

**HOW THE FEDERAL GOVERNMENT BUILDS GHETTOS**

**NATIONAL COMMITTEE  
AGAINST DISCRIMINATION  
IN HOUSING**

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## THE GHETTO AND THE MASTER BUILDER

*Our efforts to desegregate have been an exercise in futility—like trying to use a pea-shooter to stop a whale.*

—a Federal housing official

*It was the whiteness of the whale that above all things appalled me.*

—Moby Dick

### The Federal Example

In Norwalk, Connecticut, three Negro families were awakened one morning by the sound of a bulldozer ripping out the front porch of their small apartment building. It was not a mistake—it was “progress.” The porch lay in the path of the water main workmen were installing to serve a federally-funded urban renewal project. Most of the other families who lived in the bulldozer’s way had already drifted on to other ghettos—ninety-two of them, for example, now live in Bridgeport’s bulging slums—but a few had remained, in hopes that the city would redeem its pledge to find decent housing for displaced families. The pledge had been made to the Federal Urban Renewal Administration [now the Renewal Assistance Administration] as a condition of funding, and it was worthless. As a local relocation official explained, “We’ve tried to find suitable apartments for these families, but the landlords just won’t rent to them.” That morning, more in desperation than defiance, one of the tenants lay down in front of the bulldozer. He was arrested for committing a breach of the peace.

In Utah last summer the state’s advisory committee to the U. S. Commission on Civil Rights decided to test the effectiveness of Executive Order 11063. This was the Order President Kennedy signed in 1962 barring discrimination in the sale or rental of federally-assisted housing—including units insured by the Federal Housing Administration (FHA). Committee members telephoned rental agents of twenty recently built, FHA-financed apartment houses and asked if they would *consider* a Negro applicant for the housing they had advertised. “There were two positive responses,” re-

ports the committee, “ten negative answers and eight equivocal replies. . . The committee sent the results of its survey to the local FHA director, and notified the agents they had violated a Federal regulation. Whereupon committee made a *second* telephone survey among the same twenty agent and “produced identical results.”

In Flint, Michigan, last year the local housing commission chose a public housing site in a neighborhood that was 96 per cent nonwhite, whose two schools already had a capacity enrollment of 1205 students, 1199 of whom were nonwhite. Despite a rule in the Federal *Low-R Housing Manual* that projects were not to be built in locations that would encourage discriminatory patterns, the Public Housing Administration approved the site—and only a strong protest from the Michigan Civil Rights Commission persuaded Washington to reconsider. It took a state agency to stop a Federal agency from sponsoring a ghetto.

This is a report on the ghetto, our latterday “peculiar institution” and on some of the ways the Federal Government sustains it. The examples above are typical. The subject invites encyclopedic treatment; it is vast, complex and endlessly ramifying—and this document makes no pretense of covering more than a fraction of the ground. Yet it is clear to the National Committee Against Discrimination in Housing and to the writers that as the Federal Government goes, so goes segregation. It is equally clear that current Federal practices, and nonpractices, portend a social disaster.

Neither the Government’s rhetoric on the subject nor its sheepish effort in the field can turn back a tide of segregation that has been building for more than five decades, a tide the Government itself created. Ultimate if we are to avoid becoming an entirely ghettoized nation, the Federal Government will have to do what the Negro tenant in Norwalk did: it will have to fling its considerable bulk directly in the path of the segregating bulldozer.

We make two general assertions: (1) that American cities and suburbs suffer from galloping segregation, a malady so widespread and so deeply imbedded in the national psyche that many Americans, Negroes as well as whites, have come to regard it as a natural condition; and (2) that the primary carrier of galloping segregation has been the Federal Government. First it built the ghettos; then it locked the gates; now it appears to be fumbling for the key.



Nearly everything the Government touches turns to segregation, and the Government touches nearly everything. The billions of dollars it spends on housing, highways, hospitals and other community facilities are dollars that buy ghettos. Ditto for the billions the Government has given to American cities and suburbs in the name of community planning—money which made it simple for planners to draw their two-color maps and to plot the precise locations of Watts, Hough, Hunter's Point and ten-thousand other ghettos across the land.

