A Study in Contradictions: The Origins and Legacy of the Housing Act of 1949

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Abstract

The origins and legacy of the Housing Act of 1949 reflect the conflicting impulses of the political leaders who created it and the complexity of the forces it attempted to control. Its history is studded with contradictions. Through its public housing program, the act provided housing for low-income families; through its urban redevelopment program, it cleared slums and destroyed affordable housing units.

Twenty-five years after its passage, many observers concluded that public housing and urban renewal programs were fostering the slums and blight they were meant to eradicate. Even as policy makers abandoned the methods the act prescribed and adopted one housing and redevelopment program after another, they adhered resolutely to its goals. Hence, although its programs have been deemed failures, the vision of the Housing Act of 1949—to revitalize American cities and provide a decent home for every American family—remains undimmed.

Keywords: Federal; Housing; Policy

Introduction

Has there ever been a piece of federal legislation with such a history of contradictions as the Housing Act of 1949?

The law was the product of seven years of bitter legislative stalemate and a shotgun wedding between enemy lobbying groups. It set lofty goals—to eliminate slums and blighted areas and provide a decent home for every American family—but provided only the limited mechanisms of public housing and urban renewal to meet them. The housing act was the only new liberal social legislation enacted during the Truman presidency, yet its chief sponsor in Congress was a preeminent conservative Republican. Right-wing congressional opponents offered a civil rights provision that its liberal supporters voted down, and after insisting on the act’s passage, Harry S Truman himself undermined one of its major provisions.

The legacy of the Housing Act of 1949 was as contradictory as its origins. From the beginning, it relied too heavily on simple solutions—new dwelling units and slum clearance—to solve the complex problems of American cities. In the decades after the bill became law, government officials lauded the housing act and its bold vision, while a
growing chorus of critics condemned its programs. Both public housing and urban renewal became notorious for fostering the slums and ghettos they were meant to prevent. Although the programs were halted in the early 1970s, government officials and policy makers continued to search for ways to build suitable housing for low-income people and revitalize depressed urban areas. As a result, the Housing Act of 1949 helped create a permanent place for urban housing and redevelopment in federal policy even as lawmakers retreated from the means it prescribed to achieve these goals.

This article provides an overview of the history of the origins and first 25 years of the Housing Act of 1949, whose effects are examined in greater detail in the articles that follow. In this article, I survey the efforts to create housing and redevelopment policies that led to the framing of the bill, the fight over its passage, the struggles to implement its programs during the 1950s, its major achievements under the act, and the controversies that besieged its programs and led in 1973 to the suspension of the public housing program and the termination of the urban renewal program.

The origins and legacy of the Housing Act of 1949 reflect the failure of policy makers and political leaders to master the forces at work in postwar urban America. Its history is a cautionary tale of policy and a study in contradictions.

**Roots: Housing reform and the campaign against the slums**

The best-known provisions of the Housing Act of 1949 concern public housing and urban redevelopment (or urban renewal, as it was called later), two closely related, separate, and at times rival areas of reform.

The roots of the act’s public housing provisions extended back a century to when the movement for housing reform began in the United States. In the 1840s, religious, moral, and sanitation reformers embraced the idea that slums degraded the health and morals of the people who lived in them. To counteract the malevolent influence of the slums, housing reformers during the 19th and early 20th centuries campaigned for building and sanitary regulations and helped develop model housing projects to teach private real estate developers and landlords to provide better housing for the urban poor. Lawrence Veiller, who dominated the field at the turn of the century, championed building codes over other approaches to housing reform. Slums persisted, however, and even grew as poor and working-class immigrants poured into the cities in search of the jobs generated by America’s burgeoning industrial economy (Lubove 1962; von Hoffman 1998).
By the 1930s, housing reformers such as Edith Elmer Wood, a political economist; Louis Pink, a settlement house worker and lawyer; and Catherine Bauer, a writer and protégée of Lewis Mumford and director of the American Federation of Labor’s Housing Conference, rejected Veiller’s leadership and called for measures stronger than building codes and model tenements. Inspired by the innovative public housing projects produced in Europe and Britain in the 1910s and 1920s, reformers called on the federal government to enact a massive rental housing program for two-thirds of the American people—not just the lowest third in terms of income (that is, unskilled workers), but also the middle third, which included the working and middle classes. The proposal did not seem outlandish during the Great Depression when Americans were hard-pressed to obtain or keep their homes and the housing industry was in a serious slump (Bauer 1934; Pink 1928; Radford 1996; von Hoffman 1996b; Wood 1931).

The proponents of public housing held commercial real estate and building firms responsible for the slums and therefore opposed government support for the private housing industry. Nevertheless, in 1934, Congress and the Roosevelt administration passed a new measure aimed at reviving the housing industry and providing much needed jobs during the Depression. The National Housing Act of 1934 established the Federal Housing Administration (FHA) to provide insurance for private residential mortgages and home improvements and created a secondary market for mortgages through national mortgage associations—a boon to large real estate investors such as insurance companies.

