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WOMEN LAWYERS ASSOCIATION
OF LOS ANGELES

SEPTEMBER 21, 1975

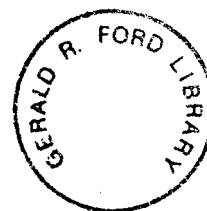
WASHINGTON, TODAY IS AN INVIGORATING PLACE TO BE --
AS A LAWYER, OR A WOMAN, OR BOTH.

THE MAIN DIFFERENCE BETWEEN IT AND LOS ANGELES IS
ABOUT FIVE HOURS FLYING TIME.

THERE -- AS HERE -- I FIND NO COMPELLING REASON TO
CANCEL ANY PLANS TO CELEBRATE THE INTERNATIONAL WOMEN'S
YEAR!

IN THE PAST TWENTY-FIVE YEARS, THE CAPITAL CITY,
ITSELF, HAS GROWN TREMENDOUSLY AS A LEGITIMATE WORLD
CENTER OF CULTURE AND THE ARTS -- ADDING THE SPARK OF
CONTEMPORARY LIFE TO ITS ARCHIVAL TRADITION.

IT HAS ALSO MUSHROOMED AS A METROPOLIS -- AND IN
THE CONCOMITANT PROBLEMS OF CROWDED STREETS, POLLUTANTS,
AND SOCIAL CONCUSSION.



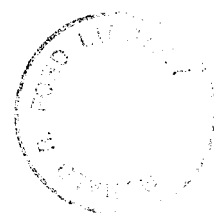
NOW -- FOR THE FIRST TIME, A SELF-GOVERNING CITY, RATHER THAN A WARD OF CONGRESS -- WASHINGTON FINDS COMMON GROUND WITH ALL OTHER URBAN CENTERS IN THE STRUGGLE TO PAY HER BILLS FOR ESSENTIAL SERVICES.

BUT, WHERE THERE ARE PROBLEMS, THERE IS OPPORTUNITY.

AND, BECAUSE WASHINGTON IS THE AMERICAN CLEARINGHOUSE -- GRANTED, NOT NECESSARILY THE SOLUTION CENTER -- FOR ALL THE ILLS OF THE NATION, AND INDEED THE WORLD, OPPORTUNITY ABOUNDS. OURS IS A NATION OF LAWS, SO WASHINGTON IS A CITY OF LAWYERS.

IT IS ALSO A CITY WHERE PRECEDENT IS OFTEN MISTAKEN FOR THE BOUNDS OF THE POSSIBLE. THUS, OPPORTUNITIES FOR DEBATE ARE ENDLESS.

IN THE EXERCISE OF "CHECKS AND BALANCES" -- IF I MAY STATE THE OBVIOUS -- CONGRESS AND THE PRESIDENT -- ANY PRESIDENT, ARE NOT ALWAYS SANGUINE ABOUT EACH OTHER'S PROGRAMS OR CHOICES.



I RECALL THAT ONE OF THE SENATORS AT MY OWN CONFIRMATION HEARING -- A LAWYER BY TRADE -- POINTED OUT THAT I HAD SPENT MY ENTIRE ADULT LIFE AS A LAWYER, AND, IPSO FACTO, COULDN'T KNOW ANYTHING ABOUT THE PROBLEMS OF THE URBAN COMMUNITY.

I'M SURE THE DISTINGUISHED SENATOR MISSED HIS OWN IRONIC TWIST IN LABELING ME A "NON-HOUSING EXPERT" BY VIRTUE OF MY VOCATION.

I'LL SPARE YOU A DISCOURSE ON THE BEST METHOD FOR GETTING THROUGH A CONFIRMATION HEARING. BECAUSE IN TRUTH -- THERE ISN'T ANY.

WHEN IT'S YOUR TURN, YOU JUST GO IN THERE -- AND BRING YOUR STAMINA WITH YOU.

THE HEARING, ITSELF, IS ONLY A PRELUDE TO THE POST-SWEARING-IN PERIOD. CONGRESS IS WITH YOU -- AND SOMETIMES AGAINST YOU -- FROM THE MINUTE YOU ASSUME OFFICE.



