



CO-OP

Contact

UNITED HOUSING FOUNDATION • COMMUNITY SERVICES INC.

COOPERATIVE HOUSING IN 1957

With an estimated 100,000 moderate-income families living in substandard housing in New York City, the accomplishments of cooperatives in the past year supplying approximately 1537 new units seems rather meager. All things considered, however, 1957 was rather a good year for cooperative housing. The accomplishments of the year must be measured in terms of housing which will become available two, three, and four years hence. Housing developments cannot be built in a short period of time. Some of the plans and programs conceived in 1957 will take years to culminate in new housing.

Three Cooperatives Occupied

The plans for three cooperatives which were finished and occupied in 1957 were initiated many years ago. Their fruition in 1957 was gratifying and are further examples of what people can accomplish when they work together.

The three cooperatives completely or partially occupied last year were Morningside Gardens with 972 units, Kingsview Homes with 290 units, and Park Reservoir with 275 units. The first two of these cooperatives were Title I slum-clearance developments. Kingsview was sponsored by the United Housing Foundation as was Park Reservoir which was the first project completed under New York State's limited-profit companies' act (Mitchell-Lama Law).

Seward Park Approved — Site Acquired

After many years of negotiations for the development of a 1728-unit cooperative on the Lower East Side, the Seward Park Housing Cooperative was approved and the site was acquired for \$1,442,602. Seward Park is another moderate-income cooperative being sponsored by the United Housing Foundation.

After waiting patiently for this development to be approved as a Title I job by the federal and city governments, hundreds of applicants appeared at hearings before the City Planning Commission and the Board of Estimate to urge more middle-income housing in the city. These peaceful demonstrations marked the first time that applicants in favor of more housing made their feelings known to city officials.

This \$22,500,000 development is being built with the financial support of the Workmen's Circle, District Council #9 of the Brotherhood of Painters, Decorators and Paperhangers of America, United Hatters, Cap and Millinery Workers International Union, Local #3 of the International Brotherhood of Electrical Workers and Bowery and Dry Dock Savings Banks as mortgagees. The tenant-cooperators will invest approximately \$4,768,400 in their cooperative. The average rentals will be about \$21 a room a month.

James Peter Warbasse Houses

Ambitious plans for the world's largest housing cooperative were conceived in 1957. In time, this will probably be the most significant housing event of the year. The plans as now developed call for the building of a cooperative community for 5200 families. This \$66,000,000 development is being sponsored by the United Housing Foundation. It will be known as the James Peter Warbasse Houses in honor of the founder and first president of the Cooperative League of the U.S.A.



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A preliminary hearing on this project was held before the City Planning Commission in August. The average carrying charges in the Warbasse Houses is expected to be between \$20 and \$21 a room a month.

This mammoth community will be located in Brooklyn along Ocean Parkway in the east and between Sea Breeze Park and Shore Parkway, West Eighth Street is the western boundary.

Another Proposed Cooperative

During the year, the United Housing Foundation submitted plans to the Slum Clearance Committee for the redevelopment, under Title I, of twenty-three acres of blighted land between Eighth and Ninth Avenues and between 23rd and 29th Streets in Manhattan. The International Ladies' Garment Worker's Union has indicated its willingness to sponsor and provide most of the mortgage financing for a housing cooperative in this area.

The plans as envisioned by the United Housing Foundation call for the building of a \$34,300,000 development consisting of nine, twenty-story apartment buildings which will provide about 2500 units. The average monthly carrying charges are estimated at \$22 to \$23 a room a month. A central heating plant, a shopping center, playgrounds, and parking facilities are also included in the plans.

Other Events

Those were the major developments on the broad front of cooperative housing in this area last year. Interest in the self-help method of obtaining housing continues to grow. This is evidenced by the thousands of consumers who are making applications for membership in the proposed new cooperatives. During the past year, several labor unions and two community institutions joined the United Housing Foundation.

Interest in cooperative housing is also spreading to other sections of the country. It was particularly gratifying to see the establishment in 1957 of an organization similar to the United Housing Foundation, in the St. Paul-Minneapolis area.

