

MEMORANDUM
FOR THE FILE

YOU WERE CALLED BY ☐ YES ☐ NO ☐ YOU WERE VISITED BY ☐ YES ☐ NO

DE LOCOMOTION

Senator Humphrey did not appear before this group because he would have had to cross a picket-line. Therefore, the speech was read by a Bishop attending the meeting.

REMARKS

RECEIVED BY DATE TIME
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REMARKS OF SENATOR HUBERT H. HUMPHREY

U.S. CATHOLIC CONFERENCE ON

HOUSING AND COMMUNITY DEVELOPMENT

WASHINGTON, D. C.

APRIL 8, 1976

IT IS A PRIVILEGE TO PARTICIPATE IN YOUR CONFERENCE ON
"DECENT NEIGHBORHOODS AND COMMUNITIES: A CHALLENGE FOR THE CHURCH."

I WILL FOCUS MY REMARKS TODAY ON ONE OF THE GREAT STRUGGLES
FOR HUMAN DIGNITY AND SOCIAL JUSTICE OF THIS CENTURY -- THE
STRUGGLE TO PROVIDE DECENT HOMES IN GOOD NEIGHBORHOODS TO EVERY
AMERICAN.

BUT BEFORE BEGINNING MY REMARKS ON THIS IMPORTANT SUBJECT, I
WANT TO THANK BISHOP RAUSCH AND THE OTHER CATHOLIC LEADERS HERE
TODAY FOR YOUR COMMITMENT, SUPPORT AND LEADERSHIP IN THE EFFORT TO
PROVIDE DECENT JOBS TO ALL AMERICANS ABLE AND WILLING TO WORK.

YOUR SUPPORT FOR THE FULL EMPLOYMENT AND BALANCED GROWTH ACT
OF 1976 -- COMMONLY KNOWN AS THE HUMPHREY-HAWKINS BILL -- IS
ESSENTIAL TO ITS ENACTMENT AND TO THE ECONOMIC WELFARE OF OUR
PEOPLE.

IT IS VITAL THAT OUR NATION'S RELIGIOUS INSTITUTIONS PROVIDE THE MORAL AND SOCIAL DIRECTION THAT IS ESSENTIAL IF WE ARE TO BUILD A MORE JUST AND COMPASSIONATE SOCIETY IN AMERICA.

YOUR SUPPORT IN THE BATTLE FOR FULL EMPLOYMENT AND YOUR CONFERENCE HERE TODAY ARE REASSURING INDICATIONS THAT THE CHURCH IS STIRRING -- THAT THE CHURCH WILL RISE TO THE CHALLENGE.

YOU AND I KNOW THAT PERSONAL DIGNITY AND SELF-RESPECT REQUIRE A SOLID ROOF OVERHEAD AND PLEASANT NEIGHBORHOOD SURROUNDINGS. YOU AND I KNOW THAT CRIME PREVENTION DEPENDS ON STABLE NEIGHBORHOODS THAT GIVE PEOPLE A STAKE IN AMERICA AND A FUTURE THAT CONTAINS HOPE. YOU AND I KNOW THAT DECENT HOMES AND NEIGHBORHOODS ARE THE BUILDING BLOCKS OF TOMMOROW'S SOCIETY.

AND YOU AND I KNOW THAT THESE CRUCIAL GOALS HAVE BEEN NEGLECTED AND IGNORED DURING THE LAST EIGHT YEARS.

THE LAST TWO YEARS, IN PARTICULAR, HAVE BEEN AN ABSOLUTE DISASTER FOR THOSE WHO SHARE OUR COMMITMENT TO DECENT HOUSING FOR ALL OUR CITIZENS.

HOUSING STARTS SLID STRAIGHT DOWNHILL FROM THE BANNER YEARS OF THE LATE '60'S AND EARLY '70'S.

HOME MORTGAGE INTEREST RATES SKYROCKETED TO LEVELS LAST REACHED DURING THE CIVIL WAR.

GOVERNMENT-ASSISTED HOUSING STARTS SLOWED TO A TRICKLE.