This report focuses on the Department of Housing and Urban Development (HUD), because that is where most of the action is, especially in housing.

HUD's many agencies and far-ranging programs account for about 20 per cent of the nation's new housing each year, including public housing, urban renewal and a variety of private housing insured by the Federal Housing Administration (FHA). In addition, HUD is in charge of the new Model Cities and Rent Supplement programs, both of which have a potentially important role to play in desegregating our cities. Finally, through its Community Facilities program, HUD subsidizes municipal water and sewer systems and a variety of other facilities upon which all towns depend. There is hardly a community in America that has not been touched in some way by HUD money.

HUD, in brief, is where the policies are shaped, the regulations issued and the techniques pursued that will either perpetuate our ghettos or break them up. Its impact extends far beyond the housing it finances. For better or for worse, HUD's actions set up social currents which modify the manners and morals of the entire housing industry, from the great lending institutions to the small landlords. Thus, the Federal example is secondary only to Federal power.

At present the Federal example is murky; it has an Alice-in-Wonderland quality that defies easy summation. On the one hand, the Government is officially committed to fighting segregation on all relevant fronts; on the other, it seems temperamentally committed to doing business as usual—which, given our current social climate, means more segregation. It hires many intergroup relations specialists—HUD has forty-seven—but deprives them of the power and prestige to achieve meaningful integration. Similarly, it cranks out hundreds of inter-office memoranda on how best to promote open occupancy, but it fails to develop follow-up procedures tough enough to persuade bureaucrats to take these missives seriously. The Federal files

are bulging with such memoranda—and our racial ghettos are expand almost as quickly.

The road to segregation is paved with weak intentions—which is a reasonably accurate description of the Federal establishment today. Its sin is bigotry (though there are still cases of bald discrimination by Federal officials) but blandness; not a lack of goodwill, but a lack of will. Federal failure to come to grips with segregation manifests itself in all kinds of oversights. For example, a recent FHA pamphlet for house-buyers includes an italicized explanation of Federal antidiscrimination rules and regulations. It also includes a photograph of a house in a suburban subdivision which had won an FHA "Award of Merit" for community development. It—because the subdivision was all-white, and its builders, according to state human relations official, "discouraged Negro families from buying. Nobody checked this out before publishing the pamphlet because nobody cared enough to ask the right questions.

What adds to the murk is officialdom's apparent belief in its own sincerity. Today's Federal housing official commonly inveighs against the evils of ghetto life even as he pushes buttons that ratify their triumph—even as he OK's public housing sites in the heart of Negro slums, releases planning urban renewal funds to cities dead-set against integration, and approves financing of suburban subdivisions from which Negroes will be barred. These and similar acts are committed daily by officials who say they are unalterably opposed to segregation, and have the memos to prove it.

The words have lost their meaning. Many housing administrators in Washington have on their office wall a framed reproduction of a statement President Johnson made to his Cabinet on April 25, 1965: "The Federal service must never be either the active or passive ally of any who flout the Constitution of the United States. Regional custom, local traditions, personal prejudices or predilection are no excuses, no justification, no sense in this regard." But when you ask one of these gentlemen why, despite the 1962 fair housing Order, most public housing is still segregated, he invariably blames it on regional custom, local traditions, personal prejudice of municipal housing officials.

The upshot of all this is a Federal attitude of amiable apartheid, in which there are no villains, only "good guys"; a world in which everyone possesses "the truth" (in the files, on the walls), but nearly everyone seems to lack a sense of consequences. In such a milieu, the first steps toward a genuine affirmative policy of desegregation in housing are endlessly delayed, because no one is prepared to admit they have not already been taken.



"The rule is," said the Queen to Alice, "jam tomorrow, and jam yesterday—but never jam today."

### A U.S. Seal On The Ghetto

There wasn't any "jam yesterday" either. From the moment the Government entered the housing business, back in the early thirties, it also entered the segregation business. In 1938 the official FHA *Underwriting Manual* cautioned home-buyers: "If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial group." The manual recommended use of restrictive covenants to keep out "inharmonious racial groups." And, leaving nothing to chance, it provided a model restrictive covenant for any reader who couldn't write his own.

