GUEST LIST:

6 councilmen from Kingston:
Marco
Slaff
Jones
Handley
Avery
Billman

Wagman Construction
Pichler
Wagman
Wagman

Andy Shaw
Betty Schechter

Representatives:
O'Connell
O'Brien
Shupnik
Hasay
Musto
Ustinoski

Bernie Gallagher
Mayor Salwoski

Wilkes-Barre Councilmen:
Brader
Burns
Trinisewski
Rev. Reed
Williams
Newman

Commissioners:
Wideman
Crossin
Price

John Hourigan
Attorney McDonnell
Ed Heiselberg
Ed Lashford
R. Kronin
R. Morgan
Sanford Weis
Dave Schooley
General Townend
Ed Bolt
R. Lackey
Roman Rubenstein
Frank Burnside
Harrison Smith
Thomas Heffernan
David Baltimore
Thos. Shelbourne

Mayors and presidents of council of Plymouth, Forty Fort, Swoyersville, Kingston and Edwardsville:
Bankes
Lowery
~~Cross~~ Coniff
Burns
Piaza
Navroski
Stusnik
Capp
Brown
Taylor
Balcomb

Transportation committee:
Ed Schechter
Kiley
Cunningham
Bigler
Schmidt
Adonizio
Corbett

Officers of Task Force

Cliff Bigelow
Wm. Conner (also ~~xxxxx~~ to supply list of invitees)
F. Carlucci
Gabrielle Ramsauer
How. Grossman
John Hibbard
Rob. Scalia
John Chernetski

Secretary Kassab will invite:
Dan Flood
Newell Wood
Martin Murray
10 representatives from PENNDOT
6 from FEDDOT

Bigelow will invite ~~xxx~~ maximum of 15 from AAA

We are delighted to advise you that on January 3rd at 11:00 A.M., ~~xSxxxxxxx~~ Jacob Kassab, Secretary of the Pennsylvania Department of Transportation, will officially open the reconstructed North Street Bridge connecting Wilkes-Barre and Kingston. Following the ~~opening~~ ceremonies on the bridge, there will be a press conference at the Hotel Sterling and then luncheon in the Hotel's Blue Room starting at 12:30.

This luncheon, to which you are cordially invited, will be sponsored by the Flood Recovery Task Force and hosted by the Wyoming Valley Motor Club, David M. Schooley, Member, State Transportation Commission, ~~Commonwealth of Pennsylvania~~ and members of the Wilkes-Barre Business community. It represents an opportunity to express the communities' thanks to the state and federal departments of transportation who have who have cooperated in so quickly restoring to this community this vital North Street Bridge link destroyed by Hurrican Agnes.

Secretary Kassab will invite Governor Milton Shapp to Wilkes-Barre for this ~~bridge opening~~ and hopes to have him join us despite his heavy commitment to the Legislature during the first week of the new year. The Secretary has also indicated that there will be high level representation from the federal department of transportation.

We hope you will be able to make this meeting as our guest. We look forward to seeing you on January 3rd. Please let Mrs. Alice Ellman at Flood Recovery Task Force headquarters know by December 29 if you will be able to join us.

/s/ Ed. Schechter

M.R.

FLOOD RECOVERY TASK FORCE, INC.
HOTEL STERLING
WILKES-BARRE, PENNSYLVANIA 18701
717 - 829-1981

EXECUTIVE COMMITTEE
Hon. Max Rosenn
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1st Vice Chairman
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2nd Vice Chairman
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Joseph A. Quinn, Jr., Esq.
Edward Schechter

13 November 1972

Andrew Shaw, Jr.
Executive Director

MEMO TO: Judge Max Rosenn

FROM: Betty Schechter

RE: Flood losses suffered by District Libraries

I relayed your request for information on local libraries' flood losses and on how the libraries are faring now to Susan Sordoni who heads the Osterhout Free Library's Committee on District Services. She asked each library hit by the flood:

a. what percent of its total collection was lost
b. total dollar loss and breakdown where available
c. how it filed for recovery of losses
d. what service it is currently able to offer to the public

Here are the answers she got:

Osterhout Free Library

John McCormick, Chairman of the Board of Trustees, appreciates Task Force interest in the library's situation and would welcome any assistance the Task Force thinks it can provide. The Board does not yet have exact figures on Osterhout losses, but it can say that:

a. between 70 and 75% of the total collection was lost
b. damages will probably exceed $1.5 million
c. a preliminary breakdown, probably low, is:
books and films: approximately $1,200,000 (including $100,000 for the card catalog)
repairs, furniture, equipment: $200,000

The Osterhout was fortunate in having an insurance policy without a flood-exclusion clause. Supposedly, this policy will pay $600,000 for replacement of the collection and $100,000 for replacement of the card catalog. There are some difficulties about this. The insurance company wants to deduct from the number of books lost those that were in circulation at the time of the flood and those received as gifts since the flood, and there are no certain figures on either category at present. The policy the Osterhout is currently following on gifts of books is: Thank you, but please hold off making the gift for a while.

The Osterhout has filed for recovery of losses with the OEP. It is offering service to the public in two bookmobiles parked outside the library.

Bernard Burgunder reports that the Osterhout is faced with a dilemma. On the one hand, the aim of OEP funding is to restore pre-flood condition; on the other, the Osterhout fears that using its basement to store back issues of periodicals as it has in the past is unwise and would like, therefore, to

construct a small addition to its first floor for this purpose. Bernard wonders whether the OEP intent could be stretched far enough to fund the building of a "new" structure to be used for an "old" purpose.

Hoyt Library - Kingston

This library lost 100% of its adult book collection. Its total damages were $733,823.15; of this, $596,454 represents book losses.

Hoyt has filed for recovery of losses through OEP. It is currently giving limited service.

Plymouth Library

Lost virtually 100% of its collection. Damages (including books) were $204,000; of this book losses were $100,000. The library is open and offering the few books it managed to save plus those it has received as gifts. It would welcome more such gifts. It filed for recovery of losses with OEP.

West Pittston

Lost 10% of collection. Total damages were $51,714; of this, book loss was $25,000. It is open part-time. They filed jointly with West Pittston Borough.

are

Flood-damaged Libraries in Region Being Restored

By LEE LINDER
(Associated Press Writer)

The flood-wrecked libraries in Wyoming Valley are slowly filling up again, and by next summer — hopefully — many book shelves, magazine racks and research files may be replenished.

But recovery experts say it might take five years, even with the immense aid now underway, to recreate the libraries in just the shape they were before a raging river tore them asunder.

The federal government is picking up the bulk of the $6.5 million damage bill to books, equipment and bulidings. But thousands of gift volumes and pamphlets from libraries, colleges, publishers, industries, and individuals across the nation also are helping in the difficult restocking.

"We are undoubtedly going to tave some sad times in trying to get books not in print," says Elizabeth Hesser, cheif librarian of Wilkes-Barre's main Osterhout Free Library which lost 75,000 of its 110,000 books, the most used part of the collection.

"We also will have disappointments, of books we had that are irreplacable. But I like to think that within a year or two we will have most of the important things, fact and fiction, back for reading and studying.

The tragedy struck June 23 when the rampaging Susquehanna River, swollen by Tropical Storm Agnes, caused $2 billion damage and left 30,000 homeless in the worst natural disaster in American history.

The destruction of literature was enormous:

—more than 74,000 books and periodicals at Osterhout, largest library in the region.

—46,539 books inventoried by a surviving shelf list and thousands of magazines in Kingston's Hoyt Library that serves a dozen communities and three large high schools.

—21,000 volumes in Plymouth's public library that claims borrowers from nine surrounding towns.

—around 32,000 books including all relating to science, engineering, medicine, agriculture and American literature, plus 23,000 bound periodicals in Wilkes College's Farley Library.

—about 50,000 books and thousands of periodicals in the Corgan Library at King's College.

—more than 15,000 volumes in the libraries of the Wyoming Seminary, the Wyoming Historical Geological Society, the Luzerne County Medical Society, and a dozen schools including Wyoming Valley West and Central Catholic Highs.

"The flood was a blow to education," Miss Hesser says. "It hit the information sources of the libraries."

She called replacement of the lost literature—fiction, as well as the materials for high schcol and college term papers and reports—a community priority.

"The community needs us," Miss Hesser says. "So many people lost their own libraries. Entertainment is at a low level in the area, and they'll need us to help provide some leisure."

The American Library Association, coordinating aid so the stricken libraries will get a only what they is hoping to spike ill-conceived drives that dredge up thousands of unwanted books.

"When you put out a blanket appeal for books you get a whole load of stuff that usually isn't really needed," says Arthur T. Hamlin, director of libraries at Temple University and co-chairman of the ALA relief drive. "Like a human being, a library can be smothered in kindness.

"Even with a lot of help, it will take four or five years to re-create the devastated libraries in the Wyoming Valley.

"And that's because there are an awful lot of out-of-print books involved, and they're hard to get. You have to get the orders out, and the dealers have to locate them.

And then you have to re-catalogue a whole library which is a long, tedious but important task."

Dale Buehler, chief librarian at Wilkes, and Mary Jane Donnelly, acquisitions librarian at King's, say they were lucky their catalogues weren't destroyed, even though half their collections were.

"It hasn't hurt the students," says Miss Donnelly, "because the undamaged libraries in the area pitched right in and let them have unlimited borrowing privileges.

She referred especially to public libraries in Scranton, 18 miles north, and Hazleton, 20 miles south, and to those at Marywood College, Misericordia College, and the University of Scranton.

"Now one library card is good anywhere in the area," Buehler says.

"This tragedy is going to increase our ways of sharing things," claims Miss Hesser. "Libraries just can't store everything, and we all need each other."

The Wilkes library, though the worst hit with damage estimated at $1.8 million, began to operate out of its two upper levels about a week after the flood. It still had nearly 70,000 volumes.

"More than 100 colleges and universities sent in used and surplus books in the categories that we were lacking, which was of extreme help," Buehler says. Hundreds of cartons are piled up in the basement now waiting sorting.

