

REMARKS OF SENATOR HUBERT H. HUMPHREY

NATIONAL HOUSING CONFERENCE DINNER

Washington, D. C.

June 16, 1976

It's a pleasure to be here this evening with my good friends in the housing industry and the building trades. We have fought side by side in the great struggles for decent housing and high quality communities for many years.

We haven't always won -- in fact, in the last eight years we often have been thwarted -- but we've never given less than our best, and we've never given up.

It's a particular pleasure to join with you in honoring Bob Georgine and the members of the Building and Construction Trades Department of the AFL-CIO.

Bob is a good friend and an effective, compassionate and courageous leader of American Labor. The skilled craftsmen Bob represents, working hand in hand with our contractors and our financial institutions, have helped build the America that we call great today:

-- 40 million single-family and multi-family housing units built since 1950;

-- hundreds of millions of square feet of new office space constructed in the last two decades;

-- thousands of new factories built to provide a place of work for millions of Americans.

Each and every member of this audience can be proud of this record of accomplishment. The millions of jobs that have been created, the untold billions of dollars of income provided, the hundreds of billions of dollars of production generated, and the dignity and joy that these buildings have contributed to American families are certainly reasons to take pride.

But, in the wake of these decades of accomplishment, we have suffered three very long, very lean years. Housing starts, despite the recovery, will average approximately 1.3 million units a year in the three-year period from 1974 to 1976. Multi-family housing starts, which are so important to our low and moderate income families, have not recovered one iota.

The unemployment rate in the construction industry remains above 15 percent -- this is a disgrace. Construction firms are operating well below capacity, despite the fact that new housing is needed desperately. And government assisted housing starts have slowed to a trickle. It is a sad record.

At the same time that the housing industry has suffered from depression, our nation's cities and towns have been buffeted by equally serious problems. Jobs and middle income families are fleeing our cities in record numbers, leaving behind greater concentrations of minorities, the poor, and the elderly.

The combination of recession and inflation has caused budget problems for all but our most fortunate cities. And unemployment in most of our major cities is well above the national average -- in the double digit range.

Every day, I am confronted by fellow citizens who just don't understand how our government could allow these problems to persist?

They wonder why we are producing only half of the new housing required by our housing goals, when millions of American families live in substandard housing?

They wonder why we have turned our backs on our central cities, when tens of millions of our fellow citizens call these cities "home?"

They are puzzled that we allow unemployment to climb to such unacceptably high levels, when millions of our countrymen are crying out for a job.

They wonder how a government can sit idly by, worshipping at the altar of free market forces, when the evidence of the failures of the free market to meet our needs mounts every day?

And, they have good reason to wonder.

But, I'm not here to moan over the errors of the past, I'd rather reflect on the opportunities of the future. This year offers our nation an ideal opportunity to reexamine our national housing and growth policies -- to expand on our past successes and to correct previous errors.

This year we are celebrating the 200th anniversary of our nation. It is a time of celebration, during which we will extol the values of individual freedom and collective responsibility that are the basis of our democratic system.

But it also should be a period of reexamination and reformulation.

It is a time during which we should strive to make our cities more liveable. It is a time which we should use to turn our national housing goals into achievements.

It is a time that must be used to offer the benefits of the American system -- life, liberty and the pursuit of happiness -- to each and every American citizen, not just to the most privileged.

But rebuilding America's cities and revitalizing the housing industry is not an easy task. It will require changes in both the policies and institutions of government.

It will require an activist Federal government, that is capable of identifying the problems and committing the country's resources to developing the solutions.

It will require state and local governments to play an active role, in partnership with the national government, in making the commitments.

And it will require the private sector -- business and labor, farmers and city dwellers -- to work together to build a better America.

First and foremost, we must restore the faith of our citizens in their national government. In the last decade, a series of precedent shattering events have driven a wedge between our citizens and the national government:

- The assassination of a President and other respected political and national leaders;

- Violent disruption in our urban centers;

- A tragic war in Southeast Asia that inevitably lost the people's support;

- Gross mismanagement of our national economy;

- Deception and corruption that reached into the Oval Office itself and eventually drove an elected Vice President and President from office;

- The abandonment or mismanagement of social programs that initially were presented to the people as solutions to many of America's most troubling and deeply rooted domestic problems.

