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The Housing Crisis of 1948 — America's Burning Question

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BOWA REVIEWERD JAMES COWARD KEARNEY, D.D., Freiden

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Freedom Now So Seldom Wakes

With what a compelling degree of truth may this be said of too many nations today! The spirit of the conqueror of liberty is abroad on the earth. The enemy of liberty is busy evaluating man, and subduing nations to his sway. Poland and neighboring countries are already under thralldom: Yageslavis has long since bowed an obedient though reluctant had before the Communistic scourge; now Czechoslovakis is added to the number of nations in which liberty in every form is suppressed.

Here we have minorities ruling the great body that makes up the majority in each of these subject countries. Russis has denied her people freedom, and now she denies freedom to all her subject countries. Many will go down to death as martyrs to a fallen cause. Religion suffers most under the pagen heel of Russian domination! Bishops and prisets will be hunted down, will be put to death, by these commiss of God. Lay Catholics will be denied the freedom of worship to which they are entitled. Archbishop Stepinac will soon have in neighboring countries fellow churchmen united to him in suffering. May the day soon come when the unbridled use of

May the day soon come when the unbridled use of ferce will must with effective opposition to preserve for all men the liberties given to them by God. Russis must not be permitted to pick off the free nations one after another: Russis must be told that God still rules the world, that the true servants of God will oppose to the limit all attempts to turn the world over to the davil. The American Constitution spoke out to the world a measage of freedom on this day in 1789; may its measage be repeated today in the name of justice and liberty for all

Leetare Sunday

The Church of God is moved by love in all her dealings with her children. That love is based on faith in God's modements on hope that never fails. Seasons of rejoicing who have hope in Jesus Christ and in the power of His redemption. Our sins call for sorrow, for repentance, for explation. All must do penances for their sins if they hope for salvation. Some penances are prescribed by the Church: thus in Lent there is the law of fasting and shutinence. Some penances are prescribed by the Church: thus many of the faithful give up lawful things such as many of the faithful give up lawful things such as many and liquor and attendance at shows, to punish themmany for the times when their will has gone out after unmineral things. Hope prompts the Gaurch to introduce into the strictest

Hope prompts the Church to introduce into the strictest time of parameter, the sensor of Lent, a day dedicated to joy the Lord. Lecture Sunday calls on all to rejoice in God's resonance, in God's mercy and pardon, and to temper the perioder laws of lenter observance by putting aside the sombes purple for the rose-colored Mass veatments, by permitting vaces of flowers on the sitar, by allowing greater use of the organ during Mass and Vespers. A full understanding of the housing prelent can be obtained from this statement of the Rt. Rev. Monsignor John O'Grady, secretary, of National Conference of Catholle Charities, before the Joint Congressional Committee on Housing. The text follows:

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Those interested in the social aspects of housing concerned themselves exclusively for a number of years with families that were unable

to pay the regular rents that private industry was compelled to charge for housing meeting minimum standards of decency. People engaged in ocial welfare found millions of these famfiles living in deterior. ated: substandard and unsemitary housing in the slum sections of our cities. They didn't see much hope of Improving the standard of life of these families if something was not done to improve their living conditions.

They recognized that family life was very difficult if not impossible in the confditions in which the slum dwellers found themselves.

As they studied the experience of their forebears, they found that many remedies had been applied to relieve the problems of the slum dwellers. Cities had tried regulation of housing conditions. Efforts had been made to interest people in investing their capital at lower rates of return. Tax competition had been tried. But all these remedies did not prove effective.

THOSE WHO WERE concerned about the housing of slum dwellers finally concluded that their best immediate hope was municipal housing. They soon found, however, that cities could not get very fact without federal assistance. They found that in order to make housing available for people who could not pay the regular economic rates, we must have a federal subsidy which will meet the difference between the rents that the lowest third of the people can pay and the cost of building and operating the housing units in which they live.

Low income groups found a beginning to the realization of their ideals in the U.S. Housing Act of 1937. Sponsors of housing for families of low income wanted to see the program developed until it included all those who could not pay economic rents. The original leaders in the movement also wanted to look ahead to the possibilities of a cooperative housing or gram-They recognized that in providing decent housing for the lowest third of the population they had not only a problem of shelter housing, but also a great social problem.

