



## League of Women Voters of Minnesota Records

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writing letters and marshalling community support. Nevertheless, the city council rejected its entitlement 13-3, with some councilmen claiming they were threatened into voting against participation. Now the League is pushing for community education courses through the churches. Leaguers will be ready to leap into the fray when debate over next year's entitlement begins.

An LWV source in Oak Lawn predicts that the village will turn down its block grant entitlement. She serves on the special committee that is preparing the application. The committee likes the local control that the new law allows, but it is not as enthusiastic about requirements for a housing assistance plan. The committee had planned for 150 senior citizen units and 50 family units of low-income housing, already rejected by the village board. The opposition to low- and moderate-income housing is a "very emotional, very real problem," she says, and one that has become a political issue in upcoming spring elections.

Some of Chicago's eligible suburbs have encountered less resistance to the community development block grant requirements. An Oak Park LWV member says the local government is committed to open housing. A nearly-completed senior citizen highrise is the only public housing project, but between 20% to 30% of existing housing stock is moderate-income. The housing assistance plan prepared by the local housing authority looks good, she added. Nevertheless, the LWV plans to keep a close watch on the city's performance.

One hundred area communities have agreed to join Cook County, which has applied for a block grant as an urban county. And, since the county must negotiate separate agreements with each community on the housing assistance plan, HUD has extended the deadline for final submission. What's more, the president of the Cook County Interleague Organization has been appointed to a Community Development Advisory Council along with 15 suburban mayors, two county staffers and four appointed officials. The council has tentatively approved what it considers a balanced community development plan, pending public hearings in each community. Says ILO President Shirley Keller: "From my vantage point, the urban county concept is the most viable... The decision of communities to reject their entitlements in part stems from a reluctance...to be targeted for low-income residents. The broad geographic area covered by the urban county precludes any community from being targeted, each assuming responsibilities commensurate with neighboring communities."

#### BRIEFS

Cuyahoga Falls, Ohio, a predominantly white suburb of Akron, hopes to fulfill the requirements for the housing assistance plan by allowing the county to locate senior citizen units within the municipality. The community, which recently disbanded its equal opportunity commission, has stipulated that local residents be given preference for the elderly housing. The local LWV, long committed to equal housing opportunity, plans to keep a sharp eye on the city's housing activities if its application is accepted.

In Fort Smith, Arkansas, citizen participation in public hearings on the community development block grants was curtailed because local organizations were unable to get copies of the federal regulations on the new act. The local LWV reports that one more public hearing may be scheduled to work out a budget for the community development activities to be funded by the

block grant, but it may already be too late in the game for effective citizen participation. Meanwhile, the LWV is organizing a coalition of women's groups to plan strategy for promoting citizen awareness of housing and community development issues.

In Grand Rapids, Michigan, the Eastown Community Association forced the city commission to rescind its approval of initial allocations that excluded low- and moderate-income housing. Because of the association's efforts to expand citizen participation under the new law, the city set up a task force with considerable low- and moderate-income representation to advise it on priorities and monitor the block grant application process. Once the application is approved, a new citizens' committee will be appointed. The Grand Rapids LWV will keep an eye on that one to ensure continued representation of low- and moderate-income residents.

The Missouri Coalition for Human Needs and Budget Priorities, which includes the state LWV and 20 other statewide groups, plans to spread the word about the new housing and community development act in hopes of encouraging citizen participation. Described by the state LWV president as "probably the strongest coalition that's ever been developed in Missouri," the organization plans to kick off its effort with an in-depth briefing by experts on the implications of the new law.

#### NOT TO BE MISSED

**HANDBOOK FOR CITIZEN FAIR HOUSING ADVOCACY.** The National Committee Against Discrimination in Housing has put together a valuable guide to citizen monitoring of the Housing and Community Development Act of 1974. The pamphlet includes a detailed review of the requirements for community development block grants and subsidized housing funds, plus a step-by-step plan for ensuring citizen participation in the development of local community development block grant applications. Order the handbook (\$2.00 for single copies; \$1.00 apiece for orders over 10) from the NCDH, 1425 H St., N.W., Washington, D.C. 20005.

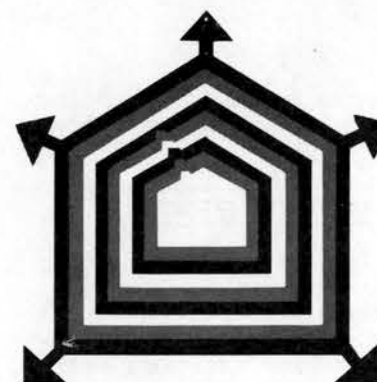
The AFL-CIO's Department of Urban Affairs has prepared a **GUIDE TO THE HUD COMMUNITY DEVELOPMENT PROGRAM**, based on the regulations published in November 1974. The publication zeroes in on the union role under the new law with regard to citizen participation and civil rights requirements as well as labor standards. An interesting perspective. Free copies are available from the Department of Urban Affairs, Room 803, AFL-CIO, 815 - 16th Street, N.W., Washington, D.C. 20006.

The League of Women Voters Education Fund, with a grant from the Ford Foundation, has produced a 30-second TV **PUBLIC SERVICE ADVERTISEMENT** on the equal housing opportunity logo. Leagues can purchase the spot (Pub.No. 537, \$3.75, postage included) from the national office.



Consider offering the 16mm animated, color spot to local TV stations. (A promotional flyer will be distributed to LWV's and DPM.) It's a great way to boost affirmative housing action and community understanding of equal opportunity in housing.

**WATCH FOR HUD's** upcoming "how-to" manual designed to help fair housing organizations apply for Title VIII housing funds. The manual, to be prepared by a 24-member ad hoc committee, will include funding guidelines for state and local governments, too.



# OPEN COMMUNITIES Metropolitan Housing Exchange

The Housing and Community Development Act of 1974

April 1975 No. 3

## Implications for the Open Suburbs Movement

Across the nation, open suburbs advocates are emerging from the limbo of confusing national housing priorities, program moratoriums and continuous HUD reorganizations to confront a much-changed housing scene.

The reason: a new housing and community development law which culminates a four-year struggle to rewrite and consolidate major housing acts adopted since 1934 and the community development programs begun in 1949. Open suburbs activists see both strengths and weaknesses in the Housing and Community Development Act of 1974.

Potentially, the new law represents a high water mark for support of citizen involvement in housing and community development. But with new opportunities for participation comes a concomitant expansion of citizen responsibility. Concerned citizens can:

- participate in the development of community applications for community development funds.

- intervene (and litigate, if need be) to assure compliance with civil rights guidelines and requirements for low- and moderate-income housing.

- monitor to see that projects outlined in the applications are properly implemented.

The law is designed to expand low- and moderate-income housing opportunities while shifting the choice of community development program options to local governments.

Gone are the single-purpose grants for specific housing or community development activities. In their place are block grants that can be used for any or all of the above.

Yet the act's primary objective is crystal clear--to develop viable urban communities by expanding housing and economic opportunities for lower income families. The law specifies, too, that housing assistance must reduce the isolation of income groups within communities and geographic areas and promote an increase in the vitality of neighborhoods through "spatial deconcentration of housing opportunities for persons of lower income." It's a mouthful, but the pronouncement boils down to a new recognition of the goals of the open suburbs movement.

And that's not all the new law offers open suburbs advocates. Before the monies start flowing, the metro area communities and urban counties that qualify for the predetermined grants must first submit a detailed application that ties community development plans to provision of low- and moderate-income housing.

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Significantly, the housing assistance plan must survey the community's housing stock, assess the needs of lower income families living or expected to live in the community, specify the mix of new and existing units of assisted housing and specify the general locations of the housing with the goal of dispersing it.

All communities within metro areas having 50,000 population and urban counties with at least 200,000 population (excluding cities within the county) will automatically receive grants upon approval of their applications. Certain smaller metro areas and rural communities are also eligible.

In fact, the "automatic" entitlement may introduce some previously uninvolved suburban localities into the program. The lure of federal grants for 100% of project costs and the extended list of community development activities may also persuade these suburbs to widen their heretofore limited housing opportunities.

Best of all, the legislation calls for "adequate" citizen participation in planning and implementing the housing and community development programs.

But who's to define "adequate"?

Who's to ensure that applications will meet low- and moderate-income housing needs throughout a metro area?

The law assigns this watchdog role to the U.S. Department of Housing and Urban Development. Yet HUD's interpretation of the law, some experts conclude, eschews federal oversight in favor of local government autonomy.

Enter the local governments, eager to take advantage of the \$2.5 billion in new community development block grants for FY 1975. Although the law ties funds for parks, street lights, water and sewer lines, etc. to the provision of housing assistance, court dockets bulging with exclusionary zoning suits combined with the experiences of citizen groups across the country indicate that many metro area suburbs are still unwilling to open their communities to low- and moderate-income citizens. (In fact, some suburban localities have already refused to apply for the block grants for just this reason.) A situation that cries out for stringent monitoring and enforcement of civil rights compliance finds HUD soft-pedaling the importance of its traditional oversight role.

Applications are automatically approved within 75 days unless HUD notifies the community that its statement of community development needs is "plainly inconsistent" with available data or that its proposed activities are "plainly inappropriate" with stated needs.



In order to speed up the process and further accommodate the Administration's new federalism concept, the law allows communities themselves to certify their compliance with citizen participation, environmental and equal opportunity regulations.

However, if the HUD Secretary should find an applicant in non-compliance with civil rights acts of 1964 and 1968, he may begin administrative proceedings which could result in civil court action and termination of payment.

In the regulations for environmental review at least, HUD has indicated it will limit its authority to the form rather than the substance of the certification. Agency insiders say that HUD will maintain its "hands-off" policy on citizen participation requirements, too. The brief review period coupled with community self-certification provisions could mean the applications won't get the scrutiny they merit.

The A-95 review provision, in the past an effective method of encouraging low- and moderate-income housing dispersal, is undermined in the new act. Review of a local community development application by an areawide agency to ensure compatibility with regional comprehensive plans is still required in the law, but the House of Representatives committee report on the legislation defined such plans as guides, binding neither HUD nor the applicant community.

In reality, federal control is limited to an annual post-performance review and audit to determine whether the applicant has carried out the program substantially as described in the application and in keeping with the requirements of the law.

If weakened federal control seems to threaten the act's housing dispersal objectives, the law's almost complete reliance on a single form of housing subsidy (Section 8 leased housing) also bodes ill for the open suburbs movement. Section 8 includes a local approval option which could frustrate privately-sponsored subsidized housing projects in desirable neighborhoods, according to one critic. Here's how it works: within 10 days after receipt of an application, HUD must notify the locality's chief executive officer, providing 30 days for the local government to object to the proposal on the grounds that it is inconsistent with its own housing assistance plan. HUD may overrule the local objection, but only if its investigation proves the private proposal consistent with the housing assistance plan.

In addition, some experts doubt that Section 8 will stimulate new construction. Much depends on financing techniques, timing of HUD review, identification of project sponsors, etc. It should be remembered that in 1973 President Nixon promised that the then-newly revised Section 23 leased housing program would stimulate construction of 100,000 new units during FY '74. None were produced.

On balance, the Housing and Community Development Act of 1974 offers citizens increased opportunities to help expand and disperse low- and moderate-income housing throughout metropolitan areas. It also gives them the bulk of the responsibility for safeguarding those objectives. Says one national fair housing organization, "Both by reason of the law's shift of program options to local government and by reason of HUD's narrowing of its civil rights responsibilities, local citizens committed to fair housing become the first line of defense against efforts to spend these billions of federal dollars without regard to equal opportunity." It's up to the citizens to organize, participate in every phase of planning and implementation, monitor

and, if need be, litigate. So go to it!

The articles that follow provide a sampling of citizen and government response to the new housing and community development programs.

#### DETROIT COALITION LAUNCHES MONITORING EFFORT

It didn't take Detroit area housing activists long to decide on their role under the Housing and Community Development Act of 1974. In the waning days of the old year, concerned citizens' groups organized a volunteer monitoring corps to encourage suburban compliance with the new law in general and with low- and moderate income housing needs in particular.

Participating organizations include the Metro Detroit League of Women Voters, Michigan Committee on Law and Housing, Center for Urban Law and Housing, National Council of Jewish Women--Detroit Section, Coordinating Council on Human Relations, Interfaith Centers for Racial Justice, Jewish Community Council of Metro Detroit and the Coalition to End Discrimination in Housing. The groups have united under the banner of the Coalition for Block Grant Compliance (CBGC).

Coalition members have devised an interview questionnaire for use in each municipality. Besides getting information on localities' housing assistance plans, the questionnaire alerts officials to important elements of the plan they may have overlooked. Within its focus on the housing assistance plan, one CBGC priority is consideration for low-income citizens who work in a given community and could be expected to move there were low- and moderate-income housing available. The coalition has already gathered and sent to the mayors and councilmen of 25 area municipalities census data on patterns of employment and commuting, broken down by race and income level.

Monitors are scrutinizing every housing assistance plan turned into the Southeast Michigan Council of Governments (SEMCOG), the regional clearinghouse for block grant applications. Although the new law provides for public access to the applications, it does not require governments to provide free copies or duplicating services. The CBGC monitors are copying the information by hand.

They have their work cut out for them, since applications already in progress include Dearborn Heights (\$5 million), Livonia (\$5 million), Mt. Clemens (\$5 million), Sterling Heights (\$2.6 million), Warren (\$10.8 million), Ferndale (\$1.7 million) and Dearborn (\$5.5 million), among others.

Monitors start out with a positive approach, appearing at public hearings and inquiring about plans for low- and moderate-income housing. Sometimes they explain citizen participation requirements or other elements of the law for the benefit of citizens present. Often, the officials considering the block grant application take a lesson from their explanations, too.

Preliminary reports from suburban communities indicate a general lack of attention to low- and moderate-income housing needs.

Dearborn Heights needs senior citizen housing, but the CBGC monitor who attended the public hearing there fears that the block grant will fund separation of drain and storm sewer systems instead. In fact, housing needs weren't even mentioned at the hearing until the CBGC observer inquired. She received no satisfactory answers.

In Livonia, no thought had been given to housing opportunities for the 30,000 to 50,000 citizens who commute

to work in its factories until a coalition monitor broached the subject. The city held four poorly-attended public hearings last November and distributed 900 questionnaires, with little feedback to date. The Mt. Clemens LWV president, who testified at the city's public hearing, reports that the required housing study lacks depth. Housing needs haven't been well-publicized either.

The 75 people who attended the first public hearing in Sterling Heights felt that low-income housing--except for senior citizens--is undesirable for their community. They'd prefer road paving, youth aid services and removal of blight. The two Warren LWV members who serve on the citizens' advisory committee report that although citizen input was sought, no calls were received.

The Warren LWV president urged that city to apply for block grant funds at its December public hearing. Officials asked her to submit specific suggestions at the next hearing, which has since been cancelled. It now appears that Warren will not apply for its block grant.

On the bright side, CBGC sources in Ferndale report that the city manager is committed to following the letter and intent of the law in the block grant application. In Dearborn Heights, the LWV president has been appointed to the citizens' advisory committee. Another League monitor who attended the first public hearing on the block grant application was impressed with the degree of citizen participation. She termed it a truly open meeting which included an explanation of the law and recommendations from city department heads and the citizens' advisory committee.

"We would hope local government will comply with the law on its own initiative," said a coalition spokesman. "If not, a positive reminder from citizen volunteers may encourage compliance while the city is still in the application stage," he added.

Failing that, the CBGC watchdogs will report instances of noncompliance to HUD or take the matter to court.

The coalition plans to keep monitoring local compliance with the Housing and Community Development Act for the next two to three years. Monitors will scrutinize the progress reports required after the first year of funding to see whether local governments have met performance standards for continued funding. They'll be looking at compliance with equal opportunity guidelines for employment and housing, too. And, they'll be issuing periodic reports of their own to keep housing issues before the community.

Meanwhile CBGC is off to a running start with what Washington D.C.'s prestigious Potomac Institute terms the best monitoring system in the United States.

#### MASSACHUSETTS TAKES THE LEAD ON CITIZEN PARTICIPATION

Not all of the monitoring of the new housing act is citizen-initiated. The Massachusetts Department of Community Affairs (DCA) is scrutinizing local communities' block grant applications through its A-95 review privilege. DCA's focus is on compliance with the citizen participation requirements. The decision to monitor was spurred in part by HUD's official "hands-off" policy regarding some of the law's statutory requirements, according to a DCA official.

What's more, DCA has gone straight to the citizens to encourage involvement in housing planning under the new law. A DCA alert to citizens and community organizations spells out, in simple language, the act's re-

quirements for public hearings and citizen input into plans for housing and community development activities.

The alert cautions, "Although these requirements on the surface appear to guarantee citizen participation, they do not." It goes on to give a basic crash course in effective community action: Organize the community by building on existing organizations and focusing on issues. Identify specific housing and community development projects and rank them in order of importance (DCA includes simple criteria for priority-setting). Devise a plan. Seek support for the plan from a broad base of citizens, civic leaders and officials. These basic how-to's can provide a starting point for inexperienced citizens and groups eager to have a say in how the federal funds are allocated.

The department has also prepared a step-by-step guide for municipalities, outlining various ways in which they can participate in the community development block grant program.

Massachusetts is one state that is taking positive steps to ensure compliance with block grant requirement and to facilitate citizen input.

#### CHICAGO SUBURBS SLOW TO APPLY FOR CD BLOCK GRANTS

When President Ford signed the Housing and Community Development Act of 1974 last August, he termed it a "return of power from the banks of the Potomac to people in their own communities." But not all local governments see it that way.

Because the law requires communities to incorporate low- and moderate-income housing into their community development activities, some eligible communities are reluctant to apply. Others are turning the feds down flat. The suburban municipalities surrounding Chicago are a case in point.

Suburban Berwyn, close to Chicago's all black West Side, turned down its first-year grant of \$2.4 million--a sum roughly equal to one-third of the city's 1974 budget. What's more, 1970 census data show that 16% of Berwyn's senior citizens fall below the federally-designated poverty level. But as the Berwyn city clerk explained the situation to a Chicago *Sun-Times* reporter, "The 'big brother' in Washington image loomed large."

Officials in neighboring Cicero are not enthusiastic about the block grants either, despite the fact that 22% of senior citizens residing in that city are poverty-stricken. The debate over whether to apply for the potential \$2.3 million grant is continuing, but according to a town official, "They don't see why, if you put in a sewer, you've got to build (low-income) housing."

The board of trustees in Arlington Heights, one of the more affluent Chicago area suburbs, has also decided not to apply for community development funds this year. During the debate, several trustees and citizens questioned whether the village would receive the federal funds on time and in the full amount promised. Because the federal evaluation guidelines were not yet available, some people feared that the village might be hit with extra requirements, which they characterized as strings--or even "ropes"--attached to the funding. The local LWV testified at three public hearings and made some recommendations of its own for use of the funds. Although the issue is moot for this year at least, the League plans to continue working with the Metro Housing Coalition, a group that seeks to disperse low- and moderate-income housing throughout a six-county area.

The Des Plaines LWV joined the community development debate early, testifying at city council meetings,





# memorandum

League of Women Voters Education Fund

March 1975

This is going on DPM

TO: State and Local League Presidents

From: Virginia Nugent, Human Resources Chairman

Subject: Two Handbooks on the Community Development  
Block Grant Program

On December 16, 1974, a memo on the Community Development Block Grant Program was sent to all state and local League presidents. Attached was a special issue of the MONITOR, the newsletter of the Center for Community Change, which described the program; in addition, Andy Mott of the Center for Community Change was mentioned as a contact person if Leagues needed additional information or assistance. Mr. Mott reports that the League response has been enthusiastic and he has received numerous calls--an indication that Leagues are gearing up to influence local budget decisions.

