the broad ideals of the movement. At the same time he was devoted to his family and took part in many activities in the community to help

make the Lower East Side a better place for them and for others to live.

In 1962 Seymour Meisler and his wife moved into the ILGWU Cooperative Houses in midtown Manhattan. The following year he helped organize the Penn South Cooperative Credit Union. He became a director and treasurer of this cooperative enterprise. It soon became obvious to those who worked with him in this credit union that he was a man with many unusual talents. Most of all he possessed a quick mind and a warm heart and viewed cooperation as a method whereby people could help each other. After only a relatively short association with cooperatives Mr. Meisler decided that he would like to give up his own private business and devote all of his time to the cooperative movement. He became manager of the Amalgamated-Warbase Houses in June of this year. Although on the job for only three months it was obvious that he and the job were made for each other. His untimely passing deprived the movement of an excellent manager.

Both of these men died on the threshold of life's most productive years, Mr. Kirtzman at 41, Mr. Meisler at 53. Yet the measure of a man is not taken in years, but in his character and accomplishments. Those in the cooperative movement who were privileged to have been associated with these men can attest to their many accomplishments and to the integrity of their character. We who had the opportunity of knowing Paul Kirtzman and Seymour Meisler are better people because of it.

SERIOUS BUSINESS

During the next few months tens of thousands of cooperators will, for a few hours at least, drop their role as tenants in their cooperative and assume their role as owners. The occasion will be the annual stockholders meetings which will soon be getting underway. Whether the cooperative is an old established organization, or a new one, the annual stockholders meetings are always important events.

The ultimate responsibilities for the affairs of a cooperative rests with its stockholders. Collectively they are the owners. The stockholders elect directors who serve as the trustees of the affairs of the corporation between stockholders meetings. It is the responsibility of the owners to elect the best possible people to serve as directors of their society.

Most cooperatives have been successful because of the ability and intelligence of the membership to conduct their affairs in a way which achieves the purposes of the organization.

It is interesting to observe at annual meetings how quickly the members spot and reject proposals which would change the character or purpose of the cooperative. A seemingly harmless, but actually devious proposal is suavely presented to the membership. It does not take long before the great majority of the membership sees through the proposal as one which might jeopardize the safety of their investments or the stability of the carrying charges. It is the ability of the people to act for their collective self-interest which has resulted in successful cooperative enterprises.

In the early days of cooperative housing financial institutions were reluctant to provide the mortgage financing necessary to build such housing. They did not think it would be possible for large groups of people to work together and manage their own affairs. Banks and insurance companies were accustomed to dealing with a single individual, who, as the landlord would be responsible for the loan. More than three decades of successful cooperation has demonstrated that people can work together effectively for their mutual interest.

Housing cooperatives have grown in size since the first few were organized. The principles however, re-

main the same. More and more people are involved in assuming the collective responsibilities for owning their own homes. In many instances this means that millions of dollars of the peoples' money are involved in a single enterprise. (In the cooperatives affiliated with the United Housing Foundation families have invested more than fifty-five million dollars in their homes). Of primary importance in the operation of a cooperative is the necessity of safeguarding the members' equity. Of almost equal importance is operating the development to maintain the stability of the carrying charges.

The Financial Report

The stockholders at the annual meeting may concern themselves with a variety of subjects, none however is as fundamental as the financial affairs of the corporation. In order to be able to discuss the cooperative's finances intelligently each stockholder is given a copy of the audited report prior to the meeting.

The major portion of the agenda of the meeting should be devoted to a discussion of the financial report. Ample time should be allotted to an analysis of the report by the president or manager and for discussion by the membership of the organization.

The emphasis on the financial affairs of the corporation takes precedence over other matters simply because most everything else is dependent upon the financial condition of the cooperative.

Discussion and Decision

In addition to the financial report the stockholders must usually concern themselves with numerous other matters at the annual meeting. With reports from the board, the Manager and the House Committee and of course with the election of directors the agenda is quite lengthy — and time is short. It is necessary therefore to conduct the meeting as expeditiously as possible, and still give people the opportunity to intelligently discuss the issues.

An annual meeting can be disrupted by one or

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COMMUNITY ACTIVITIES IN HOUSING COOPERATIVES

Ralph Lippman *

"You now have decent housing — it is up to you to make these homes you will be proud of — then you will have a better neighborhood, and eventually a better city."

Eleanor Roosevelt —
Dedication of East River Housing Corporation
October, 1955

The operation of a cooperative housing development carries with it greater responsibilities than the operation of private rental housing. This holds true no matter whether the cooperative is a small enterprise with a few handfuls of families, or whether it is a giant "Cooperative City" such as those being planned and built in New York City today.

The owner of a multiple-dwelling building invests his funds so that he may be in the business of leasing living quarters to families in need of shelter. The commodity which he has for sale is inanimate; it has been fabricated out of steel, brick and mortar. The owner is obligated to provide amenities in line with the regulations of the various City Departments, and commensurate with the rental paid in the housing market. He receives his compensation in the form of rental paid — gives services accordingly — and that is where his responsibilities end.

The "owner" of a cooperative house does not invest his funds so that he may be in business. His equity payments are made so that he might have a decent place in which to live. In making these equity payments, he joins forces with others having the same needs. A common bond between similarly-minded people is thus created. It is this common bond — this special relationship — which gives rise to an interplay between the people which, in time, transforms the "house" into the "home". The "house" is the physical structure. The "home" is the social unit. The catalyst in this metamorphosis is the cooperative organization through its management.