In another manual, not revised until 1949, FHA urged its mortgage valuers to consider whether "effective restrictive covenants against the entire tract are recorded, since these provide the surest protection against undesirable encroachment . . ." It warned valuers to beware of "adverse influences," such as "the infiltration of business and industrial uses, lower-class occupancy and inharmonious racial groups."

Other Federal agencies at the time were equally racist. The Federal Home Loan Bank Board, created in 1932, expressly favored racial segregation in residential neighborhoods. So did the Home Owners Loan Corporation, organized in 1933 to buy up and refinance delinquent mortgages. The corporation sold houses *only* to members of the dominant race in a given neighborhood. As for the public housing program, it early established a policy of "racial equity"—a polite way of saying separate but equal housing—and to this day most local housing authorities operate on this old, comfortable basis.

In the forties Federal race relations advisors (now known as inter-group relations specialists) counted it a victory if they could persuade local builders and politicians to build *any* housing for Negroes. Only a few mentioned integrated housing. Thus, in a speech in 1947, Congressman Frank Buchanan of Pennsylvania lauded race relations advisors for encouraging Negro housing in such cities as Englewood, N.J., Miami and Atlanta—cities which in the sixties have been scenes of racial turmoil precisely because they are segregated.

The Government did its work well. It fixed white racist patterns in thousands of new suburbs, where 80 per cent of all new housing is now being built. As Edward Rutledge, NCDH executive director, pointed out in

a Senate hearing last year, "the Federal Housing Administration, through its insuring and underwriting programs, and the Federal highway agency through their road-building activities, jointly underwrote and made possible the growth of the lily-white suburbs. Negroes who were able to afford suburban housing were restricted to all-Negro subdivisions; the mass low-income Negroes and other minorities, the urban poor, were left piled up in the central cities."

FHA and the Veterans Administration together have financed more than \$120 billion-worth of new housing since World War II. Less than two per cent of it has been available to nonwhite families, and much of that on a strictly segregated basis. "It is one thing," declares Gunnar Myrdal in *The American Dilemma*, "when private tenants, property owners and financial institutions maintain and extend the pattern of racial segregation in housing. It is quite another matter when a Federal agency chooses to side with the segregationists."

In 1948 the U.S. Supreme Court compelled a change by striking down enforcement of restrictive covenants. But it wasn't until 18 months later that FHA took notice of the decision and announced it would no longer insure loans where such covenants were imposed. By that time, however, restrictive covenants had a life of their own, having become a widely accepted technique of neighborhood segregation. To this day such covenants are included in countless property deeds, and home-buyers sign them under the false impression they are legally enforceable. As a practical matter, then, the courts have been unable to kill off a racist way which the Federal establishment itself planted and then cultivated.

Thus the Government has spent years practicing "affirmative" segregation, and it has worked all too well. Now only an extraordinary nationwide effort—in short, affirmative *desegregation*—can effect a meaningful turnabout. And, as NCDH has continuously pointed out, only the Federal Government can mobilize such an effort: it has the money; it has the power; and it has the unanswerable moral obligation to undo the mischief it has sown.

### Galloping Segregation

Thanks to Federal largesse, white Americans have separated themselves from Negro Americans. This process continues today without pause and without much thought, as Negroes are jammed into the central city and white families flee to newer, "safer" locales. In consequence, the rac-



ghetto has become a national institution, casting a fixed shadow on the social landscape and on our collective imagination. So natural a part of the landscape does it seem, that many Americans have difficulty imagining another kind of world—a world, that is, in which Negroes and whites live in the same neighborhoods, attend the same churches, shop in the same stores, use the same playgrounds and send their children to the same schools. Note, for example, that a large proportion of the public looks upon integrated neighborhoods in disbelief and prefers to call them “transitional.” Also, Negro families who move into white neighborhoods are called “pioneers,” which is to say they have gone forth to do battle with nature. In a society led by the blind, the man with eyesight is something of a freak.

