Housing for Your Town

SUCCESS

FAILURE

A Publication of the Regional Plan Association

205 East 42nd Street, New York 17, New York
FIVE YEARS’ HOUSING
IN 24 MONTHS

The face of the suburban ring of the New York Metropolitan Region is in the process of being transformed under the impact of what is likely to become the Nation’s greatest housing boom.

The veterans emergency housing program itself calls for 1,200,000 housing units in 1946 and 1,500,000 units in 1947. This represents an amount of housing equivalent to all housing built in the United States in the seven-year period 1933–1939 or an average five-year period in the years 1920–1940.

The Administrator of the National Housing Agency reports that 496,000 units were started during the first six months of 1946. This rate indicates that the goal of 2,700,000 homes in the next two years can be reached. Perhaps all the 2,700,000 units cannot be completed by the end of 1947, but the mere start of construction carries problems to the communities. For even a house in frame is fixed, for better or worse, in relation to the streets, sewers, schools and parks of the community in which it will stand as a completed home.

Ninety Square Miles of New Housing

If the New Jersey–New York–Connecticut Region builds new homes in proportion to its share of the country’s population, the housing program means that over 90 square miles of land will be developed in the Region during the next two years for residential purposes alone. This area is more than four times the size of Manhattan Island. It is one and one-half times the present developed residential area in Queens or Bergen or Essex Counties, and twice that in Westchester County.

Most of this new housing will take place on undeveloped land. Suburban communities will, therefore, receive a lion’s share of the new homes. The location of home construction projects in the metropolitan area proposed and under way during the first eight months of 1946 confirms this fact.

In certain localities of the Region this means a rapid transformation of semi-rural towns into extensive suburban communities. Some of the smaller towns in the commuter zone, having land suitable for low- and moderate-priced home developments; may double or even triple in population in the next two years.

The building boom following World War I produced miles of dreary housing laid out in gridirons which today are blighted areas. On numerous occasions, Wilson W. Wyatt, National Housing Administrator, has served notice that the location and pattern of the coming new housing is a local problem. Previous postwar housing history will certainly repeat itself in many of the Region’s 550 municipalities in which adequate planning and building control are lacking.
IT CAN HAPPEN HERE AGAIN—
THREATS TO THE METROPOLITAN REGION

OBSOLETE PATTERN
The closely-packed, gridiron layout of housing shown at the right was built after World War I. It is the sort of housing which lacks essential qualities for satisfactory living. It rapidly depreciates in terms of financial as well as human values. Creation of such housing as this will take place again unless your community acts now to prevent it.

PREMATURE DEVELOPMENT
Forces of a building boom precipitate land speculation and opening of land in advance of need. An example (at right) provides evidence of speculation at the expense of the community. Land is tax delinquent. Streets are wasted. Related public facilities are unused. Repetition of similar still-born development can be avoided.

WASTEFUL ZONING
The vacant land pictured (at right) is zoned for unneeded businesses and apartments. As long as so zoned it will not be used for home sites. Unimproved lots blight the neighborhood and increase the tax burden of all other properties. Zoning revision is necessary to cure this type of situation.

PRACTICAL MEANS OF AVOIDING THESE MISTAKES ARE OUTLINED IN THIS BULLETIN
Lack of Planning Brings Wasteful and Spotty Development

Speculative development without community plan produces piecemeal growth. Gridiron street patterns, with patches of crowded houses and unimproved land, are too frequently permitted by communities lacking initiative to control development. Failure to plan for community growth has created conditions which make blight almost certain. RESULT: a costly development, for, as opportunities to live in well-planned neighborhoods increase, areas such as this decline in value, have increasing vacancies and tax delinquency.
Constructive Thought and Planning Produced This Neighborhood

The above community shows what can be accomplished in a well-planned home development. Here, building proceeded under a well-defined plan to promote attractive living conditions as well as a profit to the developer. Note provision for ample open space, safe traffic, economical street development and public facilities. RESULT: a home development which will maintain its value both to the resident and to the developer at no greater cost than the development pictured on the opposite page.
DANGERS AND SAFETY MEASURES

Haphazard town growth; through-traffic streets cutting across residential areas; long, dangerous walks to school; development of shopping streets without adequate parking; feverish growth in one part of town matched by creeping blight in older residential and business sections; traffic bottlenecks and futile street widenings; increased municipal ugliness.

