

ANALYSIS AND EVALUATION OF THE MACK-CONCORD  
CONSERVATION PROJECT, DETROIT, MICHIGAN

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THESIS



## ABSTRACT

### ANALYSIS AND EVALUATION OF THE MACK-CONCORD CONSERVATION PROJECT, DETROIT, MICHIGAN

by Kenneth Roy Toole

The analysis and evaluation of the Mack-Concord conservation area is an attempt to determine the role of a middle aged neighborhood in the City of Detroit and to examine how one of the first Federally assisted conservation projects in the United States was able to renew and strengthen the identity of the Mack-Concord neighborhood and its position in the City.

If we are to maintain our present urban centers, techniques must be derived to conserve our aging core developments. This thesis describes Detroit's efforts to develop such a conservation program as a model for the rest of the nation, using the Mack-Concord area as its pilot. To fully understand the overall conservation program; the methods by which project neighborhoods are chosen in Detroit are discussed briefly in Chapter I, "Conservation in Detroit." This discussion includes a description of the process by which the pilot project was chosen.

The second chapter, "History of the Mack-Concord Area," dwells on the development and decline of the Mack-Concord neighborhood and reports on the existing characteristics of

the neighborhood at the time the project was initiated. To facilitate the analysis and evaluation of the project effort and the techniques used during the execution of the project, the thesis includes a detailed description of the goals and objectives for the Mack-Concord area accompanied by a narrative of the physical plan for the neighborhood.

Chapter IV, "Effectuation of the Plan," is devoted entirely to the analysis of the conservation plan, the techniques used to carry out the plan, and their effects upon the physical and social being of the neighborhood. The factors considered in this analysis include the methods used to organize the residents of the project area, the methods of code enforcement, the social transitions in the area, the economic conditions of the residents and the success of the public improvement plan for the area. The data for this analysis was gathered through research and personal interviews with members of the Detroit City Plan Commission, the Detroit Housing Commission, and residents of the neighborhood.

The final chapter of the thesis is an evaluation of the entire Mack-Concord conservation effort, the plan, its implementation and its lasting achievements. The evaluation becomes more meaningful with the inclusion of various experiences from other conservation projects in cities throughout the United States. These experiences are incorporated into a final list of conclusions and recommendations for improving future conservation efforts.



The most significant finding of this thesis is related to the social and economic condition of the conservation neighborhood. If conservation is to be successful, not only physical factors, but social and economic factors must be carefully weighed when selecting a project area and must be maintained in a healthy condition and improved through constant educational efforts during project execution.

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By

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## INTRODUCTION

The Analysis and Evaluation of the Mack-Concord Conservation Project, Detroit, Michigan is an examination of one of the first Federally assisted conservation projects initiated under the urban renewal demonstration program of the 1954 Housing Act. The purpose of Detroit's demonstration was to try out and report on methods and techniques for accomplishing a conservation project.<sup>1</sup> It was expected that the Mack-Concord experience would serve as a guide to conservation efforts in other communities throughout the United States. For this reason the Mack-Concord project has been referred to as Detroit's "pilot" conservation effort. Pilot, according to the definition in Webster's New Collegiate Dictionary, is an adjective referring to that which serves on a small scale as a guiding device, a trial unit, or an experiment preparatory to full-scale activity.<sup>2</sup>

Throughout this thesis the terms "conservation" and "rehabilitation" are both applied to the Mack-Concord

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<sup>1</sup>U.S., Housing and Home Finance Agency, Urban Renewal Demonstration Grant Program - Project Directory (March, 1963), p. 1-6.

<sup>2</sup>Webster's New Collegiate Dictionary (Springfield, Mass.: G. & C. Merriam Co., 1958), p. 639.

renewal project. To explain the use of these terms and eliminate confusion, conservation and rehabilitation as used by the City of Detroit and as used by the Federal government should be clearly defined. The City of Detroit has identified conservation areas as stable neighborhoods in which the majority of the structures are not in need of major repair, but in which the general environment is in need of substantial improvement. Rehabilitation, according to the City, involves areas in which the majority of the houses are in need of major repair and will ultimately be in need of clearance.<sup>3</sup> The Housing Act of 1954 on the other hand, refers to conservation as an effort to improve the social and economic characteristics of a neighborhood through encouragement of normal home maintenance and improvements in public facilities. The Act refers to rehabilitation as a renewal effort involving major improvements in residential structures, beyond normal maintenance.<sup>4</sup> The difference between the two sets of definitions is that according to those of the City of Detroit, conservation includes the repair or elimination of undesirable structures, whereas according to terminology in the Housing Act, an effort including structural repair would be a combination of

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<sup>3</sup>Maurice Parkins, Neighborhood Conservation (Detroit: Detroit City Plan, 1958), p. 22.

<sup>4</sup>U. S., Congress, Housing Act of 1954, Public Law 560, Title III, Section 311.

conservation and rehabilitation. For this reason, the Mack-Concord project is referred to as both a conservation and a rehabilitation project.

In order to understand the character of the Mack-Concord neighborhood and its role within the City of Detroit, a portion of this thesis is devoted to the development of the project area from the turn of the century, its gradual decline after the depression of the 1930's, and the reasons why it was chosen as Detroit's pilot conservation project.

The analysis of the project includes an examination of the organization of the Detroit City Plan Commission as it relates to conservation, and a study of methods used by the Plan Commission to organize the Mack-Concord area for conservation. Both the goals and objectives for the project area and the techniques used to implement these goals and objectives are analyzed and evaluated.

The examination of these phases of the conservation effort facilitates the determination of their effectiveness during and after the project execution. The final chapter of this thesis, "Plan Effectuation and Recommendations," includes a survey of various other conservation and rehabilitation projects throughout the United States and the techniques utilized during the execution of these projects. Many of the techniques are incorporated into the list of recommendations suggesting how Detroit could make its future conservation projects more successful.

## CHAPTER I

### CONSERVATION IN DETROIT

During the past twenty-five years Americans have spent billions of dollars in clearing slums and redeveloping blighted areas. In 1937, the first government agencies were created by the United States Housing Act to raze slum areas for the purpose of building public housing units. This was followed by the Housing Act of 1949 which created the Urban Renewal Administration recognizing that slums had become a national problem and authorizing acquisition and clearance of slum areas to be resold to private investors for redevelopment in residential or business uses. It wasn't until the Housing Act of 1954 that Americans recognized the fact that huge sums of money had been invested in removing old slums, but only token amounts of money had been spent in prevention of slums. The 1954 Act broadened the definition of Urban Renewal stating that renewal could include "the elimination and the prevention of the development or spread of slums and blight, and may involve slum clearance and redevelopment..., or rehabilitation or conservation..., or any combination or part thereof."<sup>5</sup>

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<sup>5</sup>Ibid.

The Act further stated that rehabilitation or conservation could include the restoration and renewal of blighted, deteriorated or deteriorating areas through:

1. Carrying out plans for a program of voluntary repair and rehabilitation of buildings or other improvements in accordance with the urban renewal plan;
2. Acquisition of real property and demolition or removal of buildings and improvements thereon where necessary to eliminate unhealthful, insanitary, or unsafe conditions, lessen density, eliminate obsolete or other uses detrimental to the public welfare, or otherwise remove or prevent the spread of blight or deterioration, or to provide land for needed public facilities;
3. Installation, construction, or reconstruction of such improvements. . . , and
4. The disposition of any property acquired in such urban renewal area. . . at its fair value for uses in accordance with the urban renewal plan.<sup>6</sup>

The 1954 Housing Act further amends the 1949 Act to provide loans and mortgage insurance to assist the financing required in conservation and rehabilitation areas.

#### Development of Detroit's Conservation Program

Upon passage of the 1954 Housing Act, the City of Detroit took immediate action to establish a conservation program stating that "Detroit's population is endangered if deterioration continues and taxable values of many properties from which necessary city revenue is derived will

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<sup>6</sup>Ibid.

be seriously affected. The conservation of neighborhoods is a responsibility of the municipality through the exercise of its police powers and the functioning of the departments and agencies related to zoning, building regulations, traffic control, vital public services, housing and slum clearance."<sup>7</sup> Common Council, Detroit's governing body, appropriated \$50,000 for the purpose of preparing the necessary planning surveys for a conservation program. The City Plan Commission established conservation as a major "line" division along with the Current, Long-Range and Zoning Divisions. The Conservation Division, which was absorbed by a newly created Urban Renewal Division in 1961, was staffed by nine people, seven of whom were professional planners. Its job was to develop a comprehensive plan for a neighborhood conservation program to include the delineation, priorities and detailed plans for every neighborhood which fulfilled the following criteria: 1. All properties in the neighborhood should be feasible of upgrading to property rehabilitation standards as determined by the City; 2. The neighborhood should have residential qualities, desirable location, and physical characteristics, as well as other evidences of vitality, assuring that conservation efforts could restore the area to a long-term sound condition; and

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<sup>7</sup>Detroit City Plan Commission, Handbook 1954, Appendix C.



CITY PLAN COMMISSION

ADMINISTRATION

PLANNING

CURRENT

LONG RANGE

CONSERVATION

ZONING

RESEARCH

IMPLEMENTATION

DRAFTING POOL

COMMUNITY ORGANIZATION

PUBLIC RELATIONS

GENERAL OFFICE

3. Street and land use patterns should be such that they could be adapted to present day needs or objectives.<sup>8</sup>

To promote the conservation cause in Detroit, the mayor had, in 1953, appointed a 34-member Detroit Committee for Neighborhood Conservation and Improved Housing. One-half of its members were City department heads and the other half were representatives of civic, religious, business, labor, and other community groups. The Committee adopted the following objectives to aid in guiding, coordinating, and developing the conservation effort--to preserve, maintain, protect and improve stable neighborhoods; to conserve and rejuvenate middle aged areas which face the threat of decline; and to hold the line and reverse the trend in deteriorating areas.

Following the appointment of the advisory committee, Common Council requested the City Plan Commission to draft a general statement of policies and objectives. The following policies were recommended in a report by the Plan Commission for adoption by the city:

1. Adoption by the city administration of a policy making the conservation and improvement of neighborhoods a major objective and directing all city departments and agencies to use their facilities toward the carrying out of this policy.

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<sup>8</sup>U. S., Housing and Home Finance Agency, Urban Renewal Manual, Volume 1, Part 12, Chapter 1, Section 2, p. 1.

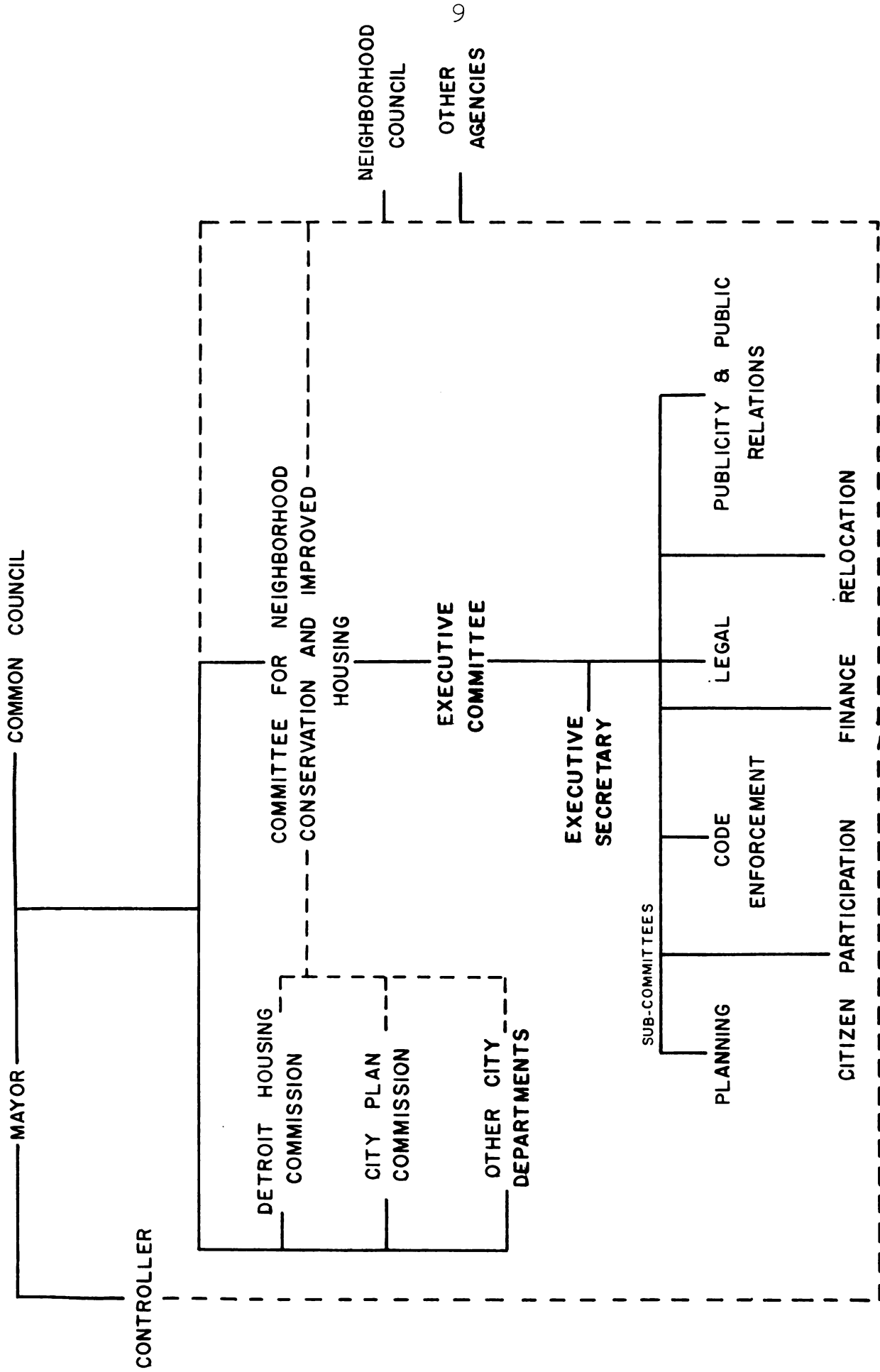


Plate 2: ORGANIZATION — COMMITTEE FOR NEIGHBORHOOD CONSERVATION AND IMPROVED HOUSING, DETROIT

2. Definition of the responsibility of each city department in carrying out a policy of neighborhood conservation as an indispensable part of the broad housing and rebuilding program.
3. Establishment of neighborhood conservation areas by the City Plan Commission in conjunction with other city agencies.<sup>9</sup>

The report also outlined a neighborhood conservation program and suggested the organization for the Committee for Neighborhood Conservation and Improved Housing which would be most useful to the program. The report was submitted to council and reviewed by the Committee. Following the organizational suggestions of the City Plan Commission report, the Committee appointed seven sub-committees corresponding to the seven elements of the Workable Program for Urban Renewal: planning, citizen participation, code enforcement, legal, financial, relocation and publicity and public relations. These sub-committees act in an advisory and coordinative capacity to both the city administration and the general public in the conservation effort.

The operation of the Committee has not changed greatly since its inception in 1953. The entire Committee still meets once a month while its executive committee meets every two weeks. The executive committee is made up of those closest to the action phase of the conservation program: the chairman (Dr. Joseph G. Molner, Commissioner of

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<sup>9</sup>Parkins, Neighborhood Conservation, p. 12.

