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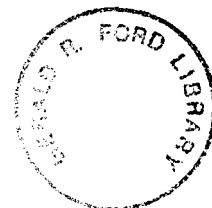
FINAL

NATIONAL ASSOCIATION FOR THE
ADVANCEMENT OF COLORED PEOPLE
WASHINGTON, D.C.
JULY 2, 1975

I WAS PLEASED AND HONORED TO ACCEPT THE INVITATION OF MR. ROY WILKINS, YOUR EXECUTIVE DIRECTOR, TO ADDRESS THIS 66TH ANNUAL CONVENTION OF THE NATIONAL ASSOCIATION FOR THE ADVANCEMENT OF COLORED PEOPLE. TODAY GIVES ME THE OPPORTUNITY TO TALK DIRECTLY WITH THE BLACK CITIZENS OF THIS COUNTRY ABOUT THE PROBLEMS OF HOUSING WHICH SO DEEPLY AFFECT ALL OF US.

THE ACTIVITIES OF THE NAACP ARE ENTERED FREQUENTLY UPON THE RECORDS OF THE CIVIL RIGHTS MOVEMENT IN THIS COUNTRY.

NEARLY 50 YEARS AGO, MR. WILKINS WAS IN THE LABOR CAMPS OF MISSISSIPPI, DOCUMENTING RACIAL DISCRIMINATION IN THE RELIEF PROVIDED BY THE FEDERAL GOVERNMENT TO VICTIMS OF THE 1927 FLOOD.



MR. JUSTICE MARSHALL, AS COUNSEL FOR THE NAACP LEGAL DEFENSE FUND, ARGUED THE HISTORIC BROWN V. BOARD OF EDUCATION CASE WHICH AWAKENED THIS NATION TO THE PROBLEMS OF RACIAL DISCRIMINATION.

FEW NATIONAL ORGANIZATIONS HAVE HAD SUCH A DIRECT, CONSISTENT AND SUSTAINED INVOLVEMENT IN EFFORTS TO OBTAIN FULL CITIZENSHIP FOR ALL OF OUR CITIZENS. YOUR STRENGTH IS YOUR MEMBERSHIP, DRAWN FROM ALL RELIGIONS, ALL RACES, BOTH SEXES, AND ALL PARTS OF OUR NATION.

THE IMPRESSIVE ACCOMPLISHMENTS OF THE NAACP HAVE HAD TREMENDOUS IMPACT ON BOTH THE RECENT POLITICAL HISTORY OF THIS NATION AND ON THE PUBLIC CONSCIENCE OF THE AMERICAN PEOPLE.

INDEED, YOUR ORGANIZATION'S STRUGGLE TO ACHIEVE EQUALITY FOR MINORITIES IS INTIMATELY INTERWOVEN WITH THE EMERGENCE OF THE FEDERAL GOVERNMENT'S ACCEPTANCE OF ITS RESPONSIBILITY TO ENUNCIATE A NATIONAL POLICY OF FAIR HOUSING.



I REGARD THE CHALLENGE TO IMPLEMENT THAT POLICY IN FULL AS OUR JOINT OPPORTUNITY TO CREATE A BETTER AMERICA.

WE HAVE MADE PROGRESS IN A NUMBER OF AREAS. WHEN YOU LAST MET IN WASHINGTON IN JUNE OF 1964, YOU HAD TO CONVINCING THE HOTEL MANAGEMENT TO ACCEPT THE CONVENTION. TODAY, THE HOTEL MANAGEMENT HAD TO CONVINCING YOU TO ACCEPT ITS FACILITIES.

IN 1968, CONGRESS DECLARED ILLEGAL DISCRIMINATION IN HOUSING ON THE BASIS OF RACE, COLOR, RELIGION OR NATIONAL ORIGIN. IN 1974, SEX DISCRIMINATION IN HOUSING WAS ALSO PROHIBITED.

THE COURTS HAVE VIGOROUSLY ENFORCED THIS BASIC PRINCIPLE OF EQUALITY.