AND MILLIONS OF AMERICAN FAMILIES HAVE BEEN DEPRIVED OF THEIR RIGHT TO A DECENT HOME IN A VIABLE NEIGHBORHOOD.

SOME OF THIS COLLAPSE NO DOUBT CAN BE ATTRIBUTED TO THE DECLINE IN THE NATIONAL ECONOMY. BUT NO ONE CAN DENY THAT GOVERNMENT NON-POLICIES AND POLICY FAILURES HAVE PLAYED A MAJOR ROLE IN DEPRIVING OUR CITIZENS OF THEIR RIGHTS.

THIS ADMINISTRATION HAS FAILED TO ASSURE A LEVEL OF HOUSING PRODUCTION SUFFICIENT TO MEET THE NATION'S NEEDS. ITS POLICY HAS BEEN SIMPLE AND PRECISE: "LET THE MARKET FORCES OPERATE WHILE THE BOTTOM FALLS OUT OF THE MARKET."

NOW WE ARE TOLD THAT HOUSING IS RECOVERING -- THAT THINGS ARE LOOKING UP.

THAT SHOULD COME AS NO SURPRISE. THINGS ALWAYS LOOK UP WHEN YOU'RE FLAT ON YOUR BACK. SURE, HOUSING STARTS WILL INCREASE THIS YEAR -- AND I AM GLAD OF IT. BUT, THEY HAD NO PLACE TO GO BUT UP.

I AM NOT GOING TO DWELL ON THE PAST, PARTICULARLY ONE AS GLUM AS THE DEPRESSION FROM WHICH HOUSING IS JUST NOW EMERGING. I'M AN OPTIMIST. I'D RATHER TALK ABOUT THE FUTURE AND THE OPPORTUNITIES IT PRESENTS. I'D RATHER TALK ABOUT THE NATION'S CAPACITY TO MEET OUR HOUSING NEEDS.

I'D RATHER TALK ABOUT THE PUBLIC AND PRIVATE SECTOR INITIATIVES
THAT CAN MAKE OUR NATIONAL HOUSING GOALS A REALITY.

I'D RATHER TALK ABOUT THE CONTRIBUTION THAT A NEW HOUSING
POLICY CAN MAKE TO THE DIGNITY AND VITALITY OF THIS NATION.

AND, I'D RATHER TALK ABOUT YOUR ROLE IN DEVELOPING THIS POLICY
AND MOBILIZING SUPPORT FOR IT.

WE HAVE A NATIONAL HOUSING GOAL IN THIS COUNTRY THAT YOU
AND I CONSIDER TO BE VERY IMPORTANT, BUT THAT OTHERS HAVE CHOSEN
TO IGNORE. THAT GOAL CONTAINS TWO SEPARATE BUT CLOSELY RELATED
OBJECTIVES.

THE FIRST PORTION OF THE GOAL COMMITS THE GOVERNMENT TO
PROVIDE "A DECENT HOME FOR EVERY AMERICAN FAMILY." THAT MEANS A
SOUND STRUCTURE, WITH SUITABLE PLUMBING AND HEATING FACILITIES.

IT MEANS A DECENT HOME FOR RICH AND POOR, BLACK, BROWN AND WHITE,
URBAN AND RURAL -- NOT JUST FOR THE FAVORED FEW.

THE SECOND PART OF OUR NATIONAL HOUSING GOAL COMMITS THE
GOVERNMENT TO PROVIDE "A SUITABLE LIVING ENVIRONMENT" FOR THE
FAMILY THAT OCCUPIES THE HOME. THIS RECOGNIZES THAT A SOUND BUILDING
IS NOT ENOUGH. IT MUST BE LOCATED IN A HEALTHY NEIGHBORHOOD WITH
GOOD SCHOOLS, SAFE AND CLEAN STREETS, REASONABLE TRANSPORTATION,
ACTIVE CHURCHES, OPPORTUNITIES FOR RECREATION, AND MAYBE EVEN A
LITTLE GREENERY.

A DECENT HOME IN A SUITABLE LIVING ENVIRONMENT FOR EVERY AMERICAN
FAMILY WAS A WISE GOAL IN 1949 WHEN WE CONCEIVED IT. IT WAS SOUND IN
1968 WHEN IT WAS REPEATED, AND IT REMAINS A WORTHY GOAL TODAY.

