

HEARING  
BEFORE THE  
UNITED STATES  
COMMISSION ON CIVIL RIGHTS

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HOUSING  
VOLUME 2

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CONFERENCE  
WITH  
FEDERAL HOUSING OFFICIALS

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JUNE 10, 1959  
WASHINGTON, D.C.

MEMBERS OF THE COMMISSION

JOHN A. HANNAH, *Chairman*  
ROBERT G. STOREY, *Vice Chairman*  
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GEORGE M. JOHNSON

STAFF DIRECTOR

GORDON M. TIFFANY

(II)

Public Law 85-315  
85th Congress, H.R. 6127  
September 9, 1957

AN ACT

71 Stat. 634.

To provide means of further securing and protecting the civil rights of persons within the jurisdiction of the United States.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

Civil Rights  
Act of 1957.

PART I—ESTABLISHMENT OF THE COMMISSION ON CIVIL RIGHTS

SEC. 101. (a) There is created in the executive branch of the Government a Commission on Civil Rights (hereinafter called the "Commission").

(b) The Commission shall be composed of six members who shall be appointed by the President by and with the advice and consent of the Senate. Not more than three of the members shall at any one time be of the same political party.

(c) The President shall designate one of the members of the Commission as Chairman and one as Vice Chairman. The Vice Chairman shall act as Chairman in the absence or disability of the Chairman, or in the event of a vacancy in that office.

(d) Any vacancy in the Commission shall not affect its powers and shall be filled in the same manner, and subject to the same limitation with respect to party affiliations as the original appointment was made.

(e) Four members of the Commission shall constitute a quorum.

RULES OF PROCEDURE OF THE COMMISSION

SEC. 102. (a) The Chairman or one designated by him to act as Chairman at a hearing of the Commission shall announce in an opening statement the subject of the hearing.

(b) A copy of the Commission's rules shall be made available to the witness before the Commission.

(c) Witnesses at the hearings may be accompanied by their own counsel for the purpose of advising them concerning their constitutional rights.

(d) The Chairman or Acting Chairman may punish breaches of order and decorum and unprofessional ethics on the part of counsel, by censure and exclusion from the hearings.

(e) If the Commission determines that evidence or testimony at any hearing may tend to defame, degrade, or incriminate any person, it shall (1) receive such evidence or testimony in executive session; (2) afford such person an opportunity voluntarily to appear as a witness; and (3) receive and dispose of requests from such person to subpoena additional witnesses.

(f) Except as provided in sections 102 and 105 (f) of this Act, the Chairman shall receive and the Commission shall dispose of requests to subpoena additional witnesses.

Evidence or  
testimony.  
Release.

(g) No evidence or testimony taken in executive session may be released or used in public sessions without the consent of the Commission. Whoever releases or uses in public without the consent of the Commission evidence or testimony taken in executive session shall be fined not more than \$1,000, or imprisoned for not more than one year.

(h) In the discretion of the Commission, witnesses may submit brief and pertinent sworn statements in writing for inclusion in the record. The Commission is the sole judge of the pertinency of testimony and evidence adduced at its hearings.

71 Stat. 635.

(i) Upon payment of the cost thereof, a witness may obtain a transcript copy of his testimony given at a public session or, if given at an executive session, when authorized by the Commission.

Witness fees.

(j) A witness attending any session of the Commission shall receive \$4 for each day's attendance and for the time necessarily occupied in going to and returning from the same, and 8 cents per mile for going from and returning to his place of residence. Witnesses who attend at points so far removed from their respective residences as to prohibit return thereto from day to day shall be entitled to an additional allowance of \$12 per day for expenses of subsistence, including the time necessarily occupied in going to and returning from the place of attendance. Mileage payments shall be tendered to the witness upon service of a subpoena issued on behalf of the Commission or any subcommittee thereof.

(k) The Commission shall not issue any subpoena for the attendance and testimony of witnesses or for the production of written or other matter which would require the presence of the party subpoenaed at a hearing to be held outside of the State, wherein the witness is found or resides or transacts business.

#### COMPENSATION OF MEMBERS OF THE COMMISSION

SEC. 103. (a) Each member of the Commission who is not otherwise in the service of the Government of the United States shall receive the sum of \$50 per day for each day spent in the work of the Commission, shall be reimbursed for actual and necessary travel expenses, and shall receive a per diem allowance of \$12 in lieu of actual expenses for subsistence when away from his usual place of residence, inclusive of fees or tips to porters and stewards.

(b) Each member of the Commission who is otherwise in the service of the Government of the United States shall serve without compensation in addition to that received for such other service, but while engaged in the work of the Commission shall be reimbursed for actual and necessary travel expenses, and shall receive a per diem allowance of \$12 in lieu of actual

expenses for subsistence when away from his usual place of residence, inclusive of fees or tips to porters and stewards.

DUTIES OF THE COMMISSION

SEC. 104. (a) The Commission shall—

(1) investigate allegations in writing under oath or affirmation that certain citizens of the United States are being deprived of their right to vote and have that vote counted by reason of their color, race, religion, or national origin; which writing, under oath or affirmation, shall set forth the facts upon which such belief or beliefs are based;

(2) study and collect information concerning legal developments constituting a denial of equal protection of the laws under the Constitution; and

(3) appraise the laws and policies of the Federal Government with respect to equal protection of the laws under the Constitution.

(b) The Commission shall submit interim reports to the President and to the Congress at such times as either the Commission or the President shall deem desirable, and shall submit to the President and to the Congress a final and comprehensive report of its activities, findings, and recommendations not later than two years from the date of the enactment of this Act.

Reports to President and Congress.

(c) Sixty days after the submission of its final report and recommendations the Commission shall cease to exist.

Termination of Commission.

71 Stat. 636.

POWERS OF THE COMMISSION

SEC. 105. (a) There shall be a full-time staff director for the Commission who shall be appointed by the President by and with the advice and consent of the Senate and who shall receive compensation at a rate, to be fixed by the President, not in excess of \$22,500 a year. The President shall consult with the Commission before submitting the nomination of any person for appointment to the position of staff director. Within the limitations of its appropriations, the Commission may appoint such other personnel as it deems advisable, in accordance with the civil service and classification laws, and may procure services as authorized by section 15 of the Act of August 2, 1946 (60 Stat. 810; 5 U.S.C. 55a), but at rates for individuals not in excess of \$50 per diem.

Staff director.

(b) The Commission shall not accept or utilize services of voluntary or uncompensated personnel, and the term "whoever" as used in paragraph (g) of section 102 hereof shall be construed to mean a person whose services are compensated by the United States.

(c) The Commission may constitute such advisory committees within States composed of citizens of that State and may consult with governors, attorneys general, and other representatives of State and local governments, and private organizations, as it deems advisable.

62 Stat. 697  
et seq.

(d) Members of the Commission and members of advisory committees constituted pursuant to subsection (c) of this section, shall be exempt from the operation of sections 281, 283, 284, 434, and 1914 of title 18 of the United States Code, and section 190 of the Revised Statutes (5 U.S.C. 99).

Hearings, etc.

(e) All Federal agencies shall cooperate fully with the Commission to the end that it may effectively carry out its functions and duties.

Subpenas.

(f) The Commission, or on the authorization of the Commission any subcommittee of two or more members, at least one of whom shall be of each major political party, may, for the purpose of carrying out the provisions of this act, hold such hearings and act at such times and places as the Commission or such authorized subcommittee may deem advisable. Subpenas for the attendance and testimony of witnesses or the production of written or other matter may be issued in accordance with the rules of the Commission as contained in section 102 (j) and (k) of this Act, over the signature of the Chairman of the Commission or of such subcommittee, and may be served by any person designated by such Chairman.

(g) In case of contumacy or refusal to obey a subpoena, any district court of the United States or the United States court of any Territory or possession, or the District Court of the United States for the District of Columbia, within the jurisdiction of which the inquiry is carried on or within the jurisdiction of which said person guilty of contumacy or refusal to obey is found or resides or transacts business, upon application by the Attorney General of the United States, shall have jurisdiction to issue to such person an order requiring such person to appear before the Commission or a subcommittee thereof, there to produce evidence if so ordered, or there to give testimony touching the matter under investigation; and any failure to obey such order of the court may be punished by said court as a contempt thereof.

#### APPROPRIATIONS

SEC. 106. There is hereby authorized to be appropriated, out of any money in the Treasury not otherwise appropriated, so much as may be necessary to carry out the provisions of this Act.

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## COMMISSION ON CIVIL RIGHTS

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JUNE 10, 1959

The Commission met in the New York Room, Statler Hotel, Washington, D.C., at 2 p.m., Wednesday, June 10, 1959, Chairman John A. Hannah presiding.

Present: John A. Hannah, Chairman; Robert G. Storey, Vice Chairman; John S. Battle, Commissioner; Rev. Theodore M. Hesburgh, Commissioner; Doyle E. Carlton, Commissioner; and George M. Johnson, Commissioner.

Also present: Gordon M. Tiffany, staff director; Harris L. Wofford, legal assistant to Commissioner Hesburgh; Eugene R. Jackson, legal assistant to Commissioner Johnson; Robert Amidon, housing team attorney; Rufus Kuykendall, Director, Office of Laws, Plans, and Research; James H. Denison, administrative assistant to Dr. Hannah; and Mrs. Glenda Sloane, housing team attorney.

### PROCEEDINGS

Chairman HANNAH. The meeting will come to order.

I have an opening statement for the record.

As you know, the Civil Rights Act of 1957, under which this Commission was established, assigned us the specific duty to investigate voting complaints alleging the denial to register or vote because of race, creed, or color. In addition to this particular legislative mandate, this act authorized us to collect information concerning a denial of the equal protection of the laws and to appraise Federal laws and policies with respect to the equal protection of the laws. It was under this general legislative authority that the Commission decided to conduct studies in the field of education and housing.

After our housing-study staff had conferred with many of the officials of the housing agencies here in Washington and conducted several preliminary field-survey trips, the Commission decided that the best way to obtain firsthand information on the problem of discrimination in housing would be to hold hearings in selected cities. We have held three hearings—the first in New York City in February of this year, the second in Atlanta in April, and the last one in Chicago in May.

These three cities were selected because of the varying situations they represented. New York, for example, then had the most far-reaching city and State antidiscrimination housing statutes in the country, and the Commission was anxious to learn how these laws are administered and what they are accomplishing.

In Atlanta, the Commission heard about the minority housing problems in a major southern city where the principle of "separate but equal" prevails in housing.

Chicago was selected because it has no city law nor is there any state law such as New York's prohibiting racial discrimination in housing.

In the course of these hearings much testimony was heard regarding the operations of the various Federal housing programs. Practically all of our witnesses were unanimous on one point—that the Federal Government, through its various programs, is a major factor in the American housing market.

Accordingly, we are particularly pleased that today we will have the opportunity of hearing directly from Federal housing officials. We want to hear testimony on what your policies are, and effects your operations have on this nationwide problem of discrimination in housing. At this time, and on behalf of all the Commissioners, I want to thank all of the housing-agency heads and officials for the splendid cooperation and assistance which they have extended to our housing-study staff.

The first person we will hear from today is Mr. Norman Mason, the Housing and Home Finance Administrator.

Mr. Mason, we are grateful to you for your willingness to come here today. We will be interested in hearing what you would like to have us hear from you.

#### **TESTIMONY OF NORMAN P. MASON, ADMINISTRATOR, HOUSING AND HOME FINANCE AGENCY**

Mr. MASON. Mr. Chairman and members of the Commission, I think this is a stupendous task that you have undertaken and I certainly can understand your desire for firsthand information.

I have with me today from the Office of the Administrator of the Housing and Home Finance Agency Mr. Brownfield, my General Counsel; Mr. McFarland, who is the Director of the Division of Economics and Program Studies; Mr. Graves, the Executive Secretary of the Voluntary Home Mortgage Credit Program; and Miss Flora Hatcher, who is Director of Group Services. All of these people have parts to play in our program and are interested in hearing this discussion.

From the Federal Housing Administration there is Dr. George Snowden, who is the assistant to the Commissioner for Intergroup Relations Service.

From the Public Housing Administration there is Mr. Philip G. Sadler, who is Director of Intergroup Relations, to make a statement, and Mr. Casey Ireland and Mr. Bernard Orlikowski to listen.

From the Urban Renewal Administration there is Mr. Richard Steiner, the Commissioner, and Mr. George Nesbitt, who is intergroup relations officer.

From the Federal National Mortgage Association we have Mr. J. Stanley Baughman, who is President of that organization.

I welcome the opportunity to discuss with this Commission the Federal Government's housing programs administered by the Housing and Home Finance Agency. We have followed your hearings in the housing field with keen interest. We look forward to having the benefit of your forthcoming report to the President and the Congress.

The Housing and Home Finance Agency consists of the Office of the Administrator and five constituents—Federal Housing Administration, Public Housing Administration, Urban Renewal Administration, Federal National Mortgage Association, and Community Facilities Administration. It also provides staff and other aid for the Voluntary Home Mortgage Credit Program with its assistance to minorities in securing mortgage financing.

Let me first sketch in rather broad strokes the main housing programs which this Agency administers. Following my statement, constituent representatives will briefly describe their operations and policies in serving this field.

The Federal Housing Administration insures loans made by private lenders for constructing, purchasing and improving new and existing housing, including individual homes and multifamily buildings, both owner occupied and rented. The Federal Housing Administration's job is accomplished by working with private enterprise—builders, lenders, and realtor brokers. Its special programs, section 220 and section 221—and Mr. Chairman in government we just can't get away from using numbers and abbreviations, apparently—are important to urban renewal accomplishment. It has done much to add to and improve our housing supply and has increasingly served the minority-group segment of the market. The Federal Housing Administration was established in 1934. It has written mortgage insurance on more than 5 million homes and on multifamily rental and cooperative housing units to house more than 800,000 families. Property-improvement loans have been approved for more than 22 million homeowners.

I would like to add to the statement here the fact that the percentage of the market in mortgages that is covered by the Federal Housing

Administration's program has ranged from as little as 8 or 9 percent to almost 30 percent.

The Public Housing Administration administers the public low-rent-housing program which serves families in the lowest income groups. Under this program, the Federal Government may provide development loans and annual subsidies to local communities for developing and operating public low-rent dwellings. Preference in federally aided low-rent public housing is provided by law for eligible low-income families displaced by urban renewal and other public action. Under both Federal and State statutory authorities, the public low-rent housing program is a locally owned and administered program. Currently, the nation's public-housing inventory consists roughly of approximately 2,400 federally aided public low-rent-housing projects with approximately 451,000 units under management of more than 1,000 local housing authorities. Public low-rent housing has historically provided a substantial amount of standard housing for eligible low-income minority families, with about 45 percent of the units now occupied by nonwhites.

Urban renewal, about which you've heard so much in your hearings—is carried out by the Urban Renewal Administration. The program reflects the urgent need to revitalize our cities. One of the significant milestones of housing progress occurred in passage of the 1954 Housing Act, which vastly expanded the scope of urban renewal and provided new concepts and tools for attacking urban blight. This legislation authorizes planning advances, and loans and grants to local communities carrying out title I projects, for clearance and redevelopment, and for rehabilitation, or for a suitable combination of these treatments. Prevention of blight is a major emphasis in the legislative authority. Urban renewal projects are carried out by local public agencies under powers granted by State and local enabling laws. An important part of urban renewal takes place under the locality's workable program.

Urban renewal unquestionably presents a historic opportunity to increase and improve housing opportunities for minorities. In practically all communities, Negro and other minority group families are concentrated largely in the very areas most in need of renewal. Currently, urban renewal activities span across the country; 877 localities have adopted workable programs. Six hundred forty-five title I projects are being carried out in 386 localities.

The Federal National Mortgage Association serves as a secondary market facility and provides supplementary assistance for FHA-insured and VA-guaranteed home mortgages. FNMA works directly with private lending institutions. FNMA also renders special assistance by buying certain loans at the determination of the Congress or

of the President. These loans make financing available in new and unproven fields.

The Community Facilities Administration administers three programs—advance planning, public facility loan, and college housing. Under the advance planning program, CFA may advance funds to States, municipalities, and other public agencies to help finance the planning of various public works. The public facility loan program aids States and local governments in building essential community facilities where financing is not available elsewhere on reasonable terms. Under the college housing program, loans may be made to educational institutions for student and faculty housing and related facilities.

You can thus see the broad scope and variety of our major programs and operations in the Housing and Home Finance Agency. Within this setting, the Office of the Administrator carries out broad overall functions, including supervision and coordination responsibilities. Statutory authority for the public low-rent-housing program and for the Federal mortgage-insurance program inheres in the Commissioners of these two constituent agencies. For other programs, statutory powers inhere in the Administrator. Many of these powers can be, and are, delegated by the Administrator to Commissioners of constituent units. The law specifies that certain powers cannot be delegated but must be performed by the Administrator.

Without getting ourselves ensnarled in the legalisms of the Administrator's statutory powers, let me state my belief that by mutual agreement we can and must take needed action in all our programs to assure equal treatment and opportunity in their benefits to all our citizens, irrespective of race, color, or creed. I believe it is my responsibility to give leadership and guidance in both policy development and its implementation in this field. To be effective in any overall sense, the directions throughout our programs and the actions taken must be both unified and coordinated, as between constituents, as between the Office of the Administrator and constituents, and in terms of our manifold interrelationships with local and State officials, private enterprise, and public-interest groups.

Now I want to make a few observations about our national community. We are living in a growing America, a changing America, and one in which its people are "on the move." I am told that one out of every five American families moves each year. These trends can be a great factor in helping us learn mutual understanding and acceptance of each other on merit.

Our greatest population growth is occurring in large urban centers. Well over half our people now live in 168 standard metropolitan areas. Within these areas, between 1950 and 1956, there has been a marked

shift of population from central cities to surrounding areas, with the population of these areas increasing by 30 percent and central cities growing by about 5 percent. The fact that population outside standard metropolitan areas increased by only 3 percent during the same period further sharpens the pronounced national trend toward urbanization.

Within these movements, there has been a mounting shift of our colored population into the core of our cities. The result is that Negro and other minority-group families are fast becoming the large, if not predominant, proportion of our central city population. Social scientists are increasingly warning of the dangers of residential stratification along ethnic or economic groups. These dangers obviously lay a direct, heavy impact on minorities involved. When stratification occurs, it limits housing opportunities. It fences people in. We are also coming to realize it limits the total community's growth and welfare. We are beginning to see that isolation at the neighborhood level is no less dangerous than isolation at the international level.

At the same time that nonwhites and other minorities are becoming a larger element of our city population, our nation is undertaking a vast urban renewal program to renew and revitalize its central cities. Our cities must be revitalized, but here we have a complex and serious problem. It is compounded because Negro and other minority families, by and large, are confined and concentrated in the very worn-out residential areas most in need of renewal and not as free as others to move into new neighborhoods and other housing. These areas usually require some demolition of housing or near total clearance. In the typical local urban renewal program, for example, racial minorities nearly always constitute from one-third to one-half of the families to be displaced. To carry out any relocation plan we know it requires increasing the amount of housing available to minorities. We know it means improving the quality of housing occupied by minorities. We know it means making housing available to minorities.

Whether related to urban renewal or to our more general national housing objective, all informed persons in this field seem to agree that increasing and improving the nation's housing supply is of foremost importance in moving ahead in this field. Although we will not have data to document more fully our national progress in housing until we have the 1960 census, the national housing inventory taken by the Census Bureau in late 1956 shows during the first 7 years of the decade a net of over 9 million dwelling units were added to house approximately 6 million additional households. During this same period, the vacancy rate of good units available for rent or sale advanced from 1.6 to 2.5 percent of the entire inventory—thus enabling American families to spread out a bit and have more choice. This inventory also

shows a very measurable upgrading of housing that was part of the 1950 inventory and still used as dwellings in 1956. Seventy-six percent of our housing inventory in 1956 compared to 65 percent in 1950 was in standard condition. Twenty-four percent was classified in 1956 as dilapidated or lacking in one or more basic plumbing facilities, compared to 35 percent in 1950. The 1956 inventory does not provide extensive racial breakdowns.

Of course, this advancement in our national housing picture is encouraging. Even more important, however, it shows us the job yet ahead, and no room left for complacency. We know we must make faster and much greater progress in overcoming blight. We're told to expect a sharp upswing in family formation in the 1960's, and this means housing to serve these new families. In addition, we would all agree that in a nation like ours we still have important and urgent work to do when 24 percent of our housing inventory is still classified as dilapidated or with plumbing deficiencies.

The 1950 housing census—which is the latest data we have with extensive racial breakdowns—documented many special difficulties experienced by Negroes and other racial minorities in acquiring standard housing. It showed, for instance, that 30.7 percent of nonfarm homes occupied by nonwhites was dilapidated compared to 5.7 percent for whites. Overcrowding was four times as great. Minorities were generally able to buy less housing value and secure less home financing service on poorer terms per dollar than whites. These and other disturbing differentials stress the importance of expanding and improving housing and home finance available to minorities. When more ample data becomes available in the 1960 housing census, we will analyze it very carefully. We expect to make the results of our study available to public officials, industry leaders, and public-interest groups so that all can join in moving ahead.

In carrying out our program, we must always be reviewing, analyzing, and studying our operations and how they are serving this segment of the market. We must always look for new and more effective approaches. This must be a continuous process. Advances are usually made in several stages with their effectiveness depending on the wisdom and soundness in hammering out and implementing each step.

Let me now tell you some ways I have been thinking about problems in this field during my first 5 months as Administrator. This kind of thinking is not entirely new to me. My first baptism was as FHA Commissioner. Here my concern, of course, was in action to assure that all Americans shared equally in the benefits of Federal mortgage-insurance programs, irrespective of their race, color, or creed. My job as Administrator extends to a much broader orbit. I must now take responsibility and give leadership in assuring that all HHFA pro-

grams are administered so that there is unhampered participation in their benefits, regardless of racial and ethnic identity.

It gives me hope in undertaking my new functions as Administrator to recall the effectiveness that we were able to exhibit in FHA in our joint efforts with the building industry in their production program to serve minorities—with the mortgage bankers in their study and findings to overcome mortgage finance impediments faced by Negroes—and perhaps, most of all, to remember the 41 or more open occupancy projects insured by FHA that demonstrated what can be done by the fine teamwork of industry, local community groups and officials, and the FHA.

I am convinced that the broad relationships involved in carrying out our varied housing programs, not only across the country with local and State public officials, but also with the private building and lending industries and with public-interest organizations, gives the Federal agency a fine opportunity to lead. The effective joint efforts of all these forces are required to move ahead further and faster. The Federal Government, however, has inherent basic responsibilities in administering its programs equally to its citizens. It also has at hand an inventory of national experience that belongs to the people and must be made available as a significant tool for moving forward in this field. There are many ways to lead—by cooperating, by encouraging, by stimulating. It is sometimes necessary to prod, but whatever the method, it is my view, we must lead. I must have help in developing specific actions to give this leadership scope and effectiveness.

I am now engaged in plans to bring together in the Office of the Administrator a leadership nucleus of informed intergroup-relations specialists drawn from various racial backgrounds. These must be people knowledgeable with respect to housing programs and the many complex intergroup adjustments involved in this field. The directing head of this group will report directly to me. I expect to look to this staff nucleus for specialized advice and assistance. I will extend their usefulness where needed throughout the Agency. This staff must be of recognized stature and competence with understanding of developments within the Federal Agency and outside. I will expect them to recommend, for my consideration, specific programs and steps for continuously increasing the effectiveness of Federal programs in serving this market. My hope is that they can operate on a rather flexible basis. Assignment of an intergroup-relations specialist to a specific operation can often help “key in” a significant program phase to our overall efforts.

In addition to this staff nucleus, it is my conviction that one of our most needed steps is to bring successfully into our efforts sympathetic



understanding and the affirmative participation of the entire personnel throughout the housing agencies—for the Agency responsibility on this front can be fully discharged only to the degree that every employee discharges his full measure of the responsibility.

I am convinced that urban renewal offers real potential for moving ahead. Earlier, I commented on the extent to which minorities were migrating into our central cities in search of better cultural and employment opportunities, and how they were occupying the areas most in need of renewal. Urban renewal must result in adding to the living space available to the people being displaced.

An important relocation tool is FHA's section 221 program. This program provides low-cost housing to displaced families with a minimum downpayment of \$200 including closing costs. There have been comments that a relatively low proportion of the housing units insured under section 221 are actually being occupied by eligible displacees, especially minorities. To find out whether or not this is true or whether the program might be serving well by simply adding to the housing supply, I am having Mr. Albert Thompson, of FHA's intergroup-relations staff, do a full review to find out in addition to these questions how much 221 housing is being produced—whether or not it is available to minority groups—whether or not it is being produced in proper locations—and whether or not buyers and renters find it adequate for living as American citizens expect. Mr. Thompson has now completed careful groundwork for the study and questionnaires are on the way out to OA Regional and FHA field offices. To round out the full picture as to how this program is operating at the local level, field visits are planned to select localities, with 23 cities spread geographically throughout the country now on the list.

Mr. Thompson is presently in the field on his first visits seeking information concerning community attitudes from local public officials, private enterprise, and public-interest groups. We feel this comprehensive study will provide essential clues for strengthening the 221 operation. This action obviously is significant to displaced minorities.

Another important program I'm currently looking at very hard is the workable program. I am convinced it has highly significant untapped possibilities in serving this field. Under the 1954 Housing Act, communities are required to develop workable programs as a condition to receiving certain Federal aids. They must be certified by the Administrator and renewed each year. This statutory device is an "umbrella" of local aims and action—planning, city administrative tools, code enforcement, neighborhood analysis, rehousing, and citizen participation.

Under the workable program's comprehensive planning requirement, a community looks at all its problems, where it is and where it wishes to go, in undertaking revitalization. It begins to plan for all its citizens in terms of total community structure. Planning for all citizens results in benefiting all citizens, because from the beginning nobody is left out. The breadth of such planning can be a real power in loosening and expanding housing opportunities for minorities.

A community can't plan wisely without facts. Sound neighborhood analyses, another part of the workable program, gives basic facts about the people, their houses, and neighborhoods. Facts are the essential forerunner of all sound action, but, even more important, its people begin to realize the community cares about their living conditions and the whole citizenry learns about "both sides of the railroad track."

Planning and analysis is followed by code enforcement to upgrade some bad apples in the barrel so there won't be others and also help to keep good neighborhoods from deteriorating. It's another very important tool.

Now we come to the rehousing part of the workable program. Here answers must be found, answers as to how much new housing is needed, how to get it, where it is to be located, and who is going to occupy it, how much housing can be improved, and how much must be demolished.

The last, and one on which the effectiveness of all others depends, is citizen participation. No locality can revitalize itself without the full participation of all its citizens. This is especially true for minorities throughout the community and for the people being displaced. It is absolutely essential to undertake all these actions with the people.

Now it is these potentials in the workable program that convince me that much deeper meaning must be breathed into this operation. I have in mind our exercising more aggressive leadership to accomplish workable program objectives. We recently prodded New York City on their workable program and we are beginning to feel there will be some good results.

Still another part of my current thinking relates to further strengthening our Federal-State-local cooperation. A significant trend has been taking place on the State and local legislative fronts seeking to provide equal housing opportunity to all. Fourteen States have enacted statutes prohibiting racial discrimination or segregation in housing that is either publicly owned, or publicly assisted or located in urban renewal project areas. Seven of these State statutes cover both publicly owned housing and publicly assisted private housing.

The FHA has provided us with pioneering experience and achievement in cooperative assistance to the State and local enforcement agencies, and we are now studying ways to extend this type of assistance and cooperation in Federal-State relations to other parts of our programs.

I am fully conscious of the importance of availing myself and my staff of advice and ideas of informed groups and individuals. I have recently called together public-interest groups and have talked with private-enterprise leaders, and with many other recognized experts in this field. We need all the help we can get. We shall from time to time bring in consultants, as we do in other programs, to help us in our thinking and planning.

Now let me, if I may, tell you the approach to this problem which I sincerely believe will bring about the solution we all hope for—will bring it about most quickly, most effectively, and with lasting benefits.

It has been my experience that the people of our nation always respond more wholeheartedly to praise than to police actions.

Americans don't like to be pushed, but they do enjoy being part of a movement working for a good cause. Their energy is boundless. Their teamwork is renowned throughout the world.

Let's try and put these forces behind our housing programs. Let's try a system of rewards in solving our housing problems.

Right now I am working on such a plan—a way to implement a system of rewards for communities that really want to have all their citizens living in harmony.

Mr. Chairman, this was a little longer than I had hoped it would be, but the subject is so complex a subject as to make it possible that we could talk all afternoon on it.

Chairman HANNAH. Thank you very much, Mr. Mason.

It is an interesting and informative statement.

Do you now have some of your assistants who would like to talk?

Mr. MASON. I have men from the Agency with more brief statements.

Chairman HANNAH. If you would like to present the whole picture before we get into questions, it would save time. Otherwise, we will find ourselves asking questions you had intended to answer.

You just proceed, Mr. Mason, and introduce the folks in the order you would like to have them.

Mr. MASON. Dr. Snowden, from the Federal Housing Administration.

TESTIMONY OF GEORGE W. SNOWDEN, ASSISTANT TO THE COMMISSIONER, FEDERAL HOUSING ADMINISTRATION

Mr. SNOWDEN. Mr. Chairman, I am George W. Snowden, assistant to the Commissioner of the Federal Housing Administration, Commissioner Julian H. Zimmerman, whom I am representing. Commissioner Zimmerman had hoped to be here, but, as you know, we are celebrating 25 years of FHA and in the activity of this celebration we find our Commissioner many times in the field. That is the case today. I wish so much that you could see him and meet him. He is a young man, perhaps the youngest in the history of FHA administration, and one of the great enthusiasts for the area that we are discussing here today.

We appreciate the opportunity to appear before this Commission and to submit for the record a statement regarding the Federal Housing Administration's role in helping to make decent standard housing available to all qualified citizens regardless of race, color, national origin, or ancestry.

Our statement will cover an appraisal of the dimensions of the minority group market for private housing; some of the difficulties inherent in the market; policy, organization, and procedures in FHA; some observations in reference to results to date; some recent changes designed to strengthen the role of FHA in this field; and some considerations with respect to future steps.

We have attached several documents to illustrate some aspects of our policy and program in this area.

Perhaps the comments made in the HHFA's prepared statement respecting the structure, objectives, and programs of the several constituent agencies, including the Federal Housing Administration, suffice for the purposes of this hearing.

We would, however, take this occasion to reemphasize that inherent in all the objectives of the FHA is a philosophy which views its role as that of an aid and a stimulant to private enterprise to meet the nation's housing needs.

Within recent years, FHA has been increasingly aware of an expanding market for standard housing for minority groups.

Numerous factors have influenced this growth:

1. Extensive and rapid population shifts of minority groups from farm to urban areas.
2. Growing improvement in economic status of minority group workers.

Better jobs and improved incomes since World War II have placed many more nonwhite families in a position to afford standard homes of good quality.

In 1957, for instance, approximately 29 percent of the nonwhite families residing in urban areas outside the South had incomes above \$5,000 a year. For urban areas in the South the ratio was 18 percent and for the Nation, as a whole, it was 26 percent.

In 1946, only 9 percent of the nonwhite families of the country residing in urban areas outside the South and 3 percent of those living in urban areas of the South had incomes above \$5,000.

In order to assist in bringing the supply of adequate housing more nearly in line with this expanding and diversified demand, the FHA has taken various steps to stimulate private enterprise so that they may serve this segment of the market. This policy is in keeping with all efforts of FHA to serve the total housing market.

The basic problems which the nonwhite encounters in seeking a good home are (1) restrictions on his acquisition and use of desirable land; (2) limitation of available housing in an open housing market; and (3) restricted availability of mortgage financing.

Definite measures have been taken to keep industry informed of the growing importance of this segment of the housing market and the available tools within FHA to serve it.

The Federal Housing Administration has an established field staff of intergroup-relations advisers whose objective is to serve the minority-group segment of the housing market.

Each adviser is assigned to one of the six FHA zones. They assist local insuring-office directors in obtaining greater availability of housing to minority groups.

The aid of builders and lenders is sought in the planning, production, and financing of housing suitable to the market.

These advisers give assistance in making the most effective use of Federal, State and local aids available to meeting housing needs. They interpret FHA rules and regulations, seek new sources of mortgage loans for nonwhite borrowers and attempt to clear up misconceptions about the market.

#### INTERGROUP RELATIONS SERVICE

The work of the intergroup-relations advisers is coordinated through the office of the assistant to the Commissioner (Intergroup Relations). The responsibilities of this office include:

1. Serve as consultant and adviser to the FHA Commissioner and his central-office staff.
2. Maintain contacts with financing institutions, builders, and brokers and develop means of utilizing FHA programs for minority groups.

In order to develop more comprehensive data and information relating to this market, FHA insuring offices maintain a file of data and

material valuable in analyzing this segment of market demand. This file enables field-office personnel to render increased assistance to builders, mortgage lenders, and sponsors active or interested in the minority-group segment of the housing market.

In one of our reports in 1955 to the HHFA Administrator, we made the following comment:

The results of the coordinated "team" approach by FHA and the private homebuilding industry have been outstanding. On the basis of observations by FHA personnel and industry leaders, it is apparent that during the past 2 years a larger volume of new housing, both sales and rental, was made available for occupancy by minority groups than in any previous period.

The emphasis on industry groups is in no way intended to minimize the effectiveness of other groups.

In addition to its efforts with industry organizations, FHA has consistently maintained that the responsibility for removing roadblocks to a free housing market for minority groups should be shared by local and national organizations interested in improving community life in American cities. Concerted attention has been directed toward assisting such organizations as the National Urban League and its affiliates, the American Friends Service Committee and Civic Unity organizations.

FHA has attended and participated in regional conferences of the NAACP, annual meetings of the National Association of Negro Business and Professional Women, district meetings of teachers associations and church groups. The problems of housing minority groups have been discussed and the assistance of the FHA staff has been utilized in interpreting the aids and programs which may alleviate these conditions.

Housing conferences sponsored jointly by private homebuilding industry, FHA and State colleges take place annually on the campuses of Prairie View College in Texas, Grambling College in Louisiana, and Tennessee State University. These meetings provide a real opportunity to develop informed local leadership in the drive for better minority-group housing conditions.

FHA has an evolving policy directed toward the goal of a free market. Prohibition of recorded race-restrictive covenants in FHA-insured mortgages was a big step toward loosening the supply of housing in good neighborhoods heretofore inaccessible to members of minority groups.

In 1951, announcement was made that all repossessed FHA-insured housing should be administered on a nonsegregated basis.

In 1952, FHA began to set annual goals for local insuring offices in order to spur them to increase the supply of housing available to minority-group families.

In 1954, the FHA Commissioner outlined a program of reorientation aimed at positive encouragement by FHA of open-occupancy housing as well as greater effort to serve minority groups.

In 1957, FHA entered into agreement to cooperate in securing compliance with fair-housing-practices laws enacted first in New York State. Since the initial action, such agreements have become applicable in all States and localities with fair-housing laws.

FHA does not attempt to enforce State or city laws respecting housing. We have taken the position that this is a matter strictly for the local enforcement agency or commission. Under present provisions of our agreement, FHA will backstop State and local enforcement agencies and take action following a valid finding of discrimination by them.

#### SOME OBSERVATIONS ON RESULTS

Evidence of the effectiveness of the industry-FHA "team" approach to the solution of problems of providing housing for minority groups is seen in all parts of the country. Observations from our field offices and intergroup-relations advisers confirm that there is hardly a community in any section of the nation with sizable nonwhite population that does not have private housing available to this segment.

The movement of nonwhite families into an increasing volume of good existing housing continues to be one of the significant trends in large urban centers. Reports from every FHA zone emphasize an increased use of FHA mortgage insurance by minority-group buyers.

Equal significance is attached to the shift in occupancy patterns in subdivisions constructed initially for majority groups under the FHA program. We have noticed varied reactions. In many instances the opening of these units to nonwhite families has not resulted in a general exodus of white families.

#### OBSERVATIONS ON ACHIEVEMENTS IN OPEN OCCUPANCY

Since announcement by FHA in 1954 that it would take steps to encourage the development of open-occupancy projects in suitable key areas, at least three significant trends are observable:

1. The actual number of "open occupancy" projects undertaken has increased steadily.
2. These projects are initiated in various sections of the Nation.
3. The initial steps in planning for such projects are increasingly being assumed by the industry.

By 1957, there were 41 such projects with FHA-insured mortgages involving \$53 million. The number since then has steadily increased.

Briefly, I should like to comment on several changes made by FHA

last year which we think reflect significant national trends toward improved intergroup relations.

The former Racial Relations Service was changed to Intergroup Relations Service with a corresponding change in title of personnel in this work. The change was made because the former title seemed outdated and perhaps gave the connotation of racial separateness in both thinking and performance.

A new position of specialist in intergroup relations was established to work especially in States and localities over the nation where non-discrimination housing laws have been enacted.

By way of further implementing FHA's philosophy of full equality of opportunity, qualified intergroup-relations advisers have been promoted to other operating sections within the agency. One of them now is serving as market analyst and another as insurance-programs adviser.

Also, in this connection, FHA has given considerable attention to President Eisenhower's Government-employment program reaffirming the policy of the Government that equal opportunity in employment be afforded all qualified persons. We in FHA look upon the enforcement of this policy as a reflection of our efforts to provide equal opportunity for all, regardless of race, color, or creed.

Employment of members of minority groups has had steady increase in FHA in the last 4 or 5 years. Our field offices report that members of various minority groups are serving in such technical positions as appraisers, loan examiners, attorney advisers, architects, construction examiners, and chief closing clerks in several programs.

In conclusion, we would like to point to the fact that the changing national scene necessarily requires continuing examination of certain phases of FHA operations in order to assure their most effective use. In this regard, and especially pertinent to the availability of housing and home financing to members of minority groups, we spent considerable time and effort during 1957-58 in examination of our program benefits along three important lines:

1. FHA's appraising techniques as they relate to race.
2. Downpayment requirements, aimed at effecting a larger volume of participation of racial minorities with medium and lower-than-medium incomes.
3. Policies and procedures regarding secondary earnings in mortgage-credit examination.

The results of this Administration's efforts in all three of these areas represent a significant milestone in the march toward a fuller supply of decent housing available to minority groups.

We are drafting further correspondence to all FHA directors, urging them to take all possible steps to increase the supply of good housing for minority groups.



We are convinced that sound progress in the intergroup-relations field will depend increasingly on education and understanding. FHA is stepping up its program in intergroup relations through some reorganization along functional lines and some augmentation of staff. Major aspects of this reorganization will, of course, have greatest impact in communities with antibias housing legislation and in urban renewal, especially the section 221 relocation program.

We can assure this Commission that in this connection we will continue to encourage the production of FHA-insured open-occupancy housing.

Chairman HANNAH. Thank you very much, Mr. Snowden.

Mr. MASON. Mr. Chairman, Dr. Snowden has told you about the private-industry approach. The Federal Housing Administration, that agency of government whose services are used by individuals, is paid for by them. This agency accumulates each year added reserves of upward of \$100 million, so it is an agency which depends upon the people it serves for its expenses.

We now have the other side of this picture, Mr. Sadler, who is the adviser and Director of the Intergroup Relations Service of the Public Housing Administration. He will tell you about his program.

**TESTIMONY OF PHILIP G. SADLER, DIRECTOR OF INTERGROUP RELATIONS, PUBLIC HOUSING ADMINISTRATION**

Mr. SADLER. Mr. Chairman and members of the Commission, I am Philip G. Sadler, Director of Intergroup Relations for the Public Housing Administration. I consider it a privilege to appear before the Commission to assist in your considerations of Federal Government housing programs.

Public housing first came about as a sort of byproduct of a made-work program back in 1934. This more or less experimental program showed there was a real need for public housing as a program, in itself, and in 1937 the first Public Housing Act was passed. You will remember there were many thousands of people in this country of ours who did not live in decent homes and could not afford them. The Federal Government recognized the fact that it had responsibility to provide housing for this segment of our population.

Public Law 412, enacted by the 75th Congress, provided the legislative impetus to a broad program designed to combat urban blight and slums and provide decent, safe, and sanitary dwellings for families in the low-income groups. To carry out this program, Congress created the U.S. Housing Authority, forerunner of the Federal Public Housing Authority and the present Public Housing Administration.

Today, the Public Housing Administration provides assistance to local housing authorities in the development, financing, construction, and operation of their low-rent homes. The program, however, is a local one. Public housing may be developed only where—

- (1) the State legislature has enacted enabling legislation providing for the establishment of a local housing authority;
- (2) the local government has established such an authority;
- (3) the housing authority has demonstrated a need for low-rent housing units; and
- (4) a formal application, initiated by the housing authority and approved by the local governing body, has been submitted for the needed units.

An explanation of the organization of a local housing authority is attached as exhibit A, and a more detailed description of PHA, "Current Work," is attached as exhibit B.<sup>1</sup>

Public housing serves a real need. It helps American families with substandard incomes have decent housing and build toward the future. It is the force that many times helps the family stricken by illness or death of the wage earner. Public housing also helps the aging and those who cannot earn an economic wage. In a country as large as ours we must have a program of housing that provides for people who for one reason or another cannot pay an economic rent.

Not only is this Government's responsibility, but it is an investment that pays dividends in making better citizens.

Thousands of families have been moved from dilapidated housing, the only kind they could afford, into clean, new, standard housing which, paradoxically, they can afford, thanks to public housing. And I can assure you that the agency is constantly at work attempting to improve its operations.

Let me tell you of some of the areas in which we are making real progress. Particularly in large metropolitan cities, housing projects have tended to be many-storied and to cover great areas of land. This is because of the scarcity of vacant land and the desire of local authorities to clear sprawling slums, replacing the slums with public housing. Although the purpose has been accomplished, the resulting project may look more like an institution than good housing.

To get away from this institutionalized appearance, the ideas of scattered sites and rehabilitation of existing housing have recently come to the fore. Instead of using one large site for a project, some local authorities are clearing out substandard housing on several small sites in their communities and replacing them with units of public housing. This housing thus becomes a part of the community, not apart from it. Other localities are contemplating the rehabilitation

<sup>1</sup> Exhibits referred to are printed in the appendix.

of blighted but salvable existing housing for use as low-rent public housing.

In Cedartown, Ga., a pilot project was developed utilizing scattered vacant sites and since then an increasing number of localities have planned for scattering their units. Philadelphia, Pa., is an example of a locality planning to purchase and improve existing housing to fill its low-rent need.

As to site selection, in which there is also real progress, let me make it clear at once that the local housing authority makes the selection and feels that it has good reason for the site or sites it chooses. PHA views the authority's choice and checks it for certain technical requirements which are spelled out in our manual, section 205.1. The sites are not always what others might consider the best possible sites, but they are considered by the local authorities to be the best available sites. PHA, itself, does not always agree that they are the best possible sites, but if they meet the requirements it has no basis for disapproval. It must be remembered that this is a local program, in which the local housing authority makes its own plans, selects its own sites, constructs and manages its own projects. PHA feels that it was the intent of the enabling legislation that it make only broad general requirements and that it not attempt to dictate to the localities. We are getting better sites, I believe, through experience and leadership.

PHA has an Intergroup Relations Service which works with the local housing authorities to the end that minority groups share equitably in the benefits of the public housing programs. The responsibility is carried out by a central-office staff under the Management Division, and by an intergroup-relations officer in six of the seven PHA regional offices. The Service assists in the formulation of policy and procedure with respect to minority-group participation. The scope of its responsibility and work includes not only policy but the actual review of operations. In addition, it exerts a force of leadership to improve housing conditions for all.

PHA's official racial policy is embodied mainly in two manual sections, copies of which are attached as exhibits C and D. In addition, racial considerations are pointed up in numerous other manual releases.<sup>2</sup>

Our racial policy requires that the local housing authority in the provision of housing units assures equitable treatment of all races in the eligible market. As of March 31, 1959, Negroes occupied 45.5 percent of the total low-rent units. (Table 2 of the Statistics Branch release 200.0 as of that date, is attached as exhibit E.)<sup>3</sup>

<sup>2</sup> See appendix.

<sup>3</sup> Ibid.

In the very early days of public housing, a formula was devised and adopted to insure the equitable employment of Negroes in the construction of projects, and this formula has been in use ever since.

In this agency, implementation of the procedures has been handled by a professional in the Intergroup Relations Office. When the President's Committee on Government Contracts was established, we believe it was found that this agency was the only one with established procedures and operations in this field.

The procedure has worked well, and reports show that it has, in fact, minimized discrimination against Negro construction workers.

In addition to construction labor, Negroes are employed by local housing authorities in central offices and on projects, and a number of Negroes are members of local housing authorities and/or advisory committees.

As to open occupancy, the decision, like others I have cited, is up to the local housing authority. When a locality decides on open occupancy, PHA offers every assistance. Results of our leadership in this field are shown in the attached document, "Open Occupancy in Public Housing" (exhibit F, attached). Annually, we issue a compilation called "Trends Toward Open Occupancy" (exhibit G, attached).<sup>4</sup> Even if a locality decides on projects separated by race, we require that there be equity.

As of March 31, 1958, 385 of 1,964 public housing projects were integrated. Eleven of 42 States with federally-aided public housing had nondiscrimination laws governing public housing and in 19 other States some localities had open-occupancy policies in public housing. In all, 310 of 879 localities had such open-occupancy policies and/or practices. The copy of "Trends," attached, gives details as to these localities, their policies, practices, and projects, along with several comparative tables.

We believe we are making real progress—progress that is gaining momentum.

Chairman HANNAH. Thank you very much, Mr. Sadler.

Mr. MASON. Mr. Chairman, may we proceed with Commissioner Steiner, of the Urban Renewal Administration?

**TESTIMONY OF RICHARD L. STEINER, COMMISSIONER, URBAN RE-  
NEWAL ADMINISTRATION, HOUSING AND HOME FINANCE  
AGENCY**

Mr. STEINER. Mr. Chairman and Members of the Commission; I very much appreciate the opportunity to appear this afternoon and talk with you regarding the Urban Renewal Administration's program.

<sup>4</sup> See appendix.

I am very happy to have with me Mr. George B. Nesbitt, the Urban Renewal Administration's intergroup-relations officer.

The urban renewal program, like the other Housing and Home Finance Agency programs, is making real progress in helping to achieve decent homes and better living environments for all American families. We believe that our careful concern for the effects of urban renewal activities upon minority families—as well as the similar concern of many very competent and sincere local public agencies engaged in this program—helps make for this progress.

The urban renewal program must work toward the national housing objective in a distinctive manner, for the urban renewal program is neither directly a housing program, nor is it a direct Federal-action program. It is, instead, a program for the prevention and elimination of slums and blight through financial and technical assistance to local undertakings, conceived and carried out by local public agencies. Moreover, the actual redevelopment of cleared land is usually carried through by private builders. These builders purchase or lease the land from the local public agencies. The rehabilitation of houses is undertaken by private owners. The Urban Renewal Administration does not directly deal with either.

While each project must and does improve the living environment, the reuse of the project area cannot always include housing, for the law requires that the reuse be consistent with the general community plan as it applies to the area. Moreover, while some rehabilitation-type renewal projects involve little or no demolition of shelter, the local renewal program as a whole cannot move ahead without some larger scale destruction of wornout dwellings and displacement of families.

Early in the program it was realized that urban renewal activities must take fully into account the large numbers of Negro and other minority families, with limited opportunities in the housing market, living in the very areas most in need of renewal. We have, therefore, stressed policies and practices designed to help assure equal treatment and opportunity for all citizens in the conduct of the program.

Under one of our most important requirements, local public agencies must carry out their projects so as not to reduce the supply of housing available to minority groups in the community. Proposed projects likely to result in a substantial reduction of housing available to them can be undertaken only if standard housing in replacement of the loss is provided elsewhere in the community. Moreover, in this situation, representative leadership of the affected minority group must be afforded adequate opportunity for consultation during the planning of the project.

In addition, official urban renewal plans cannot contain provisions racially restrictive of use or occupancy in the project area. Before

the disposition of land in project areas, any restrictive covenants based on race or creed must be removed. Moreover, disposition documents must prohibit the establishment of any agreement or other instrument restricting use of the land on such basis.

In administering the familiar section 105(c) standards for relocation of all families displaced by projects, we require that information as to their rehousing needs and rehousing resources be collected, analyzed, and reported by color. Special analyses of any problems anticipated in rehousing minority-group families are also required. Where new housing is needed, the local agency must indicate the steps being taken to achieve it. The intent of these requirements, based on recognition of the character of the housing market, is to assure that displaced minority families can be offered rehousing accommodations meeting the standards provided by law.

Administrator Mason has emphasized his intention to take further steps to assure that the interests of all Americans are protected as urban renewal is carried forward. He has also asked each HHFA constituent Commissioner independently to review operations with a view to improving participation for all our citizens in the housing market.

As Commissioner of the Urban Renewal Administration, I have promptly met this request. We are reexamining our operations and policies in detail. While we are proud of our accomplishments in this area, we are convinced that more can be done.

For example, we certainly agree with the Administrator that the workable program requirements can be strengthened especially to help avoid the hampering of its objectives by overcrowding and restricted living space. Measures more certainly assuring that project boundaries are determined on the basis of housing conditions and natural geographic features rather than racial considerations are under examination. We are seeking means for achieving more rehabilitation in racial transition areas suitable for such treatment. More adequate measures for assuring citizens, including minority group representation, a voice in the development of local renewal programs are of active concern. We are endeavoring also to devise better arrangements for cooperation with local and State agencies working to eliminate race tensions and discrimination in housing.

The last 2 years have seen an ever-broadening use of our inter-group-relations service, both inside the agency and in the field. We recently initiated action to increase the use of FHA and PHA inter-group-relations specialists, stationed in the field, to assist HHFA regional administrators with urban renewal matters. Our constant canvass of locality experience for constructive approaches to the racial-minority aspects of urban renewal has led to a recently released

technical publication on this subject. Stories about more of these challenging examples are in preparation.

Before I conclude, let me highlight for you what our records show to be some of the racial-minority characteristics of family residence in project areas, rehousing results, and occupancy in reuse housing, as we move ahead with the urban renewal program.

Many of our first projects were located in areas in which heavy nonwhite residence coincided with the need for clearance and development. However, the nonwhite percentage of all families in advanced-project areas has steadily decreased. It was 64.6 percent in March 1953 but had fallen to 55.5 percent at year end 1958.

Moreover, our records on the rehousing of displaced families indicate that local public agencies are increasingly able to report larger percentages of nonwhite families relocated into standard housing. In the 27 months ending in December 1957, 71.1 percent of the relocated nonwhite families were rehoused in standard housing, both public and private, as against 64.4 percent through September 1955. In the same period, 7 of every 10 nonwhite families were rehoused in private housing as against less than 5 of every 10 such families, relocated through September 1955.

Although the urban renewal program is not a direct housing program, as I have said, the extent of nonwhite access to new housing developed in federally aided renewal areas is increasingly favorable. In March of this year, nonwhite occupancy existed or could be expected in 40 of a total of 46 projects in continental United States where housing construction was either completed or underway.

It is our observation that the continuing experience of each locality with urban renewal tends to bring about a better definition of the problem of racially restricted housing opportunities and better understanding of its effects upon the whole community. This understanding occurs among important and responsible people in the community, able and obligated to make forward-looking decisions in the best interests of the whole community with respect to racial and other aspects of community renewal.

In the urban renewal program we are constantly working to reinforce and accelerate the growth of this understanding. By improving our policies, guidance, and technical help, we are also striving to assure that all Americans will have an equal opportunity to share in the better cities of tomorrow.

Thank you very much, Mr. Chairman and members of the Commission.

I have supporting documents to file with the Commission which will be available at the end of the meeting.

Chairman HANNAH. Thank you very much, Mr. Steiner.

Mr. MASON. Now we would like to hear from Mr. Stanley Baughman, who is the President of the Federal National Mortgage Association, which is also a part of the Housing and Home Finance Agency.

**TESTIMONY OF J. STANLEY BAUGHMAN, PRESIDENT, FEDERAL NATIONAL MORTGAGE ASSOCIATION**

Mr. BAUGHMAN. Mr. Chairman and members of the Commission, the Federal National Mortgage Association is a business-type corporation that purchases and sells residential mortgages of the types that have previously been insured by the Federal Housing Commissioner or guaranteed by the Administrator of Veterans' Affairs.

All of FNMA's purchases and sales are conducted with financial institutions that are lenders or investors. Individual homeowners, who are the mortgagor-borrowers, are not parties to any of such purchases or sales of the mortgages.

The requirements that are prescribed in connection with FNMA's acquisition of mortgages provide for analysis of the mortgage security against uniform objective standards. Limitations in respect to race, color, creed, or national origin, whether in favor of minorities or majorities, could have no proper place among such requirements.

When a mortgage that has been created by a local lending institution has been purchased by FNMA, it may be concluded that the mortgage has met the criteria of the insuring or guaranteeing agency of Government, FHA or VA, and also the purchasing criteria of FNMA.

In that connection, the Association has adopted a positive position with respect to race restrictions imposed upon titles—a position similar to that taken by the FHA and VA. FNMA declines to purchase any mortgage if the title-evidence review, made at the time the mortgage is delivered, discloses that any such restriction has been created and filed of record subsequent to February 15, 1950.

At the time applications are made for FNMA's commitments or when mortgages are delivered for purchase, most mortgage files do not contain any information which would point to or identify the mortgagor's race, color, creed, or national origin. Also, when title to a property covered by an Association-owned mortgage is transferred by the original mortgagor to some other home purchaser, FNMA does not and could not control the transaction. In no case does the Association initially or at any time thereafter make any effort to procure the particular type of data that would be required to provide identification of the homeowner. This is in line with FNMA's position that every qualified American citizen should have equal right and opportunity to seek the benefits provided by this federally sponsored corporation.

Chairman HANNAH. Thank you, Mr. Baughman.



Mr. MASON. Mr. Chairman, there is just one more of us. This is Mr. Joseph B. Graves, Jr., who is the Executive Secretary of the Voluntary Home Mortgage Credit Program. This is a program supported by the Housing and Home Finance Agency and actually run by private lenders.

**TESTIMONY OF JOSEPH B. GRAVES, JR., EXECUTIVE SECRETARY,  
VOLUNTEER HOME MORTGAGE CREDIT PROGRAM**

Mr. GRAVES. Mr. Chairman and members of the Commission; I appreciate the opportunity to appear before your Commission today to discuss the Voluntary Home Mortgage Credit Program.

The VHMCP, without cost to applicants, helps make mortgage money available to people in small communities and for minority groups in any area who cannot obtain FHA-insured or VA-guaranteed loans on terms as favorable as are generally available to others in the same locality. Remoteness from the centers of mortgage capital has always created difficulty in providing adequate mortgage funds for home buyers in small towns and cities. Difficulty has also frequently attended the efforts of members of minority groups, even in larger places, to obtain the consideration generally available to other home-loan borrowers. Created by the Housing Act of 1954 at the instance of the mortgage-investing institutions of the country, the VHMCP provides a practicable method to help overcome these difficulties.

The VHMCP has a committee form of organization. The program is operated by a national committee, with the Housing and Home Finance Agency Administrator as Chairman and five regional committees. The membership of these groups consists of two representatives of each of the five principal types of mortgage-lending institutions, of the real-estate industry, of the home-building industry and of the retail lumber industry. Each of these members is appointed by the HHFA Administrator and serves voluntarily, without compensation. Advisory members from Government agencies associated with the field of mortgage finance are also appointed to the national and regional committees.

The regional committees are operating committees charged with carrying out the policies set by the National Committee. Each committee has a small staff headed by an executive secretary, a Government official appointed by the HHFA Administrator upon the recommendation of committee members.

All loans made under the program are made by private lenders with their own investment funds. An individual member of a minority group who is unable to obtain an FHA-insured or VA-guaranteed loan from local sources or a builder seeking commitments for Government-

backed loans to finance the sale of houses to minorities may submit an application to a regional committee. The staff of each regional committee maintains a rotating referral procedure by which loan applications are referred to participating lending institutions. The referral process is repeated until the loan has been committed for by a lender or until it becomes clear that the loan cannot be placed.

Each institution participating in the program is permitted to apply its own credit test, its own standards of construction, its own loan-to-value and amortization standard, and so forth. These standards, of course, change from time to time and vary as between different lenders and different geographical areas. Operating as a clearinghouse service, it is up to the regional committees to do their best to assist applicants in obtaining from private financing institutions, mortgage loans insured by the FHA or guaranteed by the VA.

The VHMCP has now been operating for 4½ years. By bringing lenders and borrowers together, this joint industry-Government program has helped provide over \$383 million of FHA and VA aided funds for borrowers who had previously been under disadvantages in obtaining such funds. As of June 1, 1959, the VHMCP had placed 39,056 loans. Nearly 21 percent of this total are loans to minority group families.

In the VHMCP the term "minority group" applies to families of any group without regard to race, creed or color who, although qualifying for an FHA-insured or VA-guaranteed loan, cannot find credit generally available to them to the same extent and under the same terms and conditions as are generally available to others in the same locality. Thus, the term "minority group" applies to Negroes, orientals, Puerto Ricans, Mexicans, and any body of persons identified by reason of a specific religious adherence or common usage of a foreign language.

During its 4½ years of operations, the VHMCP has helped more than 8,000 minority-group families in metropolitan areas with their mortgage problems. Through May 1959, VHMCP placements of minority home loans totaled approximately \$80 million. Based on the record in large cities alone, the VHMCP has placed over 60 percent of the minority applications it has received. I might add that the placement ratio of loans to minorities is superior to the placement ratio for nonminority applicants. This record is a major accomplishment when it is considered that during this 4½-year period we have had two periods of tight mortgage money.

Many loans have been made to members of minority groups in small communities through VHMCP but program statistics in these areas do not distinguish between minority and non-minority categories. The VHMCP has also arranged the financing for three project

loans covering 546 open-occupancy rental units totaling over \$3 million. VHMCP has played a key role in alerting, educating, and stimulating private lending institutions to finance new rental and cooperative housing projects and the relocation of minority groups displaced by slum clearance.

Serving as a national clearing house for locating mortgage funds, the VHMCP has proved to be an effective instrument through which the home financing needs of minority families can be met. The terms of the loans obtained for members of minority groups have been at least as favorable as the terms prevailing in the regular mortgage market. Many minorities in the country who never before had access to mortgage credit are now able to realize their dreams of homeownership.

One of the most heartening byproducts of the VHMCP is the growing acceptance of the fact that loans to minorities are safe investments. Through the VHMCP, private lenders have discovered that the delinquency rate is as low for well-checked loans to minorities as for loans made to the general public. By forcefully focusing attention upon the worth of mortgage loans to minorities, the VHMCP has contributed greatly to a more equitable flow of mortgage credit to these groups.

I have a supporting document to file with the Commission which shows the number of applications, loans placed, and percentage of applications placed for members of minority groups in each State.<sup>4</sup>

Chairman HANNAH. Thank you, Mr. Graves.

Mr. MASON. Could I add to Mr. Graves' statement, Mr. Chairman, that on his national and regional committees there is a substantial representation of members of minority groups, particularly Negro groups. On the national committee is Mr. A. T. Spalding, who is president of the North Carolina Mutual Life Insurance Co. On the region 1 committee, Mr. William S. Harps, a real estate broker of Washington; Mr. Albert S. Brothers, Sr., a real estate broker of Roxbury, Mass., and Mr. William R. Hudgins, director of a savings and loan association in New York City.

In region 2, Mr. Calvin McKissock, who is a homebuilder in Nashville, Tenn., and Mr. T. M. Alexander, who is the executive vice president of the Southeastern Fidelity Fire Insurance Co.

In region 3, Mr. George S. Harris, a real estate broker from Chicago.

In region 4, Mr. D. D. Shackelford, who is the administrative assistant to the Louisiana Life Insurance Co. of New Orleans, and Mr. J. R. Roberts, a mortgage banker of Houston, Tex.

In region 5, Mr. Edgar Johnson, executive vice president of the Golden State Mutual Life Insurance Co. of Los Angeles, and Mr. Herman Plumber, a real estate broker of Portland, Oreg.

<sup>4</sup> See appendix.

Chairman HANNAH. Before we open this up for questioning, I am wondering if we should have a statement for the Veterans' Administration. Would that be desirable?

Mr. AMIDON. Yes, sir, Mr. Chairman.

Their home loan guaranty program is somewhat similar to the FHA's, although it is directed specifically to veterans. Perhaps the Commission would like to hear their testimony first so that they might direct questions to them at the same time as it directs them to the FHA.

Chairman HANNAH. If that is agreeable to you, Mr. Mason.

Mr. MASON. It certainly is.

I suggest he come over to the middle where he can be heard.

Mr. AMIDON. Representing the Veterans' Administration is the Associate Deputy Administrator, Mr. Robert Lamphere. Accompanying him are Mr. P. N. Brownstein, Director of the Loan Guaranty Service, and Mr. P. J. Maloney, the Chief of the Legislative and Regulatory Staff.

Chairman HANNAH. Mr. Lamphere, we would be interested in hearing from you.

#### **TESTIMONY OF ROBERT LAMPHERE, ASSOCIATE DEPUTY ADMINISTRATOR, VETERANS' ADMINISTRATION**

Mr. LAMPHERE. My name is Robert Lamphere. I am the Associate Deputy Administrator of the Veterans' Administration.

This is Mr. Brownstein and Mr. Maloney. Mr. Brownstein is the Director of our Loan Guaranty Service and Mr. Maloney is one of his assistants.

Our Administrator, Mr. Whittier, asked me to extend to you his personal regrets at not being here today. It so happens that the scheduled budget hearings for the Veterans' Administration in the Senate fall at the same time this afternoon.

Chairman HANNAH. That could be of some importance.

Mr. LAMPHERE. It is to us, sir.

I am pleased to have the opportunity to appear before the Commission and tell you the Veterans' Administration's position regarding discriminatory practices in the sale of housing to veterans when the purchase is to be made with a loan guaranteed, insured, or made by the Veterans' Administration. The Veterans' Administration becomes concerned with housing in the guaranteed-loan program and the direct-loan program.