In addition to this setback, the issue of slum clearance divided the public housers, as the supporters of public housing called themselves. On one side were social workers, led by Mary Kingsbury Simkhovitch and Helen Alfred of New York, and conservative reformers, such as Bleeker Marquette of Cincinnati and Bernard Newman of Philadelphia. They saw housing, first and foremost, as a way to improve the lives of the poor and believed that eliminating the slums was necessary to achieve the goal of good low-cost housing (von Hoffman 1996b).

On the other side were the public housers, including Bauer and architects Henry Wright and Oscar Stonorov, who disliked slums but were moved primarily by a love of modernist architecture and garden city and regional planning. Inspired by earlier British and European planning efforts, the garden city and regional planning proponents wanted to avoid the historic urban building patterns of slum and sprawl by developing vibrant, human-scale communities that combined the best physical and social features of town and country living. This group argued that slum clearance would only worsen the housing shortage and believed that developing good public housing on vacant land at the outskirts of cities would eventually persuade slum dwellers to leave their tenements (Cole 1975; Radford 1996; von Hoffman 1996b).
These two factions argued vigorously over slum clearance until it became clear that the dispute might threaten the chances of obtaining a public housing program. Moderate public housers, such as Edith Elmer Wood and the Reverend (later Monsignor) John O'Grady, the Secretary of the National Conference of Catholic Charities, hoped to see the matter resolved so that public housers could present a united front. At an important strategy meeting in 1934, the two factions compromised by agreeing that slum clearance was an important goal of their movement but that, as a practical matter, inner-city land cost too much to be the first choice for sites to develop new housing (Lasker 1934; National Association of Housing Officials 1935).

Slum clearance, however, had great political appeal. The notion that the inner-city environment trapped the poor evoked a sympathetic response across the political spectrum. To rally support for a national public housing program, public housing advocates inveighed against the evils of slums and promised that good public housing would eliminate them. “It may have been the wrong technique,” one leading public houser wrote to Bauer afterward, “but it did get housing started. I wonder where we’d be today if we had not scared (the hell) out of people about conditions in the slums, and would have just talked about beautiful little cottages with white picket fences around them” (Bohn 1941).

The public housers’ antislum strategy succeeded all too well. In 1937, Congress passed and the president signed the United States Housing Act—called the Wagner Housing Act after its champion, New York Senator Robert Wagner—which established a public housing program, albeit a narrow one that targeted the slums and the slum-dwelling poor. The Housing Act of 1937 established a federal public housing authority to make loans, grants, and annual contributions to local public housing agencies to develop, acquire, and manage housing projects. Conservative congressmen, concerned that public housing would compete with privately developed housing and foster dependency among the poor, limited the program to low-income people by placing a ceiling on the income of eligible tenants and the rents of public housing units. They also incorporated the goal of slum clearance into the law by requiring that one slum unit be demolished for every public housing unit built (McDonnell 1957).

The housing laws passed during the Roosevelt administration created what Radford calls a two-tiered federal housing policy. At the higher tier, the government provided help to private industry to develop housing for the middle classes, at first primarily by insuring mortgages and organizing a mortgage market as authorized by the Housing Act of 1934. These programs encouraged building at the periphery, thus helping to drain the urban core of the middle classes. At the lower tier, the government built housing for low-income people. But
as Catherine Bauer pointed out, as long as public housing was known as a poor people’s program, it would never be popular or have strong political support, which is why she insisted on a broad-based public housing program (Cole 1975; Radford 1996).

Soon after the passage of the Housing Act of 1937, the public housing program encountered political difficulties. Under Nathan Straus, the head of the United States Housing Authority, the federal government initially began helping local authorities develop over 50,000 units of public housing a year, but Straus, an abrasive administrator, quarreled with key staffers and alienated congressmen. He resigned in 1942, but the growing number of anti–New Deal politicians elected to Congress in between 1938 and 1942 cut off funding for the public housing program. During World War II, Congress funded housing for defense but banned its use for low-income households. Not until the passage of the Housing Act of 1949 did Congress authorize any more public housing (Bailey 1988; Biles 1990).

**Searching for an urban redevelopment policy**

In the meantime, slum clearance had developed a constituency of its own outside the public housing movement. City officials, downtown businessmen, and owners of large urban real estate holdings worried that the slums were spreading and might take the cities down with them. The long-standing tendency of the wealthier classes to migrate from the cities to the suburbs accelerated in the 1920s, and as a result, affluent residential areas and downtown commercial districts had begun to decline in value. Urban experts and leaders decried the phenomenon of “urban blight,” the economic decline of an area, which presaged further decline into slum conditions. If the loss of tax revenues from spreading blight and slums continued, reasoned urban leaders, it would threaten the economic survival of America’s cities (Beauregard 1993; Teaford 1990).

To retain middle- and upper-income residents and reverse the spread of blight and slums, the defenders of the American city called for “urban redevelopment.” In cities across the nation, they campaigned to clear the slums; replace aging building stock; improve the infrastructure such as streets, sewers, and schools; and promote new downtown development.

