

# ANNUAL REPORT

---

## BUILDING A BETTER BANGOR 1960

---

BANGOR URBAN RENEWAL AUTHORITY

BANGOR URBAN RENEWAL AUTHORITY

COMMISSIONERS

Robert N. Haskell  
Mrs. Mabel S. Wadsworth  
John E. Coney  
Max Kominsky  
Joseph R. Coupal

ANNUAL REPORT

OF THE

Chairman  
Vice-Chairman  
Treasurer  
Assistant Treasurer  
Member

BANGOR URBAN RENEWAL AUTHORITY

Walter A. G. Snook  
Rodney S. Pinkham  
Marie G. Milan

for the year ending  
December 31, 1960

Executive Director & Secretary  
Assistant Executive Director  
Secretary

COUNCIL

Abraham J. Stern

STILLWATER PARK PROJECT ME.-R-4

BANGOR, MAINE

Planning & Renewal Associates  
Sawyer & Hennessy Company  
W. H. Ballard Company

Cambridge, Mass.  
Portland, Maine  
Boston, Mass.

ACCOUNTANT

City of Bangor

## BANGOR URBAN RENEWAL AUTHORITY

### COMMISSIONERS

3 February, 1961

|                         |                     |
|-------------------------|---------------------|
| Robert N. Haskell       | Chairman            |
| Mrs. Mabel S. Wadsworth | Vice-Chairman       |
| John E. Coney           | Treasurer           |
| Max Kominsky            | Assistant Treasurer |
| Joseph R. Coupal        | Member              |

### STAFF

|                    |                                |
|--------------------|--------------------------------|
| Walter A. G. Snook | Executive Director & Secretary |
| Rodney S. Pinkham  | Assistant Executive Director   |
| Marie G. Milan     | Secretary                      |

### COUNSEL

Abraham J. Stern

### CONSULTANTS

|                               |                  |
|-------------------------------|------------------|
| Planning & Renewal Associates | Cambridge, Mass. |
| Sawyer & Hennessy Company     | Portland, Maine  |
| W. H. Ballard Company         | Boston, Mass.    |

### ACCOUNTANT

City of Bangor

## ORGANIZATION

The Bangor Urban Renewal Authority of Bangor, Maine was organized in August of 1958, making the second year of operation. This report reflecting its activities in accordance with the By-laws

3 February, 1961

Mr. Robert N. Haskell, Chairman  
Bangor Urban Renewal Authority  
City Hall  
Bangor, Maine

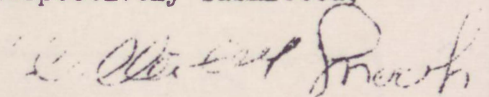
Dear Sir:

I am pleased to submit the Annual Report of the Bangor Urban Renewal Authority for the year ending December 31, 1960.

The report describes the activities and accomplishments of the Authority in the past year to bring about better living standards in the City of Bangor.

My appreciation is expressed to the members of the Authority, to the departments of the City of Bangor and to the members of the staff; because of their efforts and cooperation, the program is possible.