In the guaranty program the loan itself is made by private lending institutions and the Veterans' Administration guarantees or insures the repayment of the loan by the veteran borrower. In the direct-loan program the Veterans' Administration loans the money to the veteran to assist in the purchase of housing.

All of the programs administered by the Veterans' Administration are, in a sense, class legislation, that is, the direct beneficiaries of our legislation are limited to veterans or their dependents. No others are entitled to the benefits afforded by the statutes we administer. Consequently, our requirements for eligibility are directed solely to a determination that the beneficiary is a veteran or a dependent of a veteran. We have no basis for inquiry into the race, creed, or color of claimant. The forms for establishing eligibility or for applying for loan benefits are not now, and never were, designed to elicit such information. We have no basis for making an inquiry into such matters. We have no statistical breakdown of the recipients of these benefits which will indicate the number of beneficiaries who are members of a particular race, creed or color.

Insofar as our housing loan programs are concerned, we have regulations relating to restrictions on property prohibiting sale or occupancy based on race, creed, or color. These were promulgated in 1950 at the time similar action was taken by other Federal agencies concerned with housing. The action was designed to bring the policy of Federal agencies fully in line with the policy underlying the Supreme Court decision in the *Shelley v. Kraemer* case which held that the enforcement of racial restrictions was against public policy.

In our GI loan program we do not refuse to issue guaranty on a loan made by a private lender if the property is encumbered by racial restrictions created and recorded after February 15, 1950. However, the lender who makes a GI loan on such property does not, under our regulation, have the option which would otherwise be available, of conveying the property to the VA in the event of default and foreclosure. This removes a very desirable option from the lender's use and has the effect of causing lenders to refrain from making the loan in the first instance. That has an additional effect of making it virtually impossible for the developer, who has placed the racial restriction on the property, to market his product to veterans. So far as we know, no loan has been guaranteed on a property covered by the proscribed restriction.

In addition, our regulation provides that if the title to real property or a leasehold interest which secures a home loan guaranteed or insured after February 15, 1950, is restricted against sale or occupancy on the ground of race, color, or creed, by restrictions created and filed of record by the borrower subsequent to that date, such action may be considered by the holder of the loan as constituting an event of default. Under such circumstances, the lender could declare the entire unpaid balance of the loan immediately due and payable. If foreclosure then followed, the restriction would be cut off by operation of law and the lender would have protected his right to the option to convey to the Veterans' Administration.

The General Counsel of the Veterans' Administration has held that because of the automatic-guaranty feature provided by the law these regulations represent the limit of the Administrator's authority under the basic statutes to regulate against the use of such restrictions.

In our direct-loan regulations we provide that no loans will be made to purchase any residential property which is encumbered with a racial restriction against sale or occupancy which was created and filed of record subsequent to February 15, 1950. Likewise, the subsequent recording of such a restriction by the borrower can be an event of default.

As of April 30, 1959, we had made 133,638 direct loans to veterans. We have found it necessary to waive the requirement in only three cases in order to relieve undue hardship to the veterans involved. One case involved a paraplegic veteran who had received a grant for a specially adapted house and who acquired the land and became heavily obligated before the title was examined and the restriction revealed. The other two cases were inadvertently approved by Veterans' Administration employees who overlooked the restrictions and the veterans, on the basis of Veterans' Administration commitments, would have sustained substantial losses and hardship. These have been the only waivers granted during the 9-plus years that the regulation has been in effect. To avoid recurrences we now advise the veteran in our loan-approval letter that we will not make the loan if the property is subject to the proscribed racial restriction.

We have cooperated with four States in their efforts to enforce antidiscrimination laws relating to the sale of newly constructed housing. They are New York, New Jersey, Washington, and Oregon. These were the only States which had requested such cooperation, until we received a similar request from Connecticut last week. Their State law is not effective until October 1, 1959, and we anticipate having a cooperative agreement with Connecticut at that time. Our agreement with the four States mentioned is that we will advise the enforcement agency of the new housing developments which are submitted to our office for approval. The agency, in turn, advises the builder concerned of the requirements of the local statute. If a builder is found in violation of the local law and given a cease-and-desist order after appropriate hearing by the State, we will make inquiry regarding the violation or violations and if they involve the sale of housing to veterans we will undertake suspension of the builder from our program.

While we have had no occasion to date to suspend a builder for the violation of a State antidiscrimination law, our offices have cooperated fully with the State enforcing agencies.

The question has been raised as to why we have not included in our mortgage forms a clause warning the mortgagor that if he places

a restriction on the property the entire debt may be accelerated by the holder and become immediately due and payable. We have not done this for several reasons:

(a) The Veterans Administration does not prescribe a mandatory mortgage form. Our mortgage forms were prepared for use by those who desired to sell mortgages to the Federal National Mortgage Association. They can, of course, be used at any time by any lender, but so long as a first lien is obtained our requirements are satisfied.

(b) The prohibition against creating a discriminatory racial restriction is by regulation incorporated by reference into each and every mortgage-loan agreement and is as effective as if it were printed in each mortgage.

(c) It is extremely unlikely that an individual would so restrict the sale or occupancy of property which he might want to sell. We have not been informed of any instance where it has happened. Sellers of individual properties normally do not do anything to narrow their sales market.

(d) Few mortgagors retain a copy of their mortgages and the maze of legal documents as well as the atmosphere attendant the usual loan closing would make it highly unlikely that the borrower would carry away with him such a requirement. We believe it is much better to depend on the lender to make certain there is no violation of Veterans' Administration requirements.

In conclusion, I would like to repeat that the Veterans' Administration benefits are available to all eligible veterans. We would hope that eligible veterans who want to satisfy their home-financing needs with GI loans would be able to do so. However, during the life of the program there have been many periods when veterans generally found it difficult, or impossible, to take advantage of this benefit due principally to the unavailability of mortgage funds or credit restrictions. As a matter of fact, at the present time GI loan financing is virtually nonexistent in many areas due to the tightening in the supply of investment capital and the unattractiveness of the Veterans' Administration  $4\frac{3}{4}$  percent interest rate.

Another consideration is the fact that the Veterans' Administration programs have terminal dates under existing law. The World War II veterans' entitlement will expire on July 25, 1960, as will the entire direct-loan program. The guaranty program for Korean veterans expires on January 31, 1965.

We are certainly desirous of cooperating fully to eliminate discrimination from any area. Within our authority you may be sure we will continue to cooperate as we have in the past with State and Federal agencies who have this objective as a basic responsibility.

Chairman HANNAH. Thank you, Mr. Lamphere.

Now, if it is agreeable, we will proceed with the questioning period.

We will now make it possible for the Commissioners to raise any questions they may care to.

I will turn first to the Vice Chairman of the Commission.

Mr. Storey, do you have any questions you wish to raise?

Vice Chairman STOREY. I would like to ask Mr. Mason a few questions.

Mr. Mason, as I understand, you are the head of these various organizations insofar as administration is concerned.

Mr. MASON. Excepting the Veterans' Administration.

Vice Chairman STOREY. I mean of the ones you introduced.

Mr. MASON. Yes, sir.

Vice Chairman STOREY. In other words, the Housing and Home Finance Agency is your office; the Federal Housing Administration, Public Housing Administration, Urban Renewal Administration, Federal National Mortgage Association, all come under your jurisdiction. Am I correct in that?

Mr. MASON. Yes; they do. There are varying degrees of authority, sir, as I pointed out in my statement, but the policymaking is mine.

Vice Chairman STOREY. I recognize that and that is what we want to get at.

There are varying degrees of authority but the top policy administration is centered in your office and under your direction; am I correct?

Mr. MASON. That is correct, sir.

Vice Chairman STOREY. You say there are varying degrees of authority. Without going into too much detail, what are the limitations on your authority with reference to your own and these other agencies?

Mr. MASON. The Public Housing Administration and the Federal Housing Administration are both independent agencies set up and operating under Commissioners appointed by the President with definite authority going to them from the Congress.

My agency was created as a coordinating and policymaking agency for all these agencies.

Vice Chairman STOREY. Including FHA and PHA; am I correct in that?

Mr. MASON. Yes.

The Commissioners of the Federal Housing Administration and the Commissioners of the Public Housing Administration have direct responsibility to the Congress for enforcing certain laws or carrying out certain laws.

Vice Chairman STOREY. Does that include the policymaking authority, also, for their administrations?



Mr. MASON. In general, I believe you could say, so far as this matter under consideration is concerned, the policymaking is done by the Administrator of the Housing and Home Finance Agency, which is myself. We do this by cooperation, may I say.

Vice Chairman STOREY. I recognize that.

You are a coordinating officer for those respective administrations?

Mr. MASON. Yes, sir.

Vice Chairman STOREY. You made certain suggestions here and you have promulgated certain policies. What have you actually done in the way of promulgating policy to carry out these ideas that you have expressed in your very fine paper?

Mr. MASON. You will understand, or you probably know, that I came into this job and was confirmed in the tail end of January.

Vice Chairman STOREY. I realize that. When I say "you," I mean the Administrator.

Mr. MASON. I know. That is me.

Vice Chairman STOREY. As well as your predecessors.

Mr. MASON. What I was trying to say was that I came into this job late in January, following Mr. Cole, who had been the Administrator. I had certain more positive policies, perhaps, or different policies that I felt were important to pursue, but it takes a little time in government to accomplish some of the changes that one wishes to make.

Vice Chairman STOREY. I am very cognizant of that.

Mr. MASON. I am in the process of doing these things, which makes it somewhat embarrassing for me to appear before you gentlemen at this time and talk about anything but what I am planning to do.

Vice Chairman STOREY. Are you able to give us, within the area under inquiry, any definite proposals that you are free to talk about now relating to policy matters?

Mr. MASON. One of the things that I have done recently was to have each of the constituent Commissioners review his program to see whether there were ways that could implement the policy which I believe is important in accomplishing more understanding and more cooperation with all the factors that are interested in this problem.

To this end, Mr. Steiner spoke in his paper about certain facets there. In the Federal Housing Administration we cooperated very extensively with the State of New York in its program and have in that agency a man currently working and studying that program. The results of his study will certainly be available to your Commission if he gets the report done in time. He is studying the operation of that law.

As you know, the enforcement of it is largely done by persuasion, or at least the first steps are done by persuasion, to see whether the cooperation we have is adequate and functioning properly. This is something that is actually being done at the present time.

Vice Chairman STOREY. In other words, you are more or less like we are. You are in the factfinding business at the present time, personally.

Mr. MASON. I think all of us in this field are in the factfinding business, because I believe we are progressing to find answers and that the answers we have today may not be the answers we will find next year or year after next.

Vice Chairman STOREY. In other words, your major attention now is in the factfinding process, looking toward the promulgation of certain policies based upon facts and a proper evaluation of them.

Mr. MASON. I would say that was correct; yes sir.

You will note that I said that one of the things I believe in strongly is that we accomplish the most in this field by giving rewards rather than punishments. Most of our programs are not now geared that way. Some of them are.

Our workable program, which is, in my estimation, one of our most potent forces to accomplish the good we are trying to accomplish, is one which offers rewards. If you as a city will adopt a workable program, a program in which you review where you stand as a city and where your zoning and building and safety ordinances are, and tell us that you are going to do something about a better implementation of these, then we will make available to you the facilities of the Federal Housing Administration, Public Housing Administration and the loan-and-grant program of the Urban Renewal Administration. We don't make these available without this. This is the kind of incentive that I talk about as an objective to go further in our program.

Vice Chairman STOREY. I believe that is all I have, Mr. Chairman.

Chairman HANNAH. Father Hesburgh, do you have any questions?

Commissioner HESBURGH. Yes.

I was wondering what were your reactions to the thought of a Presidential Commission to study this whole program and come up with some suggestions.

Mr. MASON. Father, with your Commission working on this, I felt the proper thing to do was to wait until your Commission had made its findings rather than to have two groups working simultaneously. I would say this is not only my opinion but it is also the opinion of the Administration.

Commissioner HESBURGH. I think those of us who have been working directly with this in the hearings have often felt that we wind up with a lot of peripheral knowledge and what this really needs is an expert group that knows the field perfectly and that has some competence beyond what we have in housing, as such, that could perhaps

sharpen up some of the factual material and make good recommendations regarding an Executive order or other such things.

Mr. MASON. I am sure there are possibilities along this line, but I am sure your Commission is finding out a lot of information, too, that is not available in the more restricted field in which that committee worked.

Commissioner HESBURGH. I was wondering, Mr. Mason, what you thought about the suggestion of the Schwulst committee that there be an Executive order saying that all federally financed housing should be made available on an open-occupancy basis; in other words, that it be for the benefit of all the citizenry, not just one group.

Mr. MASON. America is a big nation, Father. As you know, in a good many parts of this nation open occupancy is already a requirement. On the other hand, in other parts, it is steadfastly and tenaciously opposed. Until we have more fully caught up with the housing needs of America, it seems to me that we might do more harm than good by precipitant action. This kind of cure at this time—this month—this year—might cause problems more serious than the ones now facing us. We can accomplish the objective we strive for by using the greatest care to be certain that we are doing the right thing.

Commissioner HESBURGH. What would you think of a suggestion that there be set up an executive committee for this whole problem, geared to phase out a program? There are some areas where this is required by law right now and other areas where there is no objection to it, but there may be no law or only the objection of the real estate people. There are other areas where laws are actually under consideration. There are three or four such areas now, and where a recognition of the problem in some of the Southern States where it might be equivalent to a kick in the head to the public housing program, where the thing could be taken under advisement or talked over with various groups involved. I am thinking of a phased program. Would this involve leadership, do you think, on the part of the Federal Government?

We were told that a very low percentage of financing of private new building was available on an open-occupancy basis. I think it was less than 1 percent in New York.

Mr. MASON. The question is: Should there be somebody to go on with the program beyond the recommendations of your committee? I take it that is what it is. This is, in essence, what I am trying to do now in a limited way.

I would think it would be an excellent suggestion. In my responsibility in its limited field, I am studying such things as the Schwulst committee's report. I think he is a fine public citizen to have gotten

this group together and to have gotten the foundation to supply the money. This kind of thing wakes us up to problems.

We have been working on this, of course. It is one of our worries all the time. We have found that an increasing number of our realtors whom we think of as the great opponents of some of this type of program, the informed leaders of this group, are changing their minds. This is the thing that has given us the greatest hope. This is why I think it would be helpful to have such a continuing group as you speak about.

Commissioner HESBURGH. I admit this may sound like floundering on my part, but it is just that simple open question of the rather widespread use of Federal money for the benefit of a special class.

Are there any statistics on how much federally aided or financed new building is restrictive?

Mr. MASON. When you talk about federally financed, this would be public housing.

Commissioner HESBURGH. Even in insured mortgages.

Mr. MASON. This is quite a stretch from federally financed. It does have, for one thing, the faith and credit of the United States back of the applications. How much is produced for minorities and how much is not, I don't know.

Dr. Snowden, do you have any fixed figures on that?

Mr. SNOWDEN. In FHA we don't keep figures on this. In my statement I alluded to the fact that several years ago we made some attempt to look at what was being produced, but we ran into some difficulties with respect to our local offices keeping tab on this matter. First of all, applications are submitted by lenders to our local offices. All of the lenders did not necessarily designate on the application blanks the question of race, so we weren't able to keep accurate statistics there.

Secondly, we ran into the difficulty, as FHA always runs into it, of having such a load in some of our offices that we just didn't have the necessary personnel to keep these figures. We simply abandoned the whole idea.

Mr. MASON. I think we had this in the Voluntary Home Mortgage Credit Program. One of the things that interests me greatly is the fact that this program, which is made available and specifically available to minority groups—to the fullest extent of our ability to make people understand it is available—is the fact that we find that the number of loan applications we get is not as big as we thought it should be.

Commissioner HESBURGH. This is very strange, because we did run into many minority groups saying they had difficulty in getting financing for housing.

Mr. MASON. Yes. Some of these, of course, are for substandard housing. This is another one of the problems. The Federal Government has standards that it thinks are important. I think we all agree to that.

There is not much point in lending money to buy inferior housing. In the neighborhood of Detroit, for instance, we had a very real problem with the second-mortgage business for minority people. It was done on the basis of selling substandard housing at terrific financing rates to these people.

Our approach is to get builders to build good housing for these people. One of the interesting things to me has been the growing number of builders—there are 29,000 of them in this country, or something like that—who have suddenly awakened to the fact that the minority-group need is one of the most profitable fields there is. There is a big number of potential customers there, and they are potential customers now. They are not just poor people who can't afford housing. We have lots of them in public housing, but we still have more white people in public housing than colored people.

Commissioner HESBURGH. Jim Scheuer made this point very strongly in New York. The exact thing which currently we can't get is what percentage of FHA insured loans, particularly for new houses, has gone to non-whites.

Mr. MASON. We have no such figure.

Dr. SNOWDEN. Mr. Mason, may I make one additional clarifying statement to Father Hesburgh?

There is a great difference between an application which comes to the FHA and final endorsement. There are a series of commitment stages, and so on. While the applications involved may be large, when you get down to commitments, that is considerably reduced and then the endorsed mortgages are even further reduced, so you can see the number of steps there really eliminates the real possibility of taking a tabulation by race as well as by other indices.

Mr. MASON. We hope to get these figures through the Census Bureau. The Census Bureau is always running up against what Mr. Brownstein is talking about in this budget business.

Commissioner HESBURGH. I have a few questions regarding public housing projects.

There was a lot of testimony on this in our hearing in Chicago. I am sure you have had some indications of it. Practically all of the public housing went into the already tightly knit Negro ghetto area. There was practically no public housing in the white area. I was wondering what the race-relations group in the public housing unit had to say about this, because apparently this could be looked upon as a bypassing of the equity clause. There is a much higher proportion

of public housing for Negroes by reason of the fact that the housing was put right in the middle of the Negro areas and the only ones moving in were Negroes.

Mr. SADLER. I would like to speak on that.

First, you asked what the racial-relations people do.

We have written quite a bit about Chicago.

Then, let me clarify for you this whole responsibility as far as the selection of sites is concerned.

The Chicago Housing Authority—and I don't know why this didn't come out in the testimony—has selected sites in other parts of the city, but the City Council of the City of Chicago has the right to approve or disapprove and theirs is the final word on it. The City Council did not approve those sites. Consequently, we have had this concentration of public housing on the South Side of Chicago and in many instances this public housing has been used for clearing the slums. You will find the slums, as is usually the case, in highly concentrated Negro areas.

Commissioner HESBURGH. I think that point was brought out, but our thought was: Could there be any leadership on the part of the Public Housing Administration and Urban Renewal to this extent—that this is really creating a further problem in other areas that we are concerned about, such as education, by further concentrating the Negro population in this one section? You get, then, the result that also came out in our hearing that two-thirds of all the youngsters in double-shift schools are Negro children and are nowhere near this proportion of population simply because of this high concentration in this one area, and, therefore, the necessary high concentration of the schools in the area.

There is a lot of property on the outskirts of Chicago where public housing could be put up in those areas that are now neither white nor black. It would give a better "scatteration" and wouldn't produce the tenseness of the problem that now exists in the city of Chicago.

Mr. SADLER. All of that has been pointed out to the city of Chicago, but for some reason it has not been acceptable to them. I can recall not too long ago that a couple of sites were selected by the Chicago Housing Authority on the North Side of Chicago, which were turned down by the city council. Of course, by the council having final approval of these sites, it naturally gets into the area of politics and pressures coming from the surrounding communities which, in many instances, are opposed to having Negroes live in the area.

As a matter of fact, we have had racial trouble in certain projects in Chicago, as you probably know. I believe that, too, has contributed to the selection of sites in the Negro areas.

Commissioner HESBURGH. Wouldn't you have a comeback on your equity principle? We were told that 85 percent of all occupants of

public housing in Chicago are Negroes, which is really a discrimination against the whites in Chicago.

Mr. SADLER. Let me explain our equity principle to you, Father Hesburgh.

Equity would not apply in the city of Chicago. Equity only applies where a locality operates on a separate but equal basis. Chicago has a policy of open occupancy and we don't apply the equity formula.

Commissioner HESBURGH. To say that separate and equal does not apply in Chicago is really not true. It is perfectly separate but equal. Atlanta admits that; Chicago does not. The principle is not necessarily true in Chicago any less than in Atlanta.

Mr. MASON. Father Hesburgh, I think what you are pointing to is the fact that leadership is needed. Legality is the point where we are and leadership is needed to get leaders to be more forwardlooking. You get leaders now who want people left where they are because of votes and other forces. We have church groups who like to have their people left where they are because they have the facilities there. I do not mean that disparagingly. We have social leaders who believe in leaving people where their credit is, where the shoemaker that takes care of them and the grocer are. We have this kind of complication to avoid.

I don't disagree with you at all that something should be done in these areas. What it is, I don't know, but there is certainly a point.

Commissioner HESBURGH. When the law is read and it talks about bringing the different elements of the community in to discuss urban renewal and relocation and all of these other things, when you have an intergroup-relations committee studying these, you can see obviously this is wrong. When you also realize that this is for low-cost housing for all of us in the community—and there are whites in Chicago that need low-cost housing also—and when the whole program is just vitiated, the point I am thinking of is that the Federal Housing Administration in one way or another or the Urban Renewal or Public Housing Administration or the whole HHFA gets accused of perpetuating a bad thing. Isn't there some way of getting yourself off the hook so you are not in a position of being blamed for something which is really being effectuated by bad local leadership?

Mr. MASON. I think your point is really not to get ourselves off the hook but to get the problem solved.

Mr. STEINER. I wonder if I might get into this just a moment since you have mentioned urban renewal and the South Side of Chicago.

Actually, I think one of the most interesting demonstrations in the country from the point of view of the concern of this Commission occurs in two of the urban renewal areas on the South Side of Chicago, the adjoining New York Life Insurance Co. and the Michael Reese

areas, where the experience has been that the first building to be rented was almost entirely Negro occupancy. As successive buildings have been completed and rented in the combined areas, the experience has been that an increasing percentage of white occupancy has been attained.

I think that is a tremendously interesting demonstration of what can be done when people of good will and good spirit really put their minds to what are the basic problems involved.

Commissioner HESBURGH. If this can be done by a private financing group, it seems to me the governmental financing group, given the assistance of the Constitution, ought to be able to do more, by way of leadership, to say there is a limit as to how much funds will be given to an area that will not cooperate, getting back to your awards system. It is not merely the housing, but this affects the school system also.

Mr. MASON. Juvenile delinquency, and so on.

Commissioner HESBURGH. I don't want to take up all the time of the Commission.

One last thing was brought out in the New York hearing, and I will close on that for the time being.

We were told there by Mr. Keen that there were \$250 million Fannie May special assistance funds which had been authorized but which weren't released. If this could be released to help builders who are willing to build on an open-occupancy basis, this would be a tremendous assistance.

I was wondering what is the status of these funds. Are they actually authorized and waiting for release, or was he misinformed?

Mr. MASON. I will let Mr. Baughman talk about his funds, but I will say, to start, we have a law in the State of New York which says that all housing built shall be for open occupancy. This applies to all federally assisted building, and certainly to FHA.

We have a system of cooperating with these people to see that this is carried out, where we will deny to builders who violate the law the right to further participate in the program. It seems to me that, having this, we should not go out and give these people who live up to what they are supposed to do any incentive. This is my own feeling about it.

I am very well acquainted with Mr. Keen. He is a very fine builder and a banker. I think he is trying very hard to find answers to this problem. This particular one I don't think would be an answer.

Stan, do you want to comment about special assistance money that may be available?

Mr. BAUGHMAN. To clear that up, in connection with our special-assistance programs, the Congress authorized the President of the United States to spend up to \$950 million for special housing pro-



grams. The President, at his discretion, does designate the particular programs in effect. Everybody has the same privilege of enjoying those programs. He has allotted funds for approximately all but about \$400 million of the \$950 million for urban renewal housing, housing for the elderly, programs in Guam and Alaska, and so forth. The balance of the funds have not been allocated for any specific purposes.

The programs he has allocated for, in line with what Mr. Mason says, are for the benefit of everybody in connection with those programs. There is no discrimination at all in connection with them.

Commissioner HESBURGH. Mr. Mason, that is all I have.

I have come to the same conclusion. I have been very much heartened by your whole approach to this problem. I don't want to make it sound on my part as though I think it is a problem of any easy solution or any universal solution that will be created tomorrow morning. These were questions that were raised in the course of our hearings, and I was just looking for a little enlightenment.

Mr. MASON. Father, I think we find answers by throwing questions to each other.

Commissioner HESBURGH. Thank you very much, Mr. Mason.

Chairman HANNAH. Dean Johnson, do you have a question?

Commissioner JOHNSON. I have a couple of questions that came up during the course of the testimony. I am not sure to whom they should be directed. Perhaps one general question would be directed to Mr. Mason or to the person who was testifying with respect to the Voluntary Home Mortgage Credit Program.

As I listened to the testimony, that seemed to be a rather helpful program. I just came up from the staff on this Commission. At the staff level, where we were studying, we got the impression that that agency goes out of existence at the end of this month, unless you can suggest that it should not. Are you in favor of it?

Mr. MASON. Both the Administration and the Democratic Party have sponsored legislation for the continuance of this agency. It is in both sides of the housing bill which is currently in the hands of a conference committee. If the housing legislation is passed, the program will continue. We think regardless of anything else that such programs will be continued because they are not controversial.

Is that right, Mr. Graves?

Mr. GRAVES. Yes, indeed. I think the program has awakened private industry to the fact that we can make investments and mortgage loans to minorities and they can be safe investments. I think everyone generally recognizes that. This program provides the machinery by which minorities can get a fuller participation in the housing market.

Mr. MASON. We have, I think, Mr. Johnson, demonstrated in this program to a lot of people who didn't know it before that loans to minorities are good loans. People have learned this and they come back for them.

Commissioner JOHNSON. There is another general concern that I have that Father Hesburgh touched upon, and that is: How can we minimize the participation of the Federal Government in practices that seem to be against the national policy?

I believe it was Dr. Snowden who said something about some early period, such as 1951, that there was an announcement that went out that all repossessed FHA-insured housing would be administered on a nonsegregated basis.

Dr. SNOWDEN. That is correct, Dean Johnson.

Commissioner JOHNSON. That is a very interesting figure. You may not have the figures now. I was wondering if you could make available to the staff just how much of this property is now available on a nonsegregated basis. I don't know how much of it is repossessed. Since 1951, that is a considerable period of time, and it should eventually put a lot of property on the market in an unsegregated form. If you don't have the figures now, I would like it if you would supply them.

Mr. MASON. Mr. Johnson, I am sure Dr. Snowden can furnish those figures.

Dr. SNOWDEN. There are no figures in FHA with respect to how they are occupied, but they are available. This is a basic policy.

Commissioner JOHNSON. Fine.

Mr. MASON. I think it is important to explain, too, that this applies only while this is owned by the Federal Housing Administration.

Dr. SNOWDEN. Dean, you understand that we take back property and recondition it and put it back on the market and it is sold back to the private owner.

Commissioner JOHNSON. When you put it back on the market, it goes on the market on a come one, come all basis?

Dr. SNOWDEN. That is right.

Mr. MASON. And it is frequently sold for cash, too.

Dr. SNOWDEN. And there perhaps isn't as much of that as you might think. There are some States that have a great many units of repossessed properties, but there are some States, I believe, Mr. Administrator, where we don't have any at all.

Mr. MASON. It is a wonderful condition if it is true.

Commissioner JOHNSON. I have one other question having to do with the relationship of the Federal Government's housing agencies to this general problem, particularly in States that have nondiscrimination housing statutes.

Let's take Levittown. That was a federally assisted project.

Mr. MASON. You are talking about Levittown, New York, New Jersey, or Pennsylvania?

Commissioner JOHNSON. New Jersey. Assume that was federally assisted. Then the builder announced in open defiance that he does not intend to abide by the law. Do you cut off his assistance or do you continue to assist him?

Mr. MASON. Mr. Johnson, in the first place, the builder is quoted in the newspaper as saying this. He doesn't advertise this, that this is an all-white-occupancy project.

Commissioner JOHNSON. But it is enough to raise some question.

Mr. MASON. This, as you say, is in New Jersey, and there is an anti-discrimination law with which the Federal Housing Administration cooperates. The FHA met with the committee against discrimination in general, the national committee, on this matter, and explored possibilities with them and has met with Dr. Milligan, from New Jersey, who administers the program, and reminded him of our cooperation. Unfortunately, Dr. Milligan has not been able to take the steps that he should have been able to take because of legal obstacles thrown in his way by the builder.

Is that correct?

Dr. SNOWDEN. That is correct.

Mr. MASON. Unfortunately, Mr. Levitt did not go out and advertise this fact. He is merely quoted this way in the paper. We think he probably said this, but it is not established. He is an American citizen with rights, too, until he is convicted of something.

Commissioner JOHNSON. Is there a point short of conviction where you have a prima facie case?

Mr. MASON. I would say that we had this case come up and your organization was just newly studying housing, and I went over and talked with your staff and tried to get them to give me their ideas in this matter. Legally, our basis is clearly established. When there is a violation of the law, we can cut a builder off. We then have a legal right to do so. It has been established repeatedly in the courts. This is what we promised the States.

But we can't promise to go out just because somebody says something which is unsubstantiated and unproven yet.

Commissioner JOHNSON. So that, conceivably by appropriate court delays, he could continue to get Federal assistance?

Mr. MASON. He has gotten Federal Housing Administration commitments.

Commissioner JOHNSON. And can continue to get them while he delays in the courts the eventual determination?

Mr. MASON. Yes, sir. Whether the Federal Housing Administration commitment is a Federal participation or not is another matter which has never been proven in the courts yet. That is beside the point, I think. The point is that the FHA is ready and willing to take any legal step that it can.

Let me say I discussed this very thoroughly, then being Commissioner of FHA, with people who were interested in this problem. The decision was that we would lose ground if we took actions which we could not substantiate effectively in the courts. It was thought that this would not be a wise move. Whether this was a right decision or not, this was the decision that we made. We felt it was better to go ahead effectively as we were doing in New York and other States where the law was not being challenged and not get ourselves into where we lost the case.

Commissioner JOHNSON. I do not want to pursue that any further.

Mr. MASON. I would say to you, sir, that the builder who is presently in this case is building integrated housing in Puerto Rico.

Commissioner JOHNSON. He could hardly do otherwise.

Chairman HANNAH. Governor Carlton, do you have questions?

Commissioner CARLTON. No questions.

Chairman HANNAH. Governor Battle?

Commissioner BATTLE. No; thank you.

Chairman HANNAH. Mr. Tiffany?

Mr. TIFFANY. Mr. Chairman, may I make one statement in connection with Mr. Mason's previous statement about his conferring with our staff in connection with Levittown, N.J.

He came over early in the spring when we were in the process of organizing. Prof. Paul Sanders, I believe, was with us at the time. As a result of that conference, and in the course of our study of legal developments, this Commission has had an observer in attendance at the Levittown hearings and has followed the developments step by step. I just wanted to insert that in the record.

Mr. MASON. Our General Counsel worked with Mr. Tiffany and his group in bringing it to his attention.

Chairman HANNAH. Are there any further questions?

Commissioner HESBURGH. Is there any possibility of a prior arrangement in the contract with the builder so that if in the event that later on he abdicates his responsibility in this matter, there can be action against him in reference to those funds and repossession of them or something?

Mr. MASON. These are private funds.

Lyman, would you think it possible to have anything like that written into an FHA contract?

Mr. BROWNFIELD. The only thing that could be repossessed would be the premium he had paid us.

Mr. MASON. It is worth exploring. We will look at it and tell you what we think.

Commissioner HESBURGH. The theory is that a man could take the funds on the assumption that he was going to follow the law as you and the State understand it, build the houses, fill them on a non-open-occupancy basis, and then say, "Go ahead and take action; I can't kick people out of these houses."

Then he defeats the law by chicanery. There ought to be some arrangement, prior arrangement, that in that event he would be obligated to something.

Mr. MASON. My General Counsel, Father Hesburgh, points out that these are private funds going in. In order for the private lender to be interested, the mortgage has to be incontestable. After a mortgage is recorded, FHA cannot back out. We will have to explore this, but your question is an interesting one.

Chairman HANNAH. Mr. Mason, we are very grateful to you and to your colleagues for the amount of time you have given us this afternoon. It has added greatly to the knowledge of this Commission and will be valuable to us. We may have some further questions we may want to address to some of the members of your staff. I assume you would be glad to make available such information as you have.

Mr. MASON. Certainly, we would be glad at any time to do anything at all.

I notice that we have Mr. Albert Robertson, of the Federal Home Loan Bank Board, here, in case you didn't see him.

Chairman HANNAH. I saw him, and we are going to have his statement before we take a recess.

Thank you, Mr. Mason, very much.

Mr. Robertson, we would be very interested in any statement you would care to make to us. You know the problem we are pursuing.

#### TESTIMONY OF ALBERT J. ROBERTSON, CHAIRMAN, FEDERAL HOME LOAN BANK BOARD

Mr. ROBERTSON. Dr. Hannah, I don't know what kind of initial statement you want.

Chairman HANNAH. I think it would be interesting if you would just take it for granted we know very little and you will not be far from the truth.

Mr. ROBERTSON. Why don't I just run over the functions of the Federal Home Loan Bank Board, and then I think you can pursue it from there.

Chairman HANNAH. I should say in introducing Mr. Robertson that he is the Chairman of the Federal Home Loan Bank Board.

Mr. ROBERTSON. The activities coming within the jurisdiction of the Federal Home Loan Bank Board are:

First, the Federal Home Loan Bank System—Federal Home Loan Bank Act of 1932;

Second, the Federal savings and loan system—Home Owners' Loan Act of 1933, as amended; and

Third, the Federal Savings and Loan Insurance Corporation—title IV of the National Housing Act of 1934.

The Federal Home Loan Bank System is a network of 11 district banks strategically situated throughout the United States which provide a reservoir of reserve credit for their members. The members of the Federal Home Loan Bank System are savings and loan associations. These banks make advances to all qualified members within lines of credit established by the boards of directors or executive committees. There is no uniform policy as to the period of time for which an advance may be made, nor the interest rate that will be charged. The period for which loans are made and the rate charged are set by the individual banks at the time advances are made.

Advances may be made to members to provide funds to meet withdrawal demands or for expansion purposes. The maximum advance for meeting withdrawals is 50 percent of an association's net assets, and for expansion purposes up to 15 percent of withdrawable accounts.

In establishing lines of credit, the member's most recent statement of condition and statement of earnings are reviewed and analyzed by the bank. Consideration is given to the present borrowings from the bank, outside borrowings, reserve ratios, earnings, delinquencies, character of management, liquidity, and so forth. Those are advances by the district banks to the banks of the association.

The Federal savings and loan system is comprised of savings and loan associations holding Federal charter issued by the Federal Home Loan Bank Board. There are also State-chartered savings and loan associations.

The criteria for consideration of applications for permission to organize a Federal savings and loan association are set forth in section 5(e) of the Home Owners' Loan Act of 1933, as follows:

No charter shall be granted except to persons of good character and responsibility, nor unless in the judgement of the Board a necessity exists for such an institution in the community to be served, nor unless there is a reasonable probability of its usefulness and success, nor unless the same can be established without undue injury to properly conducted existing local thrift and home-financing institutions.

While these associations are supervised by the Federal Home Loan Bank Board within the framework of applicable law and regulation,

the responsibility for the safety and soundness of their operations rests with the management. These associations are authorized to make loans for the financing of homes, under certain conditions, up to as much as 90 percent of the value of the real estate and for as long a period as 25 years. They also make GI and FHA loans. Conventional loans in excess of 80 percent of the value of the real estate security may only be made by those members who have reserves and surplus equal to at least 3 percent of their savings capital, and the total of such loans that any association may make may not exceed 10 percent of its capital. That refers to loans above the 80 percent.

In passing upon applications for loans, it is the responsibility of the board of directors of each Federal association to evaluate the real estate security and the individual risk to determine which, in their judgment, assure safe investment of the funds for which they are trustees. Basic factors that enter into these considerations are—

- (a) type, age, and condition of property;
- (b) location of property, whether in good, fair, or declining neighborhood;
- (c) amount of loan and ratio of value to security;
- (d) amount of investment or equity of borrower in the property; and
- (e) present and prospective financial means and responsibility of the borrower.

The Federal Savings and Loan Insurance Corporation, as you probably know, insures the accounts of all savers, in amounts up to \$10,000, in insured savings and loan associations.

That is a skeleton outline of the activities in the Federal Home Loan Bank Board.

Chairman HANNAH. Dean Storey, do you have any questions?

Vice Chairman STOREY. I don't believe so.

Chairman HANNAH. Do you have any, Father HESBURGH?

Commissioner HESBURGH. One that the staff was interested in was the possibility of new banks being started in areas where the present banks helped by the Federal Home Loan Bank Board do not loan to nonwhites, especially in areas where there is blockbusting going on and so forth.

Mr. ROBERTSON. I don't believe I understand your question, Father.

Commissioner HESBURGH. The staff had this question. We found at our hearing in Chicago there were a number of banks who would not loan on mortgages to nonwhites moving into areas that had previously been white.

The question was: Would it be possible to establish banks backed by your organization that were perhaps run by nonwhites for the benefit of their own people unable to get financing from the normal outlets?

Mr. ROBERTSON. That has been done occasionally. The number of applications that we receive from Negro groups is relatively small, but each one is examined on its merits. I think there are now 28 entirely colored associations. One was chartered last year in Jamaica, Queens County, N.Y., and two this year—one in Houston, Tex., and another in Greensboro. There are not many applications that come exactly in that form.

Commissioner HESBURGH. There seem to be many more opportunities for Negro financing in Atlanta than we found in Chicago. That is where this question originated.

Mr. ROBERTSON. There is one mutual savings and loan association in Atlanta now.

Chairman HANNAH. They have considerable insurance-company money that is available to them.

Dean Johnson, do you have any questions?

Commissioner JOHNSON. Probably just an auxiliary question that Father Hesburgh asked.

You listed certain criteria for determining whether property was appropriate for lending money. Would you take into consideration the fact that the property was being purchased in an area by nonwhites where they had not been before?

Mr. ROBERTSON. That would not be a matter that would come under our observation. That would be a matter within the jurisdiction of the local association; but I am sure they do.

Chairman HANNAH. Governor Carlton, do you have any questions?

Commissioner CARLTON. No questions.

Chairman HANNAH. Mr. Tiffany, do you have any questions?

Mr. TIFFANY. I have no questions of the present witness, Mr. Chairman.

I would like to insert a statement in the record before the hearing is closed, if this would be the proper time.

Mr. ROBERTSON. I would like to be sure that I understood your question, Mr. Johnson, and that I answered it affirmatively.

Commissioner JOHNSON. That is right.

Mr. ROBERTSON. You asked me whether they would make loans.

Commissioners JOHNSON. No; I asked you whether they would take that fact into consideration as a criterion.

Mr. ROBERTSON. I am sure they would; yes. I don't know that it would necessarily be a negative one.

Chairman HANNAH. Governor Battle, do you have any questions?

Commissioner BATTLE. No; I have none.

Chairman HANNAH. Thank you very much, Mr. Robertson. We are very grateful to you. We know you have many responsibilities,



and we appreciate your coming over this afternoon and your patiently waiting.

Mr. ROBERTSON. I was glad to have an opportunity to hear a little of the discussion before my turn came.

Chairman HANNAH. We appreciate your coming.

Mr. Tiffany, do you want to make a statement?

Mr. TIFFANY. Mr. Chairman, I would like to have the record show that before Mr. Mason's departure I asked him three questions. He agreed that he would give me the specific answers to them in writing. I would like to ask that they might be made a part of the record when those answers are received.

The first question was this: Shortly before Mr. Albert Cole's retirement as Administrator of FH<sub>A</sub>, he was widely quoted in the public press about a speech which he made in California in which he indicated that the local policies and attitudes with reference to restricted housing were not the concern of the Federal agencies in this field. Mr. Mason indicated that the attitude prevailing at the present time has changed and he agreed that he would specify in what respects.

Secondly, there recently appeared a notice that Mr. Moses in New York had made extensive plans in housing in the Gramercy Park area which would involve large Federal guarantees, if not funds, and that this was done entirely without the knowledge of any of the Administrators that we have heard from this afternoon. It came, in fact, as some surprise to them.

In view of Mr. Mason's statement relative to Federal-State relations, or city and local relations, it appeared to me it might be helpful to clarify this particular incident.

Finally, Mr. Chairman, I asked him if he would be good enough to specify for us what, in his opinion, might be a deficiency in existing law with reference to his authority in this particular field and if, likewise, there was any deficiency which might be remedied merely by Executive order.

These three questions, Mr. Chairman, Mr. Mason has agreed to answer.

Chairman HANNAH. Unless there is objection, we will include them in the record.

It is understood, Mr. Amidon, that if the staff has additional questions they would like to address to Mr. Mason or his staff, this will be done in a matter of days and can be included in the record. I think we interpreted that in the statement I made in closing.

The hearing will be closed.

We will adjourn until 7:30 in the Commission's offices.

(Whereupon, at 4:30 p.m., the hearing was concluded.)

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APPENDIX

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# Supplementary Information Furnished by the Housing and Home Finance Agency and Its Constituent Agencies in Response to Requests by the Staff of the Commission on Civil Rights

## Part I. OFFICE OF THE ADMINISTRATOR

*What is the history of HHFA's racial policies and programs since its establishment of 1947? How has the staff been set up to handle these policies and programs? What variations, if any, have there been in these programs, their operations, their staffing, etc.? Give number of employees handling program by year*

Since the establishment of the Housing and Home Finance Agency in 1947, as well as in its forerunner agencies, the Agency has had on its staff top advisers on intergroup-relations problems.

In the historical development of the intergroup-relations function in the Agency, there have been normal administrative changes from time to time. The use of such specialists, however, has been continuous. Both in the Office of the Administrator and the major constituents of the Agency, intergroup-relations staffs give specialized assistance in carrying out Agency policy to assure equitable participation by minorities in the Agency's programs and operations. A current effort is to intensify and further emphasize the importance of bringing into efforts toward this objective, understanding and affirmative participation of the entire personnel at all stages of policy development and operations—so that each employee discharges his responsibility in his normal day-to-day operations. The intergroup-relations specialists will be fully used to help accomplish this goal.

In terms of organizational structure, an assistant to the Administrator is responsible for the coordination of racial considerations in assisting the Administrator with his overall supervision and coordination of programs operated by the Agency. He advises the Administrator on intergroup considerations in the development and execution of the Agency's policies and programs; maintains liaison with organizations and leadership interested in the minority-group aspects of Agency activities; and functions in close coordination with the intergroup-relations staffs of the constituents of the Agency. As indicated in the Administrator's statement to the Commission, plans are being drawn to strengthen this function in the Office of the Administrator.

The Federal Housing Administration, Public Housing Administration, and Urban Renewal Administration each has on its central office staff an intergroup-relations adviser to advise the Commissioners and other top staff in the central offices of those constituents on problems affecting minority groups; and to provide technical advice and assistance to staff in the field offices. In FHA, 10 zone intergroup-relations advisers are stationed in the field to serve the 6 FHA zones, and in PHA there is an intergroup-relations adviser in each of 6 field offices.

Field operations for the Urban Renewal Administration and community Facilities Administration programs are carried out in 7 HHFA regional offices

headed by regional administrators reporting to the Administrator. Each of these offices has on its staff a relocation adviser who is responsible for advising and assisting local public agencies in the development and execution of plans concerned with the relocation of families displaced from urban renewal areas. Since a substantial portion of these families are members of minority groups, the relocation advisers are constantly concerned with the minority-group aspects of relocation. In addition, the HHFA regional offices call upon the intergroup-relations advisers in the central offices of the Office of the Administrator and the Urban Renewal Administration for assistance on problems and policies relating to minority-group aspects of program administration; and they are instructed also to utilize the services of FHA and PHA field intergroup-relations officers on any problems in which these specialists can assist. A copy of the pertinent instruction—currently in process of updating—is Attachment 1.

As of December 31, 1958, there were in the Agency 33 specialized intergroup-relations personnel. Of this total, 19 are professional and 14 clerical, with 4 employed in the Office of the Administrator and the Urban Renewal Administration, 14 in the Federal Housing Administration, and 15 in the Public Housing Administration. A table showing employment in this activity for the years in which data is available starting with the year 1949, is Attachment 2.

To provide historical perspective on the development of the intergroup-relations function in the Agency, see Attachment 3 which is a copy of an article entitled "Special Problems and Approaches in Housing of Minorities." This article is an excerpt from the Sixth Annual Report of the Housing and Home Finance Agency, 1952.

#### Attachment 1

HOUSING AND HOME FINANCE AGENCY  
OFFICE OF THE ADMINISTRATOR  
Washington, D.C.

Regional Representative Letter No. 70—General—March 10, 1952

Subject: FHA and PHA racial-relations advisers.

1. The purpose of this letter is to set forth instructions to regional representatives for obtaining the benefit of consultation and assistance by FHA and PHA racial-relations advisers in connection with defense housing or other matters involving minority groups.

2. The Administrator maintains an OA racial-relations staff at central Office to advise and assist him on minority-group considerations in all HHFA programs. While the services of this staff are available to regional representatives, it is not possible at this time to station advisers on minority-group matters in the OA regional offices. However, the OA racial-relations staff works closely with the staffs of the constituent agencies and these staffs provide coverage insofar as the HHFA field responsibilities are concerned. The Federal Housing Administration is concerned with matters relating to private housing available to minorities and has a direct responsibility in the programming and administration of private defense housing under delegation from the Administrator. The Public Housing Administration is similarly concerned with racial considerations in the field of public housing and has a particular responsibility at the present time in connection with public defense housing. The field problems of the entire Agency, of course, tend to focus in situations requiring broad, concerted action—such as the problems involved in slum clearance and urban redevelopment programs and in defense housing.

3. In the field, FHA racial-relations advisers are assigned on a zone basis. In the PHA field organization racial-relations officers are stationed in each field of-

file. In matters involving private housing where special assistance on minority-group problems is advisable, the regional representative will communicate with the FHA director having jurisdiction where the problem exists and ask for the benefit of any assistance the FHA director may be able to render. In the event that the FHA director concurs in the need for obtaining the services of the racial-relations adviser, the FHA director will make arrangements therefor. In matters involving public housing the regional representative will address a similar request to the PHA field-office director having jurisdiction. In some cases it may be advisable to request that arrangements be made for the adviser to attend meetings. In other cases it will suffice to obtain the recommendations of the PHA or FHA directors following their consideration of the findings of the racial advisers.

## Attachment 2

*Housing and Home Finance Agency, specialized intergroup relations personnel,<sup>1</sup>  
actual employment*

	Total HHFA	OA		FHA			PHA		
		Departmental	Total	Departmental	Field	Total	Departmental	Field	Total
Feb. 28, 1949:									
Professional.....	13	3	3	(?)	(?)	5	(?)	(?)	5
Clerical.....	9.5	2	2	(?)	(?)	4.5	(?)	(?)	3
Total.....	22.5	5	5	(?) (?)	(?) (?)	9.5	(?) (?)	(?) (?)	8
Jan. 31, 1950:									
Professional.....	15	4	4	(?)	(?)	4	4	3	7
Clerical.....	9	2	2	(?)	(?)	4	1	2	3
Total.....	24	6	6	(?) (?)	(?) (?)	8	5	5	10
Dec. 31, 1952:									
Professional.....	25	4	4	1	7	8	4	9	13
Clerical.....	20	2	2	1	7	8	3	7	10
Total.....	45	6	6	2	14	16	7	16	23
Dec. 31, 1953:									
Professional.....	23	5	5	1	9	10	4	4	8
Clerical.....	20	3	3	1	9	10	2	5	7
Total.....	43	8	8	2	18	20	6	9	15
Dec. 31, 1954:									
Professional.....	24	5	5	1	9	10	4	5	9
Clerical.....	20	3	3	1	9	10	2	5	7
Total.....	44	8	8	2	18	20	6	10	16
Dec. 31, 1955: <sup>4</sup>									
Professional.....	20	4	4	1	7	8	4	4	8
Clerical.....	18	3	3	1	8	9	2	4	6
Total.....	38	7	7	2	15	17	6	8	14
Dec. 31, 1956: <sup>4</sup>									
Professional.....	22	3	3	1	9	10	4	5	9
Clerical.....	19	2	2	1	8	9	2	6	8
Total.....	41	5	5	2	17	19	6	11	17
Dec. 31, 1957: <sup>4</sup>									
Professional.....	22	4	4	2	8	10	2	6	8
Clerical.....	16	3	3	1	5	6	1	6	7
Total.....	38	7	7	3	13	16	3	12	15
Dec. 31, 1958: <sup>4</sup>									
Professional.....	19	2	2	1	8	9	2	6	8
Clerical.....	14	2	2	1	4	5	1	6	7
Total.....	33	4	4	2	12	14	3	12	15

<sup>1</sup> Does not include technical and operating staff who may devote a substantial part of their time to activities involving intergroup relations but do not spend fulltime in specialized intergroup-relations work.

<sup>2</sup> Not available.

<sup>3</sup> Breakdown between departmental and field not available for this period.

<sup>4</sup> Includes 1 professional and 1 clerical in U.R.A.

Attachment 3—Excerpt from 6th Annual Report, 1952, Housing and Home Finance Agency, Office of the Administrator, Racial Relations Service

## Special Problems and Approaches in Housing of Minorities and the Role of the Racial Relations Service

### THE PROBLEM

In acquiring decent housing, Negro and other racial minorities experience special difficulties beyond those which confront others. Census data of 1950, while indicating significant improvement in the housing conditions of nonwhites since 1940, reveal that 26.6 percent of nonfarm homes of nonwhites were dilapidated as compared to 5.4 percent for whites. Not only was the proportion of overcrowding in dwellings occupied by nonwhites four times as high as that for whites in 1950, but the extent of overcrowding among nonwhites had actually increased in 1950 over 1940. Meanwhile, annual incomes among nonwhites trebled, according to Census data, and their economic and cultural status improved substantially. Census data also attest that nonwhites have usually received less housing value and less home-financing service per dollar spent by them for shelter than do whites and also less favorable home-financing terms. These are the inevitable results of practices which have differentiated local housing markets and supplies on the basis of race and have tended generally to restrict or exclude nonwhites from the better housing and newly developed neighborhoods and thus constrict them generally into the poorer housing and largely within the more crowded, blighted, and slum areas.

These factors and their consequences are intensified wherever, and to the degree that, housing is in short supply. In the defense program, for example, employment practices often shift under pressing requirements of defense mobilization and thus render it extremely difficult at the time of programing defense housing to foresee the extent of racial-minority need that will later appear for such housing by the time it is ready for occupancy. Also, in the typical local slum-clearance program, Negroes and other racial minorities usually constitute the larger proportion of the families to be displaced; housing available to them in the community needs improvement in both quantity and quality for the local relocation plan to be carried out in conformance with the statutory requirement for "decent, safe, and sanitary housing."

Concerted effort to expand and improve the housing and home financing available to racial minorities has increasingly become recognized as a major area of housing stress during the past decade, as well as one of the most complicated problem areas. A prime objective of this effort is more nearly to equalize housing opportunities to all groups by securing more extensive efforts of private enterprise in expanding and improving the supplies of housing and financing available to minority-group families commensurate with their effective market demand—an area of the market most generally neglected in the past.

### RACIAL RELATIONS SERVICES

To meet these special problems and assure equitable distribution of benefits to all racial groups, the housing agencies of the Federal Government have utilized the skills of specialized personnel experienced in intergroup adjustment and the application of sound planning and economics. In the central offices, some of this specialized personnel serve as integral parts of the top administrative office; other elements of it assist the field office staffs to carry out agency policies. This activity maintained in the Washington and field offices of HHFA and constituent agencies has come to be considered as the racial relations services.

## HOW SUCH SERVICES FUNCTION

Generally headed by an assistant to the top official of the agency or unit, a racial relations staff in the central office assists in the formulation and execution of the basic policies, procedures, and operations of the Agency to assure equitable participation of minority groups. This staff participates in top-level administrative meetings where policies are formulated, reviews policy and procedural revisions to improve operations, implements the Federal nondiscrimination employment policy, assembles and disseminates facts and experience in the housing of minorities, interprets Agency activities to minorities, and reflects the minority group considerations to Agency personnel.

In the field offices, racial relations specialists assist in the execution of the Agency programs in a manner to achieve equitable participation of minorities. They supplement and evaluate analyses of local housing markets and pertinent economic and social data; review and pass upon the selection of sites, and evaluate employment in the planning, construction, and management of federally aided projects, appraise plans and advise in carrying them out for the relocation of families displaced by slum clearance; as requested, assist local officials, builders, lenders, and community leadership in the planning and distribution of housing; identify needed revisions in Agency policies and procedures; anticipate and preclude the rise of racial problems and overcome them when they do arise.

## RACIAL RELATIONS SERVICES IN CONSTITUENT UNITS OF HHFA

In HHFA, the Office of the Administrator, the Division of Slum Clearance and Urban Redevelopment, the Federal Housing Administration and the Public Housing Administration, respectively, maintain their own racial relations staffs as integral parts of their own administrative structures and operations.

From experience since the late 1930's in the public housing program, there has developed an extensive body of policy, procedure, principles, and techniques in the field of racial relations which constitute integral components of overall Agency operations. The purpose of the racial relations function in the central and field offices of HHFA and its constituents is to adapt and apply the principles and techniques so developed and to assure equitable participation by minorities in Agency programs and operations. As of December 31, 1952, for example, Negro families occupied 84,869 of the 222,487 permanent public housing dwellings—or some 38 percent of the total program completed. Another estimated 50,000 of such dwellings, then under annual contribution contracts, will be available to Negro families. Further, as of December 31, 1952, Negroes employed at both skilled and unskilled trades in the construction of these projects have been paid over \$107 million in wages, largely due to the implementation of specific nondiscrimination employment policy and procedures adopted by the Agency in the 1930's.

Acting as the Agency liaison with the Fair Employment Board of the Civil Service Commission and the President's Committee on Government Contract Compliance, the OA Racial Relations Service is able further to facilitate employment gains of minorities in the various operating units. There are, for example, some 5,000 Negroes employed now at all levels and types of positions in the administration, management, and maintenance of public housing programs all over the Nation.

Initiated in public housing, racial relations personnel in housing have gradually been augmented and such services extended in the central and field offices

of FHA, as well as OA and DSCUR. In these units the emphasis is upon mobilizing private financing, planning, and building resources to meet the housing needs of the expanding middle-income market among Negroes and other racial minorities and increasing the employment of other qualified nonwhites in all levels and types of positions throughout the operating staffs. Stimulated by the Federal agencies, assisted by racial-relations services, private capital and enterprise have stepped up investment in and production of homes available to Negroes. In fact, more new private housing has been built for sale and rent to Negroes in the past 4 or 5 years than in an entire generation before.

Specialists in racial relations in DSCUR participate in the review of applications for Federal assistance and aid the Division field staff in advising local public agencies on the preparation and execution of plans for relocating displaced persons in housing meeting the statutory requirements.

#### COOPERATION WITH INDUSTRY AND CONSUMER-GROUP ORGANIZATIONS

One of the chief functions of the racial relations services is to interpret the potentialities of the Government housing programs to national organizations and their affiliates interested in minority-group aspects of housing and to reflect the problems and viewpoints of these organizations to the Federal housing agencies. Among both industry and consumer groups, there has resulted an increasing understanding of the techniques and efficacy of coordinated attack upon the housing needs of racial minorities as an integral part of the total locality needs and of the proper role of Federal agencies in supplementing local and private resources as part of this unified attack. In many instances these organizations have undertaken specific financing and production programs calling for closely coordinated activity by their local affiliates and the racial-relations personnel in the Federal housing agencies.

#### COORDINATING FUNCTIONS AND ACTIVITIES

In the Office of the Administrator, HHFA, the Racial Relations Service, comprising a small specialized staff headed by an assistant to the Administrator of HHFA, is responsible for coordination of racial considerations in assisting the Administrator with his overall supervision and coordination of programs operated by the constituent units of the Agency. It also maintains close coordination with the counterpart services in constituent units, as well as liaison with organizations and leadership interested in minority-group aspects of Agency activities.

The very nature of its operations in aiding to assure equitable participation of minorities throughout all phases of Agency activities causes the Racial Relations Service to exemplify coordination in the housing field. Among the more significant examples are the following:

1. The OA Racial Relations Service (a) meets regularly with the professional racial-relations personnel from DSCUR, PHA, and FHA in joint discussion and consideration of major problems, policies, procedures, and activities; (b) assists DSCUR and the operating constituents in the recruitment and training of racial-relations personnel, without regard to racial or religious identity, and shares with them the extensive cumulated experience of the specialized OA staff in the operation of the various HHFA programs in the different regions and localities of the nation; (c) cooperates in coping with complicated problems relating to racial aspects of the several Agency programs in specific localities, such as Detroit, Chicago, and Richmond (California); (d) collaborates in coordinated field visits and review of program operations and interrelationships by racial relations personnel of DSCUR, PHA, and FHA in a number of com-



munities—for example, New Orleans, Kansas City, St. Louis, and New York—to seek practical solutions to interrelated problem, such as how to obtain the increased private production of suitable housing available to minorities as required for proper relocation of families displaced from title I and title III project areas.

2. Assisted in developing and the issuance of statement of uniform Agency personnel policy requiring nondiscrimination and fairness in employment of personnel throughout the Agency and establishment of regular reporting and reviewing machinery for implementing this policy throughout the Agency, including the constituents.

3. Spearheads consideration and definition of common or related problems and implication for minorities, pursuant to the Housing Act of 1949, leading to closer coordination of PHA and FHA with DSCUR programs as reflected in (a) joint statement on "The Relationship Between Slum Clearance and Low-Rent Public Housing"; (b) establishment of closer coordination in relocation policy and requirements for title III low-rent public housing programs and title I slum clearance and urban redevelopment programs; (c) joint statement on "The Use of Federal Aids in Relocating Families Displaced by the Clearance of Slum Areas," applied to complicated locality programs as in Chicago and Detroit; (d) development of specific working machinery for exchange of information and detailed cooperation between DSCUR and FHA; and (e) announcement of supplementary procedures to govern title I and title III programs affecting the living space available to racial minorities.

4. Provides active organizational liaison, such as with the National Urban League, leading to (a) its establishment of a department of housing activities; (b) development of specific cooperative working relationships between the league, its 60 local affiliates, and FHA toward expanding the supply of adequate housing and home financing available to racial minorities; and (c) its sponsorship of a New York conference on mobilizing sources of home financing available to minorities, attended by important mortgage lenders, the FHA Commissioner, the league's housing department officials and national president.

5. Offers cooperation with FHA in its efforts to expand production of housing available to minorities—as described in the FHA section of the annual report.

6. Advises and assists the Division of Housing Research concerning relevant minority group implications and considerations in Agency-sponsored research, analyses, and reports; collaborated with the Division in the preparation and publication of HIRFA bulletin on "Housing of the Nonwhite Population, 1940 to 1950"; and prepared, from the combined experience of the racial relations services, the bulletin on "Open Occupancy in Public Housing," published by PHA, to serve the repeated requests from scores of local housing authorities for information and guidance based on administrative experience.

*Describe any conferences or consultations held with industry representatives or minority-group organizations relating to increasing the housing supply, and opening up the housing market for minorities*

The Housing and Home Finance Agency fully values the importance of such conferences and consultations, and avails itself of the advice and ideas of informed individuals and organizations in seeking to increase the effectiveness of Federal housing programs in serving this field.

Special conferences and meetings are frequently initiated both with individuals and representatives of organized groups. This practice has been followed over the years.

During the 5 months that the present Administrator has been in office, he has initiated consultation with the National Committee Against Discrimination in

Housing, including certain representative public-interest organizations, deeply concerned with the problems in this field. He has established a Public Interest Advisory Committee which includes representatives of the major minority organizations on its membership—and called his first meeting of this group on April 20. This advisory group will meet several times each year. He has held frequent individual conferences with representatives of such organizations as the National Association for the Advancement of Colored People, the National Urban League, and New York State Committee Against Discrimination in Housing. In addition, he has invited other recognized leaders in this field to come to Washington for consultation—one of whom is Dr. Davis McEntire, research staff director for the study which resulted in the report of the Commission on Race and Housing. A few days ago, he brought together several key Agency officials and staff to talk with the deputy mayor of New York City and his assistant regarding a new program being initiated to conserve and upgrade existing neighborhoods—a program of obvious significance to minorities living in the neighborhoods where the program is to be undertaken.

Similar conferences and consultations obviously extend to industry groups, including mortgage finance, building, and realtor interests. They further extend to local public officials involved in carrying out housing and urban renewal programs in their localities.

*Describe any statistical or other studies by HHFA and any of the constituents on the minority housing market.*

The HHFA and its constituent agencies have long been extremely conscious of the importance of ascertaining the housing needs of the various sectors of the population in any given housing market. As far back as 1952 this Agency undertook a comprehensive study of the problem which was published under the title "Housing of the Nonwhite Population: 1940 to 1950." Over the years the Federal Housing Administration has kept the market situation in all of the major housing market areas under continuing observation. From time to time formal market-analysis studies are made in individual areas. Typically, careful attention is directed to the specific needs of minority groups in areas where the minority population constitutes a significant factor in the local market.

In the Urban Renewal Administration careful attention is directed to the racial composition of proposed clearance areas. Special efforts are made to assure the satisfactory rehousing of displaced nonwhite residents. In fact in allocating quotas under section 221 of the National Housing Act, the Office of the Administrator takes special cognizance of the housing needs of minorities and establishes special quotas for them. In some areas where antidiscrimination laws are in force, or where the locality specifically so requests, minorities quotas are either not given or are not publicized.

In the case of the PHA, a bulletin setting forth the basis for achieving open occupancy in public housing was released in 1953. Periodic reports are issued showing the trends toward open occupancy in low-rent-housing programs of the Public Housing Administration.