AND, THE EXECUTIVE BRANCH PRIMARILY THROUGH HUD, HAS ACTIVELY IMPLEMENTED THIS CONSTITUTIONAL AND STATUTORY PROTECTION AGAINST HOUSING DISCRIMINATION.



BUT THE BATTLE FOR EQUALITY IN HOUSING OPPORTUNITIES HAS JUST BEGUN. RESIDENTIAL SEGREGATION FEEDS NOT ONLY UPON PREJUDICE, BUT ALSO UPON POVERTY.

ALTHOUGH EVERY AMERICAN HAS THE LEGAL RIGHT TO BE FREE FROM DISCRIMINATION IN HOUSING, TOO GREAT A PROPORTION OF THE RACIAL MINORITIES OF OUR NATION LIVE IN A STATE OF DEMOGRAPHIC SEIGE.

I AGREE WITH MR. JUSTICE MARSHALL'S OBSERVATION OF LAST YEAR WHEN HE SAID THAT THE "RACIAL ATTITUDES INGRAINED IN OUR NATION'S CHILDHOOD AND ADOLESCENCE ARE NOT QUICKLY THROWN ASIDE IN ITS MIDDLE YEARS."

IN THE SHORT RUN, HE OBSERVED, "IT MAY SEEM TO BE THE EASIER COURSE TO ALLOW OUR GREAT METROPOLITAN AREAS TO BE DIVIDED UP EACH INTO TWO CITIES, ONE WHITE, THE OTHER BLACK, BUT IT IS A COURSE OUR PEOPLE WILL ULTIMATELY REGRET."

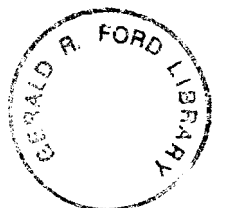


I CONSIDER IT ONE OF THE GREAT CHALLENGES OF MY DEPARTMENT TO MELD THOSE TWO CITIES INTO ONE, TO AFFORD ALL OF US EQUALITY AND SOCIAL JUSTICE, AND HENCE A BETTER LIFE.

AND, THIS EFFORT MUST BEGIN WITH OPEN HOUSING AND MORE CREATIVE COMMUNITY DEVELOPMENT.

HUD HAS A NUMBER OF INITIATIVES WHICH DEAL WITH THE COMPLEX PROBLEMS OF PROVIDING HOUSING OPPORTUNITIES TO MINORITY AND LOWER-INCOME CITIZENS. I WOULD LIKE TO DISCUSS SOME OF OUR PROGRAMS WITH YOU.

THE 1974 HOUSING AND COMMUNITY DEVELOPMENT ACT PROVIDES FOR A RENTAL ASSISTANCE PROGRAM, WHICH REPLACES THE VARIETY OF COMPLEX, AND OFTEN OVERLAPPING INTEREST AND OTHER SUBSIDY PROGRAMS.



UNDER OUR NEW PROGRAM THE FEDERAL GOVERNMENT GIVES RENTAL SUBSIDY TO TENANTS OF NEW OR STATE AGENCY SPONSORED CONSTRUCTION, SUBSTANTIALLY REHABILITATED AND EXISTING HOUSES. THE SUBSIDY OFFERED IS THE DIFFERENCE BETWEEN 25 PERCENT OR, IN SOME CASES 15 PERCENT, OF A RECIPIENT'S INCOME AND THE COST OF HIS HOUSING.

ALTHOUGH THIS PROGRAM HAS BEEN IN EFFECT FOR LESS THAN 60 DAYS, ITS IMPACT ON LOWER-INCOME FAMILIES, AND ON OUR CITIES IS POTENTIALLY VERY SUBSTANTIAL. THERE IS NO QUESTION BUT THAT IT CONSTITUTES A HIGH MARK IN THE FEDERAL GOVERNMENT'S INVOLVEMENT IN HOUSING OUR LOWER-INCOME CITIZENRY.

FIRST, THIS RENTAL SUBSIDY, UNLIKE ITS PREDECESSORS, IS OPEN-ENDED. TOO OFTEN THE OLD FIXED SUBSIDIES HAVE NOT BEEN ADEQUATE TO COVER THE GROWING DISPARITY BETWEEN THE POOR FAMILY'S INCOME AND THE SKYROCKETING COSTS OF HOUSING.