AND, NO MATTER WHAT KIND OF EXPERT YOU ARE -- OR ARE NOT -- THE ACID TEST IS OFTEN HOW WELL YOU KNOW THE LAW IN YOUR AREA.

AT HUD, MY BIBLE AND CONSTITUTION IS THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, WHICH ENCOMPASSES, COMPRESSES AND RE-DEFINES MOST OF THE HOUSING LEGISLATION SINCE THE ACT OF 1949.

AND, IT ADDS A LIBRARY OF NEW -- AND LARGELY UNTESTED -- LAWS OF ITS OWN.

WITH IT UNDER OUR ARM WE ADDRESS TODAY SOME VERY TOUGH PROBLEMS.

OUR CITIES ARE FIGHTING FOR THEIR VERY SURVIVAL.

THE SUBURBAN SPRAWL HAS RUN HEADLONG INTO ENVIRONMENTAL SANITY AND THE ENERGY CRISES.



HOUSING PRODUCTION IS IN THE CELLAR!

THE COMPLAINTS ROLL IN FROM BUILDERS, SUPPLIERS,
HOUSEHOLDERS AND THE HOUSE-LESS.

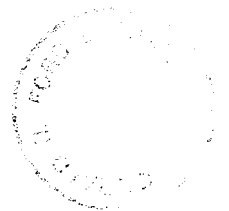
WHEN YOU STOP TO THINK ABOUT IT, WHO WOULD EVEN
WANT TO BE AT HUD AT A TIME LIKE THIS?

WELL, THIS MEMBER OF THE CALIFORNIA BAR WOULD.

ONE THING ABOUT BEING A "NON-HOUSING EXPERT" IS
THAT IT RELIEVES ME OF THE NECESSITY OF EMULATING SOME
OF THOSE BIG HOUSING "THINKERS" WHO HELPED LEAD THE
HOUSING INDUSTRY TO THE EDGE OF THE CLIFF.

CERTAINLY, WE HAVE PROBLEMS. TOUGH PROBLEMS.
AGONIZING PROBLEMS.

BUT THEY PRESENT THIS NATION WITH A CHALLENGE THAT
IS WORTH EVERY OUNCE OF OUR COLLECTIVE ENERGY, PERSONAL
INGENUITY AND COMMON RATIONALITY.



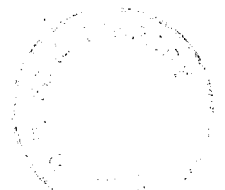
I THOUGHT YOU MIGHT BE INTERESTED IN WHAT ONE "NON-HOUSING EXPERT" IS DOING -- AND THINKING -- THAT MAY BE A DEPARTURE FROM THE OLD ORDER.

ONE OF MY FIRST PRIORITIES IS THE JOB OF HELPING TO PRESERVE AND RECYCLE OUR CITIES.

WE MUST REVERSE THE NOTION THAT BLOSSOMED IN THE LAST DECADE THAT THE BEST WAY TO COPE WITH A WORN-OUT NEIGHBORHOOD IS TO THROW IT AWAY AND BUILD A NEW ONE A LITTLE FURTHER OUT.

FOR YEARS -- IN ALL PARTS OF THE COUNTRY -- PRIVATE AND PUBLIC MONEY LITERALLY UNDERWROTE THE SUBURBAN EXPERIMENT.

TODAY, THAT RING-UPON-RING OF SPRAWL AROUND OUR CENTRAL CITIES IS COUNTED IN MILLIONS OF ACRES THAT ONCE WAS OPEN SPACE -- AND IN THE UNCOUNTED WASTE OF INVALUABLE URBAN RESOURCES.



OUR NATIONAL PRODIGALITY IS NOT MERELY MEASURED IN DOLLARS -- BUT IN THE HUMANITIES AS WELL.

IN NEW YORK CITY ALONE, LAST YEAR 35,000 UNITS OF HOUSING WERE ABANDONED.

AN ABANDONED HOUSE IS NOT JUST AN OLD DERELICT DOWN BY THE RAILROAD IN AN EDWARD HOPPER LANDSCAPE.

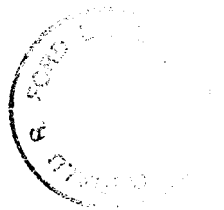
ABANDONED WITH IT ARE A PART OF ALL THE THINGS THAT MADE IT LIVE.

