

*How civic cooperation helped solve*  
**ROCHESTER'S VETERANS  
HOUSING PROBLEM**



*.....the story of*

**FERNWOOD PARK  
RAMONA PARK  
NORTON VILLAGE**

**THE ROCHESTER PLAN**  
**for**  
**VETERANS HOUSING**



*Rochester management Corporation*

*How the citizens of Rochester, New York  
cooperated to provide attractive apartment-homes  
for veterans of World War II  
through non-profit, housing projects*





Aerial view of FERNWOOD PARK

*First of the three veterans housing projects to be built under the Rochester Plan was Fernwood Park. This was sponsored by the city's five commercial banks and three mutual savings banks. Its success stimulated interest in veterans housing by private initiative and provided the pattern for two similar projects—Ramona Park and Norton Village.*

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## THE ROCHESTER PLAN

It was Fall, 1945. World War II was over. Already the first of the veterans had come home, vanguard of the millions soon to follow.

The City of Rochester, New York, welcomed its "boys" home with both joy and misgivings — joy that they were safely back, misgivings as to where they would live. For Rochester, in common with practically every community in the country, had an acute housing shortage. Where would the married veterans find homes? There were almost no houses or apartments for rent. And few for sale at prices the G.I.'s could afford. Furthermore most of the veterans were not ready to buy even if houses could be built fast enough. Housing was indeed the city's biggest headache and it was destined to get bigger with each passing week.

As more and more veterans returned home the situation grew critical. The ex-servicemen were naturally disappointed — sometimes embittered. This was not the home-coming of which they had dreamed. They had hoped to start life again with their wives and families. Instead they were lucky if they had a roof over their heads. Everybody said that it was a shame, that somebody "oughta do something about it" — then waited for the other fellow to do it.

Not that the harrassed city officials were not trying to do something. They were more than busy on the problem. The Mayor ap-

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pointed an Advisory Committee on Housing consisting of architects, builders, contractors and prominent citizens — men experienced in the building field. Plans were quickly made to convert vacant school houses, barracks and other buildings into temporary apartments. Negotiations were started with the State for a temporary housing development. But it all took time and no matter how fast everyone worked, it was not fast enough. Meanwhile the housing shortage continued to grow worse and worse. Hundreds of veterans and their families were living in rented rooms, in attics, in basements, trailer camps and tourist cabins. Scores of families were leading an uneasy, unhappy existence “doubled-up” with relatives or friends.

Inevitably, well meaning groups began demanding Public Housing. They said a subsidy was needed. They called for a Housing Authority. But Rochester is a conservative city, an independent city. City officials, bankers, businessmen and most of the citizens believed the city would be better off in the long run without one. Rochester much preferred to take care of its own. But could it?

### **An Unhappy Situation**

Nobody was happy about the matter, least of all the local bankers. They sympathized sincerely with the veteran and his family. They wanted to help him. They were genuinely interested in seeing him get permanently located. They considered this a civic duty which transcended all thought of profit. They wanted to get homes or apartments for the veterans at prices the G.I. could afford. But how?

### **Birth of an Idea**

All of the officers, directors and trustees of the five commercial and three savings banks were giving time and thought to the problem. Finally one of them came up with an idea — an idea which, in a few short months, was to restore the hopes and dreams of many a veteran — an idea which was to become known throughout the Nation as the “Rochester Plan.”

Like so many good ideas this one came out of a casual conversation. Two bankers, Elmer B. Milliman and Charles W. Marshall were having dinner together on the evening of January 29, 1946. Soon the

conversation drifted around, as it always had of late, to the housing shortage. The two reviewed all the steps taken to that time. Both agreed that none of these was a permanent solution. Both agreed that some form of subsidy was needed for veterans' housing. Yet how could this be had without Public Housing? Suddenly one of them had an inspiration. He took out a pencil and a memo pad and started to write. The other chimed in with his comments and suggestions. And so was born the Rochester Plan.

### **Steps in the Rochester Plan**

Here is what the bankers proposed: (1) That the banks of the city form a non-profit housing corporation. (2) That the city furnish a suitable plot of ground and agree to a low tax assessment over a long period of years. (3) Using this land as part of the equity, the corporation would obtain an F.H.A. insured mortgage under the National Housing Act in an amount sufficient to cover the cost of construction of a veterans' housing project. This mortgage would be shared by all the banks at a low rate of interest. (4) The banks would underwrite (i.e. contribute) the necessary funds to get the project started, pay preliminary costs, etc. (5) The banks would contract to provide supervisory service for the project during its construction and agree to manage the property thereafter without profit.

Thus with the land donated by the city, with lower taxes, lower interest rates and sound, yet economical construction, it was believed that apartments could be built to rent for not more than \$50.00 per month.

Here was subsidized housing to be sure. But it was subsidization at a *local* level. Here was a cooperative plan through which the city, its banks and the government (through the F.H.A.) could work together for the good of the veterans and the city as a whole. It was civic cooperation and private enterprise at its best.

The plan seemed too simple, too workable to be true. There were no new or radical features. Every part of the plan, except the bankers' sponsorship, had been used many times before. The city had plenty of land which it had acquired through foreclosure because of back taxes. City officials, the bankers thought, would be glad to cooperate,



ultimately getting the property back on tax rolls. The bank-formed corporation could obtain an adequate F.H.A. mortgage just as such mortgages had been obtained many times for private builders. Bank real estate men could supervise the construction and direct the subsequent management. It all seemed logical and sound. Would the other bankers agree?