King's Hoyt, Plymouth and Osterhout didn't get back into even limited business until nearly mid-October, and still have only reduced service.

"We were on disaster unemployment for nearly four months," says Carrie Murray, librarian at Kingston.

All the stricken libraries hope to be in full operation, though not at full capacity, by the end of the year.

And the people can't wait, even those whose homes were wrecked, reports Miss Hesser.

"Perfect strangers" approach you, and start asking about the library, and all those books. It is so surprising to find people so concerned."

Mondays 11/13/72



(Photo by Gary Van Scoy)

LIBRARY GETS CHECK — D. Leonard Corgan Library of King's College recently was presented a check by Thomas Crosby, chairman of King's Student Government. Check represents proceeds of a folk concert featuring Glass Harp which was held several weeks ago.

Project was held for purchase of replacement books for the library. Miss Mary Barrett, librarian, welcomed the students' interest in aiding library restoration work, showing they consider the library and their academic duties to be the focal point of college life.

Pictured, left to right, are Crosby, Miss Barrett and Robertine Jessie, social coordinator.

Yesterday Evening
Poem
Date

FOR YOUR INFORMATION

FLOOD RECOVERY TASK FORCE, INC.

Hotel Sterling

Wilkes-Barre, Pennsylvania 18701

717-829-1981

TO: CONCERNED AGENCIES AND ORGANIZATIONS

FROM: JUDGE MAX ROSENN, Chairman, Flood Recovery Task Force.

A major problem facing this area is the shortage of nursing home beds due to destruction of facilities by the flood. The shortage was severe before "Agnes," as documented by the Rosenfeld Associates study of last spring. The shortage of manpower to staff existing beds, the threatened closing of additional beds due to stringent new safety standards and the low rates of state reimbursement for indigent patients are factors aggravating the shortage.

A committee of the Flood Recovery Task Force has made a careful analysis of this critical situation and has made the following recommendations to meet the needs of the immediate future:

1. That additional beds be opened at Valley Crest.

2. That the Wilkes-Barre General Hospital be encouraged to re-activate the beds in the nurses' residence that were utilized during the flood.

3. That Luzerne, Wyoming and Lackawanna Counties be designated a Pilot Project Area in which state reimbursement rates should be raised as of January 1, 1973.

We urge your immediate consideration of this report and welcome your comments and your support of its recommendations. The report and its recommendations already have the support of the Executive Committee of the Flood Recovery Task Force, the Welfare Planning Council of Wyoming Valley, the Health and Hospital Planning Council of Northeastern Pennsylvania, the Adult Welfare Advisory Board and Family Service Association of Wyoming Valley.

Please send your response to Mrs. Frank W. Anderson, Chairman, Committee on Human Services, Flood Recovery Task Force, Inc. 822 IBE Building 67 Public Square, Wilkes-Barre, Pennsylvania 18701.

Max Rosenn/mch

MAX ROSENN

F L O O D R E C O V E R Y T A S K F O R C E, I N C.

Critical Shortage of Nursing Home Beds

Concern for the safety and care of hospital and nursing home patients held high priority in the efforts of volunteers and officials during the flood. The damage to nursing homes, resulting in the loss of some, only aggravating the shortage that existed before the flood, presents a major problem at this time that requires equally concerted and effective action by our community.

The following is no routine report. It is a CALL FOR COMMUNITY ACTION by the Committee on Nursing Homes of the Flood Recovery Task Force.

DIMENSIONS OF THE PROBLEM:

1. Effect of the flood-damage to nursing homes

"Five nursing homes in Luzerne County and one in Wyoming County with a total of 304 beds (298 skilled and 6 intermediate care) were evacuated. Two of these homes (one each in Luzerne and Wyoming) with a total of 178 beds (all skilled) are now operational at 90% capacity." (Department of Welfare, Region II Report of 10/23/72). Return to operation of the other four facilities is very much in question because of flood damage and stringent new regulations for such facilities.

2. Pre-flood shortage of beds

The loss of these facilities only emphasizes the shortage that existed before the flood. The hospital survey prepared by Rosenfeld Associates for the Wilkes Barre Area Health Planning Council (completed before the flood) concludes its section on long-term care: "Utilizing either the Pennsylvania State Plan (for Hospital and Medical Facilities, DPW 1971) or U.S. guidelines, there is a need for 711 to 826 intermediate or skilled nursing beds in the Wilkes Barre Health Region Center service area by 1975."

The report also points out the high percentage of persons 65 age and over in this area, notes that "the average household income level for this area is 6.5% less than the rest of the state, and comments "the high cost of care in proprietary nursing homes, where the range is from $59 to $103 * per week, prevents most of the 65 years of age and older residents in the service area from utilizing these facilities." It also notes the "relatively long waiting list for admission to Valley Crest, the 286 bed county facility." (As of 11/15/72 the waiting list was 49, according to the Division of Adult Welfare Services who handles admissions.)

3. Increasing need for beds

"Area hospitals (Luzerne-Lackawanna) project a minimum of 65 new patients each month from these facilities. This does not include the as yet undetermined number of persons currently living at home but requiring

* The Committee feels these figures are low. As of November 1972 in the Wilkes Barre area, the cost for routine nursing services was $17 per day ($119 per week). This does not include drugs, catheters, or other ancillary services.

nursing home care. This does not include the estimated numerous persons now living in boarding homes (currently unlicensed in Pennsylvania) who, in reality, are nursing home candidates. There are currently 46 patients in hospitals waiting placement in nursing homes." (DPW, 10/23/72).

4. Critical shortage exists in Lackawanna County

The shortage of beds in Lackawanna County has been compounded by the over-flow of nursing home patients from Luzerne due to the flood. "A survey in 1969 indicated and projected a need for from 500 to 700 modern nursing home beds in that county alone." (DPW Report 10/23/72). The DPW daily report of available beds in the three-county area this fall has consistently reflected only a handful of open beds, most of them for ambulatory and/or private-pay patients. The great majority of patients awaiting placement in hospitals are either DPA or Medicaid patients.

5. Problem of compliance with state standards

The Rosenfeld report reveals that as of last spring, there were 376 non-conforming beds in the Wilkes Barre Service area, that many nursing homes were not in compliance with the new Labor and Industry standards. Several hundred of these beds were judged "incorrectible." In the summer of 1971, a number of nursing homes that were non-conforming converted to rest home, or boarding home status (unlicensed) with many of their patients still occupying the same beds.

Because of Agnes, the deadline for compliance in the flood-affected area was extended and a number of nursing homes are now operating with provisional licenses. It is not known when the state will impose a new deadline for this area, or what its terms may be. The problem is complicated further by the shortage of skilled workmen to correct deficiencies to bring a facility into conformity with existing standards.

6. Problem of state reimbursement for indigent patients

The general term "nursing home" encompasses a wide variety of facilities providing varying levels of care. State reimbursement is geared to the level of care provided.

Levels of Care:

Extended care (ECF)- an extension of hospital care, highly skilled, full-time nursing care and related health services.

Skilled care- provides qualified professional supervision and observation for patients requiring 24 hour attention. Patient is under regular supervision of a physician.

Intermediate care- provides room, board, and some form of supervision and assistance with personal hygiene, diet and medication. Patient is under medical direction.

Custodial (or personal) care- (boarding, rest home)- provides room, board for patients otherwise independent who are no longer able to live independently for economic or social reasons.

Levels of Reimbursement:

Medicare- only for patients age 65 and over qualifying for extended care.

Medical Assistance- for those low-income persons 18 years of age and over who cannot handle heavy medical expenses. (medically indigent). Pays only for skilled nursing care at a rate of $15 per day for a maximum of 60 days. Patient pays for medication and physician. Reimbursement is paid directly to the nursing home and often takes 3-4 months to arrive. As with medicare, patient must come to nursing home from a general hospital after a 3 day hospital stay, or within 5 days of discharge from a hospital.

Public Assistance Grants- for those persons eligible for public assistance. Present rates: $15 per day for skilled nursing care, $10 per day for intermediate care. Is paid, monthly, to the patient, as need is certified. It covers medication and physician. Most institutions prefer these grants to Medical Assistance for obvious reasons.

7. Problems with Medical Assistance and Public Assistance Grants

a) The distinction between skilled and intermediate care is not always easy to make as a patient's condition may fluctuate back and forth. This is particularly true of the elderly patient. A Health and Hospital Planning Council Report on the nursing home situation 8/1/72 commented on this problem: "Retroactive denial of payment for services rendered at a level of care more skilled than that deemed necessary (by DPW), or reduction in payments for a patient for whom no alternative facility can be found, have made institutional personnel wary of specifically identifying patients who are inappropriately placed."

b) "Rates of payment for a variety of levels of care, which are not always explicitly differentiated, and sometimes virtually eliminated by waivers, are made more confusing by differing rates of pay for the same level of care in institutions either in compliance, or in substantial compliance with the Department of Welfare standards for skilled nursing homes. Some may participate in the Medical Assistance and Public Assistance programs. Others may qualify only for the latter." (HHPC-8/1/72)

c) Hill-Burton funds may be used for the construction of extended and skilled care facilities, but not for intermediate care facilities. The imbalance this creates has been illustrated since the flood when a number of entrepreneurs have inquired about the need for nursing homes but are interested only in building extended or skilled care facilities.

d) Reimbursement rates in Pennsylvania are substantially below those of neighboring states, particularly New York*, encouraging contractual agreements between nursing homes in this state with the state of New York. Pennsylvania's low rates also result in the construction of facilities for the higher paying private-pay and/or Medicare patient.

* New York pays $22 per day for skilled nursing care. Hence a number of New York patients are in Pennsylvania nursing home beds.

e) The $5 differential in reimbursement paid for intermediate as opposed to skilled care does not, according to nursing home operators, fairly or accurately reflect the differences in actual costs. It does result in a dearth of intermediate beds where the need is greatest.