Another proposal was made in 1957 which, if acted upon, could have had tremendous influence on housing in the future. The suggestion was made for a conference to be convened by the Governor and Mayor to arrange a pool of mortgage financing to be used to build moderate-income housing.

If \$200,000,000 of such funds could be pooled annually by savings banks, insurance companies, labor unions and foundations, for housing which would rent for between \$20 and \$25 a room a month, 20,000 units could be provided annually. Thus far, this suggestion has not been acted upon by State or City officials.

Amalgamated's Thirtieth Anniversary

1957 marked the Thirtieth Anniversary of the Amalgamated Housing Corporation in the Bronx, one of the first members of the United Housing Foundation. In 1927, a small group of people decided that they could help themselves obtain good housing at a reasonable price by joining together. They pooled their financial resources and built a small housing cooperative. They accepted the responsibilities for this cooperative. They elected a responsible Board of Directors who hired a capable manager. They worked together and were successful! They weathered the economic storm of the 1930's and the Second World War in the 1940's. The cooperative flourished and expanded. Today it houses 1435 families.

The efforts, the tenacity, and the ability of these pioneer cooperators have played a significant part in the development of cooperative housing. Their successful enterprise has led others to follow their example. In 1958 and in subsequent years, more and more people will find that by engaging in a cooperative endeavor, they can help themselves.

**National Conference
On
Cooperative Housing**
**Sponsored By
The Cooperative League
In
Washington, D. C.**
March 11-12, 1958
**For Details Write
United Housing Foundation
500 Fifth Avenue
New York 36, New York**



Robert Moses, Chairman of the Slum Clearance Committee, left and Borough President, James J. Crisona of Queens at the opening ceremonies of Queensview West.

The official ceremony marking the opening of Queensview West, the civic sponsored housing cooperative on 21st Street and 34th Avenue in Long Island City, was held on Monday, January 20, 1958, at 4 p.m. at the site.

Henry Lee Moon, a director of the new cooperative and a board member of the United Housing Foundation opened the proceedings. He paid tribute to the many people who had helped make the project a reality, including Maxwell H. Tretter, who served as counsel and Executive Vice-President, and Irwin Baron, whose firm handled the pre-occupancy applications and is managing agent for the cooperative community. Both Mr. Tretter and Mr. Baron are on the board of the United Housing Foundation.

Robert Moses, City Construction Coordinator, addressed the cooperators. "Here," he said, "is model housing on the site of a former junk yard, acquired as usual in the face of trumped up legal objections, demagogic misrepresentations and other obstacles, a project sponsored by a group of distinguished, generous, altruistic citizens."

"More and more," Mr. Moses continued, "it is becoming obvious that our problem here in New York is to build middle-income housing. The question we must face is not one of new laws, amendments or changes in administration and procedure. All needed tools are available. The question is one of policy. Are we to have a reliable program of middle-income housing at specified maximum rentals? If so, we must have cheaper money plus partial tax exemption plus, in some instances, lower land costs, and in as many cases as possible, cooperative enterprises with substantial down payments and no promoter profits anywhere along the line."

The Borough President of Queens, newly elected James J. Crisona, welcomed the cooperators as residents of and property owners in the Borough of Queens. He pointed out the long range advantages of encouraging middle-income housing with such aids as partial tax exemption in order to keep carrying charges at the level which the working man can afford. If people would just take the time to sit down and work it out with pencil and paper, Mr. Crisona indicated, they would understand that tax incentives for middle-income housing make good, long-range fiscal sense.

George Halprin, President of Queensview West and former Queensview cooperator paid tribute to the untiring efforts of the late Louis H. Pink, who with the late Gerard Swope had organized the group of civic leaders who sponsored Queensview West. Mr. Pink was President of United Housing Foundation from 1952 until the time of his death in 1955.

Queensview West is unique in New York City housing because it was designed particularly for families with children. For this reason, the seven buildings contain two and three bedroom units exclusively. The new cooperative is across the street from Queensview, a 728-unit community developed by many of the same sponsors eight years ago.