They knew that inevitably they would be dealing with large numbers of families who would have to make over their entire manner of living, and that the mere moving of them into better houses did not necessarily meet all their family problems. In other words, low rent housing management and operation presents altogether different problems from management of apartment houses on the ordinary commercial basis.

THE REPORT OF Senator Taft's Sub-commilitee on Housing and Urban Redevelopment, nate Banking Committee, brought those who had been interested in the social aspects of housing to a parting of the ways. Heretofore, they had been interested in housing solely from the standpoint of the poor who could not pay rents adequate to obtain a minimum of decoy shelter. Now their attention is called to the fact that there are large groups in the population for whom private enterprise is unable to provide adequate shelter and whose incomes are much above those of the very poor. Senator Tall'a Committee of the Senate-Spetal Committee of Postwar Planning had not thought of bringing government directly into Isis field -Its basic recommondations centered around certain suggested changes in the National Housing Act of 1934 and the United States Housing Act of 1937 It advocated a longer period of mortgage amortization and lower interest rates as a means of lowering housing costs for home ownership and rental housing THE COMMITTEE recognized that it was through fiscal aids of this nature that tangible results in reducing costs to the consumer could most surely be obtained. At the same time, it recognized the basic importance of capital cost reduction and that fiscal aids provided had to be combined with incentives to produce cost reduction. Also in recognition of the need for capital cost reduction, a program of necessary technical research was recommended. The Com mittee also advocated a guaranteed yield of 254 to 4% for those having large units of capital for which they were seeking long term investment, using such funds for rental housing In its recommendation for urban redevelopment, the Senate Sub-committee and the Taft-Ellender-Wagner bill entered into a field in which those interested in the social aspects of housing were directly concerned. The Committee's recommendation would provide federal assistance to cities to help meet the difference between the present value of the land to be cleared and its value for purposes of repuilding along lines consistent with sound community development. Specifically, the bill provides that the federal government should pay iwo-thirds of the cost of the difference between the present use of the land and fts value for some rebuilding.

of approximately 2,750,000 dwellings. There are about 2,913,000 farm and non-farm natural famfiles who are doubled up with others, or live in rooming houses, tourist cabins, and trailers.

We know, of course, that numbers of young families do want to continue living with their relatives. Married children feel the responsibility for the care of their aged parents and may therefore want to live with their parents, but these according to the best estimates do not account for more than one-third of the doubled up families, which means that two-thirds of them or about 2,000,000, really want homes of their own and cannot find them.

In addition to meeting the actual housing needs of families that the doubled up, we must make a certain allowance of at least 3% for vacancies for sale or rent. This is essential in order to take care of the movement of people, which is so essential for the flexibility of an industrial civilization like ours.

Housing and Prices

One of the greatest difficulties that the people of the United States have run into in meeting their housing problems has been the tendency of Congress to deal with housing plecemeal as emergencies arise rather than leglslate for a long range housing program.

The housing situation in the United States has been acute for a long time. It has been acute all through the 30's, hence it is that we have built up a backlog of housing needs year by year and we've acted is if every year presented a new and a critical situation.

About a year and a half ago, Congress launched out into an emergency program for veteran's housing. It appropriated about \$445,-000,000 to build temporary housing for veterans. Day by day, these inadequate houses are housing. Even if we do assume for a moment that a family can pay 25%, we find that the New Orleans family will still have to earn \$188 a month and the Washington family will have to secure \$288 a month in order to secure proper housing.

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AS WE LOOK over the figures for the 34 cities of the United States in which the Bureau of Labor Statistics studied city workers' family budgets, one would be safe in concluding that any family of four people with an income of less than \$3200 a year on the average, in our large urban centers, cannot afford minimum standard housing being provided by private enterprise. All this shows the need for revision of our estimate of low income tamilies. On the all over national average, families with incomes of less than \$2000 a year and up to \$3200 cannot hope to obtain adequate housing. In some instances in large urban centers

In some instances in large urban centers families with incomes up to \$3400 annually may well be termed low-income families. Obviously we think in terms of public low-rent housing as we have known it under the terms of the U.S. Housing Act of 1937. If these families are to be aided, public assistance is required. While certain elements of private enterprise have suggested they be subsidized, either directly or through rent certificates it is unthinkable that private enterprise would in the long run subscribe to the necessary regulation to which it would have to submit if the public interest was to be protected. The alternative is public, lowrent housing which has won its spurs in American economic, social and governmental life.