#### **The Answer was "Yes"**

Early next morning, Milliman was in the office of Raymond N. Ball, president of the Lincoln-Rochester Trust Company, and one of the city's most public-spirited citizens. Ball grasped the possibilities of the plan at once and, from that moment on, became one of its most enthusiastic supporters. Equally enthusiastic were the presidents of all the other banks in town to whom the plan was presented at a meeting of the Rochester Clearing House. Each pledged his bank's support and a committee was appointed to work out the details of the plan and to consult with city and F.H.A. officials. This committee consisted of Milliman, Ball, Edwin Allen Stebbins, president of the Rochester Savings Bank and John W. Jardine, president of the Genesee Valley Trust Company.

City officials proved most cooperative. Mayor Samuel B. Dicker and City Manager Louis B. Cartwright gave ready approval pending official confirmation by the City Council. The City Planning Commission gave its consent. One of its members, incidentally, was Louis W. Johnston, chairman of the board of Sibley, Lindsay & Curr Co. Not many months later he was to head "Norton Village," the largest of three projects built under the Rochester Plan.

F.H.A. authorities liked the plan. They believed it might become a pattern for similar veterans' projects throughout the country and gave tentative okeh for a mortgage once final plans and specifications were prepared. On Feb. 1 C. Storrs Barrows of the firm of Carpenter and Barrows was appointed architect for the project and authorized to proceed to draw up his plans. Meanwhile permission had been received from the New York State Banking Department for the Rochester banks to purchase stock in the proposed housing corporation. On Feb. 4, 1946, Rochester Civic Rental Project, Inc. was

formed. Its stockholders were the city's eight banks — the five commercial banks, Central Trust Company, Genesee Valley Trust Company, Lincoln-Rochester Trust Company, Security Trust Company, Union Trust Company and the three mutual savings banks, Community Savings Bank, Monroe County Savings Bank and the Rochester Savings Bank. Their stock purchases were, in effect, contributions since no dividends were ever to be paid on the stock and there would be no profit of any kind. Funds raised through the sale of stock would be used to pay the costs of preliminary plans and development. No bank expected to get its money back. No bank wanted to get its money back. The satisfaction of seeing veterans comfortably housed would be payment enough.

Thus, by advancing the original capital and offering to carry the project at a low interest rate, the city's banks provided the financial groundwork for a plan that was to gain national fame. More important, however, was the fact that through this plan 516 families — over 1500 people in all — were to find pleasant homes. So far as is known this is the first time in the history of American banking that banks of any city have joined together to sponsor such a project.

Officers of the newly formed corporation were President, Elmer B. Milliman, president, Central Trust Company; Vice President, Raymond N. Ball, president, Lincoln-Rochester Trust Company; Secretary, Edwin Allen Stebbins, president, Rochester Savings Bank; Treasurer, Charles W. Carson, president, Community Savings Bank. Besides the above officers, directors were: Bernard E. Finucane, president, Security Trust Company; William W. Foster, chairman of the board, Union Trust Company; John W. Jardine, president, Genesee Valley Trust Company; George D. Whedon, president, Monroe County Savings Bank; Joseph Goldstein, president, Rochester Community Chest; Donald E. McConville, Eastman Kodak Company; C. Storrs Barrows, architect; Howard M. Woods, attorney; and Mrs. E. Clinton Wolcott.

With the official formation of Rochester Civic Rental Project, Inc. definite plans began to take shape. Architect Barrows, the bankers and city officials began the search for a suitable plot of land. It was here that the Delinquent Tax Program inaugurated by the city in 1944



proved of real value. During the depression years, the city had acquired some 8,000 pieces of property by foreclosure. Some of these were vacant lots of considerable size. To prevent speculators from capitalizing on such properties and to protect all neighborhoods against inferior building, a Delinquent Tax Committee had been set up. Its purpose was to help the original owners get back their property through an easy-payment back-tax plan. Where delinquent taxpayers did not or could not reclaim their property much of it was sold to reputable and financially responsible home builders. Nevertheless, considerable land remained in possession of the city.

From this available land, a site was selected for the bank project. It was a triangular piece of land of 10 acres located in the northeast section of the city, just off Culver Road at Fernwood Avenue and Waring Road. It was convenient to bus lines, schools, churches and a few shops. This property the city agreed to sell to the corporation for one dollar (\$1.00) and to provide street improvements, sidewalks, sewers, etc., estimated to cost \$144,000.

Once the site was chosen, the architect began work and in less than a month his plans were ready. They called for a garden-type development consisting of 38 attractively grouped two-story brick and concrete units, containing 152 identical 4-room apartments. Tentatively the development was called "Fernwood Park" a name which afterward became permanent and one of the best known in housing circles throughout the country.

Costs were estimated at \$1,200,000 and a commitment was received from the Federal Housing Administration assuring the necessary funds for construction. The bank-formed corporation would hold title to the property with all the banks participating equally in the 39-year mortgage. The original plan called for all profits above amortization to accrue to the Rochester Community Chest and the property was to be deeded to that charitable organization once the mortgage was paid off. City Corporation Counsel, William H. Emerson, however, ruled that the city could not concede a diversion of profits to a private organization because of the city's interest throughout the amortization period.

This was unquestionably a wise decision since it paved the way

for a provision which made the Rochester Plan more practical and sound than ever. Under this provision the corporation agreed, that at the end of the amortization period or earlier, it would sell the property to a private operator at a price agreed upon by the City Council. The proceeds would go to the city to reduce debt or for necessary permanent improvements. The same provision was subsequently included in the two other veterans' projects.

Bids were asked from eight local contractors and on May 2, 1946 the contract was awarded to the Mueller Construction Company. Charles W. Marshall, vice president of the Central Trust Company, Warren W. Allen, vice president of the Lincoln-Rochester Trust Company and Paul E. Emerson, assistant vice president of the Community Savings Bank were named a special committee to supervise construction. Ground was broken on May 13, 1946 and in less than a year from the day work began, Fernwood Park, the first project of its kind in the United States, was completed.