Health) and vice-chairman (Mr. Charles A. Blessing, Director of the City Plan Commission) of the advisory committee, the sub-committee chairmen, the Director-Secretary of the Detroit Housing Commission, the City Controller, and a full-time secretary. The sub-committees meet as often as needed to review the work of the technical staff and advise it on future assignments.<sup>10</sup>

### Preliminary Planning

In order to select generalized planning areas for preliminary study, Detroit's 13,000 residential blocks were analyzed as to housing and socio-environmental conditions using the 1950 Census and other available data for six selected factors. The factors were: (1) age of structure--by block; (2) dilapidation of structure--by block; (3) overcrowded dwelling units--by block; (4) owner-occupancy--by block; (5) median income--by census tract; and (6) average monthly rentals--by block. These factors were assigned numerical weights on the basis of their relative importance in characterizing the condition of the block and the neighborhood. Appropriate weights were added together for each block of the City to provide an overall rating of the block for all six factors. On the basis of these scores, the

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<sup>10</sup>Maurice Parkins, Speech delivered before the AIA, Detroit Chapter (May 27, 1957).

City was divided into four generalized planning areas: development (vacant areas for future use), conservation, rehabilitation, and redevelopment.<sup>11</sup>

The purpose of conservation is to restore the economic and social values of deteriorating neighborhoods which are basically sound and worth conserving and in which existing buildings, public facilities, and improvements can be economically renewed to a long-term sound condition. This may include some spot clearance. Rehabilitation and redevelopment areas are those which will ultimately be in need of clearance or those which have been designated for clearance by the City Plan Commission.

The following range of conditions and treatments were found in conservation areas:

1. Minor Improvement--Essentially stable areas which require the preservation and maintenance of stable neighborhood characteristics and the improvement of living amenities through ordinance or code enforcement or enactment, as well as through the provision of any needed public facilities.
2. Medium Improvement--Areas requiring more basic improvements to both structure and the general neighborhood environment.
3. Major Improvement.--Areas in which the majority of the structures are not in need of major repair, whereas the general environment is in need of substantial improvement. The rejuvenation and blight prevention in these areas would be accomplished through a comprehensive neighborhood improvement plan. This would require

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<sup>11</sup>Maurice Parkins, Neighborhood Conservation, p. 21-22.



the removal of congestion and adverse land uses, provision of parks and playgrounds, reorganization of the street pattern, and the encouragement of physical improvements to the basically sound structures.<sup>12</sup>

To check this statistical information and refine the above tentative classification of the residential blocks into generalized planning areas, a block-by-block field check was made of the fifty neighborhoods designated in the Master Plan as conservation areas. These areas were marked for first priority study. The Conservation Division recorded the following five factors on a block-by block, neighborhood-by-neighborhood basis in the fifty neighborhoods: (1) houses in need of minor repair (painting, cleaning, landscaping); (2) houses in need of major repair (requiring a large financial expenditure to bring the structures up to acceptable standards); (3) houses to be demolished (unsafe and unsound); (4) conversions and (5) non-conforming uses.<sup>13</sup> Each of these five factors was weighted on a block basis to determine the type of conservation needed in each block--minor, medium, or major--and where spot rehabilitation or clearance would be necessary. This survey reinforced the results obtained from the original study in which the 1950 Census was used and pointed up the fact that structural

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<sup>12</sup>U. S., H.H.F.A., Urban Renewal Manual, Volume 1, Part 12, Chapter 1, Section 1, p. 1.

<sup>13</sup>Parkins, Neighborhood Conservation, p. 33-34.

deterioration and some environmental decline had already taken place in the conservation neighborhoods.

TABLE 1.--Total Number and Percentage of Residential Blocks in Each Category of Proposed Remedial Action in the 50 Conservation Areas<sup>14</sup>

Type of Remedial Action Proposed	No. of Blocks	Percent
Minor Improvement	1457	50
Medium Improvement	864	29
Major Improvement	364	12
Rehabilitation	137	5
Redevelopment	108	4
Total	2930	100

The field survey was followed by an analysis of the social and environmental characteristics of each of the first priority conservation neighborhoods. The socio-environmental factors which were obtained on a neighborhood unit basis from the 1950 Census, the Detroit Master Plan, field inspections and from other sources were the following: (1) number of residential blocks; (2) estimated 1953 population; (3) percentage of non-whites; (4) percentage of dilapidated structures; (5) percentage of blocks with dwelling units built since 1925; (6) percentage of overcrowded dwelling units; (7) percentage of owner-occupied units; (8) median income; (9) average monthly rental; (10) percent of voting participation;

<sup>14</sup>Ibid., p. 35.

(11) neighborhood services, facilities and agencies; (12) deficiency of public recreation space.<sup>15</sup>

In terms of population, these studies revealed that the fifty areas contained about one-third of the City's total residents while their 3,000 residential blocks constituted less than one-fourth of the City's total 13,000 residential blocks, indicating a high degree of population concentration. It was noted that those areas lying close to rehabilitation and redevelopment areas or industrial corridors were influenced to the extent that they were generally in poorer condition and more densely populated than those areas nearer more stable neighborhoods.

The fifty conservation areas were generally typified by wood frame homes of varying sizes, approximately thirty to forty years old. Because the majority of the homes were constructed according to the building code requirements adopted in 1911, they had remained essentially sound structures. Of those in need of physical improvement, most were only in the initial stages of deterioration in 1954. Of the 3,000 blocks field surveyed, only 12 per cent appeared to require major improvement, five per cent rehabilitation and four per cent redevelopment.

The majority of the blocks in these areas contained lots averaging 30 feet in width having extremely high building

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<sup>15</sup>Ibid.

coverage. The result was an overcrowding of the land with accompanying deficiencies in open space, light, and air. Although the average population density was slightly over 29,000 persons per square mile, the population exceeded 42,000 persons per square mile in some sections of the conservation neighborhoods. Other problems prevalent in these areas included the high incidence of non-conforming uses, alley structures badly in need of repair, a lack of parking space, and glaring deficiencies in public open space. There was an average of one-half acre of open recreational space for every 1,000 persons compared to the average three acres per 1,000 persons recommended by the Detroit Master Plan.<sup>16</sup>

#### Selection of Pilot Conservation Neighborhoods

The selection of the pilot conservation neighborhoods was based on the following factors: (1) physical condition, (2) economic and social structure, (3) geographic distribution, (4) presence of planning problems broadly characteristic of the Middle-Aged City; (5) the possibility of coordinating major public improvements in the selected area with those either scheduled or proposed under the City's six-year capital improvement program; and (6) the possibility

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<sup>16</sup>Ibid., p. 39.

of achieving concrete results through the cooperative work of the citizens of the selected area, the various public agencies and financial institutions.<sup>17</sup>

As a result of the above considerations, the conservation staff recommended two of the 55 neighborhoods finally delineated for conservation purposes to the planning sub-committee of the Committee for Neighborhood Conservation and Improved Housing for selection as the pilot conservation areas. The location of the selected areas:

1. An east side neighborhood designated as Unit 6-E in the Master Plan bounded by Concord, Gratiot, Warren, Van Dyke, and Mack Avenues.
2. A west side neighborhood designated as Unit 3-F in the Master Plan bounded by Livernois, Elmhurst, Dexter, Joy Road, and Grand River Avenue.

It was felt that both neighborhoods met the following criteria considered essential for effectuation of a successful conservation program:

1. They presented a wide variety of planning problems.
2. They were of manageable size.
3. They acted as barriers to blight.
4. They were neither the worst nor the very best of the middle-aged neighborhoods.
5. The two neighborhoods were located on opposite sides of the City and represented planning problems common to the corresponding sections of the City.<sup>18</sup>

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<sup>17</sup>Ibid., p. 41.

<sup>18</sup>Parkins, Speech delivered before the AIA, Detroit Chapter, May 24, 1957.





Being most representative of the Middle-Aged City, neighborhood 6-E on the east side of the City, hereafter known as the Mack-Concord Project Area, was chosen as the initial project. The Survey and Planning application for this project was submitted on June 23, 1955. The full background of this area will be discussed in the next chapter, "History of the Mack-Concord Area."

#### Detroit's Ten-Year Conservation Program

What were the plans for treatment of the remaining 54 conservation neighborhoods? In order to coordinate the overall conservation effort with the initial project, the Conservation Division of the City Plan Commission was directed in September of 1955 to prepare a long-range conservation program incorporating a balanced system of priorities for neighborhood improvements with the City's Six-Year and Reserve Capital Improvement Program.

The staff recommended a ten-year program which the City Administration adopted in October of 1955. The program would have provided the neighborhood areas with public improvements, including streets and alleys, new schools and playgrounds, and removal of extremely dilapidated structures, alley dwellings, and objectionable non-conforming uses. The ten-year effort called for five new projects to be undertaken each year. The first stage in the three stage program included 15 neighborhoods during the three-year period from 1956-57 to 1958-59; stage two covered the three years from

1959-60 to 1961-62 and included 20 neighborhoods; stage three called for conservation in the remaining 19 areas to be initiated during the four year period from 1962-63 to 1965-66.

The program was to involve two types of conservation projects. First, Federally assisted projects which were to include 36 areas selected for major public improvements and which were to be carried out by the City with two-thirds Federal aid. Second were the non-assisted projects which were slated for minimum public improvements to be carried out by the City without Federal assistance, but aided by the FHA home improvement mortgage program. The cost of the program was estimated at \$73,000,000. Detroit would contribute \$32,000,000 while the Federal share would total \$41,000,000. It was felt that the program was within Detroit's financial capabilities, was necessary in the face of declining property values and would have been free of possible major problems in the displacement of families.<sup>19</sup>

The ten-year program was approved by the City Plan Commission on October 19, 1955 and was subsequently reviewed and approved by the Committee for Neighborhood Conservation and Improved Housing, the Controller, the Mayor, and the Common Council. On June 19, 1956 a new section, "Neighborhood

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<sup>19</sup>Maurice Parkins, A Ten-Year Investment and Program to Eliminate Deterioration and Prevent Blight and Slums in Detroit's 54 Middle-Aged Neighborhoods (Detroit: Detroit City Plan, 1955).

Conservation Areas," was added to the Detroit Master Plan. This was to serve as a basis for selecting specific neighborhoods for Detroit's conservation program at the rate of five projects per year.<sup>20</sup>

The first five projects selected included six neighborhood units and totalled 2,000 gross acres. There were an estimated 11,000 structures in the areas housing approximately 70,000 people. This first package of five projects was presented to the Federal government during the 1958-59 fiscal year and returned unapproved, presumably due to a lack of funds. This lack of Federal funds stifled the ten-year program and Detroit never again submitted such a package to the Federal agency. It was felt that after the program gained momentum that enough Federal funds would become available to enable Detroit to carry out one new project, possibly two, a year. At this rate however, Detroit's conservation program would be extended to a period of half a century or more.

In the meantime, Detroit has gone ahead with plans to renew 20 neighborhoods with City money alone because they do not qualify for Federal assistance. The City is doing this before they become Federally eligible--dilapidation wise--to prevent the conservation job from becoming more costly

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<sup>20</sup>Parkins, Neighborhood Conservation, p. 42.

and time consuming. Field offices opened in three such neighborhoods in 1963: Vernor-Springwells to the west of the City, Kiefer-Ford to the north, and Jefferson-Chalmers to the east. At the same time, 20 neighborhoods are on the drawing boards waiting to be accepted for Federal assistance. Since October 1957, when the Mack-Concord Project was finally approved, the government has accepted a second assisted conservation project on the north edge of the City, the Eight Mile-Wyoming Project.<sup>21</sup> The City is now in the process of choosing a third conservation area to be accepted for Federal assistance.

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<sup>21</sup>Detroit City Plan Commission, Detroit Urban Renewal, May, 1963.

## CHAPTER II

### HISTORY OF THE MACK-CONCORD AREA

The Mack-Concord Conservation Project lies in Detroit's Middle-Aged City. The Middle-Aged City is a three-mile wide band, 20 miles square, surrounding the blighted core of the central city. It contains approximately 500,000 persons in 180,000 dwelling units.<sup>22</sup> The Mack-Concord Project Area situated about three miles northeast of Detroit's downtown, embraces 273.7 gross acres in the Middle-Aged City as shown on Plate 3.

#### Development

During the early 1900's the Mack-Concord area was a part of the fringe development occurring along a diagonal line running northeast from the center city. Lying immediately south of the intersection of Gratiot and Grand Boulevard, the neighborhood provided a very pleasant place in which to live, equally as accessible to the farms and countryside to the east as it was to Detroit's downtown to the southwest. The Grand Boulevard, a new tree-lined suburban ring road 150 feet in width, had just been completed, bisecting the neighborhood

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<sup>22</sup>Maurice Parkins, "Emerging Problems in Urban Renewal," Remarks given at the 1959 American Society of Planning Officials national convention.

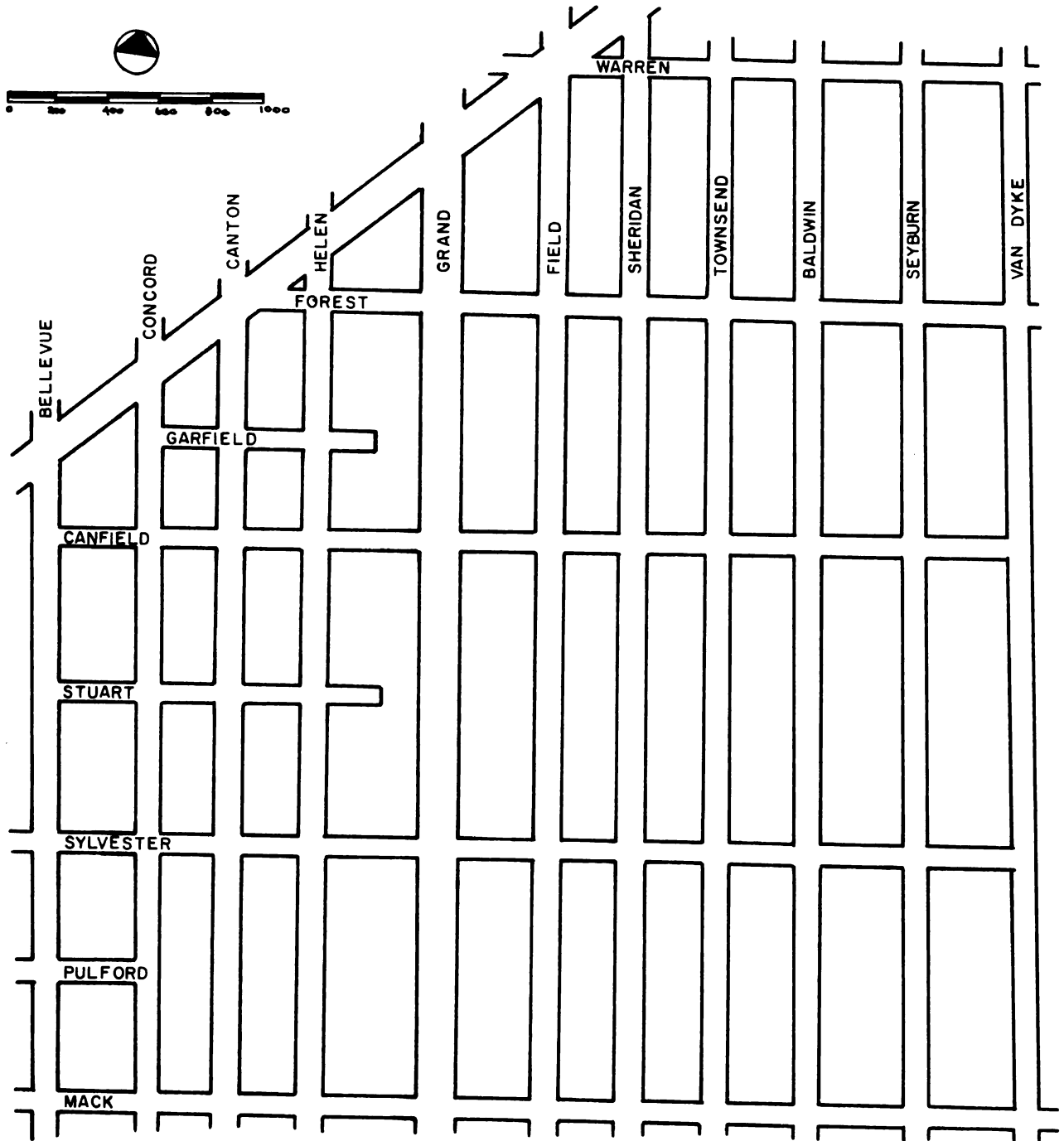


Plate 3:

# **MACK CONCORD CONSERVATION PROJECT**

**EXISTING 1954**

from north to south and adding greatly to the charm of the area. The neighborhood developed as a group of one-family white cottages spreading southward to Mack Avenue where a new high school and Lutheran church were constructed and more community facilities were planned. It was a very prosperous and well-ordered neighborhood.

