

The original documents are located in Box 1, folder “10/13/75 - National Association of Housing and Redevelopment Officials (NAHRO), Los Angeles” of the Carla A. Hills Speeches at the Gerald R. Ford Presidential Library.

Copyright Notice

The copyright law of the United States (Title 17, United States Code) governs the making of photocopies or other reproductions of copyrighted material. Gerald Ford donated to the United States of America his copyrights in all of his unpublished writings in National Archives collections. Works prepared by U.S. Government employees as part of their official duties are in the public domain. The copyrights to materials written by other individuals or organizations are presumed to remain with them. If you think any of the information displayed in the PDF is subject to a valid copyright claim, please contact the Gerald R. Ford Presidential Library.

NATIONAL ASSOCIATION OF HOUSING
AND REDEVELOPMENT OFFICIALS
LOS ANGELES, CALIFORNIA
OCTOBER 13, 1975

YOU -- THE NATIONAL ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS WERE BORN IN THE DEPRESSION YEAR OF 1933.

FORTY-ONE YEARS LATER THE FEDERAL GOVERNMENT FINALLY CAME UP WITH THE LEGISLATION THAT ALLOWS YOU TO ACCOMPLISH WHAT YOU WERE FOUNDED TO ACHIEVE.

NOT THAT YOU DIDN'T HAVE BITS AND PIECES OF LEGISLATED CLOUT TO HELP YOU ALONG THROUGH THE PRECEDING FOUR DECADES -- BUT YOU WERE HAMSTRUNG WITH OVERLAPPING AUTHORITIES SO THAT YOU MIGHT HAVE THOUGHT OF NAHRO AS THE PERENNIAL SOLDIER FIGHTING TODAY'S WARS WITH YESTERDAY'S WEAPONS.

THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 DIDN'T EXACTLY EXTRICATE YOU FROM THE ACCUMULATED COBWEBBING OF SO MANY PAST YEARS, BUT, FOR THE FIRST TIME, IT ACTUALLY PUT INTO YOUR HANDS THE OPPORTUNITY TO USE THE FULL MEASURE OF YOUR OWN EXPERIENCE, BRAIN POWER AND INVENTIVENESS TO DO THE THINGS THAT YOU KNOW HOW TO DO BETTER THAN ANYBODY ELSE.



I MAKE THAT STATEMENT, BECAUSE I KNOW THIS AUDIENCE WASN'T EXACTLY THRILLED BY MY APPOINTMENT TO HUD.

AND, I DO CONCEDE THAT YOU DO KNOW HOW TO DO THE JOB -- AND THAT'S IMPORTANT TO ME.

WHAT YOU MAY FIND TO BE IMPORTANT TO YOU -- IS THAT I PLACE THE HIGHEST PREMIUM ON INDIVIDUAL PERFORMANCE AND RESULTS. I WILL FIGHT ALL THE WAY UP AND DOWN THE LINE FOR YOUR FREEDOM TO PRODUCE RESULTS. AND, I WILL GIVE YOU EVERY LATITUDE THE LAW ALLOWS TO PRODUCE THEM, YOUR WAY.

MY JOB INVOLVES 16 MILLION AMERICANS WHO NOW LIVE IN SLUM CONDITIONS -- AND IF YOU CAN HELP THIS NATION PROVIDE THEM WITH DECENT HOUSING IN A SUITABLE LIVING ENVIRONMENT, THAT INTERESTS ME.

IT'S FOR SURE THE JOB ISN'T GOING TO GET DONE IF EVERYBODY JUST SITS AROUND AND PHILOSOPHIZES ABOUT IT -- OR SITS DOWN IN WASHINGTON TRYING TO SECOND-GUESS THE CLEAR-CUT OPTIONS OF THE LOCAL PLANNERS.



IN PERUSING THIS YEAR'S NAHRO CONVENTION AGENDA, NO MATTER HOW YOU PHRASE OR RE-PHRASE THE ITEMS, THEY ALL GET DOWN TO THAT BASIC OF ECONOMIC LIFE: MONEY!

FAIR ENOUGH -- LET'S TALK ABOUT MONEY.

SOME OF THE PAST PRACTICES IN HOUSING -- FEDERAL, STATE, LOCAL, AND PRIVATE INDUSTRY -- HAVE SQUANDERED MORE OF IT THAN ANYBODY IN THIS ROOM WILL EVER SEE.