8. The problem of manpower

Wages paid in nursing homes reflect the low rates of reimbursement. In the tight labor market of the post-flood period, local nursing homes are having great difficulty obtaining help. A startling example of this is the new 100 bed facility in Nanticoke which has operated all summer and fall at 50% capacity or less due to the inability to attract sufficient staff. This committee explored a variety of possibilities for expanded training programs but felt none were feasible because the existing wage scale cannot hope to hold staff.

CONCLUSION AND RECOMMENDATIONS

The Nursing Home Committees of the Flood Recovery Task Force has been defining this problem and exploring alternatives for solution since early October. It was unanimous in making the following recommendations and urges community support for their implementation as quickly as possible.

1) That efforts be exerted to open additional beds at Valley Crest

2) That the Board of Directors of the Wilkes Barre General Hospital be asked to reactivate the beds in the Nurses' Residence that were utilized during the emergency to augment the number of nursing home beds for the immediate future until new facilities can be constructed. (Several are planned, one is underway.)

3) The possibility of raising reimbursement rates in Pennsylvania is already being explored actively at the state level. A committee representing the County Home Association, the Health Care Facilities Association of Pennsylvania, and the Pennsylvania Association of Non-Profit Nursing Homes, is working with the Department of Welfare to develop a schedule of phased increases in reimbursement rates based on a more realistic cost system. This report is due for completion by the end of November and will recommend the following increases:

1. Skilled nursing care from $15 to $18 per day.

2. Intermediate care from $10 to $17 per day.

Therefore, this committee recommends that Luzerne, Lackawanna, and Wyoming Counties be designated as a Pilot Project Area and that the implementation of these new rates go into effect in these counties as of January 1, 1973. The committee anticipates this would afford several opportunities to improve the critical situation in these three counties.

1) It would enable some marginal facilities which may no longer be able to qualify for skilled nursing care, to provide intermediate care at rates permitting them to stay in business.

2) It would make more monies available to nursing homes to correct deficiences.

3) It would enable nursing homes to pay better wages to attract and hold staff.

4) It should encourage the construction of facilities that will accept the non-private pay patient.

5) Cost related reimbursement would encourage the Wilkes Barre General Hospital to convert its Nurses' Residence to a temporary long-term care facility to help meet the critical shortage of beds.

This committee is in complete agreement regarding the urgent need for intermediate care beds, especially for the indigent patient. An increase in intermediate care beds will reduce the number of inappropriate placements and lessen the pressure on skilled care beds.

November 24, 1972

Committee on Nursing Homes

Mrs. Frank W. Anderson, Chairman	Flood Recovery Task Force
Mr. William Desciak	Economic Development Council of Northeastern Pennsylvania
Mrs. Margaret Ferry	Health & Hospital Planning Council of Northeastern Pennsylvania
Mrs. Margaret Spencer	Luzerne County Bureau for the Aging
Mrs. Selma Zreimer	Luzerne County Bureau for the Aging
Mr. Robert A. Reed	Valley Crest
Mrs. Betty Klapper	Health Care Facilities Association of Pennsylvania
Mrs. Marianlee Biscontini	Health Care Facilities Association of Pennsylvania
Miss Mary Krlic	Home Health Services
Mrs. Sally Weiss	Home Health Services
Sister Mary Leonia	St.Stanislaus Medical Care Center

Active Consultants to the Committee

Mr. Robert Hammel	Department of Public Welfare, Region II. Office of Medical Programs
Mr. Michael Kendall	
Mr. Joseph Lavelle	
Mr. Clyde Couchman	Federal Regional Council, Department of Health, Education & Welfare
Mr. John Corey	
Miss Alice McFadden	President's Task Force on Aging

Active Consultants to the Committee continued:

Mr. John J. Farrell	Pennsylvania Department of of Health
Hon. George M. Leader	President, Leader Nursing Centers, Inc.
Mr. Leo J. Rooney	Department of Labor, Bureau of Employment Services
Mrs. Regina K. Straub	Adult Welfare Services
Ms. Annette Gold Ms. Mary Ann Slodzonicki Ms. Valaida W. Randolph	Keystone Jobs Corps Center for Women

JOHN B. HIBBARD, President
ASA L. DAY, JR., Vice President
THOMAS P. SHELBURNE, Vice President
STUART F. PIPHER, Secretary
FRANK L. WILLIS, Treasurer and
Vice President of Fiscal Affairs

HOWARD J. GROSSMAN, Executive Director

ECONOMIC DEVELOPMENT COUNCIL OF NORTHEASTERN PENNSYLVANIA

P.O. BOX 777 • AVOCA, PA. 18641 • TEL. 717/457-7456

TO: Judge Rosenn, Andy Shaw, Ed Schechter, Ed Heiselberg, Sam Guttman, Tom Shelburne, Gabrielle Ramsauer

FROM: Howard J. Grossman

DATE: November 10, 1972

SUBJECT: Status Report on the Cross-Valley Expressway

I have attempted to obtain the latest possible information concerning the status of the cross-valley expressway, a subject which has been of considerable interest to many persons in the Wyoming Valley. The following information was given to me by the U.S. Department of Transportation representative serving on the Federal Regional Council in the Wilkes-Barre office.

The cross-valley expressway is divided into three sections. Section one (1) represents that portion on the west side of the Susquehanna River. Section two (2) represents the bridge portion section. Section three (3) represents that portion on the east side of the river. The Pennsylvania Department of Transportation had requested 100% funding for the cross-valley expressway, but this request was denied by the U.S. Department of Transportation and I believe this information became known on Friday, November 3.

The current hold up of sections one and three revolve around a requirement regarding the preparation of an environmental impact statement. The following represents a status report on each section.

Section One - The environmental impact statement was submitted by the Pennsylvania Department of Transportation to the Federal Highway Administration on September 12, 1972. The statement was returned to PennDOT for amplification and is currently in the Dunmore offices of PennDOT, with a target date of November 15 for re-submission to the Federal Highway Administration.

Section Two - There does not seem to be any current problems relating to Section two. The environmental impact statement has been cleared and final design engineering work is proceeding.

Section Three - The environmental impact statement has been returned to PennDOT by the Federal Highway Administration and target date for re-submittal to the latter is also November 15. The statement is being written in the Dunmore office of PennDOT.

The Federal Highway Administration will require something like three weeks to review the environmental impact statement. The final design engineering work has been held up pending resubmission of the environmental impact statements.

Contact persons are as follows:

Federal Highway Administration Office in Harrisburg
Bill Pepperman, PennDOT Office in Dunmore
Tom Harrington

There seems to be a question concerning the legislation needed at the state level in the form of a capital budget proposal which would officially appropriate funds for the cross-valley expressway. This aspect should be investigated.

Please let me know what actions you feel should be taken to expedite the cross-valley expressway project.

Confidential

TO: HONORABLE MAX ROSENN
FROM: DAVID KOFF, ESQUIRE
DATE: NOVEMBER 20, 1972
RE: "REGIONAL OVERALL PROGRAM DESIGNED FOR NORTHEASTERN PENNSYLVANIA IN THE WAKE OF TROPICAL STORM AGNES" by Economic Development Council of Northeastern Pennsylvania

The above proposal seeks to elevate the Economic Development Council of Northeastern Pennsylvania to the status of an "umbrella agency" over all other public and private agencies for the purposes of planning and operation of flood recovery programs. Initially, I believe that EDC is an inappropriate agency for such a purpose because:

1. What is needed is an agency with Luzerne County as its sole and only concern. With so many areas in the country competing for federal and state funds, it appears to me that an organization such as EDC which has a seven-county jurisdiction and representation on its board from seven counties, simply cannot function properly with such a mission. The proposal indeed reflects this view.

2. EDC has not in the past demonstrated the ability or experience to undertake operational programs. EDC has not in the past demonstrated the ability and experience to undertake social service programs. Indeed, I have been told by various federal officials that the first efforts of the EDC staff to draft this work program were childlike.

3. The proposal itself is of extremely doubtful merit:

(1) Of the 1.3 million dollars requested, $680,000 is allocated for outside consultants! A good deal of the remaining money is to pay for 15 additional staff members as well as to pay for activities now being carried on by EDC. In other words, the application reflects a lack of expertise and trained personnel. To spend such a great proportion of the grant for outside consultants, it seems to me ~~to be~~ is extremely wasteful.

(2) The proposal ignores many of the existing agencies capable of performing services such as the Department of Education, the Commission on Economic Opportunity, the Educational Development Center, the Pennsylvania

Educational Television Association, and most of the government itself. With respect to the Pennsylvania Economy League, there seems to be a deliberate effort to see its early demise.

(3.) The proposal encompasses 56 different studies and evaluations and I have attached a list of these. Imagine an organization such as EDC proposing to accomplish these 56 studies in one year! Such a mammoth task is vitually impossible.

(4.) EDC makes no attempt to provide an avenue for the expression of the views of various groups in the community. I think this is a particularly significant weakness. EDC afterall is not a broad based community organization.

In addition to all of the above, I noted that the newspapers carried a story last week that EDC had called a meeting of wholesalers in the Wilkes-Barre and Scranton Area in order to establish a regional wholesaler distribution center. I received a call from Ray Carmen, the Director of the PEL who was particularly exercised over that particular meeting. According to Ray, the proposal that EDC is putting forth will call for the relocation of wholesale and distribution facilities out of the City of Wilkes-Barre. This would, of course, help in the destruction of the tax base of the City of Wilkes-Barre. While some distribution facilities may be more appropriately located outside of Wilkes-Barre, it nonetheless appears that most of the wholesalers now in Wilkes-Barre would prefer to remain in the City.

I have met with Howard Grossman and I have reviewed the above objections with him. By and large, his answers have not satisfied me. I believe that it would be more appropriate to choose the Task Force as the overall umbrella agency. I have gone over that idea with Andy Shaw and I think that he agrees.