Respectively submitted,



WALTER A. G. SNOOK,  
Executive Director & Secretary



## CITY COUNCIL

## ORGANIZATION

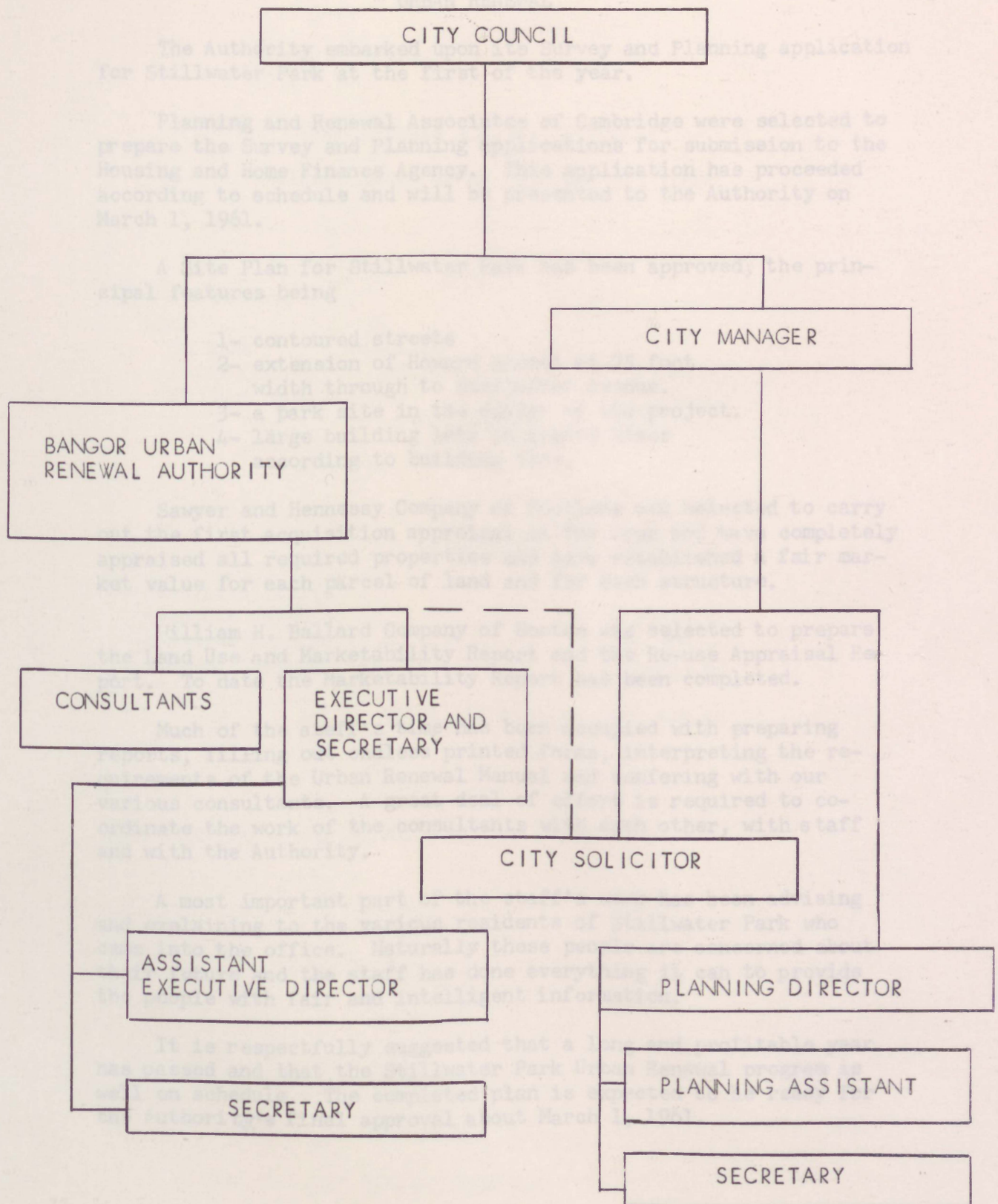
The Bangor Urban Renewal Authority of Bangor, Maine was organized in August of 1958, making the year 1960 the second year of operation. This report reflecting its events for the past calendar year is in accordance with the By-laws of the Authority.

It is the purpose of the Authority to deal directly with the Federal Government, through the Housing and Home Finance Agency on behalf of the City of Bangor for the partaking of Federal loans and grants to eliminate substandard, slum or blighted areas within the city.

During the past year the Authority has met in twelve regular and three special sessions. All regular meetings were held on the second Tuesday of the month at 8:00 A. M. in the City Planning Office at City Hall and were open to the public.

To provide better relations between the Authority and the City Council, the Chairman has directed that Council be kept fully informed of all actions of the Authority. The minutes of the meetings are distributed to all Council members.

# ORGANIZATION CHART



## URBAN RENEWAL

The Authority embarked upon its Survey and Planning application for Stillwater Park at the first of the year.

Planning and Renewal Associates of Cambridge were selected to prepare the Survey and Planning applications for submission to the Housing and Home Finance Agency. This application has proceeded according to schedule and will be presented to the Authority on March 1, 1961.

A Site Plan for Stillwater Park has been approved, the principal features being

- 1- contoured streets
- 2- extension of Howard Street at 75 foot width through to Stillwater Avenue.
- 3- a park site in the center of the project.
- 4- large building lots in graded sizes according to building uses.