Beginning in the mid-1930s, the National Association of Real Estate Boards (NAREB) took the lead in the search for a national urban redevelopment policy, albeit one that omitted public housing. NAREB represented large real estate brokers and landlords who had the greatest financial stake in maintaining the value of urban real estate. Its members and executive director, Herbert U. Nelson, fervently
believed in free enterprise and sought ways to redevelop the slums that would give full sway to private entrepreneurs (Davies 1966; Gelfand 1975).

Nelson and NAREB leaders abhorred public housing on ideological grounds. They believed that housing projects competed with private businesses but did not pay taxes, were the opening wedge in an eventual takeover of the private housing industry by the government, and undermined the initiative and independence of American citizens. More immediately, real estate interests feared that public housing authorities would appropriate the best urban redevelopment sites for low-income housing. During the late 1930s, NAREB campaigned intensively against public housing and helped convince a conservative Congress to stop funding the program.

Problems of land assembly and costs, however, stood in the way of any slum clearance program based on private redevelopment. Inner-city industrial and lower-income residential areas, however unsightly, were generally profitable. Located near city centers and major transportation routes, these sites were in demand for factories, stores, and low-rent residences. Hence, slum landowners were reluctant to sell their properties at low prices or sometimes at all. After assembling tracts of land, private developers faced the expense of demolishing existing structures and building new ones. As a result, few private developers undertook the redevelopment of slum tracts.

To solve these problems, NAREB proposed in 1941 setting up metropolitan land commissions that would acquire blighted areas through the power of eminent domain and use federal and local government subsidies known as "write-downs" to sell them to private developers at below-market prices. Supporters of public housing were quick to label NAREB as hypocritical for proposing government subsidies for urban redevelopment while condemning subsidies for public housing.

That same year two government economists, Alvin Hansen and Scott Greer, gained respectability for urban redevelopment by proposing their own plan. It resembled the NAREB scheme except that it called for the coordination of redevelopment efforts by a national planning agency and converted the subsidy loan mechanism in the NAREB plan into something closer to a pure grant.

The idea of urban redevelopment then began to catch on. From 1941 to 1948, legislatures in 25 states passed urban redevelopment acts, although only two of them provided subsidies for clearance projects. In 1943, the Metropolitan Life Insurance Company began work on Stuyvesant Town, a showcase redevelopment project in the old gas-house district of Manhattan’s Lower East Side. With financial assis-
tance from the New York Urban Redevelopment Act and political help from New York planning czar Robert Moses, Metropolitan’s wholly owned subsidiary received a 25-year tax break (its property taxes were based on predevelopment “blighted” values) and a guaranteed profit of exactly 6 percent. Foreshadowing the urban renewal prgram, the project demolished an 18-block area of buildings that housed up to 20,000 people and built a new apartment complex, Stuyvesant Town, which housed 24,000, although at rents that averaged twice what the previous residents of the site had paid (Simon 1970).

In 1943, urban redevelopment legislation was introduced in Congress. City planners, led by the eminent Alfred Bettman, wrote one bill that called for a centralized planning authority in Washington to guide local efforts. The other, drafted by NAREB’s research bureau, the Urban Land Institute, followed the previous NAREB proposal (Gelfand 1975).

Neither bill spelled out a role for public housing in urban redevelopment, even though most inhabitants of the slum areas that would be cleared had little income and paid low rents. Because city planners wanted to enact a broad program that would rearrange the entire layout of cities, they were afraid of shackling redevelopment to housing schemes. The real estate industry, of course, hoped to abolish the public housing program and substitute a low-income housing scheme that would be carried out by private developers.

But it was too soon to count the public housing movement out. Its leaders included canny advocates such as Catherine Bauer, who understood that they could use the urban redevelopment issue to revive their program. Public housers made the powerful argument that the extraordinary step of providing federal support for urban development could not be justified unless it provided housing—or rehousing as they called it—for the low-income families displaced by slum clearance. And as a practical matter, they pointed out, displacing low-income people from their homes would only spread slums into new areas (von Hoffman 1996b).

Furthermore, by the mid-1940s, housing had again become a popular political issue. The long drought in residential building had created a housing shortage that would only become worse when the soldiers returned from the war. In his State of the Union address in 1944, President Franklin D. Roosevelt announced his Economic Bill of Rights, which included good housing as a national priority. In the Senate, a Special Subcommittee on Housing and Urban Redevelopment chaired by Robert A. Taft held lengthy hearings on postwar housing, and a prominent public houser, Dorothy Rosenman, organized the National Committee on Housing, which held a well-publicized Conference on Postwar Housing (Davies 1966; Gelfand 1975).
Riding the renewed interest in housing, the public housers offered to support federal aid to their traditional enemies, the real estate operatives, but only if public housing was included in the package. “I have no objection to bailing the boys out,” Catherine Bauer declared, “provided we get really good housing and more workable cities as a result and assume responsibility for rehousing displaced families” (“Housing’s White Knight” 1946, 119).

Considering that the federal public housing program had all but died because of Congress’s refusal to renew its funding, the public housers’ position showed remarkable strength. During the Senate hearings, Taft asserted that housing assistance alone promoted the social welfare sufficiently to justify a federal role in local affairs, although he conceded that redevelopment of slum areas might include some non-residential purposes. Thus, he dismissed the holistic approach of the city planners’ bill and linked urban redevelopment to public housing. When it dawned on NAREB director Herbert Nelson that any redevelopment bill that Congress would pass would include public housing, he disassociated himself from the Urban Land Institute’s own bill (Gelfand 1975).