HAPHAZARD, NO-POLICY, LAND USE HAS DESECRATED BILLIONS OF DOLLARS OF NATURAL RESOURCES. AND, IT HAS WASTED BILLIONS MORE -- IN ABANDONED CAPITAL ASSETS -- HOUSES, WATER MAINS, SEWERS, STREETS, ENTIRE NEIGHBORHOODS.

YES, THE PROBLEMS OF HOUSING CERTAINLY DO RELATE TO MONEY. THEY ALWAYS HAVE.

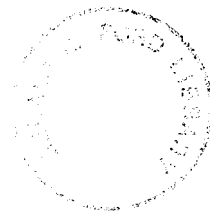
ONLY NOW, THEY RELATE TO THE KIND OF MONEY THE NATION NO LONGER HAS.



IN THE FREE MARKET OF SUPPLY AND DEMAND, THE NATION'S DWINDLING RESOURCES OF MORTGAGE MONEY, LAND, ENERGY AND MATERIALS -- HAVE TIPPED THE BALANCE IN FAVOR OF DEMAND BY EVERY SECTOR WHICH, IN TURN, BEDEVILS THE HOUSING INDUSTRY'S FIGHT AGAINST INFLATION.

THE WOUNDED CRY OF OUR OUTRAGED ENVIRONMENT HAS RESULTED IN STRICT MEASURES TO COMPENSATE FOR OUR MORE PRODIGAL WAYS -- IN NEW ZONING ORDINANCES, SEWER MORATORIA, DETAILED IMPACT STUDIES, NO-GROWTH POLICIES, AND A HOST OF IN-BUILT SAFETY REQUIREMENTS -- ALL OF WHICH ADD TO COST, AND COSTLY TIME DELAYS, OF CONSTRUCTION.

THE PRICE-WAGE, WAGE-PRICE SPIRAL -- COMBINED WITH THE EVER-INCREASING DEMANDS FOR ESSENTIAL COMMUNITY SERVICES, AND THE STEADY ESCALATION OF COSTS TO MAINTAIN HOUSING PROJECTS -- HAVE MADE THE PROBLEM OF "HOUSING THE POOR" ONLY ONE AMONG THE MANY EXCRUCIATING HEADACHES OF MAYORS, CITY MANAGERS AND LOCAL HOUSING OFFICIALS.



PILE ON TOP OF THAT: THE EROSION OF THE CITY'S ESSENTIAL TAX BASE, AS TAXPAYING RESIDENTS AND BUSINESSES BOLT FOR THE OUTER RING -- LEAVING THE CENTER TO THE VERY POOR, WHOSE NEEDS FURTHER DRAIN THE COMMUNITY COFFERS.

AS A MEMBER OF THE PRESIDENT'S DOMESTIC COUNCIL, WHERE THE AGONIZING PROS AND CONS -- NEEDS AND PRIORITIES -- OF DOMESTIC EXPENDITURES ARE THRASHED OUT -- I CAN TELL YOU THAT THE SAME IMPASSIONED ARGUMENTS ANY OF US CAN MAKE ON BEHALF OF OUR CAUSE CAN BE MADE BY PROTAGONISTS OF ALL THE OTHER CAUSES -- EDUCATION, NUTRITION, MEDICAL CARE, WELFARE, INDUSTRIAL SAFETY -- THE LIST IS ENDLESS -- THAT INVOLVE THE PEOPLE OF AMERICA.

IT ISN'T JUST A MATTER OF COMPETITION BASED ON THE RELATIVE COMPASSIONATE MERITS OF COMPARABLE NEEDS.

IT'S A MATTER OF MONEY.



IT'S MONEY THE NATION DOESN'T HAVE -- RIGHT NOW TO THE TUNE OF \$60 BILLION WORTH OF PUBLIC DUE-BILLS -- TO PAY FOR ALL THE THINGS THE NATION NEEDS.

GOVERNMENT SPENDING AND BORROWING HAS ALREADY PUSHED THE INFLATION BEYOND THE ABILITY OF TOO MANY AMERICAN FAMILIES TO MEET THEIR BILLS. ANOTHER ROUND OF NEW PROGRAMS COULD DRIVE IT BEYOND THE NATION'S ABILITY TO KEEP EVEN THE COMMITMENTS NOW IN THE BOOKS.

AND, IT HITS HARDEST AT THE INDUSTRY ALL OF US ARE TRYING TO SERVE -- BECAUSE EVERY BILLION TREASURY BORROWS RAISES THE COST OF MONEY NEEDED FOR THE CONSTRUCTION OR REHABILITATION OF HOUSING.

