

would be invited to help themselves to the property of others, that small businessmen would become the reluctant hosts for this party.

Now, however, it seems to us that the inviters should pick up the check; the very least the government should do for those who were victimized is recompense them for the losses they sustained, including payment for the removal of debris from their destroyed properties.

Second, total support should be mounted to secure passage of the so-called "backup reinsurance bills" S. 3028 and H.R. 17003, now pending before the Banking and Currency Committees of both Houses of Congress. These bills will provide for industry and government participation in setting up reinsurance pools so that it would be possible to make insurance available for all, including those in high risk areas.

Third, the authorities must move without delay to have introduced into the Congress for speedy enactment the necessary legislation to enable the District of Columbia to participate in the above insurance program. Insurance companies are cancelling policies now. Each day we are receiving calls concerning further cancellations. It is axiomatic that without insurance no business can continue, be rehabilitated, or survive. And it is also very clear that unless this Federal reinsurance program and the necessary District participation legislation is enacted, insurance will not be available for the neighborhoods; if it is not, these areas will die. People who live in or around troubled areas are learning the hard way that empty store fronts ruin neighborhoods just as they drain and strain city treasuries.

Fourth, merchants must be given assurance that sufficient restraints and police protection will be available; that that which occurred will not happen again. Without such assurance, to what purpose would be rebuilding, restoration, or remaining in business? The philosophy of buying restraint of the criminals from doing greater crimes by offering the alternative of property destruction is false and self-defeating. No one must be allowed to act without the law.

Fifth, if the foregoing can be accomplished, the displaced merchants should be granted a priority in returning to the areas which must be rebuilt and repaired. Where restoration is feasible, property owners should be given the necessary building permits without delay. Where an urban renewal program is needed, this should be made known quickly and here, too, those displaced should be given priority in obtaining locations. Sufficient commercial premises should be scheduled so that no one of the affected merchants who want to return to business should be denied that opportunity.

We agree with the urban renewal program set forth in the editorial which appeared in the April 21 issue of the Sunday Star, a part of which we quote:

"This approach would differ sharply from the typical urban renewal project in which entire city blocks are subjected to replanning and to drastic change. The major riot damage in this instance has been confined to the narrow strips of mixed small-business and run-down residential properties fronting on one side of the city blocks. For the most part, the housing existing elsewhere in these blocks is solid and substantial.

"The urban renewal plans need not require total reconstruction even in these strip areas. Where sound structures exist, they might well remain. Where rehabilitation is possible, that might be proposed. Ironically, however, the major benefits could result where destruction and demolition occur. For at those sites it is possible to make the most significant improvements—including substantial increases in housing for low and moderate-income families.

"Most of the damaged or destroyed structures contained ground-level commercial uses with only one or two stories of housing above. Why not, in the reconstruction, provide housing of much greater density by building higher in the air? Imaginatively planned, some of these units could help satisfy at least a portion of the demand for public housing. Some could make use of rent supplements and the diversity of other types of federal housing aids—with the ground levels devoted, as before, to business use.

"What of the business operators burned out in the riots?

"We believe that those who choose to return should have that opportunity on a first-priority basis. Urban renewal, combined with small-business loans and other available aids, offers a feasible administrative means of accomplishing this."

Sixth, every effort should be made to secure the cooperation of the Small Business Administration so that financial assistance may become available,