There are many areas in which people, having the cooperative home as a base, can extend their mutual interests. The most evident is in the extension of the philosophy into other cooperative business enterprises such as credit unions, supermarkets, nursery schools, day camps, etc. Another natural area for action within the cooperative environment is in the field of leisure time or community activities.

Community activities in a cooperative are organized in the same fashion as is the parent organization. Here too, people band together in cooperative fashion to meet their needs. This is in contradistinction to social agencies which are organized to serve the needs of others. If however, the membership is supposed to serve itself, where does the responsibility of the hous-

ing cooperative for community activities enter into the picture? How do we equate the autonomy of each of the leisure time activities with the stated desirability of expanding group interaction? Can groups organize and continue functioning on their own?

The experience of many of our vibrant, soulful cooperative communities proves that there is a 'modus operandi' which works. The housing cooperative, to start with, builds in physical space in which groups can function. But space alone is not enough. It is the further responsibility of dedicated cooperative management to welcome, to encourage and assist the formation of groups which will meet the social, cultural and recreational needs of the membership. And in addition, management must set up the ground rules, the framework within which the individual activities can perform, so that it will add to the dignity, to the warmth and to the satisfaction of life within the community.

An activity within a cooperative must not vitiate the mutuality of the total cooperative concept. It should, therefore, be spelled out clearly that these groups also be non-profit in nature along with their educational or recreational purposes. Like all true cooperatives, they should be impressed with the wisdom of neutrality in politics and religion. They should be dignified and not permit gambling. They should be considerate, and made to understand that being housed within a residential building, they must limit their activities so that a nuisance is not created to the occupants of the nearby apartments. They should be responsible, and assume the costs of their own operations and for possible damage to the community space, the equipment or the furnishings.

After the cooperative provides the physical space, after the groups are encouraged to organize and operate within the proper framework which includes cooperative principles and practices, dignity, considerateness and responsibility, it is then up to the individual group to function on its own.

It was President Kennedy who epitomized all of this when he said, at the dedication ceremonies of the Penn Station South Cooperative in May of 1962, that it is a "program which helps people to help themselves to solve their own problems".

*Mr. Lippman is Manager of the four cooperatives which make up the Cooperative Village on the Lower East Side of Manhattan.

OFTEN THE ANSWER MUST BE—NO

The job of a manager of a housing cooperative is not a simple one. Neither is it one which will result in his winning any popularity contests. For more often than not, the manager must be the official — no man — for the organization. As one manager put it, there was absolutely no possibility of anyone accusing him of being a “yes” man for the Board of Directors. He went on to say that he wished people would understand why it is necessary for him to say no to so many of their requests.

Be it a small development or a large one a manager must treat every cooperator exactly alike. The reason he must say no so often is, that what he agrees to do for one cooperator he must be prepared to do for every other member of the community. For example, the manager of the Cooperative Village in Manhattan is responsible for 4,443 apartments. What he agrees to do for one cooperator, he must be willing to do for 4,442 others.

One cooperator in the Cooperative Village asks the manager to install a light fixture in her foyer. The manager says he is sorry it can't be done. The cooperator correctly says it would only cost \$15.00 to make the installation in her apartment. Certainly the cooperative could afford \$15.00. It could, but if this one installation was made the manager is committing the cooperatives to spend not \$15.00, but potentially \$66,645. That is the reason the manager must say no so often.

It is the manager's responsibility to operate the development for the benefit of all the members. He must do this within the income of the cooperative. Most of the income comes from one source, the carrying charges paid by the cooperators. The monies which are spent must benefit the entire membership, not selected individuals.

It must also be remembered that the manager must always keep in mind the objectives of the cooperative. A primary responsibility of management is to operate within a budget based on the income from carrying charges of the apartments. If he were not concerned with how much carrying charges the members had to pay he could become very popular by acceding to every

request. His popularity would last only until it became necessary for the members to pay additional carrying charges. Because it is the objective of the organization to keep the charges as low as possible it is necessary for the manager to say no to the requests of people who are concerned only for their own welfare.

Aside from the countless individuals a manager must deal with, he must also meet with committees and representatives of groups within the cooperative. There are many “special interest” groups. Parents with small children have one group, teen-agers are another group, then there are the senior citizens, young adults — married, young adults — single; and usually boy scouts, girl scouts, artists, dancers, singers, fraternal, cultural and social groups, weight lifters, stamp collectors, ham radio operators and the perennial square dancers. From time to time these groups ask the manager for something for themselves. Usually the answer must be no. Usually for the same reason he must say no to individual cooperators. The house does not have the money to subsidize the activities of special interest groups. And what the manager would do for one group he would have to do for all.

“All we are asking for is a man to clean up the community room after our meeting,” says the leader of one group. “I'm sorry we can't afford to do it,” the manager says. “Can't afford it, — why it would take a man only two hours to clean up the room — that wouldn't cost very much.” Again the manager must explain what he would do for one group he must do for all. In the course of a week, thirty four separate groups use the cooperative's community facilities. It would require the services of at least one and a half men to do nothing else but clean the community rooms. It would cost the cooperative \$7,500 a year to perform services for special interest groups. It is not the purpose of a housing cooperative to supply services for groups interested in various activities. Part of the carrying charges paid by all the cooperators cannot be used for purposes which only benefit a part of the membership. For these reasons the manager must say no to these requests.