Two handbooks on the block grant program have been published since December 16 and due to limited supplies, a free copy of each is being sent with this mailing to state League presidents only. However, local Leagues who want to, may obtain copies, as described below.

The first handbook, "A Guide to the HUD Community Development Program," was prepared by the AFL-CIO's Department of Urban Affairs and is based on HUD regulations published November 13. This handbook briefly highlights the provisions of the Act, and, although geared to what role a union can play, is useful in that one can get a quick idea of how the program is to be implemented and how citizens can participate. Copies are available free from: Department of Urban Affairs, Room 803, AFL-CIO, 815-16th Street, N.W., Washington, D.C. 20060.

The second publication "Handbook for Citizen Fair Housing Advocacy," was prepared by the National Committee Against Discrimination in Housing, Inc. The NCDH handbook's emphasis is on how citizen groups can take an active and effective role in the planning process. The handbook outlines step-by-step the procedures community groups should take in order to ensure that existing equal opportunity provisions are an integral part of a governmental unit's application for community development block grants. In addition, it raises pertinent questions groups should consider in evaluating government applications and the needs of the community. Additional copies of the NCDH handbook are available for \$2.00 each. Write to: NCDH, 1425 H street, N.W., Washington, D.C. 20005.

The deadline for a governmental unit to file an application for community development block grants is April 15. Thus, Leagues still have time to influence the proposal writing process. These handbooks will provide you with some of the information necessary for citizen participation and monitoring.

**Contributions to the Fund are deductible for income tax purposes**



Summary Report: Midwest Conference on Non-federal Roles in Rural Housing  
Madison, Wisconsin, October 8-10, 1974.  
(Based on the full report filed by Charlotte Cooper, LWV of  
Freeborn County)

The popularly held notion that substandard housing exists primarily in urban slums and inner city ghettos is laid to rest by the figures:

two-thirds of the substandard housing in the U. S. is in nonmetropolitan areas.  
the rate of bad housing in rural areas is nearly five times that of the cities.  
in Minnesota, of all units which are substandard, 10.1% are urban, 23.5% are in rural areas.

The conference looked at the issues of how can state and local governments best use federal housing programs, implement them by innovative programs that supplement the federal efforts, maximize the federal contribution, and combine the effort with state resources to do a better job serving the rural poor.

The Housing and Community Development Act of 1974 does not do a great deal in seeking solutions to housing needs of rural America. One of the major problems is that rural housing has always been treated as the stepchild of urban housing. The new law is a compromise between continuing traditional public housing programs and replacing the special categorical grants by returning housing to the private sector through revenue sharing. Section 8, Lower Income Housing Assistance Program, is the primary program to emerge from the act. It is a modified leasing and rent supplement program, subsidizing rents to owners of rental units occupied by eligible low income families and elderly. However, at least \$75 million remains in new authorization to be spent by public housing agencies for construction of traditional public housing. For the first time there is authorization for operating subsidies for existing public housing. Indian housing authorities have had \$45 million authorized for traditional public housing since it is recognized that leasing programs are not feasible for the Indian population. The only categorical program that has remained in the new law is Section 312 for Rehabilitation Grants. The 1974 law sets up a formula for entitlements of Community Development Funds: 80% to the metropolitan areas; 20% to nonmetropolitan areas. Within metropolitan areas, it is divided on the basis of population, number of people in poverty (OEO standard), and number of overcrowded housing units. (If the formula based on poverty and overcrowding within the metro areas had been applied to the total population, 60% of the funds would have gone to urban areas, 40% to rural needs. Prior to this law, HUD had been allocating 40% of its funds to rural areas.) The whole new Community Development Program was designed with urban areas in mind. The new law attempts to get the community development subsidized housing and ongoing planning programs together as closely as possible. To apply for funds, a community must file a comprehensive community development plan, including a housing assistance plan. The concept is a good one, but the subsidies in the bill are totally inadequate.

In 1968, it was estimated that six million federally subsidized new or rehabilitated housing units would be needed in the next 10 years. The new law provides for one-half million units over the next few years. It mandates that communities define their housing needs and make plans to meet them, but it does not provide nearly adequate federal subsidies to make any realistic dent.

The rural housing situation in Minnesota has been analyzed by the Housing Task Force of the Rural Development Council. One conclusion is that the state has been negligent in really dealing with the federal agencies in terms of allocating subsidy dollars according to a state plan or state strategy for solving housing problems in rural areas. The Minnesota FHA allocation policy does require that half of the resources must be used outside the metropolitan area and has met that objective in the multiple family dwelling program. But no state can appropriate the kind of dollars that are necessary to subsidize rural housing. In Minnesota, 86% of state taxes go back to local governments.

There is not money available for the state to fund the cost of a major subsidy program in housing. It is therefore necessary to get every dime possible out to the federal programs and make sure that their allocation decisions conform to an acceptable state planning strategy for rural areas.

There are opportunities in the new housing act for state agencies to be effective in the areas of:

1. Holding allocating agents of the federal government accountable.
2. Developing cooperative mechanisms with substate planning departments to change the federal allocating and budgeting decisions affecting rural areas so that they have some realistic relationship to existing needs.

Although the new bill goes into effect January 1, 1975, there is continuing need for public advocacy, especially pressure on Congress for appropriations. The law is only the authorization, providing the tools. Members of Congress need positive reinforcement from their constituents in order to act to meet housing needs. The thrust of public support must be twofold - to press for the most favorable interpretation of the law along with the needed appropriations, and secondly, to begin again to work for more and better legislation.





**LEAGUE OF WOMEN VOTERS  
OF MINNESOTA**

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# action

ACTION ALERT

ON HOUSING

To: Local League Presidents, Action Chairmen and Human Resources Chairmen

From: Pat Lucas, Housing Lobbyist

Re: H.F. 1137 - companion to S.F. 1314 (Humphrey, J. Keefe and Willet)

January 15, 1976

Background: This bill was sent to conference committee during the last days of the 1975 session. The House has passed the conference version. The Senate did not act on the conference version. There has been talk, during the interim, of sending the bill back to conference committee and also enlarging the conference committee. It seems that a number of Senators have things that they would like to add. These additions do not deal with the major impact of the bill which is a \$40 million appropriation to be used in various grant and loan funds.

- 1 - \$28 million for rehabilitation loan and grant programs.
- 2 - \$5 million for a revolving loan fund for development of housing for native Americans.
- 3 - \$6.85 million for basic homes programs.
- 4 - \$150,000 for research, design, coordination and marketing of alternative housing for senior citizens.

While the concerns that are being expressed by some of the Senators merit attention, it would be best to take them up in separate legislation either in this session or in 1977.

The housing crisis in Minnesota is getting progressively worse and those that are hardest hit are those in the low and moderate income brackets. We need this legislation now. (Capitol Letter April 7, 1975)

WHAT TO DO: Please contact your Senator and urge his support of H.F. 1137.

March 26, 1976

To: Members of the Conference Committee on H.F. 1137

From: Jerry Jenkins, President of the League of Women  
Voters of Minnesota

Re: H.F. 1137

The League of Women Voters of Minnesota wishes to urge your prompt action on H.F. 1137. We strongly support the basic concept and provisions of this bill.

The housing situation in Minnesota is not improving and in fact the plight of many of our lower income families becomes worse with each passing year. Please do not allow this very important piece of legislation to be overlooked in the closing days of the session.





300 Metro Square Building, 7th Street and Robert Street, Saint Paul, Minnesota 55101 Area 612, 227-9421

August 3, 1976

Dear Community Leader:

New housing opportunities will soon be available in 43 suburban communities for low and moderate income families and the elderly through the Metropolitan Council Housing and Redevelopment Authority's Rent Assistance Program. The enclosed brochure explains the income levels eligible to receive this assistance, and other details about the program.

A person or family receiving assistance rents an apartment (or other type of rental unit) in an existing privately owned building at the normal rental rate. The person or family pays no more than 25% of their income toward the rent. The balance of the rent payment will be made by the Metropolitan Council Housing and Redevelopment Authority.

The rental unit selected cannot exceed a maximum rent limit which varies by the size of the unit. These limits are printed in the brochure. The only additional requirement for the unit selected is that it must be in good condition.

There are no residency requirements for the program. Applications will be accepted from people living anywhere in the metropolitan area, although people accepted for the program must select a rental unit in one of the communities participating in the program. These communities are listed on the cover of the brochure. This is an Equal Housing Opportunity Program.

A person or family already living in one of the participating communities may not have to move to receive assistance. They may be able to remain in the unit they are presently renting, provided it does not exceed the appropriate rent limit and is in satisfactory condition.

Applications for participation in the program will tentatively be accepted beginning the week of August 16 at the various locations shown on the attached schedule. Your help in providing this information to the people you serve will be greatly appreciated. Because we expect to receive a large number of applications, we would appreciate any help you could give in directing only qualified candidates to us. We would also appreciate your help in discouraging telephone requests for information from applicants before August 16.

August 3, 1976  
Page 2

For further information, contact the Metropolitan Housing and Redevelopment Authority staff at 291-6300. Or, you may contact any of the local application offices listed on the attached sheet. Thank you for your cooperation.

Sincerely,

*Phillip L. Katzung*

Phillip L. Katzung, Program Manager  
Metropolitan Council Housing and  
Redevelopment Authority

/ep

Attach.



METROPOLITAN COUNCIL HOUSING & REDEVELOPMENT AUTHORITY  
SUITE 300 METRO SQUARE BUILDING, SAINT PAUL, MINNESOTA 55101

APPLICATION OFFICES FOR RENT ASSISTANCE PROGRAM

ANOKA COUNTY

Anoka

City Hall Offices  
2015-1st Avenue No.

9:00 a.m.-4:00 p.m.  
Monday - Friday

Greg Withers  
421-6630

Columbia Heights

Elderly Highrise  
965-40th Avenue NE

8:30 a.m.-4:45 p.m.  
Monday - Friday

Cindy Frattallone  
788-6055

Coon Rapids

City Hall Offices  
1313 Coon Rapids Blvd.

8:00 a.m.-5:00 p.m.  
Monday - Friday

Kay Frederickson, Ext. 256  
755-2880

Fridley

City Hall Offices  
6431 University Avenue NE

8:30 a.m.-4:30 p.m.  
Monday - Friday

Jerrold Boardman  
Dorothy Evenson  
571-3450, Ext. 169

CARVER COUNTY

Chaska

City Hall Offices  
205 East 4th Street

9:00 a.m.-4:00 p.m.  
Tuesday & Thursday

James Main  
Shirley Bruers  
448-2851

Victoria

City Hall Offices  
7927 Rose

8:00 a.m.-4:00 p.m.  
Monday - Friday

Virginia Harris  
443-2363

HENNEPIN COUNTY

Brooklyn Center

City Hall Offices  
6301 Shingle Creek Parkway

9:00 a.m.-4:00 p.m.  
Mondays

Diane Fenn  
561-5440

Brooklyn Park

City Hall Offices  
5800-85th Avenue No.

8:00 a.m.-5:00 p.m.  
Monday - Friday

Mary Meir  
425-4502

Champlin

City Hall Offices  
12001 Highway 52

8:30 a.m.-5:00 p.m.  
Monday - Friday

Carol Carlson  
421-8064

Crystal

City Hall Offices  
4141 Douglas Drive

8:00 a.m.-4:30 p.m.  
Monday - Friday

John Olson  
537-8421, Ext. 33

Edina

City Hall Offices  
4801 West 50th Street

8:30 a.m.-4:00 p.m.  
Monday - Friday

Lynnae Nye  
927-8861, Ext. 86

Excelsior

City Hall Offices  
339 Third Street

10:00 a.m.-2:00 p.m.  
Wednesdays/or by Special  
Appointment

Roy E. Swenson  
Lynn Olund  
474-5233

Golden Valley

City Hall Offices  
7800 Golden Valley Road

2:00 p.m.-4:30 p.m.  
Monday-Tuesday 1st week  
Wednesday-Friday 2nd week  
Alternating weeks

Steve Brown  
545-3781

Greenwood

Apply in Excelsior

Hopkins

City Hall Offices  
1010 First Street So.

8:00 a.m.-4:30 p.m.  
Monday - Friday

Joyce Sundblad  
935-8474

Minnetonka

City Hall Offices  
14600 Minnetonka Blvd.

9:00 a.m.-4:00 p.m.  
Tuesdays

Diane Fenn  
933-2511

Mound

City Hall Offices  
5341 Maywood Rd.

8:00 a.m.-4:00 p.m.  
Monday - Friday

Gary Glasgow  
Deloris Schwalbe  
472-1155

New Hope

City Hall Offices  
4401 Xylon Avenue No.

8:00 a.m.-4:30 p.m.  
Monday - Friday

Craig Gallop  
533-1521

Osseo

City Hall Offices  
415 Central

9:00 a.m.-3:30 p.m.  
Tuesday - Friday

Darlyne Phenow  
425-2624

Richfield

Community Center  
7000 Nicollet Avenue So.

9:00 a.m.-2:00 p.m.  
Monday - Friday

Kathy Lovick  
861-4148

Robbinsdale

City Hall Offices  
4221 Lake Road

9:00 a.m.-4:00 p.m.  
Tuesdays

Chris Ball or  
Diane Fenn  
537-4534

St. Anthony

City Hall Offices  
3301 Silver Lake Road

8:00 a.m.-Noon & Appointment  
Monday - Friday

Jim Fornell  
789-8881

Shorewood

City Hall Offices  
20630 Manor Road

9:00 a.m.-Noon &  
1:00 p.m.-4:00 p.m.  
Wednesday

Shirley Rice  
474-3236

Spring Park

Apply in Mound

Tonka Bay

Apply in Shorewood

Wayzata

City Hall Offices  
600 Rice Street

8:00 a.m.-5:00 p.m.  
Monday - Friday

Doug Boll  
473-0234

WASHINGTON COUNTY

Cottage Grove

City Hall Offices  
7516-80th Street So.

1:00 p.m.-4:30 p.m.  
Tuesday & Thursday

Mike Black  
459-5535

Oakdale

Oakdale Elem. School  
821 Glenbrook Avenue

8:30 a.m.-4:00 p.m.  
Monday - Friday

Craig Mattson  
Laurie Whall  
739-8659

St. Paul Park

Apply in Cottage Grove

Stillwater

Municipal Building  
215 No. 4th Street

8:30 a.m.-4:30 p.m.  
Monday - Friday

Shirley Montbriand  
439-6121

MINNEAPOLIS HRA

217 So. 3rd Street  
Minneapolis

8:00 a.m.-4:00 p.m.  
Monday - Friday

Rental Office  
348-2525

ST. PAUL HRA

261 E. University  
St. Paul

9:00 a.m.-4:00 p.m.  
Monday - Friday

Rental Office  
298-5158

ST. PAUL URBAN LEAGUE

401 Selby  
St. Paul

9:00 a.m.-4:00 p.m.  
Monday-Wednesday-Friday

Noah Ogonsi  
224-5771

METROPOLITAN COUNCIL HRA

300 Metro Square Bldg.  
7th and Robert Streets  
St. Paul, Minnesota

9:00 a.m.-4:00 a.m.  
Monday - Friday

Guy Peterson 291-6300  
Dianne Stone 291-6515  
Chris Ball 291-6516  
Diane Fenn 291-6301

DAKOTA COUNTY HRA

Dakota County Government Center  
Hastings,

8:00 a.m.-4:30 p.m.  
Monday-Thursday

Bob Porter  
437-3191



RAMSEY COUNTY

Maplewood

Gladstone School  
Frost & Manton

9:00 a.m.-4:00 p.m.  
Thursdays

Diane Fenn  
777-8131

Mounds View

City Hall Offices  
2401 Highway 10

9:00 a.m.-4:00 p.m.  
Fridays

Diane Fenn  
784-3055

New Brighton

City Hall Offices  
803-5th Avenue NW

8:30 a.m.-4:30 p.m.  
Monday - Friday

Kathy Davis  
633-1533

North St. Paul

City Hall Offices  
2526 E. 7th Avenue

9:00 a.m.-4:00 p.m.  
Wednesdays

Dianne Stone or  
Diane Fenn  
777-1346

Roseville

City Hall Offices  
2660 Civic Center Dr.

8:30 a.m.-4:00 p.m.  
Monday - Friday

Paul Sulzbach, Ext. 204  
484-3371

Shoreview

City Hall Offices  
4665 North Victoria

9:00 a.m.-4:30 p.m.  
Wednesdays

Diane Fenn  
484-3353

White Bear Lake

City Hall Offices  
250 Miller

8:30 a.m.-4:00 p.m.  
Monday - Friday

Bob Noble  
Jim Ahrend  
429-5367, Ext. 54

SCOTT COUNTY

Belle Plaine

City Hall Offices

10:00 a.m.-Noon  
Friday

Margo Merkle  
873-5553

Jordan

City Hall Offices

10:00 a.m.-Noon  
Thursday

Margo Merkle  
492-2535

New Prague

City Hall Offices

10:00 a.m.-Noon  
Wednesday

Margo Merkle  
758-4401

Prior Lake

City Hall Offices

10:00 a.m.-Noon  
Tuesday

Margo Merkle  
447-4230

Savage

City Hall Offices

10:00 a.m.-Noon  
Monday

Margo Merkle  
890-1045

Also by appointment at Scott County Court House, Monday-Friday, 445-7750, Ext. 102.

Shakopee

City Hall Offices  
129 E. First Avenue

8:30 a.m.-3:30 p.m.  
Wednesday

Nancy Engman  
445-3650

P L E A S E   N O T E !

THE BEGINNING DATE FOR APPLICATIONS  
FOR THE PROGRAM HAS BEEN CHANGED  
TO

AUGUST 30

## How does the program work?

1. You complete an application to the HRA for rent assistance.
2. If the application is approved, you are given a certificate to look for a rental unit.
3. The HRA may help you locate a suitable unit.
4. When you find a suitable unit, you inspect it.
5. You discuss lease provisions with the owner.
6. The HRA inspects the unit.
7. If the unit and the lease are suitable, the HRA approves the lease.
8. You can then move into the unit.
9. You pay no more than 25% of your income toward rent.
10. The HRA pays the balance of the rent to the owner.

## Must a family move to participate in the program?

If you are already renting a suitable unit within the rent limits in one of the participating communities, but are paying more than 25% of your income for rent, you may be able to remain in this unit and pay less.

Metropolitan Council  
300 Metro Square Building  
7th and Robert Street  
St. Paul, Minnesota 55101



For further information contact city hall in any of the participating communities or:

**Metropolitan Council**  
**Housing and Redevelopment Authority**  
300 Metro Square Building  
St. Paul, Minnesota 55101  
291-6300

# Rent Assistance Program

For Residents of the Twin Cities Metropolitan Area



### Participating Communities:

Anoka	Excelsior	New Hope	Savage
Belle Plaine	Fridley	New Prague	Shakopee
Brooklyn Center	Golden Valley	North St. Paul	Shoreview
Brooklyn Park	Greenwood	Oakdale	Shorewood
Champlin	Hopkins	Osseo	Spring Park
Chaska	Jordan	Prior Lake	Stillwater
Columbia Heights	Maplewood	Richfield	Tonka Bay
Coon Rapids	Minnetonka	Robbinsdale	Victoria
Cottage Grove	Mound	Roseville	Wayzata
Crystal	Mounds View	St. Anthony	White Bear Lake
Edina	New Brighton	St. Paul Park	

**Metropolitan Council**  
**Housing and Redevelopment Authority**

August, 1976



Preparation of this brochure was financed through Section 8 housing funds from the U.S. Department of Housing and Urban Development.