All these events undermined our deeply-rooted faith in the national government's ability to protect and promote the general welfare. Certainly, a new era of openness, responsiveness, and honesty in government is needed.

But those who lead the attack on government have given us an often incomplete and misleading picture. They neglect to mention the striking record of achievement that our national government has produced.

They fail to mention where the housing industry would be without Fannie Mae (FNMA), Ginnie Mae (GNMA) and VA loans.

They fail to mention the improvements in our people's health that have occurred under Medicare and Medicaid.

They fail to mention that our cities would be in far worse shape if Federal grants-in-aid were unavailable.

They fail to mention what the recession would have been like if we did not have unemployment compensation, food stamps, welfare, and public service jobs.

These accomplishments seem to be lost in the blizzard of headlines describing the failures.

We need leaders who are realistic and balanced in their view regarding the federal government and what it can and cannot accomplish.

But, while confidence in government is the starting point, it certainly is not the answer by itself. We have got to start looking ahead in this country -- beyond the crises that confront us daily.

We must begin to understand how the various sectors of the economy interact. We must begin to develop methods for coordinating the actions of all participants in our economy -- federal, state and local government, business, labor and the consumer. In short, we must begin to do a little planning.

I know planning is a dirty word to many in our society, but let's take a look at what has happened without planning. Without planning, Federal government policies have been fragmented, inconsistent and often non-existent.

Let's just take a look at our urban policies. On the one hand, we have undertaken vigorous urban renewal programs to rebuild the central cities, while on the other hand we have used tax and credit policies to encourage flight from our cities. We have built new transit systems in the central cities, but allowed our cities to deteriorate to the point where there are not enough riders to keep our transit systems financially sound.

In short, we have given with one hand and taken away with the other, in a totally inconsistent and self defeating way.

Planning, of course, would not solve all of these problems. But it will help us identify conflicts before they occur. It will help us coordinate the actions of government so that we can achieve our purposes more efficiently. And it will help us deal with the complex problems we confront in an organized and efficient manner.

The third element of my strategy to develop new housing and urban policies is a total commitment to full employment.

This is essential. Without full employment the resources simply will not be available to accomplish all that we must do.

The Federal government can do little to rebuild our central cities or to stimulate new housing production when it loses \$55 billion a year in revenues due to high unemployment, as it did last year.

State and local governments can barely keep their heads above water -- much less revitalize our cities or participate in housing programs, if they lose \$27 billion a year in revenues, as they did last year.

And businesses will not invest in new jobs if existing capacity lies idle and there is no prospect of increased demand for new goods and services.

In short, we must face the facts. Neither the public nor the private sectors will have sufficient funds to rebuild the central cities or to expand our housing production unless reasonable levels of employment are achieved and maintained.

But economic recovery is not enough to make our neighborhoods, our cities and our suburbs desirable places to live. The physical deterioration of our housing stock and our public facilities must also be attacked.

Physical recovery is every bit as important as economic recovery to the vitality of these areas. New or rehabilitated public facilities generally lead to more efficient public services. They produce a sense of civic pride -- that a city is worth living in and working for.

The first priority of any program to revitalize our physical environment is to rebuild our housing stock. That is the fastest way to improve the living conditions of our citizens, and Federal legislation long ago recognized this fact.

When I spoke to this group two months ago, I outlined a detailed housing program. Since I see many of my friends from that meeting in the audience today, I will not repeat these programs in detail.

Briefly, I suggested that our housing policies should include:

- Steady and expansive monetary policies.
- A Housing Bank that offers reduced mortgage interest rates so that home-ownership is possible for many more American families.
- Mortgage policies that allow young families to acquire their first home.
- Specific programs to revitalize the multi-family housing industry.
- A Domestic Development Bank to finance needed public facilities.
- And, expanded and realistic low and moderate income housing programs.

But we also need a renewed emphasis on "a suitable living environment" as part of our housing and urban goals.

It is time to make a major commitment to revitalize our transportation systems, to improve our sewage treatment facilities, to upgrade our housing stock, to provide day care centers for pre-school education, and to improve recreation and park facilities. Only when this is done, will our towns and cities, once again, be desirable places to live and work.

The four point program that I have described includes:

1. Restoring our faith in what the federal government realistically can do.
2. Intermediate term planning by the federal government.
3. Full employment.

4. Revitalized housing and community development programs.

These programs would go a long way toward turning our national housing goal of "a decent home in a suitable living environment for every American family" into a reality.