WE HAVE SEEN TOO MANY HOUSING PROJECTS WITH FIXED GOVERNMENT INTEREST SUBSIDIES INCAPABLE OF SURVIVING THE RECENT RAPID RISES IN OPERATING EXPENSES. THE NEW OPEN-ENDED SUBSIDY AVOIDS THIS SERIOUS PITFALL.

SECOND, OUR RENTAL SUBSIDY PROGRAM PLACES A HEAVY EMPHASIS ON UTILIZING EXISTING HOUSING STOCK. RECIPIENTS HAVE THE OPTION TO USE THE SUBSIDY TO SHOP FOR AN EXISTING HOME.

IN THE PAST, THE FEDERAL GOVERNMENT'S EFFORTS TO ACHIEVE INTEGRATION HAVE OFTEN CONSISTED OF BUILDING PROJECTS FOR POOR PEOPLE IN AREAS NOT YET ECONOMICALLY OR RACIALLY IMPACTED. THE RESULT TOO FREQUENTLY HAS BEEN TO CREATE A NEW GHETTO WHERE THERE HAD NOT BEEN ONE BEFORE.

OUR NEW RENTAL SUBSIDY PROGRAM USE OF EXISTING STOCK MAXIMIZES THE OPPORTUNITIES FOR A LOWER-INCOME FAMILY TO FIND THE HOME IN WHICH IT WANTS TO LIVE.



AND, WE ARE COMMITTED, AS AN AGENCY, TO INSURING THAT THIS MARKET CHOICE IN REALITY EXISTS. WITH RESPECT TO THE USE OF EXISTING HOUSING, WE REQUIRE THE LOCAL AGENCY WHICH ADMINISTERS OUR RENTAL SUBSIDY PROGRAM TO HAVE AN EQUAL OPPORTUNITY AND OUTREACH PLAN, TO PROVIDE THE NECESSARY NON-ECONOMIC SUPPORT FOR RECIPIENTS, TO ACTIVELY ENCOURAGE THE PARTICIPATION OF LANDLORDS OUTSIDE ESSENTIALLY LOW INCOME OR MINORITY AREAS, AND TO ASSIST THE TENANT IN SECURING HOUSING IN SUCH AREAS. FINALLY, WE ARE COMMITTED TO SUPPORTING THE PROGRAM WITH A VIGOROUS ENFORCEMENT OF FAIR HOUSING LAW REQUIREMENTS.

WE ARE ALSO SENSITIVE TO THE PROBLEMS OF RACIAL AND ECONOMIC IMPACTION WITH RESPECT TO THE NEW CONSTRUCTION SUBSIDIZED BY OUR RENTAL SUBSIDY PROGRAM. OUR SITE SELECTION CRITERIA, FOR EXAMPLE, ARE INTENDED TO AVOID CREATING OR AGGRAVATING HIGH CONCENTRATIONS OF LOW INCOME OR MINORITY FAMILIES INSIDE OUR CITIES.



WE ARE ALSO AWARE THAT IN MANY URBAN AREAS THE ISSUE OF INTEGRATION CAN BE DEALT WITH MEANINGFULLY ONLY ON A METROPOLITAN-WIDE BASIS. TOO OFTEN, IN THE PAST, OUR APPROACH TO RESIDENTIAL SEGREGATION HAS BEEN TO CREATE NEW BUT SMALLER GHETTOS IN THE SUBURBS RATHER THAN TRUE ECONOMIC INTEGRATION. THE 1974 ACT GIVES US A TOOL WITH WHICH TO SOLVE THE PROBLEM OF METROPOLITAN SEGREGATION.

COMMUNITIES WISHING TO PARTAKE OF THE NEW AND FLEXIBLE COMMUNITY DEVELOPMENT GRANTS ARE REQUIRED TO FILE A HOUSING ASSISTANCE PLAN SHOWING THE NEEDS OF LOWER-INCOME FAMILIES IN THEIR COMMUNITY AND HOW THE FUNDS WILL BE USED TO MEET THOSE NEEDS.