Rochester had proved that private enterprise could tackle and solve a community problem. It had shown what can be accomplished when people work together for the common good. As an editorial in a newspaper in a neighboring city expressed it —

*"With their own bricks, mortar and dollars, the banks of Rochester have demonstrated that well constructed, attractive housing units can be built to rent for \$48.00 per month in these times."*

Both State and Federal officials had expressed the belief — and hope — that other cities might adopt the Rochester Plan. At first it looked as if this might prove true. Delegations came to Rochester to see Fernwood Park and to learn more about the bankers' plan. It was not other cities but other citizens of Rochester, however, who next took up the torch. Two other veterans' projects — Ramona Park and Norton Village — were soon under way sponsored by different groups with the cooperation of the city and its banks.

Their story as well as a detailed description of Fernwood Park and an explanation of how the three projects are now jointly managed, how the city built a playground in the tract and how a new shopping center for the neighborhood was built is told on the following pages.





Typical Apartment Units at Fernwood Park

## FERNWOOD PARK

First of the three housing projects to be built under the Rochester Plan was Fernwood Park. As the original bank-sponsored development it received national publicity. Its progress was watched with interest by many different cities, by government agencies and by business leaders in many communities. The ability of private enterprise to solve a community housing problem was, in effect, being tested. Fortunately, the work at Fernwood Park proceeded most smoothly despite the fact that there were, at that time, many shortages in building materials. The speed with which the project had been conceived, planned and gotten underway had set a record in housing circles. Actual construction was equally fast.

Four months after the first piece of sod had been turned at the official ground-breaking ceremonies, the first veterans and their families had moved in and by summer, 1947, the project was completed.

Fernwood Park is built on a triangular-shaped plot between Waring Road, Fernwood Avenue and Woodman Park. It is just off Culver Road at the point where that street veers sharply to the right toward the lake. The development is the so-called garden-type and consists of 38 two-story brick and concrete units. Each unit contains four 4-room apartments. The units vary somewhat in exteriors thus avoiding a too-uniform appearance. They occupy only 30 per cent of the land, the remaining 70 per cent being used for attractively landscaped lawns and for children's play areas.

Each apartment consists of a living room, a modern kitchen with dining space, gas range, electric refrigerator, cabinets and electric garbage disposal unit. There are two bedrooms, one 12 x 12½ feet and the other 11½ by 10 feet, with a tiled bathroom, tub and shower. Every apartment has its own hot water heater and a separate closet-type gas furnace.

Three conveniently located laundry centers are equipped with coin-operated automatic washers, laundry trays and drying rooms. Garages are provided for approximately 50 per cent of the apartments with plenty of space for more as needed. Basement storage is available for tenants and there are several play areas. Since there are no streets running through the tract traffic hazards are at a minimum.

The apartments rent for \$48.00 per month. Cost of gas and electricity for heating, cooking and refrigeration runs an average of \$12.00 per month. The garages rent for \$6.00 a month.

### How Tenants were Selected

From the day plans for Fernwood Park were announced the banks were flooded with inquiries from home hunting G.I.'s. It became evident at once that the allotting of apartments could be a real headache and might backfire from a public relations standpoint unless carefully handled. All opportunity for "drag" or "pull" would have to be eliminated. Some plan would have to be devised which would insure that veterans most needing the apartments would get them.

### A Secret Committee

Accordingly a plan was formulated which worked so well that it was

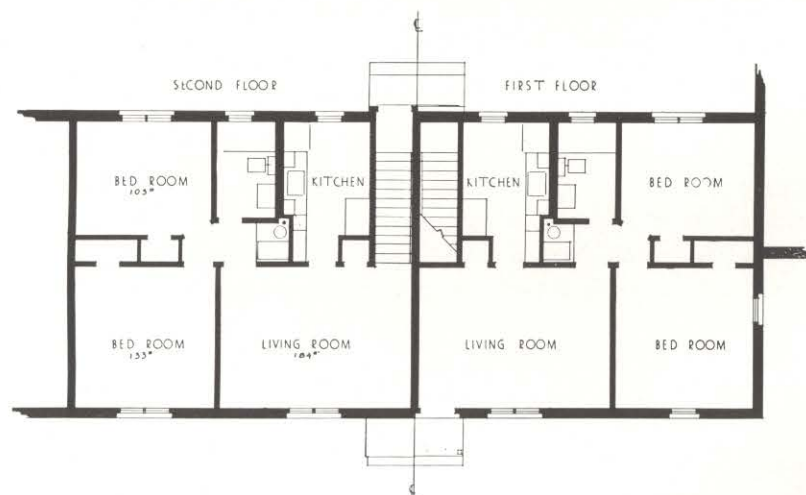


subsequently adopted by the two other housing projects. Under this plan the banks divorced themselves absolutely from tenant selection. A special committee composed entirely of non-bankers was set up. The identity of its members was known to only one man, the president of the corporation. Therefore when the help of the banks was sought by depositors and friends, the bankers could truthfully say they had nothing whatsoever to do with the rentals. Every application went to the secret committee and was processed in exactly the same way.

To guide them, the members of the Rental Committee had a set of requirements every applicant was required to pass before his application would be considered. He had to be a veteran of World War II. His income must be not less than \$48.00 per week nor more than \$75.00 per week. His total liquid funds could not exceed \$5,000.

Standard application forms were printed and made available through the banks. Over 2,000 were given out and 1096 were returned properly filled out. These were screened by the committee and 846 were regretfully notified that their applications were, for one reason or another, rejected. The remaining 250 were interviewed personally and from this number, the lucky 152 were chosen.