Vacant lots were still available in the neighborhood as it neared maturity in the years prior to World War I. However, as mass production and the automobile industry spurred home building in the area and as construction spread to the east, the Mack-Concord area was swallowed by the City of Detroit. Shopping along Mack and Gratiot Avenues became very fashionable. The population was made up of skilled tradesmen along with some shopkeepers and professional people, most of whom were of German stock. Large brick and masonry homes were built on roomy lots along the Grand Boulevard while the smaller single family and new two-family frame homes continued to spread through the interior of the neighborhood. After the war, porched two-family brick homes were constructed. The homes were generally on 30 foot lots with off-street parking or stables in brick or frame structures on 18 foot alleys to the rear of the properties. The dwellings continued to be well maintained and retained their well-groomed appearance through the twenties. Apartment houses and row structures began to appear in the area, but had no bad effects. There were still no or few cars as this was primarily the era of mass transportation.

Decline

Middle age and decline in the Mack-Concord area came in the 1930's as homes became obsolete and many of the young families started moving to the suburbs. The Mack-Concord area began to suffer from the problems which have plagued many of the neighborhoods throughout the nation which were built during the pre-World War I period. Although Detroit passed a building code in 1911, assuring essentially sound structures, many of our standards in housing construction and design have changed over the course of time. During the early period in the history of the neighborhood, many wealthy residents built large homes which became outmoded and too costly to maintain. The result was the conversion of these homes into boarding houses, rooming houses, convalescent homes, offices, clubs, or light industrial plants, causing neighborhood deterioration. The prevalence of 30 foot lots in the interior of the neighborhood contributed further to the overcrowding and deterioration in the project area. Many of the commercial and industrial uses which were intermingled among the residential neighborhoods and extended a blighting influence in these areas were due primarily to the lack of a zoning ordinance in the City until 1940. The overcrowding caused by alley residences and the use of single lots for more than one residential structure could also be attributed to the lack of a zoning ordinance.



By 1940, the Mack-Concord area was definitely on the downgrade as it became a haven for Negroes moving from the center city slums. In 1947, when Detroit's Master Plan was adopted, the neighborhood was in the early stages of decay. The traffic resulting from the traditional grid iron street pattern which encourages through traffic was becoming a serious problem as industry moved closer to the neighborhood. The only off-street parking in the area was found in the 18-foot alleys to the rear of the properties and these had become too narrow for the new and wider automobiles. As the years passed, standards for community facilities, particularly recreation, changed. There existed in 1953 only one acre of recreation space for every 1000 persons in the Mack-Concord area as compared to the Master Plan requirement of three acres per 1000 persons. By 1953 deterioration in the project area had become a menace to adjoining neighborhoods. Financing for home improvements had become difficult to obtain, illegal conversions of all types were taking place, zoning variances were numerous, and for sale signs were increasing.

However, the Mack-Concord area retained many of the advantages of an older, well-established residential neighborhood. Schools and libraries were adequate. City services such as police protection and the maintenance of paved streets lined with mature shade trees had been in existence for many years. Access to employment areas was readily

available on transit lines and major traffic arteries which transversed the neighborhood.

Status of the Neighborhood in 1954

What was the status of the Mack-Concord area in 1954 when initial studies were made on Detroit's first conservation effort? One of the first studies completed was the Neighborhood Attitude Survey in April of 1954. Such a survey is very important in a conservation area where the planning process involves the direct participation and cooperation of the residents. It becomes an invaluable asset in determining the future physical pattern of the neighborhood. The purpose of Detroit's study was to examine the attitudes of the people, to determine their values, likes and dislikes in terms of home and environment, and apply this knowledge to the conservation project. The inquiries of the study included: (1) background characteristics of the head of the family including his age, sex, race, occupation, and hometown; (2) information on the respondent's past and present places of residence; (3) his attitudes towards various features of the neighborhood including parking, size of lots, street pattern, schools, recreation etc.; and (4) his degree and nature of social and civic participation.<sup>23</sup>

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<sup>23</sup>Parkins, Neighborhood Conservation, p. 54.

It is interesting to compare the Detroit survey with the suggested inquiries for such a survey in the Housing and Home Finance Agency's Technical Guide No. 5, Family Surveys in Conservation Areas, which is based on Detroit's questionnaire. The Technical Guide included all of Detroit's questions and added the following: (1) Do the families want to stay in the neighborhood?; (2) Can they adapt to changes in the old neighborhood?; (3) Do they like their homes well enough to improve them?; (4) Can they afford to make home improvements?; and (5) Can they afford to make higher monthly rent or mortgage payments?<sup>24</sup>

The survey in the Mack-Concord area did not include any inquiries into the financial capabilities of the people, one of the critical points in selecting a conservation area. Detroit's sole source of financial data was that related to income in the 1950 Census. Mr. Robert Smith of the Detroit Housing Commission stated that financially, the criteria for choosing the project area were not compatible with the results desired. Being dependent upon the efforts of the residents to improve their homes, how can a conservation effort be successful if the economic condition of the residents is generally poor due to low and insecure incomes? This naturally breeds poor credit risks and a transient population.

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<sup>24</sup>U. S., Housing and Home Finance Agency, Family Surveys in Conservation Areas, Technical Guide No. 5, p. 4.

Another weakness in the Mack-Concord attitude survey was the question of whether the families wanted to stay in the neighborhood. It is difficult to say what the answers to this question might have been at the time, however, just prior to the survey and planning stage of the project, a large turnover in population in the area began, to the detriment of the project. The turnover was due first to the transition of the area from an entirely white neighborhood to a predominantly Negro neighborhood; secondly, due to the relocation of people from the slums located in redevelopment areas in the central city to the eastern portions of the Middle-Aged city, and, lastly and more recently, as a result of the movement of the middle-class Negro out of the area and the influx of the lower class Negro.

When examining the results of the attitude survey, it must be kept in mind that it covered only a small portion of the total 2,903 dwelling units in the area. A probability sample of 108 dwelling units was selected (3.7% of the total) from which 89 interviews were actually conducted. The study revealed the following:

Most people interviewed found little or nothing wrong with their houses.

Few whites or Negroes thought their houses required major attention or improvement

Most people viewed their neighborhood as being a block or less, others several blocks.

Most people were dissatisfied with the type of new neighbors moving into their area, the lack of parking space, the traffic on residential streets, the lack of parks and playgrounds, the noise and dirt and the inadequacy of city services.

They were satisfied with public transportation, the location of schools, the location of shopping facilities, the street trees and the street lighting.

Most residents, whites particularly, were uninterested in participating in a neighborhood conservation program.<sup>25</sup>

The attitude survey was considered useful in involving people in the conservation program, however, the validity of the sample as being representative of the overall neighborhood was questionable. The subsequent American Public Health Association survey of 100 per cent of the structures in the area found 14 per cent in need of major repair and 21 per cent in need of minor repair. Experience further found that contrary to the results of the study, most people were interested in taking part in the conservation project through neighborhood organizations.

The housing quality survey using the American Public Health Association appraisal technique was conducted for the purpose of identifying factually and objectively housing and environmental conditions in the conservation neighborhood. The survey revealed that most of the housing was basically

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<sup>25</sup>Parkins, Neighborhood Conservation, p. 54.

sound, but was seriously threatened by poor environment. There were 54 block frontages which were rated as having poor or very poor environmental quality. (Environmental quality is the combined evaluation of four items: traffic, railroads, parks, and elementary public schools.) It was further noted that home owners had lower penalty scores than renters. Homes occupied by non-whites were in poorer condition than those occupied by whites due to the lower incomes of the non-whites and the deteriorated condition of the homes which the whites had left. Of the 2894 dwelling units inspected, 534 or 18.5% of the units contained a total of 933 basic deficiencies. (Basic deficiencies relate to facilities, maintenance, overcrowding, dwelling quality and environmental quality.) It is interesting to note that no one unit had more than four of the possible light deficiencies, thus indicating structurally sound housing.<sup>26</sup>

Further examination of the area and its population in 1954 shows that the number of people in the neighborhood increased almost 1000 from 1950 to 1954. It is suspected that most of this increase in population was accommodated through conversions of already existing structures. The previous statement, indicating a transition in the composition of the population, is substantiated by the fact that in 1950 Negroes comprised about seven per cent of the population and

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<sup>26</sup>Ibid., p. 66.

increased to about 35 per cent in 1954 according to the Housing Quality Survey made in that year. A further breakdown of the population statistics is given in Table 2, showing the most recent trends.

TABLE 2.--Population Characteristics of the Mack-Concord Conservation Neighborhood\*

Characteristic	<u>1950</u>		<u>1954</u>	
	No.	%	No.	%
Total Population	10,846	100.0	11,674	100.0
No. of Families	3,300		3,472	
Median Family Size	3.15		3.65	
Total No. of Children	3,328	30.7	3,557	30.5
Under 1 year old	258	2.4	276	2.4
1-4 years old	814	7.5	868	7.4
5-9 years old	794	7.3	853	7.3
10-15 years old	687	6.3	740	6.4
15-19 years old	775	7.2	820	7.0
Average No. of Persons per family	1.01		1.03	

\*Source: Maurice F. Parkins, Neighborhood Conservation, Detroit City Plan Commission, 1958.

Examination of the Housing Census from 1940 to 1950 and the Housing Quality Survey of 1954 indicates several trends including: the increase in non-white population, an increase in the number of renters which usually accompanies such a transition in population, and an increase in the number of dwelling units, probably the result of conversions. Table 3 gives the detailed break-down of the housing characteristics.

TABLE 3.--Housing Characteristics of the Mack-Concord Neighborhood\*

Characteristics	1940		1950		1954	
	No.	%	No.	%	No.	%
All dwelling units						
Total	2344	100.0	2903	100.0	3216	100.0
Owner Occupied	836	36.8	1212	42.4	1159	40.7
Renter Occupied	1434	63.2	1640	57.6	1687	59.3
No. Reporting	2031	100.0	2851	100.0	--	--
No Private bath or dilapidated	104	5.0	213	7.4	--	--
Occupied Dwelling Unit						
Total	2270	100.0	2842	100.0	2894	100.0
White	2250	99.0	2643	93.0	1423	66.5
Non-white	20	1.0	199	7.0	921	33.5
Contract Monthly Rent						
No. Reporting	2325	--	1600	--	1463	--
Average Rent	\$32.85	--	\$44.14	--	\$59.36	--

\*Source: Maurice F. Parkins, Neighborhood Conservation, Detroit City Plan Commission, 1958.

The average rent for a dwelling unit in the Mack-Concord area in 1950 was just under the average rent of \$45 for the City. Density of dwelling units in the project area, however, fell below the standards established for the City of Detroit. The Mack-Concord area averaged 22 dwelling units per net residential acre as compared to the average of 12 dwelling units per net residential acre which is recommended by the Detroit Master Plan. Table 4 showing the distribution of residential structures by lot sizes gives an indication of the crowded conditions in the neighborhood, particularly when



it is noted that 74 per cent of the residential structures contained two or more dwelling units.<sup>27</sup>

TABLE 4.--Distribution of Residential Structures by Lot Sizes\*

Residential Structures		Sizes of Lots in Square Feet
No.	%	
98	6	1250-2999
962	60	3000-3999
314	20	4000-4999
100	6	5000-5999
118	7	6000-6999
9	1	8000-15,000

\*Source: Maurice F. Parkins, Neighborhood Conservation, Detroit City Plan Commission, 1958.

The majority of the lots are 30 by 120 feet in the Mack-Concord area. The average structure covers a little over 40 per cent of the lot area which again does not adhere to the maximum of 35 per cent coverage which is designated in the Detroit Master Plan. The APHA standards are even more stringent, listing 30 per cent as the maximum lot area coverage for two-family structures.

Before analyzing the effects of the forementioned existing neighborhood characteristics on the conservation effort there are several other factors which should be briefly

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<sup>27</sup>Ibid., p. 71.

noted. First, non-conforming uses were not a serious problem in the area in 1954. Of the 1629 structures in the project area, only 44 or 2.6 per cent had non-residential non-conforming uses as defined in the zoning ordinance, not all of which were incompatible uses in the area. However, several incompatible uses were established due to variances granted by the Board of Zoning Appeals.<sup>28</sup>

TABLE 5.--Land Use in the Mack-Concord Neighborhood\*

	Acres	%
Gross Area	254.4	100.0
Streets & Alleys	91.0	35.8
Net Area	163.4	64.2
Net Area	163.4	100.0
Residential	141.0	86.3
One-Family	74.5	45.6
Two-Family	56.3	34.5
Three & Four Family	5.8	3.5
Apartments	4.4	2.7
Residential & Commercial	5.9	3.6
Commercial	6.3	3.9
Industrial	.5	.3
Public & Semi-Public	7.8	4.8
Vacant	1.9	1.2

\*Source: Maurice F. Parkins, Neighborhood Conservation, Detroit City Plan Commission, 1958.

Traffic and traffic accidents had, by 1954, become an increasingly serious problem in the pilot area. Bounded on all sides by major traffic arteries and bisected by two major

<sup>28</sup>Ibid., p. 72-73.

arteries, Grand Boulevard and Forest Avenue, the internal gridiron pattern allows access to all streets in the neighborhood from these arteries. The result had been excess traffic and traffic accidents on all streets. Police department records show 757 automobile accidents in the area in 1954 with 124 injuries and three deaths. During the previous six years (1947-1953) there had only been four deaths due to traffic accidents in the area.

At the start of the project, the Mack-Concord area was zoned primarily for two-family residences with the exception of a multiple residential zone on Grand Boulevard and business districts on Gratiot, Mack, and a portion of Forest between Townsend and Van Dyke Avenues. The Master Plan projected future used in the area to continue to be one and two-family residential, with a decrease in commercial frontage.

How did the choosing of Detroit's pilot conservation effort measure up to recent yardsticks set up by the Federal government for choosing a conservation area? Did it have vitality in terms of identity, character, adaptability, location, and stability? Was it felt that conservation would be able to solve its problems?

The area definitely had identity, however, this identity seemed to be split among several areas rather than existing as a single unit. Mack-Concord is bound on all sides by major traffic arteries and on the east by industrial uses which

gives the area boundaries within which to identify itself. It was noted previously, however, that the area is bisected by two major arteries, Grand Boulevard which divides the area in a north-south direction and Forest Avenue which separates a six-block strip to the north from the rest of the project area. The sections on either side of Grand Boulevard were, prior to the project, each serviced by different elementary schools which further divided the neighborhood. This lack of internal unity undoubtedly affected neighborhood vitality during the project's execution. Although this physical division existed, it must be stressed that the entire project area was unified by common characteristics and common problems.

Mack-Concord generally had good character, its greatest blemish being a lack of open space. Interesting variations in architectural design in the neighborhood are complemented by mature shade trees lining the streets. The streets are maintained in good condition and are of adequate width for residential use. Their good use has definitely been hindered, however, by a lack of parking space resulting from the narrow lots and alleys.

Does an area of 30 foot lot widths and high land area coverage have great potential for conservation? It does if there is "pleasant openness or well-organized closeness."<sup>29</sup>

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U. S., Housing and Home Finance Agency, Selecting Acres for Conservation, Technical Guide No. 7, p. 6.