DK/njk

STUDIES PROPOSED BY ECONOMIC DEVELOPMENT COUNCIL
IN ITS REGIONAL OVERALL PROGRAM DESIGN

100.0 Environmental assessment of environmental impart of each application.

Preparation and analysis of interviews

101.0 Immediate needs of flood victims quantified

101.1 Damage assessment

101.2 Interviews to determine # H.H.'s need or want new housing (same as C.E.O. - H.U.D.)

101.3 Determining of Immediate Relief Needs

102.2 Determine extent of damage to public improvement, restoration efforts and needs.

102.3 Determine need for technical assistance needed in flood affected areas.

103.1 Review projects - assess level of environmental effect to determine need for E I Statement

200.0 Long-range studies to refine sketch plan - New community study - long term development strategy and needs arising from flood

202.0 Analysis and planning - study of growth impact area

202.2 Codes study of affected area

203.0 Regional population analysis

204.1 Comprehensive plans analyzed

204.2 Zoning study

204.4 Study of implementation

205.1 Evaluation of flood impact on findings of Phase D report and study of town in town as well as possibility of economic development

205.2 Economic feasibility report

300.0 A series of housing studies leading to poverty housing plan.

301.2 Study to determine of temporary housing should become permanent

301.3 Study of feasibility of an economically integrated retirement community

302.0 Regional Housing Study

302.2	Marketability Analysis
302.4	Investigate existing and proposed legislation and techniques regarding legislative tools and funding sources to bring about large scale housing development
400.0	Comprehensive transportation needs sutdy
402.0	Analysis of demand for and feasibility of various transportation modes within region
500.0	Evaluation of past flood economic condition of anthracite counties Short range economic study of flood affected region - Wyoming Valley and contiguous areas
501.1	Survey of businesses
501.2	Job skills/market analysis
502.1	7 county economic analysis
502.3	Updating the OEAP
601.2	Post flood re-evaluation of educational facilities need
602.3	Study of long term means of improving educational environment
604.0	Study of 7 county Senior Citizen Action Council
606.0	Analysis of existing H.E.W. programs - Inventory of human resource facilities and flood damage
701.3	Study the creation of an open space and flood control network. Done in cooperation with Susquehanna River Basin Commission and the Delaware River Basin Commission and the various county planning commissions
702.0	Study of MITRE advocated programs and methods to solve mine-related problems, etc. Study of possible methods of removing silt banks on privately owned land
703.0	Study of waste recovery industry
705.0	Existing and proposed utilities and feasibility studies will be inventoried and analyzed
706.0	Studies to produce a report on historical preservation
707.0	Inventory of regional recreation and open space facilities. Evaluation of state and locally-owned land
800.0	Study to ascertain the impact of tax developments for education
801.1	Study of the present form, function and cost of local government

801.2	Investigate alternative methods of government
801.3	Cooperation among governments for the provision of certain services will be explored
801.4	Regional or sub-regional tax assessment and collection will be studied
802.0	Study of cooperative construction and public facilities
901.0	Analysis of new data to determine their applicability. Evaluate a program for updating present data files and tapes and for developing common geographical coding of data
902.0	Investigate various methods of mapping, costs, funding sources. Sources will all be explored. Explore the possibility of Land Use and Natural Resource mapping system.
1000.0	Investigate other approaches which might enhance project development
1100.0	Examine means of accomplishing effective public involvement . Evaluate the entire citizen participation program
1101.0	Study of how to organize and service citizen participation groups
1102.0	Explore techniques (newsletters, film strips, TV, radio, etc.) Maximizing citizen involvement
1200.0	Evaluate the internal organization of the EDCNP
1204.0	Evaluation of EDCNP structure
1204.6	Evaluate the structure and sufficiency of the staff.

NOTES: REVIEW OF EDCNP R.O.P. DESIGN PROPOSAL

Introduction - Page 7

The specifics of the "first-priority flood recovery program" for which $670,000 is allocated (Page 7) are not sufficiently detailed to readily distinguish it from the one-year and continuing programs.

101.2

As previously touched upon, the most experienced local resource in survey administration and management, the CEO, is not recognized in the proposal. The CEO has developed, staffed and administered four major interview surveys and as a part of its regular program conducts a continuing interview survey of the poor as a means of amassing base data on local poverty.

102.3

Who will provide the technical assistance in developing applications for funding, EDCNP, or consultants?

102.4

The question arises as to whether additional "task forces" are necessary in light of the plethora of committees and groups already in existence.

103.2

Technical assistance - See comment on 102.3, above.

The EDCNP apparently requires technical assistance itself judging from the funds budgeted for consultants in this proposal ($680,000) and the fact that this document itself was prepared by a consultant firm.

201.3

To what extent is the preparation of this "Sketch Plan and Policy Statement" a part of EDCNP's regular and on-going programs, to which these funds are to be supplemental?

201.3, 202.3

How will the judgments of EDCNP on codes and the appropriateness of development and urban renewal projects be enforced?

203.0

To what extent is the proposed Regional Population Analysis supplemental to population studies which would be done in the normal course of events by Federal agencies, the EDCNP, the CEO, the Welfare Planning Council, and other DATAP participants?

301.1, 2, 3, 4, 5; 302.1, 2, 3, 4

Do not these activities in the field of housing usurp functions of redevelopment authorities, housing authorities and planning commissions to some extent? How will EDCNP's judgments in these areas be enforced? Is the role of arbiter of all housing development in the region a proper one for EDCNP?

302.2

How does a marketability analysis of the five-year demand for second homes and retirement homes in the Poconos relate to the shortage of permanent low and moderate income housing aggravated by the flood? Isn't such a study a part of the on-going EDCNP program of encouraging tourism and as such not flood-related and not requiring additional funding?

401.0

Is it realistic to evaluate the present level of rail service in the area in the expectation of making recommendations for its expansion?

500.0

It would be helpful to see some figures demonstrating the extent to which "The whole region benefits from the high level of tourism in the.... Pocono Counties", particularly the impact of this on Luzerne County.

501.1

From whom can a copy of the U. S. Department of Agriculture study of the potential for relocating wholesale establishments in Wilkes-Barre and Scranton into a single planned wholesale distribution center be obtained?

600.0

A serious analysis of the Concentrated Employment Program will reveal that manpower training programs are not economically viable locally.

602.2

It would appear from this proposal that the EDCNP intends to engage in Manpower Training itself. Is this the case? If so, what are EDCNP's credentials in this area?

602.3

Is the EDCNP the proper agency to operate a closed circuit instructional television system for education at all levels? What are its credentials?

603.0

The proposal does not indicate any awareness of the Department of Public Welfare's plan to establish a "United Service Agency" network.

604.0

The proposal does not indicate any awareness of the large Luzerne County Bureau for the Aging Program which is being set up.

605.0

Some tangible indicators as to the degree of success enjoyed by the existing EDCNP Young Adult Council would help to justify its proposed expansion.

606.0

Greater detail on the means by which duplication will be avoided in the health planning proposed with that already being done by the Health and Hospital Planning Council would be instructive. Coordination with the Rural Health Corporation of Luzerne County should be spelled out.

701.0, 701.1, 702.0, 703.0, 704.0, 705.0, 706.0, 707.0

It is difficult to see how, in addition to all of its other undertakings, the EDCNP expects to mount extensive activities in:

Flood Plane Management
Mine Related Environmental Problems
Regional Solid Waste Management
Water Resources Planning
Utilities Placement
Historic Preservation
Regional Environmental and Open Space Planning

Since EDCNP proposed to do these, the proposal should explain how institutions charged with responsibilities in these fields will be included and should detail EDCNP's credentials in these fields.

800.0, 801.1, 801.2, 801.3, 801.4, 801.5, 802.0, 803.0

The work of the Pennsylvania Economy League in this area is not recognized, (Government Modernization, Local Government Financing, etc.).

1002.0

The rather restrictive guidelines for the use of Neighborhood Assistance Money diminish its usefulness. Also, the fact that such funds must come through the community action agency (the CEO in Luzerne County) might have been recognized.

1101.0, 1102.0

The 7½ years of experience on the part of the CEO in citizen participation efforts is a valuable resource which was ignored. Incidentally, that experience would suggest to the CEO that the proposed techniques will not be effective in involving low income and disadvantaged citizens.

1203.0

To justify the proposed expansion of EDCNP staff for its A-95 review function, some figures on current staff and staff productivity in this activity would be helpful.

1204.1

By whom has EDCNP been designated (or by whom does it expect to be designated) as "an officially established planning agency" and what is the authority of the designating agency to so designate for the manifold activities proposed.

Gov. Shapp (see letter)

1204.4

How are the representatives of low income and minority groups to be identified and by whom are they to be appointed? How will they be given access to the decision-making process?

1204.5

(See comment on 102.4). Are more "task forces" needed?

1204.6

Job descriptions of the 15 additional professional staff proposed should be included.

1204.6

The hint that even more funding than the $1.3 million proposed may be required should another proposal filed with HUD be rejected needs more detail.

1204.6

The present administrative and fiscal capability of EDCNP is not detailed in this proposal.

Table of Activities and Budget (Significant figures)

Professional Employees Salaries - 12 months	$312,000
Consultants Fees, 12 months	680,000
Overhead Costs, 12 months	312,000
Problems of Flood-Impacted Areas in EDCNP's 7-County Region	268,000
Problems of Flood Impacted Areas and non-flooded areas of 7-County Region	88,000
Problems of Wyoming Valley and the 7-County Region as a whole	96,000
Problems of the 7-County Region as a whole without regard to the flood specifically	761,000
Problems of Wyoming Valley only	-0-

JOHN B. HIBBARD, President
ASA L. DAY, JR., Vice President
THOMAS P. SHELBURNE, Vice President
STUART F. PIPHER, Secretary
FRANK L. WILLIS, Treasurer and
Vice President of Fiscal Affairs

HOWARD J. GROSSMAN, Executive Director

ECONOMIC DEVELOPMENT COUNCIL
OF NORTHEASTERN PENNSYLVANIA

edcNp

P.O. BOX 777 • AVOCA, PA. 18641 • TEL. 717/457-7456

TO: Interested Agencies and Individuals

FROM: Howard J. Grossman, Executive Director

DATE: December 7, 1972

SUBJECT: Attached Statement Concerning Testimony Presented By the Economic Development Council of Northeastern Pennsylvania at the December 5 Public Meeting Sponsored By the United States Army Corps of Engineers

I thought you might wish to see a copy of the attached statement presented by the Economic Development Council of Northeastern Pennsylvania at the December 5 subject meeting.