Sawyer and Hennessy Company of Portland was selected to carry out the first acquisition appraisal in the area and have completely appraised all required properties and have established a fair market value for each parcel of land and for each structure.

William H. Ballard Company of Boston was selected to prepare the Land Use and Marketability Report and the Re-use Appraisal Report. To date the Marketability Report has been completed.

Much of the staff's time has been occupied with preparing reports, filling out endless printed forms, interpreting the requirements of the Urban Renewal Manual and conferring with our various consultants. A great deal of effort is required to coordinate the work of the consultants with each other, with staff and with the Authority.

A most important part of the staff's work has been advising and explaining to the various residents of Stillwater Park who came into the office. Naturally these people are concerned about their future and the staff has done everything it can to provide the people with fair and intelligent information.

It is respectfully suggested that a long and profitable year has passed and that the Stillwater Park Urban Renewal program is well on schedule. The completed plan is expected to be ready for the Authority's final approval about March 1, 1961.

BANGOR URBAN RENEWAL AUTHORITY

Balance Sheet as of December 31, 1960

ASSETS

Current Assets:

Cash

In Bank 36,601.40

Petty Cash 25.00

Project Cost

36,626.40

23,802.02

total assets

\$60,428.42

LIABILITIES

Current Liabilities

Accounts Payable

2,844.80

Advances Payable

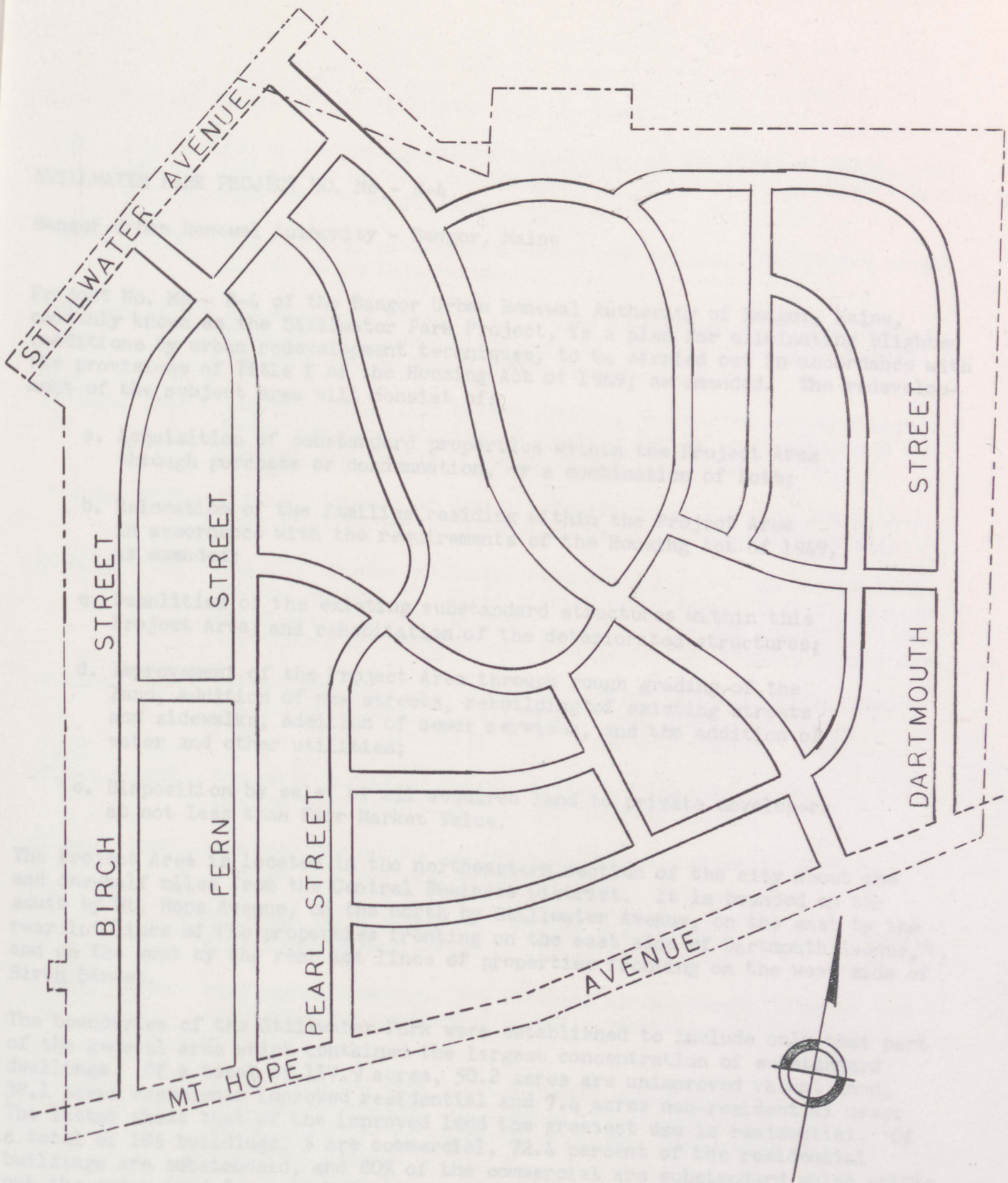
56,300.00

Accrued Interest Payable

1,283.62

total liabilities \$60,428.42

(Total Capital Grant 78,701.)



STILLWATER PARK PROJECT ME. R-4  
Bangor Urban Renewal Authority

STILLWATER PARK PROJECT NO. Me.- R-4

Bangor Urban Renewal Authority - Bangor, Maine

Project No. Me.- R-4 of the Bangor Urban Renewal Authority of Bangor, Maine, commonly known as the Stillwater Park Project, is a plan for eliminating blighted conditions by urban redevelopment techniques, to be carried out in accordance with the provisions of Title I of the Housing Act of 1949, as amended. The redevelopment of the subject area will consist of:

- a. Acquisition of substandard properties within the Project Area through purchase or condemnation, or a combination of both;
- b. Relocation of the families residing within the Project Area in accordance with the requirements of the Housing Act of 1949, as amended;
- c. Demolition of the existing substandard structures within this Project Area; and rehabilitation of the deteriorated structures;
- d. Improvement of the Project Area through rough grading of the land, addition of new streets, rebuilding of existing streets and sidewalks, addition of sewer services, and the addition of water and other utilities;
- e. Disposition by sale, of all acquired land to private developers at not less than Fair Market Value.