Main Street that peters out into miscellaneous scattered stores, run-down houses, auto-repair yards; isolated apartment houses overshadowing one-family homes; decaying mansions near the center of town; lack of offstreet parking; exclusion of good low-cost housing and well-planned rental housing.

Speculative or unimaginative land subdivision resulting in monotonous and dangerous gridiron streets; future blighted areas instead of fine neighborhoods; high municipal outlay for new streets and sewers, schools and parks often wasted entirely in land-boom ghost subdivisions.

Uncontrolled building producing shanty towns where building codes are lacking; outmoded building codes increasing costs of construction and preventing use of modern materials and methods; stereotyped housing built under restrictions produced by out-dated techniques and trade customs.

Unexpected bonded indebtedness; increased general taxes due to residential construction unrelated to budgeted capital improvements; new residential areas either lacking schools, parks and other public facilities or demanding such public improvements which duplicate similar facilities in other parts of town awaiting full development.

PRACTICAL PLANNING • Invest a fraction of one per cent of the municipal budget in planning board budget. Develop a practical town plan to meet the housing emergency. Make the cumulative effect of new building result in well-organized residential neighborhoods adequately served with parks, schools and shopping centers, plus revitalized older sections.

ZONING • Revise or adopt zoning ordinance in accordance with sound town plan. Allot sufficient but not excessive areas for business and industry. Consider desirability of garden-apartment zone. Require traffic-producing developments to provide offstreet parking space.

SUBDIVISION CONTROL • Under state enabling legislation, vest municipal planning board with subdivision control to reduce both developers’ and municipal costs through sound layout plans. Insure creation of stable neighborhoods with proper community services and avoid speculative subdivisions.

BUILDING CODE REVISION • Without lowering standards, revise building codes to eliminate requirements of exact kind and thickness of materials, substituting standards of performance based on how any given material functions under test. Increase municipal building inspection staff during housing emergency.

CONTROL OF PUBLIC FACILITIES • Invest in capital improvements only on the basis of a capital budget and program prepared in relation to a master plan. Discourage poorly located development through control of new bus routes. Promote construction in areas now served by public facilities.

"There is no use deluding ourselves; the need for city planning is not as widely understood as the need for a roof over one’s head. This, of course, makes our housing program more difficult to carry out. Planning must be a part of the emergency program, but many towns have not even made a start on this vital work."

WILSON W. WYATT
National Housing Administrator
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PRACTICAL PLANNING

The burden of control to avert the dangers that come with a building boom rests with municipal government. The most effective tools for the control of the character of development are not in the hands of federal or state agencies, but in those of each municipality itself. These include comprehensive planning, zoning, subdivision control, building codes, and extension of public services.

A Community Master Plan

The first object of planning is to form realistic goals for town growth. What kind of community are we trying to develop—a quiet community of homes? A busy trading center? An industrial town of inexpensive workers’ housing? A community of larger population or a community small or medium in size, with as little crowding as possible? Is it to be a community largely of one-family homes or of apartment houses? What areas of the town are most appropriate for each type?

Before the bulldozers are allowed to open up new residential areas, a businesslike analysis of the community’s development and prospects should be made. Study should provide more realistic expectations than commonly prevail. Many communities tend to exaggerate expansion prospects and area required for apartment houses.

After determining the types of community development desired and appraising the growth possibilities of the area, a plan should be prepared showing desired development of the whole town and each part of it.

The plan should attempt to achieve a definite form and unity in the development of each section of the municipality, creating neighborhoods with boundaries defined by major streets or other substantial features, with a neighborhood street plan, an elementary school, a shopping center with adequate parking space and neighborhood community facilities. Needs for recreation areas, parking areas, school grounds should be anticipated, land acquired or reserved before erection of public services.

How to Start

Planning process is usually started by setting up a municipal planning board adequately staffed to undertake detailed basic studies requiring one or two years.

Techniques have been developed, however, by which a community can make a rapid self-appraisal and a plan to serve as a helpful guide to local development during the housing emergency.

Wherever there is a Mayor’s Emergency Housing Committee, it should make use of any operating planning board or stimulate municipal action to create an active planning agency where none exists.

Without Plan, Controls Lose Value

Without an intelligent plan for future development, any zoning can do little more than freeze existing conditions in its built-up sections.