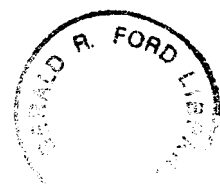
ONE OF THE NEEDS THAT MUST BE ADDRESSED IS THAT OF LOWER-INCOME WORKERS WHO CAN BE EXPECTED TO RESIDE IN THE COMMUNITY. RECENTLY, HUD ISSUED A DIRECTIVE TO ITS FIELD OFFICES INTERPRETING THIS REQUIREMENT. A LOCAL COMMUNITY MUST NOW COUNT A PROPORTION OF ITS LOWER-INCOME WORKERS WHO DO NOT LIVE IN THE COMMUNITY IN ITS HOUSING ASSISTANCE NEEDS.



THUS, DESPITE EARLIER CONTRARY PREDICTIONS, THE RENTAL SUBSIDY DOES NOT LOCK A LOW INCOME FAMILY INTO ITS OWN COMMUNITY. UNDER HUD'S REGULATIONS, A FAMILY CAN APPLY FOR HOUSING ASSISTANCE IN A SUBURBAN COMMUNITY IN WHICH IT DOES NOT YET RESIDE.

HUD'S PROGRAMS OF GIVING FEDERAL ASSISTANCE DIRECTLY TO THE CITIES IMPACTS DIRECTLY AND POSITIVELY UPON LOWER-INCOME AND MINORITY CITIZENS. OUR PHILOSOPHY ABOUT URBAN PROBLEMS HAS CHANGED IN RECENT YEARS.

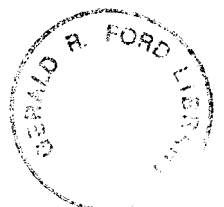
IN IMPLEMENTING THE 1974 ACT, WE ARE PLACING THE HIGHEST PRIORITY ON PRESERVING OUR URBAN ENVIRONMENT. WE WANT TO REVITALIZE AND REJUVENATE OUR ONCE GREAT CITIES. WE NO LONGER EMPHASIZE CLEARANCE AND RENEWAL, BUT RATHER WE EMPHASIZE CONSERVATION.



WE HAVE SEVERAL TOOLS THAT WE GIVE TO LOCAL COMMUNITIES TO ENCOURAGE AND TO ACCOMPLISH PRESERVATION. IN ADDITION TO THE \$1.6 BILLION PER YEAR THAT WE PROVIDE IN RENTAL SUBSIDY FUNDS WHICH CAN BE USED WITH EXISTING HOUSING STOCK, WE GIVE \$2.6 BILLION PER YEAR IN COMMUNITY DEVELOPMENT GRANTS WHICH CAN BE USED FOR REHABILITATION AND ELIMINATION OF SLUMS. RECENTLY, WE HAVE MADE AVAILABLE FEDERAL ASSISTANCE TO SUPPORT LOCAL HOMESTEADING PROGRAMS.

WE ARE COGNIZANT OF THE FACT THAT, IN THE PAST, URBAN RENEWAL HAS OFTEN MEANT REMOVAL OF OUR MINORITY CITIZENS TO MAKE WAY FOR NEIGHBORHOOD DEVELOPMENTS THAT BENEFIT THOSE WHO ARE ECONOMICALLY MORE ADVANTAGED. THAT IS NOT A CIRCUMSTANCE WE CAN TOLERATE ANY LONGER.

ONE OF THE GREAT BENEFITS OF OUR NEW RENTAL SUBSIDY PROGRAM IS THAT IT WILL ALLOW US TO SUBSIDIZE FAMILIES IN PLACE. THUS, LOWER-INCOME FAMILIES LIVING IN NEIGHBORHOODS WHICH ARE IMPROVING AROUND THEM WILL BE ABLE TO REMAIN IN THEIR HOMES WITH THE ASSISTANCE PROVIDED BY THE SUBSIDY.



RELOCATION REQUIREMENTS APPLY ALSO TO THE USE OF COMMUNITY DEVELOPMENT BLOCK GRANTS AND THUS DETER THE WHOLESAL DISPLACEMENT OF LOWER-INCOME FAMILIES.