It will not be an easy task. It will require a major commitment of the human and financial resources of the American people.

But it is a commitment that we cannot afford to put off until tomorrow.

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REMARKS OF SENATOR HUBERT H. HUMPHREY

NATIONAL HOUSING CONFERENCE DINNER

WASHINGTON, D. C.

June 16, 1976
✓ Vice President ✓ Bob Arguilla
Leon Weiner ✓ Tom Murphy
Bob Georgine + Mrs (Bob & Joyce)
✓ Bill Sedell - Presid
Carpenters
Mr John Hanlop Joiners

IT'S A PLEASURE TO BE HERE THIS EVENING WITH MY GOOD FRIENDS IN THE HOUSING INDUSTRY AND THE BUILDING TRADES. WE HAVE FOUGHT SIDE BY SIDE IN THE GREAT STRUGGLES FOR DECENT HOUSING AND HIGH QUALITY COMMUNITIES FOR MANY YEARS.

WE HAVEN'T ALWAYS WON -- IN FACT, IN THE LAST EIGHT YEARS WE OFTEN HAVE BEEN THWARTED -- BUT WE'VE NEVER GIVEN LESS THAN OUR BEST, AND WE'VE NEVER GIVEN UP.

IT'S A PARTICULAR PLEASURE TO JOIN WITH YOU IN HONORING
BOB GEORGINE AND THE MEMBERS OF THE BUILDING AND CONSTRUCTION TRADES DEPARTMENT OF THE AFL-CIO.

JGC

BOB IS A GOOD FRIEND AND AN EFFECTIVE, COMPASSIONATE AND COURAGEOUS LEADER OF AMERICAN LABOR.

(Book)

L THE SKILLED CRAFTSMEN BOB REPRESENTS, WORKING HAND IN HAND WITH
OUR CONTRACTORS AND OUR FINANCIAL INSTITUTIONS, HAVE HELPED BUILD
THE AMERICA THAT WE CALL GREAT TODAY:

L-- 40 MILLION SINGLE-FAMILY AND MULTI-FAMILY HOUSING UNITS
BUILT SINCE 1950;

L-- HUNDREDS OF MILLIONS OF SQUARE FEET OF NEW OFFICE SPACE
CONSTRUCTED IN THE LAST TWO DECADES;

L-- THOUSANDS OF NEW FACTORIES BUILT TO PROVIDE A PLACE OF WORK
FOR MILLIONS OF AMERICANS.

L EACH AND EVERY MEMBER OF THIS AUDIENCE CAN BE PROUD OF THIS
RECORD OF ACCOMPLISHMENT, THE MILLIONS OF JOBS THAT HAVE BEEN
CREATED, THE UNTOLD BILLIONS OF DOLLARS OF INCOME PROVIDED,

THE HUNDREDS OF BILLIONS OF DOLLARS OF PRODUCTION GENERATED,

AND THE DIGNITY AND JOY THAT THESE BUILDINGS HAVE CONTRIBUTED

TO AMERICAN FAMILIES ARE CERTAINLY REASONS TO TAKE PRIDE.

But, IN THE WAKE OF THESE DECADES OF ACCOMPLISHMENT, WE HAVE

SUFFERED THREE VERY LONG, VERY LEAN YEARS. HOUSING STARTS, DESPITE

THE RECOVERY, WILL AVERAGE APPROXIMATELY 1.3 MILLION UNITS A YEAR

IN THE THREE-YEAR PERIOD FROM 1974 TO 1976. MULTI-FAMILY HOUSING

STARTS, WHICH ARE SO IMPORTANT TO OUR LOW AND MODERATE INCOME

FAMILIES, HAVE NOT RECOVERED ONE IOTA.

*Last yr built only
60,000 such units
1/10 of goal*

THE UNEMPLOYMENT RATE IN THE CONSTRUCTION INDUSTRY REMAINS ABOVE

15 PERCENT -- THIS IS A DISGRACE. CONSTRUCTION FIRMS ARE OPERATING

WELL BELOW CAPACITY, DESPITE THE FACT THAT NEW HOUSING IS NEEDED

DESPERATELY.

AND GOVERNMENT ASSISTED HOUSING STARTS HAVE SLOWED TO A TRICKLE.

IT IS A SAD RECORD. !