HUD'S BUDGET FOR THE UPCOMING YEAR HAS PASSED THE \$7 BILLION MARK.



LIKE EVERYTHING ELSE ABOUT "AMERICA THE BOUNTIFUL"
IN THIS ERA OF "COME-UPPANCE" WE HAVE INHERITED -- THE
HUD BUDGET IS FINITE.

SO, THERE'S NOT MUCH USE WASTING TIME TALKING ABOUT
ALL THE MARVELOUS THINGS WE COULD DO IF WE ONLY HAD MORE.

IT'S OUR JOB TO SEE THAT EVERY DOLLAR WE HAVE ATTRACTS
EVERY DOLLAR WE CAN GET TO HELP ADDRESS THE PROBLEMS IN OUR
DECAYED AND DYING NEIGHBORHOODS.

AS SECRETARY OF HUD, I INTEND TO SEE THAT OUR FUNDS
BUY TANGIBLE RESULTS FOR THIS NATION'S HOUSING POOR.

IF THE SITUATION IS GRIM -- THIS GROUP NOW HAS THE
OPPORTUNITY, ABETTED BY URGET NECESSITY, TO DO SOMETHING
ABOUT IT.

THE SAME FORCES THAT BROUGHT OUR INNER CITIES TO THEIR
KNEES, ARE NOW GANGING UP TO DEMAND THE REBIRTH OF THOSE CITIES.



OUR TIGHTER POCKETBOOKS AND SCARCE RESOURCES GIVE US NO CHOICE BUT TO STEP BACK FROM A PHILOSOPHY THAT EVERYTHING IS DISPOSABLE AND TO RECYCLE WHAT WE HAVE, WHICH INCLUDES WHOLE NEIGHBORHOODS WHOSE BOARDED UP AND ABANDONED VISAGE NOW LITTER THE VERY LIVES OF OUR POOREST AMERICANS.

THE CHANGE IN LIFE STYLES OF THE NATION'S TAX BEARERS, THE COST OF ENERGY, AND THE SHIFT IN CENSUS STATISTICS SHOW CONCLUSIVELY THAT THE OUTWARD BOUNDING AMERICANS HAVE GOOD REASON TO GO BACK TO CITY LIVING.

SINGLE PERSONS, YOUNG MARRIEDS, THE CHILDLESS AND THE ELDERLY ACCOUNT FOR 82 PERCENT OF THE NATION'S NET POPULATION GAIN BETWEEN 1970 AND 1973.

THIS TREND HAS PUSHED THE DEMAND FOR LOW COST HOUSING, ACCESSIBLE TO JOB AND JOB OPPORTUNITIES, AND FOR NEARBY URBAN AMENITIES.



THE MUSHROOM GROWTH OF CONDOMINIUMS AND THE NEW INTEREST IN CITY TOWN HOUSES OVER THE PAST HALF DECADE PROVIDE TANGIBLE EVIDENCE OF THIS.

YOU CAN HELP ATTRACT THIS IMPORTANT, PAYING MARKET INTO YOUR CITIES AS A STABILIZING FACTOR IN YOUR REDEVELOPMENTS.

YOU HAVE A STRONG ECONOMIC REALITY GOING FOR YOU TO ENCOURAGE THIS TREND IN THESE DAYS OF THE SQUEEZED AND YELPING DOLLAR.

LAND USE STUDIES NOW CONCLUDE, STATISTICALLY, THAT WHICH MANY IN THIS AUDIENCE CONCLUDED, INTELLIGENTLY, A COUPLE OF DECADES AGO: THAT IT'S FAR LESS COSTLY TO RECYCLE A CITY THAN IT IS TO BUILD A NEW SUBURB.

IN FACT, YOUR URBAN DEVELOPMENT PROGRAM TAKES ABOUT 50 PERCENT LESS OF EVERYTHING -- LAND, CAPITAL, ENERGY AND ENVIRONMENTAL DISRUPTION.

THESE ARE ALL FACTORS THAT NOW FAVOR YOUR INDUSTRY. LET'S TAKE A LOOK AT HOW HUD CAN HELP.



UNDER THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 -- AND PRIOR LEGISLATION -- HUD HAS AT LEAST FIVE PROGRAMS THAT PROVIDE FINANCIAL ASSISTANCE FOR PROPERTY REHABILITATION AND NEIGHBORHOOD CONSERVATION.