Cooperative Housing

A very important part of the Taft-Ellender-Wagner program was this provision for cooperative housing. Cooperatives could receive building of the new housing units on their outskirts. The use of raw land on the outskirts of the cities will of course bring many problems. Wage earners will not want to spend a large part of their day in going back and forth to work. In the new developments, moreover, plans must be made for utilities such as streets, sidewalks, water, light and sewerage.

Rochester, N. Y.

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The planning of public housing developments on the edges of our cities will not mean the abandonment of the original ideas of developing the old slum areas. The modern city cannot keep on expanding its limits indefinitely while it is deteriorating at its center. If must be constantly planning not only new developments on the outskirts, but also for the redevelopment of its downtown areas. It will need to do this not only as a matter of good business but also for the general welfare of its people. Their blighted areas are a serious hazard to the health, to the morals, to the family life of their citizens.

A Limited Part of Housing

All the discussions of housing programs under their proposed Taft Ellender Wagner Bill assume that only 10% of the entire housing program will be public housing and 90% will be done by private capital. The provisions of the bill assume throughout that both the federal government and the local communities will be concerned about the entire housing program.

They will be concerned not only with the providing of housing for the lowest third of the population, but also they will be concerned about the provision of decent housing and decent neighborhood conditions for all the people. This is part of the interest of government in the welfare of the people as a whole.

Those who are interested in housing for low income groups want to see private capital provide for the needs of all groups in the population. During the past year, grivate enterprise has started about 860.000 housing units. At this rate, it will take a number of years before it catches up with the large backlog not to speak of replacing the six to seven million houses that are really not fit for human habitation.

It is a well known fact that very 'ew houses in the North are being built at the present time for less than \$8000. In the South and far West, in milder climates, this figure is somewhat less, This means that they are being built for families with incomes of more than \$4000. It means that they are built very largely for the upper 25' of the population. The fact that private enterprise is not covering as large an area in the housing field as we might expect, should not induce us to give up hope. Private enterprise needs more tools to help it reach further down in the income scales. It must be helped to find new ways and means of reducing the cost of house construction by more liberal credit by lower interest rates, by guaranteed yield, by the development of newer techniques, by new labor saving devices.

Rental Housing



THES HOME, LOCATED in one of Bochester's congested areas, dramatizes America's acute need of adequate housing and highlights Monsignor O'Grady's contention that the need for adequate housing "is one of the great social questions of our time." In the accompanying article Monsignor O'Grady calls attention to the relationship between good housing and family life. "Housing," he asserts, "is closely bound up with the family life and traditions of the country."

becoming to look more and more like new slums. The chances are that they will be with us for a long time to come. Most people now recognize that it would be much better for us if we had spent this effort on getting a long range program under way

loans up to 90^{4} of the value of the property. They also could secure long term-mortgages of

May our spirit of joy on this Lastare Sunday remind of the joy and happiness the Lord would have us enjoy in all the days we give to His service.

The American Red Cross

Threighout the country this week is dedicated to the raising of funds for the American National Rod-Gross. Rechester opened its campaign to raise over \$400,000 last Mondar evening. A large and enthusiastic gathering of workers was present at the dinner to hear General Spaats. Converse Was present at the dinner to hear General Spaats. Converse Was present at the dinner to hear General Spaats. Converse Was present at the dinner to hear General Spaats. Converse Was present at the dinner to hear General Spaats. Converse Was present at the dinner to hear General Spaats. Converse Was present at the campaign to the generosity of all as most effective means of enabling the Red Cross to care for our contributions on behalf of all men who suffer the wills of floods, conflagrations, tornados, and other disasters; who are victims of the after effects of World War II.

The Rochester District will raise the amount required or this year, through the understanding cooperation of all litzens who care for their brethren, who exemplify their ove of all men, by the donation they make to the Red Cross. I is God's work, it calls for the help of all children of God-

Witnessing the Signs

Jasus was dealing with intelligent people. His words meant much to them, His signs made a deep impression upon them. Because they were witnessing His miracles in healing the sick, they were eager to be with Him. They followed Him along the roads of the villages, they went outside the villages to be near Him. Even when He left the neighborhood of the great city of Galilce, Capharnaum, and traveled to the other side of the Lake of Genesoreth, in great numbers they followed Him. Never had they witnessed such signs as He placed before them. They were eager for more, more words of grace, more signs that so dearly marked Jesus as one sent by God.