This we might identify with the Georgetown area outside of Washington, D. C., but not with the Mack-Concord area. Closeness in the Mack-Concord area provided only narrow open strips between homes which collected debris. The beauty or quaintness of open space to the rear of the dwellings had been destroyed long ago by the narrow alleys and alley structures which had continually deteriorated and no longer served a useful purpose. These were difficult characteristics to conquer.

Assuming the overcrowded conditions to be a solvable problem in the Mack-Concord area, was the housing and street system considered adaptable to present day needs as of 1954? Almost three-fourths of the housing in the area consisted of one and two-family structures, the majority of which were of satisfactory size and soundness to be remodeled to meet modern standards. There were few, if any, old homes which were of such size and design that they could not be efficiently used for residential purposes. For these reasons the homes were considered suitable for conservation. Similarly, the gridiron street system, though outdated, was constructed with adequate right-of-way and situated between major thoroughfares so that it could possibly be adapted to present day needs through the use of street diverters and the blocking of streets to inhibit through traffic. The proximity of major traffic arteries provided easy access to employment and to center city for entertainment.

Was Mack-Concord a stable neighborhood in 1954? Was there evidence that residents and property owners wanted to preserve the neighborhood's good qualities? Were factors analyzed to determine the cause of blight in the neighborhood? The weaknesses of the neighborhood attitude survey have already been discussed relating the lack of economic data and the inadequacy of information related to the future of the individual family in the neighborhood. It is difficult to determine the stability of an area without this information. A factor which indicated neighborhood instability, however, was that so few people when interviewed, found anything wrong with their homes. People were satisfied with their deteriorating environment. Similarly, initial indications of a high population turnover, which is a sign of instability, were revealed in the 1954 population study which showed the neighborhood population to be 33.5 per cent Negro while in 1950 the population was only seven per cent Negro, about a 380 per cent increase. Another trend which would have to be reversed by the conservation effort was the increase in requests for and granting of zoning variances permitting incompatible land uses to encroach upon the neighborhood. The above factors were all causes for blight which were not noted by the Plan Commission prior to the planning for the project program and improvements.

## CHAPTER III

### CONSERVATION PLAN

The plan for the Mack-Concord conservation area, as conceived by the Detroit City Plan Commission, was intended as a solution to the problems causing deterioration in the typical middle-aged Detroit neighborhood. It was patterned after objectives established on both the national and the local level and was designed to enable Detroit to take advantage of all the aid available from the Federal government.

#### Objectives of the Plan

The general objectives of rehabilitation and conservation in the United States are set forth as follows:

1. Renewal of deteriorating areas to a long-term sound condition.
2. Substantial improvement of the quality of individual properties and living conditions so as to justify the provision of financial assistance for the construction or reconstruction of public facilities and improvements.
3. Establishment of a continuing program to maintain the renewed individual properties, public facilities and improvements
4. Prevention of the spread or recurrence of blight.<sup>30</sup>

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<sup>30</sup>U. S., H.H.F.A., Urban Renewal Manual, Volume 1, Part 12, Chapter 1, Section 1, p. 1.

To aid in carrying out the national objectives of urban renewal, the Federal Housing Administration and the Urban Renewal Administration recently established Minimum Property Standards for Urban Renewal Rehabilitation. Although a set of uniform standards had not been agreed upon by the FHA and the URA at the time the Mack-Concord project was executed, the general concepts had been suggested as a guide to local development of rehabilitation standards. These concepts, as set forth in the Minimum Property Standards of 1963, are briefly discussed in this chapter in order to better understand exactly what the Federal government expects to achieve through rehabilitation efforts.

Minimum Property Standards were developed on a national basis to provide design and construction standards for the rehabilitation of houses containing from one to eleven living units and located in urban renewal areas. They are not, in the strictest sense, a standard in and of themselves, but rather a guide for deriving and establishing a set of rehabilitation standards for a specific renewal area. They are directed toward the determining of the appropriate level of rehabilitation to be required of all individual properties in the area which will be sufficiently high to give promise of restoring the economic and social health of the area, yet sufficiently low to keep the costs of improvements within the reach of the present residents. Finding the proper standards for each individual conservation



or rehabilitation area is a difficult problem and deserves careful study. The major factors to be considered in determining minimum rehabilitation standards are:

1. The income and rent paying ability of the residents;
2. The tastes, habits, and living standards of the residents of the neighborhood and surrounding areas;
3. The marketability of the properties and the conditions necessary to induce normal financing into the area; and
4. The likelihood of permanence of the physical and social improvements.<sup>31</sup>

It is obvious from the above factors, that the objective of minimum standards is not to create neighborhoods that necessarily compare well in design and construction with new neighborhoods. The Minimum Property Standards recognize the vast differences that exist among renewal areas. They recognize further that most buildings in renewal areas were built before the Federal Housing Administration came into existence and by different construction requirements and living customs. Many of these houses were built for a single family but have since been converted to accommodate two or more families. While satisfactory for one family by former patterns of living, these houses have become substandard because of overcrowding and lack of sanitary and other facilities, as well as lack of maintenance.

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<sup>31</sup>U. S., Federal Housing Administration, Minimum Property Standards for Urban Renewal Rehabilitation, December, 1963, p. 26.

It should be further stressed that the Minimum Property Standards are not limited to local code requirements. The standards are to provide a minimum level below which it is not appropriate for the Federal Housing Administration to provide assistance in any area. Relating to commonly accepted physical improvements such as protection to health and safety, appropriate plumbing facilities, reasonable privacy, and general soundness and weather resistance of the structure, these minimum standards for rehabilitation approximate those established by the generally recognized model housing codes. A second purpose of the standards, however, is to recommend desirable physical improvements for which no mandatory level is established. The degree of flexibility which can reasonably be employed in this area varies depending on the nature of the item being considered and must be determined on the local level.<sup>32</sup>

The Mack-Concord project was initiated under the Demonstration Grant Program of Section 314 of the 1954 Housing Act. The purpose of a Demonstration Grant being "to increase the effectiveness of methods and techniques for renewing and improving cities generally, and particularly the houses and neighborhoods in which people live."<sup>33</sup> Demonstration Grants

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<sup>32</sup>Ibid., p. 2.

<sup>33</sup>U. S., Housing and Home Finance Agency, Urban Renewal Demonstration Grant Program-Project Directory, 1963, p. 1-2.

are used to assist the trying out and reporting on various methods and techniques of renewal, conservation and rehabilitation in the case of the Mack-Concord project. The submission of the application for this Demonstration Grant included: (1) the objectives of the project, (2) the significance of the results of the project to other communities, (3) an outline of the steps involved in the project, (4) the duration of the project, (5) the cost of the project and the source of the City's one-third share, and (6) identification of the public body to carry out the project.<sup>34</sup> These factors are delineated in this chapter in order to understand the Mack-Concord project as it was implemented.

The plan for the Mack-Concord project area was designed to meet the following local objectives:

1. The conservation and improvement of middle aged, deteriorated residential areas.
2. Improvement of traffic circulation.
3. Provision of new and expanded school facilities.
4. Provision of new and expanded park and playground facilities.
5. Provision of off-street parking facilities.
6. Clearance of badly dilapidated structures, alley dwellings and incompatible nonconforming uses.
7. Improvement of street and alley surfacing.
8. Improvement of residential street lighting and provision of new alley lighting.

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<sup>34</sup>Ibid.

9. Provision of buffer zones between residential and industrial uses.
10. Encouragement of the removal of dilapidated auxiliary structures to provide for parking compounds and open space in the alleys on the part of residents.
11. Encouragement of sound rehabilitation of private structures.
12. Provision for a more stable land use pattern through changes in the zoning plan.<sup>35</sup>

The basic rehabilitation standards for the project area were taken from the State Housing Law and Article 21 of Detroit Building Code. These were supplemented by more detailed standards relating specifically to private rehabilitation and the neighborhood environment, planning, health, and social being. Detailed standards for private rehabilitation of structures were based on FHA minimum requirements for qualifying for Section 220 mortgage insurance with the addition of several requirements which were instituted as strictly local standards for the pilot project. FHA requires: (1) access to a required bathroom may be from any room, except a bedroom in a living unit housing more than one room; (2) a single electrical wall outlet per room; (3) minimum distance between houses must be three feet where all required light from habitable rooms comes from front or rear yards; (4) two-story houses having required light for habitable rooms coming from side yards must be at least four feet apart; (5) stairs which are not dangerously below standards in use, run and headroom.

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<sup>35</sup>Parkins, Neighborhood Conservation, p. 136.

The strictly local requirements for the Mack-Concord area stated that any of the following features found on any property would be corrected: (1) houses on a lot with a second living unit in rear of lot; (2) bathrooms without lavatory, bathtub and toilets; (3) do domestic hot water service; (4) wood skirting to grade; and (5) dry rot in crawl spaces.<sup>36</sup>

#### The Plan-Public Improvements

The plan for the Mack-Concord area to carry out these objectives and standards can be divided into two categories for purposes of description. The first category includes those proposals related to improvements and changes in the physical environment of the neighborhood to be carried out by public funds while the second category includes those proposals involving rehabilitation of the residential structures to be carried out by the residents in cooperation with the urban renewal agencies and various city departments.

The proposed changes in neighborhood environment were related primarily to the street system, land use and community facilities, as noted on Plate 4.

Changes in the system of rights-of-way in the Mack-Concord area were designed to discourage through traffic emanating from the industrial corridor to the east and traffic

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<sup>36</sup>Ibid., p. 131.

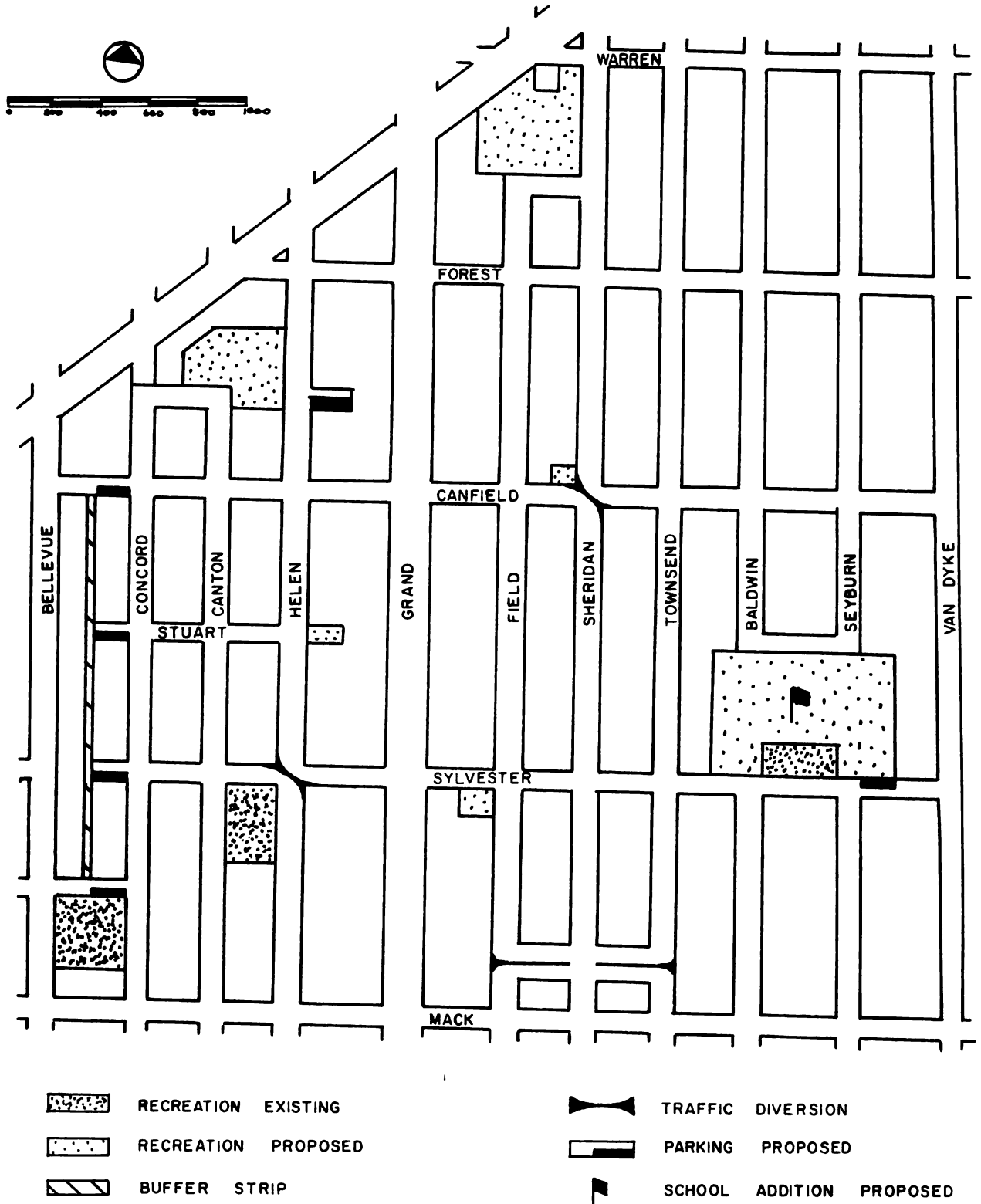


Plate 4: **PROJECT AREA PLAN**

**MACK CONCORD CONSERVATION PROJECT**

using the area to bypass traffic lights on major thorofares bounding the neighborhood. Six methods for discouraging through traffic were proposed for use in the pilot area. The first was to combine street changes with the location of new public improvements such as parks and playgrounds by locating them over street rights-of-way. This type of treatment reduces the total street area, decreases the number of structures to be taken, and provides more usable area for public purposes at less cost. At the same time it modifies the street pattern, creating loop or cul-de-sac streets in place of through streets without disturbing underground utilities in most cases. This method was used in locating three playgrounds.

Another proposed method for eliminating or discouraging through traffic in residential areas was through the installation of "street diversions." Located diagonally at the intersection of two residential streets, the "street diversion" is a raised island which prevents through traffic by defining a turning movement to the right or left. The islands, landscaped and used for pedestrian traffic, were proposed and installed on Sylvester at Helen Avenue and on Canfield at Sheridan Avenue, two heavily north-south residential streets.

A third method proposed to change existing street patterns in the neighborhood was the introduction of parking bays, designed in such a way as to create barriers

to through traffic. These were to be created by modifying street entrances to the neighborhood, by regulating the direction of traffic, and by re-designing street openings so that they discourage through movement of vehicles. This method was proposed along the industrial corridor to the east of the project area and on Sylvester at the Jones Elementary School. With the exception of Sylvester at Bellevue Avenue along the industrial corridor, all the proposed parking bays were constructed.