Standard Floor Plan at Fernwood Park



On November 13, 1946, the first twelve families moved into Fernwood Park. Some idea of how badly these and other veteran families to follow needed housing was proved by the newspaper accounts of these early arrivals. One Navy veteran, his wife and 15-months-old baby had been living in an attic, sharing kitchen, bath and laundry facilities with the owner. There was no means of heating the attic and, with winter coming on, the little family was frantic because of the baby. To them Fernwood Park was a "godsend." Another veteran, his wife and young daughter had been living with his parents in a small house. When the baby came, the mother gave up her room to the couple and was sleeping on a davenport. So it went. Every new tenant had a similar story to tell. The secret committee had done its job well.

By June 1947, the whole 38 units were completed and the project filled. From that day on no apartment has been vacant. The waiting list is still large.

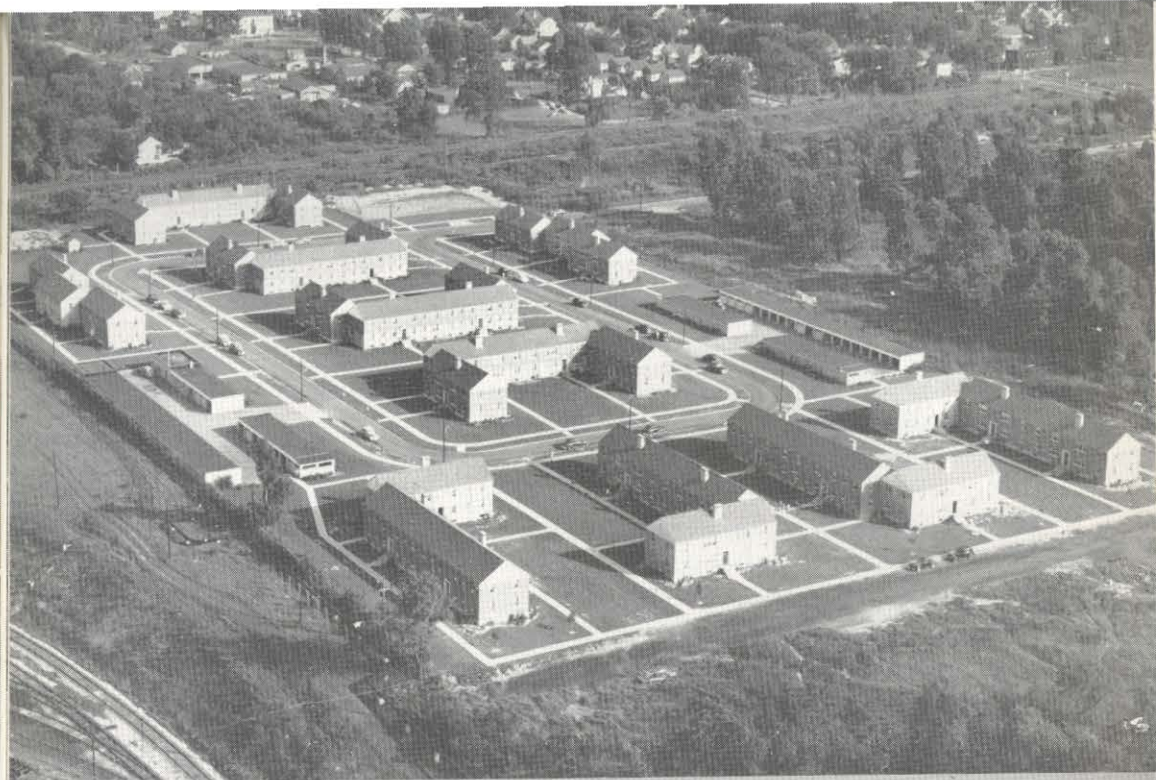
#### The Bankers Build a Playground

All the bankers have taken a personal interest in Fernwood. The first Christmas 18 large Christmas Trees were erected at the project, the tallest reaching over 32 feet. The trees were strung with colored lights and a juke box hidden among them to add to the festive air. Directors of the corporation met at the tract and, when the switch was turned on lighting up the trees, joined in the Christmas carols.

Some had not realized that there would be so many children at Fernwood and that babies grow up fast. The play areas soon proved insufficient. Nothing daunted, the banks dug down in their collective pockets and came up with \$3,000 for a new playground with swings, slides, and sand boxes.

Thus by watching Fernwood Park grow from an idea into the attractive community it is today, the Rochester bankers learned again the pleasure which comes from bringing happiness to others. They had given generously of their time and money. Best of all they had set an example for their fellow townsmen. Spurred on by the success of Fernwood, two similar projects were soon underway. Rochester was indeed "taking care of its own."





Aerial view of RAMONA PARK

*Rochester home builders were the sponsors of the second, non-profit, housing project built under the Rochester Plan. Their association undertook the construction of Ramona Park, a 136-apartment, garden-type development. As in the case of Fernwood Park and, later, in Norton Village, the builders had the active support and cooperation of the City of Rochester and its officials.*