IN 1968, WE PLACED A NUMERICAL VALUE ON OUR NATIONAL HOUSING GOALS. WE AGREED -- AND I EMPHASIZE "WE" BECAUSE BOTH THE EXECUTIVE AND THE CONGRESS PARTICIPATED IN THE DECISION -- THAT 2.6 MILLION NEW HOUSING STARTS A YEAR WERE NECESSARY TO MEET OUR NATIONAL HOUSING GOALS.

UNFORTUNATELY, ONCE WE AGREED ON THE GOAL NOT MUCH WAS DONE TO MEET IT.

DURING THE FIRST FIVE YEARS UNDER OUR GOAL WE DID PRETTY WELL. NEW HOUSING STARTS FROM 1969 THROUGH 1973 AVERAGED 1.9 MILLION UNITS A YEAR.

BUT SINCE THEN, WE HAVE HAD NOTHING SHORT OF A DISASTER.

HOUSING STARTS IN THE THREE-YEAR PERIOD FROM 1974 TO 1976, DESPITE THE RECOVERY, WILL AVERAGE APPROXIMATELY 1.3 MILLION UNITS A YEAR, EXACTLY HALF THE PRODUCTION NECESSARY TO MEET OUR GOALS.

BUT WHAT DO THESE STERILE PRODUCTION STATISTICS MEAN TO THE AVERAGE AMERICAN FAMILY?

THEY MEAN HIGHER HOUSING COSTS. AS HOUSING BECOMES MORE SCARCE, FAMILIES ARE FORCED TO BID MORE FOR EXISTING HOUSING, DRIVING THE PRICE OUT OF REACH OF MANY FAMILIES. THIS MEANS THAT THERE IS LESS LEFT IN THE PAY ENVELOPE TO FEED, CLOTHE AND MAINTAIN THE FAMILY,

THEY MEAN OVERCROWDING AND SUBSTANDARD UNITS. FAMILIES ARE FORCED TO DOUBLE-UP, AND SUBSTANDARD UNITS THAT ARE READY FOR REPLACEMENT REMAIN IN USE. UNDER THESE CONDITIONS, JUST BEING AT HOME IS PAINFUL, ANOTHER THREAT TO FAMILY STABILITY AND COHESION,

FINALLY, IT MEANS THAT LITTLE HOUSING IS AVAILABLE FOR LOW AND MODERATE INCOME FAMILIES. THESE FAMILIES DEPEND ON A LARGE SUPPLY SO THAT THEY CONSTANTLY CAN UPGRADE THE QUALITY OF THEIR OWN HOUSING BY TRADING UP.

WE CANNOT AFFORD THESE COSTS ANY LONGER. WE MUST RETURN TO THE PATH THAT OUR NATIONAL HOUSING GOALS HAVE CHARTED.

THERE ARE SEVERAL STEPS THAT MUST BE TAKEN TO RESTORE HOUSING PRODUCTION TO LEVELS THAT ARE SUFFICIENT TO MEET AMERICA'S NEED FOR DECENT HOMES.

FIRST AND FOREMOST, WE NEED ECONOMIC POLICIES DESIGNED TO PUT AMERICA BACK TO WORK. AT PRESENT WE ARE WASTING OUR ECONOMIC RESOURCES DAY AFTER DAY.

PEOPLE NEED JOBS TO PAY FOR HOUSING.

AN ECONOMY WITH MORE THAN SEVEN MILLION PEOPLE OUT OF WORK, WITH 30 PERCENT OF ITS INDUSTRIAL EQUIPMENT IDLE, WITH OVER \$200 BILLION IN INCOME BEING LOST THIS YEAR ALONE DUE TO EXCESSIVE UNEMPLOYMENT, AND WITH THE CLEAR PROSPECT OF LOSING OVER \$1 TRILLION DUE TO THIS RECESSION BY 1980, JUST CAN'T AFFORD MUCH NEW HOUSING.

