

Courier Journal

The Housing Crisis of 1948 — America's Burning Question

A full understanding of the housing problem can be obtained from this statement of the Rt. Rev. Monsignor John O'Grady, secretary of National Conference of Catholic Charities...

of approximately 2,700,000 dwellings. There are about 2,943,000 farm and non-farm natural families who are doubled up with others...

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.

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.

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...



Monsignor O'Grady

In addition to meeting the actual housing needs of families that are 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...

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...

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.

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.

People engaged in social welfare found millions of these families living in deteriorated sub-standard and unsanitary 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.

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 piecemeal as emergencies arise rather than legislate 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 as if every year presented a new and a critical situation.

Cooperative Housing
A very important part of the Taft-Ellender-Wagner program was this provision for cooperative housing. Cooperatives could receive

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.

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.

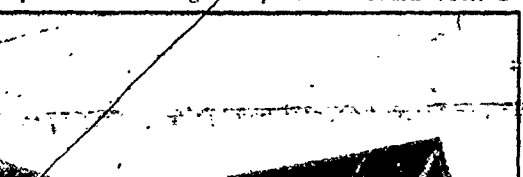
About a year and a half ago, Congress launched out into an emergency program for veterans' housing. It appropriated about \$445,000,000 to build temporary housing for veterans. Day by day, these inadequate houses are

becoming to look more and more like new slums. The chances are that they will be with us for a long time to come.

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, private 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 now to speak of replacing the six to seven million houses that are really not fit for human habitation.

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 far without federal assistance.

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.



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.

THIS HOME, LOCATED in one of Rochester'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.

It is a well known fact that very few 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.

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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.

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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 Taft's Committee on the Senate-Special Committee of Postwar Planning had not thought of bringing government directly into this field. Its basic recommendations centered around certain suggested changes in the National Housing Act of 1934 and the United States Housing Act of 1937.

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.

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