Perhaps the nearnoss of the great Feast of the Passover atirred up new depths of religious feeling in their souls: the memory of God's goodness to their nation in meding them into the passover from the Egypt of their ong and arduous captivity, to the land of promise, was bound to be emphasized on this great day when in prayer and ceremonial feasting they would go back over all the elements in that glorious event: They recalled the passover of God's Angel of death, sent to strike down the arathorm of every family in Egypt in punishment for Pharaoh's refusal to let God's people got all other homes that Angel visited on that historic hight, reserving forthe homes of the Jewish people the arking "passover" that would mean no death for the oldest son, that would mean the proximate "passover of forty years in the mean the proximate "passover of forty years in the mean the proximate combined compassion for a hungry that finally brought them to the promised land. And they with ecopies the arking "passtion withs". Astive combined compassion for a hungry the travel as for how haves were multiplied by the Master for the description is greated for the provide with the theory is a figure haves as a for how haves of the figure. They want haves a figure how for a for the travelet of the severe haves and this

Present Crisis in Mausing

Since the war, housing has been one the outstanding social and economic problems of the nation. There is no topic that has been more generally discussed throughout the country. There is none in which the people of the Nation have a more intense interest. It has been studied by a number of Congressional committees and various national groups, including the veterans' organizations, have spent large sums of money in trying to devise a solution for the acute housing situation.

Wherever one goes throughout the country, one finds a real shortage of housing. How often does one hear it said "It is really impossible to find a house in this town?" One hears this in small towns as well as in the large cilies, and with this real housing shortage, we have interminible discussion of ways and means of dealing with it.

AS WE COME to describe the housing crisis in terms of actual figures, we find a shortage

As another emergency measure Congress resurrected Title 6 of the National Housing Act, which had been helpful in accelerating housing construction during the war.

IT GAVE AUTIIORITY to the Federal Houring Administration to adopt a more realistic view in dealing with rising property values. It provided for lower interest rates and to a degree if accelerated the building of rental housing. Congress also adopted such emergency measures as the allocation of scarce materials for house construction, premium payments for the production of scarce building materials, and a guaranteed market for prefabricated houses.

Those who are interested in housing programs for the American people now find themselves in the same position as they were two years ago. They still have the program on which they joined their forces two years ago. Along the way they have spent a considerable amount of their effort in dealing with emergency situations. There are only two fundamenial differences between the situation of two years ago and the situation in which advocates of housing programs for the people find themselves today.

The situation today is even more acute because the construction rate has been less than that required to meet the housing needs occasioned by there establishment of families which were separated during the war, let alone catch up with the accumulated needs that have been building up throughout the years. The second difference between the present situation and that of two years ago is the change in the price level.

Changes in the Price Level

According to the Bureau of Labor Statistics, there has been an allover increase of 64. In the cost of living in the United States since the war. This must bring about #h entire change in the figures by which we measure low income families. Several (years ago we believed that families receiving under \$1,000 a year could not pay economic rents.

In the large centers of population, we might have upped it to \$1.500 or \$1.800 a year, but now our figures have changed entirely. Now we would certainly regard a low income family as, one caming \$2,000 to \$2,400 a year.

According to recent studies of the Bureau of Labor Statistics in the city worker's family budget, which covered 34 cities in the United States, rent of minimum standard houses and apartments of five rooms in June, 1947, ranged from a low of \$445 a year in New Orleans to a high of \$356 in Washington. If the cost of furmishings and household operations is included, the cost varied between \$600 a year in New Ofleans to \$870 in Washington or \$47 to \$72 on a monthly basis.

On the basis of these figures, a family in New Orleans would have to earn \$235 a month in order to secure decent housing, and a family in Washington should secure \$360 a month. In estimates, it is generally assumed that all our studies indicate that a family cannot really afford to pay more than 20% of its income for 40 years at interest rates of $3\frac{1}{2}$. Many people have been raising, the question as to whether this constituted adequate provision. They believe that one doesn't set up a cooperative program merely by providing for the loaning of funds to them. One needs to provide a great many other incentives for their development.