The ghetto is self-perpetuating, for by separating the white child from the Negro child we hand on to both our own dear delusions of race. We are now trapped in a situation where we must push for a miscellany of tortuous techniques, from pairing to busing, designed to integrate schools which serve segregated neighborhoods, both black and white. These schools must pretend that Americans live in one world and not two, but the children know better because they know their neighborhoods. The bus from the Negro ghetto in Evanston, Illinois, comes every morning to Lincolnwood elementary school, and the white children on the playground shout, “Here comes the colored bus!”

Neighborhood segregation is thus the sour grape that sets each new generation's teeth on edge. Right now we are creating another generation of Americans committed in their bones to segregation, not because we are formally teaching it (in many homes and schools we are *teaching* just the opposite), but because we are *living* it.

A few years ago in a Chicago suburb about eighty-five frightened people met to protest the presence of the town's first Negro family. “I moved out here so my kids could have grass and trees and sunshine,” a young father shouted. “And now look what's happening!” We have created a world in which it is possible for intelligent people to believe that Negroes blot out the sun.

Thanks to sociologist Karl E. Taeuber's segregation index, we now have a statistical measure of our madness. Using 1960 census figures, Taeuber analyzed the degree of racial separation in 207 cities, placing them on a scale from zero (no segregation) to 100 (complete segregation). The *least* segregated city—San Jose, California—had an index of 60.4. Half

the cities had segregation ratings above 87 and a quarter exceeded 100. Only eight cities had ratings below 70.

As Taeuber observes, “No elaborate analysis is necessary to conclude from these figures that a high degree of residential segregation based on race is a universal characteristic of American cities. This segregation is found in the cities of the North and West as well as of the South; in large cities as well as small; in nonindustrial cities as well as industrial; in cities with hundreds of thousands of Negro residents as well as those with only a few thousand . . . .”

Apart from the scandal of apartheid, the figures point to enormous needless suffering by millions of Americans, simply because they are Negroes. For example, nearly two-thirds of the dwelling units occupied by Negro families in urban areas are substandard, compared to less than one-fifth of the units occupied by whites. In many cities the incidence of overcrowding among Negroes runs eight or nine times higher than that of whites.

The lower incomes of many Negro families are, of course, a factor here. But the critical factor is racial discrimination. In Chicago, almost half the Negro families earning \$7,000 or more live in substandard dwellings; for white families with comparable incomes the figure is only 10 per cent. Similarly, in New York City, about one-third of the Negro families earning \$7,000 or more live in overcrowded dwellings, compared with 10 per cent of whites with comparable incomes. And a recent study in Washington, D.C. indicates that even among Negro households with incomes exceeding \$10,000, the incidence of overcrowding is more than 25 per cent!

The conclusion is inescapable that Negroes live in the impacted racial ghettos neither by choice nor by income, but by compulsion. In effect, galloping segregation creates “artificial” slums—rundown, overcrowded neighborhoods which are less a product of economic law than of white stupidity. That is one reason why our current war against poverty is plainly ineffectual, especially in our cities. Instead of breaking up ghettos, it merely aims to make them habitable. The war against poverty is pouring millions of dollars into Watts but it is not helping Negroes get out of Watts.

Further, the poverty war relies on education and on job training and placement as its major weapons, and these programs are increasingly meaningless in the face of widespread ghettoism. Our slum schools n



not be all they should be, but even if they were, they could not redress the damage ghettos inflict on children. Results of the Head Start program suggest that the child's home and neighborhood have at least as much to do with what he learns—and what he does not learn—as the school. The effects of Head Start on pre-school children have been found to be very positive—and very temporary.

As for jobs, a recent U.S. Labor Department study notes that more than half of all new industrial and mercantile buildings during the past ten years were constructed *outside* America's central cities—precisely where most Negroes are not. "This reveals a long term tendency for major sources of employment to be located quite a distance from the residence of workers with a very high incidence of unemployment and poverty," observed Secretary of Labor Willard Wirtz. All of which underscores the Negro's dilemma: locked up within the central city, he finds that the jobs are moving to the suburbs as fast as the whites.

In sum, the ghetto *is* poverty; and a "war" that proposes to eliminate the one while leaving the other intact is not a war at all—it is a cruel pretense.

Thus the ghetto way of life stymies all our efforts to shape a moderately decent society, much less a Great one. As McGeorge Bundy, president of the Ford Foundation, observed in a recent *New York Times* interview, "The struggle for free opportunity for all Negroes is in a larger sense the struggle of all of us for the viability of the American city and the society at large."