Without a town plan to stand on, zoning is open to spot changes as pressures for expedient development arise. No municipality can hope to secure well-designed neighborhoods by piecemeal processing of individual subdivision layouts.

Planning Budget Essential

Planning, like any other municipal service, cannot adequately be carried on without competent paid technical personnel to assist unpaid citizen members of planning boards. Experienced planning consultants, county or state planning agencies and, sometimes, municipal engineers may aid.

Actual cost of planning depends upon factors which differ for every community. One general yardstick which may be helpful in determining adequacy of local funds for planning is a budget averaging over a period of years at least one-fourth of one percent of annual municipal spending.
ZONING ORDINANCES

Your town's zoning ordinance lays down a set of rules which residential developers must follow. Your zoning ordinance, therefore, shapes the future of your community. Many zoning ordinances, however, are out-of-date and, unless revised in line with a community plan, permit and even encourage unsuitable development. For example, the Town of Greenwich, Conn., with a 1940 population of 35,509 recently discovered that it is zoned in such a way that it could be legally developed to a crowded city of 250,000.

Zoning and Municipal Economy

The basic job of zoning is to apply reasonable limitations on use of land and buildings to insure that the most appropriate, economical and healthful development of the community may be achieved and maintained.

Zoning can save heavy expenditures of town money. For example, zoning is the most effective method of preventing overcrowded development in those areas which would be relatively expensive for the town to service. Here one or more acres of land per dwelling may be required.

Similarly, it is logical to zone in large lot sizes land costly to improve by reason of steep slope or rocky soil. The segment of housing demand which can pay for a large lot, and the relatively large house that normally goes with it, can also pay the higher costs of land improvement.

Zoning for Low-Cost Housing

There is a current tendency to draw zoning restrictions in such a way that all low-cost housing is excluded. The dangers of this policy for the region are obvious. From the viewpoint of the municipality (quite aside from the social problems involved) it is seldom realistic.

The fact is that the character of existing development and of land available dictate that many areas are not suitable for higher cost development. Any larger community which neglects to set aside a proper proportion of its area for lower cost housing cannot expect to maintain a stable population balanced as to age and economic groups.

Zoning for Rental Housing

In many suburban towns which are primarily one-family, owner-occupied communities, there are areas of limited size where a greater density than one-family residence is required for economical land use.

One answer to this problem is properly planned garden apartments with ample open spaces. They represent a modern compromise between small two-family houses, often crowded too close together, and towering large apartments which would provide for a higher density of development than would be suitable in many of these instances.

Zoning revision may be appropriate to welcome garden apartments as a transition between central business, large old mansion and tall apartment zones and modern one-family residence zones.

In many smaller communities now zoned to permit tall apartments, realistic comparisons of the supply and demand for land for different uses would show that there is no justification for any housing development of greater intensity than the garden apartment type.

Defects of Present Zoning

Sometimes, zoning for greater population or for more business and industrial use than could reasonably be expected has actually retarded the development of land. For example, areas appropriate for residential development have been avoided by builders because the zoning ordinance permits business or industrial development of nearby properties.

Modern zoning requires new commercial developments — to which customers and employees come in automobiles — to provide their own offstreet parking space (such as parking areas adjacent to new motion picture theatres or new factories).
Subdivision control is a practical means of reducing first and long-run costs of developing land for residential use. It is the only workable method for avoiding the deadly gridiron pattern of streets which in the past has contributed to urban and suburban blight. Intelligently applied, it not only assists the developer but reduces municipal costs for streets, sewers, parks and school sites; it checks the purely speculative builder, and protects the investing public.

Planning and Subdivision Control

Subdivision control is exercised by the municipal or county planning board. If the planning board has a practical master plan for an entire area, it can effectively dovetail the various individual subdivisions to form lasting neighborhoods served by properly located schools and shopping centers.

Developers' Costs

Street layout is the most essential factor of a good subdivision. The street plan should be adapted to topography so as to avoid monotony, and to reduce costs of grading streets and lots, and of constructing sewers, drains and water mains.

Areas devoted to streets should be kept as low as practicable in proportion to areas devoted to lots. Most gridiron layouts are especially wasteful in this particular.