The Project Area is located in the northeastern section of the city about one and one-half miles from the Central Business District. It is bounded on the south by Mt. Hope Avenue, on the north by Stillwater Avenue, on the east by the rear lot lines of the properties fronting on the east side of Dartmouth Avenue, and on the west by the rear lot lines of properties fronting on the west side of Birch Street.

The boundaries of the Stillwater Park were established to include only that part of the general area which contained the largest concentration of substandard dwellings. Of a total of 117.9 acres, 50.2 acres are unimproved vacant land, 38.1 acres represents improved residential and 7.4 acres non-residential uses. The latter shows that of the improved land the greatest use is residential. Of a total of 185 buildings, 5 are commercial, 72.4 percent of the residential buildings are substandard, and 80% of the commercial are substandard which points out the great need for some help in this area.

## Chronological Review of the Stillwater Park Project:

- 1957 - Legislation by the Ninety-Eighth Legislature of the State of Maine, 1957 Chapter 168 of the Private and Special Laws of the State of Maine - known as the Urban Renewal Authority.
- 4 Feb. 1957 - City Council of Bangor endorsed the enabling legislation sought in the Maine Legislature.
- 16 June, 1958 - The voters of the City of Bangor by referendum duly called and held by the Municipal Officers of the City of Bangor approved the creation of the Bangor Urban Renewal Authority.
- 23 June, 1958 - The City Council of Bangor ratified the powers of the Bangor Urban Renewal Authority as provided for by the Private and Special Laws of the State of Maine, Chapter 168, 1957.
- 8 July, 1958 - The City Council of Bangor authorized the Planning Board to make application for Advance Funds for Survey and Planning.
- 25 Aug. 1958 - The City Council of Bangor elected members of the Bangor Urban Renewal Authority. Those elected were: Robert Haskell, 5 year term; Mrs. Richard Wadsworth, 4 year term; Max Kominsky, 3 year term; John E. Coney, 2 year term; Joseph R. Coupal, 1 year term.
- 8 Sept. 1958 - First meeting of the Board of Commissioners of Bangor Urban Renewal Authority. Robert Haskell was elected chairman, John E. Coney, treasurer, Mrs. Richard Wadsworth, clerk.
- 22 Dec., 1958 - The City Council of Bangor re-elected the same members to act for the year 1959 with the same terms of office.
- 12 Jan., 1959 - The officers of the Bangor Urban Renewal Authority were re-elected to their respective offices.
- Selected the Planning and Renewal Associates of 18 Eliot Street, Cambridge, Massachusetts to act as Consultants to the Board.
- 6 Feb., 1959 - Held Annual Meeting. The officers of the Bangor Urban Renewal Authority were re-elected to their respective offices for the year 1959.
- It was directed that the Consultant would prepare a General Neighborhood Renewal Application for Hancock Street Area, and to assist the Staff in preparing a Project Application for the Stillwater Park Area.
- 4 April 1959 - Survey and Planning Applications, Stillwater Park and the General Neighborhood Renewal Plan, Application Hancock Street approved by Board of Commissioners, forwarded to the Bangor City Council for approval and then to the Housing and Home Finance Agency.