YOU'RE UNDOUBTEDLY ALREADY FAMILIAR WITH MOST OF THEM.

BUT LET ME ENUMERATE THEM AGAIN -- POINTING OUT SOME OF THE RECENT CHANGES. FOR IN DEALING WITH A MASSIVE, LIVING SUBJECT LIKE THIS ONE -- YOU CAN'T ALWAYS BE SURE THAT WHAT YOU KNEW ABSOLUTELY YESTERDAY IS STILL VALID, TODAY.

THE FIRST AND LARGEST OF HUD'S ASSISTANCE PROGRAMS IS THE COMMUNITY DEVELOPMENT BLOCK GRANT -- WITH OVER \$2 BILLION ALREADY APPROVED FOR STATE AND LOCAL USE AS OF AUGUST.

AS YOU KNOW, THESE GRANTS COVER THE FULL SPECTRUM OF COMPREHENSIVE NEIGHBORHOOD CONSERVATION AND PROPERTY REHABILITATION -- HOUSE-BY-HOUSE, BLOCK-BY-BLOCK.



UNDER THE PROGRAM, LOCAL APPLICANTS HAVE BEEN BUDGETING MORE FOR REHABILITATION THAN EVER BEFORE. SPECIFICALLY, NEARLY 10 PERCENT -- OR MORE THAN \$200 MILLION OUT OF OUR FISCAL '75 \$2 BILLION-PLUS APPROPRIATION.

IN ADDITION, HUD'S REQUIRED PROVISIONAL REPORTS INDICATE THAT UP THROUGH MARCH OF THIS YEAR -- 90 PERCENT OF ALL FUND RECIPIENTS (ALMOST ELEVEN HUNDRED OF THEM) ARE INVOLVED IN "SIGNIFICANT" NEIGHBORHOOD PROJECTS.

"SIGNIFICANT" IN THIS CASE IS HUD SHORTHAND FOR 40 PERCENT OR MORE OF A LOCALITY'S TOTAL ENTITLEMENT -- LESS ADMINISTRATION AND CONTINGENCIES.

THESE FUNDS, EARMARKED FOR NEIGHBORHOOD CONSERVATION, ADDRESS SUCH ITEMS AS CODE ENFORCEMENT, URBAN RENEWAL, REHABILITATION LOANS AND NEIGHBORHOOD IMPROVEMENTS.

THE SECOND PROVISION IS THE REHABILITATION LOAN PROGRAM UNDER SECTION 312 OF THE ACT.



THE FUNDING LEVEL HAS INCREASED AND FORMAL APPROVALS FOR FISCAL '75 HAVE PASSED THE \$52 MILLION MARK.

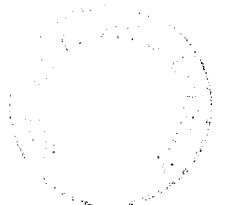
UNDER THIS SECTION, I AM AUTHORIZED TO MAKE LOANS AVAILABLE FOR RESIDENTIAL AND NON-RESIDENTIAL REHABILITATION.

AS OF JANUARY FIRST, HUD HAD MADE CLOSE TO 39,000 SECTION 312 LOANS TO REHABILITATE NEARLY 60,000 DWELLING UNITS AND 250 NON-RESIDENTIAL STRUCTURES -- NOT COUNTING OUTSTANDING EARLY COMMITMENTS.

A THIRD AVENUE OF ASSISTANCE IS HUD'S CONTINUING PROGRAM TO PROVIDE FUNDS TO LOCALITIES UNDER THE SECTION 115 REHABILITATION GRANT PROGRAM.

THESE GRANTS FOR RESIDENTIAL PROPERTY EMANATING FROM HUD'S PRIOR RENEWAL PROGRAM ARE LIMITED TO \$3,500 -- OR THE ACTUAL COST OF REPAIRS -- WHICHEVER IS LESS.

THE MONEY MUST BE USED TO BRING THE PROPERTY UP TO PUBLIC STANDARDS FOR DECENT, SAFE AND SANITARY HOUSING.



APPLICANTS MAY BE OWNER-OCCUPANTS OF PROPERTIES CONTAINING ONE-TO-FOUR DWELLING UNITS. HIS, OR HER, INCOME MAY NOT EXCEED \$3,000 -- UNLESS HE, OR SHE, IS REQUIRED TO SPEND MORE THAN 25 PERCENT OF INCOME FOR HOUSING.