SO WE NEED FULL EMPLOYMENT AND RISING PERSONAL INCOMES TO MAKE DECENT HOUSING A REALITY FOR OUR PEOPLE.

SECOND, WE NEED A STEADY AND EXPANSIVE MONETARY POLICY. EVERY TIME THE FEDERAL RESERVE TIGHTENS THE MONETARY SCREWS, THE HOUSING MARKET IS SERIOUSLY DISRUPTED.

MONETARY POLICY MUST BE SUFFICIENTLY EXPANSIVE TO TAKE HOUSING OFF THE ECONOMIC ROLLER-COASTER BY ASSURING AN ADEQUATE SUPPLY OF CREDIT AT REASONABLE INTEREST RATES. IT MAKES NO MORE SENSE TO USE THE SUPPLY AND PRICE OF HOMES AS OUR ECONOMIC "SHOCK ABSORBER" THAN IT WOULD TO USE FOOD IN THIS WAY. THESE ITEMS ARE TOO IMPORTANT TO PLAY AROUND WITH.

THIRD, WE NEED POLICIES DESIGNED TO MAKE HOME OWNERSHIP AVAILABLE TO MORE AMERICAN FAMILIES. THAT MEANS WE HAVE GOT TO REDUCE MORTGAGE INTEREST RATES.

THIS IS THE HEART OF ANY NATIONAL HOUSING POLICY,

I HAVE INTRODUCED A BILL TO ESTABLISH A FEDERAL HOUSING BANK
TO BUY UP LOW RATE MORTGAGES AND ASSURE A STEADY SUPPLY OF MORTGAGE
MONEY AT A FAIR RATE OF INTEREST -- SIX PERCENT TO A MAXIMUM OF
SEVEN PERCENT -- FOR PERSONS WHO WANT TO OWN THEIR OWN HOMES.

THE AMOUNT OF THE MORTGAGE SHOULD BE THAT AMOUNT NECESSARY TO FINANCE
A MODEST BUT ADEQUATE DWELLING. IT IS A BOLD IDEA, BUT THE TIME IS
CLEARLY PAST FOR TINKERING.

FOURTH, WE NEED PROGRAMS THAT WILL ALLOW YOUNG FAMILIES TO ENTER
THE HOUSING MARKET. AT PRESENT, HOUSING POLICIES ARE UPSIDE DOWN.
FAMILIES CAN AFFORD A LARGE HOUSE WHEN THE CHILDREN ARE MATURE AND
THEY DON'T NEED A BIG HOME. BUT WHEN THEY FIRST START A FAMILY,
THEY CAN'T AFFORD ANYTHING.

FIFTH, WE NEED A VIGOROUS AND REALISTIC PROGRAM FOR THE PRODUCTION OF HOUSING UNITS FOR LOW AND VERY LOW INCOME FAMILIES,

OUR HOUSING GOALS DO NOT APPLY TO HALF THE AMERICAN POPULATION, OR THREE QUARTERS, OR EVEN NINETY PERCENT. THESE GOALS APPLY TO EACH AND EVERY AMERICAN FAMILY -- 100 PERCENT.

WE HAVE TRIED MANY APPROACHES,

THE RENT SUPPLEMENT PROGRAM HAS BEEN TOO SMALL AND NOT GEARED TO PRODUCE NEW HOUSING UNITS,

THE TRADITIONAL PUBLIC HOUSING DID PRODUCE HOUSING BUT HIGH OPERATING COSTS KEPT RENTS TOO HIGH FOR LOW INCOME FAMILIES,

WHAT WE NEED IS A PUBLIC HOUSING PROGRAM COUPLED WITH AN ADEQUATE PROGRAM OF OPERATING SUBSIDIES. THIS WOULD PRODUCE NEW HOUSING, AND AT PRICES THAT ARE AFFORDABLE.

BUT THIS APPROACH HAS NOT BEEN TRIED, NOR HAS CONGRESS MANDATED THE INTEGRATION OF THESE TWO PROGRAMS TO PRODUCE MUCH NEEDED HOUSING.