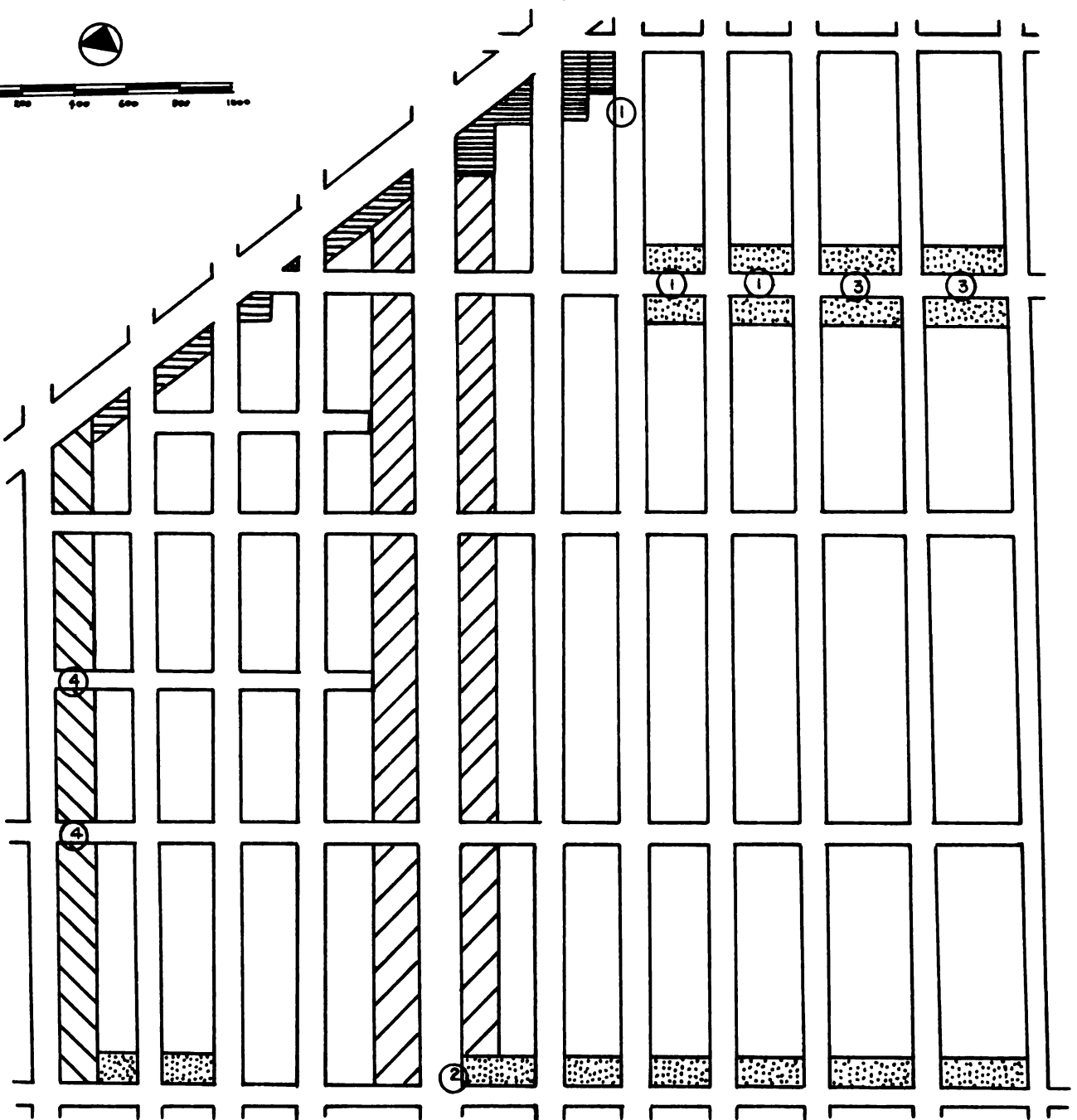
Still another scheme proposed in the Mack-Concord area to reduce through traffic involved restricting the number of entrances into the neighborhood from boundary thoroughfares by utilizing a loop street paralleling the major thoroughfare. This was proposed and installed between Field and Townsend Avenues at Mack Avenue. This scheme provides efficient servicing for commercial establishments along Mack Avenue, provides a buffer between residential and commercial uses, and eliminates through traffic.

Although the proposed street plan did not reduce the land area in streets a great deal, it did attempt to put the street rights-of-way to more efficient uses while carrying out the objective of restricting traffic within the bounds of the residential area to local use, channeling through traffic to arterial streets designated for that purpose. The implementation of these and the following proposals will be described in detail in Chapter IV.



The Master Plan of future land uses in Detroit designated the Mack-Concord area as predominantly residential in use with one and two-family uses occupying the major portion of the neighborhood. Smaller portions of the neighborhood were intended for low-density multiple use, light industry and general commercial. These areas of use were delineated on the proposed zoning plan for the project area. As a part of the project plan, conformity of land use was to be accomplished by rezoning as shown on Plate 5, and the removal of non-residential and non-conforming uses which were considered objectionable. Also proposed was the creation of a buffer zone and greenbelt between the residential neighborhood and the heavy industrial corridor to the west, protecting the area from the deleterious effect of the industry.

The residential density in the project area at the time the project was instituted was about 22 dwelling units per net residential acre. The new density to result from various improvements in the project area such as the elimination of dilapidated structures, non-conforming uses and alley dwellings, along with the openness created by new playgrounds, was projected in the plan at approximately 17 dwelling units per net residential acre, a reduction of about 23 per cent. The results of the reduction in density would, upon completion of the project, become evident in an increase in the number and quality of neighborhood



EXISTING:

- R2 TWO FAMILY RES.
- RM4 LOW DENSITY MULTIPLE RES.
- B2 LOCAL SHOPPING
- B6 GENERAL BUSINESS
- ML LIGHT MANUFACTURING

CHANGES:

- ① TO R2
- ② TO RM4
- ③ TO B1 RESTRICTED LOCAL SHOPPING
- ④ TO ML

Plate 5: **ZONING PLAN**

# **MACK CONCORD CONSERVATION PROJECT**

facilities available to the residents and in the overall spaciousness of the area.

Expansion of the school facilities in the area was proposed as a part of the plan and school attendance was to be adjusted to correspond with the project area boundaries, contributing to the unification of the neighborhood. Of the two schools in the area, the March Elementary School was considered adequate. Jones Elementary School, however, was considered inadequate as it was operating on two shifts and was lacking many basic facilities. In cooperation with project efforts, the Board of Education proposed to add a gymnasium, an auditorium, a library, office space, and twelve new classrooms to the school.

To complement the increase in educational facilities and conform to Master Plan standards, a large increase in recreational space was proposed. The existing area of less than three acres of play area was proposed to be increased to 14.6 acres, complying with Master Plan standards of one acre of playground for every 1,000 persons. These recreational areas were to be located so as to minimize the number of dwellings to be demolished and aid in the betterment of the street plan. The proposed recreational facilities included three new playgrounds, two play lots, and a small quiet park:

- (1) A 5.1 acre playground to be located immediately north of Jones Elementary School.

- (2) A playground of 3.8 acres to the north of the project area between Field and Sheridan Avenues at the intersection of Gratiot and Warren Avenues.
- (3) A 2.2 acre playground at the corner of Garfield and Canton Avenues.
- (4) Two play lots, 0.15 acres and 0.30 acres, at Canfield and Sheridan Avenues and at Sylvester and Field Avenues, respectively, to be used for pre-school age children.
- (5) A small 0.23 acre park at Stuart and Helen Avenues to be converted from a public street to a quiet sitting area.

Other proposed environmental changes for the area were minor. There were several adjustments suggested in the public utilities plan to accommodate the proposed street pattern, however, the only proposed change in utilities directly affecting the area was the plan for installation of lighting in all alleys and the improvement of the pavement where necessary. This was to encourage the use of garages which were in good condition and the use of space where dilapidated garages had existed and were removed.

#### The Plan-Private Rehabilitation

Proposals for the rehabilitation of residential structures are discussed separately as the majority of them were to be carried out with private funds. There were five

methods proposed to encourage rehabilitation. The first method was to be through a demonstration home established to dramatize home improvements and show residents how they could increase the livability and value of their homes. A non-profit corporation was to be formed to finance the acquisition and rehabilitation of the home with the cooperation of the Detroit Committee for Neighborhood Conservation and Improved Housing to insure its integration with the overall conservation program.

A second method was to provide residents with advice and guidance on home repairs and improvements which could be accomplished within their ability to pay. The "home renewal information center" was to be established for this purpose. It was to stay open, staffed by city personnel and other volunteers trained for the purpose of aiding the people, as long as it remained useful during the execution of the project. The services of the information center were to be complemented by information bulletins readily available from a number of sources.

The above efforts to achieve private rehabilitation were to be supplemented by a rigid code enforcement campaign on a house to house basis. The Department of Buildings and Safety Engineering along with the Department of Health was to assume the responsibility for enforcing the provisions of Article 21 of the Detroit Building Code which governs housing.

Approval of the Plan

The survey and planning application for the Mack-Concord Demonstration Project was approved on December 7, 1955. Early in 1956 the Preliminary Project Plan, as described above, was submitted by the Local Public Agency to the regional office of the Urban Renewal Administration in Chicago. This was approved on October 3, 1956. The final Loan and Grant Application was approved, after a local public hearing, on July 12, 1957 for a total of \$4,310,000.<sup>37</sup>

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<sup>37</sup>Detroit City Plan Commission, Renewal and Revenue, 1962, p. 49.

## CHAPTER IV

### EFFECTUATION OF THE PLAN

Initial work on the implementation phase of the Mack-Concord conservation project started simultaneously with the planning analysis of the area. Being essentially a physical planning unit, rather than a socially homogeneous cluster of people, sufficient residential leadership and organization had to be developed in the Mack-Concord neighborhood to permit the accomplishment of the conservation effort on a continuing basis.

#### Neighborhood Organization

The goal of the neighborhood organization program was to develop individual block groups in the 38 block pilot neighborhood and to organize a neighborhood council with elected delegates from each of these blocks that would act as a liaison between the residents of the neighborhood and the entire city. The block was recognized as the suitable unit for "grass roots" citizen participation and decision-making. The organizing work began in July, 1954 and continued for nine months during which time every block was organized and a neighborhood council was set up with its own constitution and organizational structures.

This organizational procedure which has been illustrated on Plate 6 consisted of six steps.<sup>38</sup>

1. An agreement was reached between the neighborhood organizer, who was employed as a member of the conservation division staff, and the Citizens' Participation Sub-Committee of the Detroit Committee for Neighborhood Conservation and Improved Housing as to the objectives and methods to be used in the program.
2. Volunteer organizers were recruited and trained in the goals and means of the conservation program. It was realized at the outset that one staff member could not organize 12,000 people without additional help. Several professional social workers from a variety of settlement houses, youth service organizations and community councils offered their voluntary assistance; others were given time off by their agencies to attend meetings or perform block organizing duties.
3. Existing organizational leaders in the appropriate community-wide agencies such as the Federation of Womens' Clubs, P.T.A., and the Council of Churches were identified. Through introductory meetings these people became familiar with the

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<sup>38</sup>Parkins, Neighborhood Conservation, p. 93.



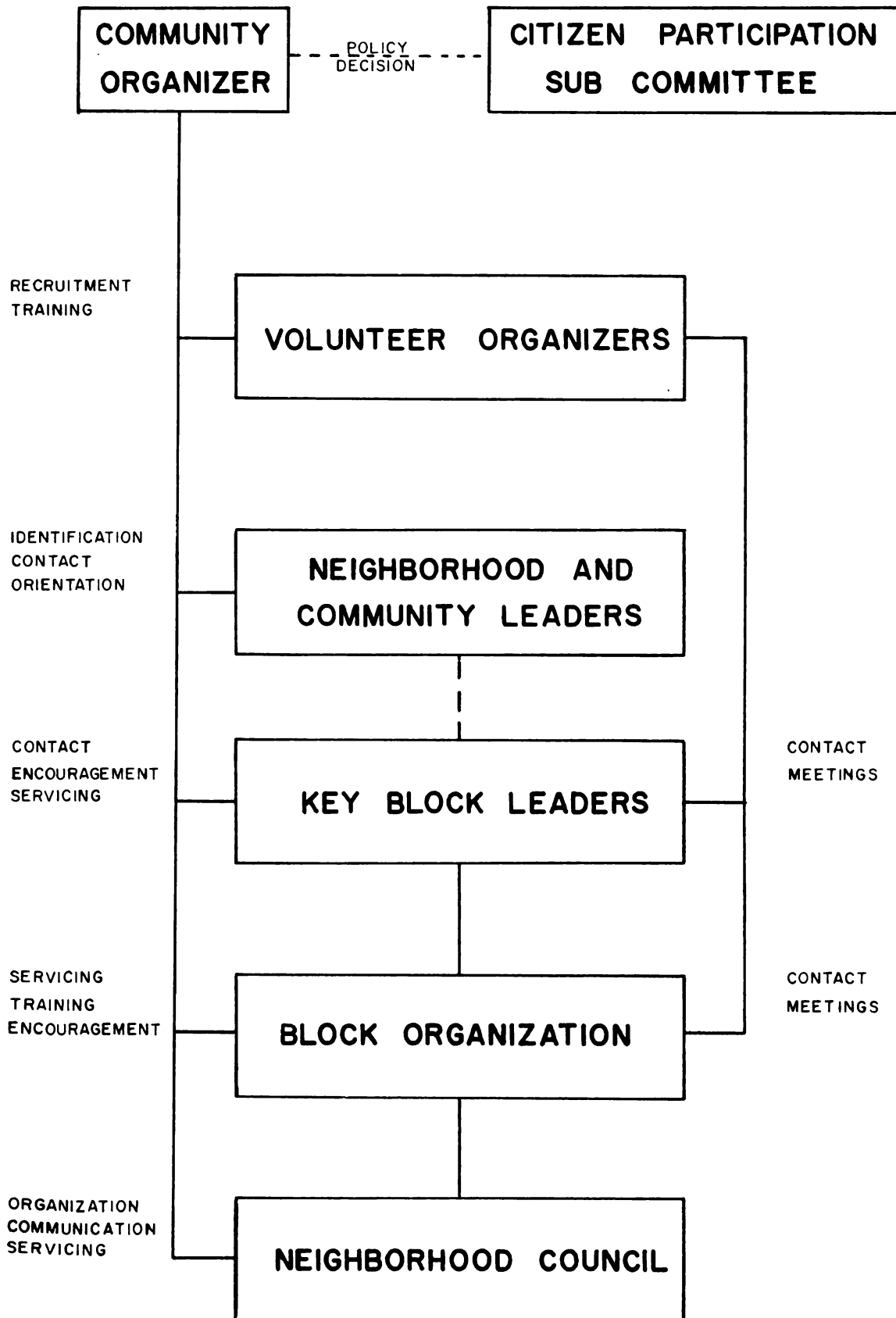


Plate 6:

**STRUCTURE - NEIGHBORHOOD ORGANIZATION ACTIVITY**

conservation program and were urged to promote the conservation effort among their groups. It was also felt that these leaders could supply important information about the attitudes and value judgements of the people in the area and might also be able to identify other people who had strong interests in local problems.

4. The fourth step involved small group meetings with these community leaders for which speakers were engaged and films and slides on conservation were shown. It was also during this step that the staff organizer located meeting places and other facilities that might be used by block groups.
5. The next step involved actual contacts with block leaders to initiate block meetings. Perhaps the most important step in the program, this method of forming block organizations proved too slow. A new and more successful approach was tried to remedy this situation. A card was sent to every resident of a block announcing the time and place of meeting for that block. A volunteer organizer was present at the meeting to explain the program of improving the physical environment of their block and to point up the relationships of this

activity with the people of the block and their problems, as well as with the total conservation program of the neighborhood.

6. These five steps in the organization of the neighborhood were culminated by the formation of the Neighborhood Council. As soon as half the blocks were organized, delegates and their alternates from each organized block were assembled together by the neighborhood organizer to form a neighborhood council in order to speak and act in manners affecting the improvement of the entire pilot area. The Neighborhood Council came into existence in December, 1954 after the first organizing work had begun. In February of 1955, the last of the blocks was organized and the neighborhood council had representation from every block in the area.

Block organizers were supplied with informational material which described how to begin block organizations, how to conduct meetings and suggested projects they might conduct to improve their block. They were also provided with movies, slides, exhibits, speakers and advisory aid when necessary. Every block club adopted a set of standards which included a pledge to maintain their home and environment and to become increasingly aware of codes and ordinances.

Each individual was given a check list to evaluate his own property and the neighborhood in order to determine appropriate block projects. Typical projects included the maintenance of lawns, painting of houses and garages, keeping gutters and downspouts in good condition, and the cleaning of alleys. More extensive projects suggested included the cleaning up of vacant lots; removal of dilapidated shed, garages, or fences; and the obtaining of complete information as to the application of the zoning, health, smoke, fire, and building ordinances to a block or the neighborhood. It was during this time that people were informed as to the function of various city departments and what services they might obtain from these departments to aid in these projects and the conservation of their neighborhood.