Queensview West cooperators have invested a total of over \$1,100,000 in their new cooperative community. The balance of the development cost was provided by a mortgage from the Bowery Savings Bank. Monthly carrying charges average \$19.50 per rental room including utilities — \$90 for a 2-bedroom apartment, \$105 for 3 bedrooms.

UHF DIRECTOR



Irwin Baron

Irwin Baron, President of James Felt and Company, Inc., and a director of the United Housing Foundation, has been associated in one way or another with the majority of post-war, nonprofit-sponsored housing cooperatives in New York City.

As Executive Vice-President of the Felt organization, he worked with the New York State Division of Housing in the development of Bell Park Gardens (802 units), Bell Park Manor and Terrace (847 units), and Ridgewood Gardens (372 units). He worked closely with the late Louis H. Pink and the late Gerard Swope, the civic leaders who organized Queensview (728 units), Queensview West (364 units), and Kingsview Homes (290 units). He served as consultant in planning and renting the Electchester shopping center which the Felt Company now manages. The firm also manages the recently completed Morningside Gardens Cooperative (975 units).

James Felt and Company renders a complete real estate service and acts as consultant to numerous corporations — including the Housing Division of New York Life Insurance and R. H. Macy and Company.

Mr. Baron is continuing the Felt organization's policy of voluntary services to non-profit institutions. Currently, he is Chairman of the Technical Committee working out the details of a 230-unit cooperative in the Yorkville area of Manhattan sponsored by Lenox Hill Hospital, Lenox Hill Neighborhood Association, and New York Hospital. This project represents a pilot attempt to develop middle-income housing in a high cost area.

Mr. Baron has been associated with James Felt and Company since September 1932 and when Mr. Felt resigned to become Chairman of the City Planning Commission, January 1, 1956, Mr. Baron succeeded him as President of the company.

UHF MEMBERS' HIGHLIGHTS

1957

AMALGAMATED HOUSING CORPORATION — 1435 Units

November 1, 1957 marked the thirtieth birthday of this cooperative. On that date in 1927, the first of 107 families moved into their new housing cooperative. Today the cooperative houses 1435 families. The community also embraces Mutual Housing Association and Park Reservoir — a total community of 1833 families. The thirty-year achievements of this community have been outstanding. In addition to housing, the cooperators have organized their own supermarket, credit union, and a wide variety of community activities.

AMALGAMATED DWELLINGS, INC. — 236 Units

EAST RIVER HOUSING CORPORATION — 1672 Units

HILLMAN HOUSING CORPORATION — 807 Units

1957 was the first full year these three cooperatives worked together as an integrated community. An example of the benefits of cooperatives working together was apparent when all three cooperatives received substantial reductions in the public-liability insurance rates. The reduction from \$1.64 to 84¢ was made possible through the efforts of the insurance department of Community Services, Inc.

In addition, during the year, management, staff and maintenance functions were integrated. Joint House Committee meetings were held and subcommittees of the three cooperatives were organized to deal with community activities, traffic and transportation affairs.

BELL PARK GARDENS — 802 Units

Plans and financing were worked out for a \$20,000 Community Building, but after long and serious consideration, the Board of Directors did not approve the proposal. Operating costs during the year will require a 3% increase in monthly charges to be effective March 1, 1958. Among other things, the increase will cover the cost of new refrigerators.

BELL PARK MANOR AND TERRACE — 847 Units

This cooperative reports maintaining a monthly charge schedule of \$16.10 per room per month including utilities and redecorating, by means of rigid attention to operating costs. It was announced in late September, within the development, that names would be taken for the waiting list on October 1; seven hundred and seventy applicants came on the very first day.