MANY OF YOU WERE BITTERLY OPPOSED TO THE IDEA OF FLEXIBLE FEDERAL BLOCK GRANTS REPLACING THE CATEGORICAL GRANT PROGRAMS FEARING THAT THE SAME CAREFUL SCRUTINY TO ENSURE THAT CIVIL RIGHTS AND EQUAL OPPORTUNITY REQUIREMENTS WERE MET WOULD NOT BE GIVEN.

LET ME ASSURE YOU, HUD'S COMMUNITY DEVELOPMENT GRANT PROGRAM IS NOT AND WILL NOT BE A HANDOUT OF FEDERAL MONEY WITHOUT TOTAL COMPLIANCE WITH ALL CIVIL RIGHTS LAWS.

CIVIL RIGHTS REQUIREMENTS ARE EXPLICIT IN THE STATUTE, IN OUR IMPLEMENTING REGULATIONS, AND IN OUR PROCEDURES.

FIRST, TO QUALIFY, AN APPLICANT COMMUNITY MUST SUBMIT PLANS FOR COMMUNITY DEVELOPMENT AND FOR HOUSING ASSISTANCE WHICH SET FORTH THE HOUSING NEEDS OF LOWER-INCOME PERSONS INCLUDING MINORITY AND FEMALE HEADED HOUSEHOLDS, AND SPECIFY HOW IT INTENDS TO USE ITS FUNDS.



THE APPLICATION IS CAREFULLY REVIEWED BY HUD.

VIOLATION OF EQUAL OPPORTUNITY REQUIREMENTS, DIRECT OR INDIRECT, SUCH AS THE FAILURE TO ADDRESS REASONABLY THE NEEDS OF LOWER-INCOME FAMILIES, WILL RESULT IN THE DENIAL OF FUNDS. WE HAVE ALREADY DENIED FUNDS ON THIS BASIS AND WE WILL CONTINUE TO DO SO WHERE THE FACTS WARRANT.

SECOND, WE HAVE DEVELOPED PERFORMANCE STANDARDS TO ASSURE EQUAL OPPORTUNITY IN THE USE OF COMMUNITY DEVELOPMENT GRANTS, AND WE REQUIRE ANNUAL REPORTS TO DEMONSTRATE COMPLIANCE WITH THESE STANDARDS.

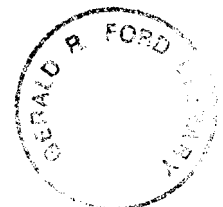
IF WE FIND A VIOLATION, WE WILL REQUEST IMMEDIATE COMPLIANCE. FAILING THAT, WE ARE AUTHORIZED TO REFER THE MATTER FOR CIVIL SUIT, TO PURSUE THE REMEDIES OF TITLE 6 OF THE 1964 CIVIL RIGHTS ACT, OR TO TERMINATE, REDUCE, OR LIMIT PAYMENTS TO THE COMMUNITY PURSUANT TO THE BLOCK GRANT LEGISLATION.



THESE ENFORCEMENT PROVISIONS GIVE HUD THE POWER TO INDUCE COMPLIANCE WITH EQUAL RIGHTS REQUIREMENTS WHERE IT IS NOT VOLUNTARILY FORTHCOMING, AND, BELIEVE ME, WE HAVE EVERY INTENTION OF USING THESE SANCTIONS WHEN THERE IS NON-COMPLIANCE.

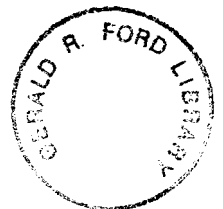
OUR FOCUS ON NEIGHBORHOOD AND URBAN PRESERVATION, OUR CONTINUING CONCERN FOR CIVIL RIGHTS ENFORCEMENT, AND OUR FLEXIBLE RENTAL SUBSIDY SHOULD GO FAR IN PRESERVING AN ECONOMIC MIX OF FAMILIES IN OUR URBAN NEIGHBORHOODS. WE CONSIDER THAT MIX A PREREQUISITE TO MAINTAINING A VITAL URBAN ENVIRONMENT.