*Do you have any plans for continuing such studies and the publishing of reports which will show the quantity and quality of housing available to nonwhites and whites?*

The HHFA plans to continue to analyze and interpret whatever data are made available on the quantity and quality of housing for whites and nonwhites. In doing this the Agency is, of course, relying heavily upon the data-gathering agencies of the Government, since its data-collection facilities are limited primarily to status reports on its own programs. However, except in large cities

and in the Southern States, data on whites and nonwhites have, except for the decennial censuses, been rather meager in amount. In fact in this area operating statistics on certain of the Agency programs are a major source of information. As was indicated in the reply to question 6, PHA publishes reports showing the number and percent of units that are occupied by Negroes, broken down by region and State, and by extent of integration of project. URA likewise publishes reports on the racial characteristics of project areas and relocation of families in project areas.

*Do the housing agencies make use of the information collected by the Bureau of the Census in its determination of future housing needs?*

The housing agencies do make use of the information collected by the Bureau of the Census in its determination of future housing needs. The Census is in fact the principal source of information in this area.

*How do you determine what America's future housing needs will be? Do you use statistics pertaining to income, urban needs, rural needs, specific needs or particular sections of the country, special needs of migratory nonwhite groups, etc?*

Estimates of future housing needs have so far been made only for the country as a whole, and not for any particular sections or particular groups. However, the needs of nonwhites have been taken into consideration when estimating the entire need.

The method of determining future housing needs is as follows :

(a) From (Census) projections of future population and households estimates are prepared of the total number of housing units that will be needed at stated points of time in the future.

(b) Estimates are then prepared on the losses to the housing supply through (1) demolition, (2) disaster, (3) abandonment, (4) conversion to nondwelling use, and (5) merger of units.

(c) Next, the number of units that will become dilapidated through age and inadequate maintenance are estimated.

(d) Consideration is given to the percentage of vacancies that will be necessary to allow for mobility, i.e., to permit movement of the population and to afford some choice of the character and location of an abode. After the total need has been determined the need for new construction may be obtained by estimating the number of units that will result from converting nonresidential to residential space and from dividing up dwelling units into smaller ones, and the number of substandard units that will be rehabilitated and supplied with necessary utilities. The total of units provided through these methods, subtracted from the total requirements, gives an approximation of the number of newly built units needed.

With income data, especially time series, it is possible to refine these estimates somewhat since the higher the projected income the faster the lowest quality houses will tend to disappear from the market.

Up to now no separate estimates have been prepared for families in rural and urban areas, although shifts to urban centers have been taken into consideration.

Since the responsibility of the HHFA is limited by law to the nonfarm sector, all estimates of housing needs are limited to nonfarm. This is of course comprised of two segments, the urban and the rural nonfarm.

## Part II. SUBMITTED BY THE PUBLIC HOUSING ADMINISTRATION

### EXHIBIT A

#### The Organization of a Local Housing Authority

The low-rent public housing program, originally authorized by the United States Housing Act of 1937 (Public Law 412, 75th Cong.), provides financial assistance to local housing authorities organized under State enabling legislation. Federal aid to the authorities takes two forms: (1) Loans to help plan and construct housing for families and elderly persons (65 years of age or over) in the lowest income group who cannot afford to pay enough to cause private enterprise to build an adequate supply of decent, safe, and sanitary dwellings for their use, and (2) annual contributions to permit operation at rents within the means of the tenants.

The projects are initiated, planned, developed, owned, and operated by the local housing authorities, with the support and approval of the local governing bodies.

The State governments of 44 States have adopted the necessary enabling legislation permitting their communities to establish local housing authorities with power to develop and operate low-rent public housing in accordance with the requirements of the Federal law. The District of Columbia, Alaska, Hawaii, Puerto Rico, and the Virgin Islands also have such enabling legislation. (The four States that have not acted are Iowa, Utah, Wyoming, and Oklahoma.)

In establishing housing authorities, the State laws generally provide for adoption of a resolution or ordinance by a city council, giving the mayor power to set up the authority and appoint its commissioners. In the case of county housing authorities, the appointive powers are vested in the county legislative body.

Local housing-authority commissioners, usually numbering five appointed for staggered terms, are prominent civic leaders of the community. They serve without compensation, acting as a board of directors, normally with a paid staff performing administrative duties.

Civic associations, service clubs, minority groups, labor unions, church groups, women's groups, veterans' organizations, business groups, and public officials, concerned with eliminating slums and improving housing conditions in their communities, often encourage the formation of local housing authorities.

After local housing authorities are organized, they can apply for Federal assistance in developing and operating low-rent housing. Their applications must be approved by their respective governing bodies.

Further information on the procedure and a model transcript for the organization of local housing authorities in the various States may be obtained from the regional offices of the Public Housing Administration.

### EXHIBIT B

#### Current Work of Public Housing Administration

##### FOREWORD

This booklet contains a brief description of the housing programs administered by the Public Housing Administration. It does not attempt to answer every question about them or give details of the enabling legislation.

Further information on any particular aspect of the programs may be obtained from the Public Housing Administration, Longfellow Building, Washington 25, D.C., or from the nearest regional office listed on the last page.

CHARLES E. SLUSSER,

*Commissioner, Public Housing Administration.*

## Current Work of the Public Housing Administration

In 1947 the Public Housing Administration was made a constituent agency of the Housing and Home Finance Agency by the President's Reorganization Plan No. 3. It was the successor agency to the United States Housing Authority, created by the Housing Act of 1937 (Public Law 412). The agency name was changed to the Federal Public Housing Authority in 1942, and remained that until 1947 when it became PHA.

PHA administers two major programs: Low-rent public housing, which is a direct statutory responsibility of the Public Housing Commissioner, and liquidating emergency housing (including veterans' temporary reuse and defense housing) which was delegated to the Commissioner by the Administrator, Housing and Home Finance Agency. The last program will, except for the servicing of the resulting financial portfolio, end June 30, 1958.

### THE PURPOSE OF LOW-RENT HOUSING

The U.S. Housing Act was passed in 1937 to provide Federal aid to communities for "families \* \* \* in the lowest income group \* \* \* who cannot afford to pay enough to cause private enterprise \* \* \* to build an adequate supply of decent, safe, and sanitary dwellings for their use."

### LOW-RENT HOUSING—A LOCAL PROGRAM

Need for public housing is determined locally and must be justified by the local housing authority. After the need has been demonstrated, the housing authority may apply to PHA for Federal assistance.

Official approval by the local governing body, city council, or similar agency is a prerequisite for Federal aid, and is required when the authority applies to PHA for a preliminary planning loan and when it ratifies the cooperation agreement with the housing authority. This agreement provides for tax exemption for the projects, payment in lieu of taxes by the housing authority, and elimination of an equivalent number of substandard housing units in the locality. The authority acts throughout as a nonprofit public agency. It owns and operates the projects, sets rents, selects eligible families, and takes care of repairs.

Private enterprise also has a considerable part to play in low-rent public housing. Land for projects is acquired by the housing authority from private owners at fair market prices.

Private architects and engineers design, draw the plans, and write the specifications for the housing. All construction is by private contractors on the basis of competitive bids, under the supervision of the housing authority. The project is financed almost entirely by private borrowings from bankers and investors.

As of March 31, 1958, there were 431,000 family accommodations under management in the low-rent program; 16,000 more under construction, and 94,000 in various preconstruction stages.

### LOCAL HOUSING AUTHORITIES

Local housing authorities are agencies created under State enabling legislation. They are governed by commissioners (usually five) who are appointed by the mayor or local governing body and serve without pay. Forty-four States have laws permitting the development and operation of federally aided low-rent housing by local housing authorities. Only Iowa, Utah, Wyoming, and Oklahoma have not yet enacted public housing laws.

PHA is authorized by the Housing Act of 1956 to enter into new loan and annual contributions contracts after July 31, 1956, for not more than 35,000 additional low-rent public housing units each year for the next 2 years. Each 35,000-unit increment will be available for contracting for 2 years after it first becomes operative.

Before a new contract for annual contributions for any low-rent public housing units may be entered into, the locality must have approved by the Housing and Home Finance Administrator a workable program for the prevention and elimination of slums. Provisions specifically authorize PHA to assist the construction of new or remodeling of existing low-rent public housing in order to provide accommodations suitable for elderly families.

#### HOW THE FEDERAL GOVERNMENT HELPS

Federal financial aid to housing authorities takes two forms: (1) Loans to help finance development and construction of public housing, and (2) annual contributions to permit operation at rents within the means of low-income families.

When a project is substantially completed, the local housing authority sells its long-term bonds to private investors. The proceeds from the sale are then used by the authority to repay any loans from the Federal Government, plus all accrued interest. Money obtained in this way by the authority is protected by PHA's agreement to pay annual contributions.

The amount of the maximum annual contribution is limited to a percentage of the project's development cost. Local housing-authority bonds mature so that the debt service (amortization plus interest) will be approximately the same amount each year. The fixed contribution is further reduced each year by the amount of funds which the authority has available from income after meeting operating expenses, exclusive of debt service.

PHA furnishes technical advice to housing authorities and reviews local procedures for conformity with the law.

#### CONDITIONS FOR OCCUPANCY IN LOW-RENT HOUSING

Low-rent housing is built and operated by local housing authorities only for low-income families. These are defined by the Housing Act as families who are in the lowest income group and who cannot pay enough to cause private enterprise in their locality or metropolitan area to build an adequate supply of decent, safe, and sanitary housing for their use. The term "families" means families consisting of two or more persons, a single person 65 years of age or over, or the remaining member of a tenant family. The term "elderly families" means families the head of which (or his spouse) is 65 years of age or over.

To assure occupancy of low-rent housing in accordance with these stipulations the housing authority—

(1) Must demonstrate that a gap of at least 20 percent has been left between the top rent for admission and the lowest rents at which private enterprise is providing a substantial supply of standard housing, either new or old.

(2) Must set maximum income limits, both for admission and continued occupancy. Maximum income limits for continued occupancy are generally set about 25 percent above the admission limits to allow for an increase in family income. Both limits are subject to PHA approval, and are determined after a careful study of local needs.

(3) Must make a written report to PHA showing, among other things, that incomes of families admitted and continuing in occupancy, less authorized exemptions, are within the prescribed income limits. (The exemptions authorized by Federal law to be made from net family income in determining eligibility for

admission are (1) \$100 for each minor member of the family other than the family head and spouse; (2) \$100 for each adult dependent member of the family having no income; (3) not to exceed \$600 of the income of each member of the family other than the principal income recipient; and (4) amounts paid by the U.S. Government for disability and death occurring in connection with military service. In determining eligibility for continued occupancy there may be exempted, in addition to the admission exemptions, all or any part of the income of minors rather than the limited amounts authorized at admission. It must also reexamine periodically the status of all tenant families to determine eligibility for continued occupancy. Those whose incomes rise above the limit are required to move.

Eligibility for admission is further limited to families who are in sub-standard housing, who are actually without housing, or about to be without housing through no fault of their own, or who are to be displaced by one of a variety of public actions, such as a low-rent-housing project, an urban renewal project, enforcement of sanitary codes, etc. The Housing Act provides for waiver of this requirement, however, for families of veterans and servicemen and for elderly families. It also provides for preferences in admission to these and to displaced families.

There are other legislative and administrative provisions to insure that low-rent public housing will serve only those low-income families who cannot find decent private housing within their means.

#### INCOME AND RENT OF FAMILIES IN LOW-RENT HOUSING

Families admitted in 1957 averaged a weekly income of almost \$41.04. The average income of all families in low-rent housing was \$43.17 per week in 1957.

Rents are established by the housing authority at rates which are no higher than low-income families can afford to pay, but sufficient to cover project operating expenses. The rent charged a given family, therefore, is based on income and not on the size of the dwelling required. Each family must pay not less than 20 percent of its net income, less authorized exemptions, for gross rent (which includes the cost or value of utilities). The exemptions authorized by Federal law to be made from net family income in establishing rent are: (1) \$100 for each minor member of the family other than the family head and spouse; (2) \$100 for each adult dependent member of the family having no income; and (3) not to exceed \$600 of the income of each member of the family other than the principal income recipient. Few State laws, however, presently permit exemptions for rent of other than \$100 for each minor member of the family.

Gross rents for families admitted in the first 9 months of 1957, including charges for heat, light, cooking fuel, and other utilities, averaged \$36 monthly.

#### LOW-RENT MANAGEMENT

Public housing is planned primarily for families with children. The average number of rooms per unit in projects placed under construction by December 31, 1957, was 4.85 rooms. This compares with only 3.3 rooms per unit for all renter-occupied units in nonfarm areas in the United States, according to the 1950 census.

Low-rent projects are operated by full- or part-time staffs employed by the local housing authority. Every effort is made to manage projects economically. They are planned and equipment selected with this in mind. The cost of repairs, maintenance, and replacement is reduced by encouraging tenant cooperation in caring for the grounds, interior painting, and making minor repairs.

### LOW-RENT HOUSING PAYS LOCAL TAXES

Although State housing laws exempt low-rent housing from local taxes, housing authorities make payments in lieu of taxes up to 10 percent of shelter rents. These payments are made so that low-rent housing will bear a share of the cost of usual municipal services.

### PUBLIC WAR HOUSING

Public war housing is often confused with low-rent public housing. There are basic differences. Major ones are listed below :

Low-rent housing is built by housing authorities for low-income families who cannot afford to pay for decent private housing. Public war housing was built at Federal expense and managed as part of the World War II production effort for immigrant civilian war workers and military personnel without regard to income. Rents in war housing are comparable to those charged for similar private housing, whereas in low-rent housing they are based on a percentage (20 percent) of family income. Low-rent housing is built for long-term use. Most war housing is of temporary construction.

### THE LIQUIDATING EMERGENCY HOUSING PROGRAM

The liquidating emergency housing program consists principally of permanent and temporary accommodations provided under the Lanham Act, and other statutes, for war workers and military personnel during World War II, and housing developed under the Defense Housing and Community Facilities Services Act of 1951. This latter act permitted the Federal Government to build temporary or mobile housing for immigrant defense workers and military personnel required in connection with national defense activities in critical defense areas. PHA is responsible for the management of emergency housing either by direct operation or through local agencies, and for its orderly disposition.

PHA makes annual payments in lieu of taxes on emergency housing. These payments approximate full real-property taxes that would be paid if the property were not tax exempt. If the projects do not get the same public services furnished other property owners, PHA makes appropriate deductions from its tax payments.

PHA intended to dispose of its World War II housing as soon as possible after the war ended. It became necessary, however, in the intervening years to use much of it to meet emergency needs of veterans and servicemen following demobilization at the end of the war, and the later mobilization for defense at the outbreak of Korean hostilities in mid-1950.

PHA's original inventory of emergency housing totaled more than 987,000 units, but as of May 1, 1958, there remained for disposition approximately 3,500 units. As previously stated, except for the mortgage portfolio acquired in disposing of it, the emergency housing and PHA's obligations with it, will pass out of existence as of June 30, 1959.



## EXHIBIT C

**Excerpt from Low-Rent (Section 102.1) Housing Manual**

## RACIAL POLICY

The following general statement of racial policy shall be applicable to all low-rent-housing projects developed and operated under the United States Housing Act of 1937, as amended :

1. Programs for the development of low-rent housing, in order to be eligible for PHA assistance, must reflect equitable provision for eligible families of all races determined on the approximate volume and urgency of their respective needs for such housing.

2. While the selection of tenants and the assigning of dwelling units are primarily matters for local determination, urgency of need and the preferences prescribed in the Housing Act of 1949 are the basic statutory standards for the selection of tenants.

## EXHIBIT D

**Excerpt from Low-Rent (Section 102.2) Housing Manual**

## RACIAL EQUITY IN COMMUNITIES WITH SMALL MINORITY POPULATION

In urban communities of small minority-group population, where there are inflexible patterns of racial occupancy, there is the possibility that, because of the size of the group, it may be inadvertently overlooked in planning development programs for low-rent housing. Special measures are prescribed below to assure compliance with PHA policy requiring equitable provision of low-rent public housing for eligible families of all races, determined by the urgency of their respective needs for such housing.

1. No development program shall be approved unless the local authority agrees that, whenever an analysis of survey data reveals existence of an eligible market among families in the minority group in the locality, dwelling units will be constructed for such minority-group families at the same market ratio which is being used for the majority-group families in the locality, if the application of such ratio will produce a market among families of the minority group of two or more units.

2. In every case where survey findings fail to show a sufficient effective market among families of minority groups, the field-office racial-relations officer, in order to protect the local authority and the PHA from possible later charges of discrimination, shall make a field investigation. He shall certify to (a) the lack of an eligible minority-group market; or (b) the existence of an eligible minority-group market and the estimated number of eligible applicants.

His findings shall be made available to the local authority and to the PHA, and shall become a part of the Official development-program file.

3. If no eligible market of minority families is found at the time of the racial relations officer's investigation, but one subsequently develops, the PHA and the local authority must, (a) if the program is at a stage where this is practical, revise the development program to provide housing for eligible minority families; or (b) if the development program has progressed beyond the stage where revision is practical, include in any subsequent program for this locality equitable provisions for eligible racial-minority families.

TABLE 2.—U.S. Housing Act program: Dwelling units occupied by Negroes, as of Mar. 31, 1959 <sup>1</sup>

Regional office	Total units occupied	Units occupied by Negroes <sup>2</sup>	
		Number	Percent of total
All regional offices <sup>3</sup> .....	411, 266	187, 055	45. 5
New York.....	99, 722	32, 318	32. 4
Washington.....	80, 184	32, 018	53. 3
Atlanta.....	99, 482	50, 974	51. 2
Chicago.....	64, 123	34, 855	54. 4
Fort Worth.....	54, 579	25, 428	46. 6
San Francisco.....	33, 174	11, 374	34. 3

NOTE.—The following footnotes apply to this table and table 3.

<sup>1</sup> Excludes Alaska and Hawaii, as well as Puerto Rico. Also excludes occupied units in projects in initial operating period.

<sup>2</sup> Excludes units occupied by Negro project employees.

<sup>3</sup> Includes 2 occupied rural units. These units are not included in regional-office breakdown.

TABLE 3.—U.S. Housing Act program: Distribution of projects and distribution of units occupied by Negroes, by racial occupancy pattern in projects and by regional office, as of March 31, 1959

Racial-occupancy pattern	All regional offices		Regional office											
			New York		Washington		Atlanta		Chicago		Fort Worth		San Francisco	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Management projects														
All projects.....	1 2,245	100.0	260	100.0	229	100.0	952	100.0	236	100.0	349	100.0	218	100.0
Completely integrated.....	428	19.1	175	67.3	67	29.3	2	0.2	57	24.2	25	7.2	102	46.8
Integrated, white and other nonwhite.....	37	1.6	2	.8	3	1.3	3	.3	6	2.5	4	1.1	19	8.7
Segregated by building or project site.....	133	5.9	6	2.3	20	8.7	41	4.3	17	7.2	46	13.2	3	1.4
No pattern.....	39	1.7	15	5.8	5	2.2	1	.1	10	4.2	1	.3	7	3.2
All nonwhite.....	679	30.2	16	6.2	77	33.6	426	44.7	48	20.3	106	30.4	6	2.8
All white (other than Latin American).....	896	40.0	46	17.6	55	24.0	479	50.4	85	36.1	152	43.5	79	36.2
Exclusively Latin American.....	15	.7									15	4.3		
Combined projects (1 integrated and 1 un-integrated project).....	17	.8			2	.9			13	5.5			2	.9
Dwelling units occupied by Negroes														
All projects.....	187,055	100.0	32,318	100.0	32,108	100.0	50,974	100.0	34,855	100.0	25,426	100.0	11,374	100.0
Completely integrated.....	63,717	34.1	26,353	81.5	9,630	30.0	448	0.9	12,188	35.0	4,468	17.6	10,630	93.5
Segregated by building or project site.....	7,872	4.2	987	3.1	2,558	8.0	897	1.8	1,358	3.9	2,022	8.0	50	.4
No pattern.....	4,036	2.6	916	2.8	1,417	4.1	1	( <sup>1</sup> )	2,535	7.3	22	.1	45	.4
All nonwhite.....	102,256	54.7	4,062	12.6	18,055	56.2	49,628	97.3	10,991	31.5	18,914	74.3	606	5.3
Combined projects (1 integrated and 1 un-integrated project).....	8,274	4.4			448	1.4			7,783	22.3			43	.4

<sup>1</sup> Includes 1 rural project, not shown by region; excludes 1 rural project with no occupancy.

<sup>2</sup> Includes 21 projects with 1 Negro family in otherwise white occupancy and 18 projects with 1 white family in otherwise Negro occupancy.

<sup>3</sup> Includes 1 combined report for 2 projects, 1 of which is wholly occupied by Chinese families.

<sup>4</sup> Less than 0.05 percent.

## EXHIBIT F

## Open Occupancy in Public Housing

(A PHA Publication)

(A bulletin based upon local experience in the administration of federally aided low-rent public housing projects occupied by more than one racial group, developed by racial-relations personnel in the field and central offices of the Public Housing Administration in association with the Racial Relations Service on the staff of the Administrator of the Housing and Home Finance Agency)

## FOREWORD

This bulletin is offered primarily in response to requests of numerous local housing authorities that have elected to open their low-rent public housing project to occupancy by eligible low-income families without regard to race, creed, color, or national origin. These local public agencies are in localities in which the citizenry have elected to follow such policy or in which State and local statute require it.

Early in the public housing program, initiated under the U.S. Housing Act of 1937, local authorities in cities like New York, Pittsburgh, Chicago, Seattle, Los Angeles, and others decided to assign eligible applicant families to public housing units without regard to race. Subsequently, additional local authorities either adopted this approach in their original programs or changed from racially restrictive occupancy patterns to a policy of open occupancy. Regardless of the pattern adopted, the Federal requirement of equitable participation in the benefits of the programs was generally adhered to in all localities.

State and local statutes requiring that occupancy of local public housing projects be open on the same basis to all racial groups now govern the operations of local housing authorities in some 150 localities. Management experience, urgency of need, statutory tenant-selection priorities, population shifts, economy of operations, and other considerations have induced additional local authorities to adopt a similar occupancy policy under the Housing Act of 1949. In the originations of these programs or in shifting from controlled to open occupancy, authorities have often requested and utilized the assistance of racial-relations personnel in the field and Washington offices of the governmental housing agencies.

This bulletin constitutes a distillation of some 15 years of experience of local housing authorities in the administration of public housing projects housing more than one racial group. It essays to present the considerations involved and the principles of procedure derived from a summation of this wide experience. It is primarily the result of the work of local housing officials and racial-relations personnel in the field and Washington offices of the Public Housing Administration and the Office of the Administrator who have been associated with these developments for many years. It is designed to share with local housing agencies the known experience in this field as an aid in their own considerations and determinations. Its purpose is not to say "this is what you should do", and "this is the way you should do it"; it rather is to say "this is what others have done; and this is the way they have done it." We share this body of information with public agencies and consumer groups in the same manner and to the same end that we share other types of technical information and experience in the field of housing. We believe also that the considerations involved may have implications for the planning, development, and management of various types

of federally aided housing developed under the various programs administered by constituent administrations of the Housing and Home Finance Agency.

RAYMOND M. FOLEY,

*Administrator, Housing and Home Finance Agency.*

JOHN TAYLOR EGAN,

*Commissioner, Public Housing Administration.*

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## INTRODUCTION

The planning committee for this bulletin was comprised of four racial-relations officers from among the northern and western Public Housing Administration field offices, the Director of the PHA Racial Relations Branch, and an adviser from the staff of the Racial Relations Service in the Office of the Administrator.

Following the working plans outlined by the committee at a meeting in Washington, all documentation of experience available from local housing authorities was reviewed and analyzed. For this purpose, reports and memoranda from field racial-relations advisers were used, in addition to published or unpublished materials from various other sources.

This analysis included projects initiated under the Housing Division of the Public Works Administration as early as 1934 as well as those developed under

the U.S. Housing Act of 1937, the defense and war housing programs of World War II, and veterans' housing.

The first draft of the guide was reviewed by all of the field racial-relations advisers in the areas where projects housing families of different races are located. This step was followed by supplementary observation and interviews in the field primarily with management and development staffs, several executive directors of local housing authorities, their management personnel and project managers. Actual visits to 12 cities yielded current information covering over 20 localities. Through the facilities of the field offices in Seattle, Los Angeles, San Francisco, and Chicago, conferences were arranged to provide consultation with management directors, project planners, and other key field staff officials, and with several general managers and technicians from directly operated Federal war housing developments. Meetings were held with local authority executive directors and their staffs in all of the cities visited.

In addition, the records of a conference of one of the State housing programs, called to discuss the techniques of racially integrated housing administration, were reviewed.

In order to secure comprehensive information revealing any difficulties as well as successes experienced, especially during the trial and error stages of racially integrated operations, assurance was given to all officials interviewed that specific identification of projects or localities would not be published. This approach facilitated access to confidential documents as well as to frank discussion of controversial aspects or questions about which there were differences of opinion among various consultees.

The entire study generally covered relevant experience in California, Illinois, New Jersey, New York, Ohio, Pennsylvania, Washington, Wisconsin, and the New England States. Field trips were made especially for this study to Seattle, Spokane, and Tacoma, Wash.; Berkeley, Los Angeles, Marin City, Oakland, San Bernardino, and San Francisco, Calif.; Chicago, Ill.; Newark, N.J., and New York, N.Y.

Mrs. Corienne R. Morrow, the adviser assigned to the compilation of this bulletin, was formerly on the staff of the PHA Racial Relations Branch and its predecessor administration under the United States Housing Authority and the Federal Public Housing Authority, and has, over a period of years, studied and analyzed relevant operations in other locations including some of those revisited for the immediate purposes of the current review.

Among other materials analyzed were published and unpublished manuscripts provided principally by the Research Center for Human Relations of New York University, whose distinguished research in this field has been extensively utilized in preparing this compilation.

It should be made clear that this document is not a case study as such, although illustrative experiences are frequently cited in it. Essentially, it presents a distillation of the principles based upon study and analyses of operating experience. It essays appraisal of various approaches and techniques as well as evaluation of differences of opinion among the experienced operators in this field. Consideration has been given to the differences of locality, sponsorship of projects, size and characteristics of projects and programs, the stage at which racial occupancy patterns were affected, the conditions and requirements governing tenant selection, relevant State and local legislation, and other similar factors.

Those who might seek to supplement any specific experience described in this compilation may receive guidance to the most helpful resources through consultation with PHA Field Office Racial Relations Officers.

## I. POLICY—THE KEYSTONE

## A. FORMULATING POLICY

The one consideration upon which there appears to be practically universal agreement among those who operate successfully public housing projects which are open to occupancy by more than one racial group is the necessity for the adoption and promulgation of firm policy in this regard by the local authority. The earlier that such policy is adopted and clearly affirmed to and by all concerned the larger appears the possibility of its affecting all phases of local program administration—the planning, site selection, development, and management of projects and associated services and facilities. When a shifting is made from a policy of enforced segregation to one of open occupancy, clear-cut policy implemented all down the line is found to be mandatory.

In those localities where racial restrictions are prohibited by State legislation or municipal ordinance, the laws themselves establish the foundation for local housing authority policy.

The following are examples of such legislative provisions :

*From a State law*

"For all purposes of this chapter, no person shall, because of race, color, creed, or religion, be subjected to any discrimination or segregation."

*From a city ordinance*

"\* \* \* there shall be no discrimination or segregation in the selection of tenants, the fixing of rentals, conditions of occupancy, or in the construction, maintenance, and operation of any housing project because of race, color, creed, religion, or national origin."

*From a city resolution*

"\* \* \* in the administration of each project the housing authority \* \* \* shall avoid or refrain from any policy or practice which results, directly or indirectly, in discrimination or any form of segregation by reason of race, color, religion, national origin, or ancestry: *Provided*, That nothing herein would require the authority to relocate any tenant presently occupying a dwelling unit."

There are still differing opinions concerning the most effective action of local housing authorities with respect to policy in compliance with these provisions.

Some hold the view that the housing authority's policy is automatically established by the legislative action. In many instances, representation of policy by the executive director is interpreted as local authority policy. Others maintain that an official resolution by the local housing authority positively affirming compliance with the legislative requirements is a valuable asset in initiating the program of racial integration.

This latter view was demonstrated by the local authority of the largest municipality in a State which recently enacted this type of legislation. In this case, it was the opinion of the local authority members that their own official resolution would provide a sound point of departure both for project administration and public relations in changing from a segregated to an integrated program. Their resolution dispelled uncertainty with the following statement:

"1. Dwelling accommodations shall be allocated on basis of need without regard to race, religious principles, color, national origin, or ancestry of applicant.

"2. This resolution shall take effect immediately."

It is evident that, where the practice of enforced segregation is already established in an existing program, official affirmation of a change is of particular importance.

The formal policy resolution does not appear to be as crucial for those local housing authorities which begin racial integration with their first projects and maintain this pattern throughout the program.

The simple statement, "There shall be no discrimination because of race, creed, or color," represents the policy of a local authority that has established and maintained open occupancy from the inception of its program. In this case, the force of the policy has been manifest in administration of the program.

Generally, the experience has shown that either the local housing authority or the executive director has formulated a basic policy position as a prerequisite to effective action in establishing racially integrated projects.

Firm policy is unquestionably the keystone of successfully integrated housing programs.

#### B. ANNOUNCING POLICY

A distinguished housing official aptly asserts that there are three publics about which the administrators of a local public housing program must be concerned—the community at large, the tenants, and the staff.

The handling of policy in relationship to all three of these publics is primarily the responsibility of the executive director, whose attitude and administrative skill may well be the crucial determinants of successful operations. It is almost impossible to overemphasize the importance of the executive director's role in all of the policy making and execution processes. As soon as the policy position is established, the executive director is confronted with many decisions, all of which, in the broadest sense, affect public relations.

Since the role of the staff in relationship to policy and its execution involves basic administrative consideration, this subject will be discussed in chapter II on "Staff—The Operators." It is sufficient to state here that the entire local authority staff and key personnel must be thoroughly informed about the policy and its implications in relationship to every individual employee's job. Obviously, the attitude and performance of staff constitute the frontline of good public relations.

#### *The policy and the community*

Today in practically every locality where the policy of racially integrated projects is under consideration, there is a body of community organizations and leadership of high prestige in the vanguard of the movement.

Their activity accounts, in large measure, for the enactment of the State and local laws to prevent racial restrictions in publicly aided housing and urban redevelopment projects, as well as for the initiation of open-occupancy projects by local housing authorities.

Often, local authorities undertaking the program of racial integration already have established relations with these public-interest groups, which include church, labor, and civic leadership, for usually they are the same groups that give strongest support to public housing programs. Authorities in this favorable situation have a headstart on their public relations programs, for, generally, these groups are an invaluable asset in initiating open-occupancy programs.

The method of making the racial integration policy known to the community varies according to different situations. Frequently, local programs which start with racial integration do not make special announcements concerning it. Rather, they assume the acceptability of integration and let the policy speak for itself. All phases of the operations are generally planned in these programs to reflect the policy.

Some of the methods used are :

Interracial staffing of tenant-selection offices.



Placing publicity, announcing the opening of projects, in publications read primarily by nationality or racial minority groups, as well as in the general daily press.

Delegating representatives of the authority to speak before groups representing various sectors of the community as part of public relations programs incident to tenant selection.

Photographs of the staff, tenant activities, families moving into the project, etc., should reflect the racial occupancy and personnel policy of the project.

The emphasis in this approach is placed upon taking acceptance of the policy for granted. This is, of course, necessarily complemented by preparation to meet whatever questions may arise about the policy itself.

It appears that decision concerning the most effective method of policy announcement depends upon various local considerations, including the size of the program, the location of projects, and how and by whom they are occupied at the time of policy initiation.

The experience of one of the first programs to change from segregated to open occupancy under the impetus of State legislation is suggestive of the manner in which such decisions are reached.

This was an extensive program, comprising eight projects, in a large city. After enactment of the State law, the entire community stirred with expectancy. The public-interest organizations which had supported the legislation immediately began to raise questions with the authority. Tenants living in the projects wondered—"What now?"

The authority, therefore, decided to remove all questions of doubt or uncertainty by passing and releasing a resolution calling for immediate integration.

This authority's quarterly bulletin reports that the announcement of this policy of complete integration met with a very favorable reception from the local press, religious, civic, labor, and veterans groups. Letters of commendation flowed into the authority headquarters as the public relations scene was set for the integration program.

One of the underlying points in this authority's approach was its immediate move to follow the policy announcement with action, on the premise that a lag between word and deed is subject to misinterpretation as weakness or indecision, which encourages opposition.

For another authority which has successfully initiated racial integration in a previously restricted program, a public announcement was issued by the mayor in the form of a statement to the press. This was followed with immediate issuance of instructions by the housing authority to the tenant-selection department and the managers of individual projects that eligible applicants were to be accepted anywhere without regard to color or religion.

Ofttimes, the language of the policy, as well as that of the State laws, city ordinances, or local authority resolutions, whenever these are involved, is a valuable asset to policy announcement. These documents sometimes express the basis of policy decision in highly forceful and convincing terms. An example is found in the following municipal resolution:

*"Resolved*, That whereas it is a fundamental principle of our democracy that all men are created equal; and

Whereas discrimination against any person because of his race, national origin, political or religious opinions or affiliations is a negation of this principle \* \* \*

\* \* \* \* \*

"Therefore, be it

*Resolved*, That no applicant for quarters in any such housing development, constructed with the aid of city funds, whether through tax waiver or abatement,

land grant or land development, or through any other assistance from the city \* \* \* shall be subject to discrimination or segregation because of his race, national origin, political or religious opinions or affiliations \* \* \*"

*The policy and the tenants*

Tenants and prospective tenants, while a part of the general community, must be considered also from the viewpoint of their direct relationship to project administration. They are, of course, subject to the same influences that affect the community at large. Where legislation has evoked the policy change, the project tenants are regarded as part of the body politic which has brought this legislation into being. They are similarly a part of the community forces which have operated directly or indirectly to influence the policy decision—the churches, the unions, the veterans' organizations, and others. They, too, are parties to the growing sentiment of the times with respect to civil rights and equal treatment of all races.

From the viewpoint of project administration, there is a marked distinction between prospective tenants and those living in the project at the time the policy is changed. Those already in the project have come into it, if it is racially segregated, with this pattern taken for granted, and their experience of living in a racially homogeneous community has generally engendered or reinforced the conviction that this is as it should be. To many of these tenants, the change of policy necessitates readjustment of attitudes which the segregated pattern helped to crystallize. In this situation, management has the task of presenting policy to occupants, many of whom may feel they have the right to the racially exclusive environment into which they originally moved.

It follows that the local authority initiating open occupancy in previously segregated projects must give thoughtful consideration to the methods used to acquaint the tenants with this action.

Presumably, these tenants will have access to whatever announcements may have been made to the general public. It is essential, therefore, that whenever public policy announcements are made, this information be simultaneously conveyed directly to the project tenants.

The move, however, is occasionally made under circumstances where no publicity has preceded the action.

For example, in one of the earlier experiences with changing patterns, the project originally assigned six Negro families to one building. There was no public-policy commitment made either for segregation or nonsegregation in this particular program. Ultimately, the size and composition of some of the Negro families changed so that they no longer conformed with the project's occupancy standards. Management was confronted with a dilemma: These families either had to be evicted from the project or moved into vacancies of proper size in other buildings. Deciding on the latter course, management called a special meeting of the officers of the project tenants' association, informed them of the plans, and enlisted their cooperation.

This method of informing the tenants has been used in other instances. It is regarded as important, however, that when the cooperation of tenant leadership is enlisted in this way, management should make it clear at the outset that the decision to make the occupancy change is irrevocable.

The approach which seems to become increasingly typical, as local housing authorities change racial occupancy patterns upon the basis of fundamental policy, is exemplified by the authority whose experience under State legislation has been previously cited.

In this situation, the tenants naturally expected something to happen, but they did not know when or how or where. Managers reported the spread of

gossip and rumors, and in one project some evidence of organized resistance appeared. After the authority policy was publicly announced, a bulletin was posted in the management office of each project. This bulletin cited the State law and the housing authority resolution. Later, however, this was considered inadequate since only a few tenants visited the office at any given time. So a letter was addressed directly to each family. To it was attached a copy of the law, the authority resolution, and a reprint of a highly favorable editorial from an influential daily newspaper, praising the authority for a forward, progressive action.

Consultation with representatives of tenants' associations in this same case was held after the executive director learned about a provocative meeting and a threat from one project of a tenants' protest march on city hall. This opportunity for tenants to "blow off steam" and the unvacillating purpose of the director precluded further protest.

This forthright method of informing the tenants and discussing the policy with their leadership is believed by this authority to have contributed substantially to the outstanding success of the integration program.

#### *The policy and applicants*

Generally, it is to be assumed that prospective tenants and applicants for project occupancy will be informed about the racial policy of the program to the same extent as the general public. Where the program has a long-established practice of racial integration, this is usually known throughout the community. When the racial occupancy pattern is undergoing change, however, the policy may not be known to a significant number of the prospective tenants or applicants.

Considerable emphasis is placed in many programs upon deliberate use of techniques to reveal the racial composition of the project occupancy at all contact points with prospective tenants.

An interracial staff in the application office, especially for reception and interviewing, obviously suggests the open-occupancy policy.

The impression created by the interracial staff is often enhanced by mounted photographs portraying interracial scenes taken from the projects. Some offices also display documents such as nondiscrimination State laws, municipal ordinances, local authority resolutions, or excerpts from other appropriate documents which encourage sound intergroup relations.

Several other methods are used in direct contacts with prospective tenants.

In guiding applicant families through the project, they may be shown areas where families of different races are living as neighbors. Introduction to neighbors of different races is sometimes combined with this approach. In some situations, the project manager conducts this purposeful project tour to be certain that the impression of acceptance of the policy and genuine friendliness to the tenants is conveyed. This is especially valuable for the initial move-in stage of projects undergoing policy changes.

Formal statements of the open-occupancy policy to incoming tenants appear to have been initially adopted by some authorities during the defense- and warhousing era. It is assumed that this step was taken because the defense and warworkers to be eligible for tenancy were immigrants and would not necessarily be familiar with the cultural patterns of the community or the projects.

Subsequently, some authorities have adopted this practice for all of its projects. One statement, in the form of a letter expressing welcome to the family and wishing them "pleasant residence," reads in part:

"Both management and residents are working together to keep this development the kind of place in which you will enjoy living. Our success depends upon your cooperation. You can do your part by taking care of your premises as

though they were your own and by being a good sport about little annoyances. Living in a large housing community may be a new experience to you and your family, so it may take a little while to adjust yourselves to it.

"You will find among your neighbors Americans of various races and creeds. Our facilities are open to all persons without discrimination. The policy of the authority is to permit no intolerance of any kind and it will terminate the lease of any persons who disturb the peace with intolerant activity."

The stationery used by the tenant-selection staff for correspondence with prospective tenants, in another case, carried a statement of the open policy conspicuously printed in a "box" at the bottom of the page. In addition, the statement was printed on preliminary applications immediately above the space provided for the applicant's signature.

The report of the Deutsch-Collins survey of housing officials' opinions concerning this subject summarizes the findings as follows:

"Once a person has been declared eligible for an apartment in a housing project, he is given the opportunity to agree to certain conditions, to sign a lease and to move into a new home. At this point, an opportunity arises to restate the authority's interracial policy. Opinion differed as to whether the opportunity should be used. Some informants felt that by the time tenants reached the interviewing stage, they knew about the policy and that to bring it up only provoked unnecessary discussion. Others held that interracial tenancy is a matter which is of concern to a prospective tenant and it is 'fair' to give him an opportunity to discuss it. It is a matter he himself may hesitate to bring up. The time of leasing, when a tenant is accepting other conditions, making other agreements, and asking other questions, is the ideal time to make quite certain that he understands and accepts the fact that his next-door neighbor may differ from him in the matter of racial background. \* \* \* All of the informants who favored making an announcement felt that it should be done in a personal, friendly way. They recommended statements which clearly implied that objections or opposition would result in no change of policy, yet at the same time assumed that tenants could consider living in an interracial project desirable."

#### C. INTERPRETING POLICY

There is practically unanimous agreement among all experienced housing officials in this field that the decisiveness of policy is more important than the method of announcement in gaining its acceptance by the general community and by the tenants themselves.

The following is a typical expression of opinion on this subject:

"\* \* \* when you start making exceptions, you're sunk. All complaints and opposition to your policy should be listened to, your door should always be open—but your willingness to listen should serve no other purpose than to try to 'talk out' a complaint based on prejudice or misinformation. Never get 'talked out' of your policy."

This leads to an important question in the minds of most housing officials undertaking a program of open occupancy. What should be said about the policy? Is it sufficient merely to say, "This is it"?

Most experienced officials agree that this is not enough. The establishment of laws or policy has usually followed the conviction on the part of responsible legislators or officials that racial discrimination or enforced segregation should not exist in federally aided public housing projects. The bases of this conviction are generally considered to constitute public policy about which the entire community has every right to be informed.

Unless the executive responsible for administering the policy knows these reasons and how to interpret them, there arises too often the danger that inept apology will be substituted for forthright explanation.

Persuasive spokesmen for the policy understand the prevalent fears and fallacies which are typically expressed by opponents of open-occupancy housing and should be able to refute them.

It is, however, repeatedly advised that policy discussions be engaged in only by individuals whose attitudes and training properly prepare them for this responsibility. Other personnel should be specifically instructed to refer inquiries to authorized spokesmen.

The executive of a long-established and highly successful open-occupancy program asserts:

"We make our nondiscrimination policy plain to every applicant. But it is not our job to change applicants' personal opinions. Our only concern is that their opinions do not interfere with the efficient operations of our projects."

Generally the main issues at the tenant-relations level are directly concerned with specific management rules or regulations governing use of facilities or services or the location of units in relationship to tenants of other racial groups. In the vast majority of cases, such rules and regulations can be discussed upon their merits with deemphasis of any racial aspect injected by the tenant.

Indeed, in the vast majority of instances where management personnel is called upon to resolve a "racial problem" among the project occupants, it has been discovered that the problem in most instances can be translated into objective management and basic human relations terms.

Certainly, there appears to be no set formula for the discussion of various questions likely to be raised with spokesmen for the authority's policy. It has been suggested that authorities initiating integration programs should, wherever possible, seek to borrow, at least for training purposes, personnel from other authorities which have had experience in such programs and background for handling them.

Very helpful to such personnel have been the repeated surveys of experience in employment, military service, housing, and other fields which indicate that people rarely act out the prejudices which they verbally express.

Understanding the true nature of neighborly relations, and thoughtful selection of language to describe them, are proven assets to spokesmen for the authority's policy.

Ordinary neighborliness—in a private residential block or in a public housing project—is a relatively impersonal process.

As revealed by a survey published in the December 5, 1947 issue of *The Washington Post*, many people in Washington, D.C., do not even know who their next-door neighbors are and most neighborly relations are limited to the borrowing or lending of replaceable staples. Indeed, the survey further revealed that "many people don't want to know their neighbors," while almost half of the families interviewed said their idea of "a good neighbor is one who minds his own business."

It is apparent, however, that some of the language used in describing the living situation in a housing project suggests the intimacy of one big family. It has, therefore, been found advisable for authority spokesmen to emphasize "living as neighbors" rather than such terms as "living with" or "living together."

This approach has disposed of many of the questions which may be raised about "living with" families of other races.

Direct questions as to whether or not a family will be placed in a unit next to families of other races, or whether members of other races are likely to move

next to them, can be answered only in terms of the authority's rules concerning such placements. Generally, the authority holds the most tenable position when it can be said that the racial identity of neighbors can be guaranteed to no tenant.

Knowledge of the typical experience of families living as neighbors in public housing projects has proved of value to spokesmen discussing implications of the open-occupancy policy with the public as well as with tenants. Thomas T. Farrell, chairman of the New York City Housing Authority, stated in the New York Times Magazine on February 12, 1950:

"All white families in public housing have not immediately become friends of the Negro race, nor is the reverse true. Conditions vary between projects; in general, the older the projects and the longer families live together the better friends and neighbors they become. \* \* \* Human nature has not changed and some strife between persons of the same race or of different races will continue as before. Within the projects, the results have been solid and enduring. In the business of raising families, of children playing together, of lending a hand in emergencies, of living side by side in peace, much has been done. In caring for each other's children, helping in sickness, working together in tenants' organizations and social and athletic events; in practicing tolerance in the best sense of the word, the tenants have raised a little the Iron Curtain between races."

## II. STAFF—THE OPERATORS

The importance of executive staff attitude and performance as a vital factor in the success of racial integration is consistently emphasized in every relevant field.

A typical example is quoted below from Questions and Answers About Employment on Merit (an American Friends Service Committee publication):

Top management of the business in which integration is being attempted must be convinced themselves of the desirability and necessity of the step. When and if problems arise during the programs, top management must be prepared to take a firm stand.

\* \* \* \* \*

"Employers have also found it important in sharing policy down the line to remember that the frontline supervisors and foremen or office managers play a unique part in the active interpretation of any company policy. It is vital that this group understand, accept, and be willing to apply a policy of fair employment."

The "attitude of command" is reported by a Presidential committee to be a "substantial factor in the success of the racial policies of the Air Force and the Navy." The Gillem Board admonished:

"Courageous leadership in implementing the program is imperative. All ranks must be imbued with the necessity for a straightforward, unequivocating attitude toward the maintenance and preservation of a forward-thinking policy. Vacillation or weak implementation of a strong policy will adversely affect the Army. The policy which is advocated is consistent with the democratic ideals upon which the Nation and its representative Army are based."

The Deutsch-Collins survey provides a typical opinion from housing experience:

"If an authority has committed itself to an interracial housing program and appoints an executive director who disagrees with this part of the policy or who even thinks it might be a mistake, the chances for the program being a success are pretty slim. Sure, top management must be qualified in many other ways, but attitude toward this aspect of the program is basic. Especially at the beginning, there are countless decisions which the director and his managers have to make

and questions to be answered which have important consequences in terms of the success of an interracial program. Unfortunately, once a project has been opened up to all persons who are eligible it isn't enough just to hope that everything is going to take care of itself."

It is evident that favorable attitudes toward the integration policy on the part of all staff members—from the executive director down—are highly desirable and that positive behavior is essential.

Obviously, it is relatively easy to secure a staff qualified from this viewpoint for a new program or for a program after the integration policy has been put into operation. Achieving the desired attitudes and performance with a staff already established in a segregated program undergoing change to open occupancy usually requires definite measures.

#### STAFF INTEGRATION

One of the key recommended steps in this direction is to effect racial integration in the staff itself. "Never, never try to operate an interracial project with a segregated staff," is the admonition of one spokesman for management policy quoted in the Deutsch-Collins study, which reports the following consensus:

"Negro and white interviewers, receptionists, and other office personnel demonstrate clearly that the project is being run by both groups and for both groups, management is acting in the manner that tenants are being asked to act, and that the status of all groups in the project is equal. An integrated pattern in the project offices carries the prestige and sanction which will help to make this the socially accepted pattern in the housing community."

Incident to the employment of interracial staffs, it has been found necessary to emphasize the fact that all personnel, regardless of racial identity, are to be thoroughly trained in the policy and procedure to be followed in administering the open-occupancy program. The fallacious assumption that racial minority personnel is especially endowed with inherent skills in racial relations can be as damaging as giving reins to prejudiced staff members.

Special importance is attached to the induction of minority group personnel into both the central office and the project staff as a technique of changing from segregated to unrestricted patterns in established programs. This is regarded as a useful preliminary move for several reasons. It helps to convince the tenants that management really believes in the policy. It gives staff the invaluable experience of an equal status contact with the minority group. It tends to restrain staff members from expressing negative viewpoints among themselves as well as in discussions with tenants or applicants.

#### STAFF PREPARATION

While it is true that most difficulties involving different racial groups in a project should be handled primarily as human relations or management problems, it is nonetheless advised that distortions and misinterpretations of these problems in terms of race be recognized by the management staff. To the degree that race affects the thinking and actions of tenants, it becomes a reality in project management. The need for preparing staff to deal with these difficulties is emphasized in the Deutsch-Collins study as follows:

"If the solution of these problems is left to voluntary and untutored good will, unsatisfactory relations usually appear. Each employee must, therefore, know what the \* \* \* policy is and he must have it interpreted for him in terms of his own job."

The major targets of staff preparation are to (1) convince staff that the integration policy is sound and irrevocable, (2) win genuine cooperation in carrying

out the policy; (3) screen and, if necessary, shift staff so as to assure proper functioning in the integration processes; and (4) provide guidance to the skills involved in the open-occupancy transitions.

The importance of thorough preparation for the staff of a project in which occupancy pattern changes are to be made is strongly emphasized by the experienced operators. An advance plan, which is recommended for this purpose, serves several useful functions. It offers an excellent point of departure for initial discussion of the integration program with responsible managers and supervisory staff and affords them an opportunity of contributing to the formulation of the plan. At the same time, the reaction of these key staff members during this planning stage reveals individual competence to execute the job to be done. It helps to assure gearing of preparation to the particular conditions which exist in the subject project or program. It establishes the administrative channels through which the preparatory process is to reach every employee.

The executive director usually proceeds by bringing together the supervisory staff, central office, and project management, either collectively or in functional groups. It is sometimes deemed advisable for the executive director to determine in advance of a group meeting the attitude of key staff members, some of whom might be talked with individually.

In some cases, selected key staff members have been sent to visit an authority with an established open-occupancy program. This has been regarded as especially useful for tenant selection or occupancy supervisors, who have an extremely important responsibility in the integration process. A similar method is the borrowing of experienced personnel from an integrated program.

It is advisable to have readily available materials and resources to enlighten staff members about racial relations in general. Various approaches taken to this have ranged from special in-service training courses to the periodic use of consultants specialized in racial and human relations. In any event, it is considered essential that there be resources within the staff structure to meet the questions which arise in day-to-day operations and emerge from the felt needs of personnel. A highly favored method of providing for continuous resources is to encourage key personnel to take suitable courses in racial or human relations from educational institutions wherever feasible.

During the period of planning and initiating change in racial occupancy, the services of a consultant specialized in the techniques of controlling intergroup relations have not only contributed to staff training, but have also avoided recourse to the uncertainties of trial-and-error methods. An alternative, of course, is to have a responsible staff member become well grounded in this field.

Most experienced authorities advocate the tie-in of training for racial integration with regular operations and in-service training programs. This approach appears to be favored as soon as possible after an integration program is under way.

#### STAFF MEETINGS

While the experienced operators emphasize the importance of clear-cut regulations to assure proper execution of the policy, they also underline the value of well-planned and frequent meetings with key personnel to assure the full use of their technical management skills and professional know-how in preparing these regulations.

As in any other phase of management, discussion stimulates the exchange of ideas and techniques. Staff members who have an opportunity to contribute to the planning and development of skills for achieving the racially integrated program hold a professional stake in its success.



Repeat sessions to pool experience, report progress, and discuss problems are usually held throughout the initial stages of policy inductions. It is primarily at these sessions that the felt needs for guidance come to the foreground. If they are conducted in the relaxed atmosphere of "bull" sessions, the most frank and helpful discussions are likely to occur.

As in all other phases of project administration, final decisions concerning all necessary regulations and ground rules are ultimately made by the authority or the executive director. That these be clear cut and firm is repeatedly emphasized by those having experience in administering racially integrated programs.

The outlines of the briefing processes which seem to emerge from summation of experience are:

FROM DIRECTOR TO STAFF

1. Delineating the policy and final decision concerning related regulations and procedures.
2. Defining clear-cut lines of responsibility.
3. Indicating resources for any assistance needed.
4. Challenging professional skills.

FROM THE STAFF

1. Recommendations concerning regulations and procedure to carry out the policy.
2. Analysis of situation based upon intimate knowledge of project community.
3. Exchange of experience and skills, with emphasis upon what to say and how to act in specific situations.
4. Emergence of ideas based upon professional know-how.

Project managers and supervisory staff then proceed to adapt the firstline briefing techniques to their own staffs.

In addition, these responsible operators usually follow up closely, observing all operations with care to be certain that each employee clearly understands and smoothly carries out the job.

In this process, it is considered advisable to accord very careful attention to maintenance staffs whose frequent contacts with tenants often have direct effect upon racial tensions.

It is the customary practice to have all questions, which cannot be objectively answered by citing an established regulation, referred immediately to a responsible supervisory staff member. This is regarded as especially important during the initial transitional stage. The complementary precaution, however, is that the supervisory staff themselves be thoroughly briefed on the policy and the ground rules. This is regarded as essential to avoiding a cycle of buckpassing upstairs, which is considered by experienced officials to be very harmful.

In some situations, it has been found necessary to stipulate and enforce certain taboos by precise indication of things which must not be said or done by project employees. These usually cover remarks which would convey disapproval of the policy, discourteous or derogatory comments, or failure to accord uniform services to all dwellings or occupants. These situations are most likely to occur on projects undergoing change in racial occupancy. Appropriate precautions have been most effectively handled by management or supervisory staff members who are personally acquainted with the viewpoints and behavior of individual employees.

While certain points of emphasis are suggested, the essential principle involved here is that sound personnel practices are usually underlined in administering open-occupancy housing projects. Note, for example, the following excerpts from Public Housing Administration bulletins:

*"Need for training of occupancy personnel.*—In many instances the personnel in the occupancy office constitutes the only point of contact between the general public and the local authority. Therefore, the importance to the local authority of having its occupancy personnel well versed in the national and local aspects of the public housing program, as well as trained to carry out specific functions, cannot be overemphasized. Every day, occupancy personnel will be called upon to interpret the policies governing admission to and continued occupancy of low-rent projects administered by the local authority. However, before policies can be interpreted, they must be understood. This involves not only an understanding of the language of the policy, but also a comprehensive knowledge of the reasons and necessity for such policy as well as the interrelationship of the various governing policies and their significance in achieving the ultimate objectives of the public low-rent housing program. Experience has shown a comprehensive orientation and training program to be the most effective device for a local authority to use in supplying its personnel with the background and skill needed to understand, interpret, and apply its policies" (Bulletin No. LR-30).

*"Orientation and training of occupancy personnel.*—In receiving and processing applications and in selecting tenants from among eligible applicants, the occupancy personnel will constantly be called upon to interpret the policies governing such matters. To make an adequate interpretation of a policy necessitates not only familiarity with the particular policy concerned, but also an understanding of the reasons for such policy having been established. In other words, the occupancy personnel will need to know not only what information is required and how to obtain it, but also why such information is required. Therefore, it is suggested that the local authority devise an orientation and training program which will equip its occupancy personnel with the necessary background for interpreting governing policies and train them in the specific functions which they are expected to perform. \* \* \* A training program similar in scope to the one suggested should be followed not only in preparing for initial occupancy but whenever a new person is employed. Whenever possible a new employee should be given at least a week's training before he starts carrying out his assigned functions. In no instance should training be confined to just those phases of occupancy work for which the employee has been hired"—(Bulletin No. LR-29).

The résumé of personnel qualifications or attributes, suggested procedures for referral of controversial questions, designation of supervisory personnel for conducting interviews with applicants presenting special problems, and suggested training techniques are among the other points presented in these bulletins which also have been especially helpful in selecting and orienting staff for integrated project administration.

This is perhaps just another way of saying that sound housing administration and management have proven to be essential to good racial relations in housing projects.

### III. INTEGRATION—THE JOB

"It isn't enough just to hope that everything is going to take care of itself, once a project has been opened up to all persons who are eligible," according to the Deutsch-Collins survey of housing officials' opinions. "There are countless decisions which have to be made and questions which have to be answered in day-to-day operations."

One authority says: "We lose all thoughts of race when filling a vacancy; we think only of first come, first served. The result being that one building may house a Negro, white, and Mexican family. \* \* \*"

Another: "Some who preach nondiscrimination urge us to check on a person's race before assignment to a particular project in a particular section of the city, so that a proper distribution can be made. To these critics our director of management answers: 'There is only one way to carry out a policy of non-discrimination, and that is not to discriminate. It's as simple as that.'"

#### BUT IS IT "AS SIMPLE AS THAT"?

Closer study of the record for the local housing authorities whose experience is reflected in the preceding quotations—and of other similar operations—throws revealing light upon this subject and leads to the exploration of a number of techniques applied under various circumstances to assure nonsegregation and non-discrimination in public housing programs.

In the particular situation cited, it may have been as simple as that. The programs of these authorities had started out with policies and practices based upon the principles of open occupancy. Most of their projects were located on sites well suited to attracting tenants of all the racial sectors in the public housing market, or management had acted consistently to effect a representative racial balance throughout all projects. From the beginning of initial occupancy of most of their projects, the families of different racial groups had been established as residents. There were, in fact, some exceptions, but the preponderant experience was highly favorable to the integration procedures.

Generally, these authorities had no major problems of readjustment to overcome. But it is also a fact that in many instances definite measures were taken to assure satisfactory results.

It is almost axiomatic that complete objective tenant selection and placement practices operate most effectively after racially integrated occupancy patterns have been established throughout the program. It is equally true that definite procedures to achieve this highly desirable situation, and often to maintain it, are essential to the operation of racially integrated projects. In the words of an official for one of the outstanding authorities having a racially integrated program, "It's very important to be honest, but equally as important to appear honest."

Others describe the "accidents" that happen when racial integration is left to chance. The misunderstanding of a manager resulted in "segregation by porches" in one locality, while racial concentrations that have had to be dispersed have occurred several times in various racially integrated projects. The preponderance of evidence points to the fact that the objective of no discrimination is generally reached through deliberate planning and action to that end.

#### PROJECT LOCATION

Site selection offers an ideal opportunity to provide the kind of situation which will require a minimum of "special attention" to achieve racial integration. Opinions of housing officials summarized in the Deutsch-Collins survey on this subject indicated that "the best site choice is either an interracial neighborhood or a 'white' neighborhood near an interracial or Negro neighborhood." Among the reasons given to support this opinion are:

1. In order to comply with legislation which provides that public housing be equally available to all racial groups, it is essentially "dishonest" to situate a new project where one or the other group will have either physical or psychological difficulties to overcome in order to move into a new neighborhood.

2. The difficulty of recruiting and retaining the white group when it feels itself to be in the minority must be realistically appraised. It was observed that a

neighborhood typically tends to become more Negro rather than more white. As a consequence, it is difficult to maintain a constant ratio of one group to the other after the Negro population has become the majority in any given area.

3. The effects of project location in an interracial neighborhood on intergroup relations is to provide an easy adjustment for project residents from both ethnic groups. In an interracial neighborhood neither group feels isolated at the outset, and certain neighborhood facilities which are usually not available immediately to the Negro or to the white group in a new neighborhood are not lacking; i.e., barbers, hairdressers, public accommodations such as bowling alleys, movie theaters, banks, and restaurants and churches. It also was pointed out that the schools in an interracial neighborhood are usually interracial; this lessens the burden for either Negro or white children in adjusting to a new environment.

Opinions expressed on the subject also supported the long-established viewpoint that "vacant sites" located equidistant from or in reasonable proximity to established concentrations of both racial groups are highly desirable for integrated developments. When occupied sites are to be used, it is apparent that racial integration in the completed projects would be hampered to the degree that site occupants represent only one racial group. Indeed, the greatest difficulties are to be anticipated—especially in face of the acute housing shortage—when only slum sites are chosen for project development or when those occupied, predominantly by racial minorities are the only occupied sites selected.

These difficulties far transcend the question of achieving racially integrated projects, which cannot be entirely dissociated from the complex of the need for living space and the limited supply of housing in the racially restricted market recognized as an essential part of the problem public housing seeks to alleviate.

Site selection, however, often confronts local housing authorities with their most perplexing problems in terms of sound housing and relocation as well as in terms of various aspects of racial relations. As authorities come to grips with the problems—most of which are not concerned with racial considerations—of securing suitable sites and of gaining support for their selections, it is becoming increasingly important that they be equipped to exert a positive influence in the interest of unrestricted public housing.

An important part of this equipment is a thorough knowledge of the basis on which various kinds of sites are opposed, and of successful experience in meeting the opposition. It is significant, in this connection, that the community resources most helpful in overcoming site-selection problems are usually the same which strongly support open-occupancy policies. Often this stage affords an ideal opportunity for establishing the public-relations foundation for a racially integrated program.

#### ALL PROJECTS REGARDLESS OF LOCATION

In many instances, both new and existing projects are located on sites that do not naturally lend themselves to racial integration. Nevertheless, the integrity and acceptability of a nonsegregation policy may well depend upon the resourcefulness of the local housing authority in effecting racial integration, at least to some degree, in every project under its program in spite of location.

This challenging problem has been met forthrightly by several local authorities. One authority, credited with a "model" operation for States where nonsegregation laws have recently been enacted, expresses conviction that objectivity and decisiveness can be achieved only by uniform application of an open-occupancy policy throughout the entire program. According to this authority, the questions they debated concerning the selection of projects for initiating the nonsegrega-

tion policy were essentially related to project location. Discussion brought out the fact that some of the existing all-white projects, two in particular, were located in neighborhoods which had resented and resisted the building of public housing projects in their respective areas. Evidences of organized resistance among the tenants of one of these projects had been revealed.

At the staff consultations, however, the managers advocated introducing racial integration into all of the projects under the program at approximately the same time. Positively, this was to establish the unqualified assumption of responsibility for complying with a law which granted no exceptions. Practically, it also eliminated any dangers of implicit favoritism in applying the policy. Tenants, in no one project could claim that their project was being singled out while others retained racial homogeneity. Project managers also would not feel that some of them were expected to comply with the law while others were to be immune.

The decision to apply the policy throughout the program is largely credited for the intensive earnestness of all the project managers, none of whom chose to be a failure in a management operation in which others were successful.

Certainly, it is hardly to be expected that the degree of integration to be achieved, in the projects most remotely located from the preponderant residency of the racial group being inducted thereto, would reach an ideally balanced proportion for some time to come. But breaking the rigidity of the established pattern is in itself a process which renders the project susceptible at least to the trend of dispersal which, under prevailing conditions, is spreading under standard conditions throughout the total housing supply of many localities. Progress reports of the authority which made this decision show a steadily increasing shift in the racial composition of all of their projects.

#### REMOVE BARRIERS

Certain physical conditions appear to have required particular attention, especially where a project has been bisected racially. This may have to do with the existence of some artificial barrier, like a street cutting between the sections assigned to the two races, or with the location of community facilities playgrounds, etc.