Most of the evidence indicates that we are losing the struggle. In 1910, 73 per cent of the Negro population lived in rural areas; today 73 per cent of the Negro population lives in urban areas. Washington, D.C. is already more than 60 per cent Negro, and most other cities are headed in this direction. In a special Federal census taken in Los Angeles after the summer riots of 1965, segregation was found to be *increasing* in each of the seven neighborhoods that make up the Negro ghetto of South Los Angeles. In the Green Meadows section alone, nonwhite occupancy rose from 58.9 per cent of all dwelling units in 1960 to 79 per cent in 1965—this despite more than 100,000 housing vacancies in greater Los Angeles!

Meanwhile, white families, free to live where they please, continue to seek "trees and grass and sunshine" in the white suburbs. A recent survey of population movements in New York City, for example, reveals that

400,000 whites, mostly of child-rearing age, left the city during the years 1960 through 1964.

Thus, we continue to transform the inner city and suburbia into one class, one-race sepulchres—tombs for the American promise of democra

### The Federal Responsibility

The Federal mandate to stop segregation is perfectly clear and : markedly strong. Historically, it rests on the Bill of Rights, the Thirteenth and Fourteenth Amendments and the nation's first fair housing law, passed in 1866, which guarantees that "all citizens of the United States shall have the *same* right in every State and Territory as is enjoyed by white citizens . . . to inherit, purchase, lease, sell, hold and convey real a personal property."

In recent years the Federal obligation to guarantee freedom of housing to all citizens has been twice reaffirmed: first by the 1962 Executive Housing Order and then by Congress in 1964. The Executive Order barring discrimination in all federally-assisted housing was a major breakthrough—the fruits of a 10-year campaign launched and piloted by NCR

Two years later Congress passed a Civil Rights bill and included the following stipulation under Title VI: "No person in the United States shall, on the ground of race, color or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any programs or activity receiving Federal financial assistance."

This is the same paragraph the U.S. Office of Education invokes in its affirmative program to desegregate the nation's public schools, especially in the South. Thirty-seven school districts have had Federal funds cut and another 185 districts have had funds deferred, because they were violating Title VI. As a result of USOE's relatively firm stand, the proportion of Negro children attending schools with white children in the Deep South jumped this year from six per cent to almost 17 per cent—a small but measurable achievement, especially when one considers that to reach or *six* per cent compliance with the Supreme Court's 1954 desegregation ruling, the South took 12 years!

Nothing remotely resembling this modest success has occurred in housing. Rarely does HUD withhold funds or defer action in the name of desegregation. In fact, if it were not for all the printed guidelines the housi



agencies have issued since 1964, one would scarcely know a Civil Rights Act had been passed.

It is clear that HUD has determined to speak loudly and carry a small stick. The results of this policy have been a cynical subversion of Title VI, along with a thumb-twiddling complacency that has permeated all major agencies—the Housing Assistance Administration (public housing), Renewal Assistance Administration and FHA. Here is a brief summary of their practices.

The Housing Assistance Administration (HAA) is responsible for 633,000 dwelling units in some 2,000 cities. Estimates of the degree of segregation in public housing projects reach upwards of 90 per cent, and even HAA officials peg the figure as high as 70 per cent. Moreover, their definition of “integrated” is so liberal as to include projects that are 99-44/100 per cent white (or black). In any case, it is safe to say that an overwhelming proportion of public housing—the only kind of housing in the United States directly built, financed and supervised by the Federal Government—is racially segregated.

This state of affairs may persist because the Housing Assistance Administration has been unwilling to enforce either the Executive Housing Order or Title VI. It took HAA nearly a year following passage of the 1964 Civil Rights Act to draw up administrative guidelines for its staff and local housing authorities. And then the guidelines were hardly worth waiting for. One key to desegregation of our public housing ghettos is in establishing a fair and firm policy of tenant selection, a policy which on the one hand prohibits white applicants from turning down apartments in predominantly Negro buildings while waiting for vacancies in predominantly white buildings, and which on the other hand encourages the movement of Negro applicants into white projects. Yet the HAA guidelines suggested precisely the opposite procedure as one “acceptable plan” consistent with Title VI. “Each applicant,” said the guidelines in describing this “free choice” plan, “is offered the opportunity to state on his application in what project or projects, or in what . . . locations he wishes to obtain housing. . . .”