JOHN B. HIBBARD, President
ASA L. DAY, JR., Vice President
THOMAS P. SHELBURNE, Vice President
STUART F. PIPHER, Secretary
FRANK L. WILLIS, Treasurer and
Vice President of Fiscal Affairs

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ECONOMIC DEVELOPMENT COUNCIL
OF NORTHEASTERN PENNSYLVANIA

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STATEMENT SUBMITTED BY THE ECONOMIC DEVELOPMENT COUNCIL OF NORTHEASTERN PENNSYLVANIA BEFORE THE PUBLIC MEETING ON FLOOD PROTECTION MEASURES FOR WYOMING VALLEY, PENNSYLVANIA CALLED BY THE BALTIMORE DISTRICT, CORPS OF ENGINEERS ON DECEMBER 5, 1972 AT THE COUGHLIN HIGH SCHOOL AUDITORIUM, WILKES-BARRE, PENNSYLVANIA

My name is Howard J. Grossman, Executive Director of the Economic Development Council of Northeastern Pennsylvania, a non-profit organization to further economic, social and physical development in the seven counties of Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill and Wayne. The Council accomplishes these purposes through research, planning, development and related public information activities. These efforts are carried out by a full-time professional staff under policies established by a 94 member Board of Directors representing major interest groups of both the public and private sectors. All 21 county commissioners in the seven county region are members of the Council's Board of Directors. The work program and staff are supported by Federal and State grants and contracts, as well as contributions by private firms, units of local government, and other private organizations and individuals throughout the seven county region.

The Council is the designated local development district under the Appalachian Regional Development Program and the economic development district under the federal program of the Economic Development Administration.

Among our other roles, the Council is the designated regional clearinghouse for the A-95 Project Notification and Review System wherein the Council reviews most federally-aided applications submitted by applicant agencies in the above mentioned seven-county region. EDCNP was also recently designated by the Pennsylvania Department of Community Affairs as the regional agency to administer the Intergovernmental Personnel Act and has been asked to perform an analysis of fiscal problems of local governments in the seven-county area.

The most recent designation of the Council is as the lead flood recovery planning agency for Northeastern Pennsylvania in the wake of Tropical Storm Agnes. The Federal Regional Council, the Pennsylvania Department of Community Affairs and the Office of State Planning and Development have designated EDCNP "as the lead agency in the preparation of a disaster recovery and comprehensive development plan"for Northeastern Pennsylvania and given responsibility for "coordination of all sub-regional planning efforts and plans within the framework of the statewide disaster recovery and comprehensive planning."

Purpose of Public Meeting

It is the Council's understanding that the purpose of this public meeting is to exchange information concerning a study by the U.S. Army Engineer District, Baltimore, Maryland, of alternative solutions to the flooding problem at the four existing Federal flood-protection projects in the Wyoming Valley. The purpose of the Corps' study is to

determine the feasibility of increasing the degree of protection provided by the existing flood projects.

We wish to commend the Corps of Engineers for holding a public meeting of this nature, affording an opportunity for all interested parties to comment on alternative means of providing flood protection to the Wyoming Valley.

Environmental Statement and Related Studies

The Council has reviewed a variety of studies that have been accomplished in the past including a 21-volume study of the Susquehanna River Basin prepared by the Army Corps of Engineers some years ago in conjunction with the Susquehanna River Basin Coordinating Committee and currently being reviewed by the Susquehanna River Basin Commission.

The Council has also reviewed the preliminary draft environmental statement entitled Wyoming Valley Flood Control, Susquehanna River, Pennsylvania prepared by the U. S. Army Engineer District, Baltimore, Maryland, and published on November 13, 1972 which is the subject of this meeting. Our staff witnessed the television program shown to residents of Northeastern Pennsylvania over the weekend of December 1, in which Colonel Louis W. Prentiss, Jr., District Engineer of the Baltimore District outlined suggested improvements to the flood protection system in the Wyoming Valley. We have reviewed these documents and material in developing this statement concerning flood control measures in the Wyoming Valley. In addition, the Council forwarded extracts of related material to several municipalities in the Wyoming Valley requesting their views before preparing this statement.

Lack of 100-Year Flood Plain Definition

One simple fact stands out more than any other as we examine flood control measures required to protect the Wyoming Valley. This public meeting is being held five and one half months since Tropical Storm Agnes. There still does not exist a map which delineates the 100-year flood plain. We recognize the difficulties that exist in collecting data, and in developing and analyzing new hydrological data to officially define the 100-year flood plain. However, we do not understand why such an official definition does not exist five and one half months after the disaster. We urge that all possible resources be directed toward obtaining this definition to expedite planning of the 16 urban renewal projects proposed for the Wyoming Valley.

Definitive Information Required

A second overall comment relates to the confusion which still exists as to the status of flood control protection in the Wyoming Valley. A great deal of information has been developed concerning the basis for constructing the current levee system in the Wyoming Valley as a result of the 1936 flood. Additional information has been released concerning the role which subsidence played in undermining the levee system. Still more

information has been developed by the media and others on what measures will or will not be effective. All information developed seems to support one basic conclusion: that there probably does not exist any single protection measure which promises a basic solution to Wyoming Valley flood control needs. Actions relating to flood control structures, flood plain management, flood plain legislation, flood insurance and many others must be instituted if Wyoming Valley's citizenry are to have an adequate package of protection against future flooding. Such a complicated series of measures requires sound information, disseminated from a single recognized source.

There also has been confusion over what is meant by completion or phasing of flood control structures to provide 25-, 50-, 100-year, etc. protection and, in general, the current level of protection or the level which may be provided in the future. We hope that this will be clarified as a result of this and other such hearings or meetings.

Preliminary Draft - Environmental Statement - Wyoming Valley Flood Control

The Council received a copy of the 111-page report on a "recommended flood control project which would raise approximately 64,000 linear feet of levees and steel sheet pile wall to heights varying between two and ten feet above existing levels, dictated by the requirement that adequate flood protection constitutes levee raising to the June, 1972 Hurricane Agnes flood height, plus an additional three feet free board, and two feet to account for subsidence." We wish to make a variety of comments concerning the environmental statement. We would also point out the Council has other comments on details of the environmental statement which we would like to pursue directly with the appropriate representatives of the U. S. Army Engineer District, Baltimore, Maryland, in order to reduce the time taken by our agency at this public meeting.

Our general comments concerning the environmental statement include the following:

1. The recommended flood control project is designed to provide protection to only eight municipalities in the Wyoming Valley of Luzenre County. These municipalities include the city of Wilkes-Barre and the seven neighboring communities of Edwardsville Borough, Exeter Borough, Forty Fort Borough, Hanover Township, Kingston Borough, Plymouth Borough, and Wyoming Borough. The Council believes that the final flood control measures which are adopted should provide protection to all municipalities in the Wyoming Valley and that a plan should be developed by the Corps which clearly defines, delineates, and justifies the type of flood control protection to be provided. It should also cover actions which should be taken by the various levels of government. Planning should get underway immediately and should cover all the above-mentioned communities plus the two municipalities mentioned (but not named) on Page 78 of the environmental statement as currently having no flood protection, but who have submitted flood-related urban renewal applications.

2. Since flood control cannot be isolated in one sector of a river basin without having some impact on other portions of the basin, it is important to relate information in the environmental statement to actions contemplated or decisions being considered in the remainder of the basin. In this instance, the Susquehanna River Basin Commission is the agency primarily responsible for preparing a comprehensive plan for river basin control, and we urge that whatever system is developed to protect the Wyoming Valley against future flooding be fully integrated into the planning effort of the Susquehanna River Basin Commission. The environmental statement, itself, pays very little attention to the project's

relationship to the sub-basin or to the entire basin. The two announced flood control projects upstream -- Tioga-Hammond and Cowanesque -- are acknowledged as being important to total flood protection, but the entire system must be carefully examined and actions accellerated, if we are to find means to fully protect all residents in the Susquehanna River Basin.

3. The environmental statement includes a detailed evaluation of one proposal and mentions seven alternatives. The seven alternatives include:

   a. Raising of all Susquehanna River bridge crossings.

   b. Dredging of the river channel.

   c. Channel widening.

   d. Upstream impounding basins.

   e. River diversion.

   f. Obstruction removal.

   g. No project.

   The environmental statement briefly reviews these alternatives with the following conclusion, "While several had certain attractive features, such as the preservation of a river view or a less expensive implementation cost, none had the combined qualities of providing adequate flood protection and being capable of implementation within the time period available under the present systems." (P. 101)

   Some of the alternatives were recognized as being supplementary to the proposed project. If this is so, then the Council's previous statement concerning the need to look at a variety of solutions, in combination, is justified. We, therefore, emphasize that the alternatives mentioned in the environmental statement must be examined in considerable depth to insure that as full a range of protection measures as is feasible and desirable is provided to Wyoming Valley residents.

4. Preparation of a Wyoming Valley Sketch Plan by the consultant firm of Wilbur Smith and Associates is underway. This firm has been employed by the Luzerne County Planning Commission and the Economic Development Council of Northeastern Pennsylvania to develop a plan which will include a series of recommendations on longer-range flood recovery efforts in the Wyoming Valley. The Council urges that the U.S. Army Corps of Engineers and others concerned with flood control, relate and coordinate their flood control plans with this current Wyoming Valley planning effort. Before a final decision is reached on flood control measures, we urge that meetings be held with appropriate Corps officials to blend the comprehensive planning effort with the flood control protection program.

5. A critical element in a flood control program is the development and implementation of flood plain management techniques by local governments and the establishment of necessary legislation at the State and federal levels to promote flood plain management. In the Commonwealth of Pennsylvania, for example, Senate Bill 7 of the first special session of 1972, the Flood Plain Management Act, has been proposed. This bill would provide more direct State involvement in flood plain management. The State of New Jersey enacted a Wetlands Management Act of 1970, which helps to control development of flood plains. We urge that Pennsylvania enact legislation to help protect municipalities and their citizenry against flooding. We further urge that the U.S. Army Corps of Engineers, appropriate regional and local agencies, local governments and others more effectively utilize appropriate flood plain management techniques including land use planning and flood plain zoning. The environmental statement should consider in more depth the use of these techniques by all levels of government as an action to alleviate potential damages from floods.