22 May 1959 - The Board of Commissioners decided that the Stillwater Park Area capital request of \$579,092 be processed, and that the Hancock Street Area carrying a capital grant request of \$796,700 be retained in a standby status for future consideration.

28 Dec. 1959 - Mr. Joseph R. Coupal, Jr. re-elected for a 5 year term by the City Council.

5 Feb. 1960 - Adopted new By-Laws, dated 5 February 1960.

Elected new officers for 1960. Those elected were:  
Robert Haskell, Chairman, Mrs. Richard Wadsworth, Vice-Chairman,  
John E. Coney, Treasurer, Max Kominsky, Assistant Treasurer,  
Walter A. G. Snook, Secretary and Executive Director, Rodney S.  
Pinkham, Assistant Executive Director.

23 Feb. 1960 - Hired Planning and Renewal Associates to act as Consultants to the Board for the preparation of plans and other documents in connection with the Stillwater Park Urban Renewal Project.

Designated the City Auditing Department of the City of Bangor to act as Accountant for the Bangor Urban Renewal Authority.

Went into a Third Party Contract with Abraham J. Stern for legal services.

Selected Merchants National Bank of Bangor for Banking Services.

Accepted the offer of the United States for Advance Funds amounting to \$78,701.

March 1960 - Staff and Consultants carried out the necessary detailed work involved in the Survey and Planning Stage. An office was set up in the Planning Office in City Hall.

April 1960 - Relocation and Eligibility Survey made by Consultants.

Consultants gave a Progress Report and stated that the Final Stage should be completed and the Staff was preparing the "Re-use" Plan.

May 1960 - The Board of Commissioners held a meeting to select proposals for Acquisition Appraisals. Since there were no proposals from people within the area, it was decided that a ten-day extension be made and outside firms be contacted.

The firm of Sawyer Hennessy Company of Portland, Maine was selected by the Authority to do the First Acquisition Appraisal. A contract will be signed shortly and work is expected to start within a few weeks.

Mr. Morse D. Levitt, Realty Officer, interpreted the section of the Manual, dealing with Acquisition, to the Staff and the appraisers of the Sawyer Hennessy Company. He met with the Bangor Urban Renewal Authority at a Special Meeting and explained the section dealing with Acquisition.

The consultants of the Planning and Renewal Associates were in the area collecting necessary information for their work in the Site Preparation and other Planning Phases. They are proceeding as per their proposed schedule.

June 1960 - Selected the W. H. Ballard Company of Boston for the Reuse Appraisal.

Mr. Snook and Mr. Pinkham attended the New England Regional Meeting of N. A. H. R. O. This meeting proved to be very informative. Relations with the Regional Office of H.H.F.A. was one of the topics along with the stressing the need for Public Housing for the Aged.

A Revised Budget was submitted to H.H.F.A. which will take care of the coming expenses that will be incurred by the Bangor Urban Renewal Authority. It was accepted as submitted.

July 1960 - The Bangor Urban Renewal Authority selected the W. H. Ballard Company to make a Land Use and Marketability Study for the Stillwater Park Project. A contract will be executed and work is expected to be started within the month.

A Request for Funds was submitted to H.H.F.A., and a check for \$47,300.00 has been received by the Bangor Urban Renewal Authority. This money will be used to meet expenses that will be incurred in the following months.