Sometimes it is not possible for a cooperative to

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REPORT ON 23 HOUSING COOPERATIVES AFFILIATED WITH THE UNITED HOUSING FOUNDATION

To date 26,630 families in the 23 cooperatives affiliated with United Housing Foundation have pooled their resources to provide themselves with good housing at prices they can afford.

Collectively these families, numbering approximately 100,000 people, are managing the affairs of 350 apartment buildings which cost almost \$358,000,000 to build.

To scoffers who claim that only private enterprise can run a business successfully, they can point with pride to the fact that they handle more than \$30,000,000 a year in carrying charges (rentals) alone on a total of 116,077 rooms.

These figures break down to an average carrying charge of \$19.44 a month, per room, ranging from a low of just over \$14.00 in the older co-ops to mostly \$23.00-\$24.00 in some of the newest ones and including many rooms at \$16.00, \$17.00, and \$18.00 per month.

These cooperators made a cash investment of almost \$57,000,000, which amounts to an average equity per room of about \$489.00. The equity of member co-operators represents only part of the necessary financing. The majority of the financing came from mortgages which originally totalled around \$300,000,000.

It should be pointed out that the investment in real estate, exact figure \$357,882,663.87, represents only one part of the affairs which cooperators manage. Other associated cooperative activities such as insurance, supermarkets, store rentals, credit unions, etc. increase the dollar volume considerably.

The foregoing are some of the totals which emerge from a survey of reports submitted by the housing developments. The data has been tabulated and appears on the accompanying Summary Data Sheet.

The fact that cooperatives were able to borrow almost \$300,000,000 shows the increasing confidence of both government and the business community in non-profit cooperatives.

The first cooperative, Amalgamated Housing Corporation in the Bronx, was built in 1927 and added to in 1936 and 1952. During the 1950's sixteen other cooperatives went up. But the five built in the 1960's, Amalgamated-Warbase, Big Six Towers, Mutual Redevelopment Houses, Rochdale Village and Seward Park, account for 14,247 units, or well over half of the total number of apartments.

These five cooperatives cost almost \$223,000,000 to build and their mortgage financing amounted to \$188,616,000. These figures illustrate the momentum which cooperative housing has gained.

People of vision foresee that during the last half of this decade the number of cooperative housing developments will multiply even faster.

For these cooperatives mean more than the cold facts and figures which are being reviewed here. The amount of members' equity represents the total of the relatively small amounts of money which people of low and moderate incomes have pooled to obtain housing they could never provide for themselves individually.

The amount they borrowed represents the changing attitude of government and private financial sources toward the ability of people, working together, to manage their own economic affairs.

But the most significant figure of all is the close to 100,000 men, women and children who are living in decent homes, in a wholesome environment where community spirit is strong and healthy, where there is sunlight, grass and trees for all to enjoy. Many of these developments replaced slums, and many of the people living in them are former residents of the rebuilt areas.

The cooperative housing developments affiliated with the United Housing Foundation have shown they represent the best hope of transforming vast urban areas from places where people just exist into homes where it is possible to live a good life.

SUMMARY

Data of 23 Consumer-Owned Housing Cooperatives Affiliated with United Housing Foundation

1. Total Cost at Completion	\$357,882,663.87
2. Total Number of Units (Apartments)	26,630
3. Total of Mortgages at Inception	\$297,466,873
4. Total Members' Equity	\$56,736,148.36
5. Average Equity Per Room	\$488.91
6. Average Monthly Carrying Charges per Room	\$19.44
7. Total Annual Income From Apartments (Carrying Charges)	\$30,338,864.53
8. Total Number of Apartment Buildings	350
9. Total Number of Rental Rooms	116,077