At the time the Neighborhood Council was organized, the residents were presented with the first tentative draft of the proposed improvements for the area. These plans were reviewed on the block level as well as before the Council for suggestions and criticism. After numerous meetings, the representatives of the 36 blocks on June 15, 1955 voted four to one in favor of the improvement program. This relationship between the planners and the citizens proved to be a valuable asset maintained throughout the project.

It was 1957, however, before the Survey and Planning Application for the project was finally approved by the

Federal government. Due to this time lag, the first public improvements were not installed in the area until 1959, more than three years after the organization of the Neighborhood Council. During this time, people became disillusioned by, and lost interest in the conservation effort. Although a number of activities and projects were accomplished in the neighborhood during this time, they were not complimented by any substantial physical improvements in the environment. The City did not appear to contribute its share during this "interim period." To remedy this organizational lag, Detroit more recently initiated a new policy under which no organization effort is made in the project area until after Federal approval has been secured on the Survey and Planning Application for the project. It is hoped this will avoid some of the pitfalls of early citizen participation in the Mack-Concord area.<sup>39</sup>

What did the City in cooperation with the Neighborhood Council and the block organizations achieve during the "interim period"? In 1955 the Council published its first issue of the Neighborhood Pilot, a newspaper published bi-monthly throughout the conservation effort and also held the first of a series of street dances. The first Council project was carried out in 1955, alley clean-up. All oil drums were removed from the alleys by the Department of

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<sup>39</sup>Ibid., p. 97.

Public Works and citizens were encouraged to replace them with proper receptacles. Also in 1955, the City had every street tree pruned and had Baldwin Avenue between Mack and Sylvester Avenue landscaped by the Parks and Recreation Department as an example of what everyone in the area could do. Through these and other Council and City efforts, the following improvements in the 1633 residential structures in the area were made by the end of the summer of 1957.<sup>40</sup>

437 houses were painted inside and out;

53 kitchens were remodeled;

191 homes replaced or repaired their plumbing, heating or electrical systems;

143 homes painted or replaced their gutters or roofs;

64 homes replaced, removed, or repaired their porches;

660 homes landscaped their yards, built new fences, driveways or sidewalks;

250 old sheds and garages were repaired, removed or replaced;

300 garages were rat-walled or painted; and

19 homes replaced their garages with paved backyard parking spaces.

Other activities sponsored by the Council included a tuberculosis clinic, Boy Scout units, an annual flower show, a pancake supper, a code enforcement committee, a

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<sup>40</sup>Ibid., p. 96.

relocation committee and a committee to staff the first demonstration home at 3703 Baldwin Avenue.

The first demonstration home was a 40-year old home typical of the Mack-Concord area. It was restored in 1957 by the Detroit Home Improvement Corporation, a non-profit organization established specifically for this purpose. The major portion of the restoration was financed by a \$6,000 contribution from the Detroit Lumberman's Association. The home, which served as a renewal center, was open for approximately three months during which 10,000 people passed through it.<sup>41</sup> The first demonstration home, and the two Federally financed demonstration homes that followed at 4719 Field Avenue in 1961 and at 4001 Baldwin Avenue in 1962, were restored using methods which were practically and financially appealing to both property owners and investors. Prices were listed for overall improvements such as heating units and electrical wiring, as well as on a room by room basis for other remodeling improvements. Mrs. Thomasenia Harral, past president of the Neighborhood Council, felt the demonstration homes were a success. Accompanied by educational pamphlets and advice, when needed, the homes stimulated many people to repair, remodel, paint, or even install major improvements in their homes. It was felt by others, however, that the second two demonstration homes

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<sup>41</sup>Frank L. Morris, "Detroit Attacks City Blight," Look (April 28, 1958).

which were opened rather late in the private rehabilitation effort were not as effective as they might have been had their openings been scheduled at more even intervals throughout the entire project.

### Code Enforcement

In 1958, after the final project application was approved by the Federal government, the first concerted effort to rehabilitate the area through enforcement of all City codes was made. The City Council appropriated \$78,000 for an additional staff of 11 housing inspectors and three clerks for the purpose of accelerating the Housing Code enforcement in the area. An Assistant Corporation Council was assigned full-time to the handling of all cases involving violations of the Housing, Zoning and Sanitation Codes.<sup>42</sup> To aid the people in the area, the Detroit Housing Commission opened a field office in the area at 7419 E. Canfield Avenue. This office not only aided people in correcting code violations, but also enabled and encouraged them to report additional code violations occurring in the neighborhood to the office.

During the year 1958, the Health Department reported 10,617 violations of the Sanitation Code upon inspection of 1633 homes. Of all these homes, only 263 had no

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<sup>42</sup> From a paper issued on code enforcement by the City of Detroit.



violations.<sup>43</sup> Re-inspection during the year showed progress in abating violations, but still many to be corrected. At the same time, 4,771 violations of the Building Code were issued on 1,221 of the total 1,722 residential and non-residential structures inspected in the area. By March, 1960, 3,784 or 80 per cent of these violations had been abated. By the same date, corrections had also been made on 78 per cent of the 1,723 rodent control violations in the Mack-Concord area.<sup>44</sup>

Although code enforcement procedures were fairly successful, there were many ways in which improvements in these efforts could have been made. One way was in the method of notifying the residents of violations. Notification by mail caused a great deal of fright, anxiety and misunderstanding. It was suggested by several residents that this could have been alleviated had violations been explained and methods and costs of correcting the violations identified at block meetings or on a more personal basis.

An example of misunderstanding and lack of coordination of inspection procedures was related by Mrs. Harral in the case of garage doors on an alley garage which were identified as a violation by a building inspector. The owner proceeded to correct the violation by spending over \$100.00 for new

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<sup>43</sup>Neighborhood Pilot, Volume 7, No. 1, (Spring, 1961), p. 5.

<sup>44</sup>Detroit City Plan, Renewal and Revenue, p. 53-54.

doors. Several months after correcting the violation, the garage was re-inspected and declared dilapidated, requiring removal. In addition to the cost of the doors, the owner, as did anyone who removed an alley structure, had to pay \$20.00 per truck load to have the debris carried away by the City after he tore the structure down. Fortunately, these instances were few, but even a few are harmful to the overall effort.

It must be realized that mere code enforcement cannot be expected to extend appreciably the useful life of a structure. In order to extend the life of a structure 20 years or more, voluntary efforts beyond code requirements must be made. There were two types of rehabilitation possible in the Mack-Concord area.<sup>45</sup> The first involved extensive remodeling of a structure to correct functional obsolescence as well as deterioration. This type of rehabilitation was voluntary and not called for by City codes. The second type of rehabilitation was the elimination of major deficiencies without attempting wholesale renovation of the structure. This was regarded as normal maintenance and repair, required by codes, which would upgrade the structure to acceptable health and safety standards.

Between November 1955 and February 1959, building permits were taken out for approximately 4 per cent of the

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<sup>45</sup>Ibid.

structures in the project area. The majority of these were for repairing fire damage or erecting and repairing garages. The average investment per building permit during this time was \$740.00. Of the 82 permits, only 30 involved repairs or remodeling amounting to \$1,000.00 or more.<sup>46</sup> Although building permits do not measure all remodeling or repair, they are an indication of the amount of extensive rehabilitation that was carried out.

A field survey conducted in August of 1960 by the City of Detroit revealed little external change in the structures in the area from 1954 conditions. Some were completely renovated, others were further deteriorated. The lives of very few structures had been extended 20 years. From the time of the building permit survey, which covered a major portion of the active period of private rehabilitation, through 1963, only 11 structures were rehabilitated under Section 220 of the National Housing Act. These were funds which became available to the residents of the Mack-Concord area in 1958. Section 220 financing, which was more readily available to neighborhood residents than any other type of financing, appears to be the best available indicator of major rehabilitation activity of any extent from 1959 through 1963. During this time, a total of only 37 residents of the area made application for financing under Section 220.<sup>47</sup>

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<sup>46</sup>Ibid.

<sup>47</sup>Detroit City Plan, Renewal and Revenue, p. 63-65.

This again raises a question as to the effectiveness of the two demonstration homes opened in 1961 and 1962.

### Social and Economic Problems

What were the social and economic problems facing the people in the Mack-Concord area during the project execution? Socially the area was undergoing the transformation from a predominantly white area to a predominantly Negro area. This has been substantiated by the Census statistics which show only 199 dwelling units or 7 per cent of a total 2903 dwelling units occupied by non-whites in 1950, while in 1960, non-white occupancy increased to 1598 or 60 per cent of the total 2655 dwelling units in the Mack-Concord area. The Census further substantiates this fact by showing that in census tract 520, a portion of which lies in the Mack-Concord area, and in tract 720, all of which lies in the neighborhood, only 4210 or 47 per cent of the 9042 residents of the two tracts lived in the same dwelling unit in 1960 that they occupied in 1955.<sup>48</sup>

The changes the area was undergoing had different meanings for different people, affecting their willingness to cooperate. Many felt newcomers were a bad influence and that they cared little for their homes or the neighborhood. Others, particularly older residents of the area, said "the colored aren't all bad." Some new residents participated readily,

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<sup>48</sup>U. S., Bureau of the Census, Census of the United States, 1950 and 1960.

while others allowed their homes to exist in deplorable conditions. In several cases there were even self-designated "one-man block clubs." These people charged themselves with the responsibility of getting the neighbors to keep their homes and lawns presentable. One Negro man observed, "It is our job to fix up these houses and not let them run down like the white people did because they were getting out." This was fairly typical of the attitude of the middle-class Negro who moved into the Mack-Concord area in the early and middle 1950's.

However, as the conservation effort became more active in the Mack-Concord area, redevelopment activity flourished in the Gratiot and Lafayette areas closer to downtown Detroit. As demolition proceeded in the redevelopment areas, the poor or lower class Negro moved outward from the center city, many settling in the Mack-Concord area. The affect of these uneducated and financially broken people on the conservation project was immeasurable. There is no doubt that they were a detriment to the project, resented not only by the whites, but many of the Negroes living in the area.

Another problem which plagues conservation throughout the United States is the limited financial capacity of the people to contribute toward the betterment of their home and neighborhood. In a 1959 survey of the residents of the Mack-Concord area conducted by the Detroit City Plan Commission to determine the reasons for the lack of extensive private

rehabilitation in the area, one woman stated that a lot had been done, but they had their expenses and no help from the City. This was perhaps typical of the feeling in the neighborhood during the "interim period" when few of the public improvements had been installed. More complete statistics from this survey of 130 resident owners in the conservation area give a better indication of the financial problems facing these people. Of those interviewed, 72 were Negroes and 58 were white. None of the Negroes had lived in the area longer than 14 years while only three of the whites had lived there less than three years. Of the 84 residents interviewed who were buying their homes, 70 were Negro. Only 14 of the buyers were paying for mortgages, while 70 had entered into land contracts, an indication of financial instability. (Contract sales in Detroit are generally \$1000 to \$3000 above market value of the property in order to compensate for the "hazards" of dealing with people having unstable incomes.)

Of the 21 residents interviewed by the City Plan Commission who were free and clear owners of their homes, three-fifths had lived in the area for 20 years or more. Sixty-two per cent of the buyers and owners had incomes of less than \$5000 per year. The residents who had incomes of less than \$1999, mostly retirees, included 45.6 per cent of the owners and 16.7 per cent of the buyers. The financial status of the residents, as revealed by this survey, are shown in more detail in Table 6.

TABLE 6.--Survey of Resident Owners in the Mack-Concord  
Neighborhood Spring, 1959

Resident Owners	Number	Per Cent
<b>Race</b>		
Negro	72	55.4
<u>White</u>	<u>58</u>	<u>44.6</u>
Total	130	100.0
<b>Ownership Status</b>		
Buyers	84	64.6
Owners	46	35.4
<b>Length of Occupancy</b>		
3 years or less	23	17.7
4-9 years	49	37.7
10-19 years	30	23.1
20 years or more	28	21.5
<b>Reported Usual Annual Family Income</b>		
\$1999 or less	35	26.9
2000-4999	46	35.4
5000-7499	20	15.4
7500-9999	5	3.8
10,000 or more	1	0.8
Unknown or not stated	23	17.7
<b>Reported Amount Owed in Home Financing</b>		
None	46	35.4
1999 or less	8	6.2
2000-4999	19	14.6
5000-9999	36	27.7
10,000 or more	8	6.2
Unknown or not stated	13	9.9

Source: Detroit City Plan Commission, Renewal and Revenue,  
1962, p. 55.

Mr. Robert Smith of the Detroit Housing Commission stated that the availability of financing in the Mack-Concord area was not as much of a problem as was the qualification of the residents for credit. This resulted not only from the personal buying habits of the people and their unstable incomes, but also from the difficulty in obtaining loans for homes being purchased under land contract. Another obstacle to mortgage financing was the complexity of the mortgage process combined with the lack of education of the residents.

Indicative of these problems was the fact that only 37 applications were received for Section 220 mortgages insurance from the Mack-Concord area. As previously mentioned, only 11 commitments for loans were made. Over two-thirds were turned down. Many residents inquired about loans under Section 220 of the Housing Act, but became discouraged and never applied. The major reasons given for the small number of mortgages which were approved were:<sup>49</sup>

1. The low incomes and insecure economic condition of the residents of the area.
2. Many residents were poor credit risks.
3. FHA appraisal standards were held at their regular high levels rather than modified to accommodate existing conditions in the conservation area.

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<sup>49</sup>Detroit City Plan, Renewal and Revenue, p. 63-65.



4. Land contracts with face values reflecting an inflated purchase cost were not acceptable risks under FHA standards.

Undoubtedly, the migrating population and the economic conditions of the residents restrained many people from contributing fully to the conservation effort. However, many inexpensive, short-term improvements were made in individual properties through the previously mentioned efforts of the Neighborhood Council and the City's code enforcement and educational programs. Instrumental in organizing private conservation and rehabilitation efforts, the Neighborhood Council furnished items such as grass seed or flower seeds to those financially unable to afford them. The City from time to time supplemented private efforts by furnishing paint for the homes.

Educational efforts were made by both the Neighborhood Council and the City. The Council provided educational services through the block clubs and in some cases, through junior block clubs. Mrs. Harral sponsored a junior block club in which she attempted to teach the children not to litter the streets and to respect their own and other people's homes and yards. She also emphasized the basic health needs and habits in hopes that the children might take them home. The Board of Education also provided education for the children and provided evening courses for adults. These courses included a series on home repairs, budgeting, baby care, and landscaping.

### Public Improvements

In 1958, when private conservation was at its peak, public improvements finally began to materialize in the neighborhood. As condemnation for the new playgrounds and the industrial corridor started, a relocation office opened in the project areas. Relocation, however, never became a problem in Mack-Concord due to the open housing market in Detroit at the time of the project execution.

Almost all the public improvements proposed for the area were carried out by 1962. The only exceptions were the park proposed on the stub end of Stuart Street at Helen Avenue and the closing of Sylvester Avenue at Bellevue Avenue. The park, which was to be for passive recreation, was not constructed due to the legal problems involved in eliminating the right-of-way which serves an alley and several garages. Sylvester Avenue was left open at Bellevue Avenue to allow proper access for fire fighting apparatus.

A total of 145 residential structures and 11 non-residential structures were removed and 14 alley dwellings were eliminated. The major condemnation problems in the project involved the elimination of non-conforming uses. There are two state legislative acts which could possibly be used for this purpose: The Rehabilitation of Blighted Areas Act, Act 344 PA of 1945 and The Neighborhood Area Planning Act, Act 208 PA of 1949. Act 344 was meant for redevelopment and, according to the Detroit Corporation Counsel,

could not be used to pick up individual properties.<sup>50</sup>

(Since the Mack-Concord project, however, the law has been interpreted to include conservation and rehabilitation efforts as well as redevelopment projects.)