August 1960 - Executed Contract for Land Use and Marketability and Reuse Study with the W. H. Ballard Company.

Mr. Heywood Sawyer gave Progress Report on the Acquisition Appraisal Work.

Mr. Farlow explained Site I and Site II Maps. There was a discussion and comparison of the two sites. The opinion of the group was withheld until the "cost" is known of the two different plans.

Mr. Ballard explained the Land Use Study.

September 1960- The Authority asked Mr. Braun if he could delay the Planning until the School Issue was decided. The Consultant reported that November 15 would be the deadline -- without causing serious delay to the Program.

It was voted that the City Assessors review Sawyer Hennessy Company's Appraisal Report.

## GLASSBORO CITY RECORDS

Administrator

Non-Cash Grant-In-Aid

Adverse Land Use

Non-Conforming

Authority

Plan

Slighted Area

Planning Advances

October 1960 - A report was given on the City Assessors' review of the Sawyer Hennessy's Appraisals.

A letter was sent to the Chairman and Members of City Council in regard to the delay of Planning for the Stillwater Park Area until such time pending school decision. The Consultants advised the Authority that the High School Site can be included in the plan for redeveloping Stillwater Park until November 15, 1960 without causing serious delay to the program.

It was voted that a copy of the monthly minutes be sent regularly to the Members of City Council.

Mr. Snook attended the N.A.H.R.O. National Conference at Detroit, Michigan, October 2 - 6, 1960.

November 1960- Staff attended the Maine Municipal Meeting in Portland. Portland's Urban Renewal Area was viewed and comments given by Portland's Staff.

Mr. Kenkel, Staff Member of the Review Board of H.H.F.A., Washington, D. C. made a visit to Bangor. He viewed the two Urban Renewal Areas and was satisfied with the progress to date.

December 1960- The monthly meeting was taken up by a report from Mr. Morton Braun of the Planning & Renewal Associates. The Site Plans were discussed in detail and of the four presented, Site 3B was chosen as the layout for the Stillwater Park Area.

## GLOSSARY OF URBAN RENEWAL TERMS

|                                             |                                           |
|---------------------------------------------|-------------------------------------------|
| Administrator                               | Non-Cash Grant-in-Aid                     |
| Adverse Land Use                            | Non-Conforming                            |
| Authority                                   | Plan                                      |
| Blighted Area                               | Planning Advances                         |
| Capital Grant                               | Planning Consultant                       |
| Cash Grant-in-Aid                           | Project                                   |
| City Plan                                   | Project Cost                              |
| City Planning                               | Project in Planning                       |
| Comprehensive Plan                          | Project in Execution                      |
| Conservation                                | Redeveloper                               |
| Feasibility Survey                          | Rehabilitation                            |
| Federally-Assisted Project                  | Redevelopment                             |
| General Neighborhood<br>Renewal Plan (GNRP) | Relocation Payments<br>Relocation Program |
| General Plan<br>GNRP                        | Renewal                                   |
| Grant-in-Aid                                | Slum Area                                 |
| Gross Project Cost                          | Sponsor                                   |
| Land Use                                    | Temporary Loans                           |
| Land Use Map                                | Urban Renewal                             |
| Loan and Grant                              | Urban Renewal Area                        |
| Local Public Agency                         | Urban Renewal Plan                        |
| LPA                                         | Urban Renewal Project                     |
| Master Plan                                 | Workable Program                          |
| Metropolitan Area                           | Workable Program<br>Certification         |
| Metropolitan District                       |                                           |
| Net Project Cost                            | Zoning                                    |
| Non-Assisted Project                        |                                           |

ADMINISTRATOR - The person designated at the local level to administrate the local urban renewal activity, or, when used in reference to the Federal Urban Renewal Aid program, the Housing and Home Finance Agency top officer.

ADVERSE LAND USE - is any incompatible use of land that detrimentally affects other properties in its vicinity.

AUTHORITY - A governmental corporation created locally to undertake a special governmental function ( like sewage, water, parking, schools, parks and recreation), whose administrative board is made up of citizens appointed by elected officials. It usually has no power to tax but may require the issuance of bonds for capital construction and operation.

BLIGHTED AREA - An area which, because of its present stage of deterioration, is no longer profitable to publicly maintain unless physical, social and economic improvements can be made over the entire area in a simultaneous and coordinated fashion in accordance with an overall plan.