AT THE SAME TIME THAT THE HOUSING INDUSTRY HAS SUFFERED FROM

DEPRESSION, OUR NATION'S CITIES AND TOWNS HAVE BEEN BUFFETED BY

EQUALLY SERIOUS PROBLEMS JOBS AND MIDDLE INCOME FAMILIES ARE

FLEEING OUR CITIES IN RECORD NUMBERS, LEAVING BEHIND GREATER

CONCENTRATIONS OF MINORITIES, THE POOR, AND THE ELDERLY.

THE COMBINATION OF RECESSION AND INFLATION HAS CAUSED BUDGET

PROBLEMS FOR ALL BUT OUR MOST FORTUNATE CITIES. AND UNEMPLOYMENT

IN MOST OF OUR MAJOR CITIES IS WELL ABOVE THE NATIONAL AVERAGE --

IN THE DOUBLE DIGIT RANGE.

EVERY DAY, I AM CONFRONTED BY FELLOW CITIZENS WHO JUST DON'T

UNDERSTAND HOW OUR GOVERNMENT COULD ALLOW THESE PROBLEMS TO PERSIST?

↳ THEY WONDER WHY WE ARE PRODUCING ONLY HALF OF THE NEW HOUSING
REQUIRED BY OUR HOUSING GOALS, WHEN MILLIONS OF AMERICAN FAMILIES
LIVE IN SUBSTANDARD HOUSING?

↳ THEY WONDER WHY WE HAVE TURNED OUR BACKS ON OUR CENTRAL CITIES,
WHEN TENS OF MILLIONS OF OUR FELLOW CITIZENS CALL THESE CITIES

"HOME?"

↳ THEY ARE PUZZLED THAT WE ALLOW UNEMPLOYMENT TO CLIMB TO SUCH
UNACCEPTABLY HIGH LEVELS, WHEN MILLIONS OF OUR COUNTRYMEN ARE
CRYING OUT FOR A JOB.

↳ THEY WONDER HOW A GOVERNMENT CAN SIT IDLY BY, WORSHIPING AT
THE ALTAR OF FREE MARKET FORCES, WHEN THE EVIDENCE OF THE FAILURES
OF THE FREE MARKET TO MEET OUR NEEDS MOUNTS EVERY DAY?

↳ AND, THEY HAVE GOOD REASON TO WONDER.

BUT, I'M NOT HERE TO MOAN OVER THE ERRORS OF THE PAST I'D
RATHER REFLECT ON THE OPPORTUNITIES OF THE FUTURE. THIS YEAR
OFFERS OUR NATION AN IDEAL OPPORTUNITY TO REEXAMINE OUR NATIONAL
HOUSING AND GROWTH POLICIES -- TO EXPAND ON OUR PAST SUCCESSES AND
TO CORRECT PREVIOUS ERRORS.

THIS YEAR WE ARE CELEBRATING THE 200TH ANNIVERSARY OF OUR
NATION. IT IS A TIME OF CELEBRATION, DURING WHICH WE WILL EXTOL
THE VALUES OF INDIVIDUAL FREEDOM AND COLLECTIVE RESPONSIBILITY
THAT ARE THE BASIS OF OUR DEMOCRATIC SYSTEM.
BUT IT ALSO SHOULD BE A PERIOD OF REEXAMINATION AND REFORMULATION.
IT IS A TIME DURING WHICH WE SHOULD STRIVE TO MAKE OUR CITIES
MORE LIVEABLE. IT IS A TIME WHICH WE SHOULD USE TO TURN OUR
NATIONAL HOUSING GOALS INTO ACHIEVEMENTS.

IT IS A TIME THAT MUST BE USED TO OFFER THE BENEFITS OF THE
AMERICAN SYSTEM -- LIFE, LIBERTY AND THE PURSUIT OF HAPPINESS --
TO EACH AND EVERY AMERICAN CITIZEN, NOT JUST TO THE MOST PRIVILEGED.

~~IT~~ REBUILDING AMERICA'S CITIES AND REVITALIZING THE HOUSING
INDUSTRY IS NOT AN EASY TASK. IT WILL REQUIRE CHANGES IN BOTH
THE POLICIES AND INSTITUTIONS OF GOVERNMENT.

IT WILL REQUIRE AN ACTIVIST FEDERAL GOVERNMENT, THAT IS CAPABLE
OF IDENTIFYING THE PROBLEMS AND COMMITTING THE COUNTRY'S RESOURCES
TO DEVELOPING THE SOLUTIONS.