In Mack-Concord, the properties had to be condemned individually under Act 208. The procedure was slowed even further by the Michigan Constitutional requirement that the acquisition of any property, declared necessary by a municipality for the preservation of the public health, safety and general welfare, for a public purpose, must be approved by a jury in a court of law. Due to this requirement, several of the 24 non-conforming uses to be removed were not approved for condemnation as a result of litigation. These remaining non-conforming uses do not, however, seriously affect the neighborhood.

To further aggravate the problems of non-conforming uses, there was no cooperation from the Detroit Board of Zoning Appeals in denying variances in the area. This problem was reiterated by people with the City Plan Commission, those with the Housing Commission and by people living in the project area. Even after the president of the Neighborhood Council and 100 residents met with the board to ask for more cooperation, little was received. The Board has continued to the present time to allow variances at an alarming rate.

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<sup>50</sup> Parkins, Neighborhood Conservation, pp. 48-49.

As stated in Chapter III, the carrying out of the environmental improvements for the area was generally successful. This is perhaps the field in which the greatest achievements were made in the Mack-Concord project. The large addition which was proposed for Jones Elementary School was constructed in 1962, eliminating the problem of half day school sessions in the neighborhood. In addition, the school districts were redrawn and adjusted to the neighborhood boundaries.

With the exception of the blocking off of Sylvester at Bellevue Avenue, all the proposed improvements were made in the Street system. Residents are no longer plagued with the heavy truck traffic from the brewrys to the east of the neighborhood. With the closing of most of the streets providing access to Bellevue Avenue, the industrial traffic has been eliminated from the neighborhood. Bellevue, cleared of residences on both sides through the Mack-Concord project area, now serves only industrial uses. Homes in the neighborhood stay cleaner and children are safer. However, all are not satisfied. Several residents are still protesting the installation of the diversions and the loop streets, stating that they are a detriment to the amount of fire and police protection they receive. Mr. Harold Bellamy of the Detroit City Plan Commission and Mrs. Harral, a resident of the neighborhood since 1949, feel the majority of these people have moved into the area since the execution of the project

and as a result, never experienced the noise, dirt, and inconvenience of the truck traffic before the new system of rights-of-way was installed. Not having played a part in the planning for the project, these people do not realize or will not accept the fact that the entire plan was examined and adjusted to the satisfaction of both the police and fire departments. It is expected that the diverters will remain a permanent part of the neighborhood in spite of these protests.

Three playgrounds and two tot lots were constructed in the neighborhood as a part of the conservation project. Although these play areas meet the standards set for the City of Detroit, Mrs. Harral stated that they have not met the needs of the people. Many children still play in the streets because the tot lots are used by older children and the playgrounds are occupied by teenage gangs and men playing with dice, etc. She feels increased supervision of these areas is needed so that smaller children might have a place for recreation. At the present time, they are supervised from noon to dusk during the summer months and are not allowed to be used after nine in the evening. Trespassers after nine may be arrested. Although this feeling against the playgrounds does exist among many people in the neighborhood, it must be realized that these areas are keeping many of the older children off the street corners and are providing a more wholesome form of recreation than might

otherwise be available to them. The solution perhaps lies in better supervision of the tot lots in order that they might serve the children they were intended for.

### Conclusions

What was the overall affect of the conservation effort on the neighborhood? In terms of housing, considerable improvement was recorded, but it was achieved only over a period of several years and seems not to have been lasting in many cases due to a lack of continued maintenance. The dwellings were generally brought only to the minimum legal code requirements due to low incomes, poor credit ratings, and the attitude of the people toward the population turnover. Others remained in poor condition due to the lack of interest in home upkeep among some absentee landlords and tenants. Often the absentee landlord was hostile toward conservation efforts while his tenant felt no responsibility to rehabilitate the home as he had no financial interests in the neighborhood. Both the Housing Commission and the Neighborhood Council attempted to solve this situation through recognition of individual landlords for their efforts and by offering aid in finding responsible renters. However, these attempts proved futile as the great turnover in population occurred.

In 1962, when the Housing Commission Office moved out of the area, interest in the conservation effort began to dwindle. Although the project met its final standards in June of 1963, when 96 per cent of the structures fulfilled

code requirements and 76 per cent met the project rehabilitation standards, the area had started to decline again. In 1962, 26 of the 35 block organizations were active, but the active block clubs and the number of participants have become fewer.

Although the project did improve the general environment and physical appearance of the Mack-Concord neighborhood, it is doubtful that the life of the area was extended for twenty years. Physical improvements provided more play area, eliminated heavy traffic, provided better schools and extended the life of a few homes, but have they changed the people? In order for a conservation or rehabilitation project to have a lasting effect, the people must be educated, stimulated to improve their homes and encouraged to have pride in their neighborhood. The Neighborhood Council still holds an annual flower show, has an anniversary party every summer and publishes an issue of the Neighborhood Pilot now and then, but these are the old residents of the neighborhood. There are too many new residents arriving in the neighborhood every month for the Council to educate. There are too many transients living in the project area. Block clubs no longer greet each newcomer or send them a card. The population turnover seems to have been the weak line in the Mack-Concord Conservation Project. Could this have been prevented or was it an unavoidable problem within the neighborhood at the time it was chosen for conservation?

Thorough examination of the Mack-Concord experience and analysis of other conservation efforts throughout the United States has made available much information which only experience can bring forth. Analysis and evaluation of some of this information should provide a great deal of insight into the problems of the Mack-Concord area and perhaps some possible solutions.



## CHAPTER V

### PLAN EVALUATION AND RECOMMENDATIONS

Mr. Mel Ravitz, a former member of the Detroit Housing Commission and presently a Councilman on Detroit's Common Council stated in a speech in 1962 that "one should not simply accept the current local and Federal urban renewal program without some searching criticism. Uncritical acceptance of conservation can prove disastrous both financially and socially."<sup>51</sup>

The Mack-Concord conservation project has been criticized, but little of this criticism has suggested remedies for the problems encountered in this effort. In order to determine solutions to the problems in the Mack-Concord area, the project must be examined from its beginning. Not a few conservation or rehabilitation projects have floundered because characteristics of the project area were not thoroughly analyzed and the feasibility of the project was not firmly established in advance.

#### Selection of A Conservation Area

William L. Slayton of the Urban Renewal Administration has set forth the following physical characteristics to

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<sup>51</sup>Mel Ravitz, "Urban Renewal: Ideas and Reality" (A speech before the Michigan Chapter AIP, June 9, 1962).

consider when selecting a conservation area:<sup>52</sup>

1. The length of time the life of the neighborhood may be prolonged.
2. The soundness of the land pattern.
3. The density of the structures.
4. The economics or market for the structures.
5. The condition of the structures.

Although hampered by narrow lots and fairly high density, the Mack-Concord neighborhood generally satisfied Slayton's criteria. It had become a necessity to learn how to deal with narrow lots and high density in Detroit because of the prevalence of these shortcomings in the City's conservation neighborhoods. Mr. Harold Bellamy of the Detroit City Plan Commission felt that the Mack-Concord area had a variety of solvable problems typical of Detroit's middle-aged city. Mr. Bellamy stated that the area was socially and economically favorable for conservation. The availability of knowledge related to these factors was disputed in Chapter II, however, in which it was noted that the only data available on the social and economic characteristics of the people at the start of the project was that in the U. S. Census and a neighborhood attitude survey, the value of which was questionable.

As previously noted, Mr. Robert Smith of the Housing Commission stated that the criteria for choosing the

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<sup>52</sup>William L. Slayton, "Conservation of Existing Housing," Law and Contemporary Problems, XX, No. 3, pp. 439-440.

Mack-Concord conservation area were not compatible with the results desired, particularly financially. From an economic standpoint, three conditions should be present for successful conservation and rehabilitation. First, rehabilitation should add to the value of the properties an amount of at least equal to the cost of rehabilitation. Second, the incomes of the majority of the resident owners should be high enough to permit them to pay for the added cost of required repairs. Third, in the case of rental housing, the incomes of existing or prospective tenants should be such that landlords can rent the rehabilitated units at a price which will amortize the cost of the required repairs and provide them with an investment yield which is attractive in relation to alternate uses of their funds and energies.<sup>53</sup> These last two factors need to be analyzed very carefully to insure the success of conservation and rehabilitation, yet they were not thoroughly examined prior to the Mack-Concord effort. Little was known of credit ratings, relation of family size to family income or the existing debt carried by the families. Mr. Bellamy did suggest, however, that in the future closer coordination with social agencies could prove very beneficial when choosing a conservation area in order to get closer to the social and economic problems which the people in an area face.

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<sup>53</sup>U. S. Housing and Home Finance Agency in Cooperation with the Baltimore Urban Renewal and Housing Agency,

### Neighborhood Organization and Education

The heart of a conservation or rehabilitation effort is the people. The long-run success or failure of these projects is inextricably tied up with the attitudes of the people. For this reason the aid of governmental and other social agencies is most important, particularly in transitional areas such as the Mack-Concord neighborhood. The most beneficial effects of conservation or rehabilitation may be psychological and spiritual rather than strictly physical. Only through the action of community organizations and organizers skilled in human relations can residents realize their neighborhood potential.

This organization must be carried out on the block level. Although block club organization in the Mack-Concord area was effective, some refinements in the program would be helpful in future projects. First, better coordination of the timing of block organization and city improvements, showing the intent of the city to contribute toward the project effort, would be most beneficial. Second, the aid of social caseworker consultants should be sought when necessary to aid in solving individual family problems as well as understanding the problems of all the residents. And third, the use of all existing educational institutions, such as churches and schools, should be maximized.

Teachers in Baltimore's conservation and rehabilitation areas studied the aims and problems of rehabilitation in a Residential Rehabilitation in the Harlem Park Area (Washington: H.H.F.A., 1962), p. 6.

workshop held by the Board of Education and the Citizens' Planning and Housing Association. The result was school lessons built around personal cleanliness, home decorating, meal-planning and gardening. The children learned from these classes, enjoyed them and took the lessons home.<sup>54</sup>

The main educational needs of the adult population can be taught in night school and include:

1. Hygiene of housing.
2. Elementary reading and arithmetic.
3. How to prepare a budget.
4. How to finance the purchase of a home.
5. Privileges and responsibilities of home ownership.
6. How to make simple repairs and maintain the home.
7. How to secure an honest and competent contractor and how to secure the fulfillment of a contract.
8. Neighborhood organization and how to deal with city hall.
9. The nature and location of social agencies and legal aid.<sup>55</sup>

In York, Pennsylvania, the local Y.W.C.A. was the leader of a "human renewal" effort. The Y.W.C.A. program included lessons in sewing, swimming, furniture refinishing, budgeting,

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<sup>54</sup>Martin Millspaugh and Gurney Breckenfeld, The Human Side of Urban Renewal (Baltimore: Fight Blight, Inc., 1958), p. 30.

<sup>55</sup>Ibid., p. 28.

nutrition, child care, good grooming and family problems. The redevelopment authority employed, part-time, a member of the Y.W.C.A. professional staff to provide additional individual assistance in their clearance areas. A neighboring authority employed a full-time social worker to help people with problems. The key feature to these "human renewal" efforts is direct field service.<sup>56</sup>

### Relocation

This is also the key to an effective relocation program. Relocation of families is not just an urban renewal problem, but a social problem brought to the public eye by urban renewal. Although relocation was not a difficult problem in the Mack-Concord area, it is enlightening to examine briefly some of the recent solutions to the problem in rehabilitation areas and how they can benefit the physical and social rehabilitation of an area.

William Slayton has set forth the type of organization which can best aid the relocation of the less-than-adequate family from deficient housing to decent, safe and sanitary housing. First, the entire locality should mobilize its social, health, welfare and economic agencies to assist in the rehousing operation. Secondly, the renewal agency must be staffed with an adequate number of people skilled in both housing and social techniques. Third, there must be a firm agreement between social agencies and the rehousing agency

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<sup>56</sup>"Human Renewal Program Starts in Cookes Area," The Gazette and Daily, York, Pa., August 3, 1963.

under which social, health, and education facilities can be brought together to work on specific, individual families. Finally, the specific needs of each family must be known so that the appropriate agencies may take action.<sup>57</sup>

How can the necessary housing be provided? It has become unprofitable for private investors in the real estate market to provide socially acceptable housing for the very low income households. At the same time there has been criticism of public housing projects because they are too large, institutionalized, standardized, and alienated from their environs. Two alternatives have been suggested for use in rehabilitation and conservation efforts.

The first suggestion is for a "graded inventory of public housing" composed of rehabilitated and new, single and multiple units in concentrated and dispersed structures. Construction of public housing structures with fewer dwelling units and the distribution of such structures over wide areas would make possible their integration architecturally with other buildings in the neighborhood. It would also facilitate the social integration of public housing tenants with adjacent residents.

A variation of the above program has been suggested in several cities under which the city would rehabilitate the homes of persons with low income. In return the city

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<sup>57</sup>Remarks by William L. Slayton, Commissioner, URA at the Neighborhood Service Award Dinner, Welfare Federation of Cleveland, Cleveland, Ohio, June 22, 1961.





would place a lien on the property and upon the death of the owner regain the investment plus interest. This would be particularly useful in the case of older well-established families in a neighborhood.<sup>58</sup>

In some cases many people can afford to spend more money on housing, but hesitate to leave the familiar environment. Low cost housing in rehabilitation areas could: (1) increase the total expenditures for housing by a family; (2) bring better living conditions to displaced families; and (3) allow the people to remain in the same neighborhood.

#### Code Enforcement--The Home Owner

The previously mentioned methods of relocating people also aid in rehabilitating a neighborhood. What other rehabilitation methods could have made the Mack-Concord effort more successful? Improvement in methods of private rehabilitation should start with code enforcement. Mack-Concord residents were notified of code violations through the mail, with no assistance from the renewal agency concerning the cost of repairs, the type of repairs or the extent of the repairs necessary. In September, 1961, the Urban Renewal Manual formalized in Section 12 the provision that eligible project costs could henceforth include the hiring of an architect for consulting services. Architects may be called on to work out the common problems on the design of properties or to coordinate exterior property

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<sup>58</sup>Detroit City Plan, Renewal and Revenue, p. 61.

improvements on a block by block basis through demonstration programs or through advice and guidance to home-owners.<sup>59</sup> This would have been of great assistance in the Mack-Concord area.

New Haven, Connecticut has utilized architectural services most successfully. In New Haven the housing inspector completes code violation forms for each house and turns them over to the rehabilitation specialist, a structural expert, and to the rehabilitation architect. These men study the forms thoroughly before examining the property, using them as a basis for the recommendations they will make.

The architect studies the house in relation to the others on the block. He obtains information on the historical background, if any, of each building. With his knowledge of the building, and of the financial ability of the owner in question, he makes recommendations for improvements that will give the property the attractive appearance necessary for thorough and lasting rehabilitation. He prepares perspective drawings in color of individual properties which he gives to the owners. These illustrations show clearly what the building will look like after rehabilitation.

The rehabilitation specialist makes note of any structural improvements needed above the housing code. When he and the architect visit the homeowner, they give him a

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<sup>59</sup>"Architects Get in Rehab Act," Journal of Housing, XIX, No. 2 (February, 1962).

worksheet containing all housing code violations, methods for their correction, and all additional staff recommendations. The rehabilitation specialist checks out all pertinent codes and permits; makes available a list of reliable contractors; works with the building department; checks over contracts; and, in some instances, prepares rough cost estimates of the work. He and the architect become counselors to the homeowner.