## What is the rent assistance program?

The rent assistance program of the Metropolitan Housing and Redevelopment Authority (Metro HRA) will help you pay your rent if you qualify as a low or moderate income family. Eligible families select their own rental units, and pay no more than 25 per cent of their income toward rent. The HRA pays the balance of the rent.

## Who can apply for rent assistance?

The program is open to low and moderate income families without regard to race, color, religion, national origin, sex, source of income, or present residential location. However, if your application is approved, you must select a rental unit that is located in one of the Metro HRA participating communities listed on the cover of this brochure.



## What are the income limits of the program?

You may be eligible if your total income is below the maximum income limits shown below and you are:

- a. An elderly, handicapped, or disabled individual, or
- b. A family of two or more persons.

Family Size	Income Limit
1	\$ 9,600
2	11,000
3	12,400
4	13,800
5	14,700
6	15,500
7	16,400
8 or more	17,300



## What types of rental housing are included?

Privately-owned duplexes, townhouses, apartment units, cooperatives, congregate housing, single-family homes, and mobile homes are included if they are within the maximum rent limits of the program, and of the appropriate size for the family.

## What are the maximum rents allowed for the program?

To qualify for assistance, a rental unit cannot rent for more than the following:

Size of Unit	Maximum Rent
1-bedroom	\$176
2-bedroom	209
3-bedroom	243
4-bedroom or larger	275

These maximum rents include all utilities except telephone.

Fact Sheet Prepared By The League Of Women Voters Of Freeborn County

MINNESOTA HOUSING FINANCE AGENCY HOME IMPROVEMENT LOAN PROGRAM-----PHASE II

The 1976 Minnesota Legislature appropriated \$34 million to the Minnesota Housing Finance Agency for funding a variety of housing programs. The program of loans provides \$15 million for the MHFA to purchase home improvement loans from lending institutions who participate in the Home Improvement Loan Program Phase II. The servicing and payment collections are the responsibility of the MHFA.

The lender's involvement will generally end following the purchase of the loan by the MHFA.

The existing supply of housing in Minnesota represents a valuable investment and resource. There is a heavy reliance on older homes, as approximately 75% of Minnesota families cannot afford new housing as estimated by the MHFA. They estimate that 75% of sub-standard housing is in non-metro areas.

Fifty percent of the houses in Minnesota were built before World War II. This program is designed to provide means to prevent many homes from becoming sub-standard and to improve those which are now sub-standard.

To preserve our existing stock of housing, the MHFA offers financial incentives to modest income homeowners by providing loans up to \$10,000 with low-interest rates (sliding scale from 1 to 8%), longer terms, (up to 12 years), and lower payments than those for conventional loans.

Other benefits derived from the new improvements made possible by the Home Improvement Loan Program include the conservation of energy, and stimulation of the economy of the community by providing jobs. The program also equalizes the opportunity for decent, safe and sanitary housing for all persons throughout the state.

In Freeborn County there are 4,426 households with incomes between \$5,000 and \$16,000. 3,758 (39%) have incomes between \$5,000 and \$10,000. (Figures from the 1970 census.)

To allow for local control and maximum participation of the private sector, the loans are preferably originated through local lending institutions. Lending institutions receive \$75 for processing the loan. Efforts have been made to simplify the lending process. Lenders who have participated in Phase I of the Improvement Program (before 1975) indicate a cost to them of \$25 to \$50 for processing the loan -- less than the amount the MHFA issues under Phase II.

Seventy three Minnesota lending institutions participated in Phase I of the program. Practically all have re-applied for Phase II. As of May 24, 1976, 123 Minnesota lending institutions have applied for a commitment of funds from the Minnesota Housing Finance Agency. The deadline for application has been extended from May 24 to May 28.

The commitments of funds to a lending institution for the first phase ranged from \$10,000 to a million. The average was \$100,000. All loans are insured under HUD FHA Title I insurance program. The MHFA pays the insurance.

Lending institutions ask:

Will the program reach those for whom it is intended or would those who could afford conventional loans be the first to hear about it, take advantage of the lower interest so that the money would not be available to those who really need it?

Fact: Income level of recipients.

59% between \$5,000 and \$13,000

23.5% between \$5,000 and \$10,000  
35.8% between \$10,000 and \$13,000

Lending institutions ask:

Will lower interest rates serve as an incentive to create new improvements or will those who have already decided on a home improvement project be the ones to apply for a loan?

Fact: The survey showed 33% to 40% of those receiving loans had not considered making home improvements until they heard of the availability of low interest loans.

Lending institutions ask:

Would the purpose of the program, to conserve our existing housing supply, be carried out or would most loans be made to add on a room rather than to improve or correct deficiencies of the existing structure?

Fact: Approximately four different kinds of improvement were made by each loan, such as, insulation, structural improvements, wiring, roofing etc. 64.3% of loans (65.6 of money) were for improving homes over 30 years of age.  
35.7% of loans (34.4% of money) were used for improving homes under 30 years of age.

The average loan was \$4224.56-rate 7.75% - term 10.3 years-payment \$61.98.

97.2 of borrowers were white.

1.1 were black.

.3 Oriental

.3 Spanish American

.9 other

83% married            17% single

In Freeborn County there are 883 families with incomes less than \$3375.

1122 have incomes between \$3375 and \$5600.

6548 families have incomes between \$5600 and \$16,800.

75% of Minnesota families cannot afford new homes and 50% of houses in Minnesota are over 30 years old. This program is designed to prevent many homes from becoming sub-standard and to improve those that are now sub-standard.





League of Women Voters Education Fund

# memorandum

May 1977

This is going on DPM

TO: State and Local League Presidents

FROM: Dot Ridings, Housing Chairman, Human Resources

SUBJECT: "Growth and Housing: Connections and Consequences"

It has been 28 years--most of a lifetime for the average U.S. citizen alive today--since the federal government set as a national goal "a decent home in a suitable living environment for every American."

And nine years have <sup>passed</sup> ~~past~~ since the League of Women Voters of the United States felt that equal access to housing was such an urgent issue and so basic to League principles that the usual study/consensus sequence was bypassed and it was adopted as part of the Human Resources position by action of delegates to the 1968 national convention.

The attached new League of Women Voters Education Fund publication, "Growth and Housing: Connections and Consequences," gives clear evidence that we are still fighting an uphill battle toward that national goal and the League position. Suburbanization and the subsequent drain on our central cities has proceeded at a rate that could hardly have been foreseen in 1949.

The history of various governmental attempts to reach that 1949 goal through federal housing programs is outlined in this new pub. We've also attempted to give you some ideas of how to tackle housing problems in your own state or city by giving examples of housing activities by local Leagues, and by providing a list of resources to consult for further information on specific problems.

Many local Leagues are already involved in local housing issues and local implementation of federal housing and community development programs. We know from annual reports of your efforts:

- to survey community housing needs (many communities lack good data on vacancy rates, number of substandard dwellings, etc. You might even get some local funding to enable your League to collect such data--which you could then use to illustrate your local housing problems);
- to acquaint eligible recipients with Section 8 rental assistance, and to encourage landlords and developers to participate in the program (if your city has Section 8 funds, find out how the program is working; a key question is what percentage of your certification is being used and the problems that discourage tenants and landlords from satisfactory participation);

- to make legal challenges to racial steering by real estate interests in your communities ( it could be both interesting and illuminating to test your local real estate brokers, to see if this is occurring);
- to discourage redlining by local lending institutions (ask to see their lending records, which by law must be open to you, that show what sections of your city are getting mortgage money; you'll be able to gauge whether redlining is a problem for your community);
- to strengthen local housing codes and call for stricter enforcement of these codes (does your city have one that works and is it being enforced?);
- to monitor local use of federal housing and community development funds (does your locality receive Community Development Block Grant entitlement or discretionary funds? Were decisions on how to use it made with citizen participation? Do those decisions meet the intent of the Act?).

The list could go on at length, but Leagues new to local housing activities can use these suggestions as a starting point. We invite Leagues with more experience in this program area to keep telling us about their activities, so we can pass them on.

All local Leagues are especially urged to take a look at their local CDBG implementation. We anticipate a great deal of continuing congressional interest in this program and need to be prepared with current data and specific local illustrations, detailing the program's strengths and weaknesses. Since the basic League of Women Voters of the United States housing position is centered on equality of access to housing, we're especially interested in the impact of the Act on those most desperately in need of the "suitable living environment" espoused by the 1949 federal housing goal. We must also note that the real key to making CDBG "work" locally is strong citizen action--HUD has neither the resources nor the power to truly ensure that all funds are spent wisely and in keeping with national intentions. Citizen groups must develop and exercise serious political clout.

We know you'll find this housing publication useful. What we really hope is that you'll find in it a challenge to use the information as a basis for assessing your local situation and taking action to fill the gap between housing needs and realities. Public education stimulated by such League activities can do an enormous amount toward making the League of Women Voters commitment of 1968 a 1978 governmental priority.

This League of Women Voters Education Fund publication was financed by a grant from the Rockefeller Brothers Fund as part of a series of publications on issues relating to growth.

# GROWTH and housing: connections & consequences

Increasing population . . . growing urban areas . . . rising levels of economic well-being . . . an accompanying increase in use of natural resources, especially land. There is wide concern over the impact of these trends, collectively labeled "growth," on our environment and on the quality of life in general.

Much of that concern is being translated into attempts to find ways to control the process. The purpose of most such efforts is to maximize the benefits of growth while minimizing its negative side effects.

Though we have no unified, explicit national growth policy, federal policies and programs have always exerted profound influence both on population and on the economy—mostly in the pro-growth direction. Recently, at state and local levels, "growth control" policies employing land use and zoning measures have been formally adopted, signaling some new thoughts on the subject.

In issues related to growth, "nothing exists in isolation." Decisions in one area of consideration affect other areas. For example, land use decisions affect the quality of the immediate environment, the availability (quantity and quality) of housing, the kinds of neighborhoods developed, the availability of jobs, the kinds of transportation made available or necessary. The effects of growth decisions are felt not only in the political unit making the decision but also in other jurisdictions, where options are either expanded or limited.

The homes people live in are one of the most important components of the phenomenon of growth. As the population increases, more housing units are needed to accommodate new families. Increased income leads to increased consumption of housing-related goods—bigger buildings, more land, more expensive furnishing and appliances—which in turn fuels economic growth. Capital investment in new construction is about one-fourth of annual U.S. investment—not a negligible factor. Housing and the land it occupies constitute one-third of the wealth of this country. The "suburban sprawl" that characterizes urban growth is a product of increased consumption of both housing and land.

This publication takes a look at the interaction between housing and growth and outlines some of the federal programs created to ease the negative effects of current policies on those people least able to participate in the process of making housing and growth decisions.

## U.S. growth patterns

The United States has gone through three growth phases since it first became a nation. In the first, which lasted until after the Civil War, the continent was settled by immigrants from northern Europe, most of whom engaged in agriculture or related occupations. The continent was thoroughly explored, and the Indians were removed to areas where they would not interfere with the new settlers. In this era most people lived on family farms, in homes large enough to accommodate an extended family. In the few towns, a similar pattern prevailed. Merchants lived in the center, those of lesser means on the outskirts.

The second phase of national growth came with the industrial boom following the Civil War. Waves of southern European immigrants flocked here to work in the factories, competing for jobs with farmworkers displaced by technological innovations. During this period, the United States rapidly became an urban nation. Cities grew, as factories were located in them for ready access to transportation, power, labor and markets. Workers lived within walking distance of their jobs. "Tenements," multifamily dwellings hastily erected to house the new city residents, were usually overcrowded, disease-ridden firetraps. It was public outcry over these conditions that led to passage of turn-of-the-century building and housing codes.

Suburbanization has been the key feature of the third growth stage, which began in the early 1900s as a slow trickle outward from the center cities with the advent of mass transportation (first horsedrawn, then electric streetcars). Families with the money to do so gravitated to the "countryside," attracted by the desire for homes and land of their own and for an escape from the problems of the city: the dense masses of humanity, the dirt and the possibility of disease. The rapidly rising population was exacerbating these problems as well as the need for new housing.

The urban immigrants this time were blacks from the South, large numbers of whom began moving to cities in the North and West. Modernization of farming practices in the still-agrarian South had eliminated much of the market for manual labor. Blacks' search for jobs was coupled with a desire to escape oppressive living conditions. Once in the North, especially during the boom periods of World War II and the 1960s, there was a somewhat better chance of finding work, low-paying though it generally was. The available housing was segregated and overcrowded. Now the massive migration has stopped, but the poverty and the segregation remain.





The suburbanization process exploded after World War II, as the formation of new households, held in check by the Depression and the war, increased rapidly. The exodus from the cities got its impetus from the "American dream" of a car and a single-family house on its own grassy lot, but the real go-power came from several federal programs. FHA (Federal Housing Administration)- and VA (Veterans Administration)-insured mortgages, which featured small downpayments, extended payment schedules and advantageous interest rates, combined with federal income tax deductions for mortgage interest and property taxes, made it possible for the first time for large numbers of young middle-income families to buy their own homes.

One other factor made these homes affordable: they were built in large subdivisions on inexpensive open land outside the cities, often in unincorporated areas. Affordable automobiles and federal aid for highway construction made commuting to central-city jobs feasible. Soon the jobs began to come to the suburbanites, as manufacturing plants also headed for the outlying open space, to sites near interstate highways and away from crowded, outmoded city streets. Moving costs were eased by federal and sometimes local tax breaks. Open land had other attractions: it was easier to build single-level automated plants, and property taxes were lower than in the highly developed inner city.

## What's the problem?

Suburban growth is continuing. The aggregate effect of federal programs is to make it financially rewarding to move to the suburbs as soon as one can afford to. And local tax systems, which depend so heavily on property value, encourage suburban communities to screen out housing for the poor.

One set of questions to ask when considering growth-control measures is, *Who benefits? How? Who pays the price? In what way?*

The net effect of all these policies is to negate specific national commitments to equal housing opportunity, to the goal of "a decent home in a suitable living environment for every American family," to the right to travel and live freely. Metropolitan/suburban growth as currently taking place encourages segregation by race, income and national origin. Moreover, serious as it is, this is not the only negative effect of today's housing patterns. There is increasing concern about effects on the environment: about energy waste . . . about growing problems of air and water pollution.

## Contradictory policies

Tax reductions and FHA mortgage insurance constitute the major federal housing subsidies today, and these subsidies benefit mostly middle-income homebuyers. For 1974 alone (the latest figures available), the cost in lost tax revenues of allowing homeowners to deduct for mortgage interest and real estate taxes was \$9.7 billion, according to the Treasury Department. In 1974, federally underwritten mortgage loans were worth \$13.8 billion and constituted 21 percent of the market.

There have also been direct federal subsidies since 1939 to bring decent, sanitary housing within the financial reach of those persons unable to compete in the private market. But local land use/zoning decisions, private market practices, including racial discrimination, and the side effects of federal programs such as those described above, have virtually cancelled out much of what those subsidies were intended to achieve. Among the federal practices that have had negative side effects:

□ A narrow interpretation of cost-effectiveness during the building of the interstate highway system. The accompanying destruction of whole city neighborhoods containing thou-

sands of dwelling units was often welcomed by officials as inexpensive slum clearance; only later was it learned that slum conditions had merely been displaced to other neighborhoods. Meanwhile, the benefit of neighborhood stability had been lost.

□ Support of discriminatory practices in the administration of mortgage insurance programs. Until recently, FHA and VA programs have promoted or condoned discrimination against women and minorities by mortgage lenders. Federal agencies that regulate banks are currently being sued by a coalition of civil rights groups who seek to have the agencies follow federal law and act to end discriminatory banking practices.

□ Support for local autonomy in the public housing program. Local jurisdictions have been free to decide whether or not they will build or make available public housing units. As a result, public housing, except that portion of it for the elderly, has most often been built where poor people are already concentrated. This has increased the "ghettoization" of housing for poor and minority people.

Local land use and zoning practices also have played their part in economic and racial discrimination. Zoning that allows only single-family, large-lot homes . . . refusal to permit variances for subsidized multifamily developments . . . no-growth ordinances . . . all are suburban phenomena. They have the effect of allowing only persons of a certain income and lifestyle to reside within a jurisdiction's boundaries. Since the population of metropolitan areas continues to grow, other suburbs—and, especially, the center city—must absorb the poor.

The income disparity between jurisdictions composing metropolitan areas is a root cause of the urban crisis. Although all the communities of a metropolitan area are in fact a single interdependent economy, the burden of the area's problems (especially poverty and environmental concerns) is borne unequally. The more that poor people are concentrated in the center city, the more middle-income people move to the suburbs to escape the "costs" of city living—high taxes, pollution, crime, inadequate schools. Their leaving adds to the burden on those who remain, who then also leave as fast as they are able—a vicious cycle. In sum, the suburbs are absorbing a disproportionately large share of the benefits of growth,

## Definitions

**SMSA** A *standard metropolitan statistical area* is a county or group of contiguous counties containing a city of 50,000 or more, or "twin cities" totalling 50,000. In addition to the county or counties containing such a city or cities, contiguous counties are included in an SMSA if they are socially and economically integrated with the central city. (In New England states, SMSAs consist of towns and cities instead of cities and counties.)

**A-95 Review** This phrase refers to Office of Management and Budget Circular No. A-95, which is a regulation, based on Title IV of the Intergovernmental Cooperation Act of 1969, designed to promote maximum coordination of all projects using federal money. Adherence to its instructions is required in most federal programs. Applicants for federal funds, or federal agencies undertaking a local project, must notify statewide and areawide "clearinghouses" of their proposed projects, so the clearinghouses may comment, pro or con, on any impact the project may have on nearby localities or other plans and programs. The clearinghouse *must* also take into account comments of environmental agencies, civil rights agencies, coastal zone management agencies and local chief executives. Clearinghouses may only comment on plans; they have no power to undertake any action. The hope is that, by requiring local governments at least to communicate, better coordination will ensue.

while the center city is left with a disproportionately large share of the problems.

## Private market practices

Actions of real estate brokers and mortgage bankers also contribute to our society's continued segregation and the abandonment of the city by the middle class. In spite of federal and local laws against discrimination, *de facto* discrimination continues. The practice of racial *steering*—showing minority people available units only in minority or integrated neighborhoods, and white people units only in white neighborhoods—is one manifestation. Assessment and appraisal practices have contributed to center-city decay and suburban sprawl, especially through *redlining*. The value of a home is determined not just by its individual condition but by the general character of the surrounding neighborhood; areas of mixed use (single-family/multifamily; residential/commercial; or black/white) are considered to be of suspect worth. Arguing that such neighborhoods inevitably decline and hence reach a point in their life cycle after which any investment in them would be unsound, lenders withdraw mortgage dollars—and decline does indeed take place. Mortgage money is thus effectively limited to newer suburban areas. The effect of these policies is to make real estate brokers and mortgage bankers major determinants of metropolitan growth patterns.

## Federal programs

Since 1939, the federal government has provided a continually evolving set of tools to help local communities eliminate substandard housing and give those whom our growing economy has by-passed a decent place to live. The first programs were very simple. The federal government helped local governments pay for the construction of housing to be rented for a minimal sum to low-income families unable to rent decent housing on the private market. In 1949, Urban Renewal—federal assistance for "slum" clearance—was developed and a national goal was announced: **a decent home in a suitable living environment for every American.**

As the years went by, programs became more complex, the focus shifting partially from slum clearance to housing rehabilitation. Assistance for comprehensive physical planning was offered. New methods of subsidizing housing for the poor were provided: direct low-interest federal loans to limited- or no-profit corporations, rent supplements for use in the private market. The Model Cities program forged a link between physical and social redevelopment of poor neighborhoods in an attempt to address the problems of "slums" in a more unified way.

In 1964, a Department of Housing and Urban Development (HUD) was created to manage and coordinate federal housing and community development assistance programs. This cabinet rank was an indication of the importance the federal government was beginning to attach to the problems of the cities.