SUMMARY DATA OF HOUSING CO

Project Name	Amalgamated Dwellings, Inc.	Amalgamated Housing Corporation	Amalgamated-Warbase Houses	Beech Hills Corporation
Location of Project	504 Grand Street New York 2, N.Y.	98 Van Cortlandt Park South Bronx 63, New York	2800 West Fifth St. Brooklyn, N.Y.	244-20 57th Drive Douglaston 62, New York
Sponsor	Amalgamated Clothing Workers of America	Amalgamated Clothing Workers Union	Amalgamated Clothing Workers of America & United Housing Foundation	Kahn Construction Company
Type of Cooperative	Limited Dividend	Limited Dividend	Limited Profit Housing Co.	213
Date Completed	1930	1927 — 1936 — 1952	Early 1965	1953
Description of Community				
Size of site	1.5 acres	10.5 Acres	26.7 Acres	42 Acres
Number of residential buildings	8	14	5	43
Number of apartments	236	1434	2585	816
Height of buildings	6-7 stories	2-12 stories	24 stories	2 stories
Number of walk-up buildings	0	8	0	43
Number of elevator buildings	8	6	5	0
Number of other buildings	0	0	2	12
Identify	—	—	Shopping Center, Power Plant	Garages
Number of community rooms	1	12	11	1
Number of laundry rooms	1	9	5	17
Parking provided for	0 cars ¶	380 cars	1034 cars	716 cars
indoors	0	380	0	316
outdoors	0	0	1034	400
Description of Apartments				
Number of units with 2 rooms	3	44	0	0
Number of units with 2½	0	0	0	0
Number of units with 3	44	699	530	0
Number of units with 3½	67	0	430	256
Number of units with 4	26	552	455	0
Number of units with 4½	74	0	420	56
Number of units with 5	22	129	275	440
Number of units with 5½	0	0	30	64
Number of units with 6	0	10	230	0
Number of units with 6½	0	0	215	0
Number of units with 7	0	0	0	0
Total number of rental rooms	919½	5867	11,362½	3700
Size of typical units:				
2½ rooms	— Sq. ft.	— Sq. ft.	— Sq. ft.	— Sq. ft.
3½ rooms	827 Sq. ft.	704 Sq. ft. (3 rooms)	925 Sq. ft.	435 Sq. ft.
4½ rooms	1096 Sq. ft.	989 Sq. ft. (4 rooms)	1190 Sq. ft.	600 Sq. ft.
5½ rooms	1300 Sq. ft.	1185 Sq. ft. (5 rooms)	1455 Sq. ft.	765 Sq. ft.
Financial				
Total cost of cooperative at completion	\$1,533,835	\$12,744,000	\$43,375,000	\$9,000,000
Total amount of members' equity	\$481,800	\$3,049,425	\$6,675,000	\$111,000
Mortgage at inception	\$1,020,000	\$8,230,081	\$36,700,000	\$7,421,000
Mortgage at end of last fiscal year	\$189,500	\$4,227,766	Completion in 1965	\$6,504,283.10
Other Corporate Indebtedness	—	\$366,000 (Debenture Notes)	—	—
Members' equity per room	\$500-600	\$425-500-600-650	\$600.00	\$30.00
Average monthly carrying charges per room excluding utilities	\$14.18	\$14.60	\$23.00	\$23.55
Average monthly utilities per room	\$1.15	\$1.30	\$2.25 †	\$2.02
Total annual income from apts.	\$169,174	\$1,052,085.51	\$3,441,144	\$1,074,924
Fiscal year ends	August 31	August 31	March 31	December 31
Other Information				
Number of employees	8	52	70	25
President	Jacob S. Potofsky	Abraham E. Kazan	Abraham E. Kazan	Sidney Schenker
Manager	Ralph Lippman	Sol Shaviro	Benjamin C. Beacom	Robert L. Player
Publication	Co-op Community News	Co-op News	Amalgamated-Warbase News	Beech Hills Bulletin
Annual meeting	December	December	—	November
* Includes utilities	† Includes Air Conditioning	‡ As of June 30, 1964	¶ Cooperators may utilize the facilities of the Hillman Hous	

OPERATIVES IN NEW YORK CITY AFFILIATED WITH UNI

Bell Park Gardens	Bell Park Manor & Terrace	Big Six Towers, Inc.	Deepdale Gardens Corporations	East River Housing Corporation
220-48 67th Avenue Bayside 64, New York United Veterans Mutual Housing #2 Corp.	221-22 Manor Road Queens Village 27, N.Y. United Veterans Mutual Housing Co., Inc.	Queens Blvd. & 60th Street Woodside 57, New York N. Y. Typographical Union	60-33 Marathon Parkway Little Neck, Queens, N.Y. Private Builder	570 Grand Street New York 2, New York ILGWU & United Housing Foundation
Limited Dividend 1950	Limited Dividend 1951	Limited Profit Housing Co. 1963	213 1952	Redevelopment Company 1956
35 Acres 39 801 2 stories 39 0 18 Garages 3 13 545 cars 245 300	47 Acres 50 848 2 stories 50 0 15 Garages 4 18 536 cars 336 200	13 Acres 7 981 15-18 stories 0 7 2 Shopping Centers 13 7 501 cars 0 501	69 Acres 69 1396 2 stories 69 0 0 — 0 25 1126 cars 533 593	13 Acres 4 1672 20-21 stories 0 4 2 Shopping Center, Boiler H 9 4 350 cars 0 350
1 0 0 27 0 300 354 0 119 0 0 3931	0 0 0 18 0 414 297 0 119 0 0 4341	0 7 24 81 189 94 378 0 44 164 0 4772	0 0 0 424 0 100 776 96 0 0 0 6342	0 82 0 280 420 267 505 12 88 12 6 7305½
853 sq. ft. average for entire development	— Sq. ft. 613 Sq. ft. 660 Sq. ft. — Sq. ft.	500 Sq. ft. 784 Sq. ft. 954 Sq. ft. 1342 Sq. ft.	— Sq. ft. 300 Sq. ft. 550 Sq. ft. 800 Sq. ft.	617 Sq. ft. 821 Sq. ft. 1090 Sq. ft. 1294 Sq. ft.
\$8,270,000	\$8,367,806.70	\$17,000,000	\$14,000,000	\$20,035,872
\$2,497,575	\$2,257,209.36	\$2,624,000	\$337,439	\$4,565,937
\$7,272,000	\$7,727,700	\$14,000,000	\$12,723,000	\$15,000,000
\$5,253,766	\$5,883,363.18	\$14,000,000	\$11,209,584.11	\$12,033,497
\$633	\$600-800	\$550	Approx. \$53.00	\$625.00
\$16.81	\$17.26	\$22.00	\$29.00 *	\$17.00
\$2.08	\$1.98	\$1.65	—	\$1.50
\$891,300 August 31	\$894,756.60 August 31	\$1,260,000 December 31	\$1,855,354 December 31	\$1,617,813 June 30
16 Mark Wolfson Myron Alberts Bell Park News January	16 Theodore Sternsheim William V. Pepitone Bell Park Manor & Terrace News January	43 Francis G. Barrett Harvey Bernstein Towers Reporter (Unofficial) May (Subject to change)	42 Jack Bushman Nicholas Reinhardt Board of Directors Bulletin Community Council Reporter March	47 Abraham E. Kazan Ralph Lippman Co-op Community News November-December

ing Corp. Garage.