WE NEED A PROGRAM TO MEET THIS VERY BASIC NEED. ANY SUCH PROGRAM MUST BE BASED ON A RECOGNITION THAT FOR MANY REASONS, HOUSING FOR VERY LOW INCOME FAMILIES WILL BE MORE EXPENSIVE THAN HOUSING FOR MIDDLE INCOME FAMILIES.

WITHOUT SUCH AN APPROACH WE ARE DOOMED TO CONTINUE TO HOUSE VERY LOW INCOME PEOPLE IN SLUMS. AND THIS IS ECONOMICALLY, SOCIALLY AND MORALLY INTOLERABLE.

FINALLY, AND PERHAPS MOST IMPORTANT, WE NEED TO REVIVE GOVERNMENT ASSISTED HOUSING CONSTRUCTION PROGRAMS FOR LOW AND MODERATE INCOME FAMILIES. IN 1968, WE MADE A COMMITMENT TO BUILD 600 THOUSAND GOVERNMENT ASSISTED HOUSING UNITS A YEAR. THE PRESENT ADMINISTRATION HAS WELCHED ON THAT COMMITMENT.

GOVERNMENT ASSISTED HOUSING STARTS IN 1974 WERE ABOUT 60 THOUSAND UNITS, ONE-TENTH OF OUR NATIONAL GOAL. IN 1975, THEY STILL WERE BELOW 100 THOUSAND UNITS.

THIS IS A NATIONAL TRAGEDY AND A DISGRACE. LOW-INCOME FAMILIES ARE LIVING IN HOUSING THAT WOULD BE CONSIDERED SUBSTANDARD IN ANY OTHER INDUSTRIALIZED COUNTRY IN THE WORLD.

YET, THIS SITUATION IS TOLERATED IN THE WORLD'S RICHEST NATION.

BUT, THE STEPS WE MUST TAKE TO ADDRESS THESE PROBLEMS STILL WILL ONLY TAKE CARE OF HALF OF OUR GOAL -- "THE DECENT HOME."

THE OTHER HALF OF THE GOAL -- "A SUITABLE LIVING ENVIRONMENT" -- IS JUST AS IMPORTANT AND CERTAINLY MORE OFTEN IGNORED.

THIS ADMINISTRATION HAS TURNED ITS BACK ON THE URBAN AND RURAL COMMUNITIES OF OUR NATION.

IT HAS ENCOURAGED THE FLIGHT OF JOBS AND INCOME FROM OUR
DECAYING CITIES AND DECLINING RURAL AREAS.

IT HAS DENIED AID TO BOTH IN THEIR MOMENTS OF GREATEST NEED.

IT HAS VETOED EVERY EFFORT TO PROVIDE DESPERATELY NEEDED
EMERGENCY FINANCIAL RELIEF TO OUR CITIES, AND DEPRIVED OUR RURAL
AREAS OF ESSENTIAL HOUSING AND COMMUNITY DEVELOPMENT FUNDS.

YOU AND I KNOW THAT ANY PROGRAM THAT PROVIDES A DECENT HOME
WITHOUT A DECENT NEIGHBORHOOD IS DOOMED TO FAIL.

GOOD SCHOOLS ARE NECESSARY TO HELP BREAK THE CYCLE OF POVERTY.

PARKS ARE NEEDED TO PROVIDE PHYSICAL AND EMOTIONAL RELIEF.

AN EFFICIENT TRANSPORTATION NETWORK MAKES THE SURVIVAL OF
RURAL COMMUNITIES POSSIBLE.

SAFE AND

^ CLEAN STREETS ARE A MUST IF A NEIGHBORHOOD IS TO REMAIN
LIVEABLE AND ITS PEOPLE TO HAVE PRIDE.

SOCIAL AND RELIGIOUS INSTITUTIONS ARE NEEDED TO PROVIDE THE MORAL BASIS FOR THE AMERICAN SOCIETY.

WITHOUT THESE CRUCIAL ELEMENTS IN OUR SOCIAL INFRASTRUCTURE, A DECENT HOUSE WILL NOT REMAIN DECENT.