The fight for a postwar housing bill

By 1945, the movement for urban redevelopment and housing legislation had gathered political momentum. Harry S Truman assumed the presidency after Roosevelt’s death and embraced Roosevelt’s Economic Bill of Rights. Truman requested that Congress pass a list of sweeping domestic reforms that included urban redevelopment and housing. Taft issued his subcommittee’s report the same year and joined with Democratic Senators Robert Wagner and Allan J. Ellender to propose a comprehensive housing bill.

The Wagner-Ellender-Taft (W-E-T) bill took a bold, inclusive approach to the housing issue. The welfare of the people, its preamble declared, required the nation to remedy the housing shortage, eliminate sub-standard housing through clearance of slums and blighted areas, and provide as soon as feasible “a decent home and suitable living environment for every American family” through housing production and the development and redevelopment of local communities. The 11 sections of the law created a set of programs aimed at stimulating residential construction and improving the housing of all income and population groups through private enterprise and public entities, all coordinated by a single housing agency in Washington, DC (Wheaton 1953).

First of all, the W-E-T bill responded to the demand for a plan to rebuild America’s cities. It created a new urban redevelopment program
through which the federal government would give grants and loans to local governments to cover the cost of land purchases and write-downs.

The W-E-T bill also built on both housing policy tiers by expanding federal financial aid to the private housing industry and strengthening the government’s direct role in housing development. To increase the effectiveness of the 1934 law establishing the FHA, the bill liberalized terms on FHA mortgages, established FHA “yield insurance” (to ensure builders of large rental apartment buildings a minimum annual profit), and enlarged the number of loans and grants available for farm housing. The bill also revived the 1937 public housing law by authorizing the building of 500,000 units of public housing over four years—the first such authorization since 1938. It also called for the creation of a permanent national housing agency in the federal government, as well as a large federal research program to lower development costs through improved methods of housing construction, markets, and financing.

The conflict between the camps on either side of the housing issue, however, stymied efforts to pass a comprehensive postwar housing bill for the next four years. The liberal coalition—including the Truman administration, social welfare groups, trade unions, housing organizations, and the U.S. Conference of Mayors—insisted that public housing was essential to an urban revival. Cities needed public housing, their leaders argued, to redevelop the slums and alleviate the post-war housing shortage. A conservative alliance of building, real estate, banking, and chamber of commerce organizations just as adamantly opposed providing funds for public housing as a “socialistic” intrusion into the private market. Both sides had supporters in Congress and relentlessly lobbied uncommitted senators and representatives (Davies 1966; Gelfand 1975).

When the Republicans won control of Congress in 1946, the bill was renamed the Taft-Ellender-Wagner (T-E-W) Act, and Senator Taft emerged as the unlikely standard-bearer for public housing. Known as “Mr. Republican” for his tough partisan stands, Taft vigorously opposed the waste and centralizing tendencies of Roosevelt’s New Deal programs. Yet he had frequently visited the urban slums of Cincinnati, his hometown, and was convinced that only a government program could provide good homes for low-income families. Thus, he led a group of moderate and liberal Republicans in support of public housing (Patterson 1972).

On the Democratic side, the bill’s sponsors were Senators Allen J. Ellender of Louisiana, who was Huey Long’s successor in the Senate and represented a peculiar southern Democratic blend of New Deal liberalism and segregationism, and Robert F. Wagner, the old liberal war-horse. From 1945 to 1949, this alliance found the votes to pass the bill in the Senate.
The House probably would have passed the bill as well but for the persistent opposition of Jesse Wolcott, a Michigan representative who made a career of blasting the New Deal and who was strongly opposed to public housing. Each time the bill was introduced, Wolcott, the chairman of the Banking and Currency Committee, buried it in committee. Rural southern Democrats, who instinctively disliked both cities and public housing, teamed up with anti–New Deal Republicans. In the upper chamber, the leading opponent of public housing was Wisconsin Senator Joseph McCarthy, who developed his unique brand of reactionary politics by fighting public housing before he found the anticommunist cause for which he became famous (Davies 1966).

Although President Truman, unlike his predecessor, staunchly supported public housing, he was unable to get domestic programs passed by Congress, especially after the Republicans took control in 1946. During the following two years, the administration’s chief accomplishments in housing legislation were a bill providing mortgage insurance for farmers, the creation of the Housing and Home Financing Agency to administer nonfarm housing programs, and an unhappy experiment in national rent and housing production controls.

To galvanize his failing presidential campaign in 1948, however, Truman decided to make an issue of congressional inaction. In August 1948, he threw down the gauntlet and called Congress into special session to deal with inflation and the severe housing shortage. Hoping to expose the divisions in the Grand Old Party and force his opponent, Thomas E. Dewey, to reject housing or break with his party, Truman demanded that the Republicans pass the T-E-W bill.