IT WILL REQUIRE STATE AND LOCAL GOVERNMENTS TO PLAY AN ACTIVE
ROLE, IN PARTNERSHIP WITH THE NATIONAL GOVERNMENT, IN MAKING THE
COMMITMENTS.

AND IT WILL REQUIRE THE PRIVATE SECTOR -- BUSINESS AND LABOR,
FARMERS AND CITY DWELLERS -- TO WORK TOGETHER TO BUILD A BETTER
AMERICA.

4 FIRST AND FOREMOST, WE MUST RESTORE THE FAITH OF OUR CITIZENS
IN THEIR NATIONAL GOVERNMENT. IN THE LAST DECADE, A SERIES
OF PRECEDENT SHATTERING EVENTS HAVE DRIVEN A WEDGE BETWEEN OUR
CITIZENS AND THE NATIONAL GOVERNMENT;

-- THE ASSASSINATION OF A PRESIDENT AND OTHER RESPECTED POLITICAL
AND NATIONAL LEADERS;

-- VIOLENT DISRUPTION IN OUR URBAN CENTERS;

-- A TRAGIC WAR IN SOUTHEAST ASIA THAT INEVITABLY LOST THE
PEOPLE'S SUPPORT;

-- GROSS MISMANAGEMENT OF OUR NATIONAL ECONOMY;

DECEPTION AND CORRUPTION THAT REACHED INTO THE OVAL OFFICE
ITSELF AND EVENTUALLY DROVE AN ELECTED VICE PRESIDENT AND PRESIDENT
FROM OFFICE;

-- THE ABANDONMENT OR MISMANAGEMENT OF SOCIAL PROGRAMS THAT
INITIALLY WERE PRESENTED TO THE PEOPLE AS SOLUTIONS TO MANY OF
AMERICA'S MOST TROUBLING AND DEEPLY ROOTED DOMESTIC PROBLEMS.

ALL THESE EVENTS UNDERMINED OUR DEEPLY-ROOTED FAITH IN THE
NATIONAL GOVERNMENT'S ABILITY TO PROTECT AND PROMOTE THE GENERAL

WELFARE. CERTAINLY, A NEW ERA OF OPENNESS, RESPONSIVENESS, AND
HONESTY IN GOVERNMENT IS NEEDED.

BUT THOSE WHO LEAD THE ATTACK ON GOVERNMENT HAVE GIVEN US AN
OFTEN INCOMPLETE AND MISLEADING PICTURE. THEY NEGLECT TO MENTION
THE STRIKING RECORD OF ACHIEVEMENT THAT OUR NATIONAL GOVERNMENT
HAS PRODUCED.

THEY FAIL TO MENTION WHERE THE HOUSING INDUSTRY WOULD BE WITHOUT FANNIE MAE (FNMA), GINNIE MAE (GNMA) AND VA LOANS.

THEY FAIL TO MENTION THE IMPROVEMENTS IN OUR PEOPLE'S HEALTH THAT HAVE OCCURRED UNDER MEDICARE AND MEDICAID.

THEY FAIL TO MENTION THAT OUR CITIES WOULD BE IN FAR WORSE SHAPE IF FEDERAL GRANTS-IN-AID WERE UNAVAILABLE.

THEY FAIL TO MENTION WHAT THE RECESSION WOULD HAVE BEEN LIKE IF WE DID NOT HAVE UNEMPLOYMENT COMPENSATION, FOOD STAMPS, WELFARE, AND PUBLIC SERVICE JOBS.

↳ THESE ACCOMPLISHMENTS SEEM TO BE LOST IN THE BLIZZARD OF HEADLINES DESCRIBING THE FAILURES.

↳ WE NEED LEADERS WHO ARE REALISTIC AND BALANCED IN THEIR VIEW REGARDING THE FEDERAL GOVERNMENT AND WHAT IT CAN AND CANNOT ACCOMPLISH.

↳ BUT, WHILE CONFIDENCE IN GOVERNMENT IS THE STARTING POINT, IT
CERTAINLY IS NOT THE ANSWER BY ITSELF. ↳ WE HAVE GOT TO START LOOKING
AHEAD IN THIS COUNTRY -- BEYOND THE CRISES THAT CONFRONT US DAILY.