UNITED HOUSING FOUNDATION — 1964

Electchester—First Housing Company, Inc. 161-04 Jewel Avenue Flushing 65, New York I.B.E.W. Local #3 Joint Industry Board Limited Dividend 1951	Electchester—Second Housing Company, Inc. 161-29 Jewel Avenue Flushing 65, New York I.B.E.W. Local #3 Joint Industry Board Limited Dividend 1955	Electchester—Third Housing Company, Inc. 65-52 160th Street Flushing 65, New York I.B.E.W. Local #3 Joint Industry Board Limited Dividend 1953	Electchester—Fourth Housing Company, Inc. 65-83 160th Street Flushing 65, N.Y. I.B.E.W. Local #3 Joint Industry Board Limited Dividend 1953	Hillman Housing Corporation 500-530-550 Grand Street New York 2, New York Amalgamated Clothing Workers of America Redevelopment Company 1949-1951
10.63 Acres 7 383 3-6 stories 4 3 0	19.29 Acres 12 688 10 six story —2 three story 2 10 0	16.5 Acres 12 792 6 stories 2 10 0	10.5 Acres 5 361 6 stories 5 0 0	5.7 Acres 3 807 12 stories 0 3 1
House 7 7 298 cars 124 174	12 12 500 cars 249 251	4 10 508 cars 233 275	5 5 330 cars 84 246	Garage 3 5 500 cars 500 0
0 2 0 72 0 253 0 56 0 0 0 1690	0 0 0 134 0 440 0 114 0 0 0 3058	0 2 0 144 0 538 0 108 0 0 0 3524	0 0 0 70 0 231 0 60 0 0 0 1619	46 39 284 2 358 0 78 0 0 0 0 3094¼
550 Sq. ft. 763 Sq. ft. 973 Sq. ft. 1100 Sq. ft.	— Sq. ft. 763 Sq. ft. 981 Sq. ft. 1199 Sq. ft.	520 Sq. ft. 730 Sq. ft. 950 Sq. ft. 1160 Sq. ft.	— Sq. ft. 773 Sq. ft. 994 Sq. ft. 1215 Sq. ft.	500 Sq. ft. 821 Sq. ft. 1090 Sq. ft. 1294 Sq. ft.
\$3,731,454 \$800,822 \$3,200,000 \$1,308,284 — \$475.00	\$8,209,227.86 \$1,073,875 \$6,835,000 \$5,072,000 — \$351.00	\$8,600,000 \$1,231,000 \$7,295,000 \$5,124,165.27 — \$350.00	\$3,884,181 \$773,875 \$3,068,270 \$1,968,000 — \$475	\$9,742,532 \$1,937,588 \$7,499,222 \$4,861,127 — \$675.00
\$14.10 \$1.25 \$320,960.40 August 31	\$16.26 \$1.75 \$657,891.60 August 31	\$16.50 \$1.75 \$754,398.60 December 31	\$17.21 \$1.75 \$308,856 August 31	\$16.16 \$1.50 \$655,848 December 31
10 Louis Beal Frank O'Brien Electchester News November	18 Robert P. Breitman Carl Shain Electchester News November	21 Frank Schwartz Edward Jablonski Electchester News November	12 Hy Greenblatt Dan Silverman Electchester News November	20 Robert Szold Ralph Lippman Co-op Community News May

Summary Data of Housing Cooperatives in New York (C

Project Name	Joint Queensview Housing Enterprise, Inc.	Kingsview Homes, Inc.	Mutual Housing Association, Inc.	Mutual Redevelopment Houses, Inc.
Location of Project	21-66 33rd Road Long Island City 6, N.Y.	125 Ashland Place Brooklyn 1, New York	3845 Sedgwick Avenue Bronx 63, N.Y.	(ILGWU Cooperative Houses) 321 8th Avenue, N.Y. 1, N.Y.
Sponsor	Prominent Individuals	Prominent Individuals	Van Cortlandt AVC United Housing Foundation	ILGWU & United Housing Foundation
Type of Cooperative	Redevelopment Company	Redevelopment Company	Conventionally Financed	Redevelopment Company
Date Completed	1951	1957	1955	1963
Description of Community				
Size of site	9 Acres	3 Acres	0.77 Acres	20.4 Acres
Number of residential buildings	14	5	1	10
Number of apartments	726	290	124	2,820
Height of buildings	14 Stories	1 fourteen and 4 fifteen stories	14 stories	22 stories
Number of walk-up buildings	0	0	0	0
Number of elevator buildings	14	5	1	10
Number of other buildings	0	1	0	5
Identify	—	Garage	—	Theatre, Three Shopping Centers Power Plant
Number of community rooms	3	1 plus 4 small club rooms	1	17
Number of laundry rooms	14	5	1	10
Parking provided for	269 cars	125 cars	52 cars	754 cars
indoors	0	56	0	339
outdoors	269	69	52	415
Description of Apartments				
Number of units with 2 rooms	0	0	0	30
Number of units with 2½	0	14	0	225
Number of units with 3	0	28	30	435
Number of units with 3½	256	69	13	525
Number of units with 4	0	0	26	516
Number of units with 4½	312	110	28	387
Number of units with 5	0	0	14	477
Number of units with 5½	156	69	13	15
Number of units with 6	2	0	0	105
Number of units with 6½	0	0	0	105
Number of units with 7	0	0	0	0
Total number of rental rooms	3171	1235	557	11,350½
Size of typical units:				
2½ rooms	— Sq. ft.	450 Sq. ft.	— Sq. ft.	650 Sq. ft.
3½ rooms	574 Sq. ft.	580 Sq. ft.	890 Sq. ft.	913 Sq. ft.
4½ rooms	731 Sq. ft.	750 Sq. ft.	1140 Sq. ft.	1175 Sq. ft.
5½ rooms	824 Sq. ft.	850 Sq. ft.	1395 Sq. ft.	1435 Sq. ft.
Financial				
Total cost of cooperative at completion	\$8,576,000	\$3,970,626.47	\$1,577,000	\$42,831,948
Total amount of members' equity	\$1,816,475	\$891,578.50	\$387,500	\$7,377,500
Mortgage at inception	\$6,841,000	\$3,141,000	\$1,000,000	\$34,000,000
Mortgage at end of last fiscal year	\$5,094,350.83	\$2,821,593.88 ‡	\$827,065.76	\$33,546,440
Other Corporate Indebtedness	—	—	—	\$1,500,000 (Debenture Bonds)
Members' equity per room	\$572.84	\$730.75	\$700	\$650
Average monthly carrying charges per room excluding utilities	\$18.02	\$23.00 *	\$22.72	\$24.00
Average monthly utilities per room	\$1.65	—	\$1.54	\$2.77 †
Total annual income from apts.	\$749,857.20	\$330,959	\$161,284	\$3,645,642
Fiscal year ends	December 31	December 31	December 31	June 30
Other Information				
Number of employees	30	11	4	75
President	Leo Siebert	Hyman Frank	Harold Ostroff	Abraham E. Kazan
Manager	Abe Grodd	James Felt & Co., Inc.	Sol Shaviro	Abraham Bluestein
Publication	Queensview-Queensview West News	Flyer	Co-op News	Co-op Community News
Annual meeting	May	May	April	November
* Includes utilities	† Includes Air Conditioning	‡ As of June 30, 1964		