In response, the Republicans passed the Housing Act of 1948, a weak bill that incorporated T-E-W’s noncontroversial FHA provisions, such as liberalizing the terms of FHA mortgages (it lowered down payments from 10 to 5 percent and extended the maximum term from 25 to 30 years for moderately priced homes) and providing yield insurance for investors of large-scale rental housing. It also authorized a research agency. Truman belittled the Republicans’ bill as a paltry gesture and made the housing issue a centerpiece of his campaign against the “do-nothing Eightieth Congress.” To the surprise of many—especially the Republicans—Truman’s strategy worked, and he triumphed over Dewey.

The following year, the new Democratic-controlled Congress once again took up the T-E-W bill. The forces opposing it bombarded Washington with letters, resolutions, and petitions, and for six months Congress conducted an acrimonious debate. Harry Truman’s come-from-behind victory in the presidential election, however, provided the momentum to pass the Housing Act of 1949.
The Senate had passed the housing bill repeatedly over the preceding four years, but this time its passage came at a price. Archconservative Republican Senators John W. Bricker of Ohio and Harry P. Cain of Washington introduced an amendment that would have prohibited discrimination in all public housing. No friends of public housing, Bricker and Cain had concocted the amendment as a poison pill that would alienate southern congressional support and defeat the housing act. Liberals who stood for civil rights agonized before opposing the amendment. They reluctantly concluded that new public housing was a greater necessity for the masses of African Americans confined to inner-city slums. In a speech that lasted over an hour, Senator Paul Douglas of Illinois declared, “I am ready to appeal to history and to time that it is in the best interests of the Negro race that we carry through the housing program as planned, rather than put in the bill an amendment which will inevitably defeat it, and defeat all hopes for rehousing four million persons” (Davies 1966, 107–08). After northern liberals joined southern Democrats to kill the amendment, the Senate passed the housing bill yet again.

In the House of Representatives, the Banking and Currency Committee overcame Wolcott’s opposition and voted for the bill along party lines. After some dallying, political pressure finally forced the Rules Committee to report the bill to the floor of the House for the first time. The debate was lively: At one point, 83-year-old Adolph Sabath, the Illinois chairman of the Rules Committee and a supporter of public housing, engaged in fisticuffs with a fellow Democrat, 69-year-old E. E. Cox of Georgia. After one last attempt by the anti–public housing forces to eliminate the public housing provision was beaten back by a margin of five votes, the House passed the bill 227 to 204 (Davies 1966; Gelfand 1975).

As it turned out, the Housing Act of 1949 was the only piece of original legislation on Truman’s Fair Deal agenda that Congress enacted. Truman succeeded in expanding social programs by raising the minimum wage and extending Social Security, but he failed to achieve new Fair Deal measures such as a full-employment law, national health insurance, and the repeal of the Taft-Hartley labor law (Patterson 1996).

The Housing Act of 1949

When it was finally passed, the Housing Act of 1949 put into law, in only slightly revised form, most of the provisions of the 1945 W-E-T bill that had not already been enacted. It preserved the original goal of “a decent home and suitable living environment for every American family,” but the law took only a small step in the direction of that goal (Congressional Quarterly 1966; “Housing Act of 1949” 1949).
The act’s major new contribution to national urban policy was the program for urban redevelopment. Title I authorized $1 billion in loans to help cities acquire slums and blighted land for public or private redevelopment. It also allotted $100 million every year for five years for writedown grants to cover two-thirds of the difference between the cost of slum land and its reuse value. The act stated that local governments had to pay the remaining third, but lightened the burden by allowing them to do so either in cash or in kind, by building needed public facilities.

The other provisions of the Housing Act of 1949 revived, expanded, or extended existing housing programs. Title III restarted the public housing program established by the Wagner Housing Act of 1937. It authorized federal loans and grants to build 810,000 new low-rent public housing units over the next six years—10 percent of what experts estimated would be the nation’s total housing needs. It reinforced the bias of the original law toward slum clearance and subsidized housing restricted to the poor. It placed ceilings on construction costs and tenant incomes and stipulated that local public housing rents be at least 20 percent below the lowest rents for comparable private units available in the same community. Title III required that public housing authorities demolish or renovate one slum dwelling unit for every public housing apartment they built.

To allow Congress to enact a longer extension, Title II amended the National Housing Act of 1934 by reauthorizing the FHA for six weeks and raised by $500 million the amount the FHA was allowed to offer as mortgage insurance.

Title IV built on the research functions of the federal housing agency that had been established in 1938 and revived in a limited way by the 1948 housing bill. It provided funds and the authority to conduct extensive research into the economics of housing construction, markets, and financing.

Title V addressed the problems of rural housing by reorganizing and expanding the loan program initiated under the Bankhead-Jones Farm Tenant Act of 1937, which allowed farmers to purchase and improve farms.