UNFORTUNATELY, THE LAST TWO ADMINISTRATIONS HAVE GIVEN LOW PRIORITY TO PROGRAMS DESIGNED TO REVITALIZE OUR NEIGHBORHOODS. THEY HAVE CUT AND CUT AND CUT. SURE, WE HAVE A COMMUNITY DEVELOPMENT PROGRAM. THIS IS A GOOD PROGRAM AND IT SHOULD BE CONTINUED. BUT IT IS NOT ENOUGH.

WE NEED ECONOMIC DEVELOPMENT TO REINFORCE COMMUNITY DEVELOPMENT.

WE NEED HOUSING REHABILITATION MONEY, AS WELL AS NEW CONSTRUCTION ASSISTANCE.

WE NEED GRANTS TO REPAIR EXISTING INFRASTRUCTURE AS WELL AS PROGRAMS TO BUILD NEW FACILITIES.

WE NEED FUNDS FOR NEIGHBORHOOD DEVELOPMENT AS WELL AS FOR CITY DEVELOPMENT.

WE NEED A NATIONAL DOMESTIC DEVELOPMENT BANK TO PROVIDE LONG TERM FINANCING FOR PUBLIC FACILITIES . THIS NEW METHOD OF FINANCING IS ABSOLUTELY ESSENTIAL.

CAPITAL INVESTMENT BY LOCAL GOVERNMENTS HAS SLOWED BECAUSE INTEREST RATES HAVE SHOT THROUGH THE ROOF. THIS MEANS THAT SEWERS, ROADS, SCHOOLS, COURTHOUSES, RECREATIONAL FACILITIES AND HEALTH FACILITIES ARE NOT BEING CONSTRUCTED.

IN SHORT, WE MUST HALT PRESENT POLICIES WHICH ENCOURAGE THE THROW-AWAY CITY AND A DISPOSABLE SOCIETY, AND EMBARK ON A NEW CONSERVATION APPROACH. CONSERVATION OF HOUSING, CONSERVATION OF NEIGHBORHOODS, CONSERVATION OF INFRASTRUCTURE AND CONSERVATION OF CITIES MUST BE A TOP PRIORITY.

BUT MOST OF ALL, WE MUST MAKE A FIRM COMMITMENT TO CONSERVING HOPE
AND DIGNITY IN THE LIVES OF OUR PEOPLE.

I HAVE TRIED TO SPEAK BRIEFLY ABOUT THE OPPORTUNITIES THAT
EXIST, ABOUT THE NEED TO REVERSE PRESENT POLICY TRENDS, AND
ABOUT THE IMPORTANCE OF REAFFIRMING OUR GOALS FOR DECENT HOMES
AND NEIGHBORHOODS. THE OPPORTUNITY EXISTS, THE GOALS ARE THERE.

I UNDERSTAND THAT THE THEME OF THE CATHOLIC BICENTENNIAL
PROGRAM IS "LIBERTY AND JUSTICE FOR ALL." THE FIVE YEAR PLAN
OF ACTION FOR THE CATHOLIC CHURCH TO HELP MOVE AMERICA TOWARD
THESE GOALS IS OF THE GREATEST IMPORTANCE.

WE ARE ALL ENGAGED IN THE STRUGGLE FOR LIBERTY, FOR
JUSTICE, FOR JOBS, FOR DECENT HOMES, AND FOR A MORAL TONE IN
AMERICA IN WHICH WE CAN ALL TAKE PRIDE.

THE CHURCH MUST CONTINUE TO SPEAK OUT FOR THOSE WHO ARE
NOT HEARD. IT MUST FIGHT FOR THOSE TOO WEAK TO DO BATTLE ALONE
AGAINST INJUSTICE. IT MUST LAY ITS PRESTIGE AND POWER ON THE
LINE FOR THE GOOD OF ALL AMERICANS.

THIS IS THE CHALLENGE TO WHICH WE ALL ARE CALLED. THIS
IS THE CHALLENGE OF MORAL LEADERSHIP IN OUR NATION. THIS
IS THE CHALLENGE TO WHICH YOUR BICENTENNIAL PROGRAM OF "LIBERTY
AND JUSTICE FOR ALL" MUST RESPOND.

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