City Affiliated with United Housing Foundation — 1964

North Queensview Homes, Inc. 33-68 21st Street, Long Island City 6, N.Y. Prominent Citizens Redevelopment Company 1958	Park Reservoir Housing Corporation 3845 Sedgwick Avenue Bronx 63, N.Y. United Housing Foundation Limited Profit Housing Co. 1958	Ridgewood Gardens, Inc. 52-24 65th Place, Maspeth 78, N.Y. Redevelopment Associates Limited Dividend 1955	Rochdale Village, Inc. 163-49 130th Avenue Jamaica, New York United Housing Foundation Limited Profit Housing Co. Early 1965	Seward Park Housing Corporation 425 Grand Street, N.Y.2, N.Y. United Housing Foundation Redevelopment Company 1961
— 7 364 14 stories 0 7 0 — 3 7 190 cars 0 190 0 0 0 0 0 208 0 156 0 0 0 1794	1.7 Acres 3 273 13-14 stories 0 3 0 — 2 3 62 cars 0 62 0 13 13 39 52 104 26 14 12 0 0 1223-1/6	4.9 Acres 8 372 6-8 stories 0 8 0 — 3 8 109 cars 109 0 0 0 0 0 0 1675	120 Acres 20 5,860 14 stories 0 20 4 Two Shopping Centers, One Community Building One Power Plant 42 20 3,000 cars 0 3,000 0 0 520 1180 1040 1040 0 520 520 0 0 26,210	12.5 Acres 4 1728 20 stories 0 4 2 Shopping Centers 4 4 350 cars 250 100 68 80 0 376 352 272 424 8 148 0 0 7336
— Sq. ft. — Sq. ft. 700 Sq. ft. 800 Sq. ft.	635 Sq. ft. 890 Sq. ft. 1140 Sq. ft. 1395 Sq. ft.	— Sq. ft. 498 Sq. ft. 587 Sq. ft. — Sq. ft.	— Sq. ft. 930 Sq. ft. 1195 Sq. ft. 1460 Sq. ft.	500 Sq. ft. 821 Sq. ft. 1090 Sq. ft. 1294 Sq. ft.
\$4,956,831.29 \$1,076,400 \$4,250,000 \$3,921,770 — \$600.00 \$22.00 * \$473,601.60 September 30	\$3,750,000 \$759,375 \$3,000,000 \$2,950,193 — \$625.00 \$19.57 \$1.57 \$309,414 March 31	\$4,022,349.55 \$754,374.50 \$3,327,600 \$2,969,439.16 — \$410 \$18.10 \$1.44 \$363,417.02 August 31	\$95,704,000 \$10,488,000 \$85,216,000 Completion in 1965 — \$400 \$21.00 \$2.21 † \$7,367,100 March 31	\$24,000,000 \$4,768,400 \$18,700,000 \$18,007,453 — \$650 \$21.00 \$1.50 \$1,983,084 November 30
13 Robert Cohen James R. Haley Queensview-Queensview West News December	8 Harold Ostroff Sol Shaviro Co-op News June	11 Elizabeth Johnson Murray Garfield None December	150 Abraham E. Kazan Arnold Merritt Rochdale Village Bulletin	50 Abraham E. Kazan Ralph Lippman Co-op Community News March

RIOTS AND SLUMS

The Federal Bureau of Investigation has issued a report on the riots which erupted last summer in New York, Rochester, Philadelphia and other communities. It is not surprising that the report finds that the basic causes of these riots are such social problems as slums, school dropouts, unemployment. In Jersey City, Philadelphia, Rochester and New York all of the riots took place in or on the fringes of slum ghettos.