NOW, LET ME SAY A WORD ABOUT ANOTHER ASPECT OF OUR NEW RENTAL SUBSIDY PROGRAM. I REALIZE YOUR DEEP CONCERN REGARDING THE DEPRESSED STATE OF THE HOUSING INDUSTRY. I KNOW THAT HOUSING MEANS NOT ONLY SHELTER TO YOU BUT ALSO JOBS.



THIS PROGRAM NOT ONLY INCREASES THE CONSUMER'S PURCHASING POWER AND MAKES USE OF OUR VALUABLE EXISTING HOUSING STOCK, IT ALSO SUPPORTS NEW CONSTRUCTION AND SUBSTANTIAL REHABILITATION IN COMMUNITIES WHERE IT IS NEEDED. WE ESTIMATE WE WILL PROVIDE RENTAL SUBSIDIES TO 400,000 UNITS OF HOUSING IN THE NEW FISCAL YEAR WHICH STARTED YESTERDAY. OF THESE, WE ESTIMATE THAT 300,000 UNITS WILL BE NEW OR SUBSTANTIALLY REHABILITATED. THIS MEANS JOBS AS WELL AS SHELTER.

ALSO, THE DEPARTMENT'S PROGRAM OF PURCHASING MORTGAGES BEARING 7-1/2 PERCENT INTEREST RATES, AT A TIME WHEN THE MARKET RATE IS 9 PERCENT, ENCOURAGES HOME BUYING AND HENCE HOME BUILDING AND HENCE JOBS.



LET ME CONCLUDE BY RE-EMPHASIZING MY UNQUALIFIED COMMITMENT TO FURTHERING SOCIAL AND RACIAL EQUALITY. IN LINE WITH THAT COMMITMENT ONE OF MY FIRST ACTIONS AT HUD WAS TO RECOMMEND TO THE PRESIDENT THE APPOINTMENT OF MR. BLAIR TO BECOME HUD'S ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY. HE IS UNIQUELY QUALIFIED TO SHOULDER THE HEAVY RESPONSIBILITIES WHICH I HAVE DELEGATED TO THAT OFFICE. HE HAS BEEN ASSOCIATED WITH CIVIL RIGHTS ENFORCEMENT PRACTICALLY ALL OF HIS ADULT LIFE.

MR. BLAIR SERVED AS THE DIRECTOR OF THE DIVISION ON CIVIL RIGHTS, STATE OF NEW JERSEY, DEPARTMENT OF LAW AND PUBLIC SAFETY, WHICH ADMINISTERED NEW JERSEY'S FAIR HOUSING LAW AS WELL AS ITS OTHER NONDISCRIMINATORY STATUTES. MORE RECENTLY, HE WAS THE EXECUTIVE DIRECTOR OF THE MICHIGAN CIVIL RIGHTS COMMISSION, WHICH HAS THE RESPONSIBILITY FOR ENFORCING ALL OF MICHIGAN'S NONDISCRIMINATION STATUTES INCLUDING ITS FAIR HOUSING LAW.



THOSE OF YOU WHO ARE PERSONALLY ACQUAINTED WITH HIM, KNOW HIM AS A MAN OF COMMITMENT TO CIVIL RIGHTS AND A MAN OF DIRECTION AND PURPOSE. ALTHOUGH MR. BLAIR HAS BEEN IN THE DEPARTMENT LESS THAN ONE MONTH, I ASKED HIM TO JOIN ME TODAY SO THAT I MIGHT INTRODUCE HIM TO THOSE OF YOU WHO HAVE NOT HAD THE PLEASURE OF MEETING HIM AND TO ENABLE HIM TO MENTION SOME OF HIS PRIORITIES IN REACHING OUR COMMON GOAL OF AN OPEN SOCIETY. I WILL REMAIN FOR QUESTIONS AT THE CONCLUSION OF HIS COMMENTS. BUT NOW, I WOULD LIKE TO PRESENT TO YOU MR. JAMES H. BLAIR, ASSISTANT SECRETARY FOR FAIR HOUSING AND EQUAL OPPORTUNITY.