THE ESTIMATED FISCAL '75 GRANT APPROVALS ARE \$30 MILLION. THE CUMULATIVE TOTAL GRANTS AS OF JANUARY FIRST WERE \$162.5 MILLION -- TO REHABILITATE OVER 65,000 HOUSING UNITS.

HUD CAN ALSO MAKE LOANS, AS YOU KNOW, FOR NECESSARY AND APPROPRIATE REHABILITATION IN CONNECTION WITH APPROVED COMMUNITY DEVELOPMENT PROGRAMS.

OF THE MOST CURRENT INTEREST IS OUR URBAN HOMESTEADING DEMONSTRATION PROGRAM.

THE HOMESTEAD ACT OF 1862 OFFERED 160 ACRES OF LAND TO THOSE WHO WOULD SETTLE THE LAND AND CULTIVATE IT FOR FIVE YEARS. IT WORKED BECAUSE IT OFFERED AN INCENTIVE TO THOSE WILLING TO MAKE A REAL COMMITMENT. TODAY THAT SAME APPROACH CAN HELP RESETTLE THE URBAN NEIGHBORHOOD.



ON FRIDAY, I ANNOUNCED THE SELECTION OF 22 AMERICAN CITIES TO PARTICIPATE IN A NEW CALL TO MODERN AMERICAN PIONEERS -- NOT TO PEOPLE THE WEST, BUT TO RE-PEOPLE AND TO RE-STORE OUR WASTED CITIES.

THE CITIES INCLUDE COMMUNITIES IN JUST ABOUT EVERY REGION OF THE COUNTRY. THEY RANGE IN SIZE FROM 28,000 IN DECATUR, GEORGIA TO 8 MILLION IN NEW YORK CITY.

UNDER THE PROGRAM, HUD WILL AWARD \$5 MILLION WORTH OF STRUCTURALLY SOUND HUD-OWNED HOMES, AND ANOTHER \$5 MILLION IN REHABILITATED LOANS -- AND THE 22 CITIES WILL SPEND ABOUT \$50 MILLION OF THEIR OWN FUNDS TO PRESERVE AND RECYCLE SELECTED AILING URBAN NEIGHBORHOODS.

THE CITIES WILL TRANSFER THE HOUSING CONDITIONALLY TO AN INDIVIDUAL OR FAMILY, GIVING SPECIAL CONSIDERATION TO THE HOMESTEADER'S NEED FOR HOUSING AND HIS OR HER ABILITY TO UNDERTAKE THE NECESSARY REPAIRS AND IMPROVEMENTS.



THE HOMESTEADER MUST AGREE TO OCCUPY THE PROPERTY FOR NOT LESS THAN THREE YEARS, MAKE THE NEEDED REPAIRS FOR HEALTH AND SAFETY PRIOR TO OCCUPANCY, MEET LOCAL STANDARDS WITHIN 18 MONTHS, AND PERMIT INSPECTIONS AT REASONABLE TIMES.

IF THESE CONDITIONS ARE MET, THE HOMESTEADER IS GIVEN TITLE TO THE PROPERTY.

THE INGENUITY AND AMBITION OF THE SELECTED CITIES IN DEVISING HOMESTEADING PLANS DEMONSTRATE THE KIND OF INVENTIVE GENIUS THAT IS AVAILABLE TO ACHIEVE THE VITAL OBJECTIVES OF YOUR INDUSTRY.

FOR EXAMPLE:

CHICAGO WILL USE PART OF ITS COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS TO REDUCE THE INTEREST RATE ON REHAB LOANS TO 5 PERCENT.

ROCKFORD, WILMINGTON, JERSEY CITY AND MILWAUKEE WILL OPERATE A TOOL LOAN PROGRAM TO HELP HOMESTEADERS CONTRIBUTE SWEAT EQUITY.



OAKLAND, CALIFORNIA WILL ESTABLISH AN EMERGENCY HARDSHIP LOAN PROGRAM WITH PART OF ITS COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS THAT WILL ADVANCE FUNDS TO HOMESTEADERS TO MAKE THEIR MORTGAGE PAYMENTS IN THE EVENT THAT THEY BECOME UNEMPLOYED OR DISABLED.