“Free choice” in public housing, as every local authority knows, really means that each Negro is free to live in the dark ghetto of his choice, and each white is free to live in the white ghetto of his choice. It hasn’t the remotest connection with desegregation. In Louisville the public housing authority spent a decade with “free choice” procedures and managed to achieve six per cent integration. Five months ago it abandoned “free

choice” and switched to a first-come, first served arrangement in which applicants who refused a vacant apartment could be bumped to the bottom of the waiting list—the rate of integration has risen markedly.

In September 1966, HAA Commissioner Marie C. McGuire issued inter-office memorandum in which she conceded that the “free choice” system was something less than a total triumph. “. . . it is evident,” she wrote, “that the effect, and in some instances the intent, of the tenant assignment practices of many local housing authorities is discrimination of a kind specifically prohibited under . . . the Housing Assistance Administration regulations pursuant to Title VI.”

Now the word is out in Washington that HAA is ready to come up with a *modified* “free choice” plan, and no doubt that will be followed by another set of guidelines, and another and another, *ad absurdum*, until guidelines are piled higher than the tallest public housing ghetto in America. None of these will have the slightest effect on segregation until HAA decides to enforce them—which means until HAA is willing to impose sanctions on local authorities who flout Title VI.

Most of the authorities are every bit as pious in their proclamations as HAA. In 1963, for example, the Boston Public Housing Authority unveiled its plan for “total integration”—a plan long overdue, since the Mission Hill project was 99.8 per cent white and the Mission Hill *Extension* was 87 per cent Negro. But three years after “total integration” had come to Boston, Mission Hill was 96 per cent white and Mission Hill *Extension* was 87 per cent Negro. And the two projects are separated by the width of a street.

As the state’s Advisory Committee to the U.S. Commission on Civil Rights pointed out, “. . . The Boston Housing Authority has ample legal power to integrate these two projects by shifting families from one to the other. In fact, the BHA has an affirmative obligation to do so under Massachusetts law.” And the Federal Government has an affirmative obligation under Federal law, to *compel* the Authority to do so.

HAA officials say they are now concentrating their desegregation efforts on *new* projects, where patterns of segregation are not yet established. HAA has 229,000 units in various stages of development—enough to mount at least a small dent in some ghettos. But the idea has no chance of succeeding so long as HAA permits local authorities to build or buy in areas that practically guarantee all-Negro occupancy. Thus do our officials fight as the ghettos grow.



The Renewal Assistance Administration (RAA) has programs going in more than 800 cities; and in nearly every city it has a chance to plant seeds of desegregation by compelling local redevelopment agencies to relocate displaced Negro families in white neighborhoods. RAA (formerly URA) has been moving vaguely in that direction since 1953—when it ordered local public agencies not to *reduce* the supply of available housing to minorities—but it has never arrived. With few exceptions, urban renewal relocation techniques have expanded ghettos and given aid and comfort to the forces of segregation.

Even RAA's victories are dubious. In Saginaw, Michigan, the state Civil Rights Commission announced that urban renewal and a new freeway were displacing about 1500 families, more than half of whom were non-white. A previous urban renewal project, the Commission noted, "has accentuated the pattern of racial segregation in the city [and] there is no evidence to suggest that subsequent displacement activities will not do the same." As a result of the Commission's investigation, Federal officials stepped in and, in a typically roundabout manner, urged the Saginaw Chamber of Commerce to persuade real estate brokers to open up Saginaw's all-white West Side to displaced Negro families. The trouble with all this is: (1) nobody knows whether the agreement will stick, and (2) the Federal Government did not need to *plead* with Saginaw—it clearly had the power to compel Saginaw to open up its white neighborhoods, since that was the only way Negro displaced could be suitably relocated. Title VI aside, the RAA's own relocation requirements call for detailed descriptions of the housing supply available to both white and nonwhite displaced families. The regulations also require that "any special problems relating to the rehousing of minorities . . . must be described and . . . solutions offered." What possible solutions could Saginaw offer, other than desegregation?

