

FINANCING OF HOME REPAIRS

by
NORMAN F. MASSE
U. S. Housing Administration

A Talk Delivered at a White House Conference on Fall-out Shelter

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The National Shelter Policy stresses the responsibility of individuals and groups in the provision of fallout protection. The policy also properly puts government on the spot for providing leadership, example and technical assistance.

Through its various programs of assistance to housing, community development and redevelopment, the Housing Agency has taken several important steps to support the National Shelter Policy. Various actions designed to stimulate and assist the provision of fallout shelter are planned.

All of these actions have been developed with the full and helpful collaboration of Governor Foeg and his staff. In the field of housing we are giving real encouragement to shelter construction. We are bringing our leadership with the building industry and with the home owning public to see that the National Shelter Policy is well supported.

Before I describe the specific steps we have taken to support and perhaps identify certain characteristics of the Federal Government housing programs.

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First. In all of HHPA's programs, Federal support takes the form of financial assistance through partial subsidies, loans, or loan insurance.

Second. HHPA has been successful in construction (both residential or non-residential) services by HHPA is initiated either by private individuals and groups or by local agencies.

Third. When the financial assistance goes to local agencies, HHPA generally deals directly with these local agencies of government.

Here is a brief summary of the steps we are taking in HHPA to stimulate and assist in the construction of fallout shelters.

1. Shelters in progress HHPA is putting its leverage behind the sheltering program and is soliciting building contractors and private individuals to all participating shelters in order to speed up the construction of model homes.

This program is based on the belief that participating shelters will make it appropriate to reflect their value for mortgage insurance purposes. This will make FHA Title II available for shelter construction. Although many participating out the country have been involved in the program.

In addition, HHPA is looking for other ways to mobilize its resources in support of shelter construction in participating areas. These include special policy statements and special handling of the

encouragement of home shelter construction, conferences designed to solicit the support and participation of the community, and the dissemination of technical information to the building industry.

2. Shelters in existing housing are being provided through the Home Improvement Program which involves the use of Federal and State funds for renovation and repair. The FHA (Federal Housing Administration) provides technical assistance to home improvement leaders, and attention is being given to the fact that shelters are eligible for financing under the Home Improvement Program. Requests for financing assistance should be made through the local Civil Defense Office, and the program is being coordinated with construction details as well as the use of equipment.

3. Shelters in Multi-Family Buildings financed with FHA assistance. The criteria and specifications for shelters in multi-family buildings are being developed by the Office of Civil Defense. These technical guides are available. The FHA will provide technical assistance in the construction of fallout shelters in multi-family buildings financed under its program of mortgage insurance.

4. Public Shelters in Redevelopment assisted under the Urban Renewal Program. The Federal Urban Renewal Program has been adapted to assist and assist the construction of public shelters or slum areas being cleared and redeveloped under that program. The Urban Renewal Administration

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issued instructions to his regional representatives to cooperate fully in the Shelter Program by giving their full and support to local public agencies to include public shelter construction. A ruling has been made that public facilities proposed by local public agencies may be accepted as part of the local plans of projects, provided the structures meet standards established by the Office of Civil Defense Mobilization.

5. Shelters in Schools and Institutions assisted under the College Housing Program. HEPA's Community Facilities Administration makes loans to colleges and universities for the construction of dormitories and student and faculty housing. The Community Facilities Administration has ruled that the additional cost of providing shelters in these structures can be covered under the Federal loan. In addition, the Community Facilities Administration provides encouragement and technical assistance to institutions of higher learning to provide shelters in their dormitories and other construction assisted under the College Housing Program.

6. Shelters in Local Public Works financed under the Public Facilities Loan Program. HEPA's Community Facilities Administration makes loans to local public bodies for the construction of public works. Although such works are limited to small cities and generally are limited to works providing water and sewer facilities. Where the proposed project requires the construction of a building such as a pump house or treatment plant, a shelter for the operating personnel of the system may be included.

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loan. As in the College Savings Program, prospective loan applicants are told of the eligibility of shelters and are provided with technical assistance.

7. Inclusion of the program in the Community Facilities Administration Community Facilities Administration has advised that it will encourage public bodies to plan for and build such projects. The Community Facilities Commission has ruled that public works projects which include fallout shelters are eligible for Federal assistance. The Commissioner has further ruled that a public body must constitute a shelter project provided the applicant has authority for this type of construction. Thus, through this program, a community can plan for and build for the purpose of planning fallout shelters.

8. Shelters in Public Housing The Public Housing Administration assists local housing authorities in the construction of general public housing. Federal assistance consists of (a) the primary financing of development costs, (b) the payment of a cash contribution to the local housing authority over a period of years in an amount not to exceed the interest and amortization payments received by the local housing authority on the bonds received by the local housing authority for the construction of public housing. The Public Housing Administration also assists local housing authorities in the construction of public housing to the extent that the Administration may wish to increase the Federal subsidy. The program will help to increase the amount of Federal subsidy available for the construction of public housing in multi-family construction.