In one case, where a one-way street served as a barrier, the authority, with the cooperation of the interracial citizens' organizations, planned to convert the street to a play area.

In this same situation, the one playground which served the whole project was on the Negro side and had been practically used exclusively by the Negro children. The plans for changing this situation, in addition to the effect of shifting the residential pattern, was tied in with a program, to be sponsored by the cooperating organizations, for providing trained supervisors of the project play areas. The necessity of long-term community planning to overcome this handicap is, of course, apparent.

#### THE CLEAN SLATE

When racial integration begins with the inception of a locality's public housing program, the most ideal situation for effecting open occupancy exists. There are fewer problems to be encountered in establishing racial integration in newly opened projects. Among the obvious advantages are those concerned with project personnel and tenant placement. It is easier, for example, to—

1. Select personnel which generally reflects the racial composition of the project tenants.
2. Assure recruitment of staff members qualified or adaptable to work in an interracial situation.

3. Establish relatively balanced racial distributions in all projects.
4. Induct families representing the various racial groups at approximately the same time to avoid creation of vested interests based upon race, or the concentration of any given racial group in a section of the project.

#### NO RACIAL ISLANDS

The experienced authorities usually emphasize the importance of precautions to avoid inadvertent concentrations of racial groups in certain areas. It is far easier to avert than to disperse racial islands.

One outstanding authority makes a qualitative as well as quantitative evaluation of its achievement in integration by charting the number of buildings and entrances used by families of different racial groups.

From another exemplary operation comes the following admonition:

"May we advise from our experience that, if your housing authority adopts a no-segregation policy, it should use extreme care to see that no imaginary lines are drawn in any respect; in other words, separate buildings should not be set aside for a particular race, even though there are only two families in the building. No one multiple-family building should be completely occupied by one race. Once this happens imaginary lines will be established in the minds of other tenants, and it will not be long until even the project staff will be referring to it as the Negro or Mexican building or district."

One useful device for safeguarding against racial concentrations has been to chart the racial occupancy of units on site plan diagrams currently maintained in project and central administrative offices.

#### FEDERALLY OWNED PROJECTS

In several instances, during World War II, inadvertent racial concentrations set off a series of problems in federally owned projects operating under a regional nondiscrimination policy. The situation was created when racial blocs of tenants were referred by the industrial plants or military installations served by the project. Under these circumstances, there was no latitude for selection of tenants from among different racial groups at any given time and the urgency of demand precluded reservation of vacancies. Buildings had to be tenanted as soon as they were completed. Differences in location, facilities, or services were easily attributed to racial discrimination. Staff and tenants became confused by the apparent conflict between policy and practice. In short, to use the language of managers describing these problems—they caused interminable management headaches.

Federal management directors with experience in handling these situations emphasized the importance of asserting the basic policy at the outset and of acting as quickly as possible to disperse initial concentrations. They also advise that, whenever possible, arrangements should be made with the referral agencies to preclude racial bloc referrals. During World War II it was effective in several instances to discuss these referrals with the officials of industrial and military installations served by the projects. In some cases it was necessary to establish the administrative prerogatives of the housing agency with respect to the determination of racial occupancy patterns.

The most satisfactory experience occurred where cooperation of the referral agencies was obtained. Conversely, the most persistent problems were created when management concurred with referral agencies in procedures contributing to racial restrictions.

## THE TRANSITION STAGE

Most of the problems requiring special attention and presenting the most perplexing questions occur in the programs where the most favorable situations do not exist. Fortunately, however, several local housing authorities have demonstrated, with impressive success, that such problems are far from insurmountable. "Will and Skill" have combined as a winning team in practically every attempt to change from segregated to open occupancy in existing projects.

One of the important considerations brought to light by study of these experiences is the fact that a series of special techniques and principles are usually applied during the transitional period. This period is roughly defined as the time beginning with the introduction of the integration process, and extending through to the stage at which the objective application of administrative policies and procedures without regard to racial considerations would serve adequately to maintain the character of the project.

This definition is, of course, not absolute. Nor does it mean that all conditions suitable for such objectivity would necessarily occur at the same time. But it does serve to indicate that definite and decided measures are to be taken to break patterns of separation before "first come, first served" is adopted as a means of achieving the objective of nondiscrimination.

## SELECTING "FIRST" FAMILIES

In the initial part of the transitional stage, special care is advised in selecting tenants, from among eligible applicants or occupants, to break an existing pattern.

It is to be clearly understood that this specialized kind of selection does not refer to tenant selection in general which is, of course, based upon the established principles of need, statutory preferences, and eligibility. It does not establish a priority or preference for admission to units in the program, but simply selects from among those to be admitted the families most adaptable for initial induction into the projects occupied predominantly by a given racial group.

This selective process appraises the attitude of the families, their adaptability to the situation, and their understanding of the problems. For example, the first families for a moving-in to a project located in an unfriendly neighborhood which, like the project itself, was occupied primarily by families of the same religious persuasion, were chosen from among GI students who attended a college administered by the religious denomination preponderant in the community. Several of the inductees' colleagues were already living in the project.

In other cases, trade-union affiliation, occupational or other affinity has been used as a temporary selection criterion. It is also considered advisable, wherever otherwise feasible, to select first families from among project residents who are being moved to comply with occupancy standards or who are, on any other objective basis, eligible from one project or building to another.

A large measure of the success in the transitional program of one authority is attributed to the skillful screening of first families by the supervisor of tenancy and occupancy—always a key official in the entire integration process.

The following excerpts from the criteria developed for this screening may be suggestive but are not proposed as a substitute for the invaluable experience of actually consulting with personnel having engaged in this kind of operation:

*Emotional stability and psychological maturity*

"Families with sufficient cultural and/or academic background, as well as emotional maturity to enable them to cope with unusual situations that may develop. This does not mean that cultural or intellectual superiority to the general

level of existing tenancy should be sought; on the contrary, care must be taken to avoid choosing on such high levels as to create hostility because of noticeable differentials in unskilled or academic standing. Look for calmness, assurance, quiet strength, which are the earmarks of persons who have met life and have not been frightened or defeated by it."

*Veterans' status*

"Families headed by persons with veterans' status bring to the project, first, the recognition that the status demands—one who has sacrificed for the common good and therefore is entitled to respect; and, secondly, the kind of morale and self-confidence which has come to him through his experience."

*Previous record of integration in industry and/or neighborhood*

"Families in which the wage earners have spent considerable time working successfully in racially integrated situations."

*Typical family composition . . .*

"Avoid the selection of families of which young unattached women are the heads \* \* \* Such families quickly become the focus of attention and gossip, and any visiting male introduces an irritant through gossip that should be avoided."

*Families with preadolescent children*

"Initial families should be those with very young children, rather than those with adolescent children. Older children are much more likely to become involved in conflict situations, which in turn involve the elders. The very young children who must be attended while at play provide natural opportunity and invitation to develop acquaintanceships and friendships on the part of both children and parents."

PLACEMENT

During the transition, as well as in later stages, skillful assignment of tenants to dwelling units may serve to disperse existing concentrations of racial groups and to prevent concentrations in new placements. Illustrative of the deliberate measures taken at this stage is the following description:

"The leasing department is proceeding on a course of planned and systematic integration of the project residential pattern. White applicants are moved into vacancies occurring in these areas that have been predominantly Negro. Negro applicants are housed in predominantly white areas. The end result will be that the entire project will become integrated to the point where it will be unnecessary consciously to place applicants according to race. This management problem is disappearing."

It has been observed, however, that the practice of filling all vacancies with families from one racial group is not considered advisable.

Placements to effect intraproject transfers of families requiring different-sized units, to accommodate changes in family composition, and to fill vacancies available through turnover offer natural opportunities for dispersal.

Acceptance of units as assigned is greatly enhanced when the nonsegregation policy is uniformly applied throughout the program. In this situation no family can be given a guarantee about the race, religion, or creed of its neighbors.

A relevant observation in the Deutsch-Collins findings is:

"When one makes a concession or indulges in any favoritism, one's reputation for fairness, an essential ingredient of an administrator's reputation, is lost. And, in this connection, it is observed that the gossip level in projects is extraordinarily high and that very little management activity passes unnoticed."



## INDUCTION UNITS

For the very "first" family move-ins, it is considered advisable also to screen the units to be selected for the induction.

While units immediately adjacent to overtly hostile neighbors would generally be avoided, it would be equally as important to use units—concurrently with other move-ins—in a building from which apparently organized protests had emanated, to avert the impression that the protest technique is effective. In the latter case, protective precautions should be carefully planned. There is no substitute for on-the-spot judgment in these situations.

The physical location of units selected for initial inductions is also considered important. Inside-court units are believed to be more suitable than those facing streets—especially streets on the boundaries of the project. It is significant that individuals outside of the project community or neighborhood—sometimes professional troublemakers—have been identified as ringleaders in attempts of hostility directed against racial minorities' induction into private neighborhoods as well as public housing.

Other instances indicating the vulnerability of buildings near site boundaries seem significant. For example, throughout the history of one public housing project there had been repeated incidents of stone-throwing by boys from an adjacent neighborhood. This had occurred intermittently long before racial minority families were inducted. Soon after a Negro family was located in one of the buildings facing the boundary line street, the project manager reported to central office that this family's apartment had been stoned. The rumor, of course, had spread rapidly throughout the project.

Investigation disclosed, however, that several apartments on this boundary had—as before—been targets of the vandals' missiles. So far as could be determined, the race of occupants in the buildings was neither known to the assailants nor was it a factor. Naturally, the incident at the initial induction stage disturbed the morale of the Negro family and the tenants who heard the rumor of racial violence. In later stages, after establishment of integration, the incident would not have been as susceptible to misinterpretation.

Location near well-lighted areas on the site and near the administration buildings has also been favored for the first-family move-ins.

## CENTRALIZED TENANT SELECTION

Where there are two or more projects under the local authority's program, certain procedures incident to tenant selection and placement appear automatically to affect the racial composition of the project tenants. These seem to be of particular importance during the period of transition.

Centralized tenant selection from a citywide pool of applications is credited with contributing to objective application of the racial integration policy throughout a program. It generally assures selections based solely upon legal priorities and relative need, referrals to projects on objective bases, and, where necessary, standardized screening of induction families.

Especially during the transitional period, it is recommended that the centralized selection and assignment procedures be closely tied in with project management personnel so that the latter, in every case, might have personal contact with prospective tenants referred from the central office.

The centralized procedure also provides an opportunity for the authority's tenant-selection supervisor to win the cooperation and understanding of the project managers. Experience has demonstrated that a skillful professional in this supervisory capacity is a key person in the integration process at the

operating level. From the vantage point of this position, the reluctances, apprehensions, or occasional ineptitudes of project managers may be readily discerned. Often, incipient problems have been met effectively and simply through the consultation brought about by the supervisor's referral of families to the project manager.

Among the referral skills which have been guided by the tenancy supervisor is that of alternating the move-in timing of families from among different racial groups. In this connection it has been observed that the filling of every vacancy with families from the racial group being inducted into the project is not always advisable. An unbroken succession of move-ins of any single racial group may arouse fears of complete inundation and obviously does not convey the impression of nondiscrimination.

The tenant-selection supervisor can also steer management away from a mechanical process of filling vacancies with families racially identical with the previous occupants. The manifestation of this tendency is usually revealed when the manager asks for referral of racial prototypes of families being replaced. Many helpful techniques have been worked out by the central office tenancy supervisors and the project managers. Moreover, their working relationships often facilitate correction of undesirable approaches without recourse to superior authorities.

#### CHOICE OF UNITS

The effect of permitting tenants to apply for a unit in a specified project or of accepting applications on project sites is frequently questioned. Many managers state that indication of choice is not in itself objectionable, provided the applicants understand that factors other than their personal preferences may determine the location of the units to be offered. Such factors include availability and size of units, location of a project in relationship to places of employment, turnover rate, relative position on list of other applicants expressing preference, etc. In many cases, applicants are advised that choice of units or projects is administratively infeasible.

Acceptance of applications on the site of projects does not appear to be in conflict with centralized processing if preliminary interviewers are trained to explain the authority's policy with respect to selection and placement of tenants.

#### REFUSAL OF UNITS

The problem of tenants' refusing units assigned to them for reasons based upon race occur—as would be expected—most frequently in the transitional stage of changeover.

Reports from projects in which the open-occupancy pattern is firmly established indicate that these refusals tend to diminish. One advises:

"Only once since we opened \* \* \* have we been asked, 'Do Negroes live here?' We explained American war workers occupy these homes regardless of race, color, or creed. We have heard no more from this family, but they are still with us.

"It has been true of this project, as it is of any American community, that some of the white people have brought their prejudices with them. However, out of all of the approved applications for residency in this project, only one white family has refused to take an apartment next to a Negro family."

Another reports that the "office receives occasional anonymous complaints, and it is believed that a few families have moved out because of mixed occupancy. \* \* \*

In the same city from which the latter report was made, experience in a project for which changeover was effected, after several years of occupancy by one racial group, reflects the transitional situation: " \* \* \* the manager asserted about 150 of the 3,000 applicants had raised the question. It was his impression that these applicants had never lived in a mixed neighborhood. After the policy \* \* \* had been explained to them, some of these families moved in."

In one case where white applicants refused apartments in an area adjacent to a factory, and also predominantly occupied by the Negro tenants—a pattern of concentration management was seeking to change—comparatively few refusals were patently based upon race. Those who stated that they "did not mind," if only the area itself were more attractive and convenient to shopping and transportation facilities, were not dropped from the list of applicants. In such cases their applications were refiled for consideration after other applicants had been processed.

Most local authorities already have well-defined procedures for handling requests for transfer from one unit to another or from project to project. The general practice is to limit such transfers to cases involving changes in family composition or serious health hazards. Usually the conditions under which changes are either required or permitted are standardized by the project administration. It is, of course, not advised that deviations from these standards be granted on racial grounds.

#### PREPARATION FOR MOVE-INS

A variety of experience is available from local housing authorities with respect to preparation for the initial integration. This variety reflects the differences in local situations and attitudes as well as the differences in community resources available.

The experiences range from the inconspicuous alertness of management and staff in a relatively small community to an extensive program of coordination with the official family as well as with the key leadership of a large metropolis.

In the latter case, plans were thoroughly discussed with representatives of the board of education, the public libraries, the human relations commission, and the fire and police departments. The key community leaders consulted represented not only the churches, parents and teachers, civic organizations, and other prestige groups, but also the neighborhood business concerns and better known personalities. At the neighborhood level, the project staff affords the obvious resource for judgment as well as contact.

An important phase of preparation is, of course, the cooperation worked out with police officials. This cooperation is advised as a measure of precaution although disorderly incidents have but rarely occurred in actual practice.

The following are among the precautionary steps usually considered important by experienced officials:

1. Prompt action to prevent the gathering near the project of obviously hostile crowds.
2. Immediate dispersal of such crowds as soon as their disruptive intent is evident.
3. Keeping uniformed police out of sight—but having posted scout cars readily available.
4. Increasing patrols and scout tours of adjacent neighborhoods but not to a degree that would attract undue attention.
5. Posting project personnel at strategic points to spot and promptly report undue activity.

6. Avoiding initial move-ins, where feasible, during summer (school vacation) months.

Other appropriate measures have been effectively worked out and geared to the local situation. In most cases thoughtful precautions are regarded as a routine aspect of advance planning.

#### BE WARY OF RUMORS

Precautions concerning the danger of rumors are often expressed by tenant-relations consultants.

An illustrative story is that related by a tenant-selection supervisor to whom a manager—with grave forebodings—reported that the clothesline of a newly inducted Negro family had been cut by hostile neighbors. The facts were quite to the contrary, for the family, which did not own a clothesline, had been graciously invited to use the yard tree of a white neighbor. Here their clothes were found to be hanging while a broken—not cut—clothesline dangled from the pole in another yard.

#### FACING REAL PROBLEMS

The complement of this admonishment, however, is the sound principle of facing unpleasant realities and learning to deal with them.

"There is as much danger in the attitude of 'seeing no evil and hearing no evil' as there is in unfounded fears of disaster," cautions an executive director who has experienced both smooth and difficult racial transitions. "Everybody doesn't love everybody, and you can't go on the basis that there are never tensions, hates, or feeling between people of different races even though you must learn to deal with them as though they didn't exist."

The vast majority of tension situations which occur among project tenants represent problems of human relations rather than of racial relations. Moreover, skillful management can readily reinterpret the "racial" incident in nonracial terms.

It has been found particularly essential that management personnel engaged in tenant relations be acquainted with the behavior patterns typical of children at various ages, their play habits and relationships. Thus they will be equipped in large measure to guard against many "problem" situations and to interpret such situations should they occur.

Children's fisticuffs occasionally lead to racial trouble between adult families. (Usually to the utter bewilderment of the kids who are swapping marbles the next day.)

"When Johnny White and Jimmy Brown—both 6 years old—tee off on one another, it isn't a racial conflict but strictly a man-to-man battle," is the way one management expert describes it.

Another consultant in a more serious vein advises the proper supervision of play activities among boys and girls regardless of age or racial identity. And—as for adults—management is still seeking the perfect laundry schedule that will eliminate forever that eternal source of controversy between weary housewives.

Identifying the real basis of a problem is considered the key to management skill in handling these incidents.

There was the case of objection to Negroes living in a war housing dormitory. The manager found out that objectors had been disturbed by a lively bunch of young men who sang and tapdanced at all hours. But he also found out that these young fellows were not all Negroes. So, he moved the funmakers, without regard to color, to a building where they no longer disturb the more conservative element—which was, of course, not comprised of any one racial group.

Then there was the case of the two housewives who could not get along. Here the project was predominantly occupied by Negroes. Frequent complaints from both tenants were finally investigated by the manager. She—for the manager was a woman—discovered that the Negro tenant, who based her grievance upon racial grounds, had a long history of conflict with her neighbors, irrespective of race. She just happened to be a querulous person. There are likely to be a few such people of any race in every project.

#### MAINTAINING RACIAL BALANCE

The most serious problem with respect to maintaining reasonably balanced racial distributions in projects occurs when the pressure of need for low-rent housing among qualified applicants is numerically greater for Negro families than for others. The proportions that appear most conducive to maintaining balance are in the ranges of 40 to 60 percent. The experience indicates, however, that an overall pattern of racial integration is achievable even when an ideal balance cannot be maintained on every project in the program.

The question of so-called racial quotas is frequently debated. Racial minorities, long accustomed to the use of quotas to limit their opportunities, are naturally suspicious of racial designations or other indications of controls based upon race. This has posed a serious problem for those concerned with designations and proportionate allocations used to prevent racial discrimination or to admit a sufficient number of minority-group families to compensate for their previous exclusion from a given program.

There are increasing indications that this issue has in many instances tended to obscure other important considerations. It has been raised, for example, with respect to programs in which there was apparently no effort to disperse racial minorities throughout all projects in the program. Thus the pressure of minority-group housing need had its major impact upon only some of the projects. The corrective approach is obvious.

A more serious issue in the opinions of many observers is that of creating an excessive demand—and preferential eligibility—among racial minorities for public housing by the excessive clearance of minority-group-occupied sites.

It is also believed that many local housing authorities are in an ideal position to influence the construction of private enterprise housing open to minority-group families, since the extreme limitation of such facilities is an important factor affecting the pressure of minority-group demand for public housing. This is especially relevant in those localities where graduation from public housing to private housing could be stimulated by the availability of suitable dwellings.

In any event, only under extremely rare circumstances do racial minorities in northern and western communities constitute the larger proportion of families in the public housing market of any locality. On a national basis, they comprise slightly over one-third of the occupants of low-rent public housing projects.

Another important technique of racial integration, sometimes confused with the quota concept, is the timing of admissions. In initial occupancy, it is advised that families of all racial groups to be accommodated in the project, in the approximate proportion of their ultimate occupancy ratios, be admitted to the first buildings opened.

When applications for a low-rent housing project do not generally reflect relatively proportionate representation of the racial sectors in the total market, there is apparent need for reexamination of the techniques used by the local authority to inform the entire community as to the availability of its facilities. This often calls for appraisal of the entire public-relations program, including

the selection of media to reach eligible families, and the evaluation of the tenant-selection procedures, performance of personnel, and the location of tenant-selection offices.

Another timing consideration occurs when occupied sites are used. This is especially true if the sites are located in areas characterized by racial concentrations. In this situation, it appears to be especially important that (1) projects located on different sites be opened for occupancy at approximately the same time, and (2) the resources of existing projects as well as those newly developed be used as fully as possible to facilitate the dispersal of racial concentrations.

Where planning for racial integration is well worked out, it is unlikely that any conflict between the preference requirements governing tenant selection, and timing of admissions to assure balanced racial distribution among the projects in the locality's program, would occur. Rather, it is usually apparent that compliance with these requirements contributes to achieving racial integration throughout a low-rent housing program.

#### RATIOS RELATED TO TOTAL OR TO NEIGHBORHOOD POPULATION

Efforts to relate the racial proportions of project occupancy either to the population as a whole or to an immediate neighborhood of the project are generally unrealistic.

In practically all localities the proportion of racial minorities in the housing market to be met by the low-rent housing program is greater than their ratio to the total population. Any effort, therefore, to use the overall population ratios would come into conflict with the requirements to accommodate the race equitably on the basis of need as well as the other preferences.

It is axiomatic that the projects in the public housing program should be planned and administered to accommodate the racial proportions of the low-rent housing market.

Conformance with neighborhood ratios also has several questionable features. It reverses the sound planning process of selecting the site to accommodate the market and substitutes therefor a principle of letting the site determine what the market will be.

This approach also has the same deficiency as that noted in connection with the overall population ratio. It does not conform with the racial ratios in the low-rent public housing market.

Finally, and most importantly, it fails to recognize the basic need, which exists in most cities, for additional land area to which racial minorities may have access for residential purposes.

Generally, racially integrated public housing programs, as indicated in the examples shown above, have at least modified existing neighborhood patterns even where they have not located all of their projects in areas most conducive to establishing racially balanced occupancy.

#### IV. GIVE THE PEOPLE A CHANCE

The soundness of policy, the influence of management, the skill and techniques in operations—all of these factors have been emphasized in various reports as essential to the success of racially integrated public housing programs.

But it is equally emphasized that the reason why these will bring about successful results is that the people—the citizens of the larger community of which the project is a part, and the project residents themselves—will make it work.

## COMMUNITY ORGANIZATIONS

Especially during recent years, there have been extensive resources available from among the many community organizations which strongly advocate the removal of racial barriers. Frequently organized into civic unity councils or similar consolidated bodies, these groups willingly cooperate with local housing authorities in effecting racially integrated programs. Such groups represent much of the highest prestige leadership in the community, which in itself contributes to gaining acceptance of the open-occupancy program.

In addition to the moral leadership and influence of such organizations, they often assist in many practical operations, especially those which involve community agencies and even the local governmental resources.

Such an organization in a recently changed program spearheaded, in effect, all community relations activities outside of the project. It encouraged the local authority to comply with the newly enacted State law without delay, assisted in gaining the support of the local press, and provided the positive approval of the citizenry.

In one of the racially bisected projects in this locality, a boundary of the school district coincided with the street which served to demark the physical separation of the buildings occupied respectively by the two racial groups. Although the schools of this city were interracial, the school district line resulted in placing all of the Negro children in one jurisdiction and all of the white children in another. The intergroup organization, in this situation, assisted the local authority in enlisting the action of the school board to resolve this problem.

The influence of church, labor, and other civic groups has generally contributed to community activities related to the integrated project and has also directly affected the attitudes of the project residents.

## THE TENANTS THEMSELVES

Six informants interviewed for the Deutsch-Collins study stated explicitly that a high level of good intergroup relations could not be achieved without tenant leadership.

When the tenants know the rules of the game, they not only tend to accept them but often contribute positively to carrying them out.

Insofar as attitudes are concerned, studies in the field show that the experience of living in open-occupancy projects in itself contributes toward modification of overt prejudices. Even those who express objections to racial and religious minorities often do not reflect these feelings in their actions.

The experience in open-occupancy public housing projects repeatedly demonstrates that positive actions generally emerge out of interracial contacts within the project community. This is frequently illustrated in the various tenant activities typical of most public housing projects. A few examples are gleaned from the records.

One account states that "living as neighbors may perhaps be a condition caused by circumstances, but playing together is entirely voluntary and is purely personal desire." The report then describes the activity of its "afternoon social club organized 'primarily' to bring about a community relationship in which race is entirely forgotten. \* \* \*" The club's officers represented different races and nationalities.

Following a change in racial occupancy pattern of a project, the management reported that the Negro families and their children "take an active part in our recreational programs, meetings of tenants association." The report observes

that management is "fully convinced that they have been accepted as neighbors in a most friendly spirit."

Another authority expresses the belief that the existence and activity of an interracial resident's council "not only has contributed materially to the successful operation of the project, but represents a real step toward interracial and international cooperation." This council includes adult representatives from the 22 buildings in the project, plus delegates from six young people's groups, and it is the sponsoring agent for most of the recreational and educational activities at the development. It also sponsors meetings for each building in the homes of various residents in order to discuss matters affecting the building alone, "such as cleanliness of incinerators, sandboxes, stairways, and walks; the conduct of children, enlisting the support of all families to assure the proper care of lawns and shrubbery, and neighbor relations."

One chairman arranged a class in Spanish "to make it easier for persons who did not speak the language to understand their neighbors better and to create interracial good will."

And from another locality "officers of the various community groups have followed the general pattern of tenancy; that is, completely mixed. Interestingly, we frequently find that a sort of racial rotation of officers has been developed, apparently without plan, by the various tenant groups. \* \* \* This general pattern applies to all other community activities."

From the most recent experience in changing occupancy patterns comes the report of tenant relations in the project from which resistance to Negro families had been demonstrated.

The day before the first Negro GI family moved in, a window was broken in the apartment. But shortly after the family moved in, the president of the tenant association made a welcoming visit. A few weeks later, on Halloween, the newcomers served the candies and nuts the juvenile hobgoblins are wont to seek on this occasion. Ten of these little visitors gathered in the apartment and lingered to play with the child of their host and hostess.

The next day, a neighbor came by to invite the newcomer's child to play with her children. Other gracious and friendly gestures soon followed. One neighbor told the newcomer, when they were both hanging up laundry, that she was happy to have her as a neighbor.

The next Negro family to move in was welcomed by her immediate neighbor, who offered the use of her telephone "if the baby got sick."

By Christmas, three Negro families had moved into different parts of the project, and were at the tenants' party.

And this was the project from which the tenants were supposed to "march on city hall" in protest.

Experience has repeatedly demonstrated that, in the vast majority of cases, sound planning and administration have precluded the outbreak of violence of any kind. In but few instances has there been a threat of violence. This is actually the least difficult of the problems involved in the process of achieving racial integration, primarily because it is most unlikely to occur in the face of firm policy and indications of intelligent and decisive action. Moreover, if this problem does occur, it can be most decisively handled because it is illegal and subject to control by the forces of law and order. ~

The first experience with a change of pattern—in which the restriction of Negro tenants to one building was modified in response to increased demand—occurred several years ago. In this case, there were actually a demonstration and outbreaks of vandalism. But it was effectively controlled by the policy and management. This project has since had a long history of successful operations.



In several instances threats of demonstrations have been made, but these, too, have been dissipated by decisive action.

A regionwide report on this subject states: "There have been, as you know, instances in which resistance has been offered by one group of tenants to the introduction of tenants of another race into a project. There have been no serious conflicts and initial resistance has quickly subsided." Referring to resistance in a project, the report continues, "As far as we have been able to learn, none of the threatened violence has materialized since admission of these families."

This regional report also described a case in which "resentment had been expressed by Negroes against white occupancy" in a hitherto all-Negro project. "On investigation \* \* \* it was revealed that the hostility had originated not with Negro tenants but with other Negroes who desired to get into this project of predominate Negro occupancy and felt that they should have the dwellings occupied by the few white families living in the project. There has been no evidence of racial ill feeling among the families living in the project."

The only case in which a substantial number of white families are reported to have refused to move into the predominantly Negro-occupied area of a project in transition places emphasis upon the fact that the area in question was regarded as physically undesirable by both racial groups. The problem was reported to have declined after the physical deficiencies—upon basis of which racial discrimination had been charged—were corrected.

The record simply does not support the fear that violence or incidents are significant deterrents. Rather, the preponderance of evidence demonstrates that problems based merely upon race are the exception in integrated projects. As several studies in the field have pointed out, the vast majority of people are relatively indifferent to race, while some at either end of the "bell-shaped curve" are enthusiastically pro or con.

Over and over again, management officials report favorable experiences. Witness:

"We have found that we have been able to operate housing projects with mixed occupancy without difficulty or untoward incidents.

"The success of this program can be more readily ascertained when it is pointed out that the population of the housing project comprises persons from all but one of the 48 States. In addition, there is a sprinkling of persons from Mexico, European nations, China, Canada, and even Burma.

"Predominating States, outside of California, are Texas, New Mexico, Arizona, Louisiana, Oklahoma, New York, Kansas, Arkansas, Illinois, and Missouri. \* \* \*

"White and Negro families are living in homes next to each other. \* \* \* No word of dissatisfaction which had its origin in this racial juxtaposition has yet been heard.

"The fact that the housing authority has been able to function harmoniously and that life in the projects where there are mixed races is without friction speaks for itself.

"I had heard a great deal about the Negro problem in housing projects. It looked to me as if a bogeyman was set up first and then the pattern of race relations was built around this figure. We made up our minds not to put up any hurdles in anticipation of the problem. We proceeded naturally renting houses to one and all under the same conditions and the result has been no race problem.

"\* \* \* doubts are usually the product of fear of community reaction rather than any deep-seated conviction. At the time our authority started its program, the segregated ghetto pattern was practiced in each of the six communities in

which the authority operated. \* \* \* We have found from experience that the best way to lead the community away from bad practices is to do it by example and precept."

The typical experience is symbolized in the story of the "welcoming tea parties." In a project where the Negro families had not been moved into the first building tenanted, some of the first residents founded a "tradition" of serving tea as a means of welcoming the new families of each successive building or group of buildings opened for occupancy. This practice continued until the first Negro families moved in and then, for a while, nobody seemed to care for tea.

Several days had passed when a group of women said to the housing manager: "We don't feel quite right about not welcoming the new Negro families. We think they ought to be made welcome as we did the others."

Shortly thereafter the welcoming tea parties were resumed.

The records are replete with stories like these. They are repeated with frank pride by the authors of the experience reflected in this guide. Their meaning is crystallized by the executive director who declared:

"Give people a chance. They'll get along."

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## VI. APPENDIX

## A. FEDERAL LEGISLATION

Every contract made pursuant to this Act for annual contributions for any low-rent housing project initiated after March 1, 1949, shall provide that—

(c) in the selection of tenants (i) the public housing agency shall not discriminate against families, otherwise eligible for admission to such housing, because their incomes are derived in whole or in part from public assistance and (ii) in initially selecting families for admission to dwellings of given sizes and at specified rents the public housing agency shall (subject to the preferences prescribed in subsection 10(g) of this Act) give preference to families having the most urgent housing needs and thereafter, in selecting families for admission to such dwellings, shall give due consideration to the urgency of the families' housing needs \* \* \* (Section 15(8)(c) United States Housing Act of 1937 As Amended.)

Every contract made pursuant to this Act for annual contributions for any low-rent housing project shall require that the public housing agency, as among low-income families which are eligible applicants for occupancy in dwellings of given sizes and at specified rents, shall extend the following preferences in the selection of tenants:

First, to families which are to be displaced by any low-rent housing project or by any public slum-clearance or development project initiated after January 1, 1947, or which were so displaced within three years prior to making application to such public housing agency for admission to any low-rent housing; and as among such families first preference shall be given to families of disabled veterans whose disability has been determined by the Veterans' Administration to be service connected, and second preference shall be given to families of deceased veterans and servicemen whose death has been determined by the Veterans' Administration to be service connected, and third preference shall be given to families of other veterans and servicemen;

Second, to families of other veterans and servicemen and as among such families first preference shall be given to families of disabled veterans whose disability has been determined by the Veterans' Administration to be service connected, and second preference shall be given to families of deceased veterans and servicemen whose death has been determined by the Veterans' Administration to be service connected. (Section 10(g), United States Housing Act of 1937 As Amended.)

## B. FEDERAL AGENCY REGULATIONS

The following general statement of racial policy shall be applicable to all low-rent housing projects developed and operated under the United States Housing Act of 1937, as amended:

"1. Programs for the development of low-rent housing, in order to be eligible for PHA assistance, must reflect equitable provision for eligible families of all races determined on the approximate volume and urgency of their respective needs for such housing.

"2. While the selection of tenants and the assigning of dwelling units are primarily matters for local determination, urgency of need and the preferences prescribed in the Housing Act of 1949 are the basic statutory standards for the selection of tenants. (Low-Rent Housing Manual, 102.1, Racial Policy, HHFA-PHA, Feb. 21, 1951.)

"The housing provided for all races shall be of substantially the same quality, services, facilities, and conveniences with respect to all standards and criteria

for planning and designing contained in this manual" (Low-Rent Housing Manual, 207.1, Minimum Physical Standards, HHFA-PHA, Dec. 13, 1949).

Defense housing provided directly by the Housing and Home Finance Administrator pursuant to title III of the Defense Housing and Community Facilities and Services Act shall be developed so that it can be readily made available for occupancy by any eligible defense worker. Occupancy of any such defense housing shall not be denied to any eligible defense worker on the basis of race, color, creed, or national origin ("Statement of Policy With Respect to Defense Housing and Community Facilities Assisted or Provided by the Housing and Home Finance Agency Under the Defense Housing and Community Facilities and Services Act of 1951," Nov. 15, 1951).

#### *Personnel policy of the Public Housing Administration*

*Nondiscrimination.*—Personnel actions within the PHA shall be taken without regard to race, color, religion, or national origin, in accordance with Executive Order 9980 and regulations implementing the Order (PHA Manual of Policy and Procedure, 3110:1, Nov. 2, 1951).

#### *Fair employment practices*

*Purpose.*—On July 26, 1948, the President issued Executive Order 9980 on "Fair Employment Practices," which states that "the principles on which our Government is based require a policy of fair employment throughout the Federal Establishment, without discrimination because of race, color, religion, or national origin," and that "it is desirable and in the public interest that all steps be taken necessary to insure that this long-established policy shall be more effectively carried out."

In accordance with the provisions of the Executive order, and in keeping with previously issued PHA regulations, all personnel actions taken within the PHA (including appointments, transfers, and promotions) shall be taken solely on the basis of merit and fitness without regard to race, color, religion, or national origin (from PHA Manual of Policy and Procedure, 3112:14, Dec. 6, 1951).

#### *Section 304—Nondiscrimination in employment*

(a) Each contract (other than contracts or purchase orders for the furnishing of standard commercial articles or raw materials) entered into by the local authority in connection with the development or operation of any project shall require that the contractor and his subcontractors will not discriminate, and the local authority in connection with the development or operation of any project shall not itself discriminate against any employee or applicant for employment because of race, creed, color, or national origin (from form No. 2172, revised September 1, 1951, "Terms and Conditions," constituting part 2 of an annual contributions contract between local authority and Public Housing Administration).

#### C. EXAMPLES OF STATE LAWS AND CITY ORDINANCES

"For all purposes of this chapter, no person shall, because of race, color, creed, or religion, be subjected to any discrimination or segregation" (Public Housing; from Sec. 26FF of ch. 121 of the General Laws of Massachusetts).

"The practice of discrimination because of race, color, religion, national origin, or ancestry in any publicly assisted housing accommodations is hereby declared to be against public policy.

\* \* \* \* \*

"The term 'discriminate' includes to segregate or separate (Public Housing; from ch. 287, Laws 1950, New York).

"Persons otherwise entitled to any right, benefit, facility, or privilege under this section shall not, with reference thereto, be denied them in any manner for any purpose nor be discriminated against because of race, color, creed, or national origin" (Public Housing and Urban Redevelopment; from ch. 592, Laws of 1949, Wisconsin).

"All persons within the jurisdiction of this State shall be entitled to full and equal accommodations in every place of public accommodation, resort or amusement, subject only to the conditions and limitations established by law and applicable alike to all persons; and any denial of such accommodation by reason of race, creed or color of the applicant therefor shall be a violation of the provisions of this Section. A place of public accommodation, resort or amusement within the meaning of this Section shall include all public housing projects. \* \* \*" (Public Housing; from sec. 1, Public Act No. 291, Acts of 1949, Connecticut).

"Within any project undertaken under this agreement, or any amendment, modification, or extension of this agreement, or any new agreement for a like purpose, there shall be no discrimination or segregation in the selection of tenants, the fixing of rentals, or in the construction, maintenance and operation of any such project, because of race, color, creed, religion or national origin" (from Ordinance No. 2139-49, Cleveland, Ohio).

"10. That there shall be no discrimination or segregation in the selection of tenants, the fixing of rentals, conditions of occupancy, or in the construction, maintenance and operation of any housing project because of race, color, creed, religion or national origin" (from May 1950 Ordinance, Philadelphia, Pa., City Council).

#### *Example of city resolutions*

"*Resolved*, That whereas it is a fundamental principle of our democracy that all men are created equal; and

"Whereas discrimination against any person because of his race, national origin, political or religious opinions or affiliations is a negation of this principle; and

"Whereas the city of Hartford, in the case of any public or private housing development within our city, in which it has financial interest, as described below, has likewise a moral obligation to prevent such discrimination or segregation: *Therefore, be it*

*Resolved*, That no applicant for quarters in any such housing development, constructed with the aid of city funds, whether through tax waiver or abatement, land grant or land development, or through any other assistance from the city of Hartford, shall be subject to discrimination or segregation because of his race, national origin, political or religious opinions or affiliations \* \* \*" (resolutions passed by the court of common council, January 24, 1949, Hartford, Conn.).

#### ✓ D. EXAMPLE OF LOCAL HOUSING AUTHORITY POLICY

#### *Housing Authority of the City of Los Angeles—Statement of policy regarding the ethnic composition of families to be given placement in the public housing program in Los Angeles*

The following statement of policy is incorporated in the development program submitted to the Public Housing Administration, section 102, for the 10,000 unit low-rent public housing program planned for construction in the city of Los Angeles:

"It is not possible at this time to estimate accurately the racial composition of the families to be given priority placement because of statutory preferences



to be followed in the selection of tenants. Initial occupancy placements will be based upon the following mandatory and/or policy preferences:

"1. Eligible families residing on the various housing project sites at the time of acquisition, as required by section 10(g) of the United States Housing Act of 1937, as amended;

"2. Eligible families residing on, or displaced within 3 years of application from, the sites of public slum clearance or community redevelopment projects approved by the Community Redevelopment Agency of the City of Los Angeles, as required by the provisions of the United States Housing Act of 1937, as amended; and

"3. Eligible families residing in all temporary housing projects under the management of this authority and which are concurrently scheduled for final disposition."

In the placement of families according to the priorities listed, and on such additional and/or subsequent placements as shall be made, a policy of nondiscrimination shall be followed; families will be placed according to their need for shelter; and there shall be no segregation.

*Excerpts from the occupancy agreement of the housing authority of the city of Los Angeles*

"It is expressly agreed that this lease shall be subject to immediate termination for any disturbance caused, aided, or abetted by occupant, including disturbances based on interracial intolerance."

### Part III. SUBMITTED BY THE FEDERAL HOUSING ADMINISTRATION

Prospective demand for privately built new housing for nonwhite families in the Los Angeles metropolitan area during the year ending July 1955 is estimated to total 1,200 sales and 300 rental units, according to a housing market report made public today by Mr. Norman M. Lyon, director of FHA's Los Angeles insuring office. The report indicates that perhaps three to four times as many units will be added to the nonwhite housing supply by transfer from white occupancy.

In Washington, FHA Commissioner Norman P. Mason stated that this initial release of a housing market report, heretofore reserved for administrative use, is designed to test the value of such reports to the building industry and to establish the degree of interest which builders, lenders, or others may have in these reports which are prepared by FHA housing market analysts. It represents another step, Mr. Mason said, in making the FHA a more valuable partner of real estate and lending institutions as well as of the home buyer.

Copies of the Los Angeles housing market report, prepared by Mr. Belden Morgan, housing market analyst, are available upon request to the FHA office at Rives Strong Building, 112 West Ninth Street in Los Angeles.

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#### The Nonwhite Housing Market

(By Margaret Kane, editor, Insured Mortgage Portfolio)

Reports of the 1950 census permit some measurement of the current housing demand of the nonwhite population and indicate how the extent and nature of the demand have been affected by striking changes that have taken place since 1940 in the living conditions of that group.

The housing market that exists among Negro families in the United States has been in recent years the subject of increasing interest on the part of builders and mortgage lenders. There is growing recognition of the fact that private enterprise has done relatively little to make new housing available to these families, and that many of them are forced to live in homes far inferior to the homes occupied by white families of comparable economic status. Moreover, the greater opportunities that are opening for Negroes in various lines of endeavor, the breaking down of restrictions imposed by custom and prejudice on their choice of neighborhoods in which to live, and the favorable experience of many builders and lenders who have been active in the housing market to be found among Negroes have contributed to a realization on the part of the building industry that this market is too important to be overlooked.

As interest has developed, the need for accurate data on the extent and characteristics of the housing demands of Negroes has become more apparent, particularly with respect to areas and specific localities in which Negroes form a substantial proportion of the population.

A considerable amount of basic information on nonwhite population, employment, income, and housing is now becoming available in publications of the census of 1950.

Although most of the material is presented for the Nation as a whole, much of it is also given by regions, States, and major metropolitan areas. In some of the tabulations, comparisons are made with 1940 figures.

## POPULATION

The census shows that in April 1950 there were 15,482,000 nonwhite persons in the United States. Of these, 14,894,000 or 96.2 percent (9.9 percent of the entire population) were Negroes. (The remaining 3.8 percent of all nonwhites were mostly American Indians, Japanese, Chinese, and Filipinos. Persons of Mexican or Puerto Rican birth or ancestry, who were not of Indian, Negro, or other nonwhite race, were enumerated as white.) Between 1940 and 1950 the nonwhite population increased 15.1 percent, while the entire population increased 14.5 percent.

In that decade, however, a remarkable change took place in the relative proportions of the Negro population in various sections of the country. Negroes in large numbers migrated from the South to States in which war industries provided greater job opportunities, so that, while the white population increased 17 percent in the 16 States and the District of Columbia in the southern region, the nonwhite population increased only 3 percent, and in 8 of these States—Alabama, Arkansas, Georgia, Kentucky, Mississippi, Oklahoma, Texas, and West Virginia—the nonwhite population declined during the 1940's. On the other hand, the nonwhite population of eight major industrial States—California, Illinois, Michigan, Missouri, New Jersey, New York, Ohio, and Pennsylvania—increased by over a million and a half, or 55 percent, bringing their nonwhite population from 4.8 percent of their total population in 1940 to 6.4 percent in 1950.

In California and Michigan, the proportion of nonwhites more than doubled during the 1940's. California gained 106 percent, compared with a gain of 51 percent in the white population; in Michigan the nonwhite population increased 109 percent, while the white population increased 18 percent.

*Major occupation groups of employed nonwhite persons, by sex, for the United States, 1950 and 1940*

Occupation groups	Male			Female		
	1950	1940	Percent change	1950	1940	Percent change
Total.....	3,488,000	3,088,899	12.9	1,867,000	1,574,595	18.6
Professional, technical, and kindred workers.....	77,000	57,154	34.7	115,000	67,415	70.6
Farmers and farm managers.....	470,000	652,623	-28.0	37,000	47,979	-22.9
Managers, officials, and proprietors, except farm.....	70,000	50,837	37.3	10,000	12,243	-18.3
Clerical and kindred workers.....	119,000	37,731	215.4	74,000	15,053	391.6
Sales workers.....	54,000	29,621	82.3	24,000	9,519	152.1
Craftsmen, foremen, and kindred workers.....	264,000	135,213	95.2	19,000	2,596	631.9
Operatives and kindred workers <sup>1</sup> .....	727,000	383,009	89.8	273,000	104,134	162.2
Private household workers.....	27,000	69,852	-61.3	785,000	923,357	-15.0
Service workers, except private household.....	436,000	379,069	15.0	332,000	163,599	102.9
Farm laborers, except unpaid, and foremen.....	271,000	443,037	-38.8	75,000	71,565	4.8
Farm laborers, unpaid family workers.....	121,000	175,854	-31.2	90,000	132,868	-32.3
Laborers, except farm and mine.....	806,000	657,878	22.5	21,000	13,222	58.8
Occupation not reported.....	47,000	17,021	176.1	13,000	11,045	17.7

<sup>1</sup> The occupation group designated by the census as "operatives and kindred workers" includes taxicab, truck, and bus drivers, deliverymen, welders, sailors, switchmen, weavers, milliners, dressmakers, and a number of others.

Source: Bureau of the Census, 1950 Census of Population, Preliminary Reports, "Employment and Income in the United States, by Regions: 1950," series PC-7, No. 2.

## EMPLOYMENT AND INCOME

Important changes also occurred in the employment of nonwhite workers in the 1940's. The most notable change was the decline in the proportion of these workers in agricultural occupations, from about 33 percent in 1940 to 20 percent in 1950 for the United States, and from 40 to 29 percent for the South. In the same period, the proportion of nonwhite persons employed in manufacturing rose from about 11 to 18 percent for the country as a whole and from 11 to 14 percent for the South. The relative number employed in construction and trade also increased substantially.

The percentage of all nonwhite workers who were employed in private households fell from 21 percent in 1940 to 15 percent in 1950. Proportionately more nonwhite workers were in professional, technical, clerical, and sales work in 1950 than in 1940. The number of nonwhite clerical workers tripled between 1940 and 1950, and the number of nonwhite sales workers, craftsmen, and operatives doubled. In fact, by 1950, "operatives and kindred workers" had become the most important occupational group for nonwhite workers, with 1 million persons included.

A relatively large number of nonwhite women—about 37 percent of the total number 14 years and over—formed part of the civilian labor force in 1950. This was about the same proportion as in 1940. The proportion of all women, both white and nonwhite, who were in the labor force in 1950 was about 29 percent. Although private household workers still made up the largest category of nonwhite women workers—42 percent—this was substantially less than the 1940 figure of about 59 percent.

Wage and salary workers accounted for nearly 83 percent of all employed nonwhite workers in 1950, while self-employed workers represented about 13 percent—a decline from 21 percent in 1940, reflecting both the decline in agricultural employment and the greater opportunities now open to Negroes as wage and salary workers.

The proportion of nonwhite persons 14 years of age and older in the labor force has been decreasing since 1920, partly as a result of an increase in school attendance. From 1940 to 1950, for example, school enrollment among nonwhites aged 14 to 24 increased about 18 percent, a rate much greater than the 2 percent increase for both whites and nonwhites. In fact, the percentage of nonwhite persons 5 to 24 years old enrolled in school is now almost equal to the percentage of all persons in those ages enrolled—59 percent compared with 61.

The geographical shift of the nonwhite population and the substantial changes in the occupational distribution of nonwhite workers have been accompanied by a relatively large increase in the money income of this group. The median wage or salary income of nonwhite families and individuals increased from \$489 in 1939 to \$1,533 in 1949, an increase of 214 percent. (These data are from the Census release entitled "Current Population Reports, Consumer Income, Income of Families and Persons in the United States: 1949," series P-60, No. 2, which is based on a sample survey conducted by the Bureau of the Census in March 1950 and which was not a part of the Decennial Census of 1950.) The corresponding increase for white families and individuals was only 137 percent. However, in spite of the relatively great increase in income, the level of the money income of nonwhite families of two or more persons is still low as compared with that of all families. In 1949, for the country as a whole, the median income of nonwhite families living in nonfarm areas was \$1,658, as compared with \$3,245 for all nonfarm families. About 81 percent of these nonwhite families had incomes under \$3,000, as compared with 44 percent for

white and nonwhite families taken together. About 4 percent of nonwhite families and 22 percent of all families in nonfarm areas had incomes over \$5,000 in 1949.

## HOUSING

Between 1940 and 1950 the number of nonwhite households in the Nation increased by 14.4 percent. In the latter year 86 percent of all nonwhite married couples had their own households (a decrease from the 89 percent shown by the 1940 census), compared with 94 percent of all married couples, both white and nonwhite. The relative scarcity of housing for nonwhite families was probably influential in maintaining the nonwhite population per household (3.94 persons in 1950 and 4.02 persons in 1940) well above the comparable figures for the white population (3.37 persons in 1950 and 3.64 persons in 1940).

Although nonwhites made up over 10 percent of our population at the time of the 1950 Census, they occupied a somewhat smaller proportion—8.6 percent—of all occupied dwelling units. Of all nonwhite-occupied units, 34 percent were owner-occupied, compared with 23 percent in 1940. Owner-occupancy among Negroes increased during the decade at a higher rate than for whites—86 percent against 54 percent.

The median number of persons in nonwhite-occupied dwellings in 1950 was 3.3, slightly more than the median of 3.1 for all occupied units. The median number of white occupants per dwelling unit declined 0.2 persons from 1940, while the median for nonwhite-occupied units remained the same as in 1940. The number of white-occupied dwellings increased 23 percent in the decade, but the nonwhite-occupied dwellings increased only 10 percent.

Over a fifth of all nonwhite-occupied dwelling units were reported as crowded—that is, having more than 1.5 persons per room. This is a decrease from 1940, when 23.4 percent of nonwhite-occupied dwellings were crowded. Fewer dwellings occupied by nonwhite owners were crowded in 1950 than in 1940—10.7 percent as against 18 percent—but the proportion of crowded nonwhite renter-occupied units remained unchanged—25 percent.

The condition of nonfarm dwelling units in 1950 is indicated in the following table:

	<i>All occupied dwelling units (percent)</i>	<i>Nonwhite occupied dwelling units (percent)</i>
Not dilapidated:		
With private toilet and bath and hot running water.....	71.7	33.2
With private toilet and bath and only cold water.....	3.3	4.7
With running water, lacking private toilet or bath.....	11.4	18.1
No running water.....	6.5	17.3
Dilapidated:		
With private toilet and bath, and hot running water.....	1.6	3.9
Lacking hot water, private toilet, or private bath.....	5.4	22.7

Source: Bureau of the Census, "1950 Census of Housing, Preliminary Reports, Housing Characteristics of the United States: Apr. 1, 1950", series HC-5, No. 1.

The median contract rent paid by nonwhite occupants of nonfarm units in 1950 was \$25: 2½ times the 1940 median of \$10, but considerably less than the median of \$35 for all renter-occupied nonfarm units. Less than 11 percent of all nonwhite renters paid \$50 or more in 1950.

The average value of nonwhite-owner-occupied nonfarm dwellings in 1950 was \$5,500, having risen from \$2,600 in 1940. The average value of all owner-occupied nonfarm dwellings rose from \$7,200 in 1940 to \$10,800 in 1950. While the overall rate of increase was not as great as for nonwhite-owned units, the

average value remained much larger. Only a little more than 7 percent of the nonwhite owners reported values of \$10,000 or more, compared with 31 percent of white and nonwhite owners combined, and over a third of all nonwhite-owned homes were valued at less than \$2,000.

Altogether, 38 percent of the nonfarm dwellings occupied by nonwhite owners were mortgaged, compared with 44 percent of all owner-occupied dwellings. For nonwhite owners, this ratio of mortgaged units increased by 8 percentage points between 1940 and 1950, while the proportion of all owner-occupied dwellings with mortgages decreased 1.7 percentage points in the same period.

#### SUMMARY

In summary, a number of facts are apparent from the preliminary census data on nonwhite population and housing.

1. For the country as a whole, there has been a substantial increase of home ownership among nonwhite families since 1940.

2. A larger proportion of mortgaged homes occupied by nonwhite owners indicates a somewhat greater availability of mortgage credit for nonwhite purchasers.

3. There has been a notable migration of nonwhites from farms to cities, and from predominantly rural sections of the country to urban districts.

4. The educational level of the nonwhite population is rising, and members of this group are steadily advancing to more responsible and better paid occupations and to greater security in their jobs. These conditions result in more pressing demands for better housing.

5. The provision of housing available to nonwhite families has not kept pace with the growth of the nonwhite population. Overcrowding and dilapidation still characterize a disproportionate share of nonwhite-occupied homes.

6. At the present time the housing demand of the nonwhite population is still for the most part a demand for low-cost and low-rent homes. Changing sociological characteristics of the group, however—among others, higher education, better employment opportunities, urbanization—affect the extent and nature of their housing demand.

This article will be followed by others dealing in more detail with specific aspects of the nonwhite housing market, as material becomes available in census reports.

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## Nonwhite Population Changes

(By Paul F. Coe, Housing Economist, FHA Division of Research and Statistics)

(Between 1940 and 1950, changes occurred in the nonwhite population pattern that have an important bearing on housing requirements. Census data indicate, among other things, a movement of nonwhite population to cities, and concentration of nonwhite in the central cities of metropolitan areas.)

According to preliminary counts<sup>1</sup> of the Bureau of the Census, the 130,697,000 total population of the United States in April 1950 included 15,482,000 nonwhite persons. Of the nonwhite total, 14,894,000, or 96.2 percent, were Negroes. The greater number of the remaining 588,000 nonwhites<sup>2</sup> were American Indians, with Japanese and Chinese next most prevalent.

<sup>1</sup> Most of the nonwhite data currently available from the 1950 Census of Population and Housing are based on preliminary samples and therefore may be subject to slight revision.

<sup>2</sup> Persons of Mexican or Puerto Rican birth or ancestry who were not Indian, Negro, or other nonwhite race were enumerated as white.

The nonwhite population increased at a faster rate from 1940 to 1950 in the Nation than did the white—15.1 percent compared with 14.4 percent—as a consequence of both a relatively higher nonwhite birth rate and a nonwhite death rate that declined faster than did the white. Over 2 million nonwhite persons were added to the population from 1940 to 1950, as against 17 million white persons.

About 9,389,000 of the nonwhite population in 1950 resided in urban places, 2,756,000 in rural nonfarm areas, and 3,336,000 on rural farms. Although those numbers indicate a percentage distribution rather similar to that of the white population, a relatively greater number of nonwhites than whites were still living on farms in 1950—22 percent against 15 percent. Although comparable 1940 figures by color are not available, the very substantial movement of nonwhites out of rural areas and out of the South during the decade is reflected in the fact that the number of farms operated by nonwhites decreased 107,000, or 16 percent, from 1945 to 1950, while those operated by whites declined only 7 percent. Related to the decline in number of farm operators, of course, was an occupational shift. This was discussed briefly in an earlier article.<sup>3</sup>

#### REGIONAL DISTRIBUTION

About 10,300,000, or two-thirds of all nonwhites in 1950 lived in the South. Although percentagewise this indicates a decline from the more than 74 percent living in the South in 1940, the actual number of nonwhite persons in the South increased by 309,000, or 3 percent, over the decade. White persons in the South, however, increased by 17 percent. In fact, the South is the only region in which the rate of increase for the nonwhite population was lower than that for the white.

TABLE 1.—*Regional distribution of the nonwhite population of the United States, 1950*

Region	Nonwhites 1950		Increase 1940-50	
	Number	Percent	Number	Percent
U.S. total.....	15,482,000	100.0	2,038,000	15.1
Northeast.....	2,022,000	13.1	612,000	43.4
North Central.....	2,213,000	14.3	711,000	47.3
South.....	10,317,000	66.6	309,000	3.1
West.....	930,000	6.0	396,000	74.3

Source: Bureau of the Census, *1950 Census of Population, Preliminary Reports, Series PC-7, No. 3, Table 1.*

The relative decennial increase in the nonwhite population was greatest in the West—74 percent, compared with 40 percent for the white. There were, however, substantial relative nonwhite increases in the North Central and Northeast States—47 and 43 percent, respectively, compared with only 9 and 8 percent white increases. Numerically, the nonwhite increase in those two regions exceeded the nonwhite increase in the West. War and postwar migration, together with natural increase, added nonwhite population in such numbers as to pose housing problems of real magnitude in many individual localities.

<sup>3</sup> *The Nonwhite Housing Market*, vol. 16, No. 2, 4th quarter 1951, p. 23.

## STATE DISTRIBUTION

The redistribution of the nonwhite population becomes more apparent from an examination of the figures for the 10 largest States. In Michigan and California, for example, the nonwhite population more than doubled during the last decade, whereas the white population increased by 17 and 51 percent, respectively. The nonwhite population in Illinois and New York increased by over 50 percent, compared with 8 percent for the white. In Texas, according to preliminary figures, the nonwhite population actually declined in number by 4 percent over the decade. In the following Southern States, not among the largest 10, nonwhites also decreased in number from 1940 to 1950: in Oklahoma by 14 percent, in Arkansas by 11 percent, in Mississippi by 8 percent, in Kentucky by 5 percent, in West Virginia and Georgia by 2 percent, and in Alabama by 0.2 percent.

The largest increases in number of nonwhites over the decade in the 10 largest States were noted in New York and California—328,000 each. Michigan and Illinois followed, with approximately 235,000 each.

## METROPOLITAN AREA GROWTH

Nonwhite persons have been gravitating rapidly to the large centers of population, and more especially to the central cities of those areas. Thus, from 1940 to 1950 the nonwhite population living inside standard metropolitan areas\* increased to 8,251,000, or by 44 percent, while the nonwhite population outside those areas actually declined by half a million, or 7 percent. The comparable increase in the metropolitan white population was only 20 percent. Inside the central cities of the SMA's resided 6,411,000 nonwhite persons—an increase of 48 percent from 1940 compared with 10 percent for whites. This tendency further concentrated the nonwhites in the more congested areas of the cities.

Within the suburban periphery of the SMA's, the nonwhite increase was 32 percent, a smaller rate than the 36 percent for the white.

As a result of this redistribution, over half of the nonwhite population (53 percent) resided in standard metropolitan areas in 1950, compared with 42 percent in 1940. Over the same period, the proportion of total white population living in standard metropolitan areas grew to 56 percent in 1950 from 54 percent in 1940.

TABLE 2.—*Nonwhite and white population in the 10 largest States, 1950*

State rank	1950 population		Percent change 1940-50		Absolute change, 1940-50	
	Nonwhite	White	Nonwhite	White	Nonwhite	White
U.S. total.....	15,482,000	135,215,000	15.1	14.4	2,027,600	17,000,100
New York.....	928,000	13,902,000	54.8	7.9	328,400	1,022,500
California.....	639,000	9,947,000	105.7	50.8	328,400	3,350,200
Pennsylvania.....	654,000	9,844,000	38.2	4.4	180,800	417,000
Illinois.....	628,000	8,085,000	59.8	7.7	235,000	580,800
Ohio.....	470,000	7,476,000	37.8	13.9	128,900	909,500
Texas.....	886,000	6,825,000	-4.5	24.4	-41,300	1,337,500
Michigan.....	452,000	5,920,000	108.8	17.5	235,500	880,400
New Jersey.....	278,000	4,557,000	21.4	15.9	48,000	625,900
Massachusetts.....	64,000	4,626,000	8.2	8.7	4,900	368,400
Missouri.....	315,000	3,640,000	28.3	2.8	69,500	100,800

Source: Bureau of the Census, 1950 Census of Population, Preliminary Reports, series PC-6, Nos. 1-10, table 1.

\* A standard metropolitan area (hereafter referred to as an SMA), is a county or a group of contiguous, socially and economically integrated counties, which contains at least one city of 50,000 or more inhabitants, except in New England where SMA's have been delineated on a town basis.



TABLE 3.—Standard metropolitan area distribution of the nonwhite population, 1950 and 1940

Year and subject	U.S. total	Outside SMA's	Inside 168 standard metropolitan areas		
			Total SMA's	Central cities	Outside central cities
1950.....	15,482,000	7,231,000	8,251,000	6,411,000	1,840,000
1940.....	13,454,405	7,737,868	5,716,537	4,323,644	1,392,893
Increase 1940-50:					
Number.....	2,027,595	-506,868	2,534,463	2,087,356	447,107
Percent.....	15.1	-6.6	44.3	48.3	32.1
Percent distribution:					
1950.....	100.0	46.7	53.3	41.4	11.9
1940.....	100.0	57.5	42.5	32.1	10.4

Source: Bureau of the Census, 1950 Census of Population, Preliminary Reports, series PC-7, No. 1, and Advance Reports, series PC-14, No. 1.

The nonwhite population more than doubled in 30 of the SMA's outside the South, over the decade. Even though this high rate of nonwhite increase involved only small numbers in most of these areas, some were of such size as to bring the total for the 30 to 628,000, or over one-fourth of the 2 million total nonwhite decennial increase in all SMA's outside the South.

In the central cities of 4 of the 10 largest SMA's, the white population actually declined from 1940 to 1950, at the same time that the nonwhite increased. In Chicago city, for example, the nonwhite population increased by 227,000 while the white population actually decreased by 3,000. In St. Louis city the nonwhite increase was 45,000, the white decrease 4,000. In Cleveland city there was a nonwhite increase of 65,000 compared with a white decrease of 28,000; and in Pittsburgh city the nonwhite increase was 21,000 as against a white decrease of 15,000. Yet in the suburbs surrounding each of those four cities the white population increase exceeded the nonwhite at least eightfold.

The concentration of nonwhite population in SMA's is emphasized by the fact that 1 out of every 15 nonwhite persons, or 1,046,000, lives in the New York SMA. The 10 largest SMA's account for 3,548,000 of the 15,482,000 total nonwhite population.

Perhaps more striking is a comparison of the rate of increase in nonwhite and in white population in those 10 largest SMA's. In every one, the nonwhite rate far exceeded the white. In the New York SMA the nonwhite increase was 56 percent, the white 8 percent. In Chicago the percent increases ran 31 and 9, respectively. In fast-growing Los Angeles the increases were 116 percent and 47 percent. In Pittsburgh, the slowest growing of the 10 most populous SMA's, nonwhites increased by 22 percent, whites by 5 percent. This same tendency from 1940 to 1950 for the nonwhite population to increase at a rate faster than the rate of white increase was true in nearly every SMA outside the South, whereas whites increased faster than nonwhites in virtually every southern SMA. There is no reason to expect that trend to reverse in the visible future.