ELECTCHESTER (1st, 2nd, 3rd, and 4th Housing Corporations) — 2226 Units

Three of the four Electchester corporations paid one-half month's dividend this year. The fourth paid one month's. The Electchester Athletic Association, which covers the four corporations, has been carrying on an active sports program for youngsters in the 10-16 year age group. The football team is entered in the "Pops" Warner football contest. A boxing ring has been set up in the recreation room of Fourth Housing and Al King, 1932 Olympic Champion and member of Local 3, I.B.E.W., teaches the Electchester youngsters. The Athletic Association also sponsors a baseball team. Each section has its own Boy Scout troop.

FARBAND HOUSING CORPORATION — 129 Units

This cooperative will celebrate its thirtieth anniversary in the spring of 1958. Carrying charges remained stable in 1957 as they had in the previous seven years. In 1957, a club for retired men and women was organized. This room is in use everyday by twelve to fifteen members.

HARRY SILVER APARTMENTS — 288 Units

On January 29, Mrs. Mabel Becker received a sterling silver tea tray as the award for the tenant-cooperator who has done the most for the cooperative in 1957. Mrs. Becker was the founder of the Jerry Belson Youth Group to which 86 young (8 to 18) cooperators belong. Dues are 25¢ yearly and there is a 25¢ charge for food and refreshment at the weekly dance held on Friday nights. A vacant three-room professional apartment was converted for the use of the organization and there is a full schedule of adult supervision of the various activities.

KINGSVIEW — 290 Units

The cooperative was fully occupied in the early part of 1957. Two hundred and eighty of the 290 cooperators put up more than \$90,000 to cover the largest part of a deficit of approximately 4% of the total development cost. During the year, the cooperative suffered the loss of the Chairman of its Board, Gerard Swope. Mr. Swope was also the Board Chairman of the Queensview cooperatives.

MUTUAL HOUSING ASSOCIATION — 123 Units

Mutual is the smallest cooperative member organization of the United Housing Foundation, but it is part of the Amalgamated cooperative community in the Bronx. During 1957, information meetings for all cooperators were initiated. These meetings are conducted for informal discussion, among the members, of the cooperative's problems.

The House Committee, which meet twenty-four times during the year, among other things, initiated increased parking facilities and undertook plans for the establishment of an adult recreation room.

RIDGEWOOD GARDENS — 372 Units

A 2500 square foot storage room was converted for recreational purposes to take care of the continuously increasing social and recreational demands. Monthly charges were raised for the first time since opening on January 1, 1955, from \$16.23 to \$18.09 per room including utilities and redecoration.

QUEENSVIEW — 728 Units

In 1957, this cooperative was completely rewired at a cost of \$165,000 to provide additional power for appliances and air conditioning units. Cooperative purchase of air conditioning units was arranged, and a proposal for joint management with the new Queensview West was rejected. Carrying charges remained stable.

QUEENSVIEW WEST — 364 Units

This cooperative spent the year getting ready to move in on January 20, 1958. Monthly meetings of all the cooperators were held to acquaint them with their responsibilities as cooperators as well as to familiarize them with the problems of moving into the new building. Committees were formed to publish a newspaper, to develop contacts with the local schools and to advise the architects as to the selection of paint colors. Committees also handled bulk purchasing of furniture, deluxe refrigerators, and developed a cordial relationship with the heads of various community activity programs in the neighboring Queensview.

DENMARK'S HOUSING PROGRAM

If a group of Latin Americans were to ask the United Nations for assistance and advice on automobile production, the United Nations would probably arrange a conference for these people in Detroit. With the assistance of the United States government, private industries, and labor unions, the Latin Americans would undoubtedly learn much about automobile production.

When a group of countries in South and Latin America approached the United Nations, through the Pan American Union, for the assistance in developing a program of non-profit housing they were sent, quite naturally, to Denmark. There they saw non-profit housing on a large scale, first hand. They participated in seminars which were geared for application in their own countries.

Many countries have their own specialties — Brazil, coffee, Switzerland, watches, France, wines, United States, automobiles, Denmark, housing. Denmark is a small country. Its population is about half that of New York City. Its size is 1/3 that of New York State and twice the size of Massachusetts. It would take twenty Denmarks to cover the state of Texas.