## RAMONA PARK

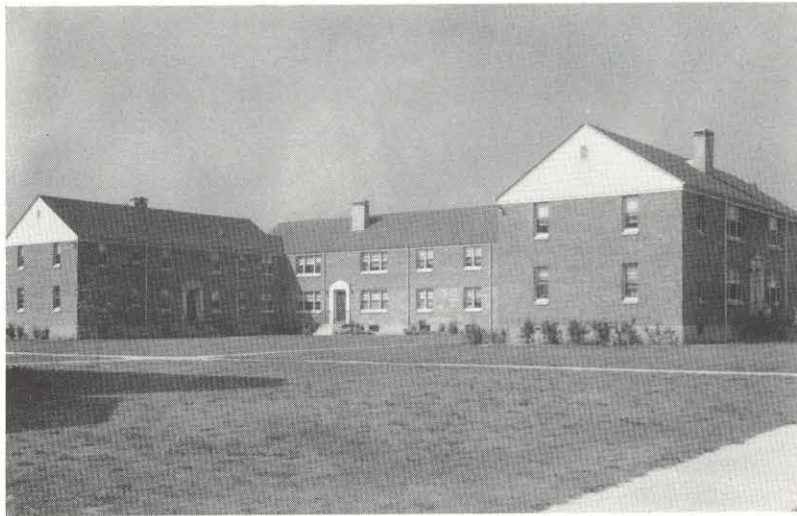
When the Rochester bankers planned the Fernwood Park project they were careful to stress the fact that they were not in the building business. The banks' sole interest was to help veterans find adequate shelter and to assist the city in solving a perplexing housing problem. The members of the Rochester Home Builders Association appreciated this attitude on the part of their banks. Not only did the builders not oppose the project but they did all they could to further its construction. The Association's members appreciated that the only way such a project could be built was on a non-profit, local subsidy basis and they, like the bankers, much preferred local subsidization to so-called "Public Housing."

As the builders cooperated in and watched Fernwood Park come into being, they became more and more enthusiastic. Finally several of them, including Joseph Entress, president of the Association, Sanford Abbey, the late J. Raymond Tobin and others decided that they wanted to do more than lend their moral support to veterans' housing; they would do something more tangible. They would sponsor a project of their own.

That was the start of Ramona Park, a 136-apartment project, which in plan, financing and construction, more or less paralleled Fernwood Park. Working closely with three banks—the Central Trust Company, the Community Savings Bank and the Lincoln-Rochester Trust Company—the builders formed a separate, non-profit corporation, the Rochester Home Builders Corporation.

The builders contributed the initial capital for the corporation and retained Carpenter and Barrows, the same architects who designed Fernwood Park, to draw plans for a project. Again, the city gave its full cooperation. Available through the delinquent tax program was a tax-foreclosed piece of property in the northwest section of the city not far from Kodak Park. The tract consisted of 10 acres of vacant land north of Ridgeway Avenue, between Ramona Street and La-Grange Avenue. It was ideally situated for veterans employed by the many industries in that end of town.





**A Corner in Ramona Park**

The city agreed to deed the land to the builders' corporation and to install water, sewer and lighting systems. In return the corporation agreed to sell the property once the mortgage was paid off and pay the proceeds to the city for debt reduction on permanent improvements. Thus vacant land, not returning a penny to the city in taxes, would ultimately become tax-producing property.

As conceived by the architects, Ramona Park would consist of ten brick and concrete block units of attractive appearance, containing 136 four-room apartments. Cost of the project was estimated at \$1,000,000 to be financed at low interest rates by an F.H.A. insured mortgage, shared by the three participating banks.

Plans for the project were approved by the City Planning Commission and F.H.A. officials. The contract was awarded to Helendale Construction Co. and construction began in October 1947. On July 30, 1948, the first 48 tenants moved in. On September 30, 1948, another 48 families moved in and by November every one of the 136 apartments was completed and occupied.

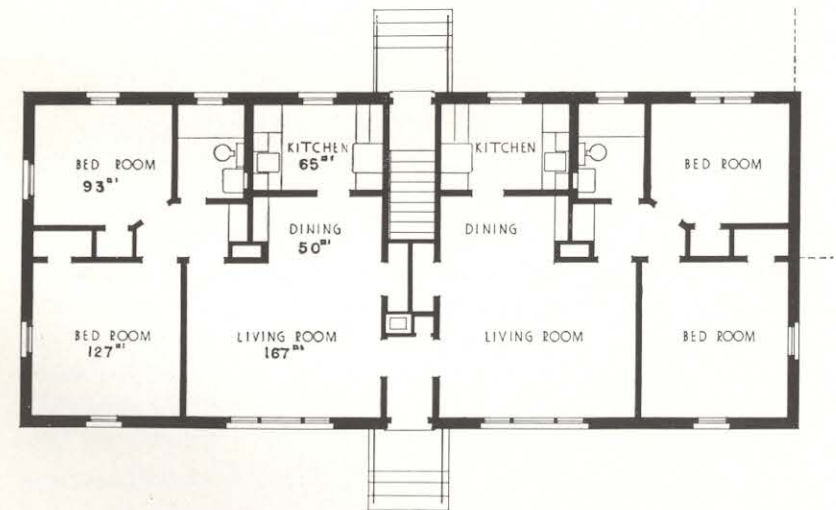
The apartments rent for \$53.50, a slightly higher figure than Fernwood Park or Norton Village, but the cost of utilities is somewhat

lower, making the total rent of the three projects about the same. Each apartment at Ramona Park consists of a living room with clothes closet and an open closet or bookshelves, a completely modern kitchen with electric refrigerator, gas stove, built-in sink and cabinets and a tiled bathroom with tub and shower. A built-in cabinet for rubbers, shoes and other items is near each entrance.

Tenants were selected in the same manner and with the same requirements as in Fernwood Park. Some 650 applications were received, as compared with the 1096 who applied at Fernwood. This was taken as an indication that the veterans' housing situation was letting up somewhat and that the G.I.'s were in a less desperate need for homes. Nevertheless, the tenants in Ramona Park told much the same story as those in Fernwood. All had been seeking less crowded and better living conditions. These, the Rochester builders, through Ramona Park, had provided and their tenants were most thankful and happy.

So a second project was built under the Rochester Plan, a project which proved the good-will of the home builders of the city and gave further proof of the value of civic cooperation.

