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## *"How Can We Get More Housing"*

HUBERT H. HUMPHREY

Senator-elect from Minnesota

HERBERT U. NELSON

Executive Vice President  
National Association of Real Estate Boards

THEODORE GRANIK

Director

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*And now, Mr. Granik. . .*

*Chairman Granik: Good evening, ladies and gentlemen. Tonight our program is being broadcast before a distinguished audience of 500 mayors and other city officials who are meeting in Washington under the auspices of the American Municipal Association. And our topic is a vital one, for it concerns each one of us—"How Can We Get More Housing?" Here to give us their views are Senator-elect Hubert H. Humphrey of Minnesota and Herbert U. Nelson, Executive Vice President, National Association of Real Estate Boards.*

*And now to start the discussion, Senator Humphrey, just why can't we get more houses? What is the bottleneck?*

**MR. HUMPHREY:** Well, briefly, I would say first of all, high costs, material shortages, and definitely a lack of in—of adequate legislation. There's a growing difficulty in the financial world to finance housing. And then we shouldn't forget the fact that we've had a great increase in families in America, and an increase in our population.

*Chairman Granik: Mr. Nelson.*

**MR. NELSON:** Well, Mr. Humphrey, in addition to those handicaps—and we admit there are many more handicaps in the housing picture—we're also finding in our industry that there's—there's not adequate financing for certain types of houses, and we feel that that's a problem that should also be considered when Congress takes this matter up. There is a shortage of mortgage money in a great many communities today.

*Chairman Granik: Senator-elect Humphrey.*

**MR. HUMPHREY:** Well, I want to concur in that, and it seems to me that that gives me a lead-off for what might be a point of consideration tonight—that as the Congress considers housing legislation, I believe that it will have to go beyond that which we have known up to date as the Wagner-Ellender-Taft Bill, or the Taft-Ellender-Wagner Bill. I think we definitely must look for financing in the moderate income group, not just in the low-cost, low-rent income group, but in that area of housing for people who have incomes between two and—two thousand and thirty-five hundred dollars.

**MR. NELSON:** Mr. Humphrey, I agree with that, and I wanted to mention in this discussion some housing that I saw in Sweden this summer, built by the cooperatives, which—which helps the white-collar class in that country very effectively, and which also serves the

low-income group. These are tenant-owned houses, not only houses, but apartments, and they are privately owned and operated, but they are assisted by government loans, and in some cases by government grants. And they reach very low rents and they perform a very satisfactory type of housing. And I hope we can have this matter as a matter of discussion when Congress reassembles to discuss this question.

**MR. HUMPHREY:** Well, Mr. Nelson, I—I'm most happy to see the National Association of Real Estate Boards take that position, because I think that in your possession tonight you have a copy of an—of a statement of mine to the Architectural Forum, where I said that I thought it was important that government and business get together on this housing problem and start to lick the housing problem, instead of just kicking each other around. And I have a proposal here that I'd like to toss out now. I—We've got much to discuss, but just in this area—I think that we ought to fortify any proposal for legislation in this coming 81st Congress to legislate a program of long-term, low-interest-rate loans to be made directly by the federal government, and to be used by, No. 1, cooperatives—to be used by cooperatives or mutual groups, limited dividend corporations, and any public and private agencies which would submit to some type of regulation over rents and sales prices. I think also that in the cooperative program of Sweden, if you investigate it, and you did—you made a spot investigation—a personal one—you notice that there was also grants made to keep rents down.

**MR. NELSON:** That's right.

**MR. HUMPHREY:** But home ownership was preserved.

**MR. NELSON:** That's right. The merit of the Swedish system is that it leads to home ownership, and the occupants of this housing do not merely become permanent wards of the government, which I think is one of the handicaps of so-called public housing. We've done some figuring on what we could do with this Swedish idea here if we tried it, and we could get down to rents as low as \$21 a month—that is, payments in lieu of rent—if a certain amount of grants were made. And on self-sustaining cooperatives, we think that if there were some system of federal loans, we could get down to rents of \$45 a month.

**MR. HUMPHREY:** I'd like to ask Mr. Nelson a question. Mr. Nelson, would you then be—would you go on record as of tonight in our discussion here favoring direct federal loans to cooperative associations where home ownership would be preserved in a cooperative enterprise for low-cost housing?