#### HOUSEHOLD CHANGES

In 1950 there were 3,738,000 nonwhite households<sup>5</sup> in the United States, an increase of 14.4 percent since 1940. That is a much slower rate of increase

<sup>5</sup> A household includes all the persons who occupy a dwelling unit, such as a house or an apartment.

than the 22.4 percent increase in the number of white households. Yet, at the same time, the nonwhite population increased at a greater rate than did the white, 15.1 compared with 14.4 percent.

TABLE 4.—Household, double-up couples, and persons per household, nonwhite compared with white, 1950 and 1940

Race and subject	U.S. total			Urban, 1950	Rural nonfarm, 1950	Rural farm, 1950
	1950	1940	Percent change			
<b>NONWHITE</b>						
Households.....	3,738,000	3,268,900	14.4	2,443,000	656,000	639,000
Doubled-up couples:						
Number.....	408,000	273,598	47.3	300,000	39,000	64,000
As percent of households.....	10.8	8.4		12.3	5.9	10.0
Persons per household.....	4.1	4.1		3.8	4.3	5.2
<b>WHITE</b>						
Households.....	38,782,000	31,679,766	22.4	25,665,000	7,847,000	5,270,000
Doubled-up couples:						
Number.....	1,862,000	1,672,837	11.3	1,297,000	343,000	222,000
As percent of households.....	4.8	5.3		5.1	3.6	5.4
Persons per household.....	3.5	3.7		3.4	3.6	3.3

Source: Bureau of the Census, 1950 Census of Population, Preliminary Reports, series PC-7, No. 1, table 2.

As a consequence of these diverse trends, the average number of nonwhite persons per household in the entire Nation remained 4.1 in 1940 and 1950, whereas for the white households the average decreased from 3.7 to 3.5. In 1950, nonwhite and white households in urban places averaged 3.8 and 3.4 persons, respectively, as compared with 5.2 for nonwhite and 3.8 for white in rural farm areas. There are, moreover, relatively many more small and large households among nonwhites, whereas white households tend to be of medium size.

#### DOUBLING UP

Nonwhite married couples who were living doubled up, without separate households of their own, numbered 408,000 in 1950. That number represented 10.8 percent of all nonwhite households, an increase from 8.4 percent in 1940. At the same time, doubling up among white couples declined from 5.3 to 4.8 percent. For the Nation as a whole, therefore, the relative doubling situation for nonwhite couples has become worse in the last decade. It would be useful to know how much doubling among both nonwhites and whites is voluntary and how much is involuntary—that is to say, how many couples double up by choice or for convenience, and how many double up because they are unable to locate adequate living quarters that they can afford. There would probably be sharp differences here also between nonwhites and whites.

For nonwhites in 1950, doubling was most severe in urban places—12.3 percent—reflecting their heavy migration to urban places. In those same places, doubling of white couples was relatively less than half as frequent—5.1 percent. In rural farm areas, doubling of nonwhite couples was also substantial, 10 percent compared with 5.4 percent for white couples.

The number of nonwhite doubled-up couples as a percent of total nonwhite households also runs much higher than for the white in those eight southern SMA's for which 1950 data are now available. In the Washington, D.C., SMA, for example, 19 percent of all nonwhite couples, compared with 7 percent of all

white couples, were doubled in 1950. In the Atlanta SMA the percentages were 15 and 5; and in New Orleans, where the percentages were closest, they were 9 for nonwhite and 7 for white. It is expected that when the figures become available for all cities in the United States they will generally reveal a substantial relative excess of nonwhite over white doubling.

## OVERCROWDING

An average of more than 1.5 persons to each room is often considered an effective statistical measurement of overcrowding in dwellings. By that criterion, 1 nonwhite household out of every 5 (20.2 percent) in the United States was overcrowded, whereas only 1 out of every 20 (4.7 percent) white households was overcrowded.

TABLE 5.—Overcrowding in nonwhite and white dwelling units, 1950 and 1940

Year and subject	1.51 or more persons per room			
	Nonwhite		White	
	Number	Percent	Number	Percent
U.S. total:				
1950.....	716,000	20.2	1,837,000	4.7
1940.....	759,306	23.4	2,326,616	7.4
Decrease, 1940-50:				
Number.....	-43,306		-489,616	
Percent.....	-5.7		-21.0	
1950:				
Urban.....	389,000	16.7	919,000	3.6
Rural nonfarm.....	144,000	23.8	543,000	6.9
Rural farm.....	183,000	30.1	375,000	7.1

Source: Bureau of the Census, 1950 Census of Housing, Preliminary Reports, Series HC-5, No. 1, Table 6.

From 1940 to 1950 there was an improvement in the intensity of room use in the occupied dwellings of the United States. The percentage of overcrowded rooms in nonwhite households declined from 23.4 to 20.2, and for white households it declined from 7.4 to 4.7.

For the Nation as a whole, overcrowding in 1950 among both nonwhite and white households in urban areas—17 and 4 percent, respectively—was relatively less than in rural areas, despite the acute overcrowding in many city slums.

In the rural nonfarm areas, 24 percent of nonwhite and 7 percent of white households were overcrowded. It was in the rural farm areas that overcrowding was most severe, fully 30 percent for nonwhite households and over 7 percent for white.

The degree of overcrowding in 1950 varied markedly by color for those eight southern SMA's covered by the preliminary data now available. The lowest rates among the eight were found in the Norfolk-Portsmouth SMA, where 13 percent of the nonwhite households were overcrowded, as against 2 percent for the white. For the Atlanta SMA, with the highest nonwhite ratio among the eight, 25 percent of the nonwhite and 5 percent of the white households were overcrowded. Birmingham, Memphis, and New Orleans also had nonwhite overcrowding in excess of 20 percent each, while white overcrowding amounted to 4, 8, and 5 percent, respectively.

## AGE DISTRIBUTION

Tomorrow's demand for housing springs from today's children. Under the stimulus of war and postwar prosperity, birth rates have risen sharply and continue high now. Moreover, infant mortality has declined since 1940. Therefore, the number of children under 10 years of age increased greatly over the decade. Nonwhites under 5 years of age increased by 49 percent as against 56 percent for whites.

For ages 5 through 9, the number of nonwhites increased 15 percent, compared with 25 percent for whites. For ages 15 through 24, the number of nonwhites declined by 1 percent, compared with a sharper decline of 9 percent for the whites. Inasmuch as these are the ages that will be forming families during the coming 5 to 10 years, it appears that nonwhite demand for housing from this source may moderate somewhat in that period, but relatively less than the white demand.

For ages 40 through 75, the nonwhite population increased relatively faster over the decade than did the white. This trend may be explained largely in terms of a nonwhite death rate that declined faster than did the white in those ages but still runs materially above that for the white.

## SCHOOL ENROLLMENT

From 1940 to 1950 there was an increase of 17 percent in school enrollment of nonwhites 5 to 24 years old, compared with only 5 percent for white children. This nonwhite gain far exceeds the 6 percent increase in the total number of nonwhite children 5 to 24 years old. There was a slight decline in the count of all whites in that age bracket enrolled in school.

Of the children 5 to 13 years old, those ages during which school attendance is most common, enrollment of nonwhites increased 17 percent, and of whites 7 percent.

College enrollment of nonwhites (assumed to be those 18 to 24 years of age) increased most strikingly during the decade, partly as a consequence of the attendance of veterans under the GI bill. Although the total number of nonwhites of that age interval declined slightly, the number enrolled in school increased by 59 percent. College-age enrollment of whites increased by 30 percent.

Despite the substantial relative gains from 1940 to 1950 in nonwhite school enrollment, there were relatively fewer nonwhite than white students enrolled at the various age levels in 1950. For ages 14 to 17, for example, 76 percent of the nonwhites were enrolled, compared with 86 percent of the whites. For 18 to 24 years, 15 percent of the nonwhites and 19 percent of the whites were enrolled in school. Nonwhite enrollment in 1950 was relatively less than white in urban places as well as in rural nonfarm and rural farm areas. As was pointed out in the preceding paragraphs, however, the nonwhites have made remarkable strides during the past decade in narrowing the educational gap between themselves and the white population.

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## Nonwhite Population Changes in Metropolitan Areas

(By Paul F. Coe, housing economist, FHA Division of Research and Statistics)

(A previous article by the same author discussed changes in nonwhite population and households in the United States between 1940 and 1950. The present

discussion is limited to changes that took place in that period in the nonwhite population of the 168 standard metropolitan areas.)

The rapid increase in the nonwhite population in standard metropolitan areas (SMA's) during the 1940's is one of the most significant facts revealed by the 1950 Census of Population.

In order to highlight this trend, the FHA has prepared a table showing pertinent statistics of nonwhite population changes in each SMA. The summary data that the table presents for the United States, as well as the SMA data for the Washington, D.C., area, are reproduced below in table 1 of this article. The Washington, D.C., data serve to illustrate the type of statistics that the more detailed table contains for each of the 168 SMA's included in the continental United States in 1950. Because of space limitations, it is not feasible to publish here the statistics for each of the SMA's. Moreover, while the detailed table mentioned above includes data for 1930, this article confines itself to a discussion of changes from 1940 to 1950.<sup>1</sup>

TABLE 1.—Nonwhite<sup>1</sup> population trends in the United States and in each of 168 standard metropolitan areas,<sup>2</sup> in central cities, and outside central cities, 1930-50

Color and year	U.S. summary data					Washington, D.C., SMA (similar data available for each of the 168 SMA's)		
	Continental U.S. total population	Total 168 SMA's			Total outside SMA's	Total	In central cities	Outside central cities
		Total	In central cities	Outside central cities				
All races, 1950.....	150,067,361	84,500,680	49,412,792	35,087,888	66,196,681	1,464,089	802,178	661,911
Population:								
Nonwhite:								
Apr. 1, 1950.....	15,755,333	8,250,210	6,411,158	1,839,052	7,505,123	342,159	284,313	57,846
Apr. 1, 1940.....	13,454,405	5,716,537	4,323,644	1,392,893	7,737,868	230,827	188,765	42,062
Apr. 1, 1930.....	12,488,306	4,913,703	3,624,504	1,289,199	7,574,603	168,294	132,888	35,406
Population increase:								
White: 1940-50.....	16,727,158	12,690,526	3,933,560	8,756,966	4,036,632	384,772	43,539	341,233
Nonwhite:								
1940-50.....	2,300,928	2,533,673	2,087,514	446,159	-232,745	111,332	95,548	15,784
1930-40.....	966,099	802,834	689,140	103,694	163,265	62,533	55,877	6,656
Percent increase:								
Total 1940-50.....	14.5	22.0	13.9	35.6	6.1	51.3	21.0	117.1
White: 1940-50.....	14.1	20.0	10.1	35.8	7.4	52.2	9.2	129.8
Nonwhite:								
1940-50.....	17.1	44.3	48.3	32.0	-3.0	48.2	50.6	37.5
1930-40.....	7.7	16.3	19.3	8.0	2.2	37.2	42.0	18.8
Nonwhite population as a percentage of total population:								
1950.....	10.5	9.8	13.0	5.2	11.3	23.4	35.4	8.7
1940.....	10.2	8.3	10.0	5.4	12.4	23.8	28.5	13.8
Rank in 1950 popula- tion:								
Nonwhite.....						5		
All races.....						11		

<sup>1</sup> The term "nonwhite" consists of Negroes, Indians, Japanese, Chinese, Filipinos, Koreans, Asiatic Indians, Polynesians, and other Asiatics. Persons of Mexican birth or ancestry who are not definitely Indian or of other nonwhite race were classified as white.

<sup>2</sup> A standard metropolitan area is a county or a group of contiguous, socially and economically integrated counties, which contains at least one city of 50,000 or more inhabitants, except in New England where SMA's have been delineated on a town basis. For the precise delineation of each SMA, see the 1950 Population Census Report P-A1, U.S. Summary, Tables 26 and 27.

Source: Bureau of the Census, 1950 Census of Population. Reports P-A, P-B, and Series P-C14; 1940 Census of Population, Characteristics of the Population, Vol. II.

<sup>3</sup> The complete table containing data for each of the 168 standard metropolitan areas may be obtained without charge, by writing to the Division of Research and Statistics, Federal Housing Administration, Washington 25, D.C.

Of the 15,755,000 nonwhite<sup>2</sup> persons living in the continental United States in 1950, over 8,250,000 lived in standard metropolitan areas—an increase of 2,534,000 from 1940. Nonwhites in SMA's increased over twice as fast relatively as did the white population, 44 percent compared with 20 percent. As a result of these changes, approximately 1 of every 10 persons living in SMA's in 1950 was nonwhite.

#### INCREASES INSIDE CENTRAL CITIES

Nonwhite persons have been gravitating rapidly to the large centers of population, and more particularly to the central cities of those areas. Thus, the nonwhites inside the central cities of the 168 SMA's increased by 2,088,000, compared with 446,000 in the SMA suburbs. The movement further concentrated the nonwhites in the congested areas of the cities, so that in 1950 there were 6,411,000 nonwhites inside central cities and only 1,839,000 in the suburbs. While nonwhites inside central cities increased by 48 percent, the white population increased by only 10 percent. In the suburbs, the nonwhites increased by 31 percent and the whites by 36 percent, as shown in table 1.

As a result of these changes, over half of the nonwhite population in the United States (52 percent) resided in SMA's in 1950, compared with 42 percent in 1940. Over the 10-year period, the proportion of the total white population living in SMA's grew to 57 percent in 1950 from 54 percent in 1940.

The further concentration of nonwhites in central cities is not unlike the trend of earlier large-scale migrations, especially of immigrants during the second half of the 19th century. Much of the housing occupied by immigrant nonwhites was formerly occupied by the white population living in neighborhoods adjacent to established nonwhite neighborhoods. Typically, these white households relocate in the outskirts of the city proper or in the suburbs.

This pattern is demonstrated especially by the figures for 22 specific central cities where the white population actually declined from 1940 to 1950, while the nonwhite increased. The city of Chicago, for example, lost 3,000 white persons but gained 227,000 nonwhite. Comparable figures for St. Louis are 4,000 white lost, compared with 45,000 nonwhite gained; Cleveland, 28,000 white lost, 65,000 nonwhite gained; and Pittsburgh, 15,000 white lost, 21,000 nonwhite gained.

In the suburbs surrounding each of these four cities the white population numerical increase was at least nine times as great as the nonwhite increase.

Migration accounts for the major part of the nonwhite population increase in SMA's and inside central cities, and for almost half of the nonwhite increase in the suburbs of the SMA's. This is evident from the fact that the nonwhite population increase in the U.S. total from 1940 to 1950 amounted to 17.1 percent, whereas the increase was 44.3 percent in SMA's, 48.3 percent inside central cities, and 32 percent outside central cities. It is obvious that the source of the migration was the nonwhite population living outside SMA's, for that segment of the nonwhite population of the United States actually declined by 233,000, or 3 percent, in contrast to the 17.1 percent increase noted for the total nonwhite population. That segment remains an important potential source of nonwhite migration, for 7,505,000 nonwhites (48 percent of the U.S. total) still lived outside SMA's in 1950.

<sup>2</sup> Of the nonwhite total, 15,042,286, or 95.5 percent, were Negroes. The greater number of the remaining 713,047 nonwhites were American Indians, with Japanese and Chinese next most numerous.

TABLE 2.—Regional trends in nonwhite population in SMA's, 1940-50

Year and color	Total, 168 SMA's	Population in SMA's of each region			
		Northeast	North Central	South	West
All races, 1950.....	84, 500, 680	30, 891, 820	24, 491, 036	17, 200, 809	11, 917, 015
Nonwhite, 1950.....	8, 250, 210	1, 953, 399	2, 021, 691	3, 577, 208	697, 912
Population increase, 1940-50:					
White.....	12, 690, 526	2, 210, 306	2, 902, 505	3, 892, 188	3, 685, 527
Nonwhite.....	2, 533, 673	646, 298	809, 836	686, 315	391, 224
Percent increase, 1940-50:					
Total.....	22.0	10.2	17.9	36.3	52.0
White.....	20.0	8.3	14.8	40.0	48.9
Nonwhite.....	44.3	49.4	66.8	23.7	127.6
Nonwhite as percent of total:					
1950.....	9.8	6.3	8.3	20.8	5.9
1940.....	8.3	4.7	5.8	22.9	3.9

Source: See table 1.

#### REGIONAL SHIFTS

Although, as table 2 shows, marked shifts in the nonwhite population occurred among the four regions of the United States during the decade, the South still had, in 1950, by far the largest number of nonwhites living in SMA's, 3,577,000. Moreover, nonwhite were over twice as numerous proportionately in southern SMA's as in the other regions.

The North-Central SMA's experienced the greatest absolute increase in nonwhite population, 810,000 since 1940. That increase brought the nonwhites to 2,022,000 in 1950, or over 8 percent of all SMA population in that region. It is important to note, however, that war and postwar employment opportunities resulted in very substantial increases in the number of nonwhites living in the SMA's of each region.

The average rate of increase of nonwhites in SMA's was greatest in the West, 128 percent. There were, however, substantial relative nonwhite SMA increases in the North-Central region, 67 percent, and the Northeast, 49 percent. The white population in the SMA's of each of these three regions, in contrast, increased at a much lower rate than did the nonwhite. Yet in the SMA's of the South the white population increased almost twice as fast relatively as did the nonwhite, 40 percent compared with 24 percent.

The observed tendency of the nonwhite population to increase relatively faster than the white was quite general among the SMA's in each region outside the South. It occurred in 34 of the 39 SMA's in the East, in 14 of the 18 SMA's of the West, and in 46 of the 53 SMA's of the North. In 51 of the 58 SMA's in the South, the nonwhite population increased at a slower rate than did the white.

#### LARGEST SMA'S

The heavy concentration of nonwhites in a few SMA's is shown by the fact that the 10 SMA's containing the largest number of nonwhites accounted for about half (49 percent) of the nonwhites living in all 168 SMA's and for over one-fourth of all nonwhites in the Nation in 1950. More nonwhites lived in the New York SMA alone than in any of 46 States—1 out of every 15 nonwhites in the United States.

The relative increase in nonwhites far exceeded that of whites in these 10 SMA's, 63 compared with 17 percent, as shown in table 3, and also exceeded the nonwhite increase of 44 percent in all 168 SMA's. Because of this large increase, the nonwhites as a percent of total population in these 10 SMA's in 1950 exceeded the proportion in all SMA's and in the U.S. total, 10.9, 9.8, and 10.5 percent, re-

TABLE 3.—Population in the 10 SMA's with largest number of nonwhites, by 1950 rank

SMA's	All races, 1950	Nonwhite population, 1950	Population increase			Percent increase				Nonwhite as a percent of total		Rank, 1950	
			White	Nonwhite		Total	White	Nonwhite		1950	1940	Nonwhite	Total
			1940-50	1940-50	1930-40	1940-50	1940-50	1940-50	1930-40	1950	1940		
New York.....	12,911,994	1,046,045	873,964	377,191	166,221	10.7	8.0	56.4	33.1	8.1	5.7	1	1
Chicago.....	5,495,304	605,238	399,464	270,373	50,478	13.9	8.9	80.7	17.7	11.0	6.9	2	2
Philadelphia.....	3,671,048	483,927	324,327	147,084	34,937	14.7	11.3	43.7	11.0	13.2	10.5	3	4
Detroit.....	3,016,197	301,927	449,719	189,140	32,858	26.9	20.4	109.5	23.5	12.0	7.3	4	5
Washington, D.C.....	1,464,089	342,159	384,772	111,332	62,333	51.3	52.2	48.2	37.2	23.4	23.8	5	11
Los Angeles.....	4,307,911	276,330	1,303,217	148,291	34,115	49.8	46.7	115.8	30.3	6.3	4.4	6	3
Baltimore.....	1,337,373	256,071	182,178	71,895	25,150	23.5	20.5	36.9	14.8	19.9	48.0	7	12
St. Louis.....	1,081,281	216,454	184,187	65,000	24,064	17.4	14.4	42.9	18.9	12.9	10.6	8	9
San Francisco.....	2,240,707	210,547	633,147	145,816	2,039	53.3	45.3	225.3	3.3	9.4	4.4	9	7
Birmingham.....	558,928	208,616	69,550	20,442	11,183	21.5	24.8	16.4	6.7	37.3	39.0	10	27
Total.....	36,744,952	4,017,914	4,804,531	1,555,579	442,584	26.9	17.2	63.2	22.0	10.9	8.1		
Total inside central cities.....	22,236,894	3,207,996	784,948	1,287,626	382,103	10.2	4.3	65.3	24.5	14.4	9.6		
Total outside central cities.....	14,508,058	809,918	4,019,583	287,953	61,481	42.2	41.5	55.2	13.4	5.6	5.1		

Source: See Table 1.



spectively. In 1940 the proportion of nonwhites to whites had been smaller in the ranking 10 SMA's than in all SMA's or in the United States as a whole.

The 1,556,000 increase in the number of nonwhites living in the 10 largest SMA's represented 61 percent of the 2,534,000 nonwhite increase in all SMA's. The nonwhite segment of each of these 10 SMA's in 1950 was in fact itself the equivalent of a large city. In the New York SMA, for example, there were 1,046,000 nonwhites in 1950. Only 14 SMA's had a greater total population than that in 1950. Over 605,000 nonwhites lived in the Chicago SMA in 1950. Even the Birmingham SMA, which ranked 10th in number of nonwhites, had 209,000, a larger number than the total population in any of 81 SMA's. Of the 10 SMA's with the largest number of nonwhites, only Washington, Baltimore, and Birmingham are located in the South.

#### LARGEST RELATIVE INCREASES

Whereas there was only one SMA (Albuquerque) in which the white population doubled from 1940 to 1950, there were 31 SMA's in which the nonwhite population more than doubled. The nonwhite increase in these 31 SMA's aggregated over 630,000 or one-fourth of the 2,534,000 nonwhite increase in all SMA's during the decade.

Among these 31 SMA's where the nonwhite population more than doubled were 10 with over 10,000 nonwhites in 1950, as shown in table 4. In the San Francisco-Oakland SMA, the nonwhites more than trebled. For these 10 SMA's the nonwhite population increase averaged 129 percent, compared with 34 percent for the white. Although in most of these SMA's the rate of increase for both the nonwhite and the white population was larger than the average rate for all SMA's in Milwaukee, Flint, and Buffalo the white increase was less than average, while the nonwhites more than doubled. On the average, nonwhite population comprised only 7.3 percent of the total population of these 10 SMA's. All 10 are located outside the South. Of the 31 SMA's in which the number of nonwhites doubled from 1940 to 1950, only Lubbock, Tex., is in the South.

TABLE 4.—SMA's with 10,000 or more nonwhites in 1950 where nonwhites doubled, ranked by highest percent of increase, 1940-50

Standard metropolitan areas	All races, 1950	Nonwhite, 1950	Percent increase		
			White, 1940-50	Nonwhite	
				1940-50	1930-40
San Francisco.....	2,240,767	210,547	45.3	225.3	3.3
San Diego.....	556,808	23,831	90.6	145.3	30.4
Milwaukee.....	871,047	23,241	12.0	141.6	16.3
Los Angeles.....	4,367,911	276,330	46.7	115.8	36.3
Portland, Oreg.....	704,829	15,949	39.5	112.7	2.1
Denver.....	563,832	20,190	36.5	112.3	6.4
Detroit.....	3,016,197	361,927	20.4	109.5	23.5
Flint.....	270,963	14,277	16.1	109.2	14.6
Fresno.....	276,515	19,165	52.1	103.6	7.9
Buffalo.....	1,089,230	47,786	11.4	100.1	20.2
Total.....	13,958,009	1,013,253	34.2	129.3	2.2

Source: See table 1.

#### DISTRIBUTION OF NONWHITES

On the average, almost 10 percent of all persons in the 168 SMA's in 1950 were nonwhite. However, a frequency distribution shows that in approximately half of the SMA's nonwhites amounted to less than 5 percent of the

total population. Offsetting these low percentages, in 21 SMA's at least 1 out of every 4 persons was nonwhite. In only 63 of the central cities did nonwhites constitute less than 5 percent of the total population, and in 30 central cities nonwhites amounted to at least 1 in 4 persons.

#### HIGHEST PERCENTAGE NONWHITE

Each of the 10 SMA's with 50,000 or more nonwhites in 1950 and with nonwhites comprising at least one-third of the total population was located in the South, as shown in table 5. The percentage of nonwhite to total population, however, declined over the decade in each of these 10 SMA's. The relative increase in number of white persons was much greater than that of nonwhites in these SMA's. Nevertheless, it is important to observe that, despite the more rapid relative nonwhite SMA gains in other parts of the country, there was an increase of over 10 percent in 8 of these 10 southern SMA's. In the Baton Rouge and Mobile SMA's, nonwhites increased by over 50 percent during the decade.

TABLE 5.—SMA's with 50,000 or more nonwhites where nonwhites comprised 33 percent or more of total population, ranked by percent nonwhite, 1950

Standard metropolitan area	Nonwhite population, 1950	Percent increase, 1940-50		Nonwhite population as a percent of total	
		White	Nonwhite	1950	1940
Jackson, Miss.....	63,917	51.0	15.3	45.0	51.7
Montgomery, Ala.....	60,616	37.3	5.7	43.6	50.1
Charleston, S.C.....	68,354	56.9	14.7	41.5	49.2
Savannah, Ga.....	58,547	42.9	10.6	38.6	44.9
Memphis, Tenn.....	180,185	48.9	16.0	37.4	43.3
Birmingham, Ala.....	208,616	24.8	16.4	37.3	39.0
Columbia, S.C.....	50,494	47.4	19.2	35.4	40.4
Augusta, Ga.....	56,113	36.7	3.4	34.6	41.2
Mobile, Ala.....	77,999	69.6	50.9	33.8	36.4
Baton Rouge, La.....	52,341	93.3	55.6	33.1	38.0

Source: See table 1.

### Observations on the Minority-Group Market

(By Stanley W. Kadow, Chief, Market Analysis Section, FHA Division of Research and Statistics)

With the growing importance of the housing market to be found among minority groups has come recognition of the need for more information about the extent and characteristics of this market. FHA studies of local housing markets have made possible some observations that are set forth in the following article.

The Federal Housing Administration analyzes local housing markets in conjunction with the operation of its various mortgage insurance programs.<sup>1</sup> The studies, made by trained analysts, are undertaken upon request from within the agency, and are usually occasioned by a specific market problem or by a need for information on market conditions and demand prospects in a particular area. Reports embodying the results of the studies are prepared for the guidance of operating and administrative officers of the FHA. Since they are

<sup>1</sup> See "Housing Market Analysis in the FHA," Insured Mortgage Portfolio, vol. 13, No. 1 (third quarter, 1948), p. 9.

in the nature of confidential internal working documents, they are not available for release outside the agency.

#### SCOPE OF ACTIVITY

In keeping with the emphasis by the FHA on opportunities for construction and home financing in the field of minority-group housing, market studies in an increasing number have been devoted in whole or in part to the market for housing available to minority groups. Before January 1952, market studies concerned primarily or solely with minority-group housing were made in 11 areas, most of which were metropolitan areas of moderate or large size. Since January 1952, market studies occasioned by specific minority-group housing problems or dealing primarily with the minority-group housing market have been made in 27 areas. Moreover, substantial portions of market studies made in 11 additional areas have been devoted to the minority market incidental to the principal problems that occasioned the studies.

As part of the overall FHA program for developing pertinent information about the market among racial minorities for privately financed housing, varying amounts of information on this market have been assembled in conjunction with an increasing number of market studies other than those mentioned in the preceding paragraph. Since January 1952, reports of such studies in 36 areas have included specific information on the minority-group market.

It is apparent from the above résumé that significant progress has been made through the FHA market analysis program in providing information and guidance helpful in resolving minority-group housing problems. Insofar as available facilities and manpower permit, FHA locality studies will devote increasing attention to the minority-group segment of the market.

Within the limits of administrative policy governing the release of market reports, some observations can appropriately be recorded concerning significant highlights of the minority-group market revealed by FHA locality studies. Wide gaps currently exist in the data essential to thorough analysis, but certainly, as more market studies are made and as more related research is undertaken by private groups as well as by Government agencies, the fund of knowledge concerning this market will be greatly increased and will make possible a more definitive delineation of its characteristics and basic demand-supply forces.

#### TYPICAL OBSERVATIONS

Studies of the market for housing among minority groups have yielded facts and analytical findings that provide considerable enlightenment. A review of the studies for several northern industrial localities reveals a pattern of consistency in basic demand-supply forces and in various aspects of the market that reflect potential and effective demand. The following are some of the more significant observations concerning the minority-group market in the areas studied.

##### *Employment and income*

1. High-level employment during and after the war has created employment opportunities for nonwhites in types of work not previously open to them; as a result, a significant shift to higher-paying occupations has occurred. Moreover, increases in wage rates have been greatest in those occupations in which nonwhites are concentrated. These changes have resulted in a relatively greater increase in earnings and income for nonwhites than for whites, and their relative economic status has thus been markedly improved. As a consequence, the demand for housing among the minority group has been considerably broadened in terms of qualitative considerations.

2. Family incomes of nonwhites reflect a high frequency of secondary wage earners. The importance of working wives as permanent contributors to the family income is indicated by census data which show that married nonwhite females appear in the labor force more often, relatively, than do white females and that they seek work on an increasing scale up to age 45. This characteristic is in contrast to the pattern among white females, who tend to leave the labor force in the early years of marriage or before, and it is a factor that strengthens the capacity of nonwhite purchasers to pay the monthly cost of housing.

3. The relative economic progress of nonwhites should continue to improve because, as a general rule, they have demonstrated the capacity to do jobs to which they have been upgraded. Moreover, to the extent that there is still underutilization of skills and abilities of nonwhites, further economic gains can be anticipated.

#### *Population and household growth*

4. The rate of population growth from 1940 to 1950 in northern industrial areas was considerably greater for nonwhites than for whites. In this type of metropolitan area, the tendency has been for nonwhites to increase within the central city and for whites to move to the outlying areas. These trends have continued since 1950 and are still in progress.

5. The fact that the increase in nonwhite-occupied dwellings between 1940 and 1950 did not keep pace with the increase in population resulted in more persons per dwelling unit in 1950 than 10 years earlier. Thus, the pressure on housing has been increased among the minority group, creating a greater potential market for private housing in view of the economic improvement of this group.

#### *Housing supply and characteristics*

6. Between 1940 and 1950, owner occupancy among nonwhites increased proportionately more than among whites. The available data indicate a continuing tendency toward homeownership among the minority group.

7. In the purchase of housing there are frequently serious obstacles for nonwhite families to overcome, such as a scarcity of available loan money, high interest costs, unusually large commissions, and a restricted supply of housing available for purchase. In these circumstances the past increase in homeownership is very impressive, whether it is the result of desire to own or sheer pressure to obtain housing.

8. The housing inventory occupied by nonwhites is characterized by low rents and low values. The proportion of "substandard" housing is relatively greater among nonwhites than among whites.

#### *Market experience*

9. The supply of housing available to nonwhites is augmented chiefly by transfers of existing housing from white to nonwhite occupancy. Aside from the fact that only a limited volume of new housing is available to nonwhites, this situation is believed to reflect a preference among a considerable number of nonwhites for existing housing because of location, comparative price, and certain physical features. As a general rule, transfers of existing housing tend to improve the quality of the nonwhite housing inventory; a fairly good proportion of the units taken over by nonwhites is of good standard quality, and nonwhite buyers who acquire housing of good quality for their own occupancy usually maintain it well.

10. New rental housing has been provided for this segment of the market in only limited quantity since 1940. In general, occupancy experience has shown a very low tenant turnover—lower than the average for white-occupied projects.

11. A very limited amount of new sales housing has been made available to nonwhites, usually in relatively small developments and in scattered individual house construction. Unavailability of sites in suitable locations is among the more important factors limiting the production of new housing for nonwhite occupancy.

12. As compared with existing housing available through transfer from white to nonwhite occupancy, new housing suitably priced and well located would frequently have greater market appeal to nonwhite families. To the extent that such housing is provided, the pressure of total demand will be eased and the orderly operation of this entire market, in existing properties as well as new, will be facilitated.

13. FHA experience with nonwhite buyers in the areas studied has shown ability and willingness on the part of the minority groups to increase materially their expenditures for better housing.

14. Available data on market experience indicate that savings *relative to income* among nonwhite families are probably as high as among white families. Capacity exists, therefore, to meet reasonable requirements for downpayments on purchases of homes; and the increasing trend of homeownership reflects willingness of nonwhites to use that capacity in the acquisition of homes and the improvement of their housing conditions.

15. Insofar as location of housing for nonwhites is concerned, accessibility to places of employment for both primary and secondary workers is essential. Considerable doubt has been expressed in some areas that nonwhite families can be attracted to suburban locations, particularly families with sufficient income to rent or buy new private housing. This point is vital in marketing because of the high proportion of nonwhite families who live in central cities. Existing patterns, however, do not necessarily establish a reliable guide to a future course of action; much pioneering and testing remains to be done in the minority-group segment of the market to place it in proper focus. Analysis of experience tends to show that new housing on carefully selected sites outside the central city would be marketable. Available information indicates that most unfavorable experience has resulted from unsatisfactory location with respect to sources of employment, or some other major deficiency.

16. For home-mortgage financing, the difficulties involved (e.g., scarcity of loan money, relatively high interest rates, etc.) stem more from lack of experience on the part of lenders than from unfavorable experience. Lenders in various cities queried on this point are generally agreed that defaults and foreclosures are uncommon and that the general experience with such loans has been good.

#### DEMAND FOR NEW HOUSING IN SELECTED AREAS

Specific conclusions of market studies as to effective demand for new sales and rental housing by minority groups in a number of selected cities are presented below. These estimates all relate to 1953, and most of them are for northern industrial cities.

*City A.*—Estimated effective demand for about 300 new sales units, mainly at prices from \$8,000 to \$12,000, and for 1,000 new rental units, mainly at rents under \$90 a month including heat and utilities. In this locality there has been relatively little experience in marketing new sales housing to the minority group.

*City B.*—About 200 to 250 new sales units, mainly in price classes under \$12,000, and 400 to 450 new rental units in rental classes under \$90 a month. This is a fairly firm estimate because there has been considerable favorable experience with new minority-group housing in this locality.

*City C.*—From 1,800 to 2,000 new sales units falling mainly in the price brackets from \$10,000 to \$14,000, and 6,500 to 7,000 new rental units, largely in rental groups from \$70 to \$90 a month.

*City D.*—About 80 to 100 new sales units concentrated in price classes under \$12,000, and 170 to 200 new rental units falling largely into rental groups under \$85 a month. Because of lack of market experience with new minority-group housing in this city, this estimate is probably quite conservative.

*City E.*—About 1,100 sales units, largely at prices from \$8,000 to \$11,000, and 1,000 rental units, mainly at rents under \$90 a month. Although this study did not apportion the total demand between new and existing housing, it implied that a substantial quantity of new housing could be marketed.

*City F.*—About 850 new sales units at prices from \$8,000 to \$10,000, and 400 new rental units, mainly at monthly rents under \$60. This is a locality in which building costs are relatively low.

The estimated demand for new construction varies among these cities because of differences among the local minority groups with respect to size and rate of growth, present housing conditions, income distribution, and, to some extent, the amount of good-quality existing housing available for purchase or rental. On the whole, the foregoing estimates of demand are believed to be conservative, mainly because of lack of experience in most of the cities in the marketing of new construction for the minority group. Builders' future experience in actual production of new housing for the nonwhite market in these areas may well reveal demand of even greater scope than these conservative estimates indicate.

(Publication of the FHA Insured Mortgage Portfolio was abandoned after 1954.)

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## Part IV. SUBMITTED BY URBAN RENEWAL ADMINISTRATION

### Urban Renewal Administration

#### RELOCATION OF NONWHITE FAMILIES FROM URBAN RENEWAL PROJECT AREAS, THROUGH DECEMBER 1957

This statement summarizes selected information about the relocation of nonwhite families from local slum clearance and urban renewal projects undertaken under title I of the Housing Act of 1949, as amended. In addition, it summarizes certain aspects of the distribution of nonwhite families in project areas.

The figures on rehousing results are based upon the two most recent Urban Renewal Administration publications covering this subject, "Relocation of Families, through September 1955," and "Relocation from Urban Renewal Project Areas, through December 1957." Subsequent references to the years 1955 and 1957 indicate the dates more fully indicated in these titles. Each report provides cumulative information, collected from the beginning of the program through the reporting date.

#### REHOUSING RESULTS

Through December 1957, at least 67 percent of the relocated nonwhite families had been rehoused in locally certified standard housing, both private and public, as compared to 64.4 percent through September 1955. The cumulative percentage of nonwhite families rehoused in standard private housing rose from 31.5 to 39.2 percent between 1955 and 1957. Of the nonwhite families rehoused in private rental units as of December 1957, more than twice as many, or 42 percent, as compared to 18 percent 2 years earlier, had been referred to such units by local public agencies.

Because the 1957 figures on nonwhite families rehoused in locally certified standard housing are cumulative, they do not completely reveal the improvement that had taken place in the last 27 months through December 1957. In this period, 71.1 percent of the displaced nonwhite families were rehoused in standard housing, against 64.4 percent through September 1955. Of these, roughly 7 families entered private housing of every 10 families rehoused in standard housing in the period between September 1955 and December 1957. In contrast, fewer than 5 of every 10 families rehoused in standard housing through September 1955 entered private housing.

#### DISTRIBUTION OF NONWHITE FAMILIES IN PROJECT AREAS

Many of the first title I projects were located in the older and central sections of our bigger cities and in areas of congested and constricted nonwhite residence. As of September 1955, each of 31 of 166 projects approved for final planning or execution in continental United States contained more than 500 nonwhite families. More than 2 years later, as of December 1957, there were only 2 more of such projects, or 33 of the 231 project total.

One more set of figures on impact of renewal projects on nonwhite families can be noted. The proportion of nonwhite families in project areas has steadily declined, dropping from 64.6 percent as of March 1953, to 61.5 percent in September 1955, to 56.5 percent at the close of 1957, and to 55.5 percent at yearend 1958.

### Nonwhite Occupancy in Housing Newly Constructed in Title I Project Areas

This statement provides project-by-project summaries on this subject and covers all projects in continental United States in which nonwhite occupancy was known to exist or is expected in housing the construction of which was underway, as of March 31, 1959. (Information as to nonwhite occupancy known to exist or expected in housing the construction of which is underway has been collected from various sources. Information as to the status of housing construction is mainly derived from Physical Progress Quarterly Reports submitted to the Urban Renewal Administration by local public agencies on projects in the execution stage.)

#### NEW HAVEN, CONN.

At Oak Street, construction started in November 1958 on 765 private rental, elevator apartments, for open occupancy, in accordance with local policy.

#### NEW YORK CITY

Construction of housing is complete or underway in 11 project areas. All of the dwellings are elevator apartments and all of the housing is subject to provisions against discrimination in State laws and local ordinances.

At Columbus Circle, construction of 608 private rental apartments had been completed by January 1958. No color-occupancy information.

In the Corlears Hook project area, construction of 1,668 cooperative apartments had been completed by September 1957. As of December 31, 1957, 45 apartments were known to be occupied by nonwhites.

In the Fort Greene project area, in Brooklyn, construction of 290 cooperative apartments was complete by January 1957 and that of 552 private rental apartments by September 1958. No color-occupancy information.

At Lenox Terrace, in the Harlem project area, 856 of 1,716 private rental apartments were scheduled for occupancy in the late spring of 1958. (From promotional literature.) Near total nonwhite occupancy considered likely.

All of 972 cooperative apartments at "Morningside Gardens," in the Morningside-Manhattanville project area, were completed by December 1957. Roughly 25 percent of the occupancy is nonwhite—20 percent Negro, 4 percent Oriental, and 1 percent Puerto Rican. (According to the New York State Commission Against Discrimination).

In the New York University-Bellevue project area, construction started in January 1958 on 1,120 private rental apartments. No color-occupancy information.

In the North Harlem project area, construction started on 1,785 private rental apartments in February 1956 and had been completed on at least 765 of them. No color-occupancy information.

At the Pratt Institute project area, in Brooklyn, construction started on 2,013 private rental apartments in May 1957. No color-occupancy information.

Construction started on 1,704 cooperative apartments to be built in the Seward Park project area in September 1958. No color-occupancy information.

In July 1957, construction started on 2,004 private rental apartments scheduled in the Washington Square-Southeast project area. No color-occupancy information.

In the West Park-Manhattantown project area, construction commenced in July 1957 on 2,461 private rental apartments. No color-occupancy information.

#### WASHINGTON, D.C.

In the Southwest area B project area, construction started on 402 private rental apartments April 24, 1958, and has been completed. Redevelopment plan calls for open occupancy but no color-occupancy information has been released.

#### JERSEY CITY, N.J.

Construction started on the first of 1,200 private rental apartments in the St. John's area project in July 1957. The housing appears subject to State legislative prohibition against discrimination.

#### NEWARK, N.J.

Construction started in February 1959 on 560 private rental apartments in the Branch Brook Park area which appear subject to State legislative prohibition against discrimination.

In November 1958, construction also started on 640 private rental apartments in the Broad Street area, which apartments appear subject to the same law.

#### PERTH AMBOY, N.J.

In the Forbesdale area, construction started in February 1956 on 195 single-family, detached structures, to be sold.

In the Willocks area the construction start was in April 1958 on 275 private rental apartments.

Housing in both projects appears subject to State law against discrimination. No color-occupancy information.

#### PHILADELPHIA, PA.

In Pennsylvania there is a provision against racial discrimination "in the use, sale, or lease" of housing developed under redevelopment enabling legislation. In Philadelphia, the public housing authority by its Resolution No. 3630 provides similar policy for public low-rent dwellings.



In the East Poplar project A, units 1, 4, 5, and 6 area, 88 apartments (non-elevator) had been completed by December 1957. Fifty-two of the apartments were occupied by white and 36 by nonwhite families in January 1958.

At East Poplar No. 2, 174 private rental dwellings were completed in June 1954. In January 1958, 153 of the dwellings were occupied by nonwhite and 6 by white families.

In the East Poplar No. 3 area, 203 public low-rent dwellings, known as Spring Garden Apartments, had been completed by January 1958 and were occupied by 30 white and 173 nonwhite families in March 1959 (occupancy figures from PHA).

In the West Poplar area, 372 public low-rent dwellings, called Cambridge Plaza, were completed in March 1958. Nonwhites occupied 366 of the dwellings in March 1959 (figures from PHA).

In the Northwest Temple area, construction started in December 1958 on the Norris Apartments No. 2 public low-rent housing project, to include 101 dwellings.

At Southwest Temple project A, construction had started on 219 one- or two-family structures for private rental by October 1957 and had been completed on 300 public low-rent dwellings. Nonwhite families occupied 296 of the 300 public low-rent dwellings and white families 4. (Public housing figures from PHA.) No color-occupancy information on the private rental housing.

#### YORK, PA.

In the Wellington area, construction started on 72 public low-rent dwellings in February 1959. The housing is to be for open occupancy in accordance with local policy.

#### NORFOLK, VA.

In redevelopment project No. 1, by January of 1958, construction had been completed on 752 public low-rent housing dwellings, all occupied by nonwhite families.

#### ROANOKE, VA.

Construction started in August 1956 in the Commonwealth area on 250 private rental and 275 dwellings for sale, all to be available to nonwhite families. No occupancy information.

#### FLORENCE, ALA.

In the Handy Heights project area, construction was completed on 78 single-family dwellings, all for nonwhite occupancy, by December 1958.

#### JOHNSON CITY, TENN.

In the Fall Street area, construction started on 30 public low-rent dwellings for nonwhite occupancy in January 1959. Single-family sales housing, part of which will be available to nonwhite and part to white families, is also projected.

#### CHICAGO, ILL.

In September 1958, construction started on 23 row and semidetached structures for sale, on an open basis, in the Hyde Park B area. No color-occupancy information.

At Lake Meadows, more than half of 2,030 dwellings, all but 40 of which are to be private rental apartments in high-rise structures, had been completed and occupied by September of 1958. The redevelopment plan provides for open occupancy. Occupancy is predominantly nonwhite but, as occupancy took place in each of the eight structures now completed, the percentage of white occupancy

increased. Building No. 8, the last building reportedly in complete occupancy, is said to be 30 percent white occupied. Overall white occupancy is over 20 percent.

At Prairie Shores in the Michael Reese project area, construction was started in April 1957 on the first of 5 high-rise structures to contain 1,780 private rental apartments. In September 1958, an initial 342 apartments were completed and being occupied. The redevelopment plan had provided for open occupancy. Occupancy was announced by management on May 5, 1959, as 25 percent Negro and 75 percent white.

ROBBINS, ILL.

In the redevelopment area B project area, construction had been completed on 130 single family row-type structures, for sale, by May 31, 1957. All of the dwellings are occupied by nonwhite families. An additional 178 row-type structures and 168 single-family detached dwellings, all for sale, are projected.

DETROIT, MICH.

In the Gratiot project area, construction had started on 340 private rental apartments in high-rise structures by October 1956; 94 one- or two-family rental structures, by June 1958; and an additional 94 one- or two-family rental structures by September 1958. The project redevelopment plan provided for open occupancy. Additional housing of both types is to be constructed. Some apartments are known to be occupied by nonwhite families.

MINNEAPOLIS, MINN.

In the Glenwood project area, construction started April 15, 1958, on 192 public low-rent dwellings, available to nonwhite families on an open-occupancy basis, in accordance with local housing authority policy. Additional private rental dwellings scheduled, also subject to open occupancy, by local public agency resolution.

CLEVELAND, OHIO

In the Garden Valley project area, construction of 224 private rental (nonelevator) apartments was complete as of October 31, 1957. Occupancy is open but is believed to be almost completely nonwhite. An additional 256 such apartments and 732 public low-rent dwellings also to be constructed in the area.

In the Longwood project area, construction had started by October 22, 1957, on 681 private rental apartments, nonelevator, and has been completed. Color-broken occupancy figures are not available but considerable occupancy, heavily nonwhite, has taken place. The occupancy pattern is open in accordance with a city ordinance.

LITTLE ROCK, ARK.

In the Dunbar project area, construction had started on seven dwellings and had been completed on five of them, all on parcels individually sold for construction of one- and two-family structures. Additional housing is to be built in the area. It is believed likely that all of the housing will be available to nonwhite families.

In the Granite Mountain area, construction had started on 27 dwellings in one- or two-family structures and had been completed on 18. These dwellings are also on parcels individually sold for such construction. As of December 31, 1957, nine of the dwellings are known to have been occupied by nonwhites.

RICHMOND, CALIF.

In the Richmond Plaza, a "nonassisted" title I project area, construction of 62 town-type row houses, 20 single-family detached dwellings, and 18 dwellings in 9 duplex structures, all for sale, was completed in December of 1957. Because of the redeveloper's policy of open occupancy, 45 of the units had been sold to white, 11 to Negro, 2 to Japanese, 2 to Chinese, and 2 to Filipino families, as of the construction completion date.

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 TECHNICAL MEMORANDUM NO. 19

(URBAN RENEWAL ADMINISTRATION)

**Racial Minority Aspects of Urban Renewal, December 1958**

## INTRODUCTION

This is the first of a series of memorandums relating some of the more constructive approaches which communities have used in dealing with racial minority aspects of urban renewal.

The case narratives presented here involve various phases of local renewal activity, including citizen participation, both communitywide and at neighborhood or project level; the residential reuse of cleared areas; planning and organizing for voluntary rehabilitation; the promotion and development of additional private housing resources; and, of course, relocation planning, and execution.

But they reflect in common the kind of local achievement with racial considerations in renewal activity which Administrator Albert M. Cole envisioned, in observing that:

"Here, as in other facets of the housing problem, I believe we should rely heavily on local responsibility and local wisdom to work out solutions, with appropriate assistance, stimulation and leadership from the Federal Government."

Publication of these selected locality experiences is one means of extending that "assistance, stimulation and leadership" to other localities.

The significant aspect of each community's achievements in meeting specific problems is summarized as follows:

<i>Title</i>	<i>Aspects</i>
Racial Minority Aspects of Citizen Participation in Renewal.	In this large city, increased opportunities for participation in urban renewal resulted in diminished opposition and strong sectors of support on the part of Negro citizens and their leaders.
Racial Minority Aspects of Community Preparation for Renewal.	In a small southern city its Negro community leaders readily embraced urban renewal when the opportunity to participate was made available to them from the very start of the local program.
Relocating Nonwhite Families in Private and Public Housing.	A thousand displaced nonwhite families were rehoused expeditiously and in what the Administrator called "an efficient, humanitarian way."

<i>Title</i>	<i>Aspects</i>
Relocating Nonwhite Families in Private Rental Accommodations.	Relocation resources for nonwhite families were found in existing private housing areas not previously available to them.
Reuse Housing Planned for Biracial Occupancy.	In this southern city a residential slum area of biracial residence is to be cleared and redeveloped with new housing of the same racial pattern.
Reuse Housing for Open Occupancy.	Housing in a smaller city's pilot residential redevelopment project is occupied by white, Negro, Japanese, Chinese, and Filipino families.
New Private Housing Open to Nonwhite Families.	The Cleveland Development Foundation displays the remarkable capacity in the business and industrial community for expediting renewal by rapidly "sparking" the production of rehousing resources open to nonwhites.

#### RACIAL MINORITY ASPECTS OF CITIZENS PARTICIPATION IN RENEWAL

Citizens understanding and support of urban renewal in St. Louis, Mo., are the outgrowth of the interest of all citizens in the program at both communitywide and neighborhood levels.

That this means citizens of racial minorities, as well as other citizens, is strikingly illustrated in this large border city. Here the low ebb of support on the part of a racial minority group—highly evident as urban renewal activity commenced—is now a thing of the past and the local urban renewal program is considerably strengthened as a result.

#### RENEWAL REFERENDUMS

Slum clearance and redevelopment planning was already underway in St. Louis as Congress was considering the legislation which resulted in the Housing Act of 1949, embodying the title I program. In November 1948, a referendum on a proposed \$16 million bond issue for slum clearance purposes appeared on the ballot. Because Negro citizens felt they had no voice in preparing the proposed redevelopment program and that relocation resources would be inadequate, a "Negro Citizens' Committee," claiming the support of more than 100 organizations, worked for the defeat of the bond issue, and the proposal was narrowly defeated. The next day the St. Louis *Post-Dispatch* explained that "wards predominantly occupied by Negroes returned a heavy majority against the bonds."

In mid-1955, a second bond issue proposal was voted on and overwhelmingly approved. The Negro citizens had swung around to strong support of slum clearance and urban renewal proposals. This followed the inclusion of Negro leaders on groups such as the "Citizens Committee for Bond Issues," and on June 3, a local Negro news weekly editorialized:

"There is another interesting facet to the success of the recent bond issue election and that is the degree to which Negro citizens went all out for the propositions. In every predominantly Negro ward opposition to the measure was strikingly negligible. In some wards the vote was as much as 50-to-1 in favor."

This change of attitude dated from the previous July, when a project citizens

advisory committee, largely Negro in its makeup, was appointed by the mayor to assist the local public agency with the Mill Creek Valley project.

#### ACTIVITIES OF THE CITIZENS ADVISORY COMMITTEE

In September 1954, local public agency officials met with the citizens advisory group. Shortly thereafter, the local public agency's board chairman released a statement, reported to have the "full support" of the mayor, defining the objectives of the local public agency with respect to racial minority interests in employment of construction labor, rentals, and sales prices for the proposed reuse housing in the second project, and occupancy policy. A local Negro newspaper called this "one of the most forthright statements to come out of city hall since the giant urban redevelopment program began here. \* \* \*"

The citizens advisory committee is helping the local public agency to carry forward its second urban renewal project—a large one that presents the usual problems of great concern to project residents. Twenty of the committee's 28 members are project residents, both tenants and property owners, and among them are business and professional men, aldermen, and representatives of the local units of the National Association for the Advancement of Colored People and the Urban League. The minutes of their meetings show these citizen participants busily concerned with such matters as relocation planning, sales prices and rentals for the proposed reuse housing, property acquisition procedure, outlook for church and other institutional expansion, planning for new schools in the area, and the like.

#### COMMUNITYWIDE PARTICIPATION

Other important aspects of Negro citizen participation in this local urban renewal program show that it goes on at both the communitywide and project levels:

Negroes are members of the local public agency's overall commissions on Finance and Site Selection.

Negro representatives serve on the city's policymaking bodies for city planning, public housing, and urban renewal.

The combined staffs of the local public agency and the local public low-rent housing agency includes a very substantial number of Negroes. In this group are an attorney, the chief of relocation, the chief engineer, building service foremen, management personnel, and an accountant. These workers are stationed in the central offices and within the projects of the two programs.

#### PROGRAM ACCEPTANCE

A final significant characteristic of local public agency relations with the Negro community is evident in such activities as the following:

In January 1956, the local public agency Director and six members of his principal staff presented the project renewal plan, nearing its completion, to more than 1,000 residents of the project area who were assembled in the auditorium of a church located in the heart of the huge area;

Meanwhile, throughout the planning period, consultation between representative Negro leaders and local public agency officials had been continuous, and two local Negro weeklies had given the project proposals sympathetic reporting. This minority press support had been supplemented by a steady flow of short articles published by a Negro supporter of urban renewal in the *Real Estate Bulletin*, which is circulated to Negro leaders. These articles have treated such topics as "Neighborhood Decline," "The Voluntary Home Mortgage Credit Program," "Financing Your Home," and "Relocation Problems."

In September 1957, the St. Louis branch of the National Association for the Advancement of Colored People made public its endorsement of the city's project through a news story in its own newspaper and its radio program. Members of the local public agency staff participated in panel discussion on the radio program.

#### RACIAL MINORITY ASPECTS OF COMMUNITY PREPARATION FOR RENEWAL

Dyersburg, Tenn., has carried out a demonstration program under section 314 of the Housing Act of 1954, designed to develop methods of enlisting full citizen support and participation in aiding the community in launching an urban renewal program.

The community's officials staged their demonstration program well in advance of submission of either a workable program or a survey and planning application to the Housing and Home Finance Agency. In carrying out the program, Dyersburg has shown its capacity to achieve racial minority group participation in preparing for civic improvement.

The city has prepared a detailed report of its activity, entitled "Citizen Participation in Urban Renewal—a Report of the Dyersburg, Tenn., Demonstration Project." An examination of the report is the basis for what follows here.

Dyersburg is a community of 12,500 population located in western Tennessee. It is the trading center and county seat for a rural hinterland producing cotton, soybeans, and cattle. Nearly one-fourth of the city's population is nonwhite.

#### WORKING WITH EXISTING ORGANIZATIONS

The demonstration project staff carried out its assignment through "trial and error" by working extensively from the very outset with existing civic and other groups, both Negro and white. As a result, they met with considerable success in creating and stimulating activity on the part of improvement associations in the two neighborhoods occupied by Negroes, just as in other neighborhoods.

#### THE NEGRO SEGMENT OF DYERSBURG

The Negro citizens of Dyersburg lived principally in two low-lying sections of the city, which were subject to periodic flooding. In 1950, of their 936 dwellings, 769 lacked inside toilets and 480 were dilapidated. These were among the first areas of the city being considered for renewal activity. While there were a handful of professionals among the 2,845 nonwhite people in 1950, the median schooling was barely more than 5 years. Well over half of the male nonwhites were employed as laborers, service workers, and farmhands. The majority of the employed women were private household and other service workers.

Ordinarily, it could be expected that disinterest, if not actual opposition, to the idea of urban renewal, and the accompanying displacement of families, would be encountered in the more deteriorated areas, where this action would most likely first occur. Moreover, the prevailing educational level and occupational distribution would seem to have promised little in the way of responsive leadership from within the nonwhite group. Neither of these was the case, however. When they first approached the Negro-occupied sections, the project staff found that there were 3 mens' clubs, 2 lodge auxiliaries for women, 5 women's clubs, 2 PTA's, 10 churches, and a ministerial association. Utilizing these organizations to the fullest, the staff presented the urban renewal problems to them, explaining all its facets and implications. Their report states: "In Dyersburg, talks were presented before almost every organization, both white and Negro." As a

result of taking advantage of the existing organizations and the leadership present in these groups, the active participation of the Negroes was assured.

#### ATTITUDES TOWARD RENEWAL

While introducing the idea of urban renewal as a long-range public improvement program to groups in the entire community, the project staff became familiar, of course, with various kinds of reactions. Much of this initial response in the community as a whole was negative. Many white citizens felt that "nothing would be accomplished" because "the city administration in the past had promoted very little in the way of civic progress." Most blamed landlords for deterioration of rental properties and felt that the landlords would not make improvements voluntarily. Few realized the need for housing and building codes. Others opposed the public low-rent housing, proposed for relocation purposes and contended, in effect, that "slum" people make slum conditions.

In general, the attitude of Negro leaders was one of willingness to cooperate with the program. Negro homeowners were willing to comply with proposed housing standards. They inquired respecting financing such improvements. The report states:

"More often, though, Negro homeowners had been carrying out a program of home improvement over the past few years and were anxious to continue upgrading their property."

In addition, there were inquiries about new church and lodge construction as part of the prospective renewal. Several of the Negro property owners offered to donate small parcels of property for recreation and other civic purposes.

On the other hand, in summarizing initial reaction as "one of waiting to see what the city government actually would do," the report sought carefully to interpret a certain degree of reservation which the staff sensed among Negroes. It observed:

"The Negro community was cooperative but remained skeptical as to whether it would be able to participate in the program. The skepticism was due to the fact that in the past the Negro community had not had a hand in the development of civic policies."

The report had also noted that Negro leaders "repeatedly raised the point of employment opportunities being a necessary prerequisite to Negro participation in any program of self-improvement."

Nevertheless, the project staff experienced again and again a healthy response to its leadership with the Negro citizens, according to the report.

#### NEGRO PARTICIPATION

A housing survey covering all of Dyersburg was conducted as a prelude to the effort to organize neighborhood associations. The fieldwork was done mainly by local students home from college for the summer. Four of the fourteen interviewers were Negroes. The report noted that "The self-survey approach and achievement of benefits therefrom were extended into the Negro segment of the community, as well. By using Negro interviewers, interest was stimulated and enthusiasm generated, aiding in subsequent establishment of successful neighborhood improvement associations in those sections of town."

As a matter of fact, only 5 months after the start of the promotional activity, the first neighborhood improvement association in Dyersburg was formed in the Bruce neighborhood, one of the two Negro-occupied sections of the community.

Moreover, the report reveals, it was the Bruce neighborhood group which undertook a study of proposed housing codes for Dyersburg.

"A study committee was set up and worked on this problem for about 2 months, after which it presented its detailed recommendations to the entire association. After lengthy discussion and debates, the association arrived at a proposed housing code and presented this proposal to the Citizens Advisory Housing Code Committee as the recommendations of the Bruce Neighborhood Improvement Association."

The Bruce Association undertook the study because its area was certain to be one of the three most vitally affected by a housing code in Dyersburg. The association's study committee was headed by a physician and worked in close contact with the Citizen's Advisory Housing Code Committee, a group of citizens chosen from the community at large as representatives of selected interest groups or because of their professional knowledge. The latter category included a lawyer, a realtor, a builder, a plumbing and heating contractor, a water and light department superintendent, and a planning commissioner.

The project staff reported that "The last neighborhood organized was a Negro one, known as West Dyersburg, in which there was a strong leadership, and the people were in the habit of organizing themselves. This neighborhood virtually organized itself."

The Bruce Association and the West Dyersburg Association, representing the two areas of Negro predominance, each conducted neighborhood Christmas lighting contests. This was reported as having "served to stimulate pride in the individual homes and in the neighborhood." Both organizations have also set up community recreation programs and are working toward establishment of community centers.

At the request of the Dyersburg Planning Commission, the Bruce Association self-surveyed its neighborhood and reported on conditions it saw which were desirable as well as those which it felt required correction.

The committee conducting the analysis for the Bruce Association was headed by a physician. Its report listed numerous detailed physical and social ills in addition to the basic flooding problem. The report pointed to the narrow streets, often without curbs and gutters; many unpaved walkways; "ill-kept, ill-equipped, and ill-supervised parks and playgrounds;" lack of adequate local ordinances and the resultant "large tracts of rundown dilapidated rental houses;" "too many unkept yards \* \* \* vacant lots and weed fields;" "poor, unstandardized garbage collection containers \* \* \* scattered rubbish \* \* \*;" "the city dump with its unpleasant odors just one short block away from Bruce High School;" uncovered and abandoned privies; an open ditch with malodorous drainage; the junk pile; and "loud, dingy taverns."

Besides this pictorial delineation of slums and blight, the report pointed up several basic conditions which the residents feel are, at least partly, responsible for the manner in which the people lived. Some of these were "low wages, limited irregular and seasonal employment of our people, and the related gross migration of our young, energetic, trained, educated citizens to other areas affording them better opportunities which leaves behind many unskilled with low educational attainments."

#### NEIGHBORHOOD IMPROVEMENT ASSOCIATIONS

Six of the town's eight residential neighborhoods successfully developed neighborhood improvement associations. The project staff brought together the presidents of these associations to form a community council. The presidents of both associations in the Negro-occupied sections of Dyersburg became members. The council is expected to serve as a means of arousing "communitywide conscious-



ness" of renewal problems and communication between city officials and neighborhood leaders. Thus, 8 months after start of the demonstration project, the two Negro leaders of the Bruce and West Dyersburg neighborhoods, as members of the community council, joined with the presidents of three other neighborhood associations in the first top-level meeting with the mayor, chairman of the city planning commission, and chairman of the Dyersburg Housing Authority's board of commissioners for a discussion of urban renewal prospects and problems.

It is clearly evident that such activities as those mentioned, carried out in response to the opportunity to participate in civic affairs, have left the Negro element of the Dyersburg community with a strong commitment to the urban renewal idea and a readiness to join the attack upon poor housing conditions.

After 4 months of discussions, newspaper and radio publicity, the housing survey, and other community organization activity, the project staff conducted an opinion survey. They found that only 24 percent of the Negro citizens knew nothing about urban renewal prospects in Dyersburg. The report notes that:

"Of the total Negro citizens sampled, 97 percent thought they (the living conditions) needed to be improved and 96 percent of those gave concrete suggestions. On the other hand, 77 percent of the white sample thought that living conditions should be improved, but 18 percent of that number had no opinion as to how they should be improved."