A good subdivision may be inexpensively screened off by park strips from neighboring uses which may be hostile in character, such as main highways or factories. Facing all boundary lots inward on residential streets may minimize the effects of a traffic artery running along the subdivision boundary.

Developers of large tracts can and should provide park and play areas, particularly where land features such as lowland along streams or steep hillsides, invite these uses and are relatively unremunerative to build on. Future shopping areas with adjacent parking areas should be provided.

In municipalities where there are no sanitary sewers and where there are swampy areas unsuitable for sewage disposal by cesspool or septic tank, care should be exercised to see that building permits are not issued unless the local board of health approves the site.

Municipal Costs

Subdivision control, under professional advice, prevents development requiring excessive outlay by the municipality. As part of its regulations a town can require a subdivider to make those improvements necessary to fit the lots for residential building or to post a performance bond as guarantee that he will install them within a given time.

This is increasingly standard procedure—and it is much sounder than the practice followed so widely in the '20s, when developers were able to infect town fathers with their own enthusiastic hopes and induce them to undertake installation of streets, sidewalks, sewers, drainage lines and water lines as an expense to all taxpayers of the municipality. A number of towns still suffer from financial effects of this experience.

Other community needs, such as municipal parks and schools, should be planned jointly by the municipality and the subdivider. The developer should make land available to the municipality for these public purposes at cost, for they are vital to long-term success of his enterprise.

Build-and-Run Developers

Subdivision control is community insurance against build-and-run developers whose interest in any given development is limited to the quick process of subdividing, building houses to satisfy a seller's market, then repeating the process elsewhere.

Results of this process after World War I may be seen today in the Region's blighted areas in the 10- to 15-mile zone from the central city.
BUILDING CODES

A building code is a series of requirements covering fire protection, strength of building materials, light, ventilation, sanitation and exits. Since Biblical times, building codes have sought to protect the public from unsound and unscrupulous building practice. Today, many codes need revision to bring them abreast of new building materials and methods and to make them a stimulus instead of a brake to sound building at lower costs.

Codes Obsolete or Lacking

The past 16 years has been a period of great development in construction method and building materials. Yet half of the country's 2000 building codes have not had a major overhauling since 1930, according to a recent Bureau of Standards survey.

In the New York Region the smaller communities, where new development is likely to occur, are the very communities that have outmoded, rudimentary codes or no codes at all.

Many codes stress the exact kinds and thicknesses of materials which must be used instead of making the function of the material and its standard of performance the basis of judgment.

Building codes must keep step with the development of science. An invention in the construction field is no good unless it can be reflected in practical building codes.

A code should have enough flexibility to permit use of any new material or new method giving as good results as present recognized practices.

How can Codes be Improved

In 1946 when the National Housing Administrator asked the mayors of every municipality of more than 25,000 population to appoint a Mayor's Emergency Housing Committee, he suggested a sub-committee to work for modernizing building codes.

No time should be lost in organizing such sub-committees before the rush of building overwhelms your community.

Revision of building codes may have to be undertaken in two stages.

1. Immediate amendments to take care of glaring faults and inconsistencies hampering the construction industry
2. Thoroughgoing revision of the code taking into account not only fundamental changes in the structure of the code but the neglected relation of the building code to other laws which affect building, such as housing codes, zoning, subdivision control, police, fire, health and highway legislation.

New State Laws

The States of New Jersey and Connecticut have this year passed laws that will result in the establishment of "Standard Building Codes" with provision for amendment from time to time by State Agencies. (In New Jersey by the Department of Economic Development, in Connecticut by the State Housing Authority). These "Standard Building Codes" may be adopted by any municipality in the state. Administration will continue to be carried on locally. New York has a legislative committee working on this subject.

These state laws may well prove the most practical method yet devised for modernizing building codes. They apparently avoid one serious practical difficulty of building code amendment, namely, the high cost to municipalities of publishing lengthy laws. In both New Jersey and Connecticut the "Standard Building Code" may be adopted merely by reference in a local ordinance.

Complete building codes, such as those recommended by the National Board of Fire Underwriters and the Pacific Coast Building Officials Conference, are also available for study. The Building Officials Conference of America has prepared a draft (April 1946) of an article on prefabricated construction in its Basic Code.