**MR. NELSON:** I would, as far as my personal opinion is concerned. I cannot commit the industry. But I assure you that this matter will be fully discussed by the industry.

**MR. HUMPHREY:** Well, do you think we could cooperate together on that . . .

**MR. NELSON:** I'd be very happy to, Senator.

**MR. HUMPHREY:** I—I'd think that's a very heartening sign. I—I have a statement here that I clipped out of a morning paper. A friend of mine that's present here at this conference—I believe his name is George Edwards, the President of the City Council of Detroit, Michigan, and—and a group of the municipal officials support the Taft-Ellender-Wagner Bill, and they support it right down the line.



And I think that there isn't any group in America that knows more about basic human needs on an urban or local level than the local public official. To me, that group knows more about what actually goes on than anyone at—let me say, at any higher level of government.

MR. NELSON: Well, Mr. Humphrey, don't you think that the mayors and city officials generally would much rather have owner-occupied cooperative housing that pays local taxes than to have the type of public housing that we've become accustomed to in the last 10 years that does not pay local taxes, or makes only token payments? And don't you think that any community would rather have people who are starting towards the road to home ownership than to have people living in public housing as semi-wards of the government?

MR. HUMPHREY: Well, now, I just want to go into that, because I surely don't want to be put on the defensive about cooperatives, because I'm quite a champion of the cooperative movement. I've always believed in it strongly. But doesn't Sweden also, Mr. Nelson, have a public housing program along with its cooperative program to meet that group of people that cannot even meet the—the basic requirements of cooperative ownership?

MR. NELSON: Well, Mr. Humphrey, in Sweden in 15 years this cooperative housing program, which consists not only of apartments but also of free-standing homes . . .

MR. HUMPHREY: That's right.

MR. NELSON: . . . under tenant or cooperative ownership, has practically pushed public housing out of the picture. About 20 years ago Sweden started to build public housing, as they did in England and as we have attempted here recently, but lately this cooperative movement has been so effective and is so much sounder from the standpoint of citizenship, and so much less subject to any type of favoritism or abuse, that it has just swept the field.

MR. HUMPHREY: Well, I . . .

MR. NELSON: This year in Sweden they will build 10,000 units. They have only one-twenty-fifth of our population, and if we built an equal amount here, we would build 250,000 units.

*Chairman Granik: Mr. Nelson, do you think the Taft-Ellender-Wagner Bill will lead to abuse?*

MR. NELSON: I think that public housing has certainly not served the purpose which people hoped for it, and we have all over the country today people—over half of the tenants of public housing are probably people of what they call "excess income," which means that they . . .

MR. HUMPHREY: Well, now, we ought to go into that, though, don't you think? I mean because that's primarily a war situation . . .

MR. NELSON: I understand, and—and that situation is—one that we—may always arise, and in New York City today they recently—or recently they passed some kind of a—an ordinance permitting people up to \$4800 annual income to live in public housing, so that it tends to become something of a perquisite for somebody.

MR. HUMPHREY: Well, I don't think—I want to just say, Mr. Nelson, that as far as people living in public housing is concerned, that's a challenge to the individual private cons—contractor and con—hou—home builder. It seems to me that it's a little peculiar that in

this country a person with a \$4800 income cannot find a private home. I'm sure that he'd rather find a private home than to live in . . .

MR. NELSON: He can find—he can find plenty of private homes, Mr. Humphrey, but naturally it's a good thing to be able to get your co—your housing at half-price, and you certainly don't see any good reason why the taxpayers should subsidize people who have plenty of money to go out and buy their own homes.

MR. HUMPHREY: But Mr. Nelson, isn't it true that the federal government has raised the rents on those persons with incomes, that it's been adjusted in proportion to income? And isn't it also true, Mr. Nelson, there just isn't any place to live? Now, I know that we have that problem in my own city, and when we had the federal government pass the regulation saying that at a certain date these people of an income above the low-income groups had to be out of public housing, you know what happened? The community rose up in arms, because—not—I'm not talking about the public housing community—I mean all over—veterans' organizations, trade organizations, business groups, labor unions—these families had no place to go. And that's why they're involved in that situation.