**Standard Floor Plan at Ramona Park**







**NORTON VILLAGE from the air**

*Largest, and last, of the three projects currently built by the citizens of Rochester to provide low-cost rental housing for its veterans was Norton Village. Its sponsorship represents a cross section of the industrial, mercantile, financial and public life of the city. Nearly fifty manufacturers, merchants, publishers and bankers cooperated to make it possible, with the City and its officials playing a most active part.*

## NORTON VILLAGE

By June 1947 all of the units at Fernwood Park were finished and 100 per cent occupied. Construction at Ramona Park was well started. Through these two projects, 288 veterans and their families were assured of attractive apartment-homes at modest rentals.

Rochester had come far in solving its G.I. housing problem, but it had a bit further to go. Several hundred more veterans were still seeking homes. Their need, perhaps, was not as great as that of the earlier groups had been, but to them it was just as urgent. Many continued to live with relatives or friends. Others were paying more in rent than they could afford. All wanted "a place of our own." A third project was obviously needed. It was not long in coming.

The new development was Norton Village, so named because it is built on a triangular plot between Norton Street, Waring Road and the east side of Cascade Street. Built under a slightly different version of the Rochester Plan, Norton Village provides further proof of the value and the efficiency of civic cooperation, Rochester-style. Whereas special groups, the bankers and the builders, sponsored Fernwood Park and Ramona Park, Norton Village stemmed directly from the city itself. It is the brainchild of a city official, Miss Honora A. Miller, assistant deputy corporation counsel.

In studying housing legislation passed by the New York State Legislature, Miss Miller uncovered a law which seemed to fit perfectly into the Rochester Plan. This was the State Redevelopment Companies Act passed in 1943. Without delving too deeply into its legal details, suffice it to say, that the Act permits a city to become an active partner in certain local housing projects.

Under its provisions, a municipality can take stock in a non-profit company formed expressly for the purpose of "clearing and redeveloping" a sub-standard area. In return for the stock the city conveys land to the corporation and enters into a contract with it agreeing to give tax exemption on all or part of the improvements. In other words the city helps subsidize the project by providing the land and granting low taxes for an extended period.



Rochester already had the land. At the time the Fernwood project was approved, the City Planning Commission had wisely reserved an additional 33 acres in the same "Goat Hill" section. This land had been foreclosed for back taxes. Its original owners had not wanted it back even under the liberal terms offered by the city's Delinquent Tax Program. It was, therefore, bringing in no tax revenue. It had no foreseeable future.

All that was required under the Act Miss Miller had uncovered was for the Planning Commission to declare the land a "blighted area" in need of redeveloping and replanning. The proposed project would not only put the vacant land to work but would enhance the value of the entire neighborhood. Miss Miller's interpretation of the law was broad but well within the intent of the framers of the Act. Legal opinion verified her belief that the law was applicable to the Rochester situation. City officials were enthusiastic about the plan. The City Planning Commission agreed to take the necessary preliminary steps and the City Council pledged its support.

#### **Citizens Committee Formed**

One of the most ardent supporters of the proposed project was the late Thomas E. Broderick, Republican Administration Leader. He sounded out public opinion. People in all walks of life voiced their approval. Accordingly a "Citizens Housing Committee" was appointed and this larger group selected an Executive Committee to work out the planning, financing, construction and management.

To head this committee, Mr. Broderick was fortunate in securing the services of Louis W. Johnston, chairman of the board of Sibley, Lindsay & Curr Co., local department store. Well known for his many civic interests, Mr. Johnston had long served on the City Planning Commission. He was well acquainted with the earlier projects and well qualified to guide the destinies of this newest development.

Other members of the committee were Miss Miller, Harry P. Rupert, city real estate advisor, Carl S. Hallauer, executive vice president of Bausch & Lomb Optical Co. and the two bankers who had sparkplugged the Rochester Plan, Elmer B. Milliman and Charles W. Marshall, president and vice president respectively of the Central



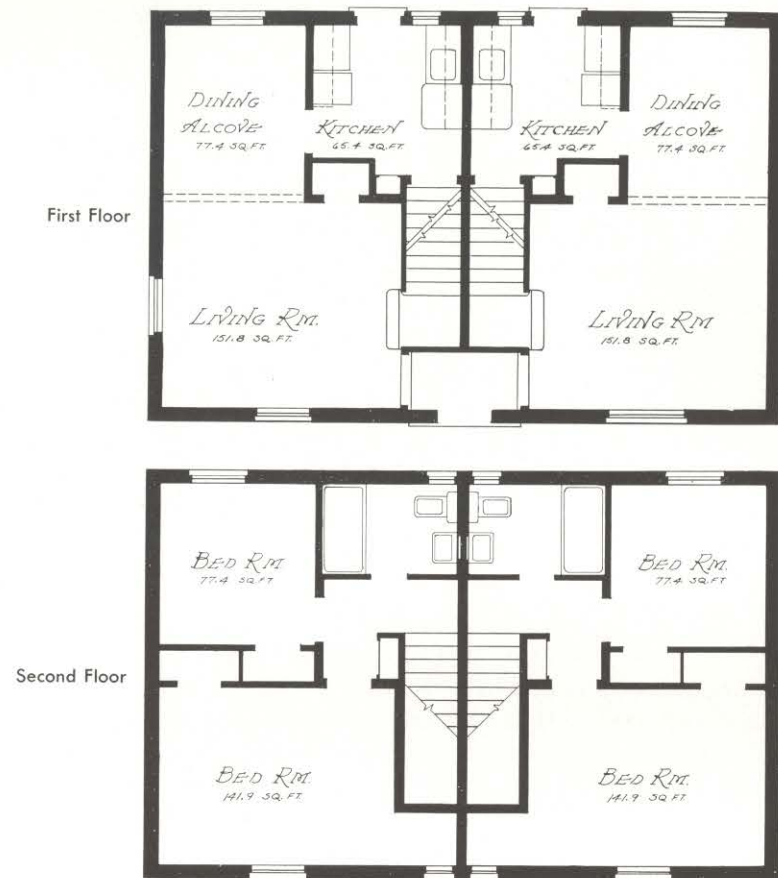
**Vista in Norton Village**

Trust Company. Needless to say that this committee worked without compensation of any kind. In fact it might be well to emphasize here that not one of the many bankers, builders, businessmen and city leaders who served on the various committees or boards of any one of the three projects built under the Rochester Plan ever received one penny for their services.