Prefabrication does not mean that a house need be flimsy or freaky. Yet many building codes bar prefabricated houses such as pictured (left).
5 PUBLIC FACILITIES

Subdivisions require capital outlay for items that most people take for granted: major streets, trunk sewers, fire protection, schools, parks and playgrounds. New bus routes may be necessary to serve new subdivisions. By controlling the extension of these public services communities can guide town development and protect themselves against unexpected bond issues and increased taxes.

High Municipal Costs

Too often municipal governments play a passive role in determining the sequence of areas to be developed. Frequently the private developer takes the initiative in choosing tracts, often ignoring considerations of municipal economy in favor of lower first cost of land.

Development of these areas brings demands later for schools, parks and major street improvements which the municipality finds difficult to turn down even though the required expenditures are out of line with the potential tax revenue from the new developments.

Municipal Initiative Required

Every residential development necessarily involves a partnership between the builder and the municipality. The municipality, representing the general public, has every right to be the senior partner in each instance. Municipal governments should take the initiative to avoid premature opening of land for residential use and to prevent haphazard growth.

This can be accomplished not only by subdivision control but also by planning and scheduling the sequence in which new residential sections will get public services: streets, water, sewers, schools, parks.

Capital Budget

The method adopted in an increasing number of municipalities to control capital expenditures (meaning construction projects and the purchase of major equipment) is known as the "capital budget."

By separating capital expenditures from annual operating expenses (for example, capital outlay for new schools as contrasted with teachers' salaries) the municipality can keep itself and the public informed of the money it proposes to spend for improvement or extension of public facilities.

Transportation as a Control

Transportation is a controlling factor in the opening of new land for residential purposes.

Most of the Region's land within practical walking distance of railroad stations has already been developed. New developments, therefore, often require extension of bus routes which must have local municipal approval.

Approval or disapproval of a new bus route should further the town development plan. Similarly, the municipality can guide development of business and shopping areas in selecting sites of public parking areas.

Tax Sale Policy

Another means of furthering town policy with regard to land development is found in tax sale procedure. Tax delinquent land suitable for immediate residential development can be sold on condition that title will pass only on completion of residential building. Under another procedure the purchaser of tax delinquent property covenants to build within one year of delivery of the deed. Such policy also discourages land speculation.

New York State's in rem procedure (Article 7, Tax Law) permits title on tax delinquent lands to be cleared rapidly. Municipalities should use this new procedure in order to be able to offer clear title to tax sale purchases.

If this town had refused to provide these streets and other public facilities (right) it would not have underwritten fruitless land speculation.
CHECKLIST FOR COMMUNITY ACTION

Every community in the New Jersey–New York–Connecticut Metropolitan Region, however small, should act now to make new home construction an asset and avoid the costly mistakes of uncontrolled development.

1. **PLAN** Establish or revitalize your planning board. Provide your planning board with adequate budget and staff. Prepare or bring up to date your community development plan at once.

2. **ZONE** Adopt or, if necessary, revise your zoning ordinance. Base zoning ordinance on community development plan. Keep zoning ordinance from reflecting unreasonable expectation of town growth.

3. **CONTROL SITES** Enact an ordinance to control new subdivisions. Vest subdivision control in your planning board. Make new subdivisions conform to your community development plan.

4. **CONTROL CONSTRUCTION** Enact or modernize your building code. Make use of state building code legislation. Provide adequate building inspectors.

5. **CONTROL PUBLIC FACILITIES** Establish capital budget and program. Encourage home building in areas already served with utilities. Adopt tax sale policy to promote building, not speculation.

FOR YOUR GUIDANCE

The community action listed above requires organization, funds and technical assistance. You can secure practical advice and assistance from the following agencies:

- **Regional Plan Association**, 205 East 42nd Street, New York City
- **Federal Housing Agency**, Land Planning Section, 2 Park Avenue, New York City (sub-office) Raymond Commerce Bldg., Raymond Blvd., Newark, N. J.
- **New York State Department of Commerce**, Bureau of Planning, Albany, N. Y.
- **New Jersey State Department of Economic Development**, Division of Planning & Engineering, 520 East State Street, Trenton 7, N. J.
- **County Planning Boards** in the following counties: Westchester, Rockland, Orange, Nassau, Suffolk (N. Y.); Bergen, Passaic, Middlesex (N. J.)
- **Fairfield County Planning Association, Inc.**, Chamber of Commerce, Bridgeport, Conn.