**Aftermath: Public housing**

By far the most controversial aspect of the T-E-W legislation was Title III, the public housing program. Political opposition dogged public housing from the start, and racial integration and building design issues roiled the program as well. It would take 20 years to meet the goal of 810,000 housing units, which the 1949 act had intended to accomplish in 6.
Soon after the 1949 law was enacted, public housing advocates attempted to expand the scope of housing policy by reviving a measure deleted from the original 1945 bill. They included a provision in the Housing Act of 1950 authorizing 50-year low-interest loans to housing cooperatives to serve “middle-income” working-class Americans who earned too much to qualify for public housing but too little to buy a house (Bailey 1988; Davies 1966).

An abbreviated version of the previous legislative struggle over public housing followed. President Truman, public housers, labor groups, social workers, and veterans organizations argued for the new bill, and the real estate lobby and the U.S. Savings and Loan League assailed the cooperatives as un-American. Public support for cooperative housing, however, failed to materialize as it did for the 1949 act. The working-class middle-income group did not inhabit the worst slums, and the postwar housing shortage had begun to subside. Both houses of Congress rejected the program, while liberalizing private industry–oriented FHA programs.

Having won this battle, the real estate industry surprised the public housers with an anti–public housing campaign at the local level. Across the country, members of local real estate agencies and S&Ls mobilized to close local housing authorities, veto housing projects, and reject housing appropriations or bonds. The anti–public housing drives were more successful in the South and West than in large eastern and midwestern cities where public housing and urban redevelopment enjoyed political support (Davies 1966).

Paradoxically, however, one of public housing’s strongest supporters, Harry Truman, cut the program back just as it got started. As he sent the nation to war in Korea, Truman worried about shortages of materials and the return of inflation. To prevent such unhappy developments, in July 1950 he ordered the government to build only 30,000 public housing units—or just over one-fifth of the average annual total of 135,000 units allowed by the 1949 law—during the remaining six months of 1950. He also cut the amounts of insurance the FHA could offer by 50 percent, thus effectively putting the brakes on the building boom (Davies 1966).

Truman’s about-face on housing provided an opportunity for the opponents of public housing. The following year, conservatives in Congress attempted to use the Korean War as an excuse to abolish the program completely by allocating funds for only 5,000 new housing units. Realizing his mistake, Truman tried to revive the program, but Congress cut his request from 75,000 to 50,000 units. This modest figure now became the starting point for negotiations on appropriations.

Title III of the 1949 act fared not much better during the administration of Dwight D. Eisenhower, who disliked public housing. In 1953, he
considered killing the public housing program but backed away for reasons of political expediency. In the first years of his presidency, Eisenhower asked Congress to authorize only 35,000 new public housing starts a year; in his second term, he requested no public housing at all. Presidential indifference left the matter to Congress, which regularly rehashed the debates over the T-E-W bill—especially in the struggle over the Housing Act of 1954—and passed meager allocations for public housing until late in the second term. The refusal of the second Eisenhower administration to execute contracts for the public housing units authorized by Congress further retarded the program. As a result, 11 years after the passage of the 1949 housing law, the government had built less than 40 percent of the act’s 6-year goal of 810,000 units (Biles 1996).

Although the government fell far short of the goals set by the Housing Act of 1949, the law did lead to a small boom in public housing. During the 1950s, some 588,000 units of public housing were started (U.S. Bureau of the Census 1975). Across the country, city officials brought out slum clearance and redevelopment plans that had been postponed by the lack of funding during the Depression and the war and began to develop new housing projects. In small cities and in the South and West, the design of the projects followed the low-rise precedent of earlier public housing. In the East and Midwest, however, the mayors, city planners, and housing officials of great cities such as New York, Philadelphia, Chicago, and St. Louis chose modernist high-rise developments to project a shining contemporary image for their cities.

Title III of the Housing Act of 1949, however, had a fatal flaw: a naive reliance on physical dwellings to carry out social goals. The planners and developers of postwar public housing, whatever its architecture, inherited from earlier generations a faith in the influence of physical environment on individual values. Some believed, without examining the belief, that decent dwellings would impart middle-class standards of behavior to lower-class people. Others assumed that poor people would be grateful to live in new homes that were a great improvement over their old ones and would improve themselves correspondingly. The political exhaustion of the public housers after the long battles with their opponents and a shift in sociological theory to the view that the individual, not the community, was the basis of modern society, also may have affected the program. Regardless of the causes, new public housing projects lacked the community facilities and activities and social services that characterized early public housing (Bauer 1957; Bauman 1987; Fairbanks 1988; Radford 1996; von Hoffman 1996a).

Aftermath: Urban redevelopment

The endless scrapping over public housing deflected attention away from the urban redevelopment program embodied in Title I of the
Housing Act of 1949. Since both real estate interests and public housers supported in principle the idea of clearing and rebuilding slum areas, Title I escaped critical scrutiny. In the years immediately after its passage, the limitations of a program that relied on large-scale demolition became obvious. Urban redevelopment was debated, but with a mind to finding ways to improve Title I, not to abolish it.

In the early 1950s, the federal House and Home Financing Agency (HHFA) and members of Congress turned back an effort by regional planning and public housing advocates such as Catherine Bauer to use Title I to develop planned communities on the outskirts of cities. The advocates argued that the HHFA should interpret broadly a clause that allowed urban redevelopment projects to develop open land for residential use. The HHFA, however, declared it would interpret the clause narrowly to mean land in close proximity to or within slum clearance areas, and the issue was closed when Senator Paul Douglas supported the agency (Foard and Fefferman 1960).