MR. NELSON: Well, Mr. Humphrey, granted that we have in many communities today a very severe housing shortage, and it does create, of course, a feeling of crisis locally, and it is hard for people to find places to live in many communities, but I want to point out that the production record of the industry is—is magnificent, and in two years we've built—we will build almost 2 million houses. And in many communities today there are le—are many houses, even in Minneapolis, where you come from, there are many houses standing vacant, which are not too high in price, being offered for sale. And near New York, on Long Island, there are thousands of homes being built right now, for sale at very moderate prices.

MR. HUMPHREY: Well, isn't it true, Mr. Nelson, that the reason these houses stand idle is because the people just don't have the income? For example, cities—city figures will show that 35.3% of the population of an urban area on a national average in America have an income between \$2,100 and \$3,500. Now, I'm here to tell you that a man with that kind of an income can't buy a \$15,000 and \$16,000 house and liquidate it.

MR. NELSON: That's quite true—that's quite true. Nobody assumes he can.

MR. HUMPHREY: Isn't it also true that the number of family units has increased much more rapidly than the number of housing units which have been constructed—that is, housing units within the market that people can afford to pay?

MR. NELSON: I think that's true. And I think that we have to try to reach down into constantly lower . . .

MR. HUMPHREY: Prices.

MR. NELSON: . . . income levels. I think we're in agreement on that, and I . . .

MR. HUMPHREY: Well, will you support the Taft-Ellender-Wagner Bill?

MR. NELSON: No, sir, we do not—that is, I, personally, will not, because I do not think it will ever produce a greater quantity of housing, and after all, you can never get prices that you like until

you get an adequate supply. And I have seen nothing in the Taft-Ellender-Wagner Bill that will produce one single additional house.

MR. HUMPHREY: Well, now, I want to ask you, will you support my program, my addition to the Tas-Taft-Ellender-Wagner Bill? Now, let me read it to you, just briefly: On advocating that we have at least 800,000 urban—urban subsidized public housing units, I also advocate that we eliminate cost limitations on dwelling facilities such as is imposed under the present housing act, so that we get houses rather than trying to cut them down and to make them all over again in terms of a per unit cost for, that is, a public house. I'm also asking that we have a program at low-interest-rate loans on—for cooperatives, limited dividend corporations, and that we should strengthen the secondary mortgage market provisions, so we get more financial arrangements, and also provide for lower interest rates for FHA. Would you support that?

Chairman Granik: *It's a long program! Go ahead, Mr. Nelson.*

MR. NELSON: I can't answer all those questions with one—with one statement, certainly! I—I certainly feel that we need more adequate financing, especially for the lower income groups, and I—I rejoice in your statement that you feel that the cooperative type of home ownership should be helped. I object, however, to the 800,000 public housing units which you advocate, because I do not believe they will serve the purpose that you intend, and I don't think they'll be produced for years. Somehow or other, when you get the federal government into building operations, you produce jobs for all sorts of employees, and today there are more employees in the housing agencies, the 45 housing agencies of different kinds that we have in Washington, than there are members in the 1,000 local real estate boards in our Association, and we have 45,000 members. So pretty soon . . . pretty soon we'll have one federal employee for everybody that—that has anything to do with housing. I think one way to stifle

*(Applause)*

Chairman Granik: *Senator . . .*

MR. HUMPHREY: Well, I would just simply say that that's the opinion of the—that's your opinion of the Real Estate Association, and yet the attitude of the Veterans of Foreign Wars, the American Legion, the Amvets, the American Federation of Labor, the CIO, the United States Conference of Mayors, the American Municipal Association, the attitude of practically every leading newspaper in this country, has been that the Taft-Ellender-Wagner Act was a compromise which was at least an acceptable compromise. It is my attitude that it is a compromise and this is no time to be compromising on housing—that we ought to move ahead, and I say move ahead on strengthening financial arrangements. . .

MR. NELSON: Which I agree—with which I agree. . .

MR. HUMPHREY: . . . surely our financial arrangements, strengthening, providing for direct government loans, as I've outlined here tonight. . .

the production of housing is to multiply the agencies.