A FOURTH AND VERY IMPORTANT SOURCE OF REHAB INDUSTRY OPPORTUNITY IS THE RENTAL ASSISTANCE PROGRAM FOR LOWER-INCOME FAMILIES -- UNDER SECTION 8 OF THE ACT.

THIS PROGRAM IS A VALUABLE SAFEGUARD AGAINST THE DETERIORATION AND ULTIMATE ABANDONMENT OF INNER CITY PROPERTIES. IT IS DESIGNED TO ACHIEVE THE END OBJECTIVE OF PROVIDING DECENT HOUSING FOR THE POOR, WHILE AT THE SAME TIME -- AND THIS IS IMPORTANT -- SPURRING THE RETURN OF EXISTING STOCK TO PRODUCTIVE USE.

IT OFFERS THE OWNER AN ECONOMIC INCENTIVE -- THAT IS, ADEQUATE INCOME -- TO PRESERVE AND RESTORE RENTAL HOUSING STRUCTURES.



WE WILL FUNNEL OVER \$1 BILLION INTO THIS PROGRAM IN THE COMING YEAR.

THE FIFTH AND FINAL PLACE FOR YOUR INDUSTRY TO LOOK FOR REDEVELOPMENT OPPORTUNITY IS HUD'S NATIONWIDE PROGRAM TO SELL ITS INVENTORY OF REPOSSESSED HOMES.

OUR OBJECTIVE IS TO GET THESE HOUSES BACK IN THE HANDS OF HOMEOWNERS AS QUICKLY AS POSSIBLE -- AT PRICES THAT WILL ENCOURAGE THEM -- AND FINANCIALLY ALLOW THEM -- TO REHABILITATE THEIR OWN HOMES.

ALL OF US HAVE A STAKE OF HONOR AND TRUST IN THIS UNDERTAKING.

THE PEOPLE WHO WILL OWN AND LIVE ON THESE PROPERTIES WILL BE INVESTING THEIR PRECIOUS-FEW EARNINGS AND SAVINGS IN AMERICA'S DREAM OF HOMEOWNERSHIP. THEIR SURROUNDING NEIGHBORS WILL BE CONCERNED WITH CONSEQUENCES -- GOOD OR BAD.



HUD WILL HOLD FAST TO ITS COMMITMENT TO MAKE THIS PROGRAM WORK TO THE ADVANTAGE OF ALL -- INCLUDING THE PRE-SALE REPAIR OF PROPERTIES THAT ARE HAVING A DETRIMENTAL EFFECT ON THE SURROUNDING NEIGHBORHOOD.

I HAVE GIVEN YOU HERE NOTHING MORE THAN A RAPID RECAP OF FIVE KEY PROGRAMS AT HUD -- IN LARGE PRINT.

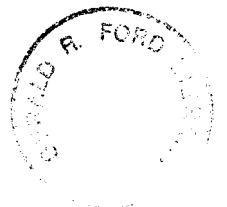
YOU'LL GET DOWN TO THE FINE PRINT AS YOUR CONFERENCE PROGRESSES.

YES, THE PROBLEM IS MONEY.

THE PROGRAMS I HAVE OUTLINED ARE BACKED WITH MANY PRECIOUS DOLLARS OF THE TAXPAYER'S MONEY.

IF WE THINK THERE ISN'T ENOUGH, WE CAN ALSO SAY THAT THERE NEVER WILL BE ENOUGH.

THE DIFFERENCE BETWEEN WHAT WE HAVE TO SPEND AND WHAT WE HOPE TO ACCOMPLISH CAN ONLY BE MEASURED BY THE WILL, THE ENERGY AND THE "BRAINS" WE PUT INTO THE JOB.



IT CAN BE DONE.

I RECOMMEND TO YOU HUD'S RECENTLY PUBLISHED NEIGHBORHOOD PRESERVATION CATALOG OF 100 EFFECTIVE LOCAL PRESERVATION PROGRAMS.

PROGRAMS THAT FACED UP TO THE PROBLEMS OF REHABILITATION AND THE SHORT SUPPLY OF MONEY THAT PLAGUE EVERY CITY.

THE PEOPLE WHO DID THE WORK, AND DID THE PLANNING, WEREN'T JUST HORATIO ALGERS OF THE LATE 20TH CENTURY.

THEY WERE JUST PEOPLE -- LIKE YOU -- WHO DID THE JOB THAT HAD TO BE DONE -- AND MAGNIFICENTLY.

I LOOK FORWARD TO WORKING WITH YOU.

THANK YOU VERY MUCH.