MUNDANE THINGS -- LIKE WATER AND SEWAGE LINES, ROADS AND TRANSPORTATION SYSTEMS AND UTILITIES.

VITAL THINGS -- LIKE THEATERS, SCHOOLS AND CHURCHES.

AND PRECIOUS PIECES OF THE HISTORY AND CULTURE THAT GIVE THE CITY MAJESTY.

AN E. A. ROBINSON ELEGY ENDS WITH THE WORDS:



"THERE IS DARKNESS AND DECAY IN THE HOUSE
ON THE HILL . . .

"THEY HAVE ALL GONE AWAY."

"THERE IS NOTHING LEFT TO SAY."

WELL, I PLAN TO KEEP SAYING SOMETHING ABOUT IT.

AND THE WINDS OF CHANGE ARE BLOWING RIGHT BACK TO OUR
URBAN CENTERS.

THE ENERGY CRISIS -- AND IT'S A REAL ONE;

THE SHRUNKEN DOLLAR; THE SCARCITY OF NATURAL RESOURCES;

AND, THE NEWEST, DEMOGRAPHICS; --

ALL LEAD US TO CONCLUDE -- STATISTICALLY -- WHAT WE SHOULD
HAVE CONCLUDED -- INTELLIGENTLY -- MORE THAN A DECADE AGO:
THAT IT IS FAR LESS COSTLY TO RECYCLE A CITY THAN IT IS TO
BUILD A SUBURB.



IN FACT, IT COSTS ABOUT 50 PERCENT LESS ALL AROUND
-- IN LAND, ENERGY, CAPITAL AND ENVIRONMENTAL IMPACT.

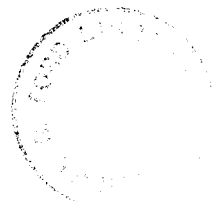
THERE HAS BEEN A REMARKABLE INCREASE IN ADULT-ORIENTED
HOUSEHOLDS -- PUSHING THE DEMAND FOR LOW AND MODERATE COST
HOUSING, ACCESSIBLE TO JOBS AND JOB OPPORTUNITIES IN
PROXIMITY TO URBANITIES AND AMENITIES.

BETWEEN 1970 AND 1973 -- SINGLES, YOUNG MARRIEDS, THE
CHILDLESS AND THE ELDERLY, ACCOUNTED FOR 82 PERCENT OF THE
NATION'S NET POPULATION GAIN.

I BELIEVE THAT AMERICA CAN MEET THE NEEDS OF THESE
PEOPLE, AND IN THE PROCESS BREATHE NEW LIFE INTO OUR CITIES.

MY SECOND PRIORITY -- NOT IN RANK, ONLY IN PRESENTATION
-- IS TO PROVIDE BETTER SHELTER FOR OUR "HOUSING POOR" --
WHICH IS BUREAUCRATIC SHORTHAND FOR PEOPLE WHO LIVE IN SLUMS.

THIS IS ONE OF THE AREAS IN WHICH WE CANNOT ACCEPT THE
PAST AS PROLOGUE.



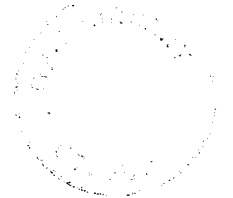
IN SPITE OF THE PAST DECADE OF EFFORT, EXPERIMENT AND EXPENDITURE, WE STILL HAVE 16 MILLION AMERICAN FAMILIES OFFICIALLY CLASSIFIED AS THE "HOUSING POOR".

THE OLD GOVERNMENT-SUBSIDIZED HOUSING PROJECTS OFTEN SUCCEEDED ONLY IN CONCENTRATING POVERTY AND COMPOUNDING THE PROBLEMS OF ITS POOR TENANTS -- CREATING A NEW GHETTO IN PLACE OF THE OLD ONE.

AMERICAN CITIES HAVE ERECTED A NUMBER OF MONUMENTS TO THIS PROPOSITION -- ONE OF THE MOST DISASTEROUS BEING THE PRUITT-IGO PROJECT IN ST. LOUIS.