   While flood proofing can be important, it can not solve all flood problems. Flood plain zoning and land use regulations must be speeded up to qualify all municipalities for Federal flood insurance.

   A related effort to the goal of providing flood protection would be the enactment of a national disaster insurance fund which would provide for insurance protection against floods and other disasters when all appropriate flood control measures fail to provide adequate protection. We urge that Congress enact this type of legislation.

   The so-called "second line of defense" of flood control such as zoning, building permits, and other regulatory measures are critical to full flood protection. The Council believes that such measures are as vital as the construction of structural facilities.

6. The esthetic issue is raised very carefully in the environmental statement. The major questions discussed are the use of steel sheet piling versus the use of land fill and the question of how high the levee should be raised. The environmental statement goes into considerable detail on the merits and limitations of various construction materials. The Council urges that a visual design study be undertaken immediately along the Susquehanna River and that such a study be utilized as a basis for determining the materials to be used. This must be done expeditiously in order not to delay the timetable for implementation. Such a study would also recommend appropriate access to park land along the Susquehanna River and would be an important guide for the total flood recovery program in the Wyoming Valley. We urge that the Environmental Protection Agency consider the funding of such a study. The study could also cover other important esthetic elements such as street patterns, use of cul-de-sacs, side walks, pedestrian pathways, and other common areas.

7. The potential use of culm bank material is mentioned in the environmental statement as a possible source of land fill for raising of levees. We are not currently willing to endorse or oppose the use of this material, but

believe the issue is important enough to suggest careful investigation of its potential. We recommend that the U.S. Army Corps of Engineers further consider the use of mine refuse by contacting appropriate coal company operators, mining engineers, and others as to its potential use.

8. The part of the environmental statement dealing with transportation mentions the relationship of the Wyoming Valley Expressway and the Cross-Valley Expressway, as well as several other major and minor roads, to the proposed flood control project. The report discusses a "closure" system which would be instituted at the Market Street Bridge and the North Street Bridge now under construction, since these bridges would penetrate the new levees at an elevation of seven to ten feet below the top of the levee. These gates would halt traffic across the Susquehanna River when in use. Therefore, it would seem in order to develop the area's transportation plan in close conjunction with the flood control plan to avoid conflicts between the two systems. This problem should be looked at in far more detail than has thus far been demonstrated.

9. The environmental statement contains a statement that: (Page 48)

> "It is highly unlikely, however, that any renewal application will receive final approval until there is assurance that the communities in question are protected from future flooding and the flood plan is legally established."

The questions of the degree of protection and of deadlines for utilization of urban renewal funds are issues which have to be resolved. Decisions on these subjects must be expedited if the urban renewal program and the entire flood recovery program are not to be jeopardized.

10. The Council believes that flood protection measures must be planned and implemented in conjunction with all community redevelopment programs. The environmental statement isa start in this direction, but does not take cognizance of all related programs and planning efforts now underway regarding the long-range future of the Wyoming Valley. We urge that this be done as soon as possible.

11. The Council urges that an advisory task force be established, with representation from federal, State, regional, county and municipal agencies -- public and private -- who have an important stake in any flood control plan which is developed. This task force would be an important link between the plans and programs of the Corps of Engineers and the Susquehanna River Basin Commission and the local actions required and being taken in regard to flood recovery. It would meet on an "as-needed" basis when coordination of the various plans and programs is needed. EDCNP is willing to assist in organizing such a committee and helping to coordinate its activities.

12. Consideration should be given to developing a flood control plan for the entire Susquehanna River Basin. Since the issues raised in the environmental statement would seem to apply to other sectors of the Basin, some economies might accrue from attacking the issues of types of measures, esthetics, etc., on a basin-wide front.

13. The Council recommends that the two-year study undertaken by the Corps of Engineers at the request of the Luzerne County Planning Commission to develop flood plain data be completed and released as an input to the planning process.

Summary

In summary, the Economic Development Council of Northeastern Pennsylvania agrees with the major conclusions reached in the preliminary draft environmental statement, subject to the detailed comments noted earlier.

The Economic Development Council of Northeastern Pennsylvania, as a regional planning and development agency serving seven counties of the Commonwealth, stands ready to assist in planning the development of an effective flood control system, which will meet the needs of Wyoming Valley residents. We hope our statement reflects our interest and concern about providing protection to the resolute people of this Valley. We look forward to working with the U.S. Army Corps of Engineers and other interested parties in our capacity as lead flood recovery planning agency for Northeastern Pennsylvania. We offer our cooperation to all local and county governments and to all public and private agencies at all levels in accomplishing this task.

House Bill 4772: The National Catastrophic Disaster Insurance Act of 1973

Introduced by Congressman Flood

February 27, 1973

Referred to the Committee on Banking and Currency

PREPARED BY:

ECONOMIC DEVELOPMENT COUNCIL
OF NORTHEASTERN PENNSYLVANIA

March 1973

House Bill 4772 would establish a Federal Disaster Insurance Program, administered by the office of the Federal Insurance Administrator of the Department of Housing and Urban Development. The catastrophic insurance program would cover losses sustained as a result of a declared disaster and provide for the restoration of equity on an insurance basis. By utilizing private insurance companies, the program could minimize post disaster governmental expense and maximize protection of those suffering losses in a disaster.

Mandatory coverage would be extended to all real and personal property insurance policies other than insurance on motor vehicles. A retroactive provision is included to cover losses sustained in a Presidentially declared disaster area after June 1, 1972. The major provisions and pertinent details of the bill are summarized below.

Specific Disasters Covered and Declaration of a Disaster Area.

Catastrophic disasters specifically mentioned in the bill include: floods, high waters, windstorm, hurricane, tornado,tidal wave, drought, snowstorm, blizzard, earthquake and atomic accident or other catastrophes as defined by the administering agency.

Previously, to be eligible for benefits under disaster related programs, the specific area had to be declared a disaster area by the President. House Bill 4772 allows multiple declarations for a disaster area and thus the coverage provided in the act. In addition to a Presidentially declared disaster, natural disasters which implement the disaster provisions of the Consolidated Farmers Home Administration Act and the Small Business Act are also included in the scope of the legislation.

Powers and Functions of the Administering Agency.

The basic functions of the administering agency include the power to:

1. Prescribe the terms and conditions and limitations of catastrophic disaster insurance and the extent of coverage.

2. Impose and collect a premium surcharge on property insurance policies.

3. Purchase reinsurance to the extent deemed appropriate and available.

4. Make disbursements as necessary to insurance companies for claims paid by them to cover losses insured under the program.

5. Adopt and enforce such rules and regulations necessary to implement the provisions of the act.

The Premium Surcharge.

A premium surcharge not exceeding 5 percent of property and liability insurance premiums would be imposed and collected. The funds generated from this surcharge would be imposed and collected. The funds generated from this surcharge would be pooled with other capital funds to cover claims resulting from disaster losses. The surcharge would not be levied on workman's compensation insurance, bonds and health insurance. Insurance on motor vehicles is also excluded from the surcharge. The surcharge is not subject to agents or broker's commission or insurance company expenses.

The surcharge rate may vary on a statewide, regional, or countrywide basis or any combination thereof, to reflect variations in risk and control measures. This would provide some measure of equity in the imposition of the surcharge and offer the advantage of being based on sound actuarial data and financial considerations.

Terms, Limitations and Coverage.

After consultation with state insurance authorities the administrator will specify:

1. Particular kinds of catastrophic disasters to be covered.

2. The nature and limits of loss or damagein any area which may be covered by disaster insurance.

3. The classification, limitation and rejection of any riskswhich may be necessary.

4. The extent to which such insurance shall be subject to deductibles or coinsurance provisions.

5. The amount of disaster insurance may be limited to a percentage of the property insurance in force for each owner. The percentage figure may be adjusted as the administrator deems necessary.

Financing.

A special fund would be established in the United States Treasury which would consist of:

1. All revenues generated from the premium surcharge.

2. One percent of the aggregate amounts repaid each year from disaster loans issued by the Farmer's Home Administration and the Small Business Administration.

3. Authorization for an appropriation of $1 billion dollars to provide initial capital.

In addition, there is also included the power for the Secretary of HUD to issue

notes or other obligations through the Secretary of the Treasury which shall be treated as public debt transactions.

Control Measures, Special Risk Areas.

Properties in violation of state or local laws or ordinances governing land use and development in disaster prone areas may be excluded from coverage under the program. In a similar manner, areas having special disaster risk may be excluded from coverage unless it is determined that reasonable efforts have been made to mitigate losses in the event of a disaster through land use controls or other applicable measures.

Retroactive Payments.

Disaster losses incurred after June 1, 1972 would be eligible for the coverage established under the program. Payments of loss would be made to all insured owners of real and personal property and non insured property owners to the greatest extent possible on the basis of loss settlement procedures normally employed by insurance companies. Loss payments would be reduced by any state or federal disaster assistance grants paid to disaster victims.

Termination of Program.

The Federal Disaster Insurance Program would terminate if the Secretary of HUD certified to the President and Congress by no later than June 30, 1975, that catastrophe insurance with coverage, at least equal to the Federal program and of reasonable cost, is then available throughout the nation from private insurance companies.

Summary.

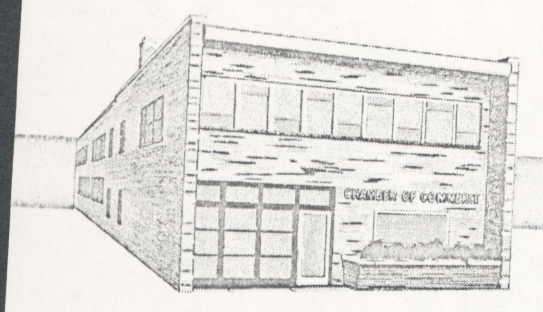
House Bill 4772, with its retroactive payments to cover disaster losses incurred after June 1, 1972 would provide an additional measure of aid for flood victims in Northeastern Pennsylvania. In addition to this, House Bill 4772 would offer the following major advantages in the field of disaster insurance:

1. Fragmented coverage under existing policies offered by private insurance companies would be consolidated. Coverage for all major types of disasters would be automatically provided and paid for through the mandatory premium surcharge, appropriations and disaster loan repayments.