#### RELOCATING NONWHITE FAMILIES IN PRIVATE AND PUBLIC HOUSING

In most larger metropolitan centers, renewal projects involving clearance and redevelopment have usually been undertaken initially in areas of heavy nonwhite concentration, while the city as a whole experienced a disproportionate and often accelerating nonwhite population growth. This, of course, creates an especially difficult relocation problem to be faced in most such renewal projects.

Southwest area B, Washington, D.C.'s first clearance and redevelopment project, clearly falls into this category. A total of 1,065 families were living in project properties acquired in area B. Of these, 1,041 were nonwhite.

From 1940 to 1950 the nonwhite population in the District of Columbia increased nearly 43 percent; the white population rose 12 percent. This growing nonwhite population was reported housed in dwellings, 28 percent of which were substandard, as compared with a 6-percent figure for white-occupied dwellings. Nevertheless, the nonwhite families displaced from area B were relocated expeditiously, smoothly, and effectively.

#### NEWSPAPER COMMENT

The Washington Post and Times Herald for September 29, 1955, carried this story:

"Housing Administrator Albert M. Cole yesterday hailed the nearly completed relocation of 1,100 families from Washington's pilot redevelopment project as the 'best organized, most successful undertaking of its kind yet carried out by any American city.' Cole said the District Redevelopment Land Agency and the National Capital Housing Authority, which cooperated in finding new homes for the families displaced by the city's first major slum clearance venture, 'deserve the highest praise for the efficient, humanitarian way in which they have met the human problems in this important renewal project.'

"Added to this, relocation for area B was being finished ahead of schedule."

## RESULTS OF RELOCATION

An examination of data on rehousing results collected from local public agencies and compiled by the Urban Renewal Administration also indicates that area B relocation was a relatively effective operation. The table below was constructed from such data on the rehousing of nonwhite families in projects which had commenced relocation as of December 31, 1957:

*Conditions of rehousing accommodations of relocated nonwhite families: Southwest area B project, Washington, D.C., compared with projects in continental United States as of Dec. 31, 1957*

Item	Continental United States		Southwest Area B	
	Number	Percent	Number	Percent
Families relocated.....	30,372	100.0	1,041	100.0
Condition reported.....	22,438	73.9	997	95.7
Standard housing.....	20,372	67.1	948	91.0
Public.....	8,457	27.9	448	43.0
Private.....	11,915	39.2	500	48.0
Substandard housing.....	2,066	6.8	49	4.7
Not yet inspected.....	741	2.4	8	.8
Condition not reported.....	2,143	7.1	0	.0
Data not available.....	5,050	16.6	36	3.5
Evicted.....	538	1.8	0	.0
Relocated out of city.....	645	2.1	0	.0
Whereabouts unknown.....	3,809	12.5	36	3.5
Others.....	60	.2	0	.0

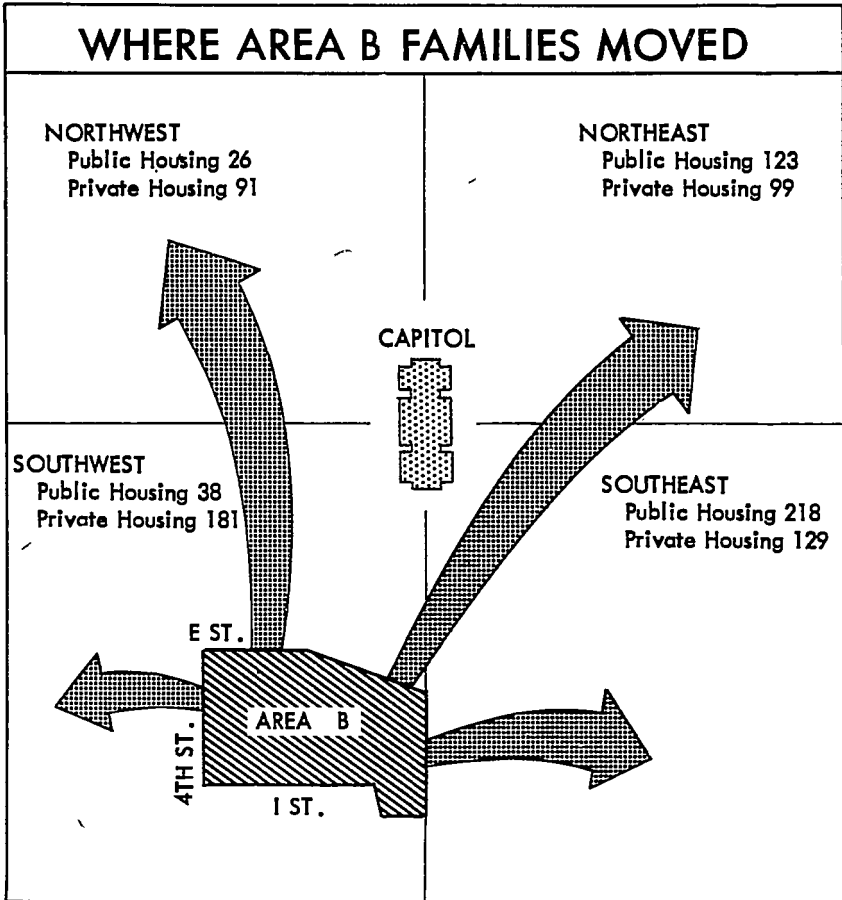
These figures clearly reflect the successful rehousing of nonwhite families in "standard housing" of both private and public low-rental character. The smaller percentages of the area B families reported in "substandard housing" and "housing not yet inspected" are similarly indicative. That no area B families were reported "evicted" also suggests an efficient operation.

Cumulative relocation figures (not presented in the above table) also show that the problem of actually rehousing eligible families in federally-aided public low-rent housing, a difficulty of nationwide prevalence and concern, was well handled in the area B relocation operation. Throughout the country, as of December 31, 1957, 43 percent of the nonwhite families regarded, on the basis of incomes, as apparently eligible for such housing actually moved into it. However, 82 percent of more than 500 area B nonwhite families apparently eligible for federally-aided low-rent housing were successfully placed in such standard accommodations.

Other significant indications of the quality of area B relocation are evident in the geographic distribution of the private rehousing accommodations. About 35 percent of these families were rehoused in the Southwest, or the same quadrant of the city, and the remainder resettled as follows: Northwest, 18 percent; Northeast, 20.5 percent; Southeast, 26.5 percent.

## REHOUSING PATTERN

The spread of the resettlement provided the displaced families with some choice in terms of location, type of house, price, and similar electives; hence, more satisfactory resettlement from their viewpoint. The dispersed rehousing also indicates removal of population pressure from the immediate environs of the project. Thus, the usual fear of intensified overcrowding at the periphery of the project area has little or no justification here. A broadened nonwhite access to better housing in more sections of the city seems evident—a factor



Washington Post and Times Herald Chart

striking at overcrowding of structures and neighborhood congestion as basic contributors to slums and blight.

#### AVAILABILITY OF REHOUSING ACCOMMODATIONS

Even before the relocation program, nonwhites were, in fact, moving into many District neighborhoods where little or no such occupancy had previously taken place. This transition helped provide for them an abundance of standard rehousing accommodations. An analysis of the 1950 census data discloses that nonwhites had found residence in Washington in 459 blocks more than they occupied in 1940. An evident factor in this expansion of living area for nonwhites was the significant movement of the white consumer from the existing

supply of housing in Washington into the expanding suburbs, opening up a larger variety of housing vacancies and locations for the nonwhite market.

Nevertheless, racial transition in the existing private housing supply does not completely explain the sufficiency of private resources. New housing, both sales and rental was provided during the period for nonwhites. For example, FHA insured mortgages on 22 new rental projects with 4,550 units of housing, available to Negroes.

#### RELOCATION SERVICES

In addition, the Redevelopment Land Agency's Relocation Division displayed considerable skill in "capturing" the available private accommodations and actually getting the families into them. It maintained listings of numerous vacancies; kept in close touch with real estate agencies; advised families on local mortgage-financing resources and practices; and made prompt referrals.

The Division's knowledge of the housing supply and market also enabled it to counsel with families as to fair prices. In fact, its relations with real estate firms proved effective in helping family heads to get a return of deposit in cases where they had, of their own accord, placed "earnest money" on dwellings or had contracted to purchase subject to terms later considered undesirable.

Several broader approaches employed by the Relocation Division in working with families both eligible and ineligible for low-rent public housing proved significant. As the Land Agency's Executive Director summed up its relocation "philosophy":

"We believe that displaced families should be absorbed in the general housing supply of the community and in homes suited to their needs and desires and not to be relocated in a particular institutionalized project for displacees."

#### COMMUNITY RELATIONS

Moreover, the Land Agency stressed the practice of providing a full flow of information to project-area residents, and opportunity for them to freely voice their views, fears, and apprehensions. In May 1951, it published the pamphlet, "Questions and Answers about Redevelopment in Southwest Washington," one of the first publications of its kind, which was widely distributed in the area. The last two points made in the concise and simply worded pamphlet were:

"Individually and through community organizations you can offer advice and suggestions at any stage of the Agency's operations.

"The Agency's offices are at \* \* \*. Some member of the staff will be available at any time to discuss special problems with you."

During the planning and execution of relocation, the Redevelopment Land Agency's staff met repeatedly with project residents and community leaders. An advisory committee on social problems, composed of representatives of many of the city's social and health agencies, also was used.

Aware of its responsibility in meeting the "human problems" of relocatees "in a humanitarian way," the relocation staff noted:

"We were continually aware of the need to help families develop self-esteem if we were to achieve complete relocation success. All Agency personnel were admonished to address each resident as Mr. or Mrs., to listen attentively and sympathetically to residents' gripes and complaints and to be constantly on the lookout for methods of helping to prove to families that the Agency was genuinely interested in each resident and family.

"Employees were asked to maintain the Agency's rules and regulations in as unobtrusive a manner as possible. More often than not such guides were men-

tioned as little as possible in conversation with residents so as to emphasize the informal and humanistic approach to the problem by the Agency."

Such an approach produced not only a favorable setting for conducting relocation operations but, together with the supply of available resources, undoubtedly enhanced resident confidence in the intent and capacity of the Relocation Division staff to help them. As a result, there was less "fleeing" the project area than might otherwise have been the case; the families relied upon the Division for guidance and assistance; and the staff had ample opportunity to apply their skills. This was equally evident in rehousing eligible families in public low-rent dwellings.

#### RELOCATION IN PUBLIC HOUSING

The successful rehousing of more than 80 percent of the eligible nonwhite families—a notable achievement when compared with that typical throughout the country—was made possible by three major steps.

First, in June 1953, prior to the start of area B relocation, the National Capital Housing Authority had opened its entire supply of more than 5,000 units to eligible families, without regard to race. This, plus the addition of nearly 900 new units in 3 separate projects, provided not only a sufficiency of low-rent units during area B relocation operations, but the projects, located in several sections of the city, afforded the displaced families some choice of location. The fact that two of the new projects contained four- and five-bedroom units was a welcome invitation to the larger families to be relocated.

Secondly, a written working agreement between the National Capital Housing Authority and the Redevelopment Land Agency set up the procedures for rehousing eligible families from the project area. This approach, uncommon in the early history of Title I relocation, provided the framework for effective cooperation between the two agencies, which the Administrator of the Housing and Home Finance Agency recognized in his statement. The two organizations were said to have "worked almost as one agency with the Area B displacees."

Third, the advisory committee on relocation focused its efforts on the so-called problem families, particularly those eligible for public housing.

Tenant-selection policies and practices of the NCHA were also a key factor. For example, when a family appeared hesitant at accepting public housing accommodations or had misconceptions about local management practices, NCHA's tenant-selection staff oriented its work with the family accordingly. Having long adhered to the concept of responsibility for accepting all "legally" eligible families, the NCHA never resorted to the criteria of "social desirability" of displacees. Nor were area B families "lumped" into projects. Instead, to the extent possible, they were distributed in and among various projects. After the families were relocated, the NCHA helped them to gain acceptance among their new neighbors.

The Relocation Division of the Redevelopment Land Agency used several effective techniques to facilitate placement of eligible project families in public housing. RLA received more than 200 truckloads of donated furniture for free distribution to needy project families. This gave the families a feeling that they could "measure up" to the new standard and eased acceptance of better housing.

Local public housing policies and standards were carefully explained and interpreted; misunderstandings about "project regulations" were corrected; and families were taken to public housing projects to "see for themselves" what to expect, and to talk to housing managers. Former Area B residents who had successfully relocated in public housing returned to the site to tell the remaining families what living in the projects was really like. Even elderly owner-

families—one of which had lived 53 years in a house without electricity, gas, or inside plumbing—were assisted in moving to public housing.

#### CONCLUSION

The relocation experience in area B demonstrates the expeditious and effective rehousing of nonwhite families which can be achieved by the increased availability of housing, both private and public, to nonwhite families. The evident sufficiency of available rehousing accommodations gave the project families confidence in the intent and capacity of the relocation service and encouraged them to make full use of its aids. At the same time, the relocation service, with the cooperation of local housing and welfare agencies, could center its energies upon the essential task of making the most of available resources and matching these to family needs and desires in an "efficient, humanitarian way."

#### RELOCATING NONWHITE FAMILIES IN PRIVATE RENTAL ACCOMMODATIONS

Providence, R.I., presents an outstanding example of what a community engaged in an urban renewal program can do to provide decent housing available to racial minority groups. Faced with the task of rehousing Negro families displaced from the Willard Center and West River urban renewal project areas, the city authorities and civic organizations aroused public interest in the problem with such success that additional areas accessible to racial minorities have resulted throughout the city.

Displaced Negro families have been rehoused mainly in rental apartments in the existing housing supply. As a Providence newspaper expressed it during relocation of families from the Willard Center project area, nonwhite families are "being accepted as tenants in neighborhoods where previously only whites have lived."

#### POPULATION CHANGE

A contributing factor, which probably facilitated the process in Providence, is the fact that the overall population of Providence declined by 2 percent from 1940 to 1950. During the period that the total population was declining, the nonwhite segment increased 32 percent, mainly due to immigration. In 1950, the rapidly growing Negro population of the city represented 3.5 percent of the total and was housed in 3.1 percent of the city's occupied dwellings, concentrated in the older sections of the city.

The exodus of the white residents to the suburbs, with no appreciable new immigration of whites, very likely provided the more favorable climate which made possible the success achieved through the efforts of the local newspapers and community groups.

#### POPULATION DISPERSION

Maps displayed at the office of the local public agency's family-relocation service show that perhaps two-thirds of the approximately 150 nonwhite families involved, like most of the white families, went into public low-rent housing and private housing roughly within a six-block radius of each of the clearance areas. But the remaining 50 nonwhite families were rehoused well beyond these points in various directions as a result of the public notice and appeals in behalf of housing for displaced minority families. They went into the upper South Providence, the Washington Park and the Elmwood residential sections, the latter surrounding Roger Williams Park. Some of the families took up residence on the lower East Side near Brown University, and a few others went beyond the city limits to the communities of Borrvial, Cumberland, and East Providence.

Only in a few instances were more than one of the 50 nonwhite families rehoused in the same block. Significantly, too, these families rented apartments in the three- and four-family "deckers" typical of the community, and frequently occupied by the white owner.

#### NEWSPAPER SUPPORT

Most often, the displaced families were referred to vacancies located and listed by the local public agency's relocation service. The service's capacity to secure and "capture" the vacancies appears to be due, chiefly, to excellent appeals to public spirit on the part of both local newspapers, the Providence Journal and the Providence Bulletin, and to the consistent cooperation of local minority interests and other civic and welfare groups.

The special problem with nonwhite families was sharply defined by the relocation service and that definition stressed with the public by the press. "There are plenty of listings made available to the service now. Trouble is that many landlords are unwilling to accept nonwhite families \* \* \*" ran one story. The article went on to caution that "unless 'decent, safe, and sanitary' homes can be found for them \* \* \* projects will be delayed for unforeseen periods until the new homes are found \* \* \*"

The appeals were given editorial support which challenged the capacity of the community to make the redevelopment program succeed. One editorial read:

"It should be a matter of deepest concern to every resident of Rhode Island that the relocation service of the Providence Redevelopment Agency is having trouble finding new homes for Negro families. \* \* \* Negro families may be driven by bitter circumstance to crowd into areas where Negro neighborhoods now exist \* \* \* to produce new slums in the name of slum clearance. The same enlightened forces which fought for redevelopment ought now to get out and fight to make relocation work."

The newspaper stories repeatedly and appropriately reported both progress and bogdown. The latter stories were also specific and pointed in their appeal for listings. "Negroes Find Home-Hunt Easier Than Expected" and "Rentals Flow In For Families Being Displaced" appear among the captions. But more often the articles bore such headings as these: "Negro Families' Home Sought;" "Homes For Nonwhites Pose Willard Job Problem;" "34 Negro Families in Need of Homes;" "20 Nonwhite Families Need New Quarters;" "5 Negro Families Must Have Homes;" "Homes For Nonwhites Are Difficult To Find;" and "Only 3 Respond To Home Plea." The stories would sum up the rehousing accomplished and specify the number of vacancies needed; the necessity for their inspection and their standard condition; and often indicate in addition the maximum rents which the families remaining on site could afford:

"Joyce [the Director, David Joyce] said the service has five listings for Negro families, but all are \$40 a month or more, which these families cannot afford. He would like to hear from landlords who will rent to Negroes at less than \$40 a month. The number is Gaspee 1-0811."

Indeed, on some occasions the newspaper writers did not rest on "the facts speak for themselves," but added sharp prods. One story, for example, recounted in some detail the frustrating experiences of three families in search of homes "on their own" and wound up:

"There are exactly 21 other Negro families facing the same plights as these three in the area \* \* \*"

"He [Joyce] and the people [the three families] said such agencies as the Urban League of Rhode Island have been as helpful as possible.

"But the Urban League and the others do not have houses for rent.

"Nor does Mr. Joyce.

"Do you?

"If so you can reach him at 148 Randall Street telephone Gaspee 1-8166."

The hundreds of inches of timely and pointed newspaper publicity which so effectively supported the rehousing of the nonwhite families was, of course, not the only distinctive factor characterizing relocation in Providence. Additional approaches of importance employed the local public agency and its relocation service include:

(a) Though there was no formally established citizens advisory body on relocation, civic groups such as the chamber of commerce, the local real estate board, the Kiwanis Club and the local ministerial association were consulted and kept closely informed.

(b) The local Urban League and local public and private welfare agency staffs reviewed relocation policies and procedures before their adoption and worked closely with the relocation service throughout rehousing operations. Urban League staff, in particular, visited nonwhite families before displacement, counseling them against fleeing the areas and "back-stopping" the LPA's service.

(c) All vacancies referred to families were preinspected.

(d) All cooperating landlords were sent "thank you" letters for their listings. The foregoing brief account provides some indication of the character of a relocation operation and the community response to it which, together, enabled a local public agency official to say: "We know from personal tours of the areas where these families have moved that most have been able to move into better housing in better neighborhoods."

#### REUSE HOUSING PLANNED FOR BIRACIAL OCCUPANCY

The Fall Street urban renewal project in Johnson City, Tenn., reflects planning aimed at thorough physical renewal of a residential slum area in a small community, while retaining its biracial character.

Located only a half-mile west of the central business district and surrounded by standard residential properties, the Fall Street project area was badly in need of redevelopment. The street pattern and lot layouts were unrelated to the uneven topography. Most of the streets were unpaved and in poor condition and only a small portion of the area had sewers. There were no storm sewers and the water mains were inadequate. More than three-fourths of the small frame dwellings in the area were dilapidated.

However, the houses were loosely distributed throughout the area, leaving vacant almost 36 of its total 117 acres and affording an opportunity for net gain in new reuse housing, without sacrifice of density or other planning standards.

#### REDEVELOPMENT PLAN

Low-density, single-family and medium-density, multifamily housing is intended to replace the dilapidated shelters. Environmental improvements will include asphalt-paved streets with curbs and gutters throughout the area. Sidewalks, a new water main, an extended sewer system, storm sewers, and new gas, power, and telephone lines are also planned.

Because vacant land fit for residential use in Johnson City was nearly exhausted, the local public agency decided upon "moderately priced housing open to Negro and white families in the project area" by reusing the land for new houses to rehouse the same families. The site residents included 119 white and 71 Negro families, 21 of the latter being owners and renters ineligible for public low-rent housing. The local renewal agency contemplated a total of 282 new dwellings in the area, 84 of which would be for occupancy by Negro families.



## REUSE HOUSING

The equitable character of allocating 84 of the proposed new dwellings for Negro use is apparent. Nonwhites occupied less than 800 dwellings in Johnson City in 1950 and that total population has not grown since then. In 1952, 72 public low-rent dwellings had been developed and opened for nonwhite occupancy. This additional housing, coupled with the lack of nonwhite population increase, was estimated to have produced a 10 percent vacancy rate in housing open to nonwhite families.

It is significant, too, that planning for the Fall Street project includes supporting features aimed at actual achievement of the 84 dwellings. The original plan had called for private housing, exclusively. But the redevelopment plan was subsequently amended to include 30 public low-rent apartments.

Analysis of resident Negro families by size, income, and potential capacity to rent and purchase dwellings had also been completed. This was to help provide interested contractors with market data. Contacts with the Federal Housing Administration had been made and local builders had assured the local public agency that dwellings could be privately built to market at the rentals and prices called for by the analysis. Target dates for completion of the housing construction had been set.

## RELOCATION ASPECTS

While some temporary relocation of families would be necessary, the planning also sought utilization of the new housing for permanent relocation purposes. Priority of opportunity to displaced families in the private, as well as the public housing, was assumed. Vacating units for demolition in the project was to coincide with availability of new dwellings in the area to the extent possible. The local public agency also intends to make every effort to place displaced families in the new housing.

Totally, the Fall Street urban renewal project planning proposes to provide new housing that:

- (a) Is accessible to the displaced racial minority group.
- (b) Is in volume greater than that occupied by racial minority families and to be demolished.
- (c) Will market at different price and rental levels.
- (d) Will permit resumption of homeownership in the project area.
- (e) Will give priority of opportunity to displaced families.
- (f) Will accomplish a gain in the living space accessible to racial minority families in the total community.

## REUSE HOUSING FOR OPEN OCCUPANCY

Richmond, California, a community in need of extensive renewal, has successfully demonstrated the potentiality in the renewal process for broadening nonwhite access to private housing, beginning with reuse housing in its pilot residential redevelopment project, Richmond Plaza.

## POPULATION TREND

Richmond grew phenomenally during World War II when it served as a "dormitory" for immigrant war workers in the San Francisco Bay industrial area. Almost 10,000 units of Lanham Act temporary war housing were built in the community and were located on more than 3,000 parcels of land, many of which were 25-by-100 foot lots.

Along with other immigrant workers, hundreds of Negro families went into this stopgap housing. While Richmond's total population rose from 20,000 in 1930 to a little over 100,000 in 1948—roughly a 400 percent increase—its nonwhite segment rose in the same period from 224, or about 1 percent, to an estimated 16,000, or almost 16 percent of the total.

By 1950, white families were deserting the wornout war housing. While builders were continually adding to the approximately 10,000 privately financed dwellings built in the community since 1940, only a negligible amount of the expanded housing had been accessible to nonwhites. Land and financing restrictions remained prevalent. Nonwhites were not in any of the permanent housing in the city, as far as was known. Moreover, they had begun to spurn North Richmond, and adjoining community in which the housing was mainly a collection of hastily built shanties, boxlike hovels, and dilapidated trailers. Consequently, they were "backing up" in the temporaries.

#### REDEVELOPMENT PLANNING

The first reuse housing provided in the city's pilot redevelopment project was row housing for families of moderate income and—unlike prevalent community practice with other new, private housing—was immediately open to all families, without racial restrictions. When construction of Richmond Plaza was completed in December 1957, 62 of the 100 dwellings had been sold: 45 to white, 11 to Negro, 2 to Japanese, 2 to Chinese, and 2 to Filipino families.

#### FINANCING PLAN

Richmond Plaza was a "nonassisted" project under section 220 of the National Housing Act, which was located on an 11-acre area, previously occupied by 26 wornout temporaries and a few blighted private dwellings. It was cleared and prepared for redevelopment without the usual Federal financial assistance. At the same time, a redevelopment plan for the area—principally a new street pattern, provision for the new dwellings, plus some supporting commercial facilities—was submitted to and approved by the Housing and Home Finance Agency. The project was thus qualified for FHA section 220 loans.

The availability of section 220 loans, in turn, assured liberal financing terms and eased access to mortgage funds, since Federal National Mortgage Association can purchase or make advance commitments to purchase mortgages on section 220 housing.

In addition, loans guaranteed by the Veterans Administration were also available. The terms which each type of financing provided can best be illustrated with a specific example, i.e., the four-bedroom, two-story town houses were selling in January 1958, for \$15,050. With Federal Housing Administration financing, the minimum downpayment was \$1,100 and the interest rate on the loan was 5½ percent. Monthly payments for principal, interest, fire insurance, and taxes amount to roughly \$99. Under Veterans Administration financing, only \$300 downpayment was required and the interest rate was 4½ percent, with monthly payments of about \$91. In each case payments are based on a 30-year amortization period.

Public assembly and disposition of the land assured its sale to the redeveloper at a fair market price. Because it was a nonassisted renewal project, section 220 loans were available. Together these features surmounted two of the most difficult problems confronting the development of sales housing to market for open occupancy; fair-priced land and readily accessible mortgages with reasonable terms.

## PROJECT PLANNING

Another factor facilitating open occupancy housing development was the advantageous location of Richmond Plaza. Local public officials placed the project prominently on a major thoroughfare, close to downtown Richmond and near superhighways, making Berkeley, Oakland, and San Francisco quickly within reach.

Still another element in the success of Richmond Plaza as an open occupancy development is the superior livability afforded the consumer for his housing dollar. This competitive advantage assures appeal to all racial segments of the market seeking housing at Richmond Plaza price levels. The local public agency and the local plan commission laid the basis for this achievement by avoiding extravagant outlay for land and making the housing predominantly for middle-income owner occupancy.

Of the 100 homes in the Plaza, 62 are town-type row houses; these, plus 20 single-family detached homes, are sales dwellings; all 82 of these dwellings are within a \$13,500 to \$15,650 price range. The remaining 18 units are in 9 duplex structures, each containing 1 rental and 1 owner-occupant unit, selling for \$22,300. In addition to this choice, the town houses were offered in four different models and the single-family detached homes in three.

In an article entitled "Richmond Experiment: Row Housing For Sale," the *Journal of Housing* noted:

"From the variety of building types and models on down the line to what might be called bric-a-brac, the architects seemed to have had an antimonotony planning philosophy in the works: (1) The various building types are intermingled throughout the project area, so that a townhouse, for example, might be next door to a detached unit. (2) Setbacks are staggered to provide more privacy in the backyard and, at the same time, a more interesting overall effect. (3) The houses are painted in a variety of colors—mostly pastels. (4) Window shapes and sizes and the use of exterior finishes are varied from house to house."

Other features contributing to the competitive appeal of the Richmond Plaza housing are secluded patios, 6-foot redwood fencing for backyards; fully landscaped front lawns with trees and shrubbery; all-electric, color-styled kitchen equipment, featuring wall ovens, counter-top cooking facilities, and garbage disposal units; large wardrobe closets; shower stalls; and inlaid linoleum in bathrooms and kitchens.

The locational and livability features, combined with liberal financing terms, resulted in a very active market for the houses.

## INCOME FACTORS

The *Journal of Housing* also noted that "As for hitting the target on the market reached, the record stacked up this way: Six of the purchasing families had incomes under \$5,000; seven had incomes above \$10,000; the rest were scattered in between—giving a median income of \$6,300."

The majority of the 17 nonwhite families, like the remaining 45 purchasers, are in each case families of veterans, using Veterans' Administration financing. The median income of the nonwhite families was \$7,020 per year as compared to the \$6,300 median for the total group. Government employees, laboratory scientists, professionals, and businessmen comprised about a third of the white purchasers and half of the nonwhite group. The remainder in both groups fell into a variety of occupational groupings. Eight of the eleven family heads with wives regularly employed, however, were nonwhite, a factor which likely accounted for the excess of nonwhite median income over that for all purchasers.

The Richmond Plaza, of course, represents only a modest quantity of new housing. Its larger significance may well be in its characteristics as a successful pilot venture in redevelopment for moderate-cost housing open to all families—without regard to race.

#### NEW PRIVATE HOUSING OPEN TO NONWHITE FAMILIES

Larger scale development of new private housing to provide rehousing resources for nonwhite families often becomes a crucial urban renewal need in our bigger cities. This is especially the case where heavy proportions of nonwhite families are ineligible for public low-rent housing and must be rehoused in private accommodations.

Locating willing and able sponsors—the first difficulty—is followed, of course, by additional obstacles, including the raising of equity capital, the location of sites, mortgage financing, zoning adjustments, and neighborhood opposition problems, all of which become more complicated with housing open to nonwhites. Recent experience, however, demonstrates the facility with which the specially created corporation, supported by local commercial and industrial leaders, can overcome such obstacles.

The Cleveland Development Foundation well illustrates this experience. A nonprofit organization, it was established in Cleveland, Ohio, in 1954 to advise the city on all matters relating to urban renewal and redevelopment activities. Its sponsors represent a “cross section of the Cleveland business community having a real stake in Cleveland’s success and able to provide substantial assistance.”

Officers of the foundation include the president of the chamber of commerce, the chairman of the board of the Federal Reserve Bank of Cleveland, the director of the city department of urban renewal and housing (representing the mayor), and top level executive officers of the May Co., Harris-Seybold Co., Forest City Publishing Co., Ohio Bell Telephone Co., Nickel Plate Railroad, Cleveland Electric Illuminating Co., General Electric Co., American Steel & Wire of United States Steel Corp., Higbee Co., Republic Steel Corp., Picklands Mather & Co., Standard Oil of Ohio, Sherwin-Williams Co., Union Bank of Commerce, Ernst & Ernst, and Thompson Products, Inc.

The foundation initially and quickly solicited subscriptions amounting to \$2 million to advance urban redevelopment in Cleveland. It announced that its “operating philosophy” would be “to act as a catalyst and to do all in its power to get the job done by supplying active support, leadership, and counsel” in solving what it specified as the problems of “slum rebuilding” and “relocation housing.” If necessary, however, it would go as far as “actual participation in the project to whatever degree might be necessary—financing, building and even owning and managing.”

Regarding relocation housing, the Cleveland business group emphasized that “this development must precede the main program.” Relocation housing open to nonwhite families was their primary concern because Cleveland’s first federally aided renewal projects, then in planning, involved the clearance of nearly 1,300 dwellings, all but slightly over 30 of which were occupied by nonwhites.

Already, in at least three major instances, the Cleveland Development Foundation has demonstrated its capacity as catalyst, promoter, expeditor, and investor, with relocation housing, open to nonwhite families, and built on vacant land.

## COMMUNITY APARTMENTS

This development consists of 148 two- and three-bedroom row houses, rented and sold, with priority of opportunity to displaced families.

The foundation has representatives among the trustees managing community apartments. Nineteen member institutions of the Cuyahoga County Savings & Loan League together financed the development, but the foundation pledged \$184,000 to raise the additional mortgage money needed.

## GARDEN VALLEY HOMES

Here 222 garden-type, two- and three-bedroom units have been completed and rented, also with priority of opportunity to displaced families.

The foundation "sparked" this undertaking, the first group of nearly 1,300 private apartments at moderate rentals and public low-rent dwellings to be built in a 266-acre urban renewal area, 100 acres of which were vacant. As the Architectural Forum article reported, the foundation "got the five largest Cleveland banks on record as willing to form a \$200 million mortgage pool to pick up the mortgages on Garden Valley's private housing, and to underwrite the entire central residential area rebuilding if need be. It promised that if no private builder puts in a bid for the Garden Valley land, the foundation will put up the land itself. It saved months by going ahead with site assembly and advancing engineering fees while the city was awaiting Federal funds."

## MILES HEIGHTS "RANCHETTES"

The foundation has also directly aided financing for the first of about 500 three-bedroom "ranchettes" for racially open occupancy located in the extreme southeast corner of Cleveland. These homes began selling at \$14,500 and, with FHA financing, some were purchased with down payments as low as \$950.

## OTHER FOUNDATION ACTIVITIES

The April 5, 1958, issue of Business Week relates other aspects of the foundation's renewal activities:

"In its nearly 4 years of existence the foundation has done many things to stir up Federal and local action, but its biggest contribution has been the judicious use of its money. \* \* \* So far, the foundation has played a very large part in getting Cleveland 1,202 title I apartments [apartments in the title I project area] renting from \$17.50 to \$21.50 per room. \* \* \* The foundation does more than dish out loans itself. It has done a yeoman service in getting banks to provide temporary financing for builders, and in coaxing savings and loan companies to take up conventional mortgages."

Naturally the local public agency and the foundation enjoy a close and effective relationship, as the membership of the director of the city's urban renewal and housing department on the foundation's board of trustees suggests.

The chairman of the city planning commission explained this phase of the foundation's work as an "effective lubricant" for renewal in Cleveland, and stated:

"The city was struggling with a redevelopment program \* \* \* but before we could build, we had to tear down the disgraceful hovels that cluttered the landscape. But this we could not do until we had housing into which they could go. Relocation housing then is what was needed if the bogged-down redevelopment program was to go forward. This had to be built on vacant land without the displacement of more families. And therein lies the real problem. Most of our slums in Cleveland and in most industrial communities are occupied by Negroes."

HOUSING AND HOME FINANCE AGENCY,  
OFFICE OF THE ADMINISTRATOR,  
DIVISION OF SLUM CLEARANCE AND URBAN REDEVELOPMENT,  
*Washington D.C., February 2, 1953.*

LOCAL PUBLIC AGENCY LETTER NO. 16

SUBJECT: LIVING SPACE AVAILABLE TO RACIAL-MINORITY FAMILIES.

Transmitted with this letter is a copy of the procedures which have been developed in carrying out (1) the slum clearance and community development program, and (2) the low-rent public housing program, to assure that such programs will not result in decreasing the total living space available in any community to Negro or other racial-minority families. These procedures are being mailed by the Division in order to present them to the local public agencies in a single document.

N. S. KEITH, *Director.*

**Procedures Which Have Been Developed in Carrying Out (1) the Slum Clearance and Community Redevelopment Program, and (2) the Low-Rent Public Housing Program, to Assure That Such Programs Will Not Result in Decreasing the Total Living Space Available in Any Community to Negro or Other Racial-Minority Families**

Many of the slums and blighted residential areas which need to be cleared and redeveloped are occupied by Negro or other racial-minority families. In many communities, however, the living space available to such families is limited. The large-scale clearance of such slums and blighted residential areas which is made possible through two types of Federal financial assistance made available to local communities by the Congress in the Housing Act of 1949 could result in a worsening, instead of the desired improvement, of the housing conditions of Negro and other racial-minority families if the administration of these programs resulted in decreasing the living space presently available in any community to such groups.

Both the local community agencies and the Federal agency carrying out these programs have given constant attention to this special problem with the result that, in the course of operating experience, general procedures have developed from the joint efforts of these agencies to assure that, in carrying out these programs, the total living space presently available in any community to Negro and other racial-minority families is not reduced and, wherever possible, is increased.

**SLUM CLEARANCE AND COMMUNITY REDEVELOPMENT**

The slum clearance and community redevelopment title of the Housing Act of 1949 authorizes the Housing and Home Finance Administrator to make loans and grants to local communities to assist them in clearing their slums and blighted areas and in providing maximum opportunity for the redevelopment of such cleared areas by private enterprise. It is one of the most important of the several methods of assistance which the Congress has made available to carry out the national housing policy which it established in the Housing Act of 1949—"housing production and related community development sufficient to remedy the serious housing shortage, the elimination of substandard and other inadequate housing through the clearance of slums and blighted areas, and the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American-family."

The slum clearance and community redevelopment title of the Housing Act of 1949 is directed not merely at the elimination and redevelopment of unsightly slums and blighted areas—its primary and principal objective is the improvement of the housing conditions of American families. It seeks the accomplishment of that objective in two ways—the elimination of slums and other inadequate housing, and an increase in the supply of good housing. To be eligible for financial assistance, therefore, a project must result either in the elimination of slum housing or in the production of good housing in a well-planned, residential neighborhood. Thus, under the provisions of the title, financial assistance may be made available for clearing a slum area or a blighted residential area, whether it is to be redeveloped for either residential use or commercial or industrial use, or a combination of such uses. However, if the area is not presently predominantly residential in character, financial assistance may be made available only if the area is to be redeveloped for predominantly residential uses.

Also, the title contains a specific provision that all contracts for financial aid require that, for the families displaced from any area to be cleared and redeveloped, there are or are being provided (in the project area or in other areas in the community not generally less desirable and at rents or prices within the financial means of such displaced families) decent, safe, and sanitary dwellings equal in number to the number of and available to such displaced families. This requirement also serves to emphasize that the primary and principal objective of the title is the improvement of the housing conditions of American families, and, in general, is designed to afford assurance that the clearance and redevelopment of any slum or blighted residential area will result in an improvement of the housing conditions of the families displaced from the area.

The general procedures developed in the course of actual operating experience from the joint efforts of the local and Federal agencies to assure that the living space available in a community to Negro and other racial-minority families is not decreased are based upon the following:

A slum or blighted area presently occupied in whole or in part by a substantial number of Negro or other racial minority families may be cleared and redeveloped if—

(1) the area is to be redeveloped as a residential area and the housing is to be available for occupancy by all racial groups (at rents or sales prices within the financial capacity of a substantial number of Negro or other racial minority families in the community); or

(2) the area is to be redeveloped as a residential area and a proportion of the housing bearing reasonable relationship to the number of dwelling units in the area which were occupied by Negro or other racial minority families prior to its redevelopment is to be available for occupancy by Negro or other racial minority families; or

(3) the area is to be redeveloped as a residential area but the housing is not to be available for occupancy by all racial groups or for occupancy by Negro or other racial-minority families; and—

(a) decent, safe, and sanitary housing available for occupancy by Negro or by other minority-group families (in an amount substantially equal to the number of dwelling units in such area which were occupied by Negro or other racial-minority families prior to its redevelopment) is made available (at rents or sales prices within the financial capacity of a substantial number of Negro or other racial minority families in the community) through new construction in areas elsewhere in the community or in adequate existing housing in areas elsewhere in the com-

munity not theretofore available for occupancy by Negro or by other racial-minority families, which areas are not generally less desirable than the area to be redeveloped; and

(b) representative local leadership among Negro or other racial-minority groups in the community has indicated that there is no substantial objection thereto; or

(4) the area is to be redeveloped for nonresidential use, or, because of clearly demonstrable special or unusual requirements (i.e., the housing is required to serve special personnel, such as the professional staff of a hospital or university, or there is a limited market among Negro or other racial-minority families in the community at the rents or prices required for the housing to be constructed), only a limited supply of the housing to be constructed in the redevelopment of the area could be available for occupancy by Negro or by other racial minority families, and

(a) decent, safe, and sanitary housing available for occupancy by Negro or other racial-minority families (in an amount substantially equal to the number of dwelling units in such area which were occupied by Negro, or by other racial-minority families prior to its redevelopment) is made available (at rents or sales prices within the financial capacity of a substantial number of Negro or other racial-minority families in the community) through new construction in areas elsewhere in the community or in adequate existing housing in areas elsewhere in the community not theretofore available for occupancy by Negro or by other racial-minority families, which areas are not generally less desirable than the area to be redeveloped, and

(b) representative local leadership among Negro or other racial-minority groups in the community has been afforded adequate opportunity for consultation by the local public agency.

#### LOW-RENT PUBLIC HOUSING

The United States Housing Act of 1937, as amended, and as perfected by title III of the Housing Act of 1949, authorizes the Public Housing Administration to make loans and annual contributions to local communities to assist them in remedying unsafe and insanitary housing conditions and in providing decent, safe, and sanitary dwellings for families of low income. Its primary and principal objective is the improvement of the housing conditions of American families of low income. Many of the low-rent public housing projects assisted under this act, however, are constructed on slum sites. In such cases (as in the case of the large-scale clearance and redevelopment of slums and blighted areas assisted under title I of the Housing Act of 1949) such clearance of slum areas occupied by Negro or other racial-minority families could result in a worsening, instead of the desired improvement, of the housing conditions of such families, because of the limited living space generally available to such families as well as their inability to pay the rents required for decent, safe, and sanitary housing.

Accordingly, in the course of actual operating experience, general procedures (similar to those growing out of the experience with large-scale slum clearance and redevelopment projects assisted under title I of the Housing Act of 1949) have developed from the joint efforts of the local and Federal agencies to assure that, in the selection of sites for low-rent public housing projects assisted under the United States Housing Act of 1937, as amended, the living space presently



available to Negro and other racial-minority families is not reduced. These general procedures are based upon the following:

A slum or blighted area presently occupied in whole or in part by a substantial number of Negro or other racial-minority families may be cleared and redeveloped with low-rent public housing if—

(1) the low-rent public housing is to be available for occupancy by all racial groups; or

(2) the low-rent public housing available for occupancy by Negro or other racial-minority families is to be constructed in the area in an amount substantially equal to the number of dwelling units in such area which were occupied by Negro or other racial-minority families prior to its redevelopment; or

(3) the low-rent public housing is not to be available for occupancy by all racial groups or for occupancy by Negro or other racial-minority families; and

(a) low-rent public housing available for occupancy by Negro or other racial-minority families (in an amount substantially equal to the number of dwelling units in such area which were occupied by Negro or other racial-minority families prior to its redevelopment) is made available through the construction of low-rent housing in areas elsewhere in the community, which areas are not generally less desirable than the area to be redeveloped; and

(b) representative local leadership among Negro or other racial-minority groups in the community has indicated that there is no substantial objection thereto.

## Part V. SUBMITTED BY THE EXECUTIVE SECRETARY OF THE VOLUNTARY HOME MORTGAGE CREDIT PROGRAM

*Voluntary home mortgage credit program—applications processed and loans placed for minorities January 1955–May 1959*

State	Loans placed	Applications processed	Percentage of applications placed	State	Loans placed	Applications processed	Percentage of applications placed
Alabama.....	83	127	65	New Mexico.....	13	22	59
Alaska.....	---	---	---	New York.....	141	224	63
Arizona.....	64	74	86	North Carolina.....	364	593	61
Arkansas.....	61	70	87	North Dakota.....	---	---	---
California.....	799	1,378	58	Ohio.....	1,003	2,005	50
Colorado.....	50	167	30	Oklahoma.....	66	79	83
Connecticut.....	1	4	25	Oregon.....	13	24	54
Delaware.....	37	63	59	Pennsylvania.....	134	220	61
Florida.....	439	497	88	Rhode Island.....	---	---	---
Georgia.....	220	353	62	South Carolina.....	45	97	46
Idaho.....	---	2	---	South Dakota.....	---	1	---
Illinois.....	249	510	49	Tennessee.....	97	119	81
Indiana.....	103	198	54	Texas.....	1,251	1,437	87
Iowa.....	---	10	---	Utah.....	---	5	---
Kansas.....	120	142	84	Vermont.....	---	---	---
Kentucky.....	361	382	94	Virginia.....	173	362	48
Louisiana.....	216	285	76	Washington.....	28	59	47
Maine.....	---	---	---	West Virginia.....	3	7	43
Maryland.....	194	259	75	Wisconsin.....	30	38	79
Massachusetts.....	99	154	64	Wyoming.....	1	1	100
Michigan.....	317	770	41	District of Columbia.....	333	678	49
Minnesota.....	---	---	---	Guam.....	---	1	---
Mississippi.....	61	114	53	Hawaii.....	---	---	---
Missouri.....	76	227	33	Puerto Rico.....	691	1,681	41
Montana.....	---	---	---	Virgin Islands.....	---	---	---
Nebraska.....	1	5	20				
Nevada.....	31	44	70				
New Hampshire.....	---	---	---	Total.....	8,084	13,642	60
New Jersey.....	111	154	72				

**Other Publications, Reports, and Documents Submitted by the Housing and Home Finance Agency Not Reprinted Here**

1. Report on the Housing Market, Baltimore, Md., Standard Metropolitan Area, as of September 1, 1953, Ralph S. Weese, FHA.
2. Housing Market Report on the Minority Sector of the Los Angeles Standard Metropolitan Area, July 1954, Belden Morgan, FHA.
3. Report on the Housing Market, New Orleans, La., Standard Metropolitan Area Robert L. Martin, FHA.
4. Report on the Housing Market, Pittsburgh, Pa., Standard Metropolitan Area, as of July 1, 1955, Frank A. Mucha, FHA.
5. Relocation from Urban Renewal Project Areas, through December 1957.
6. Estimated Housing Requirements and Resources for Displaced Families—URA form.
7. Urban Renewal Project Characteristics, December 31, 1958.
8. Big City Renewal: Its Potential Towards a Free Housing Market—Statement by URA Intergroup Relations Officer, April 23, 1959.

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**Part VI. REPLIES TO QUESTIONS ASKED SUBSEQUENT TO THE HEARING**

**Answers to questions submitted by the Commission to Housing and Home Finance Administrator Norman P. Mason subsequent to the Agency's hearing on June 10**

*Question:*

It was reported recently that Mr. Moses in New York had made extensive plans in connection with two housing projects in the Gramercy Park area which would involve large Federal guarantees, if not funds. The announcement of these plans was made to the public without previous advice to your agency. In view of your testimony relating to intergovernmental relationships, we would be glad to have your comments on this particular incident, and any recommendations you may wish to make in this regard.

*Answer:*

As a matter of usual practice, local public agencies and the Federal Agency obviously find mutual advantage in consulting together before the local agency announces proposed action which may depend upon the availability of Federal financial assistance. It is, of course, desirable to do this because the Federal Agency cannot be bound in any way by plans or proposals until there has been opportunity to consider all pertinent facts. On the other hand, we have no requirement that a local agency that wishes to announce plans or proposals on its own responsibility, and with knowledge that the Federal Government is not bound by them, cannot do so.

Federal urban renewal legislation provides for Federal financial assistance to local public agencies in carrying out local urban renewal projects. Although each project must meet certain Federal requirements, the City of New York, and not the Federal Government, is responsible for the selection, planning, and execution of the projects of that locality.

*Question:*

Shortly before Mr. Albert Cole's retirement as Administrator of HHFA, his statements in California were widely quoted in the public press, to the effect

that local policies and attitudes with respect to discrimination in housing were not the concern of the Federal agencies in this field. Your testimony shows a change in this attitude. It would be appreciated if you would comment specifically on the Cole statement.

*Answer:*

Of course, I must first state that I was not present at this press conference and, in fairness to Mr. Cole, let me say that he is actually the only person in position to comment on what he said, the frame of reference in which he made his remarks, and precisely what he was intending to state. It is a matter of public record that he subsequently sought sincerely to clarify the intent of his comments, stating that he had been widely misquoted and misinterpreted.

Let me also point out that any Housing Administrator, appointed by the President, has responsibility to carry out housing programs within the context of policies established by the President to govern his administration. The President has stated on several occasions the vital concern of this administration in the civil rights field. In February of this year, in sending his civil rights message to Congress, he again affirmed his position by stating: "Two principles basic to our system of government are that the rule of law is supreme, and that every individual regardless of his race, religion, or national origin is entitled to the equal protection of the laws. We must continue to seek every practicable means for reinforcing these principles and making them a reality for all."

Now in commenting on my own attitude, let me say that as Housing Administrator it is clearly my responsibility to help the President carry out his policies by seeking "every practical means" for making the Federal housing programs serve all our citizens. I have emphasized on several occasions that I expect to approach this field with an attitude of affirmative leadership.

Let me cite one example of seeking a "practical means" toward this objective. The current survey regarding FHA's relocation program known as section 221, which I recently initiated, is more than a mere factfinding expedition. Its object is to find the "practical means" for making the 221 program more effectively serve displaced persons, a large proportion of whom are minorities. To find "the practical means" for implementing housing programs involves continuous study and analysis because such evaluation is an important and essential tool forerunning any wise and durable action. We will, therefore, always be studying—whether regarding Federal Agency cooperation with local and State Governments having antidiscrimination laws, phases of urban renewal, or aspects of other Agency programs—but our factfinding will be for the express purpose of developing those "practical means" to accomplish our objective.

*Question:*

(a) Does the Administrator need additional authority to give effect to the new policy?

(b) If so, please specify, (a) statutory, (b) executive order, giving any language you would recommend.

*Answer:*

Having been in my present position for only a few months, I must say that at this time I do not feel additional authority is a present need. I am sure that my feeling is understandable because obviously I must have time to complete my own studies of our varied programs and their application in this complex field. I must first evaluate thoroughly what potentialities now exist and how they can be made more effective by sound implementation.

## Answers to questions submitted by the Commission to the Federal Housing Administration

### Question 1:

In your 1957 annual report, you have several sections dealing with multifamily housing projects that FHA has reacquired through default. It is our understanding that FHA employs brokers and agents to handle the rentals of such properties while FHA is in the process of selling them. Our question is this: Do you have a nondiscriminatory policy with regard to the rental and the sale of these particular properties? Is this policy set down in writing in FHA regulations, so that all of your personnel are aware of it? Do you enter into a written contract with the brokers or agents who manage these properties for you? If so, is there a nondiscriminatory clause contained in this contract placing the broker on written notice that FHA forbids racial discrimination? If not, would not the required insertion of such a clause have the same value as FHA's required clause with respect to the recording of restrictive covenants? How many units has FHA reacquired in the past 5 years, and how many has FHA disposed of?

Q. Does FHA have a nondiscriminatory policy with regard to the rental or sale of multifamily housing projects?

A. Yes. In selling FHA multifamily housing projects owned by the Commission, the Agency generally sells by means of public advertising and competitive bidding procedures. The advertising and bidding specifications naturally have no conditions or qualification as to the race, color, or creed of any prospective bidders and FHA is, of course, receptive to all bids made by financially acceptable bidders without regard to matters such as race, color, or creed.

With respect to properties owned by FHA which are held for rental prior to eventual sale to private owners, FHA would generally permit the occupancy of the property to remain stable and in the condition that existed when the property was acquired. However, most of our acquired properties which are held for rent are operated and managed by brokers whose fee or commission in the usual case depends, in a large measure, upon their ability to operate the project with a high occupancy percentage. This provision which bases the broker's compensation upon the rental income of the property has a built-in tendency to assure that brokers will use every reasonable method to see that occupancy is maintained at the most productive income level. We have had no complaints alleging that FHA brokers have discriminated in their selection of tenants because of race, color or creed and it would appear, in the absence of such complaints, that brokers are probably renting to any financially acceptable tenants in order to preserve their personal motivation of high commissions based on full project occupancy.

Q. Is this policy set down in writing in FHA regulations so that all of your personnel are aware of it?

A. The FHA policy as outlined in No. 1 has been approached largely in terms of attitudes and handling of specific problems. FHA has felt that this has been an effective means for making personnel aware of it in their normal day-to-day operation. Implementation of the policy in multifamily housing projects is handled by the Washington Property Management Division of FHA.

Q. Does FHA enter into a written contract with brokers or agents who manage multifamily housing projects for the Agency?

A. Yes.

Q. Is there a nondiscriminatory clause contained in the broker's contract placing the broker on written notice that FHA forbids racial discrimination?

A. No.

Q. Would such a clause have the same value as FHA's required clause relating to recordation of racial restrictive covenants in land titles?

A. The precise value of the insertion of such a clause is somewhat difficult to measure. At the present time, we are inclined to believe that our current approaches are more effective.

Q. How many multifamily units has FHA acquired during the past 5 years and how many have been disposed of?

A. During the last 5 years (May 28, 1954-May 29, 1959), we have acquired 189 rental housing developments of 16,697 living units, and sold 178 developments of 12,416 units. We acquired 16,178 home mortgage properties and sold 9,673 properties.

*Question 2:*

One witness in New York testified that in 25 years of FHA operations the total dwelling units available to Negroes constructed with FHA assistance was approximately 200,000. Another witness testified that less than 2 percent of the total number of new homes insured by FHA since 1946 have been available to minorities. In the American Friends Service Committee memorandum on "Equal Opportunity in Housing" published in 1955 it is stated that—

"Of 2,761,172 units which received FHA insurance during the years 1935-50 an estimated 50,000 units were for Negro occupancy. This amounts to 2 percent of the FHA total. Moreover, half of the 50,000 is accounted for by 25,000 units with racially designated priorities during World War II under the defense housing program. \* \* \* Thus, during 1935-50, while the FHA insured 30 percent of all new construction, the nonwhite 10 percent received only 1 percent of the benefits of normal FHA operations. The South has a greater than proportionate share of this small amount of housing. All of the southern units were in strictly segregated Negro projects."

Would you comment on the above statements? Would you give us any possible statistics that would be the source for the above estimates? Would you supply any available figures or estimates on the proportion of FHA-insured loans for nonwhites, broken down for new housing, existing housing, and property improvement, over the whole period of FHA operations and for any other period of time for which such estimates are available?

*Answer:*

We are unable to assist the Commission with any verification of the sources for the various statistics cited in testimony from several witnesses and the American Friends Service Committee.

As pointed out in our testimony, while sundry efforts have been made toward gathering racial statistics, even within FHA, the results have always turned out to be inaccurate. There are several reasons to which this can be attributed. First, our lenders in submitting applications to FHA do so without any race designation. Second, FHA underwriting standards and processing procedures make no distinction between projects or applications on the basis of race. Similarly, the regular operating statistics which report applications received and their disposition by rejection or commitment, final insurance, etc., are not so broken down. For this reason, statistics as to the number of applications ultimately approved are not available. Finally, the numerically inadequate clerical staff in FHA insuring offices prevents any sustained project of accurate tabulation by race during the course of FHA processing; i.e., application, commitment, insurance endorsement, etc.

*Question 3:*

In the statement you read for Mr. Zimmerman you say on page 6 that by 1957 there were 41 "open occupancy" projects with FHA-insured mortgages involving \$53 million, and that the number since then has steadily increased.

Would you tell us the number of such projects now undertaken or in the planning stage with FHA assistance, and the number of dwelling units the amount of mortgage insurance, and the location of each?

*Answer:*

By 1957 there were 41 open-occupancy projects with FHA-insured mortgages involving \$53 million (list attached). The number since then has steadily increased. The following are some interracial developments which were constructed or programed in 1957 and 1958:

Spring Hills Garden, Pittsburgh, Pa., a 209-unit rental project. Jefferson Manor, Philadelphia, Pa., 229 apartments, rental. Pavillion Apartments is a 340-unit project in Detroit, Mich.

Southgate Manor in Columbus, Ohio, rental project of 286 units. South Field, Columbus, Ohio, is a sales-type development. Prairie Shores No. 1 is a 341-apartment building, Chicago, Ill. Prairie Shores No. 2, also 341 units, is under construction.

Hyde Park Cooperative, Chicago, Ill., proposed 213 cooperative in preapplication stage. University Gardens, Chicago, proposed 540-unit luxury apartment. Elgin Heights, Elgin, Ill., a proposed 200-unit subdivision of single-family homes now in land-planning stage.

The Plaza, Richmond, Calif., a single-family development, 91 units.

*Question 4:*

We should also like specific information on so-called "minority housing" developments, such as Pontchartrain Park Homes in New Orleans, including the number of such developments, location, number of homes in each, the amounts of FHA-insured mortgages involved, and when these projects were built.

*Answer:*

Statistical records of minority housing developments are not maintained. However, we are listing, for your information, some of the better known projects merely as examples of this stage of progress in providing decent new housing available to minority families.

In Mobile, Ala., the Hillsdale Heights subdivision was started in 1958. This is a potential 1,000-unit development which is to be completed within a year. Over 150 homes have been sold. Wedgewood, another large subdivision in Pensacola, Fla., is being planned. This development is about 300 acres and has a capacity for about 1,000 homes. Highland Hills, a 550-acre subdivision in Dallas, Tex., is under development. More than 150 low-cost homes at \$8,250 price level were completed by the end of 1958.

At Suffolk, Va., a 200-unit subdivision, East Suffolk Gardens, is under construction. Price range, \$10,000. Woodlane, in Atlanta, Ga., is a 70-unit subdivision which is in process of development. Price ranges from \$16,000 to \$22,000.

Sunny Hill Homes subdivision in Milpitas, Calif., is nearing completion. A total of 420 homes a sales-type cooperative development under 213, sponsored by Ford local of UAW-AFL-CIO.

OPEN OCCUPANCY PROJECTS PROGRAMED WITH FHA ASSISTANCE AND MORTGAGE  
INSURANCE

Name and location	Number of units	Amount of mortgage
REGIONS I AND II		
Rhode Island Plaza, Washington, D.O.....	409	\$3,594,000
Holly House, Washington, D.O.....	65	533,900
Montclair Court, Montclair, N.J.....	60	346,500
Private Housing, Inc., Pittsburgh, Pa.....	78	782,000
Palmer Park, Camden, Del.....	36	320,400
Larchwood Gardens, Philadelphia, Pa.....	180	1,068,000
Green Belt Knolls, Philadelphia, Pa.....	18	380,000
Concord Park Homes, Inc., Trevese, Bucks Co., Pa.....	140	1,540,000
Flamingo Apartments, Philadelphia, Pa.....	300	2,533,800
8th & Brown Mutual Housing Corp., Philadelphia, Pa.....	100	640,000
Merrick Park, Jamaica, Long Island, N.Y.....	116	1,040,300
Nicholas Gardens, Manhattan, N.Y.....	36	316,100
Parsons Gardens, Flushing, Long Island, N.Y.....	203	1,692,000
Ronek Park, Amityville, N.Y.....	237	1,422,000
St. Albans Gardens, Jamaica, Long Island, N.Y.....	80	565,900
Convent Gardens, Manhattan, N.Y.....	80	774,300
Dorie Miller, Corona, Long Island, N.Y.....	300	2,700,000
Ivey Terrace, New York, N.Y.....	98	604,800
Manhattan Town, New York, N.Y.....	287	2,502,100
The Addeisleigh, Jamaica, Long Island, N.Y.....	141	1,037,600
Delano Village, New York, N.Y.....	762	6,658,600
REGION IV		
Tilsen Homes, Minneapolis-St. Paul, Minn.....	63	604,400
Midway Gardens, Chicago, Ill.....	318	2,200,800
Warren Co-op (213), Warren, Ohio.....	<sup>1</sup> 18	199,300
Fairview Subdivision, Madison, Wis.....	72	408,600
Belmont Project (military), Lincoln, Nebr.....	83	685,950
REGION VI		
Willamette Heights Co-op, Portland, Oreg.....	16	124,100
Lever Village, Stockton, Calif.....	100	750,000
Glencliff, San Diego, Calif.....	316	2,262,600
Highland Park, San Diego, Calif.....	86	493,300
Cadillac Arms, Las Vegas, Nev.....	172	2,339,200
Sunny Hills, Milpitas, Calif.....	250	2,500,000
Sun-River Homes, Inc., Sacramento, Calif.....	200	2,100,000
Woodlawn Park Tract, Riverside, Calif.....	100	800,000
Mel Decker, Phoenix, Ariz.....	128	293,200
Montclair Apartments, Los Angeles, Calif.....	40	245,800
Bayside Knolls, Pittsburg, Calif.....	80	614,000
San Mateo, Calif.....	28	150,000
Wrlley Gardens, Stockton, Calif.....	18	136,800
Corona Acres and Corona Park, Stockton, Calif.....	203	1,268,750
Edison Manor, Fresno, Calif.....	450	3,376,000

<sup>1</sup> 20 more in planning stage.

NOTE.—The mortgage amount indicated in col. 3 is, with several exceptions, identical with the FHA commitment. Also, in several cases some of the sales housing has been marketed under VA guarantee.

Park Terrace in Markham, Ill., provided 150 additional homes in price range from \$14,000 to \$28,000. This is an established subdivision with a capacity of 1,200 houses. Pontchartrain Park in New Orleans has added more than 130 new homes in the price range from \$9,600 to \$25,000. This subdivision consists of 190 acres. Bel-Aire in Markham, Ill., an established subdivision, has added 145 new homes at \$15,000 to \$16,000 price level.

Hollywood Heights, a subdivision in Shreveport, La., will provide houses in \$9,000 to \$10,000 level; 180 have been sold.

A considerable number of rental projects are being provided under section 220 urban renewal insurance. Jefferson Manor in Philadelphia, Pa. provides 229 units.

Three sections of Lennox Terrace in Harlem, New York City, are nearing completion. They provide a total of 855 units, when completed all 6 sections will furnish 1,710 apartments. Priarie Shores in Chicago, Ill., a 19-story, 341-apart-

ment building in the Michael Reese area has been completed. Delano Village in New York City, will provide 1,275 apartments when completed; 765 apartments have been completed and occupied. Pratt Houses in Brooklyn, N.Y., under development will supply 758 units. Pavillion Apartments in the Gratiot redevelopment area, Detroit Mich. has 340 units. University Gardens, in Hyde Park area in Chicago, Ill., consisting of 540 units under section 220 is in application process.

*Question 5:*

On page 34 of the housing conference transcript, Dr. Snowden makes this statement regarding FHA's self-examination into their policies and operations:

"In this regard, and especially pertinent to the availability of housing and home financing to members of minority groups, we spent considerable time and effort during 1957-58 in examination of our program benefits along three important lines:

"1. FHA's appraising techniques as they relate to race.

"2. Downpayment requirements, aimed at effecting a larger volume of participation of racial minorities with medium and lower than medium incomes.

"3. Policies and procedures regarding secondary earnings in mortgage credit examination."

Then Dr. Snowden concludes that—

"The results of this administration's efforts in all three of these areas represent a significant milestone in the march toward a fuller supply of decent housing available to minority groups."

The Commission should like to have some specific and detailed information on the results of this examination into these three areas. For example, we should like to know what policy or operational changes or modifications have resulted and how they have contributed toward opening up additional housing available to minorities.