Other federal programs, designed to help low-income *rural* families meet their housing needs, are administered by the Farmer's Home Administration (FmHA) of the U.S. Department of Agriculture. The two main vehicles are:

□ Section 502 of the Housing Act of 1949, which gives low-interest loans to residents of rural areas to construct, buy or rehabilitate houses or other farm buildings, if no other credit is available; and

□ Section 515, which gives low-interest loans to nonprofit corporations and consumer cooperatives for the provision of rural rental housing.

When analyzing federal housing programs—the reasons they exist, the impact they do or do not have, one should

remember that:

□ *New homes built each year account for only two percent of the total housing stock.* Most people live in "used" housing; someone else has owned or rented the unit previously. This is especially true of low- and moderate-income families, who are on the end of the "trickle-down" line. Blighted areas are often the end result when large homes or apartments in the city are divided after many years of use into smaller units, jammed with families unable to pay rents adequate for decent upkeep, and neglected by landlords for a variety of reasons.

□ *All federal laws on housing, except for the fair housing acts, have been enabling laws that left the doing up to local communities.*

□ *Federal housing programs have always been used to achieve more than the overt objective of a decent home for every American.* They are used to stimulate or deflate economic growth and to address problems of unemployment. Since 1968, the President has been required to present to Congress an Annual Report on the National Housing Goal. Very little of the report is concerned with subsidized housing programs. Most of it is concerned with overall housing production and its components: mortgage money, manpower, building materials and land—a quick lesson in the substantial impact of housing on the economy.

## Housing and Community Development Act of 1974

In January 1973, the Nixon administration put a freeze on all federal housing subsidy programs, labeling them "inequitable, wasteful and ineffective." The moratorium continued for almost two years, until a compromise was worked out between a Republican President committed to "no-strings-attached" revenue sharing and a Democratic Congress committed to carefully supervised categorical loans and grants. The product of this compromise is the Housing and Community Development Act of 1974.

Of the eight titles in the act, Title I, Community Development, and Title II, Assisted Housing, contain nearly all the programs that address the needs of low- and moderate-income people and neighborhoods.

### Title I: Community Development

The primary objective of Title I, which establishes the Community Development Block Grant (CDBG) program, "is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income."

Direct federal grants to local communities replace seven former categorical programs—Urban Renewal, Model Cities, Water and Sewer Facilities, Open Space, Neighborhood Facilities, Rehabilitation Loans and Public Facilities Loans—in pursuit of a second objective: to eliminate the massive amounts of paperwork, the uncertainty of funding and the long waiting periods associated with the categorical programs. This secondary objective has for the most part been met.

A wide variety of activities are eligible for funding under Title I, as long as they further the seven aims set forth under the act's primary objective (the first four are to be directed primarily at low- and moderate-income people):

□ to eliminate and prevent slums and blight;

□ to eliminate conditions detrimental to health, safety and public welfare;

□ to conserve and expand the nation's housing stock;

□ to expand and improve community services;

□ to use land and other natural resources more rationally;

□ to reduce isolation of income groups within communities

and geographical areas;

□ to restore and preserve properties having special historic, architectural or esthetic value.

Under the act, all jurisdictions with a minimum number of people are "entitled" to a certain portion of the available funds, the exact amount being determined by a formula that compares all these jurisdictions as to population, percent of poverty and percent of overcrowded housing. All other local governments may compete among themselves for "discretionary" funds, if they meet certain criteria. To get either kind of funds, a jurisdiction must submit a CDBG application that provides certain plans and assurances:

■ A three-year community development strategy that includes short- and long-term needs and objectives.

■ A housing assistance plan that surveys housing conditions; states the need for subsidized standard housing units, including the need of persons "expected to reside" in the community, and proposes goals for meeting the need. (This is the first time a federal program has required a formal linkage between housing and community development programs.)

■ Certification that the local government has met or will meet requirements to: formally adopt the plan; submit to A-95 review (see definitions); provide for citizen participation in developing the application; comply with civil rights and fair housing laws; provide relocation assistance for persons displaced by project activities; and place maximum feasible priority on activities that will benefit low- and moderate-income people, will help to prevent or eliminate slums and blight, or will meet "other needs of a particular urgency."

At the end of each program year, communities must file a grantee performance report that documents their compliance with the law and progress toward their goals.

### Title II: Assisted Housing

Title II of the 1974 act continues low-income public housing, with construction loans to public housing authorities, annual contributions for payment of debt, and operating subsidies to supplement tenant rents (limited to 25 percent of a family's income). It also reactivates rural housing assistance programs. Other important provisions of Title II include:

□ Section 202: continues loans for housing for the elderly, with an increase in the interest rate;

□ Section 235: restores single-family subsidized mortgage help, although increased down payments and interest rates make it available primarily to moderate-income families;

□ Section 236: continues subsidized multifamily mortgage assistance, with modification.

"Section 8," is the key to all of the above programs, however; it provides rental assistance payments to help families rent decent, modest housing that already exists, will be rehabilitated or will be constructed, if they are unable to get such housing on the open market. The local Public Housing Authority (PHA)—or, in its absence, HUD—contracts directly with the landlord or the developer to pay the difference between 25 percent of the tenant's income and the "fair market rent" set by HUD, based on rental rates prevailing in an SMSA (see definitions) or in the county in nonmetropolitan areas. For programs using existing housing, a family certified as eligible by the PHA has 120 days to find its own apartment; if it finds one, a contract between the landlord and the PHA is negotiated.

For rehabilitation and new construction, Section 8 assistance is advertised as available, then contracted for as various developers apply. Preference is given to projects in which no more than 20 percent of the units will be assisted (though all units can be covered), in order to further the goal of "spatial deconcentration of economic groups." Once the housing has been built, the management is responsible for certifying a tenant's eligibility.

## What the statistics say

### Isolation of the poor

□ In 1974 more than 24 million people were living below the U.S. poverty level of \$5,038 annual income for a non-farm family of four.

□ The poor are unevenly distributed: 36% percent live in central cities, 24% in suburban areas, and 40% in non-metropolitan areas.

(Contrast this with the overall distribution of the population: 29% central city, 39% suburban, 32% nonmetropolitan.)

□ The poor constitute 14% of both central city and non-metropolitan populations, but only 7% of the suburban population.

### Racial segregation and poverty

□ In 1974, black people were 11.3% of the total U.S. population. But they were 23% of the central city population, only 5% of the suburban population, and 9% of the nonmetropolitan population.

□ In 1974, 55% of poor blacks lived in central cities, constituting 46% of the central city poor; 12% of poor blacks lived in suburban areas, constituting 6% of the suburban poor; and 33% of poor blacks lived in nonmetropolitan areas, where they were 26% of the rural poor.

### The high cost of housing

□ Since 1968, rents have increased 42%. As of September 1976, the median sale price of a new home in the U.S. had increased 83% since 1968. Land costs increased 206%, building costs 45%. Over the same period, there was a 93% increase in the median sale price of an existing home.

□ Of renters in 1974, 43% in central cities, 39% in suburban areas, and 33% in nonmetropolitan areas paid more than 25% of their income for rent. Of homeowners with a mortgage in 1974, 20% in all areas paid more than 25% of their income for housing expenses (mortgage, insurance, taxes, and all utilities).

□ In all areas, an even higher percentage of blacks were paying an excess amount of income for housing. (Nearly 50% of all central city black tenants paid more than 25% of their income for rent.)

(A "banker's rule of thumb" for housing cost is that anything greater than 25% of one's income is excessive.)

Section 8 was the only housing assistance program stressed during the Ford administration; funds for others were either tied to it or impounded. Production of new housing units has been meager, apparently due to uncertainty of financing and lack of adequate profit incentive for developers.

## Federal open housing laws

All the housing programs just outlined increase the supply of housing available to low- and moderate-income people. Two federal laws and a Supreme Court decision guarantee individuals equal access to any housing they can afford:

**Title VI of the Civil Rights Act of 1964** forbids discrimination in federally assisted programs, including urban renewal and public housing;

**Title VIII of the Civil Rights Act of 1968**, the Federal Fair Housing Law, forbids discrimination on the basis of race, color, national origin or sex in the sale or rental of nearly all housing, public or private, and in mortgage lending;

A 1968 case, **Jones v. Mayer**, based on the 13th Amendment (1866), bans racial discrimination in *all* housing transactions.

The Home Mortgage Disclosure Act of 1975 is an important new law that requires mortgage lenders to disclose where they make loans each fiscal year. Every depository institution with an office located in an SMSA and assets of more than \$10



million must keep public records of the number and dollar amount of all mortgages and home improvement loans made in each census tract, allowing the public to determine whether or not a lender is redlining. The law provides no sanctions against such practices, but the expectation is that individuals and groups who seek to end such practices will use the information as a basis for action.

## Current issues and problems

Civil rights and public interest groups monitoring the use of Community Development Block Grants and federal housing subsidy programs have documented that the programs are not being used to meet the priorities set forth by Congress in 1974. Instead, the programs are either being spread so thin as to have no effect whatsoever or are being used to provide amenities for middle-income neighborhoods. Why? Three factors contribute.

First, funds are inadequate no matter how well planned or focused their use. In the first three years of CDBG, \$8.5 billion was appropriated. In the first year alone, 581 metropolitan cities and counties were "entitled"; 740 smaller communities were "held harmless" against loss of funding to close out projects from earlier programs; and over 5,000 communities were competing for discretionary funds, with less than half getting anything.

The picture is no better in subsidized housing programs. As a rough measure of need, the Census Bureau's 1974 housing survey said that more than 3 million housing units lacked some or all plumbing facilities (a simple measure of substandard condition) and 9.6 million tenants paid 25 percent or more of their income for rent (making many, if not most of them, eligible for a subsidy). Yet at the end of 1976 the accumulated total of all subsidized housing units, from all programs since 1939, was only 2.4 million. Annual additions from current programs total only about 250,000, according to HUD's most liberal estimates. Federal programs alone clearly are not meeting the total need for low-cost housing.

Second, because of local fiscal and political pressures, funds spent to meet community-wide needs, however legitimate, often neglect the needs of low- and moderate-income persons and neighborhoods or meet them only indirectly. The fiscal pressures on cities, as discussed previously, include an increased need for municipal services coupled with a declining tax base. Political pressures on local elected officials are many and varied. The desire to keep middle-income residents from moving out often causes center-city officials to put their needs ahead of those of low- and moderate-income people. Or the money is spread around to everyone, so that no one group can complain but the impact of the program is minimal. Similar pressures exist in urban counties.

Local land use restrictions make it hard to use funds for innovative housing programs (such as using CDBG funds to obtain land for a community facility, as an incentive to a developer who would use Section 8 to provide new housing). Many of these restrictions, developed to control problems connected with metropolitan growth, were imposed without consideration for regional responsibilities.

Finally, the programs have been administered, as much as possible, like general revenue-sharing grants, with minimum oversight. HUD has reviewed applications, assurances and performance reports only cursorily, interpreted regulations differently in different area offices, ignored internal reports that indicated local noncompliance with provisions of law and generally failed to provide necessary guidance. Following HUD's lead, local governments (with minimum input from citizens) made up municipal wish-lists that exhibited no coherent strategy for meeting community development needs and generally ignored the concept of furthering the regional housing opportunities for low- and moderate-income people. Whether a change in administration will change HUD's pro-

gram management remains to be seen.

Congress must reauthorize the Housing and Community Development Act this year (it expires September 30, 1977). Substantial changes in the program are not expected, but there will be pressure to enact a new fund-distribution formula, one that would better target grants toward localities with the greatest needs—that is, older central cities with deteriorating housing supplies and diminishing populations. Civil rights and public interest groups will probably try for clearer legislative language that would do two more things: force local (i.e., suburban) governments to tie their efforts more closely to regional needs and national priorities, and provide for meaningful citizen participation in the programs.

## Local citizen response

The most effective local efforts to implement the national housing goal involve coalitions that team up residents of housing and neighborhoods in need of assistance with citizens committed to carrying out the law and creating a pluralistic society with inclusive, not exclusive, policies and practices. Such broad-based coalitions can make their voices heard in varied ways, ranging from discussions about official local and regional plans for guiding future growth to day-to-day-neighborhood life. The activities of local Leagues of Women Voters highlighted below are but a small portion of the possible ways to work for communities that contain decent housing for all who wish to live there.

**Ensuring that citizens have opportunities for input.** When the LWV OF DANE COUNTY, WISCONSIN testified before the Madison Common Council in June 1975, it challenged the procedures being proposed for preparing the CDBG application for 1976. They asked: "Is the length of time adequate for so complex a project? Will departmental budgets have progressed so far by August 20 . . . that the priorities set by the process can no longer be included? Will citizen participation be curtailed due to summer vacations? Since most volunteer and neighborhood organizations are inactive in the summer months, will their participation be severely limited in the questionnaire phase? For example, our own organization's *Bulletin* will not go out until September nor will we meet until then." The League recommended an improved schedule of January to May 1976 for the 1977 budget, noting that "with this timing, volunteer organizations like the League could organize supportive public information campaigns encouraging citizens to participate. This would also allow citizen assessment of needs prior to departmental budget making."

**Making sure that the needs of the poor are not ignored.** In 1974, the LWV OF EDISON, NEW JERSEY began monitoring the township's use of community development funds and found their choices for spending not in keeping with the act. The local League president stated: "We attempted to discuss our differences with township officials but they refused to meet with League members." To get some action, the LWV helped organize a coalition, which filed an administrative petition asking HUD to hold hearings to listen to its objections. When their request was denied, the coalition filed suit with some help from an attorney in the Public Advocate's office. Before it came to trial the township made a settlement out of court, which included "the establishment of a Community Development Team which . . . would help . . . township officials in the development of the C.D. application." The LWV notes that "the township has carried out all nine points of the agreement!"

**Making sure that the public knows about Section 8.** The LWV OF COOK COUNTY, ILLINOIS, in cooperation with the Leadership Council for Metropolitan Open Communities, developed and distributed 15,000 copies of a free brochure on Section 8 to potential consumers in a six-county area, through housing offices, public aid offices and other organizations. The LWV OF GLENCOE, ILLINOIS worked with the North Shore

Interfaith Housing Council to identify landlords willing to participate in the Section 8 program, informed citizens through newspaper articles about the program and prepared a "Citizen's Guide to Section 8 Housing." The LWV made sure that individuals who needed notification and transportation, when Cook County Housing Authority made certificates of participation available, got help.

**Educating real estate brokers about fair housing.** The LWV OF SOUTHFIELD—LATHRUP VILLAGE, MICHIGAN, the City of Southfield and other organizations cosponsored a successful one-day conference for real-estate brokers. They have kept the pressure on the city for an affirmative action housing policy and legal assistance for litigation in discrimination suits.

**Stabilizing a changing community.** The LWV OF EVERGREEN PARK, ILLINOIS is part of the Evergreen Park study and action group whose purpose is to stabilize the community, prevent blockbusting and sales by unscrupulous real estate brokers. "The League was one of the first organizations approached because of our strong stand for equal opportunity in housing for all and our support of anti-redlining legislation. We feel strongly that financial institutions have an obligation to the communities they are chartered to serve and in which they are located." Racial tension in Proviso, Illinois—which resulted in one League member's home being subjected to arson on three different occasions—prompted the LWV OF PROVISO, ILLINOIS to bring an interracial group of families in the Broadview community closer together through potluck dinners. The League is "anticipating success."

There is no easy answer to the problem of meeting the national goal of a decent home for every American and the national promise of equal opportunity to live wherever one wishes. Changes are required in the way we choose to shape the future growth of our communities and the values we promote through our economic and political actions. To meet the national goal will necessitate deliberate consideration of all the effects of government actions and modification of those that interfere with the desired outcome.

Housing is an integral part of the emerging debate on the future of America. As we resolve the issues of *whether* we should grow, *how much* we should grow, and *where* we should grow, it will be a part of the dialog, as both cause and effect. Our housing policy and performance will be crucial to the way we answer the questions, *How* should we grow? and *How well* will we grow, as a nation?

## Resources

### Official Documents

#### From your local government:

HOUSING ASSISTANCE PLAN  
APPLICATIONS FOR FEDERAL ASSISTANCE  
YEARLY PERFORMANCE REPORT

#### From your HUD area or regional:

SUMMARY OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974  
"FACT SHEETS" ON HOUSING ASSISTANCE PROGRAMS (Sections 8, 235, 202 and others)

### Guidebooks

CITIZEN'S ACTION GUIDE: MONITORING COMMUNITY DEVELOPMENT BLOCK GRANTS (10 pp., 50¢). CITIZEN'S ACTION GUIDE: INVOLVEMENT IN COMMUNITY DEVELOPMENT—AN OPPORTUNITY AND A CHALLENGE (27 pp., \$1.50). Excellent! Concise, easy to use. Center for Community Change, 1000 Wisconsin Ave., NW, Washington, DC 20007.  
ANSWERS TO QUESTIONS ON SECTION 8 (Pub. No. N574,

80 pp., \$8.00). A complete map through the wilderness of regulations. National Association of Housing and Redevelopment Officials, 2600 Virginia Ave., NW, Washington, DC 20027.

FAIR HOUSING AND FUNDING: A LOCAL STRATEGY (150 pp., free). Comprehensive guide to forming and funding a local fair-housing organization. HUD, Office of the Assistant Secretary for Fair Housing and Equal Opportunity, Room 5002½, 451 Seventh St., SW, Washington, DC 20410.

## Newsletters

For up-to-date news on federal programs, court cases, new books and local fair-housing activities:

TRENDS IN HOUSING (\$5.00/5 issues/1 year). National Committee Against Discrimination in Housing, Suite 410, 1425 H St., NW, Washington, DC 20005.

NEIGHBORS (\$5.00/5 issues/1 year). National Neighbors, 17 Maplewood Mall, Philadelphia, PA 19144.

DISCLOSURE (\$10.00/10 issues/1 year). Strong coverage of redlining and neighborhood preservation. National People's Action, Subscriptions, 121 W. Superior, Chicago, IL 60610.

## Background reading

EQUAL HOUSING OPPORTUNITY—THE UNFINISHED FEDERAL AGENDA, David Falk and Herbert M. Franklin (\$3.50, 168 pp.). Thorough discussion of equal housing issues, with agenda for action. Excellent for understanding the web of relationships discussed here. The Potomac Institute, Inc., 1501 Eighteenth St., NW, Washington, DC 20036.

HOUSING EQUITY AND ENVIRONMENTAL PROTECTION: THE NEEDLESS CONFLICT, Mary E. Brooks (\$10.00, 136 pp.). Fact-filled discussion of relationship between land use decisions and availability of housing for families of all income levels. Good historical background, extensive bibliography. American Institute of Planners, 1776 Massachusetts Ave., NW, Washington, DC 20036.

THE CHANGING ISSUES FOR NATIONAL GROWTH—1976 REPORT ON NATIONAL GROWTH AND DEVELOPMENT, and PERSPECTIVES ON NATIONAL GROWTH AND DEVELOPMENT: A COMPACT HISTORY (175 pp., total, free). Official HUD report to the President and Congress provides facts, figures and narrative that outline the parameters of national growth and consequences of current trends. Publications Service Center, Room B-258, HUD, 451 7th St., SW, Washington, DC 20410.

## LWVEF Publications

AN HR SOURCE GUIDE. Annotated bibliography of informational materials and a list of organizations active in Human Resources issues. 1975, EF, 8 pp., #590, 40¢.

OPEN COMMUNITIES METROPOLITAN HOUSING EXCHANGE. Series of 3 newsletters to help housing groups in metro areas learn from each other—what's happening; what's working and what isn't. No. 1, 12 pp., #471; No. 2, 12 pp., #542; No. 3, 4 pp., #573. 50¢ each, 5/\$1.00.