2. Proper utilization of land use and development controls on the state and local level could serve as a means to avoid risk areas, and promote the implementation hazard reduction requirements in developed risk areas. These features are a necessity if the program is to aid in hazard reduction.

3. Premium surcharge rates, varying to reflect areas subject to disasters, may serve as an additional means of implementing land use and control measures and increasing public awareness of the types and probability of disasters in given areas.

4. The implementation of an actuarially sound disaster insurance program, providing adequate financing to cover potential disaster losses. Could aid in minimizing post-disasters governmental expense and facilitate a prompt restoration of the equity of a disaster victim.



GREATER WILKES-BARRE
CHAMBER OF COMMERCE

CHAMBER OF COMMERCE BUILDING • WILKES-BARRE, PENNSYLVANIA 18701 • AREA CODE 717 TELEPHONE 823-2101

12 April 1973

Kalamazoo Chamber of Commerce
121 West Cedar Street
Kalamazoo, Michigan 49006

Gentlemen:

We want you to worry about the property losses residents of the area you serve would incur should your part of the country be struck by a catastrophic disaster. You'd rather not, of course; we can understand that. Until last June 23rd, we, too, preferred to think that a major disaster is something that happens to other people, in other places. But it did happen to us, and it can happen to you.

Worry. Don't, we beg you, be lulled by the thought that if something terrible happens "the federal government will step in". We can attest that in such a case the federal government does step in, but we can also attest that what it is prepared to do for victims of a major disaster is woefully inadequate. Today, nine months after the raging waters of the Susquehanna River inundated large areas of our state's Wyoming Valley, thousands of the Valley's residents are so heavily in debt that many of them can't expect to live long enough ever to be solvent again.

It doesn't have to be that way. There is presently a bill before both the House of Representatives and the Senate (House bill H.R. 4772 attached) which, if passed into law, will insure every American against losses due to catastrophic disaster to the extent that he is covered for personal property. The insurance program the bill proposes will be funded by 1) a small premium surcharge, pro-rated according to variations in disaster risk and control measures, on property insurance policies and 2) one percent of the amounts repaid each year on disaster loans issued by the Farmers Home Administration and the Small Business Administration. This highly desirable insurance is both cheap and equitable.

Worry, and then act to help protect yourselves and all Americans against the terrible property losses a disaster brings in its wake. Your representative in Congress, Mr. Garye Brown, sits on the House Banking and Currency Committee which will decide whether or not this catastrophic disaster insurance bill will be put before the whole House. We ask you to write to him promptly and indicate that you believe the bill, H.R. 4772, which will create a NATIONAL CATASTROPHIC DISASTER INSURANCE PROGRAM deserves his support.

In closing we would like to tell you that we have two reasons for soliciting your support for this program. The first, and most compelling, is that we want to be

sure that victims of future disasters won't be financiall crippled as we now are. The second is that H.R. 4772 contains a retroactivity clause, which provides for application of the bill's provisions to victims of disasters occurring since January 1, 1972. Understandably, we hope the whole bill, including the clause making it retroactive to our disaster, will pass into law. But we urge you to support it with or without that cluase accordingly to your best judgment.

Sincerely,

Edward J. Boltz, President

EJB:are

W. JEROME SMITH
VICE PRESIDENT GOVERNMENTAL AFFAIRS

GREATER PHILADELPHIA CHAMBER OF COMMERCE
1528 WALNUT ST., PHILA., PA. 19102 - (215) 735-9320

April 17, 1973

The Hon. William A. Barrett
U. S. House of Representatives
House Office Building
Washington, D. C. 20515

Dear Bill:

Having visited in the Wilkes-Barre area several times since the first of the year, I am acutely aware of the ravages wrought in the Wyoming Valley and the plight of the residents whose homes were either wiped out or heavily damaged. I am writing to urge your favorable consideration to H.R. 4772, which provides for the creation of a National Catastrophic Disaster Insurance Program.

I would hope that through your leadership this Bill could be favorably and speedily advanced for floor consideration. I would further hope that the Retro-activity Clause is maintained, so as to assist the many affected families to return to a measure of solvency.

With kindest personal regards,

Sincerely,

P. S.:
I expect to be in Washington on April 30 and look forward to seeing you at the Pennsylvania Congressional Delegation Dinner that evening at the Sheraton Park Hotel.

WJS:lm
✓b/c Edward J. Boltz

1300 Commerce Building, Post Office Box 1740,
Atlanta, Georgia 30301 Telephone 404 521-0845

Atlanta Chamber of Commerce

April 19, 1973

Mr. Edward J. Boltz
President
Greater Wilkes-Barre Chamber of Commerce
Chamber of Commerce Building
Wilkes-Barre, Pennsylvania 18701

Dear Mr. Boltz:

Thank you for your letter asking our support of H.R. 4772. We in Georgia have recently suffered tornado damage, and are in sympathy with those among our citizens with uninsured losses who would be aided by the legislation.

Our Congressional Task Force will consider the matter and make our position known to our Washington delegation.

Sincerely,

Charles E. Crowder

Charles E. Crowder
Executive Vice President

CEC:rg

TEXARKANA
Chamber of Commerce
POST OFFICE BOX 1468
TEXARKANA, ARKANSAS-TEXAS 75501

April 17, 1973

Mr. Edward J. Boltz
President
Greater Wilkes-Barre Chamber
of Commerce
Chamber of Commerce Building
Wilkes-Barre, PA 18701

Dear Mr. Boltz:

We appreciate your letter of April 12, relating to insurance for catastrophic disasters, and your request for us to talk with Congressman Wright Patman. It so happens that Congressman Patman will be home this coming weekend, and I have a meeting scheduled with him on Monday, April 23. This will give me an opportunity to talk with him about House Bill 4772, copy of which you enclosed for my use.

We have some knowledge of what people have experienced, because in our general area there are tornadoes and backlashes from hurricanes which cause a great amount of trouble. Tornadoes hit two Texas towns last evening, causing considerable damage and the loss of some ten or twelve lives.

We appreciate your calling this bill to our attention.

Sincerely yours,

L. E. Gilliland

L. E. GILLILAND, CCE
Executive Vice President

LEG:mg

TEXARKANA IS TWICE AS NICE

T E L E G R A M

Honorable Max Rosenn
Flood Recovery Task Force

I thought you would be interested in knowing that the Senate Subcommittee on Disaster Relief has scheduled hearings in Wilkes-Barre on May 11 and 12. The hearings to evaluate the Disaster Relief Act of 1970 and the experience of the victims of Hurricane Agnes will be held in the auditorium of the Cedar Building of Wilkes College.

Dick Schweiker

April 19, 1973

Honorable Richard Schweiker
United States Senate
Senate Office Building
Washington, D. C. 20005

Dear Dick:

I thank you for your telegram advising me that the Senate Subcommittee on Disaster Relief has scheduled hearings on May 11 and 12 in Wilkes-Barre. I shall be pleased to lend any assistance I can to the Subcommittee.

Warmest regards and best wishes.

Sincerely,

MAX ROSENN

MR/bts

cc: Mr. Andrew Shaw, Executive Director
Flood Recovery Task Force, Inc.

EAST SIDE CHAMBER OF COMMERCE

Executive Office: First Federal Savings & Loan Ass'n. Bldg.

Phone: GRamercy 3-1100

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April 21, 1973

Edward J. Boltz, President
Greater Wilkes-Barre Chamber of Commerce
Chamber of Commerce Building
Wilkes-Barre, Pennsylvania 18701

Dear Mr. Boltz;

We are enclosing herewith a copy of our letter of the Honorable Edward Koch of the U. S. House of Representatives expressing our support of H.R. 4772, a bill in which our Chamber shares your concern.

We sincerely hope that our small effort will in some way help to speed the passage of this legislation.

Many thanks for your letter of April 12th in which you so ably expressed your concern (and necessarily our concern) for the immediate passage of this bill.

With best regards I remain,

Very truly yours,

EAST SIDE CHAMBER OF COMMERCE

Herbert J. Braverman, President

hjb/eg
encl;

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PHILIP GREENE
RAYMOND S. D. YOH

April 21, 1973

Honorable Edward Koch
U. S. House of Representatives
Washington, D. C.

Dear Representative Koch;

Our Chamber of Commerce has read with great interest the pending legislation contained in H. R. 4772, a bill for the creation of a National Catastrophic Disaster Insurance Program.

So rarely in recent times has a bill so important to the Small Business community been pending before our Congress. We urge you, as a member of the House Banking and Currency Committee to take an affirmative position in this matter and to express to the other members of the Committee our undivided support of this legislation.

As a progressive Chamber of Commerce we are extremely concerned with the support and passage of "responsible" legislation. This bill, H. R. 4772 is one which is so very vital to every business community in the country in that it helps the basic small businessman to help himself, not by giving him anything for nothing but by giving him much needed assistance by way of loans at such times as any unforeseen catastrophy might strike his community. Without such assistance many small businesses would be forced to close their doors creating depressed conditions and unemployment is those communities which might have already suffered through some area catastrophy.

The example of the communities suffering from the disastrous effects of Hurricane Agnes and other catastrophic disasters cannot be ignored. The insurance aspects of the pending legislation would help to ease the suffering of the communities,

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both business and residential, by providing them with low cost coverage to enable them to have coverage to help rebuild the sticken areas.

So much of our recent legislation has been concerned with the "give-away." Here we have legislation which does not give anything away but provides a means of having people who are looking for help to have to pay a portion of the cost.

Again, we strongly urge your assistance in the passage of this bill, together with its retroactive provisions as a token of faith by our Congress in the Small Business community of our country.