If the property owner requires a loan to accomplish the rehabilitation, the project director gives complete mortgage assistance, including locating a bank willing to grant the kind of mortgage the owner wants, preparing the mortgage application, and consulting with FHA and the bank. This service would have been invaluable in the Mack-Concord project in which financing was difficult to obtain and ignorance of the mortgage process prevailed.

Each property in a New Haven conservation project is followed up every two to four weeks by appropriate staff members. When the work is completed, the architect and specialist examine and approve the work. Upon completion of the work the mayor presents each homeowner with an official certificate of performance at a special ceremony. Later the owner also receives a photograph of himself receiving the certificate from the mayor.

The key to the cooperation the City of New Haven has received in their rehabilitation projects has been an expert

public relations program. The people are assured that the city can be relied on to follow through on every house. If one man fixes up his house, he knows all the other houses around him will be either new or renewed, raising the property values of the entire area. The people have confidence in the city.<sup>60</sup>

The City of Baltimore, Maryland has also been a pioneer in conservation and rehabilitation efforts. Baltimore established the first housing court in the United States which has been recently made a permanent part of its municipal court system. When a code violation notice is issued to a tenant or home-owner in Baltimore, correction is expected within five to thirty days. If the violation is not abated, the tenant is summoned to housing court where, in the past, fines were levied.

However, with the passing of time, observers realized that this was not really stemming the spread of blight and that a new device was needed to enable occupants of sub-standard housing to understand the purpose of the various laws. Many people were being brought to court because they had violated some statutory requirement relating to sanitation, health, or fire hazards--not through deliberate intent to violate, but because the defendant had never been properly instructed as to how to live in an urban environment.

Under the supervision of the magistrate of the housing court, a Housing Clinic was established in 1960 to instruct

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<sup>60</sup>Mary S. Hommann, "Neighborhood Rehabilitation," Journal of Housing, XIX, No. 5 (May, 1962).

people on good living habits and the requirements of urban society. This gives people a better understanding of their responsibility than do heavy fines. The magistrate now gives the defendant a choice between paying the fine or attending the course of training. (It was believed that the clinic would have an optimum chance for success if attendance were made voluntary.)

Twenty-three defendants attended the first clinic session, a series of eight programs given in successive weeks. The curriculum included a field trip to different types of residential neighborhoods as well as classes on care of house and yard, safety at home, family health, and economic aspects of family life and community resources. The first clinic was so successful that it was reinstituted on a regular basis.<sup>61</sup>

How can rehabilitation be accomplished in a case when a homeowner refuses to cooperate in neighborhood efforts? Philadelphia has suggested that a special organization, public or private, be created to renovate those rundown buildings which remain an eyesore in a neighborhood. If a city cannot expand its power to do the work itself, a full scale publicity campaign using rapid and repeated prosecutions might be used to force an owner to repair his property to sell it to a private organization for this purpose. The organization would be a nonprofit or limited profit corporation

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<sup>61</sup>Edgar M. Ewing, "Baltimore Housing Clinic," Journal of Housing, XIX, No. 6 (June, 1962).

which would either purchase the property or do the work under contract to the city which would purchase the property. A year round crew would be established for this purpose which might, in some cases, do work for financially embarrassed families and collect payment at a later date without high interest rates.<sup>62</sup>

Rehabilitation by the homeowner could become more attractive financially through a change in the city tax structure. Ownership of property no longer represents a fair measure of ability to pay as it did in an agricultural society. Intangibles such as stocks and bonds are indicators of wealth today. Under present tax laws, a home-owner, regardless of wealth, is penalized for making major home repairs by an increase in the assessed value of his property and a resulting increase in his yearly taxes. These tax increases often discourage low income families such as those in the Mack-Concord area from making home improvements.

Several solutions to this problem have been suggested in recent years. In rehabilitation areas, home improvements could be tax exempt for a period of years to delay the impact of increased taxes until the improvements are paid for. However, this would not prevent blight. To prevent blight, homes could be put on a depreciation schedule similar to commercial buildings. Under this form of taxation, taxes

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<sup>62</sup>City of Philadelphia, Partnership for Renewal (September, 1960), pp. 79-82.

would decrease as upkeep costs increased, enabling funds formerly spent on taxes to be spent on home improvements.

#### Code Enforcement--The Absentee Landlord

The absentee landlord is a constant problem in any conservation or rehabilitation effort as he was in the Mack-Concord area. In order to receive the cooperation of the landlord in renewal projects, the ownership of slum property must be made unprofitable.

One way of making it unprofitable to own slum property is through the vigorous enforcement of codes. The greatest controversy over code enforcement is the nature and incidence of penalties for violating codes. The most general reaction is that courts are not hard enough on repeated violators. Some fines are so nominal that it is cheaper for the offender to pay the fine than correct the violation. Coupled with delaying tactics and appeals, some fines become, in effect, licenses for illegal uses. It has been suggested that this might be changed by demanding compliance for the settlement of cases, fining heavily, and fining for every day the violation is not corrected. If a landlord were told to comply with the city codes or close his dwelling units to occupancy, this would make compliance with codes financially more attractive. Where such a policy causes hardship to an individual, city subsidy for repairing homes or bringing them up to standard might provide a solution. A lien could be placed on the property for the cost of the repairs

to be paid gradually or deferred until the death of the owner.<sup>63</sup>

Code enforcement has another more intense application which would be useful in the case of the landlord. This consists of voluntary removal by the owner or involuntary removal by the city of badly dilapidated structures when they reach a point of being unsafe and a nuisance. This point would be determined by such criteria as the cost of repairing the building compared to its assessed value.<sup>64</sup> At the present time, a building has to be in the abandoned class before it is torn down under the Detroit building code.

Another way in which code enforcement would deter the ownership of slum property is by making the existence of code violations a lien on the property. (This is to be distinguished from the city's repairing violations and assessing for repairs in the tax bill.) Such violations would be recorded with deeds and titles, reported in title searches, insured against, and in conservation projects considered justification for exclusion from FHA insurance. These requirements would place great pressure on the seller

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<sup>63</sup>Detroit City Plan, Renewal and Revenue, p. 62.

<sup>64</sup>Ibid.



to eliminate violations before placing a building on the market.<sup>65</sup>

The profitability of owning slum property would also be made less by taxing the parcel in terms of the amount of income accruing to the owner. Under the present system of property taxation there are some fully depreciated structures subject to a minimum tax which return a high rent to the owner. The demolition of these deteriorated structures could be forced by taxing the land, as distinct from the building, on a scale reflecting its high return to the owner or its re-use value.<sup>66</sup>

In order to effectuate any of these methods of code enforcement changes must be made in the law, but more important, enforcement of the law must be streamlined and court support must be strengthened. Inspectors must have standard sets of instructions for interpreting and enforcing codes. Courts must decrease the time lag between the inspection and the follow-up action.

Accompanying strict code enforcement should be efforts to remove adverse uses in conservation areas. This was a difficult problem in the Mack-Concord area due to the fact

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<sup>65</sup>Allison Dunham, "Private Enforcement of City Planning," Law and Contemporary Problems, XX, No. 3 (Summer, 1955), p. 462-80.

<sup>66</sup>Detroit City Plan, Renewal and Revenue, p. 62.

that every property condemned under Michigan law must be approved by a jury in a court of law. It has been suggested by Commissioner Slayton that provision be made for the removal of nonconforming uses through amortization or, more practically, through eminent domain to preserve the character and livability of an area. Such provisions would give invaluable assistance to rehabilitation programs and would aid in giving spirit to neighborhood residents.

#### Financing Rehabilitation

In Boston, a private organization, Homes, Inc., has been at work since the mid 1920's rehabilitating two and three family homes selling them to lower middle-income families providing them with their own dwelling and income to pay off the mortgage. It sells its mortgages to Boston banks and savings and loans institutions and will give an owner a low-interest second mortgage or direct loan before letting him default on a single mortgage payment. It redecorates only the owners apartment, but does provide the services of its staff to advise the owner on finishing the other apartments and provides the materials at cost or less. Homes, Inc., also provides the same services to adjoining home-owners in an effort to preserve higher property values. Depending on a large volume of business and rapid turnover, Homes, Inc., only expects a 3 per cent return on its operation.<sup>67</sup>

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<sup>67</sup> Meyerson, Terrett and Wheaton, Housing, People and Cities, (N.Y.: McGraw-Hill, 1962), p. 189.

Rehabilitation by such a private organization is economically feasible only when the investor believes that the returns from rehabilitated property are likely to exceed the returns from the property without rehabilitation, and if the cost of the repairs does not exceed the capitalized difference between the existing and potential rents or sales prices. These private rehabilitators can be aided and encouraged by the provision of better community facilities and by the creation of stronger interest in the maintenance and remodeling of homes.

Rehabilitation by the average home-owner is only possible when financing is readily available to him from suitable loan sources, not just high interest finance companies. As previously mentioned, Section 220 insured loans were not successful in the Mack-Concord area due to the insecure economic conditions of the people, the complexity of the mortgage process and the lack of education of the residents in financial matters.

The American Council to Improve Our Neighborhoods reported in 1957 that contractors doing work in conservation and rehabilitation areas were often required to have as much as 50 per cent of the cost of their work in cash to obtain any type of financing.<sup>68</sup> This is beyond what the

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<sup>68</sup>Reuel Hemdahl, Urban Renewal (N.Y.: The Scarecrow Press, 1959), pp. 190-191.

ordinary builder can afford. Due to these problems, savings and loan associations in the District of Columbia have created a joint pool of funds from which low interest loans are made to aid people in bringing their homes up to code standard. Through this joint effort, more loans can be made to needy people while the risk is shared equally by several savings and loan institutions.<sup>69</sup>

This is an outgrowth of the Fight Blight Fund which pioneered in Baltimore in 1951. The Fund is designed to step in where all other means for financing home repairs fail. It is a combination of financial assistance to persons not able to qualify for usual bank loans and mortgage extensions, and of practical advice on the kinds of repairs that are required and honest contractors to make them. Sparked by prominent mortgage bankers in Baltimore, the organizing group was assisted by the Real Estate Board and many other contributors who donated the original revolving fund of \$10,000 which was raised to \$40,000 in 1954.<sup>70</sup>

Working with the Housing Bureau of the Baltimore Health Department, the Fund has made available the following services to people in enforcement areas; (1) It counsels them prior to their entering into contracts for work required under

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<sup>69</sup>Meyerson, Terrett and Wheaton, Housing, People and Cities, p. 195.

<sup>70</sup>American Council to Improve our Neighborhoods, Inc., Fight Blight Fund, Inc: Baltimore (N.Y.: ACTION), p. 3.

municipal enforcement notices; (2) It gives advice about the requirements necessary to satisfy such notices and; (3) It suggests methods of financing the minimum of repairs; and ultimately allocates cash backing if necessary.<sup>71</sup> This type of organization would have been a valuable asset in solving the financial problems which plagued the Mack-Concord area.

### Conclusions and Recommendations

#### 1. Selecting a Conservation or Rehabilitation Project Area.

The basis for the selection of a conservation or rehabilitation project area must not be limited to the physical characteristics of a neighborhood. In order to establish the feasibility of a renewal project, the social and economic characteristics of the area residents must also be studied. Environmental improvements are of no avail if residents cannot understand what is to be accomplished through conservation, have no pride in their neighborhood or are financially unable to contribute toward the effort.

The physical characteristics of the Mack-Concord neighborhood were suitable for conservation purposes, however, the lack of economic stability and the social transition which the neighborhood was undergoing were insurmountable obstacles to successful conservation and rehabilitation in

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<sup>71</sup>Ibid., p. 4.

the area. Greater coordination with social and welfare agencies prior to the delineation of a project area would provide a much sounder basis for conservation efforts.

## 2. Neighborhood Organization and Education.

Block organization in the Mack-Concord conservation area was very effective, however, it was not timed to coincide with the start of public improvements in the area. Planners were successful in maintaining good relations with the neighborhood residents and orienting them to the renewal effort at the start, but as the project progressed, this relationship became more distant. When public improvements failed to appear during the initial stages of the project, residents lost interest and block organizations started to disband before the project was completed.

In the future, the interest of the residents must be maintained and stimulated by the coordination of neighborhood organizational efforts and the installation of public improvements. The active interest and participation of city departments and social agencies could be of invaluable assistance through the provision of new educational programs to stimulate "human renewal." "Human renewal" programs in New Haven, Connecticut and York, Pennsylvania increased neighborhood interest and spirit greatly through direct field service in the renewal areas.

### 3. Relocation.

Although relocation was not a problem in the Mack-Concord project area, relocation of residents from redevelopment projects in other areas of the City did present a problem to the Mack-Concord effort. Large numbers of people from center-city redevelopment areas relocated in the conservation neighborhood after the execution of the conservation project had begun. Within five years after the start of the project, over 50 per cent of the original neighborhood residents had moved from the area. It became impossible to continually educate these new residents to the goals and objectives of the Mack-Concord project, thus their full cooperation was never obtained.

This can be prevented in the future through coordination of renewal efforts in all sections of the city and through better guidance for those relocated from renewal projects. Perhaps a combination of a better public housing program and a new educational program would enable those relocated to adjust to and preserve a healthful living environment.

### 4. Code Enforcement and Private Rehabilitation.

Code enforcement procedures were adequate in the Mack-Concord conservation area, but could have been made more effective through an increase in assistance to neighborhood residents concerning the extent of home repairs required by the various codes, the cost of the repairs, the availability of reliable contractors and the availability of

financing. Perhaps more substantial rehabilitation beyond code requirements would have been carried out had these services been a part of the conservation effort.

Future improvements in methods of code enforcement should be accompanied by an updating of codes and stricter enforcement of existing code provisions such as those which require the painting of homes; rehabilitation of substandard structures by the city placing a lien on the property; or the demolition of substandard and abandoned homes. Such intense code enforcement efforts would also aid in making slum dwellings unprofitable for the absentee landlord.

#### 5. Rehabilitation Financing.

Private rehabilitation is not possible if the residents of a neighborhood, such as the Mack-Concord area, are financially incapable of improving their homes. This should be recognized before selecting an area for conservation.

In recent years, a great deal of financial assistance has been made available to facilitate conservation and rehabilitation renewal. In several cities low interest loans have been made available from private funds created through joint efforts of banks and savings and loan institutions. The Federal government has also made progress in solving these problems in Section 220 of the Housing Act which provides mortgage insurance to assist residents in obtaining loans, otherwise difficult to obtain.



The availability of these funds and the methods of obtaining them should be made a part of the educational program for the neighborhood residents as well as local contractors.

#### 6. Public Improvements.

The public improvement program for the Mack-Concord conservation project was the most successful phase of the plan for the area. With two small exceptions, all the public improvements were installed as planned. Traffic circulation has been greatly improved, obnoxious nonconforming uses have been eliminated and a new school has been built.

Although some problems were encountered in the implementation of the public improvements plan, they did not hinder the conservation effort. The major problem relating to the elimination of nonconforming uses recently has been eliminated by a court ruling allowing several such uses to be condemned through a single legal action rather than requiring each condemnation to be a separate case.

A great deal of the success of the public improvement plan was due to sound work with neighborhood represents and city departments prior to adoption of the plan for the area. This should be continued in the future.

Conservation and rehabilitation techniques have been slow to develop, but are continually improving. Most recently, conservation and rehabilitation efforts have brought about the belief that the maintenance of property values should be included along with health and welfare in determining what is best for the community under the police power. This is evidenced in a recent U. S. Court decision upholding the constitutionality of a District of Columbia Redevelopment Act. The court said: "The values it (public welfare) represents are spiritual as well as physical, aesthetic as well as monetary. It is within the power of the legislature to determine that the community should be beautiful as well as healthy, spacious as well as clean, well-balanced as well as carefully patrolled."<sup>72</sup> Changes such as this in our traditional public values will be of valuable assistance to conservation and rehabilitation in the future.

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<sup>72</sup>Slayton, "Conservation of Existing Housing," p. 448.

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