MR. NELSON: For cooperatives, yes. . .

MR. HUMPHREY: For cooperatives and limited dividend corporations, and also to go on in the public housing field.

*(Gavel sounds)*

Chairman Granik: *Gentlemen, gentlemen—suppose we give our studio audience, which includes 500 distinguished mayors and other city officials, a chance to ask questions. But first, just 60 seconds for an important message. . .*

Announcer: *Thank you, Mr. Granik. The thousands of employees of Universal Carloading and Distributing Company, its affiliated and associated companies, consider it a privilege to sponsor a program which presents both sides of vital issues. But friends, there's one issue on which all are agreed. And it's this: Distribution, like production, must be streamlined. That's why more and more shippers from coast to coast and border to border welcome the time—and money-saving efficiency a forwarder like Universal Carloading brings to less-than-carload freight shipments. You see, Universal picks up at your platform, delivers by rail, truck, or water, right to your customer's door. Yes, Universal's nation-wide organization follows through every step of the way. So, if you're a shipper or receiver of less-than-carload fast freight, discover why traffic managers agree—for shipments commercial, specify Universal.*

*And now, back to our moderator, Mr. Granik. . .*

Chairman Granik: *Let's take the first question. I see one of our mayors right in front here. Go ahead, Mr. Mayor. . .*

MAYOR: I have a question for Mr. Nelson.

Chairman Granik: *Would you identify yourself, sir?*

MAYOR: My name is Mayor de Lesseps Morrison of New Orleans.

Chairman Granik: *Go ahead, sir.*

MAYOR: The Wagner-Ellender-Taft Bill provides for 500,000 units of housing in the first five years. In my own city of New Orleans, we have 17,000 families that need a home right now. Under your plan, Mr. Nelson, or your suggestion, how soon can we expect these homes?

MR. NELSON: Well, I think, Mr. Mayor, that you will get your housing that you require much more rapidly by encouraging means of self-help through these cooperatives, where a lot of people can work on the problem, rather than depending entirely on Washington to do the job for you.

MR. HUMPHREY: I'd just like to add on that. . .

Chairman Granik: *Go ahead, Senator. . .*

MR. HUMPHREY: . . . Mr. Nelson, it's an amazing thing to me that now that the votes are in Congress for the passage of the Wagner-Ellender-Taft Act, that the Real Estate Association comes up with the cooperative angle. Now, we tried to get cooperative legislation. . .

*(Applause)*

. . . now, we tried to get cooperative legislation through the Congress in the last Congress, and I personally know that I was one of those that testified in behalf of cooperative legislation. . .

MR. NELSON: We did not oppose that. . .

MR. HUMPHREY: . . . And I—and—and there have—there—Congress of the United States went right down the line against it as it did many of the other things.



MR. NELSON: Well, I can't help that. We didn't oppose the cooperative legislation . . . No, we supported it for the veterans, especially.

MR. HUMPHREY: What kind of cooperative legislation for the veterans?

MR. NELSON: The—The special loans that are guaranteed by FHA and by the Veterans Administration, in the July session.

MR. HUMPHREY: You cannot possibly build cooperative housing with FHA loans under FHA requirements that will rent for \$21 a month, \$22, \$25, \$30, or \$35 a month, and if . . .

MR. NELSON: We have discovered that, and that's why we're bringing forward, we believe, a more practical plan.

MR. HUMPHREY: So you do—you do believe in federal grants now, do you not?

MR. NELSON: For cooperatives. . .

MR. HUMPHREY: For cooperatives. . .

MR. NELSON: . . . For people who will try to help themselves, we believe that federal government. . .

MR. HUMPHREY: Now, can I ask one more question. . .

MR. NELSON: . . . and local government. . .

*Chairman Granik: I want to go to the mayors. Go ahead, another mayor back to the right there, please. . .*

MAYOR: Mr. Chairman, my name is Emory Cox, Director of the Board of Park Commissioners of. . .

*Chairman Granik: Oh, not a mayor—Director. Go ahead, sir. . .*

DIRECTOR: I'd like to ask Senator Humphreys, why is the Federal Hou—Federal Public Housing Ad—Administration forcing the sale of sub-standard federal housing units, when there's still an acute demand for low-housing rentals?