Like every other country large or small, Denmark has had a housing problem. A sharp increase in its population occurred between 1800 and 1954 when the population increased from 930,000 to 4,400,000. The first law governing the construction of housing was passed in 1856. Thirty-one years later, additional legislation made it possible for the state to grant loans on favorable terms to municipalities and associations for the construction of "sound and sanitary housing for urban workers".

One of the interesting provisions of this legislation stated that if any profit was to accrue from the dwellings financed from the State loans, it would be used to finance the building of additional units.

Denmark's National Housing Policy

Denmark's housing problems have been met by the concerted effort by the State government, municipalities, cooperatives and other non-profit groups and private industry. All housing programs are coordinated — not directed by the ministry of housing. The improvement of housing has become a subject of general community interest. The country's national housing policy is designed to secure a higher standard of housing both in quality and quantity. Housing is recognized as a social question for which the government assumes a difficult responsibility. The aim of the national housing policy is to provide an increasing supply of good housing at rentals within the reach of all economic groups. In this little democratic country, housing is considered too important a commodity to be bought and sold like other goods; the

Danes reason that a housing shortage should never be exploited at the expense of the consumer. Therefore, most of the housing for working people is built by a variety of non-profit social housing associations.

Four Major Non-Profit Groups

There are a variety of non-profit housing associations in Denmark. However, four varieties are of major importance. These are cooperatives (similar to our own consumer-sponsored housing groups); limited profit joint stock companies (most of the shares of these companies are owned by trade unions, including construction workers' unions, local cooperative associations, and individuals belonging to these unions or co-ops); non-profit associations and societies for the construction and administration of housing (these associations are governed by a board consisting of building experts, influential citizens and groups concerned with social problems); and philanthropic housing associations (these associations build housing for large families and those with very low incomes, the state and local governments providing subsidies).

The government's housing policy is not to build housing itself, but it encourages and supports the construction of housing by persons directly — through their membership in cooperatives and other non-profit associations. In this way, the ministry of housing sets the housing policy, controls the planning, and most important, arranges the partial financing of projects.

Financial Assistance

The key to the success of the Danish housing program has been the financial support given by the national government. Long term, low interest loans, which may run fifty to sixty years at interest rates of 2 and 2½% are available to both profit and non-profit groups. Non-profit groups, however, receive more favorable terms than does the private industry. This amounts to approximately a 4% subsidy for housing as the government is paying about 6% for the money it borrows.

Non-profit groups and limited-profit associations are also encouraged by the granting of tax exemption on land, stamp taxes, and certain other taxes.

As housing is a local matter, the national government has adopted a policy whereby it is necessary for the local governments to guarantee a specific percentage of national housing loans. In the case of non-profit associations, the percentage is that part of the loan between 85% and 90%. If the local

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Excerpts from Governor Harriman's Message to the Legislature January 8, 1958

HOUSING

"In the next ten years, we will need at least a million units in the state just to meet the increase in household formation and to replace the worst of the dilapidated housing in our state. Private enterprise must play the major role in meeting this demand . . .

"The need for such housing as well as for higher rental housing for so-called 'middle-income' families, has been intensified by the rising costs of private housing — up to two and one-half times since 1941 — coupled with rising interest rates on mortgages and the dearth of mortgage funds.

"At the same time that we have witnessed this growing need for public housing, we have also witnessed increasing difficulties at some projects . . .

"There has been considerable concern about this situation among the friends of public housing and they are in agreement that steps should be taken to make our public housing projects more representative neighborhoods, which would include families and individuals who are increasing their incomes. To this end, it is imperative, for one thing, that we revise our policies with regard to income limitations. Under the regulations that we have had, many fine families living in public housing have been forced out because their incomes grew to exceed the income limitations provided or because a grown child had gone to work, thereby raising the family's income beyond the limit. The rigid income limitations have had the effect of depressing normal family ambitions or of encouraging deceit about income levels.