WE MUST BEGIN TO UNDERSTAND HOW THE VARIOUS SECTORS OF THE ECONOMY
INTERACT. WE MUST BEGIN TO DEVELOP METHODS FOR COORDINATING THE
ACTIONS OF ALL PARTICIPANTS IN OUR ECONOMY -- FEDERAL, STATE AND
LOCAL GOVERNMENT, BUSINESS, LABOR AND THE CONSUMER. ↳ IN SHORT, WE
MUST BEGIN TO DO A LITTLE PLANNING.

Planning

I KNOW PLANNING IS A DIRTY WORD TO MANY IN OUR SOCIETY, BUT
LET'S TAKE A LOOK AT WHAT HAS HAPPENED WITHOUT PLANNING. WITHOUT
PLANNING, FEDERAL GOVERNMENT POLICIES HAVE BEEN FRAGMENTED,
INCONSISTENT AND OFTEN NON-EXISTENT.

LET'S JUST TAKE A LOOK AT OUR URBAN POLICIES.

ON THE ONE HAND, WE HAVE UNDERTAKEN VIGOROUS URBAN RENEWAL PROGRAMS TO REBUILD THE CENTRAL CITIES, WHILE ON THE OTHER HAND WE HAVE USED TAX AND CREDIT POLICIES TO ENCOURAGE FLIGHT FROM OUR CITIES. WE HAVE BUILT NEW TRANSIT SYSTEMS IN THE CENTRAL CITIES, BUT ALLOWED OUR CITIES TO DETERIORATE TO THE POINT WHERE THERE ARE NOT ENOUGH RIDERS TO KEEP OUR TRANSIT SYSTEMS FINANCIALLY SOUND.

L IN SHORT, WE HAVE GIVEN WITH ONE HAND AND TAKEN AWAY WITH THE OTHER, IN A TOTALLY INCONSISTENT AND SELF DEFEATING WAY.

h PLANNING, OF COURSE, WOULD NOT SOLVE ALL OF THESE PROBLEMS.

h BUT IT WILL HELP US IDENTIFY CONFLICTS BEFORE THEY OCCUR. IT WILL

HELP US COORDINATE THE ACTIONS OF GOVERNMENT SO THAT WE CAN ACHIEVE OUR PURPOSES MORE EFFICIENTLY. AND IT WILL HELP US DEAL WITH

THE COMPLEX PROBLEMS WE CONFRONT IN AN ORGANIZED AND EFFICIENT MANNER.

h THE THIRD ELEMENT OF MY STRATEGY TO DEVELOP NEW HOUSING AND
URBAN POLICIES IS A TOTAL COMMITMENT TO FULL EMPLOYMENT.

h THIS IS ESSENTIAL. h WITHOUT FULL EMPLOYMENT THE RESOURCES
SIMPLY WILL NOT BE AVAILABLE TO ACCOMPLISH ALL THAT WE MUST DO.

h THE FEDERAL GOVERNMENT CAN DO LITTLE TO REBUILD OUR CENTRAL CITIES
OR TO STIMULATE NEW HOUSING PRODUCTION WHEN IT LOSES \$55 BILLION
A YEAR IN REVENUES DUE TO HIGH UNEMPLOYMENT, AS IT DID LAST YEAR.

h STATE AND LOCAL GOVERNMENTS CAN BARELY KEEP THEIR HEADS ABOVE
WATER -- MUCH LESS REVITALIZE OUR CITIES OR PARTICIPATE IN HOUSING
PROGRAMS, IF THEY LOSE \$27 BILLION A YEAR IN REVENUES, AS THEY DID
LAST YEAR.

h AND BUSINESSES WILL NOT INVEST IN NEW JOBS IF EXISTING CAPACITY
LIES IDLE AND THERE IS NO PROSPECT OF INCREASED DEMAND FOR NEW
GOODS AND SERVICES.

IN SHORT, WE MUST FACE THE FACTS. NEITHER THE PUBLIC NOR THE PRIVATE SECTORS WILL HAVE SUFFICIENT FUNDS TO REBUILD THE CENTRAL CITIES OR TO EXPAND OUR HOUSING PRODUCTION UNLESS REASONABLE LEVELS OF EMPLOYMENT ARE ACHIEVED AND MAINTAINED.