WHAT EVER HAPPENED TO OPEN HOUSING? A HANDBOOK FOR FAIR HOUSING MONITORS. Zeroes in on the "regs"—what they are, how to judge who's complying with them, what to do about noncompliance. Sample forms for monitoring fair housing plans. 1974, 64 pp., #462, \$1.00.

EQUAL HOUSING OPPORTUNITY. Animated, color public service TV spot on the equal housing opportunity logo, to offer to local stations. 1975, 16mm., 30 seconds, #537, \$3.75.

Order all LWVEF materials from the League of Women Voters of the U.S., address below. All orders prepaid.

*Researched and written by Mira Nan Marshall, LWVEF Human Resources staff member.*



LEAGUE OF WOMEN VOTERS EDUCATION FUND

1730 M Street, N.W.  
Washington, D.C. 20036  
(202) 659-2685

MEMORANDUM

May 1977

This is going on DPM

TO: State and Local League Presidents

FROM: Dot Ridings, Human Resources Chairman

SUBJECT: "Growth and Housing: Connections and Consequences"

It has been 28 years--most of a lifetime for the average U.S. citizen alive today--since the federal government set as a national goal "a decent home in a suitable living environment for every American."

And nine years have passed since the League of Women Voters of the United States felt that equal access to housing was such an urgent issue and so basic to League principles that the usual study/consensus sequence was bypassed and it was adopted as part of the Human Resources position by action of delegates to the 1968 national convention.

The attached new League of Women Voters Education Fund publication, "Growth and Housing: Connections and Consequences," gives clear evidence that we are still fighting an uphill battle toward that national goal and the League position. Suburbanization and the subsequent drain on our central cities has proceeded at a rate that could hardly have been foreseen in 1949.

The history of various governmental attempts to reach that 1949 goal through federal housing programs is outlined in this new pub. We've also attempted to give you some ideas of how to tackle housing problems in your own state or city by giving examples of housing activities by local Leagues, and by providing a list of resources to consult for further information on specific problems.

Many local Leagues are already involved in local housing issues and local implementation of federal housing and community development programs. We know from annual reports of your efforts:

- to survey community housing needs (many communities lack good data on vacancy rates, number of substandard dwellings, etc. You might even get some local funding to enable your League to collect such data--which you could then use to illustrate your local housing problems);
- to acquaint eligible recipients with Section 8 rental assistance, and to encourage landlords and developers to participate in the program (if your city has Section 8 funds, find out how the program is working; a key question is what percentage of your certification is being used and the problems that discourage tenants and landlords from satisfactory participation);

(over)



- to make legal challenges to racial steering by real estate interests in your communities ( it could be both interesting and illuminating to test your local real estate brokers, to see if this is occurring);
- to discourage redlining by local lending institutions (ask to see their lending records, which by law must be open to you, that show what sections of your city are getting mortgage money; you'll be able to gauge whether redlining is a problem for your community);
- to strengthen local housing codes and call for stricter enforcement of these codes (does your city have one that works and is it being enforced?);
- to monitor local use of federal housing and community development funds (does your locality receive Community Development Block Grant entitlement or discretionary funds? Were decisions on how to use it made with citizen participation? Do those decisions meet the intent of the Act?).

The list could go on at length, but Leagues new to local housing activities can use these suggestions as a starting point. We invite Leagues with more experience in this program area to keep telling us about their activities, so we can pass them on.

All local Leagues are especially urged to take a look at their local CDBG implementation. We anticipate a great deal of continuing congressional interest in this program and need to be prepared with current data and specific local illustrations, detailing the program's strengths and weaknesses. Since the basic League of Women Voters of the United States housing position is centered on equality of access to housing, we're especially interested in the impact of the Act on those most desperately in need of the "suitable living environment" espoused by the 1949 federal housing goal. We must also note that the real key to making CDBG "work" locally is strong citizen action--HUD has neither the resources nor the power to truly ensure that all funds are spent wisely and in keeping with national intentions. Citizen groups must develop and exercise serious political clout.

We know you'll find this housing publication useful. What we really hope is that you'll find in it a challenge to use the information as a basis for assessing your local situation and taking action to fill the gap between housing needs and realities. Public education stimulated by such League activities can do an enormous amount toward making the League of Women Voters commitment of 1968 a 1978 governmental priority.

This League of Women Voters Education Fund publication was financed by a grant from the Rockefeller Brothers Fund as part of a series of publications on issues relating to growth.



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## **Announcing HUD's...**



# **WOMEN AND MORTGAGE CREDIT PROJECT**

## A Pair of Problems

The Project on Women and Mortgage Credit is a comprehensive public education and research effort designed to combat a pair of problems.

The first problem is legal.

### Breaking the Law

To discriminate by sex in housing and housing finance is illegal.

Any credit practice that discriminates by sex or marital status also is prohibited by law.

The second problem is financial.

### Losing Money

Lenders who disregard the laws that acknowledge women's equal credit rights deprive those women of a vital opportunity. But that's not all.

Those lenders also cost their stockholders profits by losing the financing and credit opportunities that women provide the marketplace.

This deprives our economy of a healthy stimulus. . . and that costs all of us.



## Roots of the Problems

This pair of problems stems from two roots:

1. Many creditors and real estate agents fail to realize that women represent good credit business;
2. And too few women know their rights in obtaining credit and housing finance.

## A Sensible Solution

The U.S. Department of Housing and Urban Development began the two-year research and public education project called Women and Mortgage Credit because:

- a well-informed public is essential to recognizing, using, and enforcing equal credit and fair housing laws
- expanding women's participation in the mortgage market benefits all of us.



## Women and Mortgage Credit Is Designed to. . .

- inform lenders and the public in general that women are credit-worthy
- help women of all racial, ethnic, and economic backgrounds understand basic concepts of credit and housing finance, so they can make informed decisions on their housing and credit needs
- assist lenders to avoid discriminatory lending practices
- study the nature of sex and race discrimination in mortgage lending
- build support for the special needs of women who are elderly, black, Hispanic, low-income, or displaced homemakers.

. . . through:

- national media campaign
- consumer education campaign
- lender education campaign
- basic research on women and housing

## Who's Involved?

Women and Mortgage Credit works closely with financial regulatory agencies to inform the broadest possible segment of women and lenders about the pertinent credit laws.

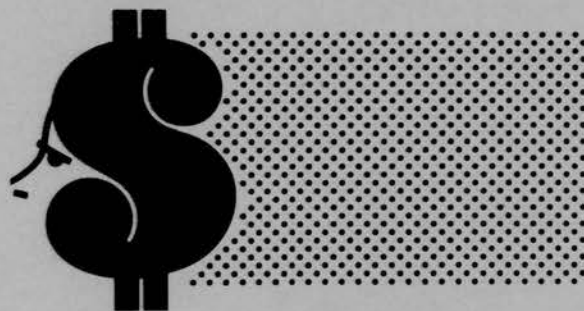
National women's groups, trade associations, businesses and local organizations also are cooperating in educating the public that women mean good business in the credit market.

This participation of diverse groups is essential to the success of the Project on Women and Mortgage Credit.

## You Can Help

By sharing pertinent information on:

- other state or local activities on women and mortgage credit
- existing research on women, credit, and housing
- workshops on women and credit
- groups, organizations, or lending institutions which should be reached.



Please send your information and ideas to:

Women and Mortgage Credit  
Assistant Secretary for  
Policy Development and Research  
Room 8204  
U.S. Department of Housing and Urban Development  
Washington, D.C. 20410



# Action Alert

NOV 14 1978

This is going on DPM

November 15, 1978

TO: All State League Presidents; State HR Chairs; Local Leagues

FROM: Ruth J. Hinerfeld, President, Nancy Neuman, Action Chair; Dot Ridings, Human Resources Chair

RE: FY 1980 Housing and Urban Development (HUD) Budget Cuts

## For Immediate Attention

The Administration is now preparing its HUD budget proposal for fiscal year 1980, and we are in grave danger of losing over 100,000 units of Section 8 and public housing. HUD has submitted a budget to the Office of Management and Budget that calls for 290,765 units of Section 8/ public housing, a cut of 109,235 units from this year's 400,000 unit level. HUD was forced to make the cut in order to meet the budget ceiling set by OMB (i.e., the White House).

The League appreciates the President's intention to reduce the federal deficit; however we don't believe budget cuts should be made at the expense of the poor. It is important to act now on the proposed budget cuts, because once the budget goes to Congress in January, there is little chance that Congress will increase the amount.

## BACKGROUND

In 1968, Congress set a national goal of constructing or rehabilitating six million subsidized units within ten years. Five years later, President Nixon imposed a moratorium on all federal housing programs. The 1973-74 moratorium had a longlasting impact on the production of subsidized housing that we are only now beginning to overcome. 1978 is now coming to a close, and less than half of the national housing goal, set a decade earlier, has been reached.

The Housing and Community Development Act of 1974 created the Section 8 leased housing program that makes payments to owners of newly constructed, rehabilitated, or existing units that are occupied by low-income families. This rent supplement program is to enable lower-income families to obtain decent, safe, and sanitary housing.

Last year, President Carter submitted the FY 1979 HUD budget to Congress requesting 400,000 units of Section 8 and public housing, however, this figure did not allow for housing cost increases, and HUD Secretary Harris admitted that the budget would produce only 377,000 units. Needless to say, the FY '80 budget level is in the League's eyes - indefensible. (See August 1978 R/H, HUD Appropriations).

## ACTION NEEDED

All Leagues are requested to write to the President as soon as possible protesting the budget mark set by OMB and urging the President to increase the HUD budget request for fiscal 1980 to include enough funding for:

--at least 400,000 units of Section 8 and public housing; and

--an overall housing budget that will produce 600,000 units of new and rehabilitated housing for lower-income people.

It is important to include the facts about local housing needs in your community. If you have a local housing authority or community development office, check with them to find out how many households are on waiting lists for Section 8 and public housing and how long they have been on such waiting lists. If your community has prepared a Housing Assistance Plan, as required for Community Development Block Grant recipients, find out how many lower-income households need housing assistance as identified in the Plan. What other specific examples of housing needs in your community can you identify? This information on your community's housing needs will emphasize the fact that decent housing at affordable prices is still not available to millions of Americans.

Send your letters to the President now, since the President is expected to finalize his budget by mid-December. Send copies of your letter to Stuart E. Eizenstat, President's Domestic Council, The White House, Washington, D.C. 20500 and to HUD Secretary Patricia Harris, HUD, 451 Seventh Street, S.W., Washington, D.C. 20410. Also, please send copies of your letter to your members of Congress, the local press, and to the LWVUS.

It is important to foster grass roots opposition to the HUD budget cuts so that the Administration knows that there is a constituency concerned about the housing needs of lower-income people. Secretary Harris, in her letter to the President transmitting the budget, called the proposed cutbacks in subsidized housing "socially regressive": let the White House know you agree.

If there are other groups in your community concerned about housing for low-income people, we encourage you to work with them to stimulate public awareness and to organize strong opposition to the budget cuts.



# 208 Bulletin

## Thoughts on Project Clearwater



"The activities which took place during Project Clearwater (cover story July-August 208 Bulletin) provide an outstanding example of the common objectives of the agricultural community and the environmental movement. All of us want to assure that the farmer and rancher can produce the food and fiber required by our nation and for export to other parts of the world at a fair price to the consumer and a good return to the farmer for his labor and investment. At the same time we also want the soil resources to stay on the land for use by future generations and the water that leaves the land to be clear. This Project is only a small part of the millions of acres which will require similar treatment with best management practices if we are to meet our Nation's clear water goals." — Joseph Krivak

*Continued on page 2*



*The Warren Roelkey barn, before and after Project Clearwater. On August 19, 500 volunteers gathered to transform this Frederick, Maryland farm into a model of soil and water conservation.*





## Project Clearwater

*Continued from page 1*

1

With the building of a new hog barn, these pigs will no longer contribute to pollution of this stream.

2

Thousands of farmers had the opportunity to learn about and observe the application of agricultural BMP's.

3

Daniel Poole, a Catocin District supervisor, gazes toward the area soon to be the site of the farm pond.



3



4



2

4

Volunteers push the soil to form the bottom of a 1.2 acre pond. This was just one of thirteen conservation/best management practices being applied to the Roelkey farm.

5

Maryland Governor Blair Lee, and EPA's Deputy Director for Water Planning, Joseph Krivak, (speaking) were among the distinguished guests.

6

By dusk, the Roelkey farm had taken on a new look. The conservation field day had successfully dramatized the control of agricultural nonpoint sources of pollution.

6



2



3

## Status of The WQM Program

The Federal Water Pollution Control Act of 1972 provided local areas with a unique opportunity to plan and manage a comprehensive waste treatment control program. Initiation of the program lagged somewhat because of the attention demanded by the permit program and construction grants program. During 1974, however, the program was launched with a \$1 million grant award in Raleigh-Durham, North Carolina. At the close of FY

1974, there were 11 grant awards totaling \$13.5 million.

FY 1975 marked the real growth of the program with the addition of 138 grants at \$150 million. In 1975, the U.S. District Court ruled that States were required to conduct a level of planning that would have been conducted by the local agency if the area had been designated. Thus, today, there are 175 areawides and 49 States doing 208 planning throughout the Nation with Federal assistance of approximately \$220 million. Another \$70

million remains available through September 1979.

The majority of the initial areawide plans will be submitted for State certification and/or EPA approval during 1978; 149 scheduled by September 30 and 214 by December 31. The remaining 11 are scheduled to be submitted by June 30, 1979. Twenty plans have been certified and 2 approved with conditions (Des Moines and Pikes Peak) as of July 1978.

The President's budget includes \$50 million for the 208

program for FY 79. The Congressional Appropriations Committees eventually agreed upon \$32 million. In addition, EPA is negotiating with OMB on a five year funding strategy which would provide for stability in the program over the next several years.

Future funding will be provided to specific agencies to solve specific problems. Priorities identified for FY 79 funding are nonpoint sources/water conservation, facilities planning, urban storm runoff and pretreatment.

With the exception of new designations, to receive additional funds, an areawide agency must be "successful" relative to work undertaken and completed to date. (i.e. the initial plan has been certified by the State and approved by EPA).

Of course the key to the 208 program is implementation. EPA has determined that beginning in FY 80 no funding will be provided unless some portion of the plan is being implemented. □

## 208 WATER QUALITY MANAGEMENT MAP



## Proposed Public Participation Regulations

Proposed regulations for public participation (40 CFR 25) were published in the Federal Register in August, 1978. The regulations establish public participation requirements for programs under the Safe Drinking Water Act, the Resource Conservation and Recovery Act, and the Clean Water Act.

The new regulations will replace Part 105 (Public Participation in Water Pollution Control) and Interim Final 249 (Public Participation in Solid Waste Management).

The scope of the activities covered by 40 CFR 25 are: development and implementation of plans, programs, construction and other activities

supported by EPA grants to State, interstate, regional and local agencies

- EPA rulemaking
- EPA administration of permit programs
- Delegation of programs to State and substate agencies and administration of such programs
- Development by EPA of major informational materials for wide public distribution
- At a Deputy Assistant Administrator's discretion, development of strategy and policy memoranda

Part 25 regulations cover these major topics: "Public Information," "Public Notification," "Public Consultation," "Public Participation Work Plans" and "Compliance." There are also descriptions for "Responsiveness

Summaries" and "Public Participation Summaries," which will be required only when specified by individual programs.

Essentially, Public Information would require that information available to the public should identify significant decisions, alternative courses of action and their implications. Also, information should be accessible, available in advance of important decisions and prepared in layman's language.

Public Notification would require the development of a mailing list of interested or affected individuals and organizations and notification when major decisions are being made. Both

*Continued to page 7*

## 208 Planning and Ground Water Protection

Ground water may be out of the sight, but it is hardly out of the minds of water quality management planners. Several 208 agencies have been tackling ground water protection as their highest priority.

Ground water needs protecting for several reasons. First, more than 100 million Americans rely on underground sources to supply their drinking water. Ground water supplies roughly 23 percent of the total national water use.

Second, ground water does not readily cleanse itself of contaminants. Once polluted, the slow-moving resource can remain contaminated for thousands of years. Artificial flushing is usually unfeasible because of the large volumes involved.

Little attention has been accorded ground water in the past. Surface water problems, which were more visible, attracted the resources. But, now that 208 plans are being submitted, it is apparent that planning agencies are attacking their ground water problems. Two examples stand out.

The Nassau-Suffolk (NY) Regional Planning Board studied the possible future insufficiencies of the quantity and quality of their ground water. Serious decline of either parameter could threaten the area's almost three million inhabitants who depend on the aquifers for their fresh water supply.

The agency compiled hydrologic and geologic profiles, studied land use, and identified ground water contaminants. (Water level declines would not be sufficiently large to affect availability, they concluded.) The agency did pinpoint storm runoff and other nonpoint sources as principle introducers of contaminants.

The Planning Board recommended programs to control the nonpoint sources of pollution and to promote water conservation. Sewer systems and other structural solutions were secondarily recommended.

The Ventura (CA) Regional County Sanitation District adopted a tripartite solution to ease its problems with overdraft, salt water intrusion and mineralization.

The 208 agency determined that short-term BMPs and water conservation would help balance

drift and recharge. Intermediate-term well construction into a lower aquifer zone would ease the burden on the overdrafted upper one. Only the long-term structural solution, a water quality pipeline and improved diversion, would correct the mineralization problem.

The Water Planning Division, meanwhile, is pursuing ways to coordinate 208 planning with other environmental programs to achieve more efficient ground water protection. The State/EPA Agreement is currently considering the best mechanism to accomplish the integration.

At present, the Agreement guidelines call for consolidation of activities under such programs as Construction Grants, Water Supply, Solid Waste, and Water Quality. By FY80, the focus will be on coordinated problem solutions rather than individual program activities.

Relationships to EPA programs other than those administered by the Office of Water and Hazardous Materials, and to other Federal programs, should be clarified in the FY80 Agreements.

## Revised WQM Regulations Out for Comment

**EPA** in September, published proposed revisions to the regulations governing the water quality management program authorized by 106, 208 and 303(e) of the Clean Water Act of 1977. This revision responds to the President's initiative on consolidation of Federal requirements for State and local planning by combining Part 130; 131; 35.200 through 35.236; and 35.551 through 35.570 of Title 40 into one consolidated set of regulations.

The proposed regulations establish a new focus for continuing planning and implementation, implement applicable provisions of the 1977 Clean Water Act and other new executive orders and directives, and resolve problems with portions of the existing regulations based on the experience of the last several years.

For water quality management under Section 208 of the Act, the proposed regulations emphasize planning and implementation activities that follow development of the initial plans. This change in emphasis occurs because the initial planning phase (generally three years) is approaching completion. To avoid confusion, the old regulations will continue to govern the initial planning phase of existing grantees, except in instances specified in the regulations. WQM planning conducted after the initial phase, including plan updates and revisions will be governed by the new regulations.

The State/EPA Agreement required by existing regulations (130.11 of this chapter) was revised to establish the level of detail and timing of State water quality management plan pre-

paration and assure the orderly integration of planning efforts and control activities. The original emphasis was on initial plan preparation; the proposed regulation now stresses the integrative and coordinative aspects of the Agreement, and implementation.

Beginning with the publication of the proposed regulations, the State/EPA Agreement becomes the primary means to integrate the planning, management, implementation and evaluation of programs under the Clean Water Act; the Resource Conservation and Recovery Act; the Safe Drinking Water Act; the Clean Air Act; the Toxic Substances Control Act; the Federal Insecticide, Fungicide, and Rodenticide Act; and other laws administered by EPA. Since this support governs only that portion of the State/EPA Agreement relating to the 106, 208 and 303(e) pro-

grams, other programs included in a State/EPA Agreement will be governed by the applicable provisions of their respective regulations found elsewhere in Chapter 40. The responsibilities of other programs regarding the Agreement will be discussed in their regulations and EPA guidance on State/EPA Agreements.