MR. HUMPHREY: Why is the—I didn't get the full question. I'm sorry. Will you repeat it?

DIRECTOR: Why is the Federal Public Housing Administration forcing the sale of sub-standard housing units—federal units—when there is still an acute demand for low housing rentals?

MR. HUMPHREY: Are you talking about trailers and quonsets?

DIRECTOR: No, sir; I'm talking about federal housing units.

MR. HUMPHREY: I do not know—you'll have to ask somebody in the Federal Public Housing. Frankly, what I think we ought to be doing is building some more.

DIRECTOR: That is, sir, the war housing, which under the law was supposed to be sold. . .

MR. HUMPHREY: Oh, that's under the Lanham Act . . . war housing. . .

DIRECTOR: Under the Lanham Act . . . yes. . .

*Chairman Granik: I see a question over there—Table 22. . .*

MAYOR: My name is Hugh Wasson, mayor of Chattanooga, Tennessee, and I would like to ask Mr. Nelson—how can the average man of today plan on owning his own home without some form of federal aid commensurate with the man's ability to pay?

MR. NELSON: Well, Mr. Mayor, the Federal Reserve Board report shows that last year, for which the figures are now complete, the average sales price of the home bought in the United States was \$7,000. Now, that included about—about two-thirds of the three

million sales were old or existing houses—that included the new houses, too. So that prices are not so high as some people are let to believe for housing. But if you want new construction, of course, you have new wages to pay and high prices to pay . . . After all, a house is 90% wages.

MR. HUMPHREY: Are you trying to say that the prices of houses are not so high? That sounds like a rumor to which there must be some degree of fact on the other side. I—I find a good deal of people wherever I've been that tell me that they just can't afford to either build or buy. Now, we're not talking about a—a little one-room house—I mean a house where a man and a wife and two or three children. . .

*Chairman Granik: Like the one you had to buy, sir. . .*

MR. HUMPHREY: I have four children.

MR. NELSON: Well, Mr. Humphrey, a part of the—a part of the scarcity of housing is due, I think, to an increasing or rising standard of living which creates a demand for better housing. But the fact is that last year that was the sales price—\$7,000—the average for the country.

*Chairman Granik: Another question—go ahead, sir—right in front of us. . .*

MAYOR: Well, my name is Mayor Fletcher Bowrit of Los Angeles. I have a question to address to the Senator-elect that might suggest a fertile field for Congressional legislation. Mr. Humphrey, the progress in cities involving such improvements as free ways and clearance for community re-development will necessarily necessitate displacement of many persons. Now, how can such displaced persons be housed, public or private, and, if public, who should pay?

MR. HUMPHREY: Well, Mayor Bowrit, it's my opinion that we should have rather large federal grants for what we call slum clearance and for neighborhood re-development. That's No. 1—I think that any municipal official recognizes that we just simply couldn't afford it at a municipal level to level out this area and re-develop it without some kind of federal and state help. Secondly, as far as the displaced persons are concerned, those of us in most cities have some kind of temporary housing, and I think that temporary housing which has been set up since the war will have to become that extra reservoir to take care of the movement of people while we're cleaning out the slum and rebuilding that area into decent housings. . .

MR. NELSON: Well, Mr.—Mr. Humphrey, aren't you concerned about the—the increasing dependence upon—of the cities upon Washington and upon the federal tax system? Gradually the federal tax system will swallow up everything, and—and all of the municipalities, as well as the states, will come down here as mendicants to ask for funds for everything under the sun. I don't know how far you want to travel that way, but it's—it's a very dangerous road.

MR. HUMPHREY: Well, I'll be very happy to make a comment on that. After all, cities aren't just stones and bricks—cities are people. And the cities of the United States pay a vast majority of the taxes, of the federal taxes of the United States. And the people that live in these cities, by the way, Mr. Nelson, are good, God-fearing, American citizens, and they're the kind of people that make their contribution to American life. Now, the worst thing that I can see

to happen in America is to permit the cities to rot from within, and that's exactly what they're doing right now—they're losing their economic base . . . so help to the cities is help to America.