Respectfully,

EAST SIDE CHAMBER OF COMMERCE

hjb/eg

Herbert J. Braverman, President

4/22/73

C. of C. Enlists Sister Groups in 'Pushing' Disaster Bill

In an all-out effort to assure passage of House Bill 4772 and Senate Bill 1144, providing national disaster insurance coverage not only for victims of tropical storm Agnes, but for future disaster victims, Greater Wilkes-Barre Chamber of Commerce has contacted its counterpart organizations in 20 states to get behind enactment of the federal legislation.

Letters have been sent to Chambers of Commerce in 37 cities having a congressman on the House Banking and Currency Committee chaired by Wright Patman, Texas, urging them to personally contact these representatives to secure votes for H.B. 4772.

Although the letter went out only a few days ago, the local Chamber has already received a response from the vice president of governmental affairs of the Philadelphia Chamber of Commerce, stating that Cong. William Barrett, a member of the House Banking and Currency Committee from that district, has been approached for his support.

Maximum Protection

In its recent policy position dealing with enactment of a National Catastrophic Disaster Insurance program, the Chamber held that such a program "would cover losses sustained as a result of a declared disaster and provide restoration of equity on an insurance basis," concluding that "such a program, using private insurance firms, could minimize post-disaster governmental expense and give maximum protection for those suffering losses."

The strongly worded letter sent to the C of C organizations over the signature of Edward Boltz, president. The local group warned these communities not to be "lulled" by the thought that if something terrible happens, the federal government will step in and make everything whole again, adding that although this may be true to some degree, "we can also attest that what it is prepared to do for victims of a major disaster is woefully inadequate."

The Chamber noted that "nine months after the raging waters of the Susquehanna River inundated large areas of our state's Wyoming Valley, thousands of the valley's residents are so heavily in debt that many of them can't expect to live long enough ever to be solvent again."

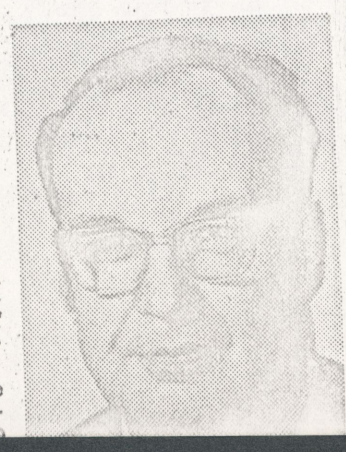
The C of C statement noted that such legislation, if passed, will insure every American against losses due to catastrophic disaster to the extent that he is covered for personal property.

The insurance program proposed by the bill will be funded by (1) a small premium surcharge, pro-rated according to variations in disaster risk and control measures, on property insurance policies and (2) one percent of the amount repaid each year on disaster loans issued by Farmers Home Administration and the Small Business Administration.

In its appeal, the C of C listed two reasons for soliciting support for the program as follows: "The first, and most compelling, is that we want to be sure that victims of future disasters won't be financially crippled as we now are. The second is that H.B. 4772 contains a retroactivity clause, which provides for application of the bill's provisions to victims of disasters occurring since June 1, 1972."

The Chamber anticipates sending a similar letter to its counterpart organizations in communities represented by members on the Senate's Banking, Housing and Urban Affairs Committee, chaired by John Sparkman, Alabama.

Sites Announces Flood To Speak At Conference



Plans are complete for the Fifth Annual Regional Conference of the Pennsylvania Department of Community Affairs, to be held at King's College Saturday, April 28. This was announced today by Edwin A. Sites, Regional Director. Congressman Daniel J. Flood, who will head the list of speakers, will address the conference luncheon. He is expected to discuss his bill H.R. 4772, now in Congress, which would establish a national program of Federal insurance against catastrophic disasters.

In view of the nationwide importance of the proposed leg-

Kaminsky To Join

U of S Will Sponsor Lecture Regarding Flood

Howard J. Grosman, executive director of the Economic Development Council of Northeastern Pennsylvania, will deliver a lecture on "The Economics of Flood Recovery: Progress to Date and the Road Ahead" in the University of Scranton Student Center Auditorium on Saturday, April 28, at 8:30 p.m.

College alumnus who is presently an instructor in the University's Department of Business and Economics will be inducted

4/26/73

Texas Town Hit by Tornadoes as It Backs Catastrophic Insurance

Immediate positive reaction has been received by the Greater Wilkes-Barre Chamber of Commerce to its call for support for national disaster insurance from other chamber units across the country.

One pledge of support came from the border town of Texarkana, whose chamber has constituents in both Texas and Arkansas and currently both states are experiencing flooding and destruction from tornadoes and heavy rains.

In a letter to Edward Boltz, president of Greater Wilkes-Barre unit, the chief official of the Texarkana Chamber stated he had scheduled a personal meeting with Congressman Wright Patman of Texas who chairs the House Banking and Currency Committee working on the insurance bill.

Ironically, while the letter was en route to Wilkes-Barre, deaths and injuries were occurring in that section of the country due to the tornadoes and rains.

"We have some knowledge of what people have experienced," the letter stated, "because in our general area there are tornados and backlashes from hurricanes which cause a great deal of trouble."

His letter added tornadoes had hit two Texas towns recently, causing considerable damage and the loss of 12 lives. Ironically, the city of Texarkana was hit by a tornado earlier this week.

Others chambers of commerce which have volunteered to contact members of the House Banking and Currency Committee include Atlanta, Philadelphia and the East Side Chamber of Commerce in New York City.

Responding to the urgent request of the local chamber of commerce for 37 of its counterpart organizations in some 20 states to take an active role in working for enactment of national disaster insurance legislation, four of the civic organizations have already indicated their willingness to get behind House Bill 4772 which would provide such insurance protection for disaster victims.

The chambers of commerce contacted are located in cities having a congressional representative on the House Banking and Currency Committee wielding considerable influence on just what form the disaster insurance bill will take when it's reported "out" by the committee.

The strongly worded letter sent to the chamber of commerce organizations warned them not to be "lulled" by the thought that if something terrible happens, the federal government will step in and make everything whole again, adding that although this may be true to some extent, "we can also attest that what it is prepared to do for victims of a major disaster is woefully inadequate."

FLOOD RECOVERY TASK FORCE, INC.
HOTEL STERLING
WILKES-BARRE, PENNSYLVANIA 18701
717 - 829-1981

26 April 1973

MEMO TO: Judge Rosenn

FROM: Alice Ellman

We thought you'd be interested in seeing how the Task Force is working to support National Catastrophic Disaster Insurance.

FRTF prepared a letter to be sent to each Chamber of Commerce whose representative in Congress serves on the House Banking and Currency Committee (letter attached). Ed Boltz approved the letter and our staff sent it out under his signature on Chamber stationery.

Thus far, the local Chamber has received replies from four of the Chambers addressed indicating either action or intention to act in support of H.R. 4772. (copies of replies attached) Two specified support of the bill's retroactivity clause.

We are also attaching local press notices of this Chamber campaign.

We are planning to extend the campaign by sending similar letters to the Chambers of all the states whose Senators are members of the Senate Committee on Housing, Banking, and Urban Affairs, in the hope of gaining support for the Scott-Schweiker-Humphrey sponsored Senate National Catastrophic Disaster Insurance bill, S. 1144.

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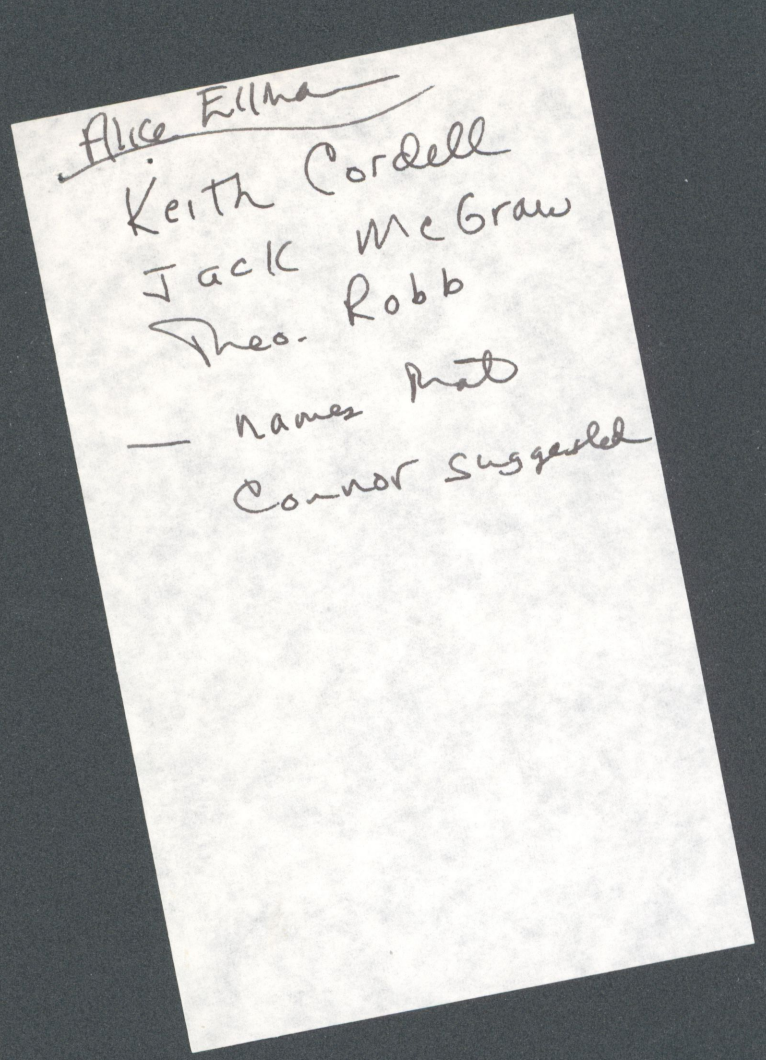
Alice Ellma
Keith Cordell
Jack McGraw
Theo. Robb
— names Pat
Connor suggested