CAPITAL GRANT - Federal funds given to the local community to pay for the bulk of a project's net cost. The amount is determined by one of two formulas. Either (1) an amount equal to two-thirds of the net project cost where the community pays one-third in cash, land, public facilities, demolition or other work toward project operation, or (2) an amount equal to three-fourths of the net project cost where the community's one-third share is supplemented by administrative, legal, survey, and planning expenses and are eliminated from the project cost.

CASH GRANT-IN-AID - ( See Grant-in-Aid)

CITY PLAN - ( see Comprehensive Plan)

CITY PLANNING - The coordination of the physical elements of a region or a city that is becoming or has become urbanized, so that each element will contribute to the most economical, efficient, healthful, and agreeable development in an entire area. This is done through the preparation of a program or plan based on existing physical, social and economic conditions and future goals.

COMPREHENSIVE PLAN - ( Master Plan, General Plan, City Plan) The documents developed through City Planning that describe a possible program for the coordinated development of public and private enterprise; a guide for community growth that must be flexible enough to keep pace with changing conditions but strong enough to definitely influence them. It involves continuous administration and evaluation to prevent a static condition that would result in obsolescence.

CONSERVATION - The protection of existing good neighborhoods through (1) adequate code enforcement to prevent violations of health, housing, zoning and building codes which could bring about blighting influences, and (2) by maintaining and supplementing the community amenities and facilities that enhance the areas.

FEASIBILITY SURVEY - is a field and record survey of an urban area to determine if it is feasible to undertake an urban renewal project with the area. It explores questions of adequate legal powers, local financial capacity, relocation resources and the like.

FEDERALLY-ASSISTED PROJECT - an urban renewal project for which Federal financial assistance is made available to local public bodies.

GENERAL NEIGHBORHOOD RENEWAL PLAN - (GNRP) - is an urban renewal project for an entire neighborhood with a generalized plan that is programmed for renewal in stages over a period of not more than ten years.

GENERAL PLAN - ( see Comprehensive Plan)

GNRP - abbreviation for General Neighborhood Renewal Plan

GRANT-IN-AID - Either (1) a cash donation ( cash grant-in-aid) or (2) land, site improvements, public facilities ( like schools, parks, playgrounds) or demolition or removal work ( non -cash grant-in-aid) the value of which is contributed by the local community toward the net cost of a project.

GROSS PROJECT COST - The total expenditures of all funds used in planning and preparing a project for redevelopment or rehabilitation including the value of any non-cash local grants-in-aid.

LAND USE - ( see Adverse Land Use; Non-conforming Land Use)

LAND USE MAP - A map which clearly indicates for what purposes the physical assets of a community are being employed and also ( Future Land Use Map) which designates the proposed purposes, in a general way, that land areas should be used to promote the best community development for the future.

LOAN AND GRANT - A contract between the Federal Government and the local community binding both to the utilization of Temporary Loans and Capital Grants, in accordance with the approved renewal project plans.

LOCAL PUBLIC AGENCY - ( see LPA)

LPA - Abbreviation for Local Public Agency, is the officially designated agency or agencies of the state, county, municipality or other governmental entity or public body authorized to act for the local community in matters relating to urban renewal. It also refers to the authorized representative of the agency.

MASTER PLAN - see Comprehensive Plan.

METROPOLITAN AREA- A county or group of contiguous counties which contains at least one central city of 50,000 inhabitants or more ( U. S. Census).

METROPOLITAN DISTRICT - An organization composed of a number of contiguous municipalities or local governmental subdivisions which have banded together to perform one or more service functions throughout a service area, without regard for the political boundary lines.

NET PROJECT COST - The difference between the Gross Project Cost and the value of the proceeds from the sale or lease of all project lands by the Local Public Agency.

NON-ASSISTED PROJECT - an urban renewal project which is being carried out without direct Federal monetary assistance. It may make the community eligible for special liberal Federal mortgage insurance in activities related to the project.

NON-CASH GRANT-IN-AID - ( See Grant-in-Aid)

NON-CONFORMING - Utilization of land or buildings contrary to the legal provisions established in any of the various local regulatory ordinances.