Immediately after the report was issued, the President directed that the FBI offer riot control courses to every Police Department in the country. He also directed the Army to increase riot training in all National Guard units. This is not the answer which is required for solution to the problem.

Neither troops or police will entice children to continue their education; neither will they create employment; neither will they abolish slums and create good housing. Yet, perhaps the President is being realistic, perhaps he sees little hope of quickly solving the basic cause of rioting and must rely on force to control the next outbursts whenever they occur.

Reasonable people, public officials and private citizens alike, know that bayonets, tear gas, clubs and the other weapons used in quelling riots are not the answer to the problem.

While we know what has to be done, we refuse to face the realities of the situation. It is a tragic state of affairs that we fail to clean up the slums because property is valued higher than the lives of people. How many more riots must we have, how many more homes must be broken, how many more people will perish in tenement fires, how many more babies will be bitten by rats, how many more people will contract T.B. before the city takes action once and for all to clean up its slums?

A massive program of slum clearance would eliminate many of the physical causes of human misery and discontent. Better physical accommodations in themselves, however, will not automatically mean that every social problem will simply vanish and every person will become a model citizen. Life is not that simple. Every urban renewal project should include a corollary program concerned with human renewal to teach people how to help themselves.

It is not enough to clear slum buildings, slum attitudes must also be cleared. Many people who have lived in slum buildings for many years have lost hope for a better life for themselves. It is understandable that they are apathetic about community life and

(Continued on page 10)

COOPERATIVES WHAT THEY STAND FOR

Every four years the national political parties draw up a platform so the voters will know what the parties stand for. Probably only a small percentage of the voters take the trouble to read and compare the platforms before casting their votes, nevertheless the platform performs a useful purpose for those who do want to know how the parties stand on specific issues.

When people join a party, or an organization it is wise for them to know what the organization stands for and what its purposes are. With this in mind the following is a statement of some of the things consumers cooperation stands for.

1) Consumers cooperation offers people the opportunity to voluntarily join together in democratic organizations to provide themselves with goods and services on a non-profit basis.

2) Through cooperation people have the opportunity to work for a society based on service, self-help and mutual aid, in preference to one based upon personal gain, competition and private profit.

3) Cooperation makes it possible for people to have a meaningful voice in the ownership of the institutions supplying their needs. On the basis of the principles of open membership and one member-one vote cooperation makes it possible to have democracy in economic institutions.

4) Cooperation also means honesty in the market place. No individuals other than those who use the services of the society — the member-owners profit from the operations of a cooperative.

5) Cooperation means that the consumer receives full value for the goods or services he buys. It is the purpose of the cooperatives to provide their members with quality services and products at the most reasonable price possible.

6) Cooperation seeks to establish a better society by giving people the opportunity for greater participation in the benefits of an economy of abundance. Cooperatives seek increased productivity lower prices and the elimination of profit.

7) Cooperatives recognize that farmers and workers should receive a fair return for their labor. They also recognize that the employees of cooperatives should be adequately compensated for their labor.

8) Cooperatives stand for equality. The first basic principle of consumers cooperation is open membership. Any person regardless of his race, creed, color or national origin is eligible to join cooperatives.

(Continued on page 10)

RIOTS AND SLUMS (Continued from page 9)

neighborhood affairs, they have no roots or responsibilities in the community. It is essential that these people be given the opportunity not only to live in decent physical surroundings, but to become self respecting, self-reliant, responsible citizens.

It is as predictable as the sun rises in the East that unless positive action is taken to eliminate the ghettos of poverty and human degradation the police and the troops will have to put their training into practice to stop future riots. People will then shake their heads and say "what is the city coming to", "why is it that people behave this way". The tragedy is that we know why riots occur, and we do little to eliminate the causes.

Years of delay is permitted to block the rebuilding of slum neighborhoods. The causes of riots ferment and eventually explode. Perhaps it is easier to call out the police and the troops to stop a riot than it is to eliminate the causes. Is law and order in our society going to be based on force, or is it going to be based on giving all of the people an opportunity to live in decency?

CONGRATULATIONS MR. CHAN

On October 26, 1964, Mr. Wing Chan, his wife, seven children and Mr. Chan's brother were the first family to move into a new seven room apartment in the Rutgers Houses.

The New York City Housing Authority said, "The Chan family is leaving a decaying over crowded apartment at 145 Norfolk Street." The Chan family is fortunate in being able to move out of what is known as the North Delancey Street Area. But what about the other 5,721 families who are living in conditions as bad, if not worse, than the apartment the Chan's had occupied?

The North Delancey Street Area remains as one of the worst slum areas in the city. Fifteen thousand people are living in conditions which can only be described as horrible. Of the 408 residential buildings on the site, 321 of them were erected before 1900, most of them are the railroad and dumbbell tenements, 893 families must use toilets which are in halls. The buildings are infested with vermin and rats.

In 1963 the United Housing Foundation made a comprehensive study of the area. Building by building, apartment by apartment a survey team recorded the facts about this slum area. On the basis of this survey a proposal was submitted to the City of New York in February of this year on how the area might be redeveloped. To date, nine months later, no action has been taken on the proposal.

It is gratifying to know that the Chans have ob-

COOPERATIVES WHAT THEY STAND FOR (Continued from page 9)

9) Having open membership cooperatives recognize divergent views and beliefs among their members and maintain a policy of neutrality in matters of religion and politics.