The Executive Committee immediately set to work. Meeting after meeting was held in quick succession with bankers, Federal Housing Administration officials and others. Gradually the legal, financial and construction details were ironed out. A main job, of course, was to raise funds to underwrite the preliminary work. In the Tower Room at Sibley's, Mr. Johnston assembled a notable group of Rochester industrialists, merchants, manufacturers and publishers. Thirty thousand dollars was needed for the preliminary planning and development work. Local industries, through the Industrial Management Council, agreed to contribute \$20,000 provided the other \$10,000 could be raised.

Four stores, Sibley's, McCurdy's, Edward's and Forman's agreed





Standard Floor Plan of Apartments in Norton Village

to give \$5,000. Frank Gannett, representing the Democrat & Chronicle and The Times-Union pledged \$3,000. Two thousand still was needed. Then the late Sol Heuman said that the clothing manufacturers wished to contribute and they gave the remaining \$2,000. The Industrial Management Council contributed the \$20,000, as agreed, and Norton Village became a reality.

With these gifts of \$30,000, the Committee now had funds with which to proceed. The name "Norton Village" was officially adopted

for the project. The site was approved. The architect, Herbert C. Williamson, was authorized to proceed with his plans.

### The City's Part in Norton Village

Architect Williamson's plans called for a garden-type development to be generously spaced on the 18-acre tract. Cost of the project was estimated at \$1,800,000. This local banks agreed to underwrite through participation in an F.H.A. insured mortgage. The mortgage runs for 39 years and carries low interest rates. When it is paid off, the property will be sold, the proceeds reverting to the city.

The value of the unimproved land was officially set at \$27,500. This determined the amount of stock the city would receive from the redevelopment company once it was organized and set the tax assessment on the property.

### Rochester Civic Redevelopment Corporation

The name chosen for the new company to be formed as specified in the State Redevelopment Companies' Act was the "Rochester Civic Redevelopment Corporation." Its stockholders represented some fifty firms covering every phase of Rochester's industrial, commercial, mercantile and financial life as well, of course, as the city itself and hence all of its citizens. Its incorporators were: Raymond N. Ball, president of the Lincoln-Rochester Trust Company; Dr. Albert K. Chapman, vice president of the Eastman Kodak Company; James E. Gleason, chairman of the board, Gleason Works, Inc.; the late Sol Heuman, chairman of the board, Community Savings Bank; Gilbert J. C. McCurdy, president, McCurdy & Co.; Elmer B. Milliman, president of the Central Trust Company; the late Frank J. Smith, president of John P. Smith Co.; and Walter L. Todd, chairman of the board of the Todd Co.

The Company is strictly non-profit. No dividends will ever be paid and all profits, if any, will be put back into the project.

Officers of the corporation, elected at its first meeting were: President, Louis W. Johnston; Vice President, Elmer B. Milliman; Treasurer, Raymond N. Ball; Secretary, Harry P. Ruppert; Assistant Secretary, John A. Dale.



### Construction Starts

On July 1, 1947, the City Planning Commission declared the proposed site a "blighted area" as required by law. A week later the City Council "consented" to the formation of the redevelopment corporation (another legal technicality) and named the late W. Raymond Whitley, city comptroller, to be supervising agent under the statute.

Thus Norton Village had the "Go" signal. Final architect's plans and specifications were approved. Bids were invited from local contractors and, on October 21, 1947, the contract was awarded to A. Friederich & Sons Co.

The day after the contract was awarded work began. President Johnston turned the first shovelful of earth at the official groundbreaking ceremonies. Less than a year later the first veteran and his family moved in and by June 1949 the entire project was completed.

### A Happy Community

Today Norton Village is a happy community of over 700 people. Its attractive units of red brick and stone construction are pleasingly spaced over the 18 acres of ground. Each of its 228 apartments are identical. All have a large living room with dining alcove downstairs plus a complete kitchen. Upstairs there are two good-sized bedrooms and a modern bathroom. There is a full basement for each apartment with laundry facilities and a separate gas furnace. Plenty of off-the-street parking is provided.

The apartments rent for \$48.00 per month. Utilities average another \$12.00 per month. As with the other two projects tenants were screened by a secret committee. No "pull" or "drag" was possible.

Tenants vie with each other in keeping their homes attractive. Garden contests are held and pride in lawns and flower gardens is evident at every hand. The new Norton Playground adjoining the tract helps mothers keep the nearly 400 children entertained while the shopping center now nearing completion on Waring Road will make marketing easy and bring movies within walking distance.

Thus "Goat Hill," formerly a rather forlorn tract with a few scattered houses, became a thriving community — a living monument to the power of civic cooperation and public-spirited private enterprise.

## NORTON VILLAGE PLAYGROUND

"A place for the children to play"... that is the cry of mothers everywhere. The mothers in Norton Village and in Fernwood Park were no exception. At last count there were over seven hundred children between the two projects, ranging in age from month-old infants to six- and seven-year-olds.

Fernwood mothers had been fortunate. Their banker-godfathers, having miscalculated the number of play areas needed, or perhaps underestimated the number of children Fernwood Park would house, had rectified their error. They had "invested" \$3,000 of their own money in a new playground for the project.