The most frightening aspect of the Saginaw story is that it typifies so many other communities engaged in urban renewal, whether new construction or rehabilitation. "How many Saginaws do you think there are?" asks an RAA official. "And how many of those do you think our small staff has time for?" There are thousands of Saginaws. In Greenburgh, New York; Waterloo, Iowa; Norwalk, Connecticut; San Antonio, Texas—in fact, wherever the "Federal bulldozer" operates, it threatens to plough under the promise of Title VI and the Executive Order, leaving ghettos in its wake and the white hegemony unscathed.

In Des Moines, by way of example, the local real estate board submitted listings of 212 vacancies for families displaced by urban renewal.

One per cent of the vacancies was available to nonwhites. The local location director explained the problem this way: ". . . the families involved have low incomes, are large, are from minority groups, and of are aged. . . . The real estate people haven't got a dozen vacancies that will rent to large families. They don't have them now and they haven't had them for five years. They just don't want to rent to colored people."

The RAA is not telling realtors to rent to Negroes. It is not telling cities to tell their realtors to rent to Negroes. The closest it ever came to such policy was in 1963, when it announced publicly that it had the responsibility for seeing that displaced families "are assisted in finding housing accommodations that are free from racial or other restrictions." It seemed at the time to be a major statement of intent—but the announced policy was never used. It was just another memo filed away and forgotten. To do our officials fiddle as the ghettos grow.

The Federal Housing Administration has two major opportunities to encourage desegregation: in the housing it insures and in the housing it acquires through mortgage foreclosures. Thus far it has muffed both chances.

In Philadelphia last year fair housing forces made a study of how the city handles the properties it acquires. (FHA and the Veterans Administration together acquire at least 100,000 such properties annually, most of them single-family houses and all of them subject to the Housing Order.) In other cities, Philadelphia's FHA office gives its acquired property list to area real estate brokers who earn a commission for every property they sell.

In "paired" tests of ten different brokers—a Negro applicant followed closely by a white applicant—investigators discovered "a significant pattern of discrimination being practiced by brokers who manage and sell such properties for FHA." They accused FHA of supporting "a basic segregated and discriminatory system."

The Philadelphia experience is far from unique. In Kansas City, housing proponents discovered that brokers were "pre-showing" their acquired homes before they were put on the open market—an obvious attempt to head off Negro home-buyers. One broker is alleged to have told a white applicant, "With fair housing and Negroes wanting to buy homes in nice areas, this is the way to keep them out."



Recently FHA's Commissioner Philip N. Brownstein announced that steps were being taken to insure that all FHA-acquired housing would henceforth be sold on a nondiscriminatory basis. The Commissioner's good intentions are unarguable; yet it is not reassuring to recall that other commissioners have made similar pronouncements in the past and got nowhere. In 1951 both FHA and VA announced that all acquired housing would be administered and resold on a nondiscriminatory basis. The policy was reaffirmed in 1959 and again in 1962—and now again in 1967. No doubt there will be a fifth reaffirmation *circa* 1971.

The Government's challenge is to stop repeating its good intentions and to find ways to enforce them. The Government has several enforcement agencies that could do the job—the Justice Department, the President's Committee on Equal Opportunity in Housing, and HUD's own Inspection Division. None is doing the job. The Justice Department avoids fair housing litigation like the plague; the President's Committee is weak and leaderless; and the small Civil Rights Section within HUD's Inspection Division is understaffed. HUD seldom initiates investigations or undertakes spot checks. It waits for complaints.

There have been, according to the President's Committee on Equal Opportunity in Housing, fewer than 400 official complaints of discrimination since the signing of the Executive Order. FHA officials are likely to point to this small number as a sign of how well the system is working, but other, less cheerful inferences seem at least as plausible.

For one thing, FHA has arbitrarily ruled that the Executive Order does not apply to resales, but only to houses being sold for the first time. It has thereby removed, in one cruel stroke, hundreds of thousands of families from the fair housing umbrella.