PLAN - ( see Comprehensive Plan; Urban Renewal Plan)

PLANNING ADVANCES - Federal funds advanced to a community to finance surveys and planning to determine feasibility of a project. They become part of the Gross Project Cost.

PLANNING CONSULTANT - A technically proficient individual, with extensive experience and education in the field of City Planning, retained by a municipal or other local government, authority, agency or private interest to advise and develop a City Plan for the entire area or specific portions thereof.

PROJECT - ( see Urban Renewal Project; Federally-Assisted Project; Non-Assisted Project)

PROJECT COST - ( see Gross Project Cost; Net Project Cost)

PROJECT IN PLANNING - Any officially designated renewal area which is being surveyed and planned in detail for the purpose of actual operation and development.

PROJECT IN EXECUTION - Any officially designated renewal area which is in actual operation or development or has been authorized to begin operation and development after approval of its plan.

REDEVELOPER - a person or organization that acquires urban renewal land for development in accordance with the authorized plan for same.

REHABILITATION - The restoration to good use of a deteriorated structure, area or neighborhood. It involves the physical improvement of existing public and private facilities and may include the creation of new community amenities and services such as schools, parks, sewers, streets and trees and the elimination of blighting influences such as non-conforming uses.

REDEVELOPMENT - The acquisition, replanning, clearance, and rebuilding of a blighted area with public and/or private funds. The new development should conform to the City Plan and may contain residential, commercial, industrial, recreational, cultural, educational or other types of facilities needed for community betterment.

RELOCATION PAYMENTS - Monetary payments made by the Local Public Agency to cover necessary moving expenses and other direct losses of property resulting from displacement from an urban renewal project. They may be added to the Federal grant for the project.

RELOCATION PROGRAM - A responsibility of the local community to provide some formal means of helping to relocate individuals, families, or business firms who are displaced by urban renewal activity. This involves having reasonably adequate quarters available at a cost within the displacees' ability to pay in the local real estate market.

RENEWAL - ( see Urban Renewal)

SLUM AREA - An area in which the advanced stage of deterioration has created a blighted area condition in which the structures are no longer economically salvable and there is no alternative but to demolish the existing area and rebuild it.

SPONSOR - is a person or organization who invests enough time and money in the investigation of an urban renewal project to commit himself to bid a specified minimum price on the project land. If he is the successful bidder and elects to carry out the development he becomes the redeveloper.

TEMPORARY LOANS - Federal funds loaned to a community for working capital in acquiring land and structures, clearing sites, and preparing the land for renewal.

URBAN RENEWAL - The total of all the public and private actions which must be taken to provide for the continuous sound maintenance and development of the urban area. It has three major activities - conservation, rehabilitation and redevelopment.

URBAN RENEWAL AREA - A slum, blighted, deteriorated or deteriorating area which the local community indicates as appropriate for an urban renewal project.

URBAN RENEWAL PLAN - is the program for development of an urban renewal project officially adopted by the local governing body and including the drawings, specifications and other documents setting forth the financial, legal and physical requirements to be met by all parties concerned. It may be developed by the local public agency, the redeveloper, special consultants, or a combination of these. It should be in the best interests of the community and in conformance with an approved comprehensive plan.

URBAN RENEWAL PROJECT - Any officially designated urban renewal area in which urban renewal activities are being carried out by the Local Public Agency.

WORKABLE PROGRAM - A plan of action for and by the community to combat blight and deterioration. A locality's statement of where it stands today and what it will strive to do tomorrow to remove slums and blight, block their return, and achieve orderly community growth. To qualify for Federal aids a community's workable program must include reasonable assurance of the attainment, within a reasonable time, of seven major objectives for urban renewal.

1. Adequate codes and ordinances, effectively enforced
2. A comprehensive plan
3. Neighborhood analysis for treatment of blight
4. Adequate administrative organization
5. Ability to meet financial requirements
6. Adequate housing for families displaced by public action
7. Citizen participation

WORKABLE PROGRAM CERTIFICATION - is the action of the Housing and Home Finance Administrator approving a locality's workable program. It is effective for one year and qualifies the community to receive certain Federal aids. Recertifications may be given on a year to year basis.

ZONING - The police power regulation of land and building usage, established by proper legal procedures, with uniform standards and enforcement applicable to the entire community and based upon a comprehensive City Plan.