It is essential to provide the education and leadership necessary for the development of cooperatives. It is important also to surround them with the necessary safe guards, so that they do not become purely business organizations. Cooperatives cannot survive as purely business organizations.

They need the spiritual qualities of unselfishness, ability and willingness of individuals to make sacrifices, one for the other, real participation on the part of the members. In a word, they need a real spirit of brotherhood This means a truly unselfish leadership. Successful cooperatives usually radiate the spirit of one or more truly consecrated people.

Public Housing Objectives

The Senate Sub-Committee on Housing and Urban Redevelopment estimated that we would need 1.250,000 houses a year for the next ten years in order to take care of existing needs and to take care of the back-log that had accumulated over preceding years. Of the total number of units constructed, the Committee believed that 10^r, should be in the form of subsidized housing for low income groups.

This should provide for 125.000 public housing units for each year. (Such provision was made for only four years.) There is a good deal of question now as to whether the number of public housing units recommended by the Committee is adequate to meet the existing needs of low income groups. There undoubtedly has been a tendency to under-estimate the needs of low income groups in the housing field. One would be safe in saying that our objective in the building of public low rent housing units should be increased from 125,000 to 225,000 units a year.

The original ideal of the ploneers in the public housing movement was the building of new housing units on the present slum sites. They wanted to eliminate the slums and build new housing units to take their place. At the same time they wanted the new houses constructed in such a way as to provide adequate space for recreation, for schools and churches, and for the other facilities that are necessary for decent home and community life. Families in the slums were compelled to live under very unsanitary conditions. They lived in very congested quarters. There was hardly any place for play, or any other community activities. Under the new program, therefore, it would not be possible to house the same number of families in the same area. Many families would have to be moved out

Many families would have to be moved out of the area entirely. The enormous cost of land in the slum areas of certain American cities made it very difficult to attain this ideal. In the new lousing projects, we therefore still find a great deal of congestion While conditions of to area are very much better than in the slums, they are still far from ideal.

IN PROVIDING HOUSING for low income groups within the next-few years, more cities in the United States will want to plan for the

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In planning a housing program one must think net only of ownership but also of rentals. The constant movement of population in our country and the fact that many families should not undertake the risk of home-ownership compels large numbers of people to depend on rental housing

In periods of rising prices an over increasing number of people cannot afford to buy houses. In order to meet the needs of the people, rental housing, has to be constructed in large volume with a large capital investment. It must also be available at prices which people are able to <u>nay. Linder: the vecent extension of Title 6 of</u> the National Housing Act of 1934 the FHA should be able to give considerable incentive to the development of rental housing. The guaranteed yield provision of the Taft Ellender Wagner Bill would finake a far reaching contribution to the development of large scale rental housing.

The pattern for large scale rental housing has already been set, at least partially, by some of the housing projects promoted by the large insurance companies but even this has been at rents too high for our more moderate income families. There is great need for a very large development in this field if adequate provision is going to be made for the housing needs of the American people

Community Relations

A very wholesome relationship has been developed between the federal government and the various local communities under the U.S. Housing Act of 1937. The planning, actual construction and management of these projects have been done by the local housing authorities. The role of the federal government has been limited to technical assistance and advice and the granting of loans and payments of annual contributions as rent subsidies.

Actually, most of the housing authorities no longer need federal loans. They are able to float their own bonds. The local governments give tax exemptions and also provide the necessary utilities. Except for New York State, State governments have not entered into the field of public housing for low mome groups. Some states like Illinois, New Jersey. Massachusetts and California, have made limited provisions for veterans' housing

A Question For All

Housing is not merely a question for a few specialists or a few government officials, or a few business groups. It is the concern of all the people. The providing of adequate housing especially for the lowest third of our population is one of the great social questions of our time. It is a question that should appeal to all groups. It should have a spelial appeal for all the great religious bodies of our country:

Housing is closely bound up with the family life and traditions of the country. Proper housing is fundamental in the life of the family. The family needs decent quarters for the upbringing of its children. It needs an environment in which proper family life is possible. All groups in our communities should give more and note attention to the relationship of grood housing to family life. This should be a matter for discussion in all community moletings, in all the educational institutions of the lands.

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