Then, too, a disproportionate share of complaints has come from the Washington area—against large tract developers—so it seems likely that many Negroes outside of Washington do not know they *can* complain. Certainly FHA does little to inform them of their rights or to let them know about available housing. FHA-insured builders are not required to mention Federal fair housing regulations in their advertising. It is true that local FHA offices keep lists, available to the public, of current FHA-financed houses; but any Negro who by some off-chance finds his way there would learn very little from the lists. As a rule, they say nothing about price or number of rooms. Even the location of the subdivision is described imprecisely, so that only a person thoroughly familiar with the area could find it.

If, finally, the Negro in search of a house reaches the point where he has something officially to complain about, he then becomes involved in a complaint procedure that seems specially designed to frustrate him. It is possible under this procedure for FHA officials to confer privately with the accused builder without ever giving the party discriminated against a chance to rebut, or even to be present at the conference. Small wonder there have been so few complaints.

Thus do our officials fiddle as the ghettos grow.

HUD's newest program, Model Cities, holds great promise and great danger—great promise, because it envisions a broader and more multifaceted attack on urban slums and blight than we have ever before attempted; great danger, because the program may be used to polish the ghettos and perpetuate segregation. As Jack Wood, associate executive director of NCDH, has pointed out, "the racial ghetto crisis in urban America may in fact be accentuated by the Model Cities program."

This need not happen. All that is required to avert the calamity is a unequivocal Executive action—reaching from the White House on down which will make it clear that the Federal Government does not intend to officiate over a program that either builds new ghettos or gilds old ones. A meaningful desegregation plan must be a *condition* of Federal funds to Model Cities.

In theory at least, our leaders are agreed. "At the center of the city housing problem," President Johnson has said, "lies racial discrimination . . ." And HUD Secretary Robert C. Weaver has correctly observed "the single most striking fact of the American city is that its fate is irrevocably tied to the fate of the Negroes." Now the White House and we have a chance to close the credibility gap by translating their words into actions. They will have to close the gap not only in the Model Cities program, but in all federally-sponsored programs that affect the way Americans live and *where* they live—programs that range from urban renewal grants to suburban water and sewer subsidies, from open space and metropolitan planning to rehabilitation and public housing. And beyond HUD, there are other Federal agencies whose current policies and procedures sustain and extend the ghetto: the Department of Justice, the Home Loan Bank Board, and all the other agencies which regulate the nation's mortgage and financial institutions. Each has the power to help bring about meaningful desegregation. The White House should insist they use it.

In its Bill of Particulars (see page 5), the National Committee Against Discrimination in Housing lists 17 specific ways in which the Federal Government builds ghettos, and calls for as many remedies. The charges and the remedies spring from the single assumption that the Federal Government is the country's master builder. In the war against segregation in housing no one can remain neutral, least of all the Government of the United States. Every decision it makes, and every decision it fails to make, has an impact for good or evil upon the lives of every American, black and white. "The only thing necessary for the triumph of evil," said Edmund Burke, "is for good men to do nothing." There is still time for our Federal leaders to act. It is one minute before midnight.

—R.J.M. & D.R.M.

## NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING

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The National Committee Against Discrimination in Housing (NCDH) is a nonprofit public interest organization working to achieve conditions in which every American family secures a decent home in an integrated living environment.

Formed in 1950, NCDH carries on its program in cooperation with 46 national religious, civil rights, labor and organizations. Its work is beamed toward every segment of society: government, business and industry, labor, educational and religious institutions, civic agencies, and individual citizens.

Programs and services include consultation and technical guidance; fact-finding, information, publication and distribution of educational materials; local, regional and national conferences; exploration and experimentation to develop new and more effective techniques for achieving social and economic integration throughout the housing subsector. NCDH functions as a clearinghouse and provides a variety of services for local community groups, including more than 1,400 fair housing committees working in more than 30 states.

*Trends in Housing*, the NCDH monthly publication, is the only national periodical devoted exclusively to the housing intergroup relations field and is widely recognized as a standard resource.

NCDH's important work is supported by its cooperation with national agencies, philanthropic foundations and friends. Invites the support of all thoughtful and concerned citizens. Contributions are deductible for income tax purposes.