"These rigid income limitations for continued occupancy have the further disadvantage that many of the families forced to move out of public housing projects have to return to substandard and slum housing, because they are unable to afford anything better available in the private market. Such moves cause family hardship, and at the same time, lower the quality of occupants in the public housing projects.

"I believe the time has come when our income-limitations policies can be thoroughly re-examined and that we should be flexible in our approach. We should continue to accept only families of low income into public housing, but I believe that when the family's income increases, this should not automatically bring eviction. Instead, the family's rent should be increased so that the subsidy which the state or the city pays for the family in that accommodation might be reduced. These changed rules should apply not only to new projects, but to existing projects where the housing authority so recommends.

"At the same time, it would be sound policy, I believe, for occupants in public housing to be given the opportunity eventually to become the owners of their dwellings through individual or cooperative arrangements. This too would help speed repayment of the state's loans, reduce subsidies and simultaneously afford greater incentive for economic advancement to tenants. Achievement of such a program may require changes in the traditional planning of some projects. Pilot programs of this type should be inaugurated. If successful, the policy can be expanded so as gradually to reduce the inventory of such public housing now in public ownership.

"The difficulties which we have had with some public housing projects have not occurred with the various kinds of middle-income housing programs. The state's limited-profit housing program which was started less than two years ago now has 1462 dwellings under construction and an additional 824 units have been contracted for. First occupancy has already taken place in the Bronx (Park-Reservoir) . . .

"There is a clear need for expanding this program, which can serve those families who are neither eligible for entrance into public housing nor able to afford decent private housing. More of this type of housing is needed, particularly for the aging . . .

The Danish U.H.F.

"For these purposes, I recommend legislation providing for a further loan fund of \$200,000,000 to provide for additional public housing, limited-profit housing and housing for the aged, to be submitted to the voters for approval this November. I also propose that \$100,000,000 of these loan funds be supported by the appropriate subsidies needed for low-rent housing. It should be borne in mind that limited-profit housing, including housing for the aged, will not require any appropriation of taxpayers' money, state or local.

"Legislation is also needed to permit trustees of pension and welfare funds to invest in such limited-profit housing, as banks, insurance companies, foundations and other institutions are now permitted to do, and I so recommend."

Continued from page 6

government does not give such assurances, the amount of the loan is proportionately reduced.

The seminar students from Latin America asked if the government invested so much in housing why they do not build and rent the housing themselves? The Danes answered that experience has shown that such a course of action is neither politically or psychologically desirable. They claim that if the local governments were to act as the landlord on a large scale, the tenants might easily come to wield considerable political influence with a possible adverse effect on the rents.

Under the system where there is a large segment of cooperative and non-profit housing and also where there is private housing, the general public's interest and participation in housing problems is enlisted. The government's relationships with these groups is both useful and necessary in a democratic country.

The Arbejderbo (the workers' home), is the central organization of cooperative housing associations in Denmark. It carries on promotional, educational and technical assistance programs for housing cooperatives. When cooperative housing develops in the United States to the extent which it has already developed in Denmark, the United Housing Foundation may be carrying on many of the functions which the Arbejderbo does now.

With the exception of doing the actual construction, the central organization assists new cooperatives with the architectural plans, acquiring the site, arranging the financing and when completed, it would arrange to manage the cooperative if the local group so desires.

The United Nation's report on the Danish housing conference said, "The housing problem is merely part of a general scheme of things that embraces the economic, social, political, administrative and cultural aspects of the community.

"Its solution depends largely on the approach to other problems that directly or indirectly affect it. This solution is made easier in direct proportion to a country's state of economic and technological development, its political stability, its administrative efficiency, the continuity of its programmes for the common welfare, its cultural level and so on. On the other hand, the housing problem cannot be deferred until the general economic level has been raised.

"The improvement of housing helps directly in bettering the lot of families and of the people in general and in creating an atmosphere favourable to a solution of the other problems just mentioned. Housing in itself is a means of education and is closely bound up with family stability and economic productivity."

The progressive intelligent housing program Denmark has achieved should serve as a model for many other countries to emulate.

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