*Answer:*

*Part I.*—The principal method used by FHA in eliminating race as a factor in appraising has been internal educational conferences. Such conferences have occurred all along the line beginning with Washington conferences of FHA directors, special conferences of field underwriting supervisors, and frequent orientation at local insuring office level involving staff and the intergroup relations specialists. Spot reactions which have been obtained from nonwhite users of FHA programs attest favorably with respect to equal treatment in appraisals.

*Part II.*—The nonwhite home-buyers market has been within recent years essentially in existing homes within the central city. Action by Congress covering FHA financing to 3 percent of the first \$13,500 of loan to value has the immediate effect of making available a large volume of housing under the FHA liberal terms. This was housing on the market selling within or at the maximum mortgage amount obtainable with FHA insurance.

*Part III.*—It is because the number of nonwhite females in the labor market is proportionately much greater than white females, that a consideration of this secondary income is important in the home-buying market. The FHA Commissioner's interest and encouragement during the last 2 or 3 years has resulted in most local insuring offices accepting all or part of the wives' income in the mortgage credit analysis. A survey conducted by FHA central office several months ago revealed that about 69 percent or two-thirds of those cases presented with joint incomes were accepted. Thousands of nonwhite families whose incomes were formerly too low became eligible for minimum cost homes.



*Question 6:*

What steps does FHA take or could they take against a lending institution which avails itself of the FHA mortgage insurance program but discriminates against minority group applicants who apply for loans?

*Answer:*

FHA approves lending institutions to act as approved mortgagees under the National Housing Act and has the power of withdrawing such an approval. If the Commissioner for valid reasons determines that mortgagee approval should be withdrawn, such action could be taken upon appropriate notice to the mortgagee. It would seem doubtful that withdrawal of approval of a mortgagee because of alleged discrimination against minority group applicants for financing would constitute a valid ground for the withdrawal in the absence of a State or Federal statute which made such discrimination a violation of law. Mortgagees generally establish their own criteria for determining acceptability in approving applications for financing. These criteria are not controlled by the FHA and mortgagees may have different factors leading up to their willingness to grant financing, such as urban or nonurban, location of the dwelling, age of the structure, type of construction, age, income level, sex, and occupation of the applicant. (Answer supplied by office of the General Counsel.)

*Question 7:*

The chairman of the Commission's Georgia State Advisory Committee, who is a builder as well as newspaper editor, is concerned about the effect of the recent rise in the mortgage discount rate on the construction of housing for lower income Americans. He says that the rise from 2½ to 4 percent, or from \$250 to \$400 on a \$10,000 mortgage, will seriously impede such construction in his area. Do you have any comment on this? What if anything could FHA do to correct this situation? What further measures, if any, need to be taken to promote more low-cost housing?

*Answer:*<sup>1</sup>

It is reasonable to expect that an increase in secondary market discounts on FHA-insured mortgages will tend to reduce the volume of construction and home selling utilizing FHA-insured mortgages.

Willingness of a builder to absorb the increase in discount out of profit, the willingness and ability of the mortgagee to apply part of the mortgagor's initial service charge to the discount, or the builder's ability to include the discount expense in his sale price, either through increased price or savings on costs, are three factors which might modify the effects of an increase in discount rates on FHA new home construction volume.

Because of these qualifying influences, it is not possible to assert with assurance that production of low cost housing will necessarily decline because of an increase in FHA mortgage discounts. The recent increases in new construction applications to FHA in spite of reported increases in discounts seems to belie the expected tendency toward fewer starts. There may, of course, be other factors influencing these trends which are not yet evident. The FHA Commissioner has statutory authority to increase interest rates to as much as 6 percent from the present regulatory ceiling of 5¼ percent. The Commissioner also has authority to add service charge, if needed, to supplement yield in smaller mortgages.

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<sup>1</sup> Answer supplied by Research and Statistics Division.

In addition to these powers of the FHA Commissioner, there is special authority vested in FNMA to support the market for special types of mortgages, upon instruction from the President. Prices paid by FNMA may range upward to par.

Measures needed to promote more low cost housing can mostly be summarized by the following: (1) Encourage builders to seek cost reduction economies; (2) stimulate development of land suitable for low cost homes; (3) review of building codes for suitability to low cost homes; (4) stimulating builder interest in low cost home market; and (5) increasing the flow of private funds to mortgage financing for low cost homes.

**Question 8:**

In 1952 FHA began to set annual goals for local insuring offices in order to spur them to increase the supply of housing available to minority group families. (*Supra*, p. 14). Would you specify the annual goals set for these offices and the results attained, for each year since 1952? Is this program continuing?

**Answer:**

We are attaching a list of production goals for each FHA insuring office as exhibit A. This project was abandoned shortly following its inception for several reasons, but primarily the two reasons cited in our reply to question Number 2.

**Exhibit "A"**

**MINORITY GROUP HOUSING GOALS, 1954**

REGION I		Louisville, Ky.....	150
Hartford, Conn.....	50	Jackson, Miss.....	100
Wilmington, Del.....	70	Greensboro, N.C.....	200
District of Columbia.....	-900	San Juan, P.R.....	---
Bangor, Maine.....	---	Columbia, S.C.....	100
Baltimore, Md.....	400	Memphis, Tenn.....	1,400
Boston, Mass.....	50	Richmond, Va.....	800
Manchester, N.H.....	---	Charleston, W. Va.....	75
Camden, N.J.....	205		
Newark, N.J.....	150	Total .....	4,560
Albany, N.Y.....	100	REGION III	
Buffalo, N.Y.....	300	Chicago, Ill.....	505
New York District.....	3,500	Springfield, Ill.....	50
Philadelphia, Pa.....	1,000	Indianapolis, Ind.....	832
Pittsburgh, Pa.....	300	Des Moines, Iowa.....	50
Providence, R.I.....	---	Detroit, Mich.....	500
Burlington, Vt.....	1,000	Grand Rapids, Mich.....	---
Jamaica, N.Y.....	1,000	Minneapolis, Minn.....	200
		Omaha, Nebr.....	30
Total .....	8,025	Fargo, N. Dak.....	---
REGION II		Cincinnati, Ohio.....	500
Birmingham, Ala.....	100	Cleveland, Ohio.....	400
Jacksonville, Fla.....	385	Columbus, Ohio.....	100
Miami, Fla.....	150	Sioux Falls, S. Dak.....	---
Tampa, Fla.....	100	Milwaukee, Wis.....	12
Atlanta, Ga.....	1,000	Total .....	3,179

REGION IV		REGION V	
Little Rock, Ark.....	200	Juneau, Alaska.....	-----
Topeka, Kans.....	75	Phoenix, Ariz.....	300
New Orleans, La.....	750	Long Beach, Calif.....	580
Shreveport, La.....	400	Los Angeles, Calif.....	380
Kansas City, Mo.....	60	Sacramento, Calif.....	100
St. Louis, Mo.....	150	San Diego, Calif.....	150
Albuquerque, N. Mex.....	60	San Francisco, Calif.....	750
Oklahoma City, Okla.....	250	Denver, Colo.....	300
Tulsa, Okla.....	75	Honolulu, T.H.....	-----
Dallas, Tex.....	350	Boise, Idaho.....	10
Fort Worth, Tex.....	250	Helena, Mont.....	-----
Houston, Tex.....	350	Reno, Nev.....	280
Lubbock, Tex.....	50	Portland, Oreg.....	40
San Antonio, Tex.....	150	Salt Lake City, Utah.....	25
	-----	Seattle, Wash.....	40
Total .....	3,170	Spokane, Wash.....	20
		Cheyenne, Wyo.....	-----
		Total .....	2,955

**Question 9:**

In 1955 FHA reported to the HHFA Administrator that "The results of the coordinated 'team' approach by FHA and the private homebuilding industry have been outstanding," and that "during the past 2 years a larger volume of new housing, both sales and rental, was made available for occupancy by minority groups than in any previous period" (supra p. 14). Would you explain the nature of this "coordinated 'team' approach" and give us any available statistics or estimates on the actual results on an annual basis?

**Answer:**

Basic in the FHA program is that it neither builds houses nor does it lend money. It serves as a stimulant and an aid to the various elements in the private homebuilding industry.

In order to strengthen our role in seeing that all elements in the population have the opportunity to acquire decent and safe housing, the FHA in 1955 called on the private homebuilding industry to take increased effort to achieve results. (As an example, see attached "message from FHA Commissioner," to all homebuilders exhibit B.)

To our knowledge, this represents the first coordinated "team" action by the principal parts of the homebuilding industry to supply housing for a growing, but neglected, part of the homebuying market. Further evidence of this coordinated action is exemplified in the attachments hereto marked C, D, E, F, and G.

As explained in the course of our testimony on June 10, FHA has not maintained statistics regarding the volume of housing available to minority groups. We do believe, however, that the observation regarding progress or lack of progress, which are reported by occasional memoranda and conferences with FHA's 75 insuring offices and with homebuilders and lenders, is a reasonable index for measurement in this specific area. Again, the exhibits in the attached documents would seem to provide a large measure of verification to our statement which you have quoted in question number 9.

## LIST OF EXHIBITS TO QUESTION 9

Exhibit B—Message from FHA Commissioner to be read by insuring office directors at NAHB local meetings relating to providing homes available to minorities, July 16, 1954.

Exhibit C—NAHB correlator "Housing minority groups," March 1954.

Exhibit D—A wider field for mortgage lending," by Margaret Kane (4th quarter, 1949 FHA insured mortgage portfolio). "Opportunities in a neglected market," by Margaret Kane (4th quarter, 1948 FHA insured mortgage portfolio).

Exhibit E—Report on the housing market, Baltimore, Md., standard metropolitan area as of September 1, 1953. Housing market report on the minority sector of the Los Angeles standard metropolitan area, Calif., July 1954. Report on the housing market, New Orleans, La., standard metropolitan area. Report on the housing market, Pittsburgh, Pa., standard metropolitan area as of July 1, 1955, with particular reference to the minority market.

Exhibit F—Mortgage Bankers Association of America, committee on financing minority housing report, October 1955.

Exhibit G—Prefabrication, "Builder opportunities in minority group housing."

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## Answers to questions submitted by the Commission to the Public Housing Administration

You say that the racial equity formula has no application in a city such as Chicago where there is a policy of open-occupancy in public housing projects (transcript p. 82).

### *Question 1:*

Our examination of your regulations fail to indicate that the equity formula should apply only to localities requiring racial separation. Is this in fact your policy, is it set down in writing?

### *Answer:*

PHA's racial equity policy, applicable to all public low-rent housing projects developed and operated under the United States Housing Act of 1937 as amended, appears in the Low-Rent Public Housing Manual, section 102.I, under "Racial policy." It reads as follows:

"Programs for the development of low-rent housing in order to be eligible for PHA assistance must reflect equitable provisions for eligible families of all races determined on the approximate volume and urgency of their respective needs for such housing.

"While the selection of tenants and the assignment of dwelling units are primarily matters for local determination, urgency of need and the preferences prescribed in the Housing Act of 1949 are the basic statutory standards for the selection of tenants."

This racial equity policy of PHA, now in effect, had its origin with the Public Works Administration housing program in 1934. It was designed solely to require that each locality's public housing program make available to nonwhites an equitable share of the units and associated facilities in accordance with the proportionate volume and urgency of need as between nonwhites and whites in the locality's public low-rent housing market. Local occupancy patterns, selection of tenants and assignment of dwelling units are matters which the locality determines.

Localities which adopt an open occupancy policy for their public housing programs are excepted from the requirements of the PHA racial equity policy in the absence of evidence that nonwhites are being denied access to an equitable share of the locality's low-rent public housing program.

*Question 2:*

Since the location of sites in predominantly Negro areas can lead to de facto segregation in these projects and to what appears to be discrimination against low-income white citizens, why should the formula for racial equity not be applied to all projects whatever the local policies in effect?

*Answer:*

The equity policy does actually apply to all projects localities whenever and wherever there is evidence that the eligible nonwhites are being denied access to an equitable share of the program. It is not applied, however, to force nonwhites or any other group to take advantage of their opportunity to share equitably in the program. It is quite true that the project site locations do influence the decisions of potential applicants, both white and nonwhite, as to whether or not they choose to live in a particular neighborhood or project located in a given area and hence may result in de facto segregation despite an official open-occupancy policy. A hopeful sign is that many local authorities are giving increasing attention to site selection to help overcome some of these difficulties affirmatively. Application of the equity policy can only help establish opportunity for eligible whites and nonwhites to participate proportionately.

It must be pointed out, however, that the question of site selection involves far more than the equity policy. It also involves sound planning for healthy urban development and community growth. The PHA site selection policies and criteria for the low-rent public housing program implicitly embrace the presumption that the city as a whole is planning for its future development and that the low-rent public housing is to be properly fitted into the total locality plan. For these reasons the PHA site selection policies and criteria for low-rent public housing pertain mainly to suitability of the site in relation to surrounding neighborhoods and the city plan, the physical characteristics of the site and the nature of orderly and appropriate arrangement of the number and types of units to be placed thereon, the economy of the construction and management cost possibilities, the cost of the site itself and the required site improvements, etc., and also in the case of slum sites, the feasibility of relocating the site occupants properly without undue hardship.

Under current policy, a locality could appropriately pursue these and similar considerations as a part of the workable program submission envisaging not only the public low-rent program but also urban renewal and other associated or related programs.

*Question 3:*

Is no consideration given by PHA to the problem of whether the relative needs of whites and nonwhites in communities with open-occupancy policies are being fairly met?

*Answer:*

Consideration is given to the relative needs of whites and nonwhites in a community with open-occupancy policy to the extent of making sure that opportunity is open to each of these two groups to participate equitably. Again, it is emphasized that PHA's equity policy does not attempt to force or compel any group or any persons to exercise this opportunity.

*Question 4:*

If such consideration is being given, are there other cities such as Chicago where the proportional needs of one racial group are not being fairly met? Would you list such cities and give your estimates of the proportional needs for public housing of whites and nonwhites? We would be particularly interested in your remarks of such proportional needs of whites and nonwhites in Chicago.

*Answer:*

Virtually all local housing authorities are concerned about the trend which appears to be resulting in an increasing concentration of nonwhites in public low-rent housing. This growing trend is largely the result on the one hand of traditional racial restrictions which obtain across many local communities and affect the access of nonwhites to the total housing supply, and on the other hand to the absence of such restrictions upon whites who generally have freer access to the total housing supply. Thus eligible whites of low income are able to find and elect other alternatives than public housing to serve their housing needs while comparable nonwhites of low income cannot as easily find such alternatives. In their search for good housing, they thus turn to public housing which is within their income limits.

This situation prevails to greater or lesser extent in the local low-rent public housing programs of practically all cities and towns with significant proportions of nonwhite populations. To list such cities and present estimates of proportionate needs as requested would require a listing and breakdown of practically all or most of the localities with public housing programs.

A further significant factor, serving to accelerate this trend, is the urban renewal program displacement of people which qualifies them for priority in the occupancy of low-rent public housing. The typical local urban renewal program displacement involves from one-half to two-thirds nonwhites, about one-half of whom are eligible for public housing. Thus nonwhites comprise a disproportionate percent of the eligible displacees with public housing priority with fewer rehousing alternatives. At the same time, the much smaller proportion of white displacees eligible for public housing and priority of occupancy, do find and tend to elect other rehousing alternatives than public housing in meeting their rehousing needs. The net result is that eligible nonwhite displacees tend to fill up public housing vacancies and new units while eligible white displacees do find and tend to take other rehousing alternatives and bypass their public housing opportunities. The same type of displacement and consequences result when concurrently other types of Government action as the Federal-aided highway program gain momentum and other public improvements progress.

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**Answer to the question submitted by the Commission to the  
Commission to the Urban Renewal Administration**

*Question:*

We were under the impression that URA had only relocation officers, and that when intergroup relations assistance was needed, URA called on either PHA or FHA for such help. Would you please clarify this? Also, if this above impression is true, could you inform us as to whether URA has given consideration to the establishment of an Intergroup Relations Service similar to those presently existing in PHA and FHA?

*Answer:*

In recent years, the URA Assistant Commissioner for Operations has provided advice and assistance on intergroup relations considerations and minority group participation in URA programs and projects. In performing this function, he has the valuable assistance of Mr. George B. Nesbitt, the intergroup relations officer on his staff. In addition, it is correct that HHFA regional offices (which are the principal points of contact between URA and local public agencies and in which applications for urban renewal assistance are processed) have relocation staffs. These relocation staffs review local submissions on relocation and make recommendations as to their acceptability and feasibility, giving a great deal of attention to minority aspects. Similarly, other technicians in the regional offices review economic, legal, planning, and other phases of local submissions, making findings and recommendations as to their adequacy. This processing activity, of course, takes into account racial minority considerations and URA requirements relating to equal treatment and opportunity. It has also been true, as your question implies, that HHFA regional administrators have been authorized to obtain consultation and assistance on racial minority matters from intergroup relations specialists stationed in the field offices of the Public Housing Administration and the Federal Housing Administration.

As to the future and our current considerations, intergroup relations staff needs are under current assessment because urban renewal projects are moving more and more into advanced planning and execution stages. Therefore, as the Administrator develops his overall plans for strengthening the Intergroup Relations Service throughout the Agency, careful consideration is being given to staff needs in this important field in HHFA regional offices that embrace both URA and CFA operations.

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### **Answer to the question submitted by the Commission to the Federal National Mortgage Association**

*Question:*

The chairman of the Commission's Georgia State Advisory Committee, who is a builder as well as a newspaper editor, is concerned about the effect of the recent rise in the mortgage discount rate on the construction of new homes for lower income families. He states that this rise of from 2½ to 4 percent, or from \$250 to \$400 on a \$10,000 mortgage will seriously impede such construction in his area. What is your comment on this? Is there anything that the Federal National Mortgage Association can do to correct this situation? What further measures might be taken under your or other programs to promote more low-cost housing?

*Answer:*

Your inquiry presumably relates only to those mortgages which have fixed interest rates, such as FHA and VA mortgages, and on which prices are adjusted in the market to permit yields comparable with those returned by similar types of mortgages bearing interest rates which are acceptable to mortgage investors. When financing is arranged at rates which are customary and effective in a community, home construction should not be adversely affected provided rates are such that prospective buyers can qualify to purchase homes. Home construction can, however, be impeded if discounts charged in connection with fixed-interest-rate mortgages in competition with effective economic rates increase to a degree where it is no longer profitable for builders to continue producing new housing.

Under its secondary market operations, FNMA purchases acceptable FHA and VA mortgages of \$15,000 or less from local lending institutions at prices which are within the range of the market for the area and the types of mortgages concerned. It also makes standby commitments to purchase mortgages covering housing on which construction had not been started. FNMA's secondary market purchase prices for these mortgages are required by law to bear a proper relationship to market prices and are determined impartially without any distinction in respect to race, color, creed, or national origin. In view of the fact that FNMA's financial assistance is made available on an equal basis to all without limitations as to race, color, or national origin, whether in favor of minorities or majorities, I do not believe that any additional or special FNMA program should be necessary to promote more low-cost housing.

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### Answers to questions submitted by the Commission to the Voluntary Home Mortgage Credit Program

*Question 1:*

In your opinion why have there not been more minority applicants for VHMCP loan placement?

*Answer:*

Although the demand for housing on the part of qualified minority group applicants has been successfully met by VHMCP, the total number of these applications is far smaller than had been originally anticipated. It is clear that there is a broad gap between need and demand. A distinction must be made between the need of minorities for more adequate housing, which is known to be great, and the actual market demand for FHA-insured and VA-guaranteed mortgages from those members of minority groups who are qualified in terms of income and credit for FHA and VA financing. In addition, the traditional restrictions affecting the access of minorities to the total housing supply and available building sites, plus the fact that many real estate firms serving minorities use conventional financing almost exclusively, serve to limit severely the possibilities for VHMCP applications on the part of minorities.

*Question 2:*

Are there any steps that could or should be taken to make the program better known to minority groups?

*Answer:*

We are continuously taking steps to achieve this objective. As a result, the volume of individual minority applications is increasing rapidly. During the first 5 months of 1959, 31 percent of the total loans placed by VHMCP were for members of minority groups. It is the VHMCP's desire that the program be utilized to the maximum potential in facilitating the flow of private credit to meet the home financing needs of minority groups in any area equally and fully under the same terms and conditions afforded to others. Every effort is being made by the VHMCP, the National Association of Real Estate Brokers, the FHA Intergroup Relations Service, the national and local urban leagues, and others, to inform those interested of the services of the VHMCP. At present, we are in the process of asking each minority group member of the national and regional committees to give us his evaluation of VHMCP assistance for minorities to date and his views and suggestions for improving VHMCP's operations in this field. The views and suggestions from these minority group representatives, along with suggestions from Intergroup Relations officers of the Housing and Home Finance



Agency and others, will be used as a basis for formulating an increasingly effective action program to get VHMCP's message across to more minority group families. In my opinion, as the VHMCP and its success as a source of mortgage funds for minority housing become still better known, minority families will be turning to the program in increasing numbers for mortgage assistance.

**Question 3:**

What is the size of the staff of VHMCP?

**Answer:**

The following table shows the location of the five regional committee offices and the staff of each:

Region	Location	Number of personnel
I.....	Washington, D.C.....	2
II.....	Atlanta, Ga.....	4
III.....	Chicago, Ill.....	4
IV.....	Dallas, Tex.....	2
V.....	San Francisco, Calif.....	2
National Committee.....	Washington, D.C.....	5
		19

**Question 4:**

Does VHMCP need a bigger budget to perform its function more efficiently and to reach more people?

**Answer:**

It is anticipated that the VHMCP will have a substantial increase in workload during the fiscal year 1960. VHMCP's budget for 1960 proposes both increase in the staff and the number of regional committee offices in order to make the program's operating relationship with leaders increasingly more efficient and productive and to provide better service to more people.

Sincerely yours,

JOSEPH B. GRAVES,  
*Executive Secretary.*

## Part VII. ANSWERS TO QUESTIONS SUBMITTED BY THE COMMISSION TO THE DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

### ON HOUSING

**Question 1:**

Are there studies or statistics available which establish a correlation between substandard or segregated housing and the incidence of disease, juvenile delinquency, crime, illegitimacy, rates of mortality?

**Question 2:**

Are data available to show the cost to the community, in terms of health and citizenship, of substandard housing, with special reference to minority groups frequently identified with such facilities?

**Answer:**

*The incidence of disease.*—Although the incidence of many types of disease is increased under circumstances of substandard housing, it is impossible to

separate the relative importance of the poor housing from other factors such as crowding, income level, sanitation, medical care, education, nutrition, parasitical (i.e., host) factors, and other environmental influences. The relationship of these factors to housing applies irrespective of race.

Communicable diseases, such as the respiratory diseases, especially tuberculosis and pneumonia, and enteric diseases, such as dysentery, are increased in low economic groups living in crowded conditions where sanitation is poor.

*Mortality from disease.*—Mortality from diseases is generally increased in populations living under circumstances of low socioeconomic conditions which would also provide an association with substandard housing.

The death rate among nonwhites in this country has consistently been higher than among whites. The life expectancy of a white male at birth in 1956 was 67.3 years compared to 61.1 years for nonwhite males. That of white females was 73.7 years compared with 65.9 for nonwhite females. The differential has become definitely smaller especially since 1925. Thus the excess deaths per 1,000 persons, nonwhite over white was 10.2 in 1900, 8.6 in 1925, and 4.2 in 1949.

In the half century since 1900, the average duration of life has increased by 19.1 years for white males, 22.6 years for white females, 28.6 years for nonwhite males, and 30.9 years for nonwhite females. The proportion reaching age 65 has increased by 67 percent for white males, 83 percent for white females, 161 percent for nonwhite males, and 167 percent for nonwhite females. The increase in the average remaining lifetime becomes progressively less at older ages, but the recent values even at relatively old ages are substantially higher than in the earliest period. It is a striking fact that the increase in longevity since the beginning of the century has been appreciably greater for females than for males.

*Major cardiovascular-renal diseases.*—At every age below 75, the death rates for the major cardiovascular-renal diseases were higher for nonwhites than for whites, the difference being much greater among females than among males. The difference in rates for males was greatest from ages 15 to 44, the rates for nonwhites being from 2 to 2.5 times as great as those for whites, with the difference gradually decreasing to 1.1 times as great at ages 70 to 74. Among nonwhite females, excess mortality from the major cardiovascular-renal diseases was much greater over a longer span. At ages 10 to 14, the rate for nonwhite females was 2.3 times that for whites, rising to be 5.7 times as great at ages 35 to 39 and gradually declining to 2.1 and 1.5 times as great at ages 65 to 69 and 70 to 74 respectively.

*Malignant neoplasms.*—Since 1949, there has been only a slight increase in the age-adjusted rate for the total population, the rate having increased 9.8 percent for males and decreased 4.5 percent for females. Changes in the rates have differed greatly for the two color groups. There has been an increase of 8.5 percent for white males, compared with an increase of 29.7 percent for nonwhite males, and a decrease of 5.3 percent for white females, compared with an increase of 4.8 percent for nonwhite females. The extent to which improved diagnosis contributes to the recorded increase in the rate of malignancy in nonwhites is not known; however, improved reporting undoubtedly is an important factor in this apparent increase.

*Accidents.*—Death rates for accidents were higher for males than for females at every age below 80 and higher for nonwhites than for whites at every age below 75 except for those aged 15 to 19 years.

*Juvenile delinquency and crime.*—It has been very well established by numerous studies that certain areas, particularly in urban communities, characterized as-

overcrowded, with dilapidated and substandard housing, produce a disproportionately higher number of delinquents. These same areas show also a disproportionately high degree of other health and social pathology such as disease, crime, economic deprivation, infant mortality, illegitimacy, etc. Also, many studies have shown that delinquents live under bad housing conditions to a greater extent than nondelinquents.

Some of the outstanding studies or reports that support these findings are :

(a) Shaw, C. R.; McKay, Henry D., and others, "Juvenile Delinquency and Urban Areas," University of Chicago Press. This study shows that delinquency is highly correlated with changes in population, inadequate housing, poverty, presence of Negroes and foreign-born, tuberculosis, mental disorders and adult criminality.

(b) National Commission on Law Observance and Enforcement, "Report on the Causes of Crime," volume 2, 1931, which states "Generally speaking, these areas (areas of high rates of delinquency) were found to be characterized by physical deterioration, decreasing population, high rates of dependence, high percentage of foreign-born and Negro population and high rates of adult offenders." (P. 108.)

(c) Federal Emergency Administration of Public Works, Housing Division, "The Relation Between Housing and Delinquency," Washington, 1936. This is an extensive study of the problem and numerous references and studies are cited to show the relationship between poor housing and delinquency.

(d) Glueck, Sheldon and Eleanor, "Unraveling Juvenile Delinquency," The Commonwealth Fund, New York, 1950. This study says "It is clear, therefore, that as regards the physical condition of their houses, the delinquents are less favorably circumstanced than the nondelinquents." (P. 84.)

(e) "Children and Youth at the Midcentury," A chart book, U.S. Children's Bureau, 1950. One chart in this publication based on data from a study by the Chicago Housing Authority shows that juvenile delinquency was 20 times more abundant in 4 slum areas than in 4 good areas; tuberculosis, 12 times; infant mortality, 2½ times.

(f) "Juvenile delinquency," Report of the Committee on the Judiciary, U.S. Senate, Subcommittee on Juvenile Delinquency, Report No. 130, Washington, 1957. This report states: "Problems of delinquency, as observed by the Philadelphia Housing Authority, related clearly to extremely bad housing conditions, especially overcrowding, lack of community facilities, leadership and budget, to immigration and high mobility, along with segregation and social rejection, as well as widespread tensions and economic strains of the problems of physical and mental health in some families." (P. 112.)

In examining these studies, one is made aware of the fact that poor housing is only one of a number of factors associated with the high incidence of delinquency. This has led some authorities to make the point that, although high delinquency rates and poor housing conditions may be highly correlated, this does not prove causation. They may both be the outgrowth of some more fundamental underlying factor. This theory of underlying cause was probably best shown in Bernard Lander's book, "Towards An Understanding of Juvenile Delinquency," Columbia University Press, New York, 1954. Preliminary to his ultimate findings, he showed that there appears to be a direct relationship between substandard housing and delinquency. However, when other factors are held constant and their influences eliminated, then it is shown that there is no real or substantive relationship between the physical aspects of housing and delinquency. (Pp. 79-80.)

Some authorities caution about assuming that the improvement of housing alone will decrease delinquency. For example, in "The Gang" (by H. A.

Bloch and A. Niederhoffer, *Philosophical Library*, New York, 1958) this statement appears: "It was assumed by leveling the slums and erecting decent housing and recreation facilities, the eradication of a large part of gang delinquency might be achieved. Unfortunately, this turned out to be a fallacy. In many low-cost housing projects which replaced slum areas, the delinquent gangs have been spawned and proliferated where few existed before. Fort Greene and the Red Hook projects in Brooklyn are two examples." (P. 231.)

Testimony before the Senate Subcommittee To Investigate Juvenile Delinquency indicated, too, that improved housing alone is not enough to reduce delinquency. These authorities suggest that the building of housing projects must be concomitant with additional community planning and provision of other services.

Most studies on substandard housing have been related to juvenile delinquency rather than to adult crime. However, the point is often made that since most adult criminals have begun their careers as juvenile delinquents, the relationship of poor housing to juvenile delinquency would indirectly apply to adult crime. In addition, it is pretty generally conceded that some criminal activities such as prostitution, traffic in narcotics, etc., are abundant in areas of substandard housing.

The question in the memo uses the phrase "substandard or segregated housing." It is true that economic hardships and deprivations of Negroes and other minorities force them into the substandard areas. This type of economic segregation then might be considered as synonymous with substandard housing. There are, however, many areas where social segregation exists, not necessarily associated with substandard housing.

Not much study has been given to the relationship of segregation (except the economics of it, as described above) and delinquency. However, much has been written on the psychological effect of prejudice, discrimination, and segregation on personality development. (See references cited in the opinion of the U.S. Supreme Court on segregation, including "Personality in the Making," (Harper, 1951), the "Report of the 1950 White House Conference on Children and Youth". There is reason to believe that some of the effects on the personality development resulting from segregation might evidence themselves in delinquent behavior (rebelliousness, striking out against society, etc.)<sup>1</sup>

## **Part VIII. TABLES OF SELECTED HOUSING AND HOUSEHOLD CHARACTERISTICS BY COLOR OF OCCUPANTS, INSIDE STANDARD METROPOLITAN AREAS OF THE UNITED STATES—DECEMBER 1956**

The following tables were compiled from worksheet tabulations of the 1956 National Housing Inventory conducted by the Bureau of the Census in December 1956. These data are being processed for publication by the Bureau of the Census although not necessarily in the form shown in tables 1, 2, and 3. Definitions of all the terms used in these tables are identical with and are incorporated in part 1, volume III, of the National Housing Inventory report published by the Bureau of the Census. All the limitations inherent in a sample survey and described in pages 9-11 of the above-mentioned report are applicable to tables 1, 2, and 3. Because of rounding, detailed figures may not add to totals. Since the estimates shown in tables 1, 2, and 3 are based on a sample, table A, showing standard errors of percentages, was prepared in connection with these tables by the Bureau of the Census.

<sup>1</sup> We defer to the Public Housing Administration, Housing and Home Finance Agency, answers to other parts of this question relating primarily to housing.

The standard error is primarily a measure of sampling variability. As calculated for this report, the standard error partially incorporates the effect of random errors of response, enumeration, and coverage, but does not take into account the effect of any systematic biases due to these types of errors. The chances are about 68 out of 100 that a percentage estimate from the sample would differ from a complete census by less than the standard error. The chances are about 95 out of 100 that the difference would be less than twice the standard error and 99 out of 100 that it would be less than 2½ times as large.

The figures in tables A are approximations of the standard errors of percentages. In order to derive a simple table of standard errors which could be prepared at moderate cost, a number of approximations were required. As a result, table A is to be interpreted as providing an indication of the order of magnitude of the standard errors of percentages rather than as the precise error for any specific percentage.

TABLE A.—Standard error of percentages of housing and household characteristics of occupied dwelling units, by color of occupants, inside standard metropolitan areas of the United States: 1956

Percentage	Base of percentage and color of occupants			
	Nonwhite		Total or white	
	750,000	2,500,000	10,000,000	20,000,000
2 or 98.....	1.0	0.8	0.2	0.1
10 or 90.....	2.2	1.5	.5	.3
50.....	5.0	4.0	.8	.6

TABLE 1.—Number of dwelling units in structure, year built, and condition and plumbing facilities by tenure and color of occupants for occupied dwelling units inside standard metropolitan areas of the United States: 1956

Subject	Owner-occupied dwelling units			Renter-occupied dwelling units		
	Total	White	Nonwhite	Total	White	Nonwhite
All occupied dwelling units.....	17,275,000	16,338,000	938,000	12,503,000	10,798,000	1,705,000
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0
<b>NUMBER OF DWELLING UNITS IN STRUCTURE</b>						
1 dwelling unit.....	86.9	87.3	79.4	24.1	24.2	23.1
2 dwelling units.....	9.7	9.5	14.3	22.3	22.2	22.9
3 to 4 dwelling units.....	2.5	2.3	5.5	17.6	17.5	18.5
5 dwelling units or more.....	.9	.9	.9	36.0	36.1	35.4
<b>YEAR BUILT</b>						
April 1950 to 1956.....	28.3	29.4	9.7	11.3	11.7	8.5
1940 to March 1950.....	19.7	20.0	13.7	12.0	12.6	8.3
1930 to 1939.....	9.1	9.2	8.1	7.6	8.2	3.9
1929 or earlier.....	42.3	40.9	68.9	68.6	67.0	78.8
Not reported.....	.6	.6	1.6	.5	.5	.5
<b>CONDITION AND PLUMBING FACILITIES</b>						
Not dilapidated.....	96.3	96.7	88.0	91.3	93.4	77.7
With all facilities.....	91.1	92.1	73.8	79.1	82.9	55.3
Lacking facilities.....	5.2	4.7	14.1	12.2	10.5	22.4
Dilapidated.....	1.9	1.4	9.1	6.3	4.2	19.6
Not reported.....	1.9	1.8	2.9	2.4	2.3	2.8

Source: Department of Commerce, Bureau of the Census, 1956 National Housing Inventory.

TABLE 2.—Year moved into unit, income in 1956, value of property, and value-income ratio by color of occupants, for owner-occupied nonfarm dwelling units inside standard metropolitan areas of the United States: 1956

Subject	Total	White	Nonwhite
Owner-occupied nonfarm units in 1-unit structures <sup>1</sup> .....	14, 115, 000	13, 410, 000	705, 000
Percent.....	100.0	100.0	100.0
YEAR MOVED INTO UNIT			
1955 to 1956.....	21.2	21.5	15.5
1950 to 1954.....	35.2	35.4	30.7
1945 to 1949.....	15.4	15.0	22.7
1944 or earlier.....	26.2	26.0	29.9
Not reported.....	2.1	2.1	1.2
INCOME IN 1956 <sup>2</sup>			
Less than \$2,000.....	7.8	7.5	13.0
\$2,000 to \$3,999.....	12.6	11.5	32.7
\$4,000 to \$5,999.....	26.7	26.9	23.8
\$6,000 to \$7,999.....	18.6	19.1	8.9
\$8,000 to \$9,999.....	8.6	8.9	4.0
\$10,000 or more.....	10.9	11.3	3.7
Not reported.....	14.8	14.9	13.9
VALUE OF PROPERTY			
Less than \$4,000.....	4.0	3.4	14.4
\$4,000 to \$5,999.....	5.3	4.7	17.6
\$6,000 to \$7,999.....	8.1	7.7	15.0
\$8,000 to \$9,999.....	12.0	11.7	17.4
\$10,000 to \$11,999.....	13.4	13.5	11.0
\$12,000 to \$14,999.....	18.8	19.0	13.6
\$15,000 to \$19,999.....	19.8	20.6	5.1
\$20,000 or more.....	15.1	15.9	1.6
Not reported.....	3.6	3.5	4.4
VALUE-INCOME RATIO			
Less than 1.0.....	3.8	3.5	7.9
1.0 to 1.4.....	9.3	9.1	12.9
1.5 to 1.9.....	13.8	13.7	14.3
2.0 to 2.9.....	23.2	23.2	24.3
3.0 or more.....	21.9	21.9	20.1
Not available <sup>3</sup> .....	28.1	28.5	20.5

<sup>1</sup> Restricted to 1-dwelling-unit structure without business and with only 1 dwelling unit in property.

<sup>2</sup> Income of primary families and primary individuals.

<sup>3</sup> Ratio not computed when value or income is not reported, value is less than \$1,000 or \$100,000 or more, or income is less than \$100 or \$10,000 or more.

Source: Department of Commerce, Bureau of the Census, 1956 National Housing Inventory.

TABLE 3.—Year moved into unit, income in 1956, gross monthly rent, and gross rent as percentage of income by color of occupants, for renter-occupied nonfarm dwelling units inside standard metropolitan areas of the United States: 1956

Subject	Total	White	Nonwhite
Renter-occupied nonfarm units.....	12,302,000	10,616,000	1,686,000
Percent.....	100.0	100.0	100.0
YEAR MOVED INTO UNIT			
1955 to 1956.....	42.2	43.0	37.3
1950 to 1954.....	31.4	30.8	35.0
1945 to 1949.....	8.6	8.3	10.9
1944 or earlier.....	14.5	14.7	12.8
Not reported.....	3.3	3.2	4.0
INCOME IN 1956 <sup>1</sup>			
Less than \$2,000.....	15.5	13.8	26.0
\$2,000 to \$3,999.....	24.8	23.2	35.0
\$4,000 to \$5,999.....	23.9	24.8	17.9
\$6,000 to \$7,999.....	11.5	12.7	4.3
\$8,000 to \$9,999.....	4.1	4.5	1.8
\$10,000 or more.....	3.7	4.2	0.7
Not reported.....	16.4	16.8	14.4
GROSS MONTHLY RENT			
Less than \$30.....	4.6	3.8	10.2
\$30 to \$39.....	7.4	6.4	13.3
\$40 to \$49.....	11.8	11.1	15.8
\$50 to \$59.....	14.2	14.1	14.5
\$60 to \$79.....	25.8	26.6	20.8
\$80 to \$99.....	14.4	15.2	8.8
\$100 or more.....	10.6	11.3	5.7
No cash rent or not reported.....	11.3	11.4	10.9
GROSS RENT AS PERCENTAGE OF INCOME			
Less than 10 percent.....	4.5	4.6	3.7
10 to 14 percent.....	14.3	14.7	11.5
15 to 19 percent.....	16.6	16.7	15.9
20 to 29 percent.....	20.3	20.2	21.0
30 percent or more.....	16.7	15.3	25.7
Not available <sup>2</sup> .....	27.7	28.5	22.1

<sup>1</sup> Income of primary families and primary individuals.

<sup>2</sup> Percentage not computed when rent or income is not reported, no cash rent is paid for unit, rent is \$1,000 or more, income is less than \$100 or \$10,000 or more.

Source: Department of Commerce, Bureau of the Census, 1956 National Housing Inventory.

## EXHIBIT G

TRENDS TOWARD OPEN OCCUPANCY  
In Low-Rent Housing Programs of the Public Housing Administration  
as of March 31, 1958  
Based on latest information available to June 1, 1958

### NOTES

This is the seventh directory of state and local progress toward open occupancy in low-rent projects housing Negro tenants. The listing is alphabetical by state. In the 11 states with laws governing nondiscrimination in publicly assisted housing, all localities in that state are reported regardless of pattern of occupancy in the projects or the existence of a local open occupancy commitment. Where a county housing authority has issued an open occupancy statement, the policy is presumed to apply to all localities under its jurisdiction and data for such localities are found under the governing authority. The directory is confined to U. S. continental projects.

This is not a complete directory of occupancy by Negroes in the low-rent program of the Public Housing Administration. It is limited to states and localities with initially or completely occupied low-rent projects and with either open occupancy laws, policies, or directives, one or more integrated projects, or both. The tables preceding the locality data summarize the trends toward open occupancy since 1952 and compare the coverage of this document with the total occupancy by Negroes in the low-rent program.

For management and reporting purposes, local housing authorities have the privilege of combining two or more projects into what is known as a Management Combination. When this is done, the projects in the combination lose their individual identity and the combination is counted as one project. The PHA Statistics Branch counts by Management Combinations only. To conform, this Trends document must use the same counting method and the totals on the Summary page are for management projects. Since Trends users, however, are understood to be more interested in individual development projects, on the state pages only we have shown also the number of these. When Management Combinations appear in a state's records, the totals at the beginning of the state pages are the management figures. Individual development project totals are shown in parentheses, thus: (D-26).

Caution is advised in interpreting the data contained in this directory. It is not to be assumed that no Negro occupancy in a project listed herein represents restriction by race. A number of factors may influence this, among them lack of an eligible market among Negroes, or a dearth of applications for low-rent housing from Negroes in the area.

The following are abbreviations used to indicate actual patterns of occupancy (Column 6):

- CI - Completely Integrated: White and more than one nonwhite family, including at least one Negro family. This should not be confused with the No Pattern definition below, which is concerned solely and specifically with one Negro family in an otherwise all-white project or vice versa.
- NP - No Pattern: One Negro family in an otherwise all-white project, or one white family in an otherwise all-Negro project. Cases of the latter are footnoted as they occur.
- SWP - Segregated within project: A single development providing for more than one race, with some sort of segregation of the races such as separate buildings on the same site, separate project sites, etc.
- CS - A project occupied exclusively by Negroes.
- NO - No occupancy by Negroes, although occupancy may be by other nonwhites.

(over)



MM - A special management combination code under which at least one development is integrated and at least one development is unintegrated. These cases are footnoted.

MES - A special management combination code under which at least one development is all-white and one all-Negro. These cases are footnoted.

Other abbreviations used:

DP - Development Program  
DP'49 - Development Program under the Housing Act of 1949  
HA, LHA - Local Housing Authority  
HA'49 - Projects developed under the Housing Act of 1949  
HA'50 - War projects converted to low-rent use under authority of the Housing Act of 1950  
PHA - Low-rent projects built under the Public Works Administration  
RRO - Racial Relations Officer, PHA  
USHA - Projects developed under the U. S. Housing Act of 1937  
671 - Low-rent projects used to house defense and war workers (refer to PL-671 amending the U. S. Housing Act)

Sources: Columns (1), (2), (3), (4) - Statistics Branch, PHA  
Column (5) - PHA and Racial Relations Office records  
Column (6) - Information from the Regional Offices received to June 1, 1958

HHFA-PHA  
Racial Relations  
PITTS:SMITH:mps  
August 1958

Table 1

Year <u>1</u> /	States with low-rent housing under management		Localities with open occupancy policy or practice		Projects in localities with open occupancy policy		
	Total	With legislation or with localities with integrated policy or practice	Number	Percent of all localities with low-rent housing	Total	Projects completely integrated	
						Number	Percent of total
1952.....	41	20	96	19.6	248	76	30.6
1953.....	42	23	158	25.2	360	142	39.4
1954.....	42	25	213	26.0	477	199	41.7
1955.....	42	28	248	29.1	578	272	47.1
1956.....	42	28	265	30.9	647	329	50.8
1957.....	42	30	292	33.8	694	385	55.5
1958.....	42	30	310	35.3	716	385	53.8

1/ As of March 31, except 1952 for which data are as of September 30.

Table 2

Year <u>1</u> /	All low-rent projects in occupancy <u>2</u> /	Projects with Negro occupancy				
		Total		Completely integrated		
		Number	Percent of all projects	Number	Percent of those with Negro Occu-pancy	Percent of all projects
1952.....	1,047	501	47.8	76	15.2	7.2
1953.....	1,292	667	51.6	142	21.3	11.0
1954.....	1,546	863	55.8	199	23.1	12.9
1955.....	1,884	1,049	55.7	272	25.9	14.4
1956.....	1,948	1,100	56.5	329	29.9	16.9
1957.....	1,948	1,119	57.4	385	34.4	19.8
1958.....	1,964	1,139	58.0	385	33.8	19.6

1/ As of March 31, except 1952 for which data are as of September 30.

2/ Includes one 671 project still in war use with no Negro occupancy.

HHFA-PHA  
Statistics Branch

Table 3

Year <u>1/</u>	Number of low-rent dwelling units occupied <u>2/</u>	Dwelling units occupied by Negroes					
		Total		In localities with open occupancy policy or practice		In completely integrated projects	
		Number	Percent of all occupied	Number	Percent of all Negro occupancy	Number	Percent of all Negro occupancy
1952.....	216,608	82,353	38.0	30,271	36.8	12,341	15.0
1953.....	248,486	82,388	37.2	37,137	40.2	17,236	18.6
1954.....	306,722	115,764	37.7	46,548	40.2	23,250	20.1
1955.....	343,953	133,780	38.9	61,463	45.9	35,841	26.8
1956.....	374,089	159,269	42.6	81,334	51.1	48,956	30.7
1957.....	389,628	170,458	43.7	93,281	54.7	56,118	32.9
1958.....	401,776	179,350	44.6	102,360	57.1	63,151	35.2

1/ As of March 31, except 1952 for which data are as of September 30.

2/ Includes 199 units in one FL-671 project still in war use, none of which are occupied by Negroes.

Comparison of Trends Coverage with Total Program

As of March 31, 1958

States	Localities	Management Projects <u>1/</u>					Units		
		Total	Occupied by Negroes	Patterns			Total occupied	Occupied by Negroes	Occupied by Negroes in CI Projects
				CI	NP	Other			
<u>Total Program</u>									
42	<u>2/879</u>	1,964	1,139	385	38	1,541	401,776	179,350	63,151
<u>Trends Coverage</u>									
30	310	716	542	385	38	119	244,232	102,360	63,151

1/ Includes one 671 project still in war use with 199 units occupied, none of them by Negroes.

2/ Rural projects are not included in locality count but are included in project and unit count.

HHFA-PHA  
Statistics Branch

## TRENDS TOWARD OPEN OCCUPANCY

In Housing Programs of the Public Housing Administration

As of March 31, 1958

(Including one 671 project still in war use)

States	State Law	Localities		Management Projects					Units			
		Total	With Policy	Total	Occupied by Negroes	Patterns			No Negro Occupancy	Total Occupied	Occupied by Negroes	Occupied by Negroes in CI Projects
						CI	NP 1/	Other				
Total 30 .....	11	310	256	716	542	385	38	119	175	244,232	102,360	63,151
Arizona.....	---	8	7	15	9	4	1	4	6	1,853	439	67
California.....	---	66	2/58	114	78	67	4	7	36	21,541	9,458	8,662
Colorado.....	---	2	2	12	12	12	---	---	---	3,453	752	752
Connecticut.....	X	13	11	28	23	24	---	4	---	8,889	3,729	2,441
Delaware.....	---	1	1	4	4	4	---	---	---	756	504	504
District of Columbia.....	X	1	1	19	19	7	1	11	---	5,267	4,618	1,143
Illinois.....	---	10	6	35	29	16	4	9	6	18,431	14,139	5,886
Indiana.....	---	5	3	14	11	2	1	8	3	3,043	2,036	10
Kentucky.....	---	1	1	8	4	---	---	4	4	4,493	2,000	---
Louisiana.....	---	1	1	2	1	1	---	---	1	75	14	14
Maine.....	---	2	1	2	1	1	---	---	1	227	2	2
Maryland.....	---	1	1	17	14	6	---	8	3	8,484	5,595	1,908
Massachusetts.....	X	22	20	48	32	26	5	1	16	16,808	1,861	1,458
Michigan.....	X	14	9	26	17	7	1	9	9	9,657	4,831	2,196
Minnesota.....	X	7	6	9	5	5	---	---	4	2,089	216	216
Missouri.....	---	2	2	10	8	6	---	2	2	7,105	4,608	3,497
Montana.....	---	3	2	4	1	---	1	---	3	181	1	---
Nebraska.....	---	1	1	4	4	1	---	3	---	1,760	732	444
Nevada.....	---	1	0	1	1	1	---	---	---	99	75	75
New Hampshire.....	---	3	3	4	1	---	1	---	3	625	1	---
New Jersey.....	X	35	31	82	65	46	4	15	17	22,366	7,804	5,535
New Mexico.....	---	2	2	2	2	2	---	---	---	141	25	25
New York.....	X	21	16	65	58	52	4	2	7	46,795	17,667	17,192
Ohio.....	---	10	6	36	28	19	1	8	8	16,395	8,572	3,926
Oregon.....	X	11	3/8	12	3	1	2	---	9	849	39	37
Pennsylvania.....	---	39	4/33	92	77	49	4	24	15	27,371	10,662	5,185
Rhode Island.....	X	4	4	14	11	9	2	---	3	4,337	424	422
Texas.....	---	1	1	1	1	---	---	---	---	31	6	6
Washington.....	X	19	5/15	29	14	13	1	---	14	6,475	886	885
Wisconsin.....	X	4	4	8	4	3	1	---	4	2,347	664	663

1/ Includes 24 projects with one Negro family in otherwise White occupancy and 14 projects with one white family in otherwise Negro occupancy.

2/ Includes 34 localities covered by policies of county authorities.

3/ Includes 4 localities covered by policy of a county authority.

4/ Includes 14 localities covered by policies of county authorities.

5/ Includes 3 localities covered by policies of county authorities.

The District of Columbia is counted as a state throughout.

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

ARIZONA

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's Units			Proj's Units			CI	NP	Other	NO
TOTALS	8	15 1853	2 USHA HA '49	9	439	7 Statements	4 2 USHA 2 '49	1 '49	4 2 SWP 2 CS	6 2 USHA 4 '49
Flagstaff ....	1	47	HA '49	1	22	"The Authority does not practice segregation in any form..." - DP '49	1 '49- Brannen Hms.	---	---	---
Glendale .....	1	52	USHA	---	---	"Housing needs...will be met...irrespective of race." - DP '49	-----	1 '49	---	1 USHA
	1	70	HA '49	1	1					
Maricopa (Pinal Co.)	1	17	HA '49	---	---	"The LA has reaffirmed its policy of serving all eligible groups on the basis of need." - RRO	-----	---	---	1 '49
Maricopa Co.	1	300	HA '49	1	30	"The policy of the Authority is one of non-discrimination." - DP '49	1 '49 - Coffelt-Lamoreaux	---	---	---
Mesa .....	1	53	USHA	1	15	"The program will be handled on the basis of no discrimination." - DP '49	-----	---	1 SWP-USHA 1 SWP- '49	---
	1	50	HA '49	1	15					
Phoenix .....	3	601	USHA	2	148	"...the LHA shall, in the selection of tenants, abolish the policy of segregation... applications for tenancy will be considered on the basis of need regardless of race..." - DP '49	1 USHA - Luke Hms.	---	1 CS-USHA 1 CS- '49	1 USHA 2 '49
	3	482	HA '49	1	194					
Stanfield ....	1	22	HA '49	---	---	"Will serve all eligible groups on the basis of need." - DP '49	-----	---	---	1 '49
Tucson .....	1	159	USHA	1	14	-----	1 USHA- LaReforma	---	---	---

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TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's Units			Proj's Units			CT	NP	Other	NO
TOTALS 66	114	21,541 (D-121)	3 USHA HA '49 HA '50	78	9458	54 Statements 2 Court Decisions	67 (D-74) 23 USHA 41 '49 3 '50	4 '49	7 1 SWP 2 CS 4 MGM	36 8 USHA 27 '49 1 '50
Antioch (see Contra Costa)										
Arvin (see Kern Co.)										
Bakersfield (see Kern Co.)										
Barstow (see San Bernardino)										
Beaumont .....	1	12	HA '49	---	---	"This Authority does not practice segregation in any form." - DP '49	-----	---	---	1 '49
Belvedere (see Los Angeles Co.)										
Benicia .....	1	75	HA '49	1	5	-----	1 '49 - Capitol Hgts.	---	---	---
Brawley .....	1	125	HA '49	1	25	"This Authority does not practice segregation in any form." - DP '49	1 '49 - Palm-Eastern Ave.	---	---	---
Brawley Area ...	1	225	HA '49	1	1	-----	-----	1 '49	---	---



TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj.'s	Units		Proj.'s	Units		CI	NP	Other	NO
Brentwood (See Contra Costa)										
Broderick (see Yolo Co.)										
Callexico Area ..	1	25	HA '49	---	---	"The Authority does not practice segregation in any form." - DP '49	-----	---	---	1 '49
Ceres .....	1	18	HA '49	---	---	"...efforts will be made...to prevent... pre- cluding the housing of minority groups."	-----	---	---	1 '49
Chino (see San Bernardino Co.)										
Colton (see San Bernardino Co.)										
Contra Costa Co.	.....			.....		"...we...have met the needs of all groups to the extent of our facilities...Negro occu- pancy varies from none on some projects to 50%..."				
(Antioch .....	1	37	USHA	---	---	.....	-----	---	---	1 USHA
(Brentwood ...	1	44	USHA	---	---	.....	-----	---	---	1 USHA
(Martinez ....	1	52	USHA	---	---	.....	-----	---	---	1 USHA
(No. Richmond.	1	76	HA '49	1	76	.....	-----	---	1 CS-'49	---
(Pittsburg ...	1	86	USHA	---	---	.....	-----	---	---	1 USHA
(Pittsburg-Port Chicago	2	193	HA '49	1	91	.....	1 '49 - El Pueblo	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)					
	Proj's	Units		Proj's	Units		CI	NP	Other	RO		
Delano (see Kern Co.)												
El Centro .....	1	50	HA '49	1	36	"A policy of nondiscrimination will be followed." - DP '49	1 '49-Fairfield	---	---	---		
Esparto (see Yolo Co.)												
Eureka .....	1	100	HA '49	1	1	-----	-----	1'49	---	---		
Firebaugh .....	1	50	HA '49	1	3	-----	1 '49 -Mendoza Terr.	---	---	---		
Fowler .....	1	20	HA '49	1	6	-----	1 '49 -Magill Terrace	---	---	---		
Fresno .....	3 7 1	215 600 149	USHA HA '49- EG HA '50	2 4 ---	61 197 ---	"Assignment of units shall be...on the basis of equity to all, and...insofar as possible... applicants will be placed in project nearest the residence they occupy...;...and no segregation...will be practiced." - HA Res., 1952	2 '49-Sierra Terrace Yosemite Vill. 1 USHA -Sierra Plaza	1'49	1 GS-USHA 1 GS-'49	1 USHA 2'49 1'49-MC 1'50		
Gonzales (see Monterey Co.)												
Guadalupe .....	1	16	HA '49	---	---	"Families will be placed according to their needs and there shall be no segregation." - DP '49	-----	---	---	---	1'49	
Holtville .....	1	29	HA '49	---	---	"The Authority does not practice segregation in any form." - DP '49	-----	---	---	---	1'49	

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Imperial .....	1	11	HA '49	---	---	"The Authority does not practice segregation in any form." - DP '49	-----	---	---	1 '49
Indio .....	1	20	HA '49	1	9	"...policy of nondiscrimination will be followed." - DP '49	1 '49 -Indio Hsg.	---	---	---
Kern County	.....		.....	.....		"The policy...is...to house...families as vacancies occur...We have always practiced integration." - Exec. Dir., 8/9/54				
(Arvin .....	1	50	HA '49	1	3	.....	1 '49 -Monte Vista	---	---	---
(Sakersfield ...	2	109	USHA	1	50	.....	1 '49 -Oro Vista	---	1 CS-USHA	1 USHA
(1	184	HA '49	1	175	.....					
(Delano .....	1	62	HA '49	1	6	.....	1 '49 -Valle Vista	---	---	---
(Shafter .....	1	34	HA '49	---	---	.....	-----	---	---	1 '49
Knights Indg. (see Yolo Co.)										
Live Oak .....	1	30	HA '49	---	---	"We have complete integration among all races..." - Exec. Dir.	-----	---	---	1 '49
Lomita (see Los Angeles County)										
Los Angeles .....	10	3154	USHA	10	1996	"...a policy of nondiscrimination shall be followed...and there shall be no segregation." - DP '49	10 USHA -	---	---	---
	9	4227	HA '49	9	2972		Aliso Village			
	2	594	HA '50	2	240		Avalon Gardens			
							Estrada Courts			
							Hacienda Village			
							Mead Homes			
							Pico Gardens			

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)				
	Proj.'s	Units		Proj.'s	Units		CI	NP	Other	NO	
Los Angeles (contd)							Pueblo del Rio Ramona Gardens Rancho San Pedro Rose Hill Courts 8 '49 - Aliso Extension Estrada Ext. Imperial-Compton Imperial Courts Jordan Downs Pacoima Site Rancho San Pedro Ext West LA Site 2 '50 - Dana Strand Normont Terr.	1 '49*			
Los Angeles Co ..						"Tenants from all races will be admitted to all the projects on the same basis." -HA Res., 2/14/52					
(Belvedere .....	1	494	USHA	1	26	.....	1 USHA - Maravilla	---	---	---	
(Lomita .....	1	301	USHA	---	---	.....	.....	---	---	---	1 USHA
(No. Long Beach..	1	712	USHA	1	20	.....	1 USHA - Carmelitos	---	---	---	
Los Banos .....	1	18	HA '49	---	---	"The LHA will follow a policy of housing...on the basis of urgency of need..." - DP '49	-----	---	---	---	1 '49
Martinez (see Contra Costa)											

\* One white family in otherwise all-Negro occupancy.

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Merced .....	1	138	HA '49	1	20	"Dwelling units will be made available to the various racial and national groups according to their respective needs." - Ltr., HA to PHA, 7/19/50	-----	---	1 SWP-'49	---
Modesto .....	1	150	HA '49	1	6	"No racial restrictions..." - DP '49	1 '49 - Westview	---	---	---
Monterey Co. .....						"Our applicants are taken in concurrent order ... We have no racial problems..." - Exec. Dir., 7/54				
(Gonzales .....	1	20	HA '49	---	---	.....	-----	---	---	1 '49
(Salinas .....	1	98	HA '49	1	8	.....	1 '49 -Laguna Haciendas	---	---	---
Needles .....	1	50	HA '49	1	2	"This Authority does not practice segregation in any form." - DP '49	1 '49 - Needles Homes	---	---	---
Newman .....	1	15	HA '49	---	---	"Location of project...does not preclude housing of eligible minority groups." - DP'49	-----	---	---	1 '49
No. Long Beach (see Los Ang.Co)						"				
No. Richmond (see Contra Costa)										
Oakdale .....	1	26	HA '49	---	---	"Efforts will be made...to prevent the fact /that project is in white neighborhood/ from precluding the housing of eligible minority groups." - DP '49	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)						(6) Actual Pattern of Occupancy (By number of occupied projects)				
(1) City	(2) Occ. Low-Rent Public Housing in Locality Pro.'s Units		(3) Program	(4) Occupancy by Negroes Pro.'s Units		(5) Racial Occupancy Policy Statement	CT	NP	Other	NO
Oakland .....	3	915	USHA	2	499	-----	2 USHA - Peralta Villa Campbell Vlg.	---	---	1 USHA
Oxnard .....	1	260	HA '49	1	61	"The stated policy of the HA is one of non-segregation." - RRO	1 '49 - Colonia Village	---	---	---
Paso Robles .....	1	149	HA '50	1	12	"Policy...to lease in accordance with need without regard to race." - DP '49	1 '50 - Oak Park	---	---	---
Patterson .....	1	20	HA '49	---	---	"...policy...to allocate DU's...without regard to race." - DP '49	-----	---	---	1 '49
Pittsburg, Pittsburg-Port Chicago (see Contra Costa Co.)										
Port Hueneme ....	1	30	HA '49	---	---	"There shall be no segregation." - DP '49	-----	---	---	1 '49
Redlands (see San Bernardino)										
Richmond .....	2	198	USHA	2	21	"Applicants are housed...without distinction as to race..." - HA Res. 9/4/52	2 USHA - Triangle Ct. Nystrom Vlg.	---	---	---
	1	299	HA '49	1	57					
Riverbank .....	1	30	HA '49	---	---	"Location of the project in a white neighborhood will not preclude the housing of eligible minority groups." - DP '49	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CF	NP	Other	NO
Sacramento .....	1	310	USHA	1	32	"No person will be segregated or discriminated against solely because of his race or color or creed..." - Court Stipulation, 3/28/52	1 USHA - New Helvetia	---	---	---
	1	399	HA '49	1	87		1 '49 - River Oaks			
Sacramento Co. ..	1	168	USHA	1	37		1 USHA - Dos Rios			
Salinas (see Monterey Co.)										
San Bernardino (see San Bernardino Co.)										
San Bernardino County .....	.....					"full cooperation between races and creeds is true to American tradition and the principles of Democracy." - LA Res., 1/2/52, adopted Residents' Handbook Regulation				
(Barstow .....	1	60	HA '49	1	3	.....	1 '49 - CAL-19-7	---	---	---
(Chino .....	1	49	HA '49	---	---	.....	.....	---	---	1 '49
(Colton .....	1	85	HA '49	1	9	.....	1 '49 - Colton Housing	---	---	---
(Redlands .....	1	50	USHA	1	4	.....	1 USHA - Laguna Homes	---	---	---
	1	75	HA '49	1	5	.....	1 '49 - Redlands Homes	---	---	---
(San Bernardino.	1	252	USHA	1	89	.....	1 USHA - Waterman Gdns.	---	---	---
	1	297	HA '49	1	159	.....	1 '49 - San Bernardino	---	---	---
San Francisco....	3	1733	USHA-MC	3	680	Court ruled against segregation 10/1/52, refusal by Supreme Court to review case on HA appeal, 5/25/54 "...same set of standards...without regard to race or color..." - HA Res. 5/28/54	2 USHA -Potrero Terr. Sunnydale	----	1 USHA-MCM	
	4	2492	HA '49-MC	4	1446		USHA-MCM* Holly Park Valencia Ca			
							1 '49 - Yerba Buena			

\* Integrated projects under a Management Combination in "Other" column.