Being a newer development, the children at Norton Village were a little younger than the Fernwood tots, but they were growing fast. Soon they would outgrow their baby carriages and go-carts and need a larger place to play than even the spacious lawns.

For Norton Village, therefore, and for Fernwood Park and for all the children and youngsters in the 22nd ward, the city built the Norton Playground. This adjoins Norton Village to the south. One of the largest in Rochester, it embraces an area of five acres and will ultimately offer every form of recreation — tennis courts, softball diamonds, skating rinks, slides, swings, sand boxes — something for children of every age from tots to teen-agers and beyond.

Center of the big play area is a new style recreation center designed by architect Donald J. Faragher after a basic model developed by the City Planning Commission.

Present at the official opening of the play area on November 3, 1949 were Mayor Samuel B. Dicker, City Manager Louis B. Cartwright, Louis W. Johnston, president of Norton Village and city councilmen and officials. President Johnston called the playground a "great contribution to the parents as well as the children of Norton Village and its sister project, Fernwood Park."





**WARING SHOPPING CENTER**  
with Norton Playground in rear and to the left

*Following the completion of Fernwood Park and Norton Village came two developments which contribute greatly to the life of the families living in the two projects as well as to the owners of the many new single homes recently erected in the Norton-Waring-Culver Road section. First of these was the Norton Playground directly adjoining Norton Village. Second was the Waring Shopping Center, a modern suburban mercantile group containing stores of every kind, a branch savings bank and a movie theatre.*

## WARING SHOPPING CENTER

With Fernwood Park and Norton Village completed and several hundred new single houses being built in the immediate vicinity, the Norton Street-Waring Road-Culver Road section became a busy neighborhood. It was obvious that a sizeable shopping center was needed to serve the many families living there.

Sponsors of the two veterans' projects considered the matter and consulted with city officials and a contractor with extensive experience in the construction and operation of shopping centers. After due investigation it was decided that such a center could be successful and plans were made accordingly.

A new corporation known as the Waring Shopping Center, Inc. was formed. Arrangements were made with the city and a 5-acre plot purchased adjoining Norton Village and plans drawn for a shopping center modern in every respect.

This is now nearing completion. It will contain 17 stores, a theatre seating 1200 people and a branch of a local savings bank. There will be parking space for 650 cars. Since this is a commercial venture, it will not enjoy the same tax considerations granted the housing projects. Profits will however, be apportioned to the two projects according to size. These will be applied on the mortgages.

Thus, once again, the foresightedness of the city through its Delinquent Tax and Foreclosure Program is proved. As in the case of all three housing projects, land taken back by the city has been converted to useful purposes and returns to tax rolls. The Shopping Center meets a definite need in the northeast section of the city and provides that section, including Fernwood Park and Norton Village, with a modern and complete shopping and amusement center.



## HOW THE PROJECTS ARE MANAGED

The three Veterans' housing projects built under the Rochester Plan represent an investment well over \$5,000,000. Of this amount the Rochester banks advanced \$4,040,000. The balance is represented by the land, streets, sidewalks, sewers and other utilities provided by the city.

Obviously an operation of this size requires efficient and experienced management. Not only must the investment be protected but the high standards set for the projects must be maintained for the benefit of the families living there and in the interests of Rochester as a whole.

The groups sponsoring Fernwood Park, Ramona Park and Norton Village appreciated the importance of good management. They were determined to keep the projects at the highest possible level and to provide the tenants with service comparable in every respect with the better grade apartment houses and garden-type developments.

To that end the sponsoring group in each instance agreed to supervise management during the life of the mortgage — approximately 39 years in each instance. Thus the city was assured that the properties would be kept up and that all danger of deterioration over the years would be avoided.

Since all the projects had the same objective, namely to provide the best possible living conditions for the veterans at modest rentals, it was obvious that a single, centralized management for all three properties would be the most efficient and the most economical.

On January 1, 1949, therefore, the three groups joined in forming a mutual, non-profit, managing company known as the Rochester Management Corporation. Stock in this corporation is held equally by the participants.

This managing company has a managing director and a staff of assistants. Each project employs a service clerk, maintenance men and gardeners. The service clerk receives all service calls and collects the rents for the particular project. All report to the managing

director who, in turn, is responsible to the management corporation. The corporation charges a management fee, based on the number of apartments in each project. Any surplus at the end of the year is returned to the projects and any deficit is shared by the projects proportionately.

Through bulk purchasing, the pooling and shifting of equipment and personnel as needed from project to project, this centralized management has proved to be efficient and economical.

Officers and directors of the company are the presidents of the three projects — Elmer B. Milliman, Fernwood Park; Joseph Entress, Ramona Park; Louis W. Johnston, Norton Village; also Charles W. Carson, University Park; and John A. Dale, the managing director.

Mr. Dale has extensive experience in the management of large-scale housing projects. He was associated for six years with the management of the Metropolitan Insurance Company's 12000 apartment Parkchester Development in the Bronx. He came to Rochester from the Savings Bank Trust Company with whom he was supervisor of maintenance and management for its six projects including University Park in this City. The trust company is owned by the Mutual Savings Banks of New York State. In addition to his housing experience, Mr. Dale also has been associated with Health Education in New York City schools and playgrounds and holds a teacher's license.

Under the direction of the Management Corporation all three projects have been well kept. Repairs are made promptly and service calls are, on an average, handled the same day. All mechanical operations and systems are uniform for all the projects. For example, a standard lease is used for all the projects. That tenants are well satisfied is proved by the small turnover and the general desire to renew leases. Where tenants have vacated the reason is usually an increase in family necessitating larger quarters or the purchase of a home.

Folks who live in Fernwood Park, in Ramona Park and in Norton Village take pride in their homes. All cooperate to make each project "a nice place to live" and, in return, management does its part in providing prompt and efficient service.



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