10) Cooperatives believe that it is possible to develop a better way of life, better cooperatives and an informed membership through the process of education. The most meaningful education is practical demonstrations of what people are able to achieve for themselves by using the methods of cooperation.

11) There is virtually no limit to what people can do for themselves by using the methods of self-help and mutual aid. Cooperatives stand for the expansion of the idea of cooperation in all fields of human endeavor to help people help themselves.

12) Cooperatives recognize that individual societies cannot exist by themselves, they stand for cooperation between cooperatives at all levels of the movement.

13) The ultimate objective of the cooperative movement is a world wide democratic society which will achieve peace and abundance for all people.

tained a new apartment and have escaped from the North Delancey Street Area. However their old apartment will not remain vacant long. Unless action is taken by the City this slum area will continue to deteriorate and fifteen thousand people will continue to live in miserable conditions.

The proposal made by the United Housing Foundation was designed to make it possible for most of the families living on the site to return to the area after it was redeveloped. It was suggested that the rentals range from \$15 to \$29 a room, a month, with an average throughout the development. This plan would change the neighborhood from a ghetto into a socially and economically integrated community. It would clean up one of the worst slum areas in the city and provide decent housing for the people now living in deplorable housing.

How long must the families who are now living in the area wait before the City takes action on this proposal? Is the North Delancey Street area going to become another Seward Park Extension fiasco where there were plans to redevelop the area seven years ago and still nothing has been done?

Mr. Chan and 720 other families will be housed in the Rutgers Houses; even if they all came from the North Delancey Street neighborhood, there would still be five thousand left in the area. The only way to give them the opportunity to live in good housing is to rebuild the neighborhood.

ANYONE FOR EUROPE OR ISRAEL NEXT SUMMER?

It may seem rather strange to start thinking about next summer's vacation now — but if you should be interested in getting the most for your travel dollars you have to make plans far ahead.

The most inexpensive way to travel is to go with a group, and one large enough to charter its own airplane. By utilizing the services of the United Housing Foundation, cooperators who live in housing cooperatives which are members of the Foundation may be able to save themselves a considerable amount of money by traveling to and from Europe together.

To charter a plane a group with something in common, like membership in a housing cooperative, agrees to travel together to and from New York to a given city on specified dates. Arranging to charter a jet plane requires about 150 people who will leave on the same date and return on the same date. Until we know how many people will be interested in this type of travel we can only talk in generalities as far as price is concerned.

United Housing Foundation
465 Grand Street
New York 2, New York

However, as the United Housing Foundation is sponsoring these flights as a service, and as we are using the American Travel Association as our agent, there will not be any profit added to actual costs. So the prices will be rock bottom. (For example, we are thinking in terms of about \$225 round trip fare to Europe).

Once they are in Europe some people will want to travel on their own, others will prefer to be part of a group and take part in an organized tour. We should be able to satisfy the requirements for either independent travel, or for organized tours.

In order to be able to make some specific plans we would like to know about how many cooperators would like to participate in such travel programs. If you are interested please fill out the following form and return it to us as soon as possible, preferably within two weeks. (Please do not send in the form if you have sent in a similar form from your local cooperative's publication.)

I would be interested in specific information about the following type of travel.

- I. ☐ Charter flight to Paris, leaving about July 12, 1965 and returning to New York about August 20, 1965.
☐ While in Europe I would travel on my own.
☐ I would like to take part in an organized tour.
- II. ☐ Charter flight to Paris leaving about July 19, 1965 and returning to New York about August 10, 1965.
☐ While in Europe I would travel on my own.
☐ I would like to take part in an organized tour.
- III. ☐ Charter flight to Israel leaving about July 12, 1965 and returning to New York about August 13, 1965.
☐ While in Israel I would travel on my own.
☐ I would like to take part in an organized tour, (which may include a week in Paris or Rome)

.....
Name

.....
Address
.....

I am a member of:

Name of Housing Cooperative

.....persons from my family would be interested in the tour. (each person must live in the cooperative).

SERIOUS BUSINESS *(Continued from page 2)*

several stockholders who are more interested in using the meeting for debate than for making serious decisions. Somewhat reminiscent of an irresponsible Senator who delayed proceedings with his famous chant "Mr. Chairman — point of order" are the irresponsible stockholders who use the same tactics. A stockholders meeting however is not the United States Senate where time is of no importance. There is such a limited amount of time that the overwhelming number of responsible cooperators must not allow their meetings to be disrupted by those few who would use them as debating societies.

Vigilance is essential in any democratic organization for there are always a few who would use the democratic process for their own self-interest. The principle of one member — one vote insures the fact that cooperatives operate as democratic institutions. Only by the way the people act can we be assured that democracy works well.

OFTEN THE ANSWER MUST BE—NO *(Continued from page 4)*

undertake projects which would be advantageous to the entire membership. Individuals and groups make suggestions which are constructive, which would benefit all the cooperators — and still the answer must be no — we just can't afford it.

Within the primary objective of a housing cooperative of providing good housing at the lowest cost possible, there is only so much which can be done with the income available. It is very much like a family with a limited income. The family can dream of luxuries, but the essentials must be provided first. An adequate diet must be provided before champagne and caviar can be served. Medical bills must be paid before a Mediterranean cruise can be taken. The children must be educated before the family buys a Lincoln Continental.

Often many of the luxuries are never attained because the income never increases enough. The family understands that Papa would like to be able to provide luxuries but it is not always possible. The same understanding must prevail in a cooperative.



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