The preliminary concept paper for revisions to the regulations was issued on May 4, 1978. Many comments were received and incorporated in the proposed regulations. Readers are encouraged to offer comments on the proposed regulations to Program Development Branch, (WH 554) U.S. EPA, 401 M Street, S.W., Washington, D.C. 20460. Final regulations are expected to be promulgated in the fall.

## Missouri Citizens Say Erosion Is Major State Water Pollution Problem

**J**efferson City, MO, June 16—With 110 of Missouri's 114 citizen water quality committees reporting, soil erosion was identified as the state's major non-point source water pollution problem. Some form of erosion was listed as the most important problem by 33.5% of the counties reporting.

The county committee reports are a part of Missouri's Water Quality Management Program (208) which is a jointly funded state/federal project under the direction of the Division of Environmental Quality, Missouri Department of Natural Resources. Authority for the program originates from Public Law 92-500 (Section 208) passed by Congress in 1972. Under the law, the Department of Natural Resources must write a state plan for water pollution abatement by early 1979.

The reports reflect the opinions of about 2,100 county committee members, and other interested citizens. County com-

mittees used newspaper articles, radio and TV announcements, and word-of-mouth communications to encourage citizens to offer written or verbal comments about water concerns. Many counties used mini-questionnaires and suggestion boxes to solicit input. Other questionnaires were completed by those attending the 26 public meetings conducted across the state last March.

"We appreciate the excellent guidance Missouri citizens have given us through these county reports," said Richard F. Rankin, director, Water Pollution Control Program, DEQ. "This listing of water pollution concerns will help us write a state water pollution abatement plan that is practical and suitable for most citizens."

More than half of the reports (57%) listed erosion from agriculture as their county's most serious water pollution problem. Another 8% of the reports placed erosion from construction in their first priority position. On a statewide basis, erosion from construction ranked second and

erosion from county road was third. Exceeding 60% of the counties listed highway and county roads erosion among their first six priorities.

Half of the reporting committees listed solid waste disposal and 42% listed septic tanks as a problem among the first six priority positions. One county, Camden, only listed septic tanks and solid waste disposal as water pollution problems. Listing along streams and waterways was listed by many counties, especially in the Ozark region.

Margaret Hiett, Texas county committee secretary, offered a prologue with her county report. "There are no major problems with nonpoint pollution in the county," she wrote. The report continued by listing minor problems, such as sediment and littering.

"Texas county is typical of many Ozark counties," Rankin remarked. "The objective for many Ozark counties will be to

maintain the water quality existing there now."

Reynolds county suggested an increase in the fines levied against those found guilty of throwing trash along the rivers and highways. This county committee also recommended that users of jeeps and 4-wheel drive vehicles be stopped from driving up and down stream beds.

County committees will now consider the best management practices to eliminate or reduce the water pollution problems they have identified. A series of public meetings will be held at 15 locations across the state between August 7 and 17 to discuss how some of the non-point source water pollution problems can be controlled. A second county committee report suggesting the best management practice, how each program can be financed, decisions about what sort of program is wanted, and which agency should administer programs initiated in the two weeks following each public meeting. The last report is due at the Department of Natural Resources September 1. □

## Interagency Agreement — USGS and EPA

**A**n interagency agreement has been proposed between the U.S. Geological Survey (USGS) and EPA, according to Merna Hurd, director of the Water Planning Division.

In an attempt to reduce the amount of duplicated services within the Government, the GS will collect data on stormwater runoff.

The services GS will provide include:

- gaining an understanding of the cause and effect relationship of precipitation and stormwater runoff
- gaining an understanding of the impact of urban stormwater on receiving waters
- determining cost effectiveness of stormwater control techniques
- assessing a data base suitable for testing, refinement and development of computer-based

models of the urban runoff/pollution process.

The two agencies will form an advisory technical planning committee (ATPC). The committee will provide technical advice on GS stormwater gaging programs in selected cities; data collection, analysis, instrumentation and processing; use of urban runoff models; and developing a set of urban hydrology monitors in selected cities.

Also proposed is for the GS to establish and maintain monitoring stations for the support of EPA sponsored nation-wide planning programs.

If EPA finds its needs are not being met by GS, EPA has the right, according to the interagency agreement, to recommend work scope changes. These changes may include site, location, type of equipment, method of collection and method of analysis.

## Urbanization Modeling Results Announced

**T**he Southern New Jersey Water Resources Study team has now completed hydrologic models for the Rancocas, Cooper and Mantua watersheds. Chosen on the basis of the Tri-County PAC and TAC recommendations, the watershed models are designed to reflect the growth projected to occur through the year 2000. The basic assumption of the models is that they reflect only the fluvial flooding, that is, the tidal effects of the Delaware River were removed from the models.

Five major steps were involved in the attempt to assess the potential hydrologic changes:

- Identification of causative factors, such as urbanization, growth and sewers.
- Projections of where these factors will occur within the studied watersheds.
- Identification of those hydrologic parameters which will be affected by each factor.
- Relation of the magnitude of the changes which will occur to the hydrologic components in the mathematical models.
- Execution of the simulation models to calculate the relative changes in terms of hydrographs, frequency of curves, flows and stage—discharge relationship.

For purposes of the urbanization models developed in the study, the following assumptions were made:

- No additional development would occur in the presently defined 100-year floodplain.
- The growth rates and patterns projected as Future One were those values determined by the public during the year 2000 projections meetings and as originally published by Tri-County 208.
- The growth patterns and rates projected as the Maximum

The interagency agreement is proposed for 5 years.

The Small Business Administration (SBA) has recently concluded an agreement with the Environmental Protection Agency to provide information on the economic impact of proposed environmental regulations on small firms. EPA Administrator Douglas M. Costle said.

SBA will also keep EPA informed on proposed legislation designed to help small businesses meet environmental problems.

Administrator Costle added, "EPA will make every effort to give special attention to small producers in certain industries that could experience severe impacts as a result of our regulations. This will help open the way for financial assistance to the affected businesses." □

Proposed Public Participation Regs.

Continued from page 5

Public Information and Public Notification subsections maintain the existing requirements from the old regulations.

"Public Consultation," means an exchange of views between government agencies and the public. New Part 25 states that consultation can be conducted informally as well as by three formal techniques. These are:

- Public Hearings: Notice and fact sheet must be sent 45 days prior to date of hearing. Requirements include a convenient time and location and available hearing records.
- Public Meetings: Less formal than hearings. Less than 45 days notice if reason states a notice.
- Advisory Groups: When required in individual public participation programs, the groups are intended to augment other public participation activities by providing a core group of informed citizens who will make recommendations to decision making officials on important issues.

As stated in the proposed regulations, a Public Participation Work Element, or brief description of the projected public participation activities, staff, budget and schedule, must be included in grant applications.

To gauge the effectiveness of the public participation program and provide public feedback, Responses, Summaries and Public Participation Summaries can be required by individual programs. These documents outline the public's opinions and the agencies' responses and describe what measures were taken by grantees to meet public participation requirements.

Last, the proposed regulations include compliance requirements for grant programs. EPA will not approve a grant without an adequate public participation work plan, and can impose other sanctions on non-complying grantees.

Specific applicability of these regulations to 208 grantees is covered by the proposed new Water Quality Management Regulations.

Both regulations are currently in the public comment stage and copies can be obtained from the EPA Regional offices. □

Credit: U.S. Army Corps of Engineers



# Implementation of Agricultural/208 Water Quality Management Plans

One of the main thrusts in water quality management planning has been that of implementation. PL 92-500 specifically states:

"Sec. 101 (a)(5) it is national policy that area wide waste treatment management planning processes be developed and implemented to assure adequate control of sources of pollutants in each State, . . ." (emphasis added)

This emphasis on developing an implementable 208 water quality management plan has been carried forth in EPA rules, regulations, and guidance.

The Model Implementation Program within EPA and USDA catches this spirit of, "lets get something done." A request to identify "high priority" water quality problems within the agricultural sector was made of each State through the State USDA Coordinating Committees and the Regional offices of EPA. Together with local interests they were to identify problems that were severe enough that local residents could easily see that something had to be done. More than fifty (50) applications were received and evaluated by State, EPA and USDA programs and research management staff. Out of this evaluation, seven areas were selected to develop model implementation programs. Although only seven MIP areas were selected for national evaluation, a number of the proposals are being acted upon locally.

The enthusiasm displayed in local MIP areas reflect the impacts that this program, and the subsequent Rural Clean Water Program, will have on rural water quality management. Decisions regarding acceptance of local responsibilities have been made in all projects. Local financial support for these projects has been agreed upon in all areas. County, State, and Federal offices have volunteered manpower and money to meet these projects' clean water goals.

For example, the Maple Creek Watershed MIP area in Nebraska has received support from fourteen groups. These are:

1. EPA National office — \$10,000
2. EPA Regional office — \$118,400
3. EPA R&D Corvallis lab — \$20,000
4. Nebraska Natural Resources Commission — Contract administration
5. Agricultural Conservation Program — \$375,769
6. Soil Conservation Service — A soil conservationist and soil conservation technician have been assigned to work exclusively within the MIP area.
7. Local Land Owners — Manpower and financial resources to complete conservation treatment for water quality purposes has been volunteered.
8. Farmers Home Administration — Cooperation in providing financial assistance to maximize the beneficial impact of its program on water quality.
9. Forest Service — has pledged its support and offered its services in all areas that require their expertise.
10. Economic and Statistical Cooperative Service — attitude surveys of landowners have been made and follow up surveys planned.
11. Science and Education Administration — Federal Research — Initial selection, evaluation, and monitoring of the site selected.
12. University of Nebraska — Lincoln/Cooperative Extension Service — Coordination of information dissemination.
13. University of Nebraska — Lincoln/Experiment Station — Agreed to oversee the biological monitoring.
14. Lower Elkhorn Natural Resources District — coordination to prepare the work plan and start the monitoring program.

This effort in Nebraska is not unique. The other six MIP areas have equal enthusiasm and support. These are:

**Indiana** — Indiana Heartland area where heavy sediment loads are affecting water quality;

**New York** — Delaware River West Branch watershed where agricultural and forest harvest activities including many dai

and feedlot operations have caused serious water quality problem;

**Oklahoma** — Little Washita River with typical south central Oklahoma water pollution problems caused by sediment from gullying cropland and county roadsides, as well as oil and gas developments;

**South Carolina** — Broadway Lake watershed east of Anderson City, where serious degradation of water quality stems from sedimentation, agricultural chemicals, and animal waste;

**South Dakota** — Lake Herman, a natural lake near Madison in Lake County, a recreation lake with water pollution problems that including soil erosion and sedimentation;

**Washington** — Sulphur Creek, Yakima County, whose chief

pollution problem is due to the sedimentation, salts and nutrients from irrigation return flow.

The Clean Water Act of 1977 (PL 95-217) also carries this spirit of "lets get something done on the land." Section 35 of this Act authorizes funding to individual land owners or operators for the purpose of installing best management practices (BMPs) consistent with a 208 water quality management plans. The Secretary of Agriculture is to administer this program with the concurrence of the EPA administrator. This program is called the Rural Clean Water Program (RCWP).

Funding of the RCWP is still in appropriation committees within the U.S. Congress. The outlook is promising for fiscal years 1979 and 1980. □

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MARY ANN MCCOY  
LEAGUE OF WOMEN VOTERS  
355 MADASHA  
ST PAUL MN 55102

HB ✓  
PB

DEC 26 1978

THE WHITE HOUSE  
WASHINGTON

December 18, 1978

Dear Ms. Tews:

Thank you for your recent message regarding the fiscal 1980 budget for the Department of Housing and Urban Development.

The Administration shares your view that HUD's subsidized housing programs play a critical role in meeting the needs of low- and moderate-income individuals. While no final decisions on the 1980 budget have been made, the new budget will reflect a level of subsidized housing assistance which is consistent both with the Administration's housing objectives and with the need for fiscal restraint in order to reduce inflation.

I appreciate your thoughtful comments, and I assure you that they will be carefully considered during the deliberations on the 1980 budget.

Sincerely,

*/s/ Orin S. Kramer*

Orin S. Kramer  
Associate Director  
Domestic Policy Staff

Ms. Jean Tews  
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**LEAGUE OF WOMEN VOTERS  
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For Your Information

UNIFORM STATE BUILDING CODE UPDATE

March, 1979

To: Local Leagues Presidents, HR and Energy Chairs

From: Jean Tews, LWVMN HR Chair

Date: March 21, 1979

LEGISLATURE CONSIDERS BUILDING CODE REVISION

Through its national and state positions of support for equality of opportunity in housing, the League of Women Voters of Minnesota, over the past eight years, has taken a strong stand in support of a uniform state building code. As of January 1, 1979, the Uniform State Building Code, as passed by the 1977 Legislature, became effective. However, several bills which would abolish or alter the code have been introduced in the current 1979 legislative session. This article will deal briefly with the legislative history of the building code, its current status, and action taken by LWVMN.

LEGISLATIVE HISTORY

The need for a uniform building code became apparent to lawmakers in the late sixties as communities and governmental units throughout the state found themselves dealing with a system in which several adjoining communities might have totally different and perhaps contradictory building requirements subject to differing levels of revision and inspection. Over two hundred building codes existed in Minnesota. Builders had to invest time and manpower to investigate local codes and to adjust building specifications to comply with the regulations of each community. Also, innovations in building materials that might cut costs without affecting quality were slow to be adopted on a municipality by municipality basis. In many cases, the erection of factory-built housing was prevented by local codes. Then, as the need for conservation of energy became increasingly apparent, people sought a means of obtaining energy-efficient dwellings.

The first building code legislation, in 1971 (effective July 1, 1972), applied to any community which already had a code or adopted one in the future. It covered all new residential construction (except for agricultural buildings), but only in communities which already had a code or later wanted to adopt one. The code was later amended in 1977 to cover all residential construction in the state.

The building code is based largely on performance standards which allow use of new materials and methods as they are developed. Provisions are included for certification at the factory of prefabricated structures. The code is administered by a state building inspector with the assistance of local building officials who are trained and certified by the Civil Service Department. The code has been updated regularly since its adoption. The present code is made up of the following national model codes:

1. 1976 Edition of the Uniform Building Code
2. 1978 National Electrical Code
3. 1971 American National Standard Safety Code for Elevators, Dumbwaiters, Escalators, and Moving Walks, and Supplements 1971-1976
4. 1972 Flood Proofing Regulation of the Office of the Chief of Engineers, U.S. Army.
5. ASHRAE Standard 90-75 - 1978

and the following Minnesota specialty codes:

1. 1978 Minnesota State Building Code
2. Energy Conservation in Buildings - includes ASHRAE Standard 90-75
3. 1977 Standards of Performance for Solar Energy Systems and Subsystems Applied to Energy Needs of Buildings
4. 1978 Rules for Energy Conservation - Standards for Existing Residences.
5. 1976 Minnesota Plumbing Code
6. Minnesota Heating, Ventilating, Air Conditioning and Refrigeration Code - 1976
7. Minnesota Amendment to UBC Chapter 55, Facilities for the Handicapped

The Building Code Standards Committee, a nine-member advisory body, was established by the 1971 law and continues to date.

In 1973 the Legislature realized that energy conservation was an area of great concern. It directed the Building Code Division to promulgate an energy code. Requirements of the energy code were to apply throughout Minnesota. However, enforcement was not possible in jurisdictions that had not previously adopted the State Building Code (SBC).

In 1977 the Legislature made the SBC mandatory. It was to be administered and enforced in all cities and counties in Minnesota by July 1, 1978. (This deadline was later extended to January 1, 1979.) The 1977 bill strengthened enforcement procedures. It required the Commissioner of Administration to submit a report to the Legislature containing his findings and recommendations on the method by which municipalities could best implement and finance enforcement of the SBC. The Commissioner's Report Committee (chaired by Pat Lucas, LWV-Shoreview) submitted its report in October, 1977. It is suggested reading for persons interested in studying the implementation and financing of the State Building Code.

#### CURRENT STATUS

Minnesota now has in effect a statewide mandatory uniform building code based on performance, rather than arbitrary standards of construction, and responsive to changes in technology and patterns of living. However, a number of bills have been introduced in the present legislative session which seek to reduce the application and enforcement of the present code. Some of these bills provide that local governmental units be exempted from the code. Others attempt to eliminate required grading of lumber. The bills are mainly the products of rural legislators who fear further governmental regulation in their communities. In order to reach a compromise on the question of applicability of the code, the chairman of the Senate Committee on Energy and Housing, Jerald Anderson (DFL, North Branch) in concert with Frank Knoll (DFL, Minneapolis), Douglas Sillers (IR, Moorhead), Gerald Willet (DFL, Park Rapids), and Tom Nelson (DFL, Austin) proposed Senate File 447. This bill, as amended in committee, would exempt from enforcement owner-built single family dwellings, permit use of ungraded lumber in conventional single-family homes if the lumber is inspected by a certified inspector, provide for training of lumber graders and provide for a grant to each county to be passed on to communities which use a building inspector. S.F. 447 was approved with amendment by the Senate Committee on Housing and Energy March 15, 1979. It will now be considered by the Senate Finance Committee. No companion bill has been introduced in the House yet.

#### LEAGUE ACTION

The Minnesota League of Women Voters has supported a statewide uniform building code since 1971 under both the LWVUS position of support for action to provide equal access to housing and the LWVMN position of support of policies to insure equality of opportunity. The LWVUS Energy position in support of energy conservation has been used also since its adoption in May, 1975. In 1973 the League lobbied actively for enactment of the state building code and has followed its development since then. The League has expressed concern over the current legislative attacks on the code.



The code in its current form serves to protect the health and welfare of the state's residents and provides a valuable tool for energy conservation in Minnesota. LWVMN testified before the Senate Housing and Energy Committee on May 15, 1979, and stated support for the present code. It was stated, however, that if amendment of the SBC is necessary, the compromise bill, S.F. 447, was preferred over any other bills which had been introduced up to that time. However, questions were raised by the League representative on whether the provision in S.F. 447 for exclusion from compliance of owner-built residences might not provide a loop-hole for many construction companies to avoid compliance. League lobbyists will continue to follow the progress of S.F. 447 and any other bills relating to the State Building Code as they appear in the House or Senate.

It is hoped that this informational article will be used by local Leagues to inform their members, to prepare for questions from their legislators or city or county officials and to aid them in their response to a Time for Action on this topic.

MAR 19 1979



League of Women Voters of the United States 1730 M Street, N.W., Washington, D. C. 20036 Tel. (202) 296-1770

# memorandum

March 8, 1979

TO: State LWV Presidents

FROM: Ruth J. Hinerfeld, President; Dot Ridings, Human Resources Chair;  
Nancy Neuman, Action Chair

RE: Response to November Action Alert on the HUD Budget Cuts for Section 8  
and Public Housing

The National Board would like to thank all of you for the response to the November Action Alert on the HUD budget cuts for Section 8 and Public Housing. We received copies of letters to the President, Eizenstat, HUD and Members of Congress from over 300 local and state Leagues from 47 states. Many of those letters contained specific information on local housing needs for lower income people. Attached is the sampling of those responses that we have sent to all Members of Congress. We hope that this information will provide a true life picture of the numbers game.

As you may have guessed, deep cuts in social programs proposed by the Administration have generated a huge outcry and the inevitable formation of coalitions. We are bringing two of the coalitions to your attention: the first is noted in the February R/H; the second has just been organized.