By 1953, the federal urban redevelopment effort seemed to be going nowhere—except in New York, where Robert Moses, the master of slum clearance, had launched his Title I projects. The HHFA had spent only a fraction of the $500 million in Title I grants Congress had authorized. More than 200 local governments wanted to use urban redevelopment funds, but only 60 had begun to acquire land and a mere half-dozen had started to rebuild. Furthermore, few private investors had put money into redevelopment projects, and local officials encountered difficulties finding new homes for those who were displaced (Caro 1974; Gelfand 1975).

A Presidential Advisory Committee on Government Housing Policies (following the recommendations of economist Miles Colean) advocated several reforms of Title I, which were written into the Housing Acts of 1954 and 1956. To shift from the bulldozer approach in the Housing Act of 1949, the 1954 act substituted the term “urban renewal” for urban redevelopment to indicate a comprehensive program aimed not only at slums but also at blighted and potentially blighted areas. Instead of the simple land clearance on which Title I was predicated, the 1954 act called for rehabilitation and conservation of existing structures, enforcement of building codes, relocation of displaced inhabitants, and citizen participation in formulating renewal schemes (Friedman 1968; Gelfand 1975).

To give more latitude to private developers and city agencies, Title I was also amended to allow specific allotments of 10 percent (later increased to 20 percent) of redevelopment projects for nonresidential construction and to liberalize the terms of new FHA mortgage insurance for private residential construction in redevelopment areas.
By reforming Title I in the Housing Acts of 1954 and 1956, Eisenhower endorsed the concept and bought the new program time to get established. During his second term, he recommended sharp reductions in funding for the urban redevelopment program, but by then it had grown strong enough politically to withstand the onslaught.

**Boosted but besieged: Titles I and III in the 1960s**

Having survived attacks during the 1950s, the public housing and urban renewal programs introduced by the Housing Act of 1949 were expanded during the 1960s. Following the contrary nature of events related to this act, however, expanding its programs brought only criticism that grew louder and more insistent as time passed.

**Public housing**

During the 1960s, the public housing program benefited from a shift in the political climate toward liberalism and gradual and grudging acceptance by the real estate and building industries that had tried to kill it. Since the Democrats had wrested authorization for 35,000 units per year in the housing bill of 1959 and the Congress was closely divided by party, President John F. Kennedy and his HHFA director, Robert Weaver, did not push for large allocations for public housing. In three years, the Kennedy administration requested only the remainder of the funds authorized by the 1949 act to build 100,000 units (Congressional Quarterly 1966; National Commission on Urban Problems 1968).

President Lyndon Johnson, who made urban issues a centerpiece of his administration and benefited from the rising tide of liberalism, was more aggressive. In 1964, Congress gave the new president a one-year authorization for 37,500 units. In 1965, Johnson gave an important address on the nation’s cities in which he called for the HHFA to be elevated to a cabinet-level Department of Housing and Urban Development (HUD)—the act that did so reiterated the sentiments of the 1949 act’s preamble—and asked Congress to expand government housing programs. The Housing Act of 1965 authorized 60,000 units of public housing (35,000 units to be constructed, the rest to be purchased, rehabilitated, or leased) over the next four years. Johnson’s landmark Housing and Urban Development Act of 1968 set ambitious goals of 26 million new dwellings, including 6 million units for low- and moderate-income households, over the next 10 years. Accordingly, average annual public housing starts rose to more than 35,000 during the 1960s, and by 1970, the total number of public housing units built, under construction, or planned had reached...
1,155,300. Yet the number of completed units did not surpass the 1949 act’s original goal of 810,000 units until 1969 (Gelfand 1975; National Commission on Urban Problems 1968; U.S. Bureau of the Census 1975).

Despite the increasing number of public housing dwelling units, the program was beset by controversies. The question of where to situate new public housing had always perplexed local public housing administrators. Working- and middle-class people objected, sometimes violently, to the development of housing projects in their neighborhoods. Whites frequently opposed predominantly black public housing, but in some cases, African Americans themselves objected, revealing that class as well as racial conflicts lay behind the public housing fights. In response to site controversies, housing authorities built new housing projects near old ones, thus concentrating public housing in certain working- and lower-class areas of the city. As a result, the construction of new projects often reinforced old racial ghettos (Friedman 1968; Hirsch 1983; Meyerson and Banfield 1955).

The design of public housing was controversial as well. Although most projects were built as two- to four-story structures, public housing came to be identified with high-rise projects. Critics faulted housing authorities for placing families with young children in such difficult environments and condemned high-rises for their grim institutional appearance. When deterioration and crime began to plague the large projects built under the 1949 act—especially the giant Pruitt-Igoe public housing complex in St. Louis—many blamed the architecture (Bailey 1965; Bauer 1952; Newman 1965; Newman 1972; Rainwater 1970; von Hoffman 1996a).