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

CALIFORNIA (contd)				(6)						
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	MO
San Francisco (contd)						2 '49-ME - Alemany Bernal Harbor Slope Hunters Point Hunters View Potrero Annex '49-MEM*- No Beach PL			1 '49- MEM	
San Joaquin Co .....					"All races are housed in all projects. An integrated pattern is followed." - Exec. Dir. 8/31/54					
(Stockton .....	2	617	HA '49	2	178	.....	2 '49 - Sierra Vista Sierra-Vista- Lever	---	---	---
(Thornton .....	1	40	HA '49	---	---	.....	---	---	---	1 '49
(Tracy .....	2	99	HA '49	1	16	.....	1 '49 - Tracy Homes	---	---	1 '49
San Pablo .....	1	99	HA '49	1	6	-----	1 '49 - Vista delCamiro	---	---	---
Shafter (see Kern Co.)										
Stockton (see San Joaquin Co.)										
Thornton (see San Joaquin Co.)										
Tracy (see San Joaquin Co.)										

\* Integrated project under a Management Combination in "Other" column. The other project in the combination is occupied exclusively by Chinese.



TRENDS TOWARD OPEN OCCUPANCY  
as of  
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CALIFORNIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Turlock .....	1	30	HA '49	---	---	... "would not preclude housing of eligible non-whites... - DP '49	-----	---	---	1 '49
Ventura .....	1	100	HA '49	1	14	"The racial groups to be served are white and colored." - DP '49	1 '49 - Westview	---	---	---
Wasco .....	1	24	HA '49	1	2	-----	1 '49 - Valley Homes	---	---	---
Winters (see Yolo Co.)										
Woodland (see Yolo Co.)										
Yolo (see Yolo Co.)										
Yolo County .....						"This Authority does not practice segregation." - Exec. Dir., 8/6/54				
(Broderick .....	1	50	HA '49	1	4	.....	1 '49 - River Fork Hms	---	---	---
(Esparto .....	1	14	HA '49	---	---	.....	-----	---	---	1 '49
(Knights Ldg. ...	1	8	HA '49	---	---	.....	-----	---	---	1 '49
(Winters .....	1	27	HA '49	---	---	.....	-----	---	---	---
(Woodland .....	1	59	HA '49	1	2	.....	1 '49 - Yolando Homes	---	---	---
(Yolo .....	1	9	HA '49	---	---	.....	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

COLORADO										
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS	2	12 3453	2 USHA HA '49	12	752	2 Statements	12 3 USHA 9 '49	(D-15) ---	---	---
Denver.....		3 765 8 2466	USHA-MC HA '49- MC	3 162 8 565	"There is no racial segregation in occupied projects...no racial segregation in projects under program reservation." - DP '49	1 USHA - Las Casitas 2 USHA-MC - Lincoln Park Lincoln Park Platte-Arapahoe Platte Valley 7 '49 - Columbine Curtis Park Newton South Lincoln Stapleton West Ridge Westwood 1 '49-MC - Sun Valley Homes Sun Valley Annex				
Pueblo.....		1 222	HA '49	1 25	"There will be no racial segregation." - DP '49	1 '49 - Sangre de Criste	---	---	---	

TRENDS TOWARD OPEN OCCUPANCY  
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CONNECTICUT

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		GI	NP	Other	NO
TOTALS	13	28 8889 (D-29)	4 USHA HA '49 HA '50 FWA	28	3729	State Law ll Statements	24 9 USHA 13 '49 1 FWA 1 '50	---	4 3 SWP 1 CS (D-5)	---
Bridgeport ...	2	1595 718	USHA HA '49	2	726 459	"All racial groups will be served." - DP '49	2 '49 - Phineas Barnum Chas. Greene	---	2 SWP- USHA	---
Bristol .....	1	200	HA '50	1	5	-----	1 '50 - Cambridge Park	---	---	---
East Hartford	1	100	HA '49	1	7	"The LHA will admit to occupancy all eligible families regardless of race, color or creed." - DP '49	1 '49 - Hockanum Hms	---	---	---
Greenwich ....	1	110	HA '49	1	15	"Will adhere to state laws re discrimination." - DP '49	1 '49 - Wilbur Peck	---	---	---
Hartford .....	4	1875 597	USHA-MC HA '49	4	850 191	"No applicant...shall be subject to discrimina- tion or segregation because of his race, nat- ional origin,..." - Comm. Council Res. 1/49	3 USHA - Charter Oak Dutch Point Nelton Court 1 '49 - Harriet B. Stowe	---	1 CS-USHA -MC	---
Middletown ...	1	187	USHA	1	38	-----	1 USHA - Long River Vlg.	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
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CONNECTICUT (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)				
	Proj's	Units		Proj's	Units		CI	NP	Other	NO	
											Proj's
New Britain ...	1	336	USHA	1	46	"...will serve all applicants on the basis of... need...and will not discriminate against any on the basis of race or creed." - DP '49	1	USHA - Mount Pleasant	---	---	---
	1	160	HA'49	1	20		1 '49 - Oval Grove				
New Haven .....	3	1031	USHA	3	443	"...will not discriminate against any on the basis of race, color or creed." - DP '49	3	USHA -Elm Haven Farnum Courts Quinnipiac Terr.	---	---	---
	2	561	HA'49	2	344		2 '49 - Elm Haven Ext. Rockview				
Norwalk .....	1	132	USHA	1	63	"...will not discriminate against any on the basis of race." - DP '49	1	'49 - Roodner Court	---	1 SWP- USHA	---
	1	210	HA'49	1	172						
Norwich .....	1	75	HA'49	1	1	"No discrimination with respect to race." - DP '49	1	'49 - Oak Wood Knoll*	---	---	---
Stamford .....	1	249	USHA	1	65	"...will serve all applicants on basis of urgency of need." - DP '49	1	USHA - Southfield	---	---	---
	1	252	HA'49	1	80		1 '49 - Southfield				
	1	147	FWA	1	18		1 FWA - Fairfield				
Waterbury ....	1	255	HA'49	1	184	"...there will be no discrimination with respect to race..." - DP '49	1	'49 - Berkeley Egts.	---	---	---
Willimantic ..	1	99	HA'49	1	2	"...this office will make notation of applicant's race for reporting purposes only." - Ltr., Exec. Dir. to FWA, 1/9/52	1	'49 - Nathan Hale	---	---	---

\*In addition to one Negro family, other racial minority families are in occupancy.

TRENDS TOWARD OPEN OCCUPANCY  
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DELAWARE

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj.'s	Units		Proj.'s	Units		GI	NP	Other	NO
TOTALS 1	4	756	2 USHA HA '49	4	504	1 Statement	4 2 USHA 2 '49	---	---	---
Wilmington ....	2 2	378 378	USHA HA '49	2 2	255 249	"...that dwelling accommodations should be allocated on the basis of need, without regard to race..." - HA Res., 12/10/53	2 USHA - Eastlake Southbridge 2 '49 - Eastlake Ext. Southbridge Ext.			

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj.'s	Units		Proj.'s	Units		GI	NP	Other	NO
TOTALS 1	19	5267	4 USHA HA '49 HA '50 FWA	19	4618	1 Statement	7 1 USHA 3 '49 3 '50	1 1 USHA	11 10 CS 1 MCM	---
Washington ....	8 6 4 1	2762 1608 628 269	USHA HA '49 HA '50 FWA	8 7 4 1	2578 1365 406 269	"All permanent low-rent housing shall be available for occupancy by low-income families without regard to race, color, creed or national origin." - HA Res., 6/6/53	1 USHA - Fort Dupont USHA-MC - Wilson** 3 '49 - Cooper Dws. Highland Add. Stanton Dws. 3 '50 - Knox Hill Highland Dws. Stoddert Dws.	1 USHA*	1 USHA-MCM 5 CS-USHA 3 CS-'49 1 CS-FWA 1 CS-'50	---

\* One white family in an otherwise all-Negro project.

\*\* One integrated project under Management Combination in "Other" column.

TRENDS TOWARD OPEN OCCUPANCY  
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ILLINOIS				(6) Actual Pattern of Occupancy (By number of occupied projects)						
(1)	(2) Occ. Low-Rent Public Housing in Locality		(3)	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement				
City	Proj's	Units	Program	Proj's	Units		CI	NP	Other	NO
TOTALS	10	35 18,431	3 USHA HA '49 FWA	29	14,139	6 Statements:	16 2 USHA 11 '49 3 FWA	4 1 USHA 3 '49	9 3 SWP 6 CS	6 2 USHA 4 '49
Chicago .....	7 12 3	5267 8571 2367	USHA HA '49 FWA	6 12 3	4868 8082 622	"...in the selection and admission of families ...families shall not be segregated or otherwise discriminated against on grounds of race, color, or creed, national origin or ancestry." - HA Res., 1/11/50 "...it is the policy of this City that public housing should be available...without regard to race..." - City Council Res., 4/7/54	2 USHA - Cabrini Homes Lawndale Gdns. 7 '49 - Abbott Homes Cabrini Ext. Ickes Homes Le Claire Ext. Lowden Homes Olander Homes Wells Ext. 3 FWA - Addams Homes Lathrop Homes Trumbull Park	1 USHA* 2 '49	3 CS-USHA 3 CS-'49	1 USHA
Chicago Hgts.	2	52	HA '49	2	49	-----	1 '49 - Chicago Hgts.	1 '49*	---	---
Gillespie ...	1	20	HA '49	---	---	"There will be no racial segregation or discrimination..." - DP'49	-----	---	---	1 '49
Hillshoro ....	1	48	HA '49	1	4	"There will be no racial segregation or discrimination." - DP'49	-----	---	1 SWP-'49	---
Joliet .....	1	46	HA '49	1	38	-----	1 '49 - Joliet Housing	---	---	---

\* One white family in otherwise all-Negro occupancy.

NOTE: Illinois has no nondiscrimination law specifying housing; however, the Chicago Housing Authority interprets Sec. 128k of the Illinois Criminal Code as applicable. This law states that no municipal corporation can deny the use of its facilities to any person or group "on account of race, color or religion."

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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ILLINOIS (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Lincoln . . . .	1	87	HA'49	---	---	"It is the intention of the LA to exercise no discrimination..." - DP'49	-----	---	---	1 '49
Litchfield ...	1	63	HA'49	1	2	"There will be no racial segregation or discrimination." - DP'49	-----	---	1 SWP-'49	---
Peoria .....	2	1330	USHA-MC	1	184	-----	1 '49 - Taft Homes	---	1 SWP- USHA	1 USHA-MC 1 '49
Petersburg . .	1	32	HA'49	---	---	"Project will serve both Negro and white." - DP'49	-----	---	---	1 '49
Summit .....	1	35	HA'49	1	32	-----	1 '49 - Summit Housing	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
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INDIANA										
(1)	(2)		(3)	(4)		(5)	(6)			
City	Occ. Low-Rent Public Housing in Locality		Program	Occupancy by Negroes		Racial Occupancy Policy Statement	Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS 5	14	3043	3 USHA HA '49 FWA	11	2036	2 Statements, 1 Court Decision	2 1 '49 1 USHA	1 1 FWA	8 3 SWP 5 CS	3 2 USHA 1 '49
Evansville ...	3 1	379 185	HA '49 FWA	3 1	114 183	Separation "solely because of race and color is...in violation of rights secured...by equal protection and due process clauses of the Constitution..." - Order, State Court 7/6/53	1 HA '49 - Fulton Square	----	1 SWP-'49 1 CS-'49 1 CS-FWA	
Gary.....	3 2	738 497	USHA HA '49	2 2	308 497	-----	1 USHA - Ivanhoe Gdns.	----	1 CS-USHA 2 CS'49	1 USHA
Indianapolis..	1	748	FWA	1	747	-----	-----	1 FWA	----	----
Muncie .....	2 1	382 79	USHA HA '49	1 1	115 72	"Projects will...be flexible as to racial occupancy." - DP'49	-----	----	1 SWP- USHA 1 SWP-'49	1 USHA
Tell City ....	1	35	HA '49	----	----	"Any program developed...shall be and remain open and unrestricted to any color or nationality without discrimination." - DP'49	-----	----	----	1 '49



TRENDS TOWARD OPEN OCCUPANCY  
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KENTUCKY

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS	1	8 4493	3 USHA HA '49 FWA	4	2000	1 Court Decision	---	---	4 CS	4 2 USHA 1 '49 1 FWA
Louisville .....		4 2656 2 1502 2 335	USHA HA '49 FWA	2 1227 1 649 1 124		Circuit Court of Appeals approved plan of integration filed by Housing Authority, ordered steps for implementation and gave Authority one year to show effective action. - May 24, 1957	-----	----	2 CS-USHA 1 CS-'49 1 CS-FWA	2 USHA 1 '49 1 FWA

TRENDS TOWARD OPEN OCCUPANCY  
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LOUISIANA											
City	(1)	(2)		(3)	(4)		(5)	(6)			
		Occ. Low-Rent Public Housing in Locality			Occupancy by Negroes			Actual Pattern of Occupancy (By number of occupied projects)			
		Proj's	Units	Program	Proj's	Units	Racial Occupancy Policy Statement	CI	NP	Other	NO
TOTALS	1	2	75	$\frac{1}{HA'49}$	1	14	1 Statement	1 '49	---	---	1 '49
Rayne .....		2	75	HA'49	1	14	Integration conceived to overcome occupancy lag. "We have heard of very little community reaction except statements that this seems to be good business..." - Ltr., Exec. Dir., 8/24/54	1 '49 - Clark Village	---	---	1 '49

MAINE

TOTALS	2	2	227	$\frac{2}{HA'49}$ HA'50	1	2	1 Statement	1 '50		---	1 '49
Fort Fairfield		1	36	HA'49	---	---	"...will not discriminate against any on the basis of race..." - DP '49	-----	---	---	1 '49
Portland .....		1	191	HA'50	1	2	-----	1 '50 - Sagamore Village		---	---

TRENDS TOWARD OPEN OCCUPANCY  
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MARYLAND

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		GI	NP	Other	NO
TOTALS	17	8484	3 USHA HA '49 HA '50	14	5595	1 Statement	6 2 USHA 2 '49 2 '50	---	8 -CS 6 USHA 2 '49	3 1 USHA 1 '49 1 '50
Baltimore....	9 5 3	4944 2553 987	USHA HA '49 HA '50	8 4 2	3248 1932 415	"...a clear trend toward the abandonment of policies sanctioning segregation...affects the Authority's own policies. Accordingly, the Authority is proceeding to revise its admission policies by eliminating the factor of race in the selection of eligible tenants..." - HA Res., 6/25/54	2 USHA- Latrobe Homes Perkins Homes 2 '49- Lafayette Courts Flag House 2 '50- Fairfield Homes Westport	'----	6 CS-USHA 2 CS-'49	1 USHA 1 '49 1 '50

TRENDS TOWARD OPEN OCCUPANCY  
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MASSACHUSETTS

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS 22	48	16,808	4 USHA HA '49 HA '50 FWA	32	1861	State Law 20 Statements	26 6 USHA 18 '49 1 FWA 1 '50	5 2 '49 3 USHA	1 1 SWP	16 5 USHA 9 '49 1 '50 1 FWA
Boston .....	6 7 1 1	4037 4053 1002 865	USHA HA '49 FWA HA '50	3 7 ---	414 1075 ---	"...the...Authority agrees that there shall be no discrimination because of race, color, creed, religion or national origin in the selection of tenants..." - City Council Res., 6/28/48	1 USHA- Heath Street 7 '49- Bromley Park Columbia Point Franklin Hill Mission Hill Ext. South End West Roxbury Whittier Street		1 SWP- USHA	3 USHA 1 FWA
Brockton .....	1	100	HA '49	1	8	"...will not discriminate...on the basis of race, color or creed." - DP '49	1 '50- Old Colony 1 '49- Hillside Vlg.	---	---	---
Cambridge ....	1 2 1	324 275 294	USHA HA '49 FWA	1 2 1	30 47 8	"It is the policy...to practice no discrimination or segregation on the basis of race..." - DP '49	1 USHA- Washington Elms 2 '49- Corcoran Park Putnam Gardens 1 FWA- New Towne Court	---	---	---
Chelsea .....	2	188	HA '49	---	---	"There will be no discrimination in tenant selection with respect to race..." - DP '49	-----	---	---	2 '49

TRENDS TOWARD OPEN OCCUPANCY  
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MASSACHUSETTS (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		GI	NP	Other	NO
Fall River ....	2	534	USHA	2	14	HA "...will not discriminate...on the basis of race, color or creed." - DP '49	2 USHA - Harbor Terrace Sunset Hill	---	---	---
	1	300	HA'49	1	2					
Framingham ....	1	125	HA'49	---	---	"LA...will not discriminate against any on the basis of race..." - DP '49	-----	---	---	1 '49
Gloucester ....	1	100	HA'49	---	---	"...HA will adhere to State law with respect to racial discrimination..." - DP '49	-----	---	---	1 '49
Holyoke .....	2	385	USHA	1	1	"Distribution of units...will be based solely on need without regard to race..." - DP '49	-----	1 USHA	---	1 USHA
	1	289	USHA	1	2					
Lawrence .....	1	289	USHA	1	2	"Any nonwhite families applying...are considered on the same basis as white families." -DP '49	1 USHA - Merrimack Cts.	---	---	1 '49
	1	204	HA'49	---	---					
Lowell .....	1	529	USHA	---	---	"There will be no discrimination...with respect to race, color or creed." - DP '49	-----	---	---	1 USHA 1 '49
	1	153	HA'49	---	---					
Lynn .....	1	292	HA'49	1	37	LA "will admit to occupancy all eligible families regardless of race..." - DP '49	1 '49 - Holyoke St.	---	---	---
Malden .....	1	250	HA'49	1	7	-----	1 '49 - Malden Housing	---	---	---
Medford .....	1	149	HA'49	1	1	"There will be no discrimination by race or color in selecting tenants." - DP '49	-----	1 '49	---	---
	2	395	USHA	2	129					
New Bedford ...	2	494	HA'49	2	57	"The LEA observes a policy of nondiscrimination." - DP '49	1 USHA- Bay Village	1 USHA	---	---
	2	494	HA'49	2	57					

TRENDS TOWARD OPEN OCCUPANCY  
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MASSACHUSETTS (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Northampton ..	1	50	HA '49	---	---	The LHA "...will not discriminate..." - DP '49	-----	---	---	1 '49
Pittsfield ...	1	96	HA '50	---	---	-----	-----	---	---	1 '50
Quincy .....	1	179	HA '49	---	---	"No discrimination is made against nonwhite tenants." - DP '49	-----	---	---	1 '49
Revere .....	1	100	HA '49	---	---	The LA "has established a policy of non-discrimination." - DP '49	-----	---	---	1 '49
Somerville ....	1	209	HA '49	1	2	"We propose to select tenants and assign apartments...without discrimination or segregation." - DP '49	1 '49 - Mystic Avenue	---	---	---
Taunton ... .	1	137	HA '49	1	7	The HA "... will not discriminate on the basis of race." - DP '49	1 '49 - Fairfax Garden	---	---	---
Noburn .....	1	100	HA '49	1	1	"Eligible families regardless of race... will be admitted..." - DP '49	-----	1 '49	---	---
Worcester ....	1	600	HA '49	1	17	"The selection of tenants is on the basis of need." - DP '49	1 '49 - Great Brook Valley	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
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MICHIGAN

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS 14	26	9657	4 USHA HA '49 HA '50 PWA	17	4831	State Law 6 Statements, 3 Court Decisions	7 4 USHA 3 '49	1 1 PWA	9 2 SWP 7 CS	9 1 USHA 8 '49
Albion .....	1	98	HA '49	1	77	-----	-----	---	1 SWP- '49	---
Alpena .....	2	72	HA '49	---	---	-----	-----	---	---	2 '49
Baraga .....	1	9	HA '49	---	---	"There is no racial discrimination or segregation" - DP '49	-----	---	---	1 '49
Belding .....	1	20	HA '49	---	---	"Any program developed...shall be and remain open ...to any color or nationality..." - DP '49	-----	---	---	1 '49
Benton Harbor	2	180	HA '49	2	88	U.S. District Court ruled plaintiffs entitled to injunction restraining Housing Authority from discrimination. - 12/21/56	1 '49 - East Washington Apartments	---	1 CS- '49	
Bessemer .....	1	30	HA '49	---	---	-----	-----	---	---	1 '49
Bronson .....	1	26	HA '49	---	---	-----	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
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MICHIGAN (contd)										
(1)	(2)		(3)	(4)		(5)	(6)			
City	Occ. Low-Rent Public Housing in Locality		Program	Occupancy by Negroes		Racial Occupancy Policy Statement	Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	MP	Other	WO
Detroit .....	5	3325	USHA	4	249	U.S. District Court enjoined the Housing Commission from maintaining racially segregated projects, concluding that "in public housing the doctrine of 'separate but equal' has no place. Separate housing facilities are inherently unequal." - c/22/54	3 USHA - Charles Terr. Herman Gardens Parkside Add. 1 '49 - MC - Jeffries Bldg. (2 projects)	1 FWA	1 USHA-CS 1 CS-'49-MC 1 CS-'50 1 CS-FWA	1 USHA
	2	3148	HA '49	2	3094					
	1	200	HA '50	1	200					
	2	1436	FWA	2	700					
Hamtramck .....	1	263	USHA	1	78	County Circuit Court "permanently enjoined and restrained" the LEA from making any distinction on the basis of race or color. - 1/7/54	1 USHA - Hamtramck Homes	---	---	---
Pontiac .....	1	398	HA '49	1	NR	"All public housing projects...must be open... without distinction as to creed, race..." - City Comm. Res., 12/14/43, HA Res.11/19/51	1 '49 - Lakeside Homes	---	---	---
River Rouge ...	2	99	HA '49	1	47	-----	-----	---	1 CS-'49	1 '49
Saginaw .....	1	235	HA '49	1	199	LEA recognized the principles of democracy as a matter of policy and believed their application "...with respect to public housing, should be carried out in an orderly and progressive manner." - HA Res., 2/16/56	-----	---	1 SWP-'49	---
South Lyon ...	1	19	HA '49	---	---	No Negroes in area, but "will show no prejudice." - DP '49	-----	---	---	1 '49
Xpsilanti .....	1	99	HA '50	1	99	"The intent of the Commission is to provide... housing to all racial groups according to their need, without reference to any segregation pattern or quota system." - Application for Reservation	-----	---	1 CS-'50	---



TRENDS TOWARD OPEN OCCUPANCY  
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MINNESOTA

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS	7	9 2089	2 HA '49 FWA	5	216	State Law 6 Statements	5 4 '49 1 FWA	---	---	4 4 '49
Chisholm .....	1	38	HA '49	---	---	-----	-----	---	---	1 '49
Duluth .....	1	200	HA '49	1	7	The LEA "does not propose to discriminate..." -DP	1 '49 - Harbor View	---	---	---
Hibbing .....	1	99	HA '49	---	---	"...there will be no racial segregation." - DP '49	-----	---	---	1 '49
Minneapolis ...	1	184	HA '49	1	10	"Opposed as a matter of policy to programming... on a racial basis...all racial groups will be served equally...without discrimination or segre- gation." - DP '49	1 '49 - Glen Dale 1 FWA - Field Homes	---	---	---
St. Paul .....	2	840	HA '49	2	37	"...no segregation will be...permitted."-HA Res.	2 '49 - McDonough Homes Roosevelt Homes	---	---	---
Virginia .....	1	110	HA '49	---	---	"Will give due consideration...to...any eligible nonwhites..." - DP '49	-----	---	---	1 '49
Winona .....	1	158	HA '49	---	---	"Families shall not be segregated or otherwise discriminated against on grounds of race..." - DP '49	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
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MISSOURI										
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		GI	NP	Other	NO
TOTALS 2	10	7105	2 USHA HA '49	8	4608	1 Statement, 1 Court Decision	6 1 USHA 5 '49	---	2 2 CS	2 2 '49
Kansas City ..	3	1145	HA '49	1	499	"All present programs on MO-2-4,6,7,8 and 9 will be open occupancy." - Exec. Dir., 4/11/57	-----	---	1 CS-'49	2 '49
St. Louis ....	2 5	1302 4658	USHA HA '49	2 5	698 3451	U.S. District Court permanently enjoined the LHA from segregating on the basis of race or color. - 12/27/55 LHA voted to abide by this ruling 1/4/56	1 USHA - PeaBody Terrace 5 '49 - Cochran Gardens Darst Apts. Igoe Apts. Fruitt Homes Vaughn Apts.	---	1 CS-USHA	---

MONTANA										
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		GI	NP	Other	NO
TOTALS 3	4	181	2 USHA HA '49	1	1	2 Statements	-----	1 '49	---	3 2 '49 1 USHA
Anaconda.....	1 1	78 49	USHA HA '49	---	---	-----	-----	1 '49	---	1 USHA
Fairview . ...	1	14	HA '49	---	---	"Eligible families will be housed..without regard to race..." - DP '49	-----	---	---	1 '49
Sidney .....	1	40	HA '49	---	---	"Occupancy to be based on need only without discrimination as to race,..." - DP '49	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
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										NEBRASKA			
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)						
	Proj.'s	Units		Proj.'s	Units		CI	NP	Other	NO			
TOTALS	1	1760	3 USHA HA '49 PWA	4	732	1 Statement	1 '49	---	3 SWP	---			
Omaha .....	2	787	USHA	2	175	"The...Authority accepts the policy of racial integration in its selection of tenants..." - HA Res., 11/9/51	1 '49 - MC - Hilltop Pleasant View Spencer Bms.	2 SWP- USHA 1 SWP-PWA	---				
	1	690	HA '49	1	444								
	1	283	PWA	1	113								
										NEVADA			
TOTALS	1	99	1 HA '49	1	75	-----	1 '49	---	---	---			
Las Vegas ....	1	99	HA '49	1	75	-----	1 '49 - Marble Manor	---	---	---			
										NEW HAMPSHIRE			
TOTALS	3	625	1 HA '49	1	1	3 Statements	---	1 '49	---	3 '49			
Dover .....	1	124	HA '49	---	---	"Will not discriminate...on the basis of race, color or creed." - DP '49	-----	---	---	1 '49			
Manchester ..	2	401	HA '49	1	1	"...will not discriminate against any on the basis of race..." - DP '49	-----	1 '49	---	1 '49			
Nashua .....	1	100	HA '49	---	---	"Will not discriminate against any on the basis of race, color or creed." - DP '49	-----	---	---	1 '49			

TRENDS TOWARD OPEN OCCUPANCY  
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NEW JERSEY						(6) Actual Pattern of Occupancy (By number of occupied projects)			
(1)	(2) Occ. Low-Rent Public Housing in Locality	(3)	(4) Occupancy by Negroes		(5)				
City	Proj's Units	Program	Proj's Units		Racial Occupancy Policy Statement	CI	NP	Other	NO
TOTALS 35	82 22,366 (D-91)	4 USHA HA '49 HA '50 FWA	65	7804	State Law 30 Statements, 1 Court Decision	46 (D-53) 17 USHA 29 '49 1 '50	4 1 USHA 2 '49	15 3 SWP 12 CS	17 (D-19) 5 USHA 10 '49 1 '50 1 IWA
Asbury Park .....	2 185 1 123	USHA HA '49	1	125	"For all the purposes of the Act to which this Act is a supplement, no person shall because of race, religious principles, color, national origin or ancestry be subject to any discrimination". - Senate Bills 178-185, 5/5/50	-----	-----	1 CS-USHA 1 CS-'49	1 USHA
Atlantic City ...	1 333 2 285 1 279	USHA HA '49 FWA	---	---	"Units will be allocated without regard to race, creed, color or national origin." - DP '49	-----	-----	1 CS-'49 1 CS-FWA	1 USHA 1 '49
Bayonne .....	1 496	HA '49- ME	1	61	"...will serve all racial groups without discrimination and without segregation." - DP '49	1 '49-ME - Bergen Point Gdns. Centerville Gdns. Lotourette Pamrapp Gdns.	-----	-----	-----
Beverly .....	1 71	USHA	1	27	-----	-----	-----	1 SWP- USHA	-----

TRENDS TOWARD OPEN OCCUPANCY  
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NEW JERSEY (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CT	NP	Other	NO
Burlington .....	1	90	USHA	1	40	-----	-----	---	1 SWP- USHA	---
Camden .....	2	584	USHA	1	278	"Will abide by a policy of nondiscrimination in the selection of tenants." - DP '49	-----	1 '49	1 CS-USHA	1 USHA
	2	635	HA '49	2	268				1 CS-'49	1 FWA
	1	200	HA '50	1	200				1 CS-'50	
	1	514	PWA	---	---					
Elisabeth .....	2	828	USHA	2	156	Superior Court of N.J. ruled for plaintiff Negroes in case against discrimination and segregation. - June 1954	2 USHA - Mravlag Manor Pioneer Homes	---	---	---
Florence .....	1	49	HA '49	1	33	"The selection of tenants will be made... without regard to race..." - DP '49	1 '49 - Maplewood Hms.	---	---	---
Garfield .....	2	148	HA '49	2	6	"The new housing will be allotted without regard to race..." - DP '49	2 '49 - Garfield Ct. Marzitelli Ct.	---	---	---
Guttenberg .....	1	42	HA '49	---	---	"New housing will be allotted without regard to race..." - DP '49	-----	---	---	1 '49
Hackensack .....	1	144	HA '49	1	57	"New housing will be allotted without regard to race..." - DP '49	1 '49 - Oratam Court	---	---	---
Harrison .....	1	214	USHA	---	---	"Dwelling units will be allocated...without regard for race..." - DP '49	-----	---	---	1 USHA
	1	54	HA '49	---	---					1 '49
Highlands .....	1	30	HA '49	---	---	"There will be no discrimination..." - DP '49	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
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NEW JERSEY (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj.'s	Units		Proj.'s	Units		CI	NP	Other	NO
Hoboken .....	1	694	HA '49- MC	1	29	"New housing will be allotted without regard to race..." - DP '49	1 '49-MC-Columbus Gdns. Jackson Gdns.	---	---	---
Irvington .....	1	125	HA '49	---	---	"Will abide by non-segregation laws of the State of New Jersey." - DP '49	-----	---	---	1 '49
Jersey City .....	5	1593	USHA	5	985	"...will allocate dwelling units...without regard to race..." - DP '49	5 USHA- Holland Apts. Hudson Gardens Lafayette Gdns. Marion Gardens Washington Apts. 3 '49- Montgomery Gdns. Moore Apts. B.T. Washington	---	---	---
	3	1196	HA '49	3	200					
Lodi .....	1	100	HA '49	1	5	"New housing will be allotted without regard to race..." - DP '49	1 '49 - DeVries Park	---	---	---
Long Branch .....	2	210	USHA	2	118	"Our policy is one of nondiscrimination...We have and will adhere to all Federal, State or local laws pertaining to the rights and privileges of minority groups." - Exec. Dir., 4/16/56	-----	---	1 SWP- USHA	1 '49
	2	146	HA '49	1	46					
Morristown .....	1	93	HA '49	1	66	"New housing will be allotted without regard to race..." - DP '49	1 '49 - Pocahontas Lake	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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NEW JERSEY (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Newark .....	7	2698	USHA	7	1119	"Dwelling units will be allocated..without regard to race, religious preference, color, national origin or ancestry..." - HA Res., 9/14/50	7 USHA - Baxter Terrace Boyden Court Crane Village Fuld Court Hyatt Court Pennington Ct. Roosevelt Hms.	---	---	---
	4	4357	HA '49	4	1858					
	1	301	HA '50	1	19					
New Brunswick ...	1	60	USHA	1	59	The LHA "intends to...select tenants...with- out regard to race or color..." - DP '49	1 '49 - Schwartz Homes	1 USHA*	---	---
	1	199	HA '49	1	29					
North Bergen ...	1	172	USHA	---	---	-----	-----	---	---	1 USHA
Orange .....	1	277	HA '49- MC	1	178	"Units will be allocated on a nondiscrimina- tory basis..." - DP '49	'49-MC - Rossi Homes**	---	1 MCM-'49	---
Passaic .....	1	500	HA '49- MC	1	239	"New housing will be allotted without regard to race..." - DP '49	1 '49-MC -Spear Village Vreeland	---	---	---
Paterson .....	1	300	USHA	1	46	New housing will be allotted without regard to race..." - DP '49	3 USHA - Riverside '49 - Colonial Site Alexander Hamilton McNulty Project	---	---	---
	3	900	HA '49	3	284					

\* One white family in otherwise all-Negro occupancy.

\*\* Integrated project under Management Combination in "Other" column.

TRENDS TOWARD OPEN OCCUPANCY  
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NEW JERSEY (contd)						(6)				
(1)	(2)		(3)	(4)		(5)	Actual Pattern of Occupancy (By number of occupied projects)			
City	Occ. Low-Rent Public Housing in Locality		Program	Occupancy by Negroes		Racial Occupancy Policy Statement	CI	NP	Other	NO
	Proj's	Units		Proj's	Units					
Perth Amboy .....	1	256	USHA	1	40	"Housing will be allotted without regard to race..." - DP '49	1 USHA - Dunlap Homes	---	---	---
	1	250	HA '49	1	61					
Phillipsburg ....	1	150	HA '49	---	---	"New housing will be allotted without regard to race..." - DP '49	-----	---	---	1 '49
	1	250	HA '50	---	---					1 '50
Plainfield .....	1	127	HA '49	1	121	-----	1 '49 - Plainfield Hsg.	---	---	---
Princeton .....	1	49	HA '49	1	48	"The Authority will conform to the applicable laws of the State..." - DP '49	1 '49 - Hageman Homes	---	---	---
Rahway .....	1	76	HA '49	1	16	"Will allocate dwellings...without regard to race or color." - DP '49	1 '49 - Glendinning Hms.	---	---	---
South Amboy .....	1	75	HA '49	---	---	Sec. 102 and 202 of DP '49 contain nondiscrimination statement in accordance with State Law.	-----	---	---	1 '49
Tronton .....	3	614	USHA	3	240	"Units will be allocated in accordance with laws of State of New Jersey". - DP '49, 1952	1 USHA - Donnelly Hms.	1 '49*	2 CS-USHA	
	4	673	HA '49- MC	4	176					
Union City .....	1	355	HA '49- MC	---	---	"New housing will be allotted without regard to race..." - DP '49	-----	---	---	1 '49-MC

\* One white family in otherwise all-Negro occupancy.



TRENDS TOWARD OPEN OCCUPANCY  
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NEW JERSEY (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj.'s	Units		Proj.'s	Units		CI	NP	Other	NO
West New York ...	2	118	HA '49	1	2	"Tenant selection will be made...without regard to race..." - DP '49	1 '49 - Palisade Gdns.	---	---	1 '49
Woodbridge .....	1	148	HA '49	1	4	"Will allocate housing...without regard to race or creed." - DP '49	1 '49 - Woodbridge Gardens	---	---	---

							NEW MEXICO			
(1)	(2)		(3)	(4)		(5)	(6)			
TOTALS	2	2	141	1	25	2 Statements	2 '49	---	---	---
Alamogordo .....	1	70	HA '49	1	4	"There will be no segregation." - DP '49	1 '49 - Alta Vista Homes	---	---	---
Clovis .....	1	71	HA '49	1	21	"Tenancy in the project will be on a completely non-segregated basis." - DP '49	1 '49 - Clovis Hsg.	---	---	---

TRENDS TOWARD OPEN OCCUPANCY

as of  
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NEW YORK (1) City	(2) Occ. Low-Rent Public Housing in Locality Proj's Units		(3) Program	(4) Occupancy by Negroes Proj's Units		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)				
	GI	NP		Other	NO						
TOTALS	21	65 46,795 (D-66)	4 USHA HA '49 HA '50 PWA	58	17,667	State Law 16 Statements	52 11 USHA 33 '49 3 '50 5 PWA	(D-53)	4 3 '49 1 '50	2 2 CS	7 2 USHA 4 '49 1 '50
				-		"For all purposes of this Chapter, no person shall because of race, creed, color or national origin, be subjected to any discrimination." - Laws of N.Y. Chap. 808, 1939 "The practice of discrimination because of race, ... in any publicly assisted housing accommodations is hereby declared to be against public policy." The law continues, defining "Discrimination" to include segregation and separation, and providing damages for violation. - Chap. 287, Sec. 18.a.2, Laws of 1950					
Albany .....	1	396	HA '49- ME	1	28	The HA "agrees to allocate housing solely on the basis of relative need without regard to race..." - DP '49	1 '49 -MC - Albany Hsg. Project (2 Proj.)	---	---	---	---
Binghamton ...	1	149	HA '49	1	11	"There is no discrimination..." - DP '49	1 '49 - Carlisle Hill	---	---	---	---
Buffalo .....	4	1899	USHA HA '49 HA '50 PWA	4	739	"It is the intent of the Authority to allocate units on the basis of need, without regard to race..." - DP '49	2 USHA - Lakeview Commodore Perry 3 '49 - Parrish Place Perry Extension Shafer Village 2 '50 - Langfield Homes LaSalle Courts 1 PWA - Kenfield	---	2 CS-USHA	---	---

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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NEW YORK (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	RP	Other	NO
Elmira .....	1	140	HA '50	---	---	-----	-----	---	---	1 '50
Herkimer .....	1	50	HA '49	---	---	"...will be guided by state laws and units will allocated on basis of need without regard to race..." - DP '49	-----	---	---	1 '49
Lackawanna ...	1	267	FWA	1	64	"Insofar as races to be served...we shall abide by the laws of the State..." - Application for Transfer, 1951	1 FWA - Baker Homes	---	---	---
Massena .....	1	190	HA '50	1	1	"Will be governed by laws of the State...with respect to racial distribution." - Application for Transfer	-----	1 '50	---	---
Mechanicville	1	60	HA '49	---	---	"Dwelling units will be allocated without regard to race or color, ..." - DP '49	-----	---	---	1 '49
New York City	8 21 2	10,713 24,087 2,197	USHA HA '49 FWA	8 21 2	4,644 10,375 1,059	The law declares the policy of the city to be "to assure equal opportunity to all residents to live in decent, sanitary and healthful living quarters, regardless of race, color..."; provides fines and injunctive relief for discrimination and segregation. - Amend. to Adm. Code, 3/14/51	8 USHA - Clason Point East River Kingsborough Markham Queensbridge Red Hook South Jamaica Vladeck 21 '49 - Baruch Breukelen Brevoort Bronxdale Cooper Park Edenwald General Grant Gravesend Hammel	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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NEW YORK (contd)				(6) Actual Pattern of Occupancy (By number of occupied projects)						
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	CI	NP	Other	NO
	Proj's	Units		Proj's	Units					
New York City (contd)	.....		....	.....		.....	Highbridge Jefferson Park Mariners Harbor LaGuardia Red Hook Ext. Ria Homes St. Nicholas So. Jamaica Ext. Throggs Neck Triborough Van Dyke Washington 2 PWA- Harlem River Williamsburg	...	....	.....
Niagara Falls	1	722	HA'50	1	123	-----	1 '50 - Griffon Manor /	---	---	---
Plattsburg ...	1	149	HA'49	---	---	-----	-----	---	---	1 '49
Port Chester	1	120	HA'49	1	29	"Will allocate dwelling units solely on the basis of relative needs...without regard to race." - DP '49	1 '49 - Midland Court	---	---	---
Saratoga Springs ....	1	74	HA'49	1	3	"Distribution of dwelling units...will be based solely upon need without regard to race..." - DP '49	1 '49 - Jefferson St.	---	---	---
Schenectady ...	1	217	PWA	1	3	-----	1 PWA - Schonowee Vill.	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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NEW YORK (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Syracuse .....	1	672	USHA	1	297	"Shall house eligible...families on the basis of need without regard to race..." - DP '49	1 USHA - Pioneer Homes	---	---	---
	1	326	HA '49	1	19		1 '49 - Geddes Homes			
Tarrytown .....	1	70	HA '49	1	41	Nondiscrimination clause in DP '49	1 '49 - Franklin Courts	---	---	---
Troy .....	3	600	HA '49	3	25	"Apartments will be allotted...without regard to race..." - DP '49	2 '49 - Ferry Street River Street	1 '49	---	---
Tuckahoe .....	1	99	HA '49	1	42	"Final tenant selection will be made...without regard to race..." - DP '49	1 '49 - Sanford Gardens	---	---	---
Utica .....	1	210	USHA	---	---	-----	-----	---	---	1 USHA
Watertown .....	2	200	HA '49	2	2	"Distribution of dwelling units...will be based Solely upon need without regard to race..." - DP '49	-----	2 '49	---	---
Yonkers .....	1	550	USHA	---	---	"Housing will be allotted without regard to race..." - DP '49	-----	---	---	1 USHA
	1	414	HA '49	---	---		-----			

TRENDS TOWARD OPEN OCCUPANCY  
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OHIO								(6)			
(1)	(2)		(3)	(4)		(5)	Actual Pattern of Occupancy (By number of occupied projects)				
City	Occ. Low-Rent Public Housing in Locality		Program	Occupancy by Negroes		Racial Occupancy Policy Statement	CI	NP	Other	NO	
	Proj's	Units		Proj's	Units		(D-11)				
TOTALS	10	36 16,395 (D-40)	4 USHA HA '49 HA '50 FWA	28	8572	2 Court Orders 5 Statement	19 (D-20) 13 USHA 3 '49 3 FWA	1 USHA	8 (D-11) 1 MCM 7 CS	8 USHA	
Akron .....	2	544	USHA	2	397	-----	1 USHA - Edgewood Homes	---	1 CS-USHA	---	
Barberton *..	1	215	USHA	---	---	-----	-----	---	---	1 USHA	
Cincinnati ...	4	2736	USHA	2	1253	"Projects have not been designated for occupancy by a single race. It is proposed that families be admitted on the basis of urgency of need." - DP '49	1 USHA - Laurel Homes	---	1 MCM -	2 USHA	
	1	614	HA '49-MC	1	607		1 FWA - Laurel Homes		'49		
	1	992	FWA	1	873		'49 - Millvale South**		1 CS USHA		
Cleveland .....	5	3296	USHA	4	1833	"Within any project...there shall be no segrega- tion or discrimination in the selection of tenants ...because of race, color, creed, ..." - City Ord. #2139-49, 12/21/49	3 USHA - Carver Valleyview Woodhill	1 USHA	1 CS-FWA	1 USHA	
	1	404	HA '49	1	91						
	3	1835	FWA	3	734		1 '49 - Cedar Extension 2 FWA - Cedar Apts. Lakeview Terrace				

\* Barberton is administered by the Akron Housing Authority

\*\* Integrated project under Management Combination in "Other" column

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

OHIO (cont'd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	-NO
Columbus .....	4	1349	USHA	4	669	U.S. Dist. Court "forever enjoined" HA from "denying...the right to lease any unit...solely because of the race and/or color..." - 11/4/55	3 USHA - Lincoln Park Riverside Sullivant	---	1 CS-USHA	---
Dayton .....	4 1	1189 300	USHA HA '50	2 1	317 299	-----	1 USHA - Summit Court	---	1 CS-USHA 1 CS-'50	2 USHA
Lorain .....	1	200	HA '49	1	52	"HA has adopted a policy of nonsegregation and nondiscrimination." - DP '49	1 '49 - Leavitt Homes	---	---	---
Portsmouth ....	2	375	USHA	1	103	-----	1 USHA - Farley Square	---	---	1 USHA
Toledo .....	4	1433	USHA-FWA -MC	3	734	"...that the...Housing Authority adopt a policy of nonsegregation...in the operation and management of all its low-rent housing projects... Director is hereby ordered to assign and house eligible families...without regard to race..." - HA Res. #1/81, 4/28/53 "...that the Defendant, as soon as practicable and within four months from the date of this entry, carry into effect its Resolution #1/81." - U.S. Dist. Court, 6/23/53	2 USHA - Birmingham Terr. Ravine Park	---	1 CS-USHA- FWA-MC*	1 USHA
Youngstown ....	1 1	609 304	USHA HA '49	1 1	391 219	"The HA follows a policy of racial integration and nonsegregation authorized by Resolution No. 199." - DP '49	1 USHA - West Lake 1 '49 - Kimmel Brook	---	---	---

\*This MC combination has four projects.

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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OREGON

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Pro.'s Units			Pro.'s Units			CI	NP	Other	NO
TOTALS	11	12 849	3 USHA HA '49 HA '50	3	39	State Law 5 Statements	1 1 USHA	2 1 '49 1 '50	---	9 7 '49 2 USHA
Athens .....	1	19	HA '49	---	---	"Eligible families will be housed...without regard to race." - DP '49	-----	---	---	1 '49
Douglas County .....						"It is the policy of the Housing Authority...to serve all low-income families...in accordance to the urgency of their needs and without regard to race." - Ltr., HA to PHA, 12/3/51	-----	---	---	1 '49
(Oakland .....	1	3	HA '49	---	---	.....	-----	---	---	1 '49
(Reedsport .....	1	14	HA '49	---	---	.....	-----	---	---	1 '49
(Riddle .....	1	7	HA '49	---	---	.....	-----	---	---	1 '49
(Roseburg .....	1	60	HA '49	1	1	.....	-----	1 '49	---	---
Hermiston .....	1	15	HA '49	---	---	"...there will be no discrimination..." -DP '49	-----	---	---	1 USHA



TRENDS TOWARD OPEN OCCUPANCY  
as of  
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OREGON (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Pro.'s	Units		Pro.'s	Units		CI	NP	Other	NO
Milwaukie .....	1	100	USHA	---	---	-----	-----	---	---	1 USHA
Newport Area ....	1	26	HA '49	---	---	-----	-----	---	---	1 '49
Oakland (see Douglas Co.)										
Oregon City .....	1	99	USHA	---	---	-----	-----	---	---	1 USHA
Portland .....	1	397	USHA	1	37	"...No discrimination will be tolerated by the present Authority either in favor of or against any applicant for admission to public low-rent housing because of race, color or creed." HA Ltr., 1957	1 USHA - Columbia Villa	1 '50	---	---
	1	85	HA '50	1	1					
Reedsport (see Douglas Co.)										
Riddle (see Douglas Co.)										
Roseburg (see Douglas Co.)										
Toledo .....	1	24	HA '49	---	---	"Segregation of races is not practiced in the community." - DP '49	-----	---	---	1 '49

TRENDS TOWARD OPEN OCCUPANCY  
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PENNSYLVANIA										
(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS	39	92 27,371	4	77 10,662	21 Statements	49 10 USHA 32 '49 5 '50 2 PWA	4 1 USHA 2 '49 1 '50	24 12 SWP 12 GS	15 6 USHA 4 '49 5 '50	
Allegheny Co.	.....	.....	.....	.....	"...the policy of...allocating dwelling units in all projects shall be patterned, governed and in compliance with Federal and State laws, and that all dwelling units shall be allocated ...regardless of race, color,.... - HA Res., 12/30/52					
(Braddock .....	2	282	HA '49	2 112	.....	2 '49 - Maple View Tahot Towers	----	----	----	
(Clairton .....	1	130	HA '49	1 49	.....	1 '49 - Clairton Apts.	----	1 CS-'50	----	
	1	118	HA '50	1 117	.....					
(Duquesne .....	2	265	USHA	1 82	.....			1 CS-USHA	1 USHA	
(McKees Rocks ..	1	283	USHA	1 20	.....	2 '49 - Hays Manor Uansa Village	----	1 SWP-USHA		
	2	146	HA '49	2 34	.....					
(Rankin .....	1	182	USHA	1 48	.....	1 '49 - Hawkins Vill.	----	1 SWP - USHA	----	
	1	60	HA '49	1 25	.....					
(Robinson Twp...	1	99	HA '50	----	.....				1 '50	
(Sharpsburg ....	1	63	HA '49	1 11	.....	1 '49 - Sharps Terrace	----		----	
(So. Fayette ...	1	150	HA '49	1 16	.....	1 '49 - Morgan Site	----		----	
(Stowe .....	1	220	HA '50	----	.....				1 '50	
Allentown .....	2	422	USHA	2 4	-----	1 USHA - Hanover Acres	1 USHA	----	----	
Ambridge .....	1	72	USHA	----	-----	1 '49 - Crestview	----		1 USHA	
	1	100	HA '49	1 4	-----					

TRENDS TOWARD OPEN OCCUPANCY  
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PENNSYLVANIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Bethlehem .....	1	201	USHA	1	9	"Occupancy not limited..." - DP '49	1 USHA - Pembroke	---	---	---
	1	400	HA '49	1	31		1 '49 - Marvine Vill.			
	2	492	HA '50	2	33		2 '50 - Partridge South Terrace			
Braddock (see Allegheny Co.)										
Brownsville ....	1	100	HA '49	1	10	"Qualified applicants will be accepted solely on the basis of need without regard to race, creed, color or national origin..." - DP '49	1 '49 - South Hill Terrace	---	---	---
Cannonsburg ....	1	131	HA '49	1	34	"Occupancy will be determined on the basis of need...regardless of race..."	-----	---	1 S/P - '49	---
Chester .....	3	967	USHA	3	509	"...dwelling accommodations shall be allocated on the basis of need...without regard to race..." - HA Res., 12/13/55	2 USHA - McCaffery Vill. Penn Homes	---	1 CS-USHA 1 CS-'49	---
	1	389	HA '49	1	387					
Chester Twp (see Dela. Co.)										
Clairton (see Allegheny Co.)										
Connellsville Twp. Connellsville ..	1	150	USHA	---	---	"Tenants will be selected without regard to race..." - DP '49	1 '49 - North Manor	---	---	1 USHA
	1	100	HA '49	1	19			---	---	---
Darby Twp. (see Dela Co.)										

TRENDS TOWARD OPEN OCCUPANCY  
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PENNSYLVANIA (contd)				(6)					
(1)	(2)		(3)	(4)	(5)	Actual Pattern of Occupancy (By number of occupied projects)			
City	Occ. Low-Rent Public Housing in Locality		Program	Occupancy by Negroes	Racial Occupancy Policy Statement	CI	NP	Other	NO
	Proj.'s	Units		Proj.'s Units					
Delaware Co.	.....		.....	.....	"The Board herein resolves to accept applications for all projects...in accordance with appropriate family needs, irrespective of race, color, creed or national origin." - HA Res. 9/25/57				
(Chester Twp....	1	199	USHA	1 199	.....	-----	---	1 CS-USHA	---
(Darby Twp.....	1	52	HA '49	1 52	.....	-----	---	1 CS-'49	---
(Ridley Twp.....	1	244	HA '50	--- ---	.....	-----	---	---	1' 50
(Upland Boro....	1	91	HA '50	--- ---	.....	-----	---	---	1' 50
(Wayne.....	1	47	PWA	1 23	.....	1 PWA - Highland Homes	---	---	---
Duquesne (see Allegheny Co.)									
Easton .....	1	228	HA '49	1 12	"HA agrees to allocate units...without regard to race." - DP '49	1 '49 - Delaware Terr.	---	---	---
Ellwood City ....	1	71	HA '50	1 1	-----	-----	1 '50	---	---
Harrisburg .....	2	458	USHA	1 222	"HA will allocate...units under provisions of Housing Act of 1949." - DP '49	-----	---	1 CS-USHA	1 USHA
	2	620	HA '49	1 70		-----	---	1 CS-'49	1 '49
McKeesport .....	3	404	USHA	1 49	-----	1 '49 - Harrison Ext.	---	1 CS-USHA	2 USHA
	2	296	HA '49	1 96					

TRENDS TOWARD OPEN OCCUPANCY  
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PENNSYLVANIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj.'s	Units		Proj.'s	Units		CI	NP	Other	NO
McKees Rock (see Allegheny Co.)										
Mercer Boro ....	1	30	HA '49	1	3	"Units will be assigned...without regard to race..." - DP '49	1 '49 - Valley View	---	---	---
Monessen .....	1	144	HA '49	1	3	"Units will be allocated...without regard to race..." - DP '49	1 '49 - Park Manor	---	---	---
Mt. Union .....	1	100	HA '49	1	15	Tenants will be assigned "without regard to race..." - DP '49	1 '49 - Chestnut Terr.	---	---	---
Philadelphia ...	5 11 4 1	2965 4263 2393 258	USHA HA '49 HA '50 FWA	5 11 3 1	2156 2523 206 5	"...that all housing units shall be rented on the basis of need...to all applicant families without regard to race..." - HA Res. #3630, 5/26/52	4 USHA - Allen Homes Johnson Homes Tasker Homes Tasker Add. 7 '49 - Abbots E. Poplar Harrison Liddonfield Queen Lane Schuylkill Fls. Wilson Park 3 '50 - Abbotsford Bartram Vill. Passyunk 1 FWA - Hill Creek	2 '49	1 CS-USHA 2 CS-'49	1 '50

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

PENNSYLVANIA (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)						
	Proj's	Units		Proj's	Units		GI	NP	Other	NO			
Pittsburgh .....	6	4323	USHA	6	2252	"All housing units owned or managed by the HA...shall be rented...without regard to race..." - HA Res., 1952	1	USHA - Bedford Dwlgs	---	5	SWP-	---	
	2	1488	HA '49	2	767		2	'49 - Bedford Add. St. Clair Vlg.	---	---	1	USHA SWP-'50	---
	1	965	HA '50	1	213								
Pottstown .....	1	113	USHA	1	46	-----	1	USHA - Penn Village	---	---	---	---	
	1	100	HA '49	1	17		1	'49 - Penn Vlg. Homes	---	---	---	---	
Pymatuning .....	1	76	HA '49	1	4	"Units will be assigned...without regard to race..." - DP '49	1	'49 - Fay Terrace	---	---	---	---	
Rankin (see Allegheny Co.)													
Reading .....	1	388	USHA	1	6	"Will house eligible families...without regard to race..." - DP '49	1	'49 - Oakbrook Homes	---	---	1	SWP - USHA	---
	1	523	HA '49	1	25								
Redstone .....	1	100	HA '49	1	14	"Units will be assigned...without regard to race..." - DP '49	-----	-----	---	---	1	SWP-'49	---
Ridley Twp. (see Dela. Co.)													
Robinson (see Allegheny Co.)													
Scranton .....	2	489	HA '49	---	---	"Apartments will be allocated according to need...without regard to race..." - DP '49	-----	-----	---	---	---	2	'49
Sharon .....	1	100	HA '49	1	19	"Racial groups to be served will include both colored and white..." - DP '49	-----	-----	---	---	1	SWP-'49	---
Sharpaburg (see Allegheny Co.)													

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

PENNSYLVANIA (contd.)

513401 O-58-16

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Sharpsville .....	1	60	HA '49	1	2	"Dwelling units will be allocated in accordance with non-discriminatory housing laws of Pennsylvania." - DP '49	1 '49 - Sharpsville Gdns.	---	---	---
So. Fayette (see Allegheny Co.)										
Upland Boro (see Dela. Co.)										
Wayne (see Dela. Co.)										
York .....	2	231	HA '49	2	78	"Will allocate dwelling units...in compliance with the non-discrimination housing laws of Pennsylvania." - DP '49	2 '49 - Codorus Homes Parkway Homes	---	---	---

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

RHODE ISLAND										
(1)	(2)		(3)	(4)		(5)				
City	Occ. Low-Rent Public Housing in Locality		Program	Occupancy by Negroes		Racial Occupancy Policy Statement	Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	RP	Other	NO
TOTALS	4	14 4337	3 USHA HA '49 HA '50	11	424	State Law 4 Statements	9 3 USHA 5 '49 1 '50	2 1 USHA 1 '49	---	3 1 USHA 2 '49
Newport .....	1	259	USHA	1	1	"All persons...shall be entitled to the full and equal accommodations...of any place of public accommodation...subject only to the conditions and limitations established by law and applicable alike to all persons... A place of public accommodations...shall be deemed to include...public housing projects." - House Bill #720, State Legislature, Sec. 28, 4/23/52	1 '49 - Chapel Terrace 1 '50 - Tomcoy Hill	1 USHA	---	---
	1	76	HA '49	1	19					
	1	503	HA '50	1	89					
Pawtucket ....	1	307	USHA	1	3	Agrees "to provide equitably for all segments of the...market and will serve all applicants on the basis of urgency of need." - DP '49	1 USHA - Prospect Hgts.	---	---	1 '49
	1	225	HA '49	---	---					
Providence ...	2	951	USHA	2	159	"Agrees to serve all applicants on the basis of urgency of need...and will not discriminate... on the basis of race..." - DP '49	2 USHA - Chad Brown Williams Homes 3 '49 - Admiral Terrace Coddling Court Hartford Homes	1 '49	---	1 '49
	5	1458	HA '49	4	144					



TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

RHODE ISLAND (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Woonsocket ...	1	27 <sup>4</sup>	USHA	---	---	"Authority agrees to provide equitably for all segments of the market and...will not discriminate on the basis of race..." - DP '49	1 '49 - Veterans Memorial	---	---	1 USHA
	1	28 <sup>4</sup>	HA '49	1	9					

TEXAS

TOTALS	1	1	31	$\frac{1}{HA '49}$	1	6	1 Statement	1 '49	---	---	---
Crystal City ...	1	31	HA '49	1	6	"We have had a little above average success in keeping this...project filled. We had not thought of this as being anything unusual. We had...housing units for rent...and there were families who needed and wanted them...there have been no racial problems..." - Letter, Exec. Dir. HA to PHA, 9/20/54	1 '49 - Crystal City Hsg.	---	---	---	

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

WASHINGTON  
(1)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS 19	28	6475	3 USHA HA '49 HA '50	14	886	State Law 13 Statements	13 6 USHA 2 '49 5 '50	1 1 '49	---	14 2 USHA 12 '49
Aberdeen .....	1	46	HA '49	---	---	"Amended various sections, Chap. 183, Laws of 1949. Sec. 2 recognizes the right to secure publicly assisted housing without discrimination as a civil right, and establishes methods of dealing with complaints. - Signed, May 1957"	-----	---	---	1 '49
Asotin .....	1	10	HA '49	---	---	"All racial groups...will be considered without regard to race or color." - DP '49	-----	---	---	1 '49
Auburn (see King Co.)										
Black Diamond (see King Co)										
Bremerton ....	1	370	USHA	1	47	-----	1 USHA - West Park	---	---	---
Clarkston ....	1	40	HA '49	---	---	"Eligible families will be housed on the basis of urgency of need without regard to race." - DP '49	-----	---	---	1 '49
Everett .....	1	241	USHA	1	15	-----	1 USHA - Baker Heights	---	---	---
	1	150	HA '49	1	5	-----	1 '49 - Grand View			
Grand Coulee	1	8	HA '49	1	1	-----	-----	1 '49	---	---

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

WASHINGTON (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
Hoquiam .....	1	49	HA '49	---	---	"All racial groups will be considered without regard to race..." - DP '49	-----	---	---	1 '49
Kalama .....	1	15	HA '49	---	---	"Eligible families will be housed...without regard to race..." - DP '49	-----	---	---	1 '49
Kelso .....	1	50	HA '49	---	---	"All racial groups will be considered without regard to race or color." - DP '49	-----	---	---	1 '49
Kennewick ....	1	122	HA '49	---	---	-----	-----	---	---	1 '49
King County .....	-----					"The Housing Authority will accept applications and house applicants without regard to race..." - Application for Conveyance, 1951.	-----	---	---	2 '49
(Auburn .....	2	100	HA '49	---	---	.....	-----	---	---	1 USHA
(Black Diamond	1	50	USHA	---	---	.....	-----	---	---	---
(White Center	1	592	HA '50	1	1	.....	1 '50 - White Center Egts*	---	---	---
Pasco .....	1	107	HA '50	1	8	"HA [will] follow a uniform practice in assigning tenants to units as they are eligible for vacancies without regard to their race." - HA Res., 5/25/51	1 '50 - WASH-21-1	---	---	---
Port Angeles	1	39	USHA	---	---	"All racial groups will be served " - DP '49	-----	---	---	1 USHA
	1	28	HA '49	---	---			---	---	1 '49
Quincy .....	1	8	HA '49	---	---	"Occupancy will be based on need only without discrimination." - DP '49	-----	---	---	1 '49

\* Other non-whites also in occupancy.

TRENDS TOWARD OPEN OCCUPANCY  
as of  
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WASHINGTON (contd)

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)				
	Proj's	Units		Proj's	Units		CI	NP	Other	NO	
Seattle .....	2	864	USHA	2	181	"From the very beginning...the...Authority has believed in and operated under a strict policy of no discrimination and no segregation..." - 8th Annual Report, 2/1/48	2	USHA - Yesler Terrace	---	---	---
	3	2657	HA '50	3	432		3 '50 - High Point Holly Park Rainier Vista				
Soap Lake ...	1	11	HA '49	---	---	"Occupancy will be based on need only, without discrimination..." - DP '49	-----		---	---	1 '49
Tacoma .....	2	748	USHA	2	179	"In spite of steady pressure to segregate Negroes...we have stood, and still stand, firmly against this practice." - Letter, Exec. Dir., 4/6/46	2	USHA - Salishan	---	---	---
	1	170	HA '49	1	17		1 '49 - Wash 5-4				
White Center (see King Co)											

TRENDS TOWARD OPEN OCCUPANCY  
as of  
March 31, 1958

WISCONSIN

(1) City	(2) Occ. Low-Rent Public Housing in Locality		(3) Program	(4) Occupancy by Negroes		(5) Racial Occupancy Policy Statement	(6) Actual Pattern of Occupancy (By number of occupied projects)			
	Proj's	Units		Proj's	Units		CI	NP	Other	NO
TOTALS	4	8 2347 (D-9)	3 USHA HA '49 PWA	4	664	State Law 3 Statements	3 2 '49 1 PWA	(D-4) 1 1 USHA	---	4 4 '49
Menomonee .....	1	58	HA '49	---	---	.....	-----	---	---	1 '49
Milwaukee .....	2	1358	HA '49- MC	2	638	"This Authority does not practice nor does it envisage practicing racial segregation or discrimination in any of its property." - DP '49	1 '49 - westlawn	---	---	---
	1	518	PWA	1	25		1 '49-MC - Hillside Hillside Terr. Add. 1 PWA - Parklawn			
So. Milwaukee ...	1	60	HA '49	---	---	"Regardless of race or color all eligible families will be housed on the basis of urgency of their need." - DP '49	-----	---	---	1 '49
Superior .....	1	153	USHA	1	1	"No person...shall be discriminated against because of race, color, creed, or national origin." - HA Res., 12/3/51	-----	1 USHA	---	2 '49
	2	200	HA '49	---	---					