A WEEK AGO FRIDAY, I TOLD A WASHINGTON PRESS CLUB AUDIENCE THAT I THOUGHT IT WAS "UNREALISTIC" TO THINK OF HOUSING THE VERY POOR, AND I EMPHASIZE THOSE WORDS "THE VERY POOR", THROUGH SUBSIDIZED HOME-OWNERSHIP LOANS.

POVERTY-STRAITENED FAMILIES SIMPLY CANNOT AFFORD THE INEXORABLE UPKEEP.



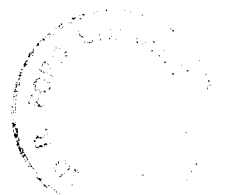
BROKEN AND FROZEN PIPES -- AND BACKED-UP SEWAGE -- COST REAL MONEY TO REPAIR. UTILITIES GET SHUT OFF WHEN THE BILLS AREN'T PAID. AND MORTGAGE PAYMENTS, AS WELL AS TAXES, ARE CONSTANTS OF HOME-OWNING LIFE.

CERTAINLY, I DON'T EXCLUDE ANY AMERICAN FROM THE AMERICAN DREAM OF HOME OWNERSHIP -- BUT THE FIRST JOB, IT SEEMS TO ME, IS TO PROVIDE DECENT HOUSING FOR THE POOR NOW.

DURING THE PAST 90 DAYS WE HAVE STARTED OUR NEW RENTAL SUBSIDY PROGRAM, WHICH ALLOWS OUR LOWEST INCOME FAMILIES TO FIND DECENT QUARTERS OF THEIR OWN CHOOSING AT A RENTAL THEY CAN AFFORD.

THE GOVERNMENT PAYS THE DIFFERENCE BETWEEN APPROXIMATELY 25 PERCENT OF THE RECIPIENT'S INCOME AND THE ACTUAL RENT.

THE RENTAL SUBSIDY -- UNLIKE ITS PREDECESSORS -- IS OPEN-ENDED, AND THUS COVERS THE GAP BETWEEN THE POOR FAMILY'S INCOME AND THE SKYROCKETING COSTS OF HOUSING.



TOO MANY HOUSING PROGRAMS IN THE PAST, WITH FIXED GOVERNMENT-INTEREST SUBSIDIES, SIMPLY WERE INCAPABLE OF SURVIVING THE RAPID RISE IN OPERATING EXPENSES.

AND, I AM COMMITTED TO ENSURING THAT POOR FAMILIES REALLY DO HAVE A CHOICE AS TO WHERE THEY WILL LIVE.

WE REQUIRE LOCAL ADMINISTRATORS OF OUR RENTAL PROGRAM TO HAVE AN EQUAL OPPORTUNITY AND OUTREACH PLAN; TO ENCOURAGE LANDLORDS OUTSIDE OF LOW-INCOME, OR MINORITY AREAS TO PARTICIPATE; AND TO ASSIST FAMILIES IN SECURING THAT HOUSING.

TRUE INTEGRATION IS NOT JUST AN ISSUE IN BLACK AND WHITE. THE REAL ISSUE IS ECONOMIC INTEGRATION.

IT IS NOT UNREASONABLE TO EXPECT A COMMUNITY THAT ENJOYS THE ECONOMIC BENEFITS OF HAVING INDUSTRY WITHIN ITS BOUNDARIES TO SHOULDER SOME OF THE ECONOMIC BURDENS. ONE OF THOSE BURDENS IS THE COST OF PROVIDING SHELTER FOR A PORTION OF THAT INDUSTRY'S LOWER-INCOME WORKERS, WHO MAY NOW COMMUTE FROM A GHETTO OUTSIDE.



THE 1974 ACT GIVES US THE TEETH TO BITE INTO THIS PROBLEM.

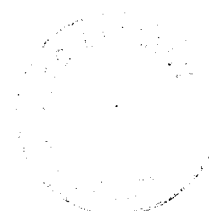
MY THIRD GOAL -- AGAIN, NOT NECESSARILY IN RANK -- IS TO PROVIDE A MORE REALISTIC OPPORTUNITY FOR HOME-OWNERSHIP FOR THOSE WHO WANT IT AND CAN SHOULDER THE RESPONSIBILITIES THAT COME WITH IT.