First, the National Low Income Housing Coalition (NLIHC), formerly the Ad Hoc Low Income Housing Coalition, chaired by former Massachusetts Senator Edward Brooke, focuses on the housing problems of low income people. Its purpose is to carry out a program of education, organization and advocacy designed to provide decent housing, suitable environments, adequate neighborhoods and freedom of housing choice for low income people. As such the NLIHC, along with the LWVUS, will be supporting this year the following programs threatened by cuts: public housing operating subsidies; public housing modernization, flexible subsidies for troubled projects, rent relief for very low income families in FHA assisted housing, fair housing assistance to state/local agencies, congregate housing assistance, 312 rehabilitation program, 106(b) seed money for non-profit sponsors, 701 comprehensive planning program, 202 elderly and handicapped housing assistance, Farmer's Home Owner assistance, rural deep subsidy rental assistance, counseling, and public housing security.

The LWVUS is a member and sits on the Executive Committee of NLIHC. As announced in the January NBR report, individuals and organizations can become members and receive detailed information on current housing legislation as well as pertinent Federal Register filings.

\* \* \*

The second coalition, the Campaign For Housing (C for H), just underway, is a grassroots non-profit campaign to support a more adequate funding level for the subsidized housing programs of HUD and FmHA. The goal for FY 1980 is 600,000 units of subsidized housing. The LWVUS has determined that while

-over-

LWVUS  
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we will work for many of the same goals as the C for H, it is not necessary for the attainment of our goals to join this particular effort. However, we have agreed to help them organize their grassroots contacts by providing them with the names of the state League presidents. This is, as you know, a fairly standard procedure. The steady decline of support for subsidized housing for lower income people has precipitated the formation of these two groups. As you know from your work on the state and local levels, advocacy for lower income housing is an uphill fight. It is clear that Congress and the Administration need to hear from citizens concerned about low income housing. The HUD budget has been designated a priority for LWV action this year, and you will be hearing from us through R/H, AA's, and SPOTMASTER. We thank you again.

As you work on housing, please share information on the two organizations, as well as the attached information, with your local Leagues and other interested organizations.



LEAGUE OF WOMEN VOTERS OF THE UNITED STATES  
SAMPLING OF LOCAL HOUSING NEEDS FOR LOWER INCOME PEOPLE

WINTER 1979

STATE	LOCATION	NUMBER OF HOUSEHOLDS NEEDING ASSISTANCE (1)	WAITING LISTS FOR SECTION 8 AND/OR PUBLIC HOUSING (2)
ALABAMA	Birmingham	29,452	2,200 Sec. 8 750 PH
CALIFORNIA	Berkeley	23,400	485 Sec. 8 (CLOSED)
	Butte County	---(3)	1,400 Sec. 8/PH
	Contra Costa County	15,000	---
	Fresno County	29,250	1,000 Sec. 8 (CLOSED)
	City of Los Angeles	---	20,600 Sec. 8/PH(CLSD)
	Los Angeles County	485,000	12-18,000
	Marin County	---	238 Sec. 8 (CLOSED)
	Monterey County (including Salinas)	31,080	2,900 Sec. 8 (CLOSED) 400 PH
	City of Napa	---	374 Sec. 8
	Oakland	179,296	5-8,000
	Pasadena Area	9,000	500 Sec. 8
	Riverside County	38,018	---
	Salinas	5,000	1,850 Sec. 8 200 PH
	San Joaquin	12,329	1,300
	Sonoma County	7,500	---
	Ventura County	16,000	3,500 Sec. 8/PH
COLORADO	Arapahoe County	16,382	---
	Fort Collins	2,200	175 PH
	Greeley	2,338	148 Sec. 8
	Jefferson County	23,470	---
	Pueblo	---	544 Sec. 8 160 PH
CONNECTICUT	New London	2,400	---
	Stamford	6,000	500 Sec. 8
DELAWARE	New Castle County (excluding Wilmington)	22,000	CLOSED IN 1977
	Wilmington	5,484	Sec. 8 CLOSED
FLORIDA	Boca Raton	1,900	---
	Clearwater Area	7,207	---
	Dade County (including Miami)	31,400	20,000
	Jacksonville	59,000	1,300 Sec. 8 3,500 PH
	Pinellas County	18,683	---
	St. Petersburg	11,500	1,000
GEORGIA	City of Atlanta	39,800	---
	Augusta	5,030	1,000 PH 400 Sec. 8
	Statewide	300,000	---

(1) Identified need includes such factors as overcrowdedness, substandard housing and/or paying an excessive amount of income on housing. These figures are generally derived from Housing Assistance Plans (HAPs) or housing and community development agencies.

(2) Where the information was provided, the waiting list is identified as being for Section 8 and/or public housing. Figures in this category are often low because they are not reflective of the number of families turned away by closed lists and/or discouraged by low vacancy rates.

(3) Information was not provided by our Leagues.

\*\*\* The information was gathered by Leagues from local housing and community development offices, regional planning agencies and/or housing assistance plans (HAPs).

STATE	LOCATION	NUMBER OF HOUSEHOLDS NEEDING ASSISTANCE	WAITING LISTS FOR SECTION 8 AND/OR PUBLIC HOUSING
IDAHO	Idaho Falls	1,600	400 Sec. 8
ILLINOIS	Cook County (excluding Chicago)	134,476	2,000 Sec. 8
	DuPage County	26,656	1,450 Sec. 8/PH (CLSD)
	Maywood	955	455 Sec. 8
	Princeton	511	---
	Springfield Area	7,123	441 Sec. 8/PH (2 yr. wait)
INDIANA	Brown County	774	---
	Monroe County	---	93 Sec. 8
	Richmond	3,300	253 PH
	South Bend	11,094	304 PH
	West Lafayette	395	175 Sec. 8
IOWA	Des Moines	21,021	500 Sec. 8
	Pella	---	30
KANSAS	Lawrence	3,225	---
	Manhattan	---	100 PH
	Topeka	---	100 Sec. 8
			370 PH
KENTUCKY	Fayette County	18,185	31 Sec. 8
			768 PH
LOUISIANA	New Orleans	71,964	6,941 Sec. 8
			10,000 PH
MAINE	Portland	---	649 PH
MARYLAND	Baltimore City	112,174	7,000 Sec. 8/15,000 PH
	Howard County	---	475 Sec. 8/PH
	Montgomery County	39,790('77-'85)	1,500 Sec. 8
MASSACHUSETTS	Statewide	367,285	---
	Andover	1,656	288 Sec. 8
	Belmont	---	349
	Beverly	---	216
	Concord	---	60 Sec. 8
	Framingham	4,648	---
MICHIGAN	Farmington	485	---
	Farmington Hills	1,648	---
	Genesee County	18,768	500 Sec. 8/PH
	Jackson	4,234	---
	Lansing	12,000	---
	West Bloomfield	963	---
MINNESOTA	Detroit Lakes	---	175
	Duluth	---	345 Sec. 8
	Minneapolis	---	1,547
	Rochester	3,374	635 Sec. 8
	St. Paul	15,757	635 Sec. 8
			393 PH
MISSOURI	St. Louis City	---	4,000 Sec. 8
			2,000 PH
	St. Louis County (excluding the city)	28,000	1,500 Sec. 8
			2,500 PH
MONTANA	Statewide	14,776	---
NEBRASKA	Omaha	15,000	607 Sec. 8/PH
NEW YORK	Cayuga County	---	325 Sec. 8
	New York City	500,000	150,000
	Oneonta	630	85 PH

STATE	LOCATION	NUMBER OF HOUSEHOLDS NEEDING ASSISTANCE	WAITING LISTS FOR SECTION 8 AND/OR PUBLIC HOUSING
NORTH CAROLINA	Raleigh	---	1,088 Sec. 8 3,000 PH
NORTH DAKOTA	Grand Forks	761	300 Sec. 8/PH
OHIO	Cleveland	147,206	
	Columbus	66,763	1,400 Sec. 8 (CLOSED) 3,000 PH
	Cuyahoga County	---	3,500 Sec. 8 2,300 PH
OREGON	Statewide	130,000	---
	Deschutes County	800	---
	Jackson County	---	525 Sec. 8
	Josephine County	---	250 Sec. 8
	Lane County		
	(Including Eugene)	7,400	1,319 Sec. 8 (6 mos.- 2 year wait)
	Portland	---	1,057 Sec. 8 (CLOSED) 3,218 PH
	Portland(SMSA)	58,851 ('78-'81)	---
PENNSYLVANIA	Allentown	---	600 Sec. 8 (1-4yr. wait)
			950 PH
	Bucks County	5,847	---
	Chester County	---	444 Sec. 8
			1,000 PH (4 yr. wait)
	Clarion County	---	523 Sec. 8 (2 yr. wait)
	Huntington County	---	268 Sec. 8
	Philadelphia	---	2,500 Sec. 8
			8,610 PH (2 yr. wait)
	Pittsburgh	---	3,100 Sec. 8 4,400 PH
TENNESSEE	Chattanooga	---	500 PH (3 yr. wait)
TEXAS	Arlington	---	600 Sec. 8
	Austin	36,196	900 Sec. 8
	Dallas	---	1,200 Sec. 8 (2 yr. wait)
	Fort Worth	---	900 Sec. 8
			600 PH
	Galveston	---	698 Sec. 8
			628 PH
	Haltom City	---	100 PH
	Houston	---	7,000 Sec. 8 (2 yr. wait)
VIRGINIA	Alexandria	---	500 Sec. 8
	Arlington County	9,000	600 Sec. 8
	Fairfax County	26,321	2,074 Sec. 8/PH
	Lynchburg	4,400	300 Sec. 8/PH
	Rockbridge County	975 ('80)	---
WASHINGTON	Pierce County (excluding Tacoma)	11,107	325 Sec. 8
	Seattle	38,126	846 Sec. 8
	Spokane	18,000	2,171 PH
	Tacoma	11,700	475 Sec. 8/PH
WEST VIRGINIA	Charleston	---	2,500 PH
	Kanawha County (including Charleston)	14,806 (by 1980)	---
WISCONSIN	Beloit	1,261	36 Sec. 8
			127 PH
	Eau Claire County	2,081	---
DISTRICT OF COLUMBIA		---	7,000 PH



MAR 19 1979



League of Women Voters of the United States 1730 M Street, N.W., Washington, D. C. 20036 Tel. (202) 296-1770

## news release

Contact  
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FOR IMMEDIATE RELEASE  
WEDNESDAY, MARCH 14, 1979

Washington, D.C.--Ruth J. Hinerfeld, president of the League of Women Voters of the U.S., today urged the Senate Budget Committee "to take the inflation burden off the backs of the poor" and restore adequate funding for several federal programs low-income citizens depend on.

Hinerfeld, speaking on behalf of the League, said:

"We cannot swallow the assertion made by Mr. Alfred Kahn, the President's inflation fighter, that 'middle and upper income groups are unwilling to take the cuts' that are needed. It is not a matter of who is willing -- the poor are simply not able to keep up with inflation without some sensitivity by the Administration and the Congress to their inability to provide for basic needs."

She then cited a wide range of areas which the League believes require budget readjustments directed to the needs of the poor and disadvantaged. Among them:

-Adequate funding for Section 8 and public housing programs for lower income families. This would require Committee restoration of an additional 100,000 units to the HUD proposal of 300,000 housing units for '80.

-Full funding for the public service employment jobs programs and summer youth program to combat high unemployment, particularly among young blacks.

-Support for the \$6.9 billion request for the Food Stamp program and removal of a cap on the money to be appropriated over the life of that program.

Because the League is in the unique position of being multifaceted in its concerns, it was able to comment on a wide range of budget issues. Hinerfeld also urged legislators to

MORE

support Presidential requests for \$8.3 billion for FY 1980 Foreign Economic and Financial Assistance which includes full funding for multilateral development banks; provide additional funds to reform trade adjustment assistance programs; and support research, demonstration, and commercialization of solar and other renewable energy forms.

She also urged legislators to resist "unnecessary funding for highway construction, water projects, tuition tax credits, and the Clinch River Plutonium Breeder Reactor Demonstration Project."

Hinerfeld then added that the League "believes that despite the pressures of inflation, a careful review of priorities must not overlook the social, political and humanitarian concerns in developing a fair and responsible national budget."

# # #

Complete text of statement attached.

MAR 19 1979

TESTIMONY BEFORE THE SENATE BUDGET COMMITTEE

ON

THE FY 1980 BUDGET

BY

RUTH J. HINERFELD, PRESIDENT

LEAGUE OF WOMEN VOTERS OF THE UNITED STATES

MARCH 14, 1979

Mr. Chairman, members of the Committee, I am Ruth J. Hinerfeld, President of the League of Women Voters of the United States. Accompanying me is Dot Ridings, Human Resources Chair.

I would first like to commend you for extending your hearings to the public interest community. Just as the League worked hard for the 1974 Act which created the budget process we are taking part in today, we intend to work with no less vigor to see this Committee and this Congress consider and act favorably on our recommendations for the FY 1980 budget. We helped to make this congressional budget process a reality because we believed strongly that Congress needed a mechanism to enhance its capability to set national priorities. Getting control of the federal budget process was that mechanism.

We also believed and believe strongly that in setting priorities, Congress needs to hear from as many sources as possible. As you know, the LWVUS is a multifaceted citizen's education and political action organization with 1400 Leagues in all 50 states, Puerto Rico, the Virgin Islands, and the District of Columbia. Our positions are developed from a process of membership study



and agreement, and encompass a wide spectrum of interests: promoting social justice by securing equal rights for all and combating discrimination and poverty; encouraging the wise management of resources in the public interest and an environment beneficial to life; promoting peace in an interdependent world through cooperation with other nations and the strengthening of international organizations; and finally, promoting an open governmental system that is representative, accountable and responsive to all citizens and that protects individual liberties established under the Constitution.

The League is gravely concerned about inflation, as concerned I'm sure as is every member of this committee. Largely because of inflation, the mood of the country is one where the pendulum is swinging from a time of confidence in government, in America's ability to solve problems, to a time of mistrust of Washington to get a grip on where we're going. Paralleling the public's mood is that of the Congress. You are swinging from policies of growth and innovation toward policies of austerity and, we say, policies of inequitable social underspending. We cannot close our eyes to the very basic fact that the poor and those on fixed incomes are the least able segment of the population to withstand the hardships of inflation. We cannot swallow the assertion made by Mr. Kahn that "the middle and upper income classes are unwilling to take the cuts" that are needed. It is not a matter of who is willing. We cannot condone a social policy that is predicated on who has the loudest voices. Because of our concern that the Administration, in its budget request, is asking the poor to bear the brunt of inflation, the League has set as its priorities for the 1980 budget, action to restore the cuts to the Section 8 and public housing, and public service jobs portions of the budget.

Because we are a diverse organization, however, we also have looked at virtually the whole federal budget request. Our comments will fall into roughly three basic areas: human needs, natural resources, and international relations. And, for those who would criticize us and others as the bleeding hearts who offer rhetoric and no solutions, we will indeed offer ways in which we believe the federal budget can be cut.

## HUMAN NEEDS

### Housing

The League of Women Voters of the United States believes that the budget should be increased to produce at least 400,000 units of Section 8 and public housing with an overall housing budget (both HUD and Farmers Home Administration) that will produce 600,000 units of new and rehabilitated housing. We are reminded that in 1968, Congress, after considerable study, set a national goal based on projected need of constructing or rehabilitating six million subsidized units within ten years. The ten years have now passed and the country has reached only half that goal. The 600,000 unit figure we propose is 10% of that goal, or the yearly contribution Congress had foreseen in 1968 as necessary to a program aimed at housing the nation's poor.

Housing is one of the critical indicators in assessing the state of the nation's economy. In a time of high inflation, low vacancy rates and a demonstrated need for new housing and rehabilitated housing, we cannot allow the further deterioration of existing stock and further overcrowding.

In response to news reports in November 1978 describing HUD's shockingly low budget submission to OMB, the LWVUS asked its membership to survey the low income housing situation in their areas. This project is an effort to provide the Congress with information on local housing needs and to present a true life picture of why we believe the budget request is woefully inadequate. I have attached the survey to my testimony. It is a sampling of the data collected by Leagues in over 45 states who gathered the information principally from local housing and community development offices, regional planning agencies and/or housing assistance plans.

The column listing number of households needing assistance is a standard measure including such factors as overcrowdedness, substandard housing and/or those households paying an excessive amount of income on housing. For rural as well as urban areas, the needs are dramatic. When we move over and look at the waiting lists for Section 8

and public housing, you will, I'm sure, be alarmed by the large numbers of those who have applied for and have been found to be qualified -- yet must wait in many cases for several years before a unit becomes available. It is also important to keep in mind that the number often is low because they are not reflective of the number of families turned away by closed lists and/or discouraged by low vacancy rates.

In simple terms, we all know that decent housing at affordable prices is still not available to millions of Americans. Can we really be living the American dream if we turn our backs on citizens who have such a basic need as housing?

The League has seen first hand the necessity for adequately-funded Section 8 and public housing programs. Our League from Cook County, Illinois commented in their response to the survey: "In our work with housing counseling centers in the suburbs and with other groups that seek to improve housing opportunities, we have found that the S/8 program has improved housing opportunities, in areas heretofore lacking in low- and moderate- income housing. The program has not only made gains in 'scatteration' of minorities and the poor, but also has helped stabilize some older communities which have been able to combine S/8 with Community Development and Urban Development Action Grant (UDAG) funds to turn around their 'urban crises'. It is the only program that has been able to make a few housing units available in wealthier suburbs where jobs are more prevalent and it is the most promising program for poor and minority groups who have too long been segregated and limited in opportunities for economic advancement because of earlier ill-conceived federal programs."

We urge you to recognize the severe impact the HUD budget proposals for Section 8 and public housing will have on low-income people. We could not have said it better than one of our local Leagues in Kentucky: "The people who live in the shacks of Eastern Kentucky have no other option...they are not cold because they want to be;



ten people are not crowded into two rooms out of choice; they do not use outhouses because they have rejected other options -- THERE ARE NO OTHER OPTIONS."

#### CETA

Like the budget for subsidized housing programs, the President's proposed FY 1980 budget for the CETA programs will shoulder a large portion of the cuts made to "balance the budget." This year's budget request represents a cut of \$1.5 billion from the FY 1979 figures. The cuts are not across-the-board in all the CETA titles, but are concentrated in the Public Service Employment (PSE) title, Title VI, and the Summer Youth Programs. The Administration estimates these cuts to equal roughly 158,000 PSE jobs less than the 725,000 jobs funded by the FY 1978 budget.

Estimates on the actual number of jobs slots funded by the budget request vary. The Administration has targeted the '80 budget to create 467,000 PSE jobs. But, in its calculations, the Administration assumes that the private sector will provide approximately 100,000 jobs slots for the PSE clientele. If the private sector cannot create the slots the Administration is counting on, the loss of jobs could be anywhere from 158,000 to 258,000 jobs lower than the 1978 levels. And, sources other than the Administration are estimating the cuts to represent as many as 300,000 slots.

Whatever the actual number of slots, it is unconscionable that the PSE program is to be cut at a time when economic analysts, even those in the Administration, are predicting that unemployment will continue to rise from now through 1980.

While it is true that the initial costs of putting an able bodied worker on welfare are less than providing that worker with a PSE job, we view this type of economic policy as morally bankrupt. The social costs of such a policy are great, to say nothing of what it signals about the US government's opinion of the value of work. A policy of employment, we believe, is preferable to a policy of welfare.

And a policy of employment is economically beneficial: each 1% decrease in unemployment adds approximately \$20 billion in savings on expenditures and in increased revenues to the balance sheets.

Again, the League strongly supports full funding for the PSE jobs title and the summer youth program. We urge you to restore the monies to this portion of the budget at the current services level of nearly \$6 billion for PSE and \$740 million for summer youth jobs.