BUT ECONOMIC RECOVERY IS NOT ENOUGH TO MAKE OUR NEIGHBORHOODS, OUR CITIES AND OUR SUBURBS DESIRABLE PLACES TO LIVE. THE PHYSICAL DETERIORATION OF OUR HOUSING STOCK AND OUR PUBLIC FACILITIES MUST ALSO BE ATTACKED.

PHYSICAL RECOVERY IS EVERY BIT AS IMPORTANT AS ECONOMIC RECOVERY TO THE VITALITY OF THESE AREAS. NEW OR REHABILITATED PUBLIC FACILITIES GENERALLY LEAD TO MORE EFFICIENT PUBLIC SERVICES. THEY PRODUCE A SENSE OF CIVIC PRIDE -- THAT A CITY IS WORTH LIVING IN AND WORKING FOR.

and

THE FIRST PRIORITY OF ANY PROGRAM TO REVITALIZE OUR PHYSICAL ENVIRONMENT IS TO REBUILD OUR HOUSING STOCK. THAT IS THE FASTEST WAY TO IMPROVE THE LIVING CONDITIONS OF OUR CITIZENS, AND FEDERAL LEGISLATION LONG AGO RECOGNIZED THIS FACT.

WHEN I SPOKE TO THIS GROUP TWO MONTHS AGO, I OUTLINED A DETAILED HOUSING PROGRAM. SINCE I SEE MANY OF MY FRIENDS FROM THAT MEETING IN THE AUDIENCE TODAY, I WILL NOT REPEAT THESE PROGRAMS IN DETAIL.

Policies

BRIEFLY, I SUGGESTED THAT OUR HOUSING POLICIES SHOULD INCLUDE:

-- STEADY AND EXPANSIVE MONETARY POLICIES.

-- A HOUSING BANK THAT OFFERS REDUCED MORTGAGE INTEREST RATES SO THAT HOME-OWNERSHIP IS POSSIBLE FOR MANY MORE AMERICAN FAMILIES.

-- MORTGAGE POLICIES THAT ALLOW YOUNG FAMILIES TO ACQUIRE THEIR FIRST HOME.

L -- SPECIFIC PROGRAMS TO REVITALIZE THE MULTI-FAMILY HOUSING

INDUSTRY.

L -- A DOMESTIC DEVELOPMENT BANK TO FINANCE NEEDED PUBLIC

FACILITIES.

L -- AND, EXPANDED AND REALISTIC LOW AND MODERATE INCOME HOUSING

PROGRAMS.

Emphasis

L BUT WE ALSO NEED A RENEWED EMPHASIS ON "A SUITABLE LIVING

ENVIRONMENT" AS PART OF OUR HOUSING AND URBAN GOALS.

L IT IS TIME TO MAKE A MAJOR COMMITMENT TO REVITALIZE OUR
TRANSPORTATION SYSTEMS, TO IMPROVE OUR SEWAGE TREATMENT FACILITIES,
TO UPGRADE OUR HOUSING STOCK, TO PROVIDE DAY CARE CENTERS FOR
PRE-SCHOOL EDUCATION, AND TO IMPROVE RECREATION AND PARK
FACILITIES.

*Big order
plan it*

ONLY WHEN THIS IS DONE, WILL OUR TOWNS AND CITIES, ONCE AGAIN,
BE DESIRABLE PLACES TO LIVE AND WORK.

~~THE FOUR POINT PROGRAM THAT I HAVE DESCRIBED INCLUDES:~~

- ~~1. RESTORING OUR FAITH IN WHAT THE FEDERAL GOVERNMENT
REALISTICALLY CAN DO.~~
- ~~2. INTERMEDIATE TERM PLANNING BY THE FEDERAL GOVERNMENT.~~
- ~~3. FULL EMPLOYMENT.~~
- ~~4. REVITALIZED HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS.~~

THESE PROGRAMS WOULD GO A LONG WAY TOWARD TURNING OUR
NATIONAL HOUSING GOAL OF "A DECENT HOME IN A SUITABLE LIVING
ENVIRONMENT FOR EVERY AMERICAN FAMILY" INTO A REALITY.

IT WILL NOT BE AN EASY TASK. IT WILL REQUIRE A MAJOR COMMITMENT
OF THE HUMAN AND FINANCIAL RESOURCES OF THE AMERICAN PEOPLE.

BUT IT IS A COMMITMENT THAT WE CANNOT AFFORD TO PUT
OFF UNTIL TOMORROW.

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