*(Applause)*

*Chairman Granik: May I take another question? From the dais there—go ahead, sir—back of the dais. . .*

MAYOR: This is Mayor Frank Owens of Columbia, South Carolina, and I'd like to ask Mr. Nelson a question. When the veteran who bought an over-valued home finds he is unable to keep up his payments, will private industry furnish low-rent housing into which he can move?

MR. NELSON: Well, our—private industry can't work any miracles for people who—who cannot pay an economic rent, of course. But I do believe, as I've said before, that in this cooperative device we can—we can get greatly reduced rentals, and the veterans have repeatedly gone on record in favor of that method of—of good low-cost housing.

MR. HUMPHREY: I—I just want to make issue here again, and I'm sure the municipal officials here will—will many of them, at least, agree with this. No. 1 is that the cooperative type of housing, which I have personally long been for and I wanted Congress two sessions ago to do something about, will take care of that group of people between a \$2,000, an \$1800 income up to \$3500, \$3600, \$4000. But in America we have a large number of people who for some reason or another, and I'm not here to make value judgments tonight, are in a low income group, and thousands and thousands of those people are on your relief rolls, and some of the unemployables—you rent housing, you municipal officials, to keep them in it. Now, low cost, low income, low rent public housing is the answer for the low income group and provides good, safe, comfortable, clean housing for them.

*Chairman Granik: Let's squeeze one more question in. Go ahead over there on the left, please. . .*

MAYOR: My name is Henry Ford, Jr., mayor of Kalamazoo, Michigan. I'd like to ask Senator-elect Humphrey this question: Should the people of small towns, small villages, and rural areas be required through federal taxation to pay for federal housing which will be primarily for the solution of the housing problems of big cities?

MR. HUMPHREY: Well, as a matter of fact, anyone that's been around small towns knows that there's a need of housing there. I feel that we ought to have a rural housing program in this country. We need some rural public housing. We need rural cooperative housing. And surely, may I point out that many of the small towns are the towns that bring the population to the big towns. So you're—this is all America . . . This business of putting small town against big town just doesn't work.

*(Gavel sounds)*

*Chairman Granik: Gentlemen, gentlemen—I know we have many more questions, but we just have time for brief summaries by our speakers. First, let's hear from Mr. Nelson. . .*

MR. NELSON: Well, Mr. Humphrey and ladies and gentlemen, we feel that there's still much that can be done by having industry cooperate with government, especially in this field of cooperative hous-

ing, to reach lower income groups, and to hold out for them the hope of ultimate home ownership. And that is a valuable thing for people to have. We still are frightened by the prospect of a vast public housing program, because we have seen in other countries, and especially now in England, how such a program destroys entirely the private building industry. Today you cannot build private housing in England—it's all built by the government. And there are people here who want that to happen. That's why we are afraid of great programs of public housing, and we think the problem can be solved better in the way that we suggest.

*Chairman Granik: Thank you, Mr. Nelson. And now, Senator Humphrey. . .*

MR. HUMPHREY: Well, I think we've made great progress on this program tonight. At long last we have a Senator-elect and the Real Estate Board agreeing upon the construction of cooperative housing. Our disagreement seems to be upon the matter of public housing, and the economic facts reveal that private industry has no answer to low-cost, low-income, low-rent housing, except through public assistance and public housing. We surely need to have adequate financing for housing under present situations, and the present FHA requirements and the present legislation is inadequate for the financing which is necessary for moderate cost housing, or for even housing beyond moderate cost. Finally, I would say we need direct legislative program for long-term, low-interest-rate loans, to be made directly by the federal government for limited dividend corporations who can do neighborhood re-development jobs, to cooperative organizations for cooperative ownership, and to public agencies and private agencies. An extensive housing program. America today does not have a housing policy. It has a half a dozen of them. And it's time that we get one policy, and I say let's start with the Taft-Ellender-Wagner Act, let's expand it, let's have no more compromising, let's move ahead.

*(Gavel sounds)*

*Chairman Granik: Sorry, Senator Humphrey and Mr. Nelson, our time is up. I know our radio audience joins me in thanking you for being with us tonight and helping us to better understand this important issue.*

*(Applause)*

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