#### Food Stamps

The Administration has requested a level of \$6.9 billion for the food stamps program. We believe this to be the minimum amount necessary for continuation of an adequate and humane food stamps program. Because of soaring food prices and the expected recession predicted for the 1980 budget year, any amount less than \$6.9 billion would necessitate cutbacks in the level of benefits and the number of beneficiaries of the program.

The League fully supports the \$6.9 billion request and the request for removal of the "cap". In supporting these initiatives, we are not laying groundwork for expansion of the program. Indeed, we are merely supporting adjustment of budget functions to reflect new and more reliable economic projections for the budget year of 1980.

#### Education

The League of Women Voters of the United States will again oppose any move to create tuition tax credits for elementary and secondary education. Therefore, we will oppose any budget that would make room for the credits. Estimates by the Joint Committee on Taxation of the Senate's bill last year predicted a cost of \$5.3 billion when fully implemented in FY 1983.

#### INTERNATIONAL RELATIONS

##### Foreign Economic and Financial Assistance

The Budget Committee must hold the line on the President's request for \$8.3

billion for FY 1980 Foreign Economic and Financial Assistance. As you know, this includes economic and security supporting assistance, contributions to multilateral institutions and multilateral development banks, all of which contribute importantly to the overall efforts to improve the quality of life in nations where political, economic and social problems deprive men, women, and children of even the most basic of human needs: food, shelter, and clothing.

#### Economic Assistance

Through the \$1.8 billion requested for economic assistance, the Agency for International Development will direct agricultural, rural development, population, health and education programs in the poorest of the poor nations. The LWFUS is further encouraged by the continued efforts to close the gap between economic assistance and security supporting assistance.

#### Multilateral Development Banks

Another important mechanism for distributing assistance is through the multilateral development banks. In fact, the Administration's largest single budget request in the foreign assistance account is \$3.6 billion for US contributions to the Multilateral Development Banks. Half of this is callable capital, which requires no actual budget outlay, and \$990 million represents unfunded appropriations requests from previous years. What Congress considered cuts in the budget last year and the year before went down in the World Bank, International Development Association and InterAmerican Development Bank account records as arrearages. The LWFUS supports full funding for the multilateral development banks because first, it is a legal obligation and secondly because we believe the task of development should be shared by many nations as is the case in these multilateral institutions.

The LWFUS urges Members of the Budget Committee to stand firm on the President's request. It is a small amount for a very large task with tangible benefits for every nation.



### Trade Adjustment Assistance

The LHWUS also supports congressional efforts to reform the trade adjustment assistance program and strongly believes that the additional cost should be included in the budget. At present, estimates suggest the expenditure could be an additional \$116 million. We believe it is a small price to pay for workers and firms in this country who are affected by changing trade patterns.

### NATURAL RESOURCES

#### Water Policy

We believe that significant cuts should be made in federal spending for water projects. The reasons for these cuts are varied: many projects have been justified with unreasonably low discount rates which make it appear that they are cost-effective when they are not; many have been justified with inflated benefits levels; significant environmental destruction would result from project construction in many cases; often, cost-effective, environmentally sound alternatives to a project exist; and finally, many projects simply would not fulfill undeferable needs.

The President's record on water policy reform has been a good one. But we believe that over \$450 million can be saved in FY '80 alone by deleting funding for questionable water projects. In several cases, funding deferral will allow needed examination of project alternatives. In the past, Congress has succumbed to the temptation to spend large amounts of money on unwise water projects, often providing for increases in project funding over that recommended by the President. We hope this can be avoided this year and that instead you will reduce water projects spending.

#### Transportation

We are highly skeptical that heavy spending for new highway construction is in the interests of our country. In a time when the need for energy conservation and cleaner air is so critical, we believe it is often counterproductive to expend large amounts of money on new highway construction. We are also concerned about the impacts of highway construction on urban areas and are now studying those impacts as

a part of our study on the "Urban Crisis."

### Energy

Solar and other renewable energy resources hold great promise for providing plentiful, environmentally sound energy supplies. They are not subject to cut-offs by foreign suppliers and they do not cause balance-of-payments problems. We support heavy funding for research, demonstration, and commercialization programs for solar and other renewable energy resources. At the same time, we are very concerned that the Federal government not become heavily involved in commercialization of non-renewable energy technologies such as oil shale and coal gassification. There are very real and important environmental questions remaining to be resolved for many of these technologies.

We are also opposed to the construction of the Clinch River Plutonium Breeder Reactor Demonstration Project. The project is technologically out of date and we believe that the monies involved could be much better spent on solar and other renewable resources. Again this year the President's budget provides for the termination of the project. We urge the Congress to accept the President's recommendation here and not to provide for construction funds for the project.

### Environmental Quality

I'm sure the members of this committee, like many Americans, are concerned with the problems of hazardous waste disposal and toxic substances. The Environmental Protection Agency is beginning to address these problems under Congressional mandate. It is vitally important that they have sufficient staff resources to carry out that Congressional mandate.

It is also important that EPA have sufficient staff resources to carefully and properly administer the municipal wastewater treatment construction grant program. The federal government spends a very large amount of money on this program. A relatively small increase in funding to provide for additional staff for EPA administration of the program will help ensure that grant money is well spent.

## CONCLUSION

In conclusion, the League of Women Voters of the United States strongly supports:

- Increased funding for Section 8 and Public Housing. A modest commitment of funds will be required to provide for 100,000 more units of Section 8 and Public Housing. HUD cites the following outlay figures: \$2.2 million for 1980, \$28.8 million for 1981, \$78.1 million in 1982, and \$154.4 million in 1983.

- Current Services Funding for CETA. The League of Women Voters of the United States asks for a restoration of approximately \$1.265 billion in Title VI PSE jobs and \$206 million for the Summer Youth Jobs Title not included in the President's request.

- \$6.9 billion to fund the food stamp program and raise the "cap."

- \$116 million for Trade Adjustment Assistance.

- Foreign Aid. We support the Administration's request for \$8.3 billion for Foreign Economic and Financial Assistance of which \$3.6 billion is for the Multilateral Development Banks.

- We urge the Committee and Members of Congress to resist unnecessary funding for tuition tax credits, highway construction, the Clinch River Breeder Project, and demonstration or commercialization projects for non-renewable energy resources. Further, we believe cuts can be made in water projects of over \$450 million, but in any case, no increases in water projects spending should be made. Up to \$5.3 billion will be saved in the long run, and approximately \$40 million will be saved in the first start up year, by resisting funding for tuition tax credits alone. Even greater long run savings would be accomplished with restraint in the other areas we have mentioned.

We believe that despite the pressures of inflation, a careful review of budget priorities that takes into consideration the social, political, and humanitarian variables can lead to fair and responsible social policy.





TESTIMONY BEFORE THE SUBCOMMITTEE ON THE CONSTITUTION  
OF THE SENATE JUDICIARY COMMITTEE

MAY 15 1979

ON

S 506 "FAIR HOUSING AMENDMENTS ACT OF 1979"

BY

DOT RIDINGS, HUMAN RESOURCES COORDINATOR

LEAGUE OF WOMEN VOTERS OF THE U.S.

MAY 2, 1979

I am Dot Ridings, Human Resources Chair of the League of Women Voters of the United States. The LWVUS is pleased to have this opportunity to show our strong support for S 506, the Fair Housing Amendments Act of 1979. The League is a volunteer citizen education and political action organization of 1400 Leagues from 50 states, Puerto Rico, the Virgin Islands and the District of Columbia. Equal access to housing has been a major concern of the League since 1968. Since then, Leagues have been actively working in their communities to promote fair housing.

Over a decade has passed since Title VIII of the Civil Rights Act of 1968 was enacted, yet little progress has been made toward eliminating housing discrimination. In fact, in some areas continued discrimination in the housing market has contributed to an increase in the number of racially segregated communities than existed 10 years ago. This lack of progress in achieving equal housing opportunity is largely attributable to the absence of enforcement tools necessary to carry out Title VIII. Therefore we support S 506 because we believe that its passage will provide the long overdue changes in the law that are necessary to achieve fair housing in the United States.

I. Enforcement Powers      The most important component of the Fair Housing Amendments is the creation of administrative powers within HUD to enforce Title VIII. Under the present law, the Secretary of HUD is charged with responsibility for administering the Fair Housing Act, yet is limited to conciliation and persuasion in trying to resolve housing discrimination complaints. This process is inadequate at best, and the extremely small percentage of complaints that have been resolved through this method is proof that conciliation does not work.

For instance, several years ago, two local Leagues in Cook County, Illinois filed an administrative complaint with HUD against a real estate broker from the suburban area south of Chicago. There was documented proof that this broker, who carried the largest volume of sales in the area, including FHA commitments engaged in racially discriminatory housing practices. Conciliation was not achieved; in fact, the League never even got the chance to sit down and talk to the broker with HUD. The broker denied the charge and there was nothing HUD could do. Finally, the Justice Department filed a "pattern and practice" suit against the broker and was successful in obtaining a consent order. According to our League member in Cook County who was involved in the case, "citizens who believe they have been discriminated against become less and less inclined to go to HUD with their complaint because they believe it will be a waste of time."

S 506 would set up an administrative enforcement process in HUD with the teeth necessary to satisfactorily resolve complaints of discrimination -- both individual complaints filed with HUD and in addition, those filed by the Secretary following an investigation of housing practices. We support this new authority for HUD because it would enable the Secretary to attack discrimination through her own investigation instead of relying solely on individual complaints brought to the Department.

Under the bill, HUD would investigate charges of discrimination to determine if there is reasonable cause. During this investigation HUD could "order temporary or preliminary relief pending the final disposition of such charge" if the Secretary determines "that prompt action is necessary to carry out the purposes of" the Act. Such an order could cause a unit to be taken off the market. This provision is essential to protect the complainant by assuring that the unit in question remains available.

The bill would still enable the Secretary to refer a complaint to a certified local or state fair housing agency, however, this action would no longer be mandatory. If HUD believes that immediate attention is necessary to carry out the purposes of the Act, HUD will have the option of retaining the complaint. Further, a complaint cannot be referred to a local or state agency without the consent of the aggrieved person. This will assure that the complainant has more control over the disposition of the case.

We also support a related provision in the bill specifying that before HUD can certify an agency for referral, "the Secretary shall take into account the current practices and past performances" of the agency. This would assure that referrals are not made to fair housing agencies with poor performance records.

Further, even though the criteria for certifying agencies would be tightened, we believe that HUD should maintain the present authority to take further action on a charge once a referral is made. This would be necessary in the event that the local or state agency failed to take action on a complaint.

If the Secretary determines on the basis of investigation findings that reasonable cause exists, she or he may file an administrative complaint and



begin the hearing process or "refer the matter to the Attorney General." This process would remove the burden from the individual in resolving a discrimination complaint and would allow the flexibility needed to most appropriately resolve the case.

If the administrative route is chosen and the hearing process has been initialed, an aggrieved person "shall not commence a civil action." We support this provision since it will protect the respondent from being challenged twice for the same alleged discriminatory housing practice. We also support the measure permitting the aggrieved person to intervene in the administrative proceeding. This would protect the interests of the complainant without unnecessarily restricting the administrative process. Both of these measures would assure that the administrative process provides maximum fairness to all parties -- both the complainants and the respondents.

S 506 further strengthens the administrative process by giving HUD authority, after findings of fact and conclusions of law, to order appropriate relief, including the authority to issue cease and desist orders, and to impose a civil penalty of up to \$10,000. We strongly support these provisions which correct major weaknesses in the present law by providing HUD with the sanctions to significantly inhibit discriminatory housing practices. Most complainants want housing and without the powerful sanctions provided in S 506, housing discrimination will remain as prevalent as it is today.

HUD would also have the authority to levy fines of up to \$1,000 a day for every day a person violates the Secretary's orders. It is the experience of our Leagues involved in fair housing that defendants often ignored the requirements

of past orders because they had no real sanctions to fear. Under this act, HUD will take seriously its monitoring responsibility, which will insure compliance.

II. Clarification of Coverage      Because of ambiguities in the existing law, there has been confusion in the past concerning coverage under Title VIII. The League supports the amendments in S 506 that clarify the scope of protection offered under the Law.

Discriminatory Housing Practices      Under present law, discrimination in the sale, rental or financing of housing and in the provision of brokerage services are clearly defined as discriminatory housing practices. Omitted from this definition is Section 808 of the current law, which specifies that Federal departments and agencies "shall administer their programs and activities in a manner affirmatively to further the purposes" of Title VIII.

Section 4 of S 506 would change the definition of discriminatory housing practices to cover any act that is unlawful under Title VIII including Section 808. Thus, adoption of this amendment would make it clear that federal departments and agencies may be held accountable in court for failure to carry out their obligations under Title VIII.

Although the federal government has begun to improve its track record in promoting fair housing in its programs and activities, discriminatory practices continue. For example, public housing in Boston is still segregated despite a court order. To discourage the continuation of discriminatory policies and practices we strongly endorse the clarifying amendment concerning federal responsibility.

Further, we support the amendment specifically stating that the federal financial regulatory agencies, as well as the other federal departments and agencies are subject to the affirmative action mandate. The League is familiar with this area because we were a plaintiff in a lawsuit, although we were dropped for lack of standing, against these agencies (Federal Home Loan Bank Board, Office of the Comptroller of the Currency, Federal Reserve Board, Federal Deposit Insurance Corporation) for failure to carry out their responsibilities under Title VIII. Successful agreements were reached with three agencies and now all have undertaken affirmative enforcement programs under Title VIII. We are pleased that S 506 clarifies the responsibility of these federal agencies.

We are also pleased that the amendments expressly prohibit mortgage redlining. Although Title VIII has been interpreted to cover mortgage redlining, lenders continue to use discriminatory criteria such as race or national origin, in their lending decisions. We therefore welcome the clarifying language.

S 506 expressly prohibits discrimination in property insurance, including "the terms, conditions, or privileges" of an insurance contract. Since denial of property insurance is essentially denial of home ownership, its coverage under Title VIII is important to assure equal housing opportunity.

Another clarifying provision that we support states that discriminatory practices in the secondary mortgage market be prohibited just as they are for primary lenders. This amendment is essential because of the far-reaching effects the secondary market has on the mortgage market. That is, refusal to purchase mortgages from lenders on the basis of race, sex or national origin may affect the way lenders that rely on the secondary market to do business. We strongly



support the amendment prohibiting discriminatory practices in the secondary mortgage market.

III. Expanded Coverage S 506 would make an important change in coverage under Title VIII by reducing the current exemption from compliance for owners with fewer than four single-family housing"to the renting of space within a single family dwelling unit by the occupant as such unit." The amendment would, we believe, further integration at the community level. It clearly states to owners of single-family dwellings and to owners in the rental units of owner-occupied dwellings with four or fewer independent units that discrimination is illegal.

The experience of our League working with the Fair Housing Council in Bergen County, New Jersey illustrates that there is a heavy demand by all minorities -- blacks, female heads-of-households, as well as singles and young couples-- for housing in two-family house situations. Today's high cost of housing makes these units especially appealing for purchase or rental, yet many minorities experience difficulty in obtaining them. According to the Housing Director for the New Jersey League, the amendment "would give us the legal help we need to provide equal opportunity in housing in this type of housing." The shortage of affordable housing and the large number of communities which have a very low percentage of minorities makes this aspect of the act extremely important. In order to allow minorities "equal opportunity in housing in a more affordable range, and with a broader choice of communities, this narrowing of owner-occupied exemptions is necessary."

S 506 would also extend coverage under Title VIII to protect handicapped persons from discrimination. According to a local League that conducted a

housing needs education project, "One of the major difficulties the handicapped have experienced is the reluctance on the part of realtors, homeowners, rental agents, etc. to treat them on an equal basis and to prejudge their handicaps as a barrier to housing they are attempting to rent or purchase."

The bill would not require retrofitting of the entire housing stock in order to make units fully accessible to handicapped persons. We recognize the financial impact of such a requirement. However, we believe that a large part of the housing discrimination handicapped persons face could be eliminated by enforcing the proposed act.

IV. Refinement of the Law Some of the amendments proposed in S 506 provide important procedural changes or clarification of existing procedures.

Statute of Limitations -- The proposed amendment provides a more reasonable time frame for filing a charge than the existing time frame. It would increase the statute of limitations for filing civil action from 180 days to three years and to one year for filing a charge with the Secretary. This change is extremely important, since we have found in many cases that six months is simply not enough time to take action. Delays in taking action often occur because a complainant may lack knowledge as to his or her rights; a person may get the "agency runaround" in trying to obtain the correct advice; a complainant has been hesitant about getting legal advice and the consequences to him or her.

Standing -- The act clarifies which persons can bring an administrative or judicial action under Title VIII. For the first time, the law not only would define standing for cases involving private action but also would apply the same criteria for standing to those filing administrative complaints and to

those taking charges to court. We support this clarifying amendment.

Attorney's Fees We support the amendment broadening the court's discretion in the awarding of attorney's fees. Under the existing law, the court has discretion only when the prevailing plaintiff lacks the financial capability to absorb the cost of asserting his or her civil rights. A great deal of discrimination occurs against non-indigent minority families seeking housing in the suburbs. We believe that no family should have to pay attorney's fees to exercise its constitutional right.

Judicial Relief The damage done by discrimination is often caused by the systematic practices of a broker or landlord, who discriminates in a thorough and willful manner. The ceiling under the old act was \$1,000 punitive damage, which League members working toward fair housing have observed was not high enough to aid in the prevention of such actions. Real estate firms, developers, builders, landlords could and would write off the fine as a business expense -- a small price to pay. We support the provision removing the limit on punitive damages and the section specifically authorizing the Attorney General to award relief in "pattern and practice" cases similar to those in private litigation.

Financial Assistance Under this act HUD would be able to give financial assistance as well as technical assistance to private fair housing groups. It is the experience of many of our Leagues working with private fair housing agencies that the cost of research, time, xeroxing etc. have all placed a heavy burden on the agencies. This assistance, in turn, would help HUD to ensure better enforcement of the law.



## CONCLUSION

There are few times that the Congress has the opportunity to make a substantial impact on citizen rights under our democracy. When we consider some of our cherished rights as citizens, surely one that is held most dear is the protection from discrimination granted under the Constitution. Unfortunately, despite passage of the fourteenth amendment prohibiting discrimination based on race and subsequent civil rights statutes, we know for a fact that wide-scale discrimination exists.

As an example: we know for a fact that rampant discriminatory practices in housing thrive. League members participated in the Housing Marketing Practices Survey recently conducted by the National Committee Against Discrimination in Housing. The survey revealed that blacks looking for rental housing encountered discriminatory treatment up to 75 percent of the time.

Part of this continued discrimination is due to lack of enforcement of Title VIII and inadequate enforcement tools in the Act. You now have an opportunity to remedy the lack of adequate enforcement tools.

The Fair Housing Amendments Act is a large step forward remedying the injustices that many of our citizens face when they attempt to choose a place of residence. We urge your support in the passage of this important piece of legislation.

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## LEAGUE OF WOMEN VOTERS OF MINNESOTA

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May 9, 1979

The Honorable David Durenberger  
353 Russell Senate Office Building  
Washington, D.C. 20510

Dear Senator Durenberger:

The League of Women Voters of Minnesota requests your support for the Fair Housing Amendments Act of 1979 as proposed in S 506.

Discrimination in housing is still widespread. The current law has not provided effective enforcement procedures. The Fair Housing Amendments Act will provide HUD with new enforcement authority. In addition, the Act will grant an important extension to the coverage of the law to include the handicapped as a protected class.

We urge your support for S 506.

Sincerely,

*Helene Borg*

Helene Borg  
President

Jean Tews  
Human Resources Co-chair

Same letter to Senator Boschwitz

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