THE KEY TO THAT DOOR IS MORTGAGE MONEY -- AVAILABLE, AND AT A PRICE THE FAMILY CAN AFFORD.

TODAY, HUD IS GUARANTEEING 7-1/2 PERCENT MORTGAGES, WHEREAS THE MARKET CALLS FOR 9.

MODEST AS THIS INTEREST SUBSIDY MAY SEEM, IT HAS HELPED "LOOSEN UP" MORTGAGE INVESTMENT AND HAS COMPENSATED, TO A SIGNIFICANT DEGREE, FOR THE SPIRALING COSTS OF HOME FINANCING WHICH BAR THE WAY TO OWNERSHIP.

AND, IT HAS CONTRIBUTED TO THE 40 PERCENT IMPROVEMENT IN THE LEVEL OF HOUSING STARTS SINCE THE FIRST OF THE YEAR.



OBVIOUSLY, THIS TEMPORARY SUBSIDY WILL NOT SOLVE THE LONG-TERM PROBLEM -- WHICH IS TO ENSURE A STEADY SUPPLY OF REASONABLY PRICED MORTGAGE MONEY. SO, WE'RE DOING THINGS TO MAKE MORTGAGE INVESTMENT MORE ATTRACTIVE.

- A NEW CO-INSURANCE PROGRAM WITH PRIVATE LENDERS;
- EXPERIMENTATION WITH NEW FORMS OF DEBT INSTRUMENTS;
- AND SUPPORT OF LEGISLATION THAT WILL BRING NEW MONEY INTO THE MORTGAGE MARKET.

MY FOURTH PRIORITY IS ONE THAT IS CLOSE TO HOME FOR ALL OF US -- AS LAWYERS AND AS PEOPLE.

IN MY FIRST TALK AS SECRETARY I SAID THAT I WANTED HUD TO HAVE A CONSUMER AFFAIRS OFFICE THAT WASN'T JUST A TOKEN TO CONSUMERISM.

- A DYNAMIC, WORKING ENTITY WITH ASSISTANT SECRETARIAT STATUS -- AND A CLEARLY-DEFINED LEGAL MISSION TO PROVIDE REAL CONSUMER PROTECTION FOR HOME OWNERS AND BUYERS.



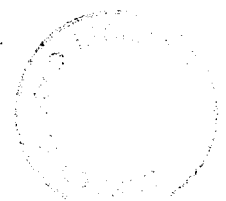
WE ARE NOW GOING TO CONGRESS FOR LEGISLATION THAT WILL AUTHORIZE AN ASSISTANT SECRETARY FOR CONSUMER AND REGULATORY FUNCTIONS AT HUD.

HUD ALREADY HAS BEEN GIVEN INCREASING REGULATORY RESPONSIBILITIES -- AND I WELCOME THEM:

- IN MOBILE HOMES SAFETY AND DURABILITY STANDARDS;
- IN THE REAL ESTATE SETTLEMENTS PROCEDURES ACT;
- IN THE INTERSTATE LAND SALES ACT.

AND LEGISLATION HAS BEEN INTRODUCED TO GIVE HUD REGULATORY RESPONSIBILITIES IN THE GROWING CONDOMINIUM MARKET.

WE MUST RESTORE CONFIDENCE IN THE HOUSING INDUSTRY -- BUT WE MUST PERFORM AS CONSUMER PROTECTOR WITHOUT SO ENCUMBERING THE INDUSTRY THAT THERE WILL BE NO CONSUMERS TO PROTECT.



I HAVE OTHER GOALS, AS WELL -- LIKE INCREASING THE EFFICIENCY WITH WHICH WE DELIVER OUR SERVICES, AND GENERATING BETTER DATA FOR TOUGH POLICY DECISION-MAKING -- BUT THESE FEW I HAVE MENTIONED WILL SERVE TO ILLUSTRATE MY SUBJECT TONIGHT.

IN SHORT -- MY "IMPRESSION OF WASHINGTON" IS THAT IT'S A MAGNIFICENT PLACE TO BE AS WE APPROACH THE CHALLENGING YEAR OF OUR NATION'S TWO-HUNDREDTH BIRTHDAY!

AND, THANK YOU VERY MUCH.