Critics also lambasted the racial segregation of the projects. Despite a 1954 Supreme Court ruling and a 1961 presidential order barring discrimination in public housing, most local authorities segregated tenants by race. From the 1960s onward, civil rights advocates protested such policies with marches, demonstrations, and lawsuits. The Civil Rights Act of 1968, which banned racial, religious, or ethnic discrimination in real estate transactions, and the Supreme Court ruling in *Jones v. Mayer*, which declared such discrimination in real estate sales or rentals illegal, inspired numerous legal actions against segregation in public housing. The best known of these, the lawsuits by Gautreaux et al. against the Chicago Housing Authority and HUD, resulted in a landmark ruling requiring the resettlement of low-income families in the Chicago suburbs and the construction of low-rise public housing units outside predominantly African-American neighborhoods (Metcalf 1988).

From the late 1950s to the present, journalists and scholars have published articles and books depicting the public housing projects...
that had been built to replace slums as slums themselves. In an ironic twist, some of the strongest objections to public housing originated from its early supporters. In 1957, Catherine Bauer, who had envisioned a broad program with a middle-class base, concluded that the program dragged along in limbo, “not dead, but never more than half alive” (140). As she had feared, social and racial segregation had stigmatized public housing. (Bauer 1957; Friedman 1968; Kotlowitz 1991; Newman 1965; Rainwater 1970; Salisbury 1958).

The fundamental dilemma facing public housing was the changing character of its tenants. In the 1930s, most of those who lived in public housing were underpaid working-class families. Whether American-born or immigrants, they were assimilated to city life. After the war, the clientele became lower-class rural migrants from the South, Puerto Rico, and Mexico, many of whom had little experience with the city and its institutions. Yet housing authority officials allowed social work, which had been so important in the early history of public housing, to recede into the background. To make matters worse, in the late 1940s and early 1950s, the federal public housing agency insisted that local authorities enforce income limits, expelling many stable and upwardly mobile tenants, including the families of servicemen who had returned from the war (Wood 1982).

Government policies combined with social circumstances to send public housing into a downward spiral. Increasing numbers of welfare households took up residence in the projects, giving them the reputation of housing of last resort. Federal policies then brought the two urban programs of the 1949 act together by giving people who had been uprooted by federal urban renewal and highway projects priority for admission into public housing, thereby undermining the tenant-screening process. In 1968, Senator Edward Brooke added an amendment to the Housing Act of 1968 that imposed a rent ceiling of 25 percent of a tenant’s income. The amendment protected poor tenants from rent increases, but deprived the projects of operating revenues. As greater numbers of impoverished and problem families moved into public housing, local housing authorities, strapped for revenue, failed to maintain large projects, which then became captive to antisocial elements. Despite the fact that most public housing functioned well, a few failed projects colored the image of the entire program (Friedman 1968; Gelfand 1975; von Hoffman 1996a; Wood 1982).

**Urban renewal**

Like public housing, urban renewal enjoyed an increase in largesse from Congress during the 1960s. In the 1961 housing bill, Kennedy and Weaver obtained $2 billion in federal capital grants for renewal projects, bringing the total authorized for the program since it began
in 1949 to almost $5 billion. From 1964 through 1968, Johnson’s insistence on solving urban problems garnered the extraordinary sum of more than $5 billion (including $600 million for the Model Cities program) for urban renewal. All told, from 1949 to 1968, the federal government approved 1,946 urban renewal projects in 912 communities (National Commission on Urban Problems 1968).

It is easy to forget that urban renewal—a broader concept than the original bulldozer approach of Title I—encompassed a wide variety of projects and methods. Sometimes officials cleared large tracts of land, but at other times, only small areas were affected. In some places, they rehabilitated homes or encouraged residents and businessmen to invest in their neighborhoods. Urban renewal might mean the development of public or private housing, office buildings, stadiums, or even parking lots.

Well into the 1960s, urban renewal enjoyed the support of government officials and downtown business interests. Blighted and slum districts along Market Street in Philadelphia; in the Hyde Park–Kenwood neighborhood of Chicago; Capitol Hill in Nashville, TN; Oak Street in New Haven, CT; and the Gateway Redevelopment area in Minneapolis were transformed. A number of observers, including Charles Abrams, a leading public housing advocate, acknowledged that redevelopment projects had improved urban areas by helping to revive business districts, promote cultural institutions, and attract affluent families to cities (Abrams 1965; Friedman 1968; McKelvey 1968; National Commission on Urban Problems 1968; Slayton 1966; Wilson 1966).

At the same time, however, the urban renewal program came under increasing fire. Most observers felt that urban renewal projects took an unconscionably long time to complete. According to the National Commission on Urban Problems, almost a third of urban renewal projects took 6 to 9 years to complete; more than a third took from 9 to 15 years. Local frustration grew in proportion to the time community residents had to stare at vacant lots with no signs of development (National Commission on Urban Problems 1968).

Critics also attacked the growing number of urban renewal projects that developed conspicuous, profitable buildings, whether the areas were slums or not. In New York City, for example, government officials used eminent domain to seize and clear the Columbus Circle area, 2 percent of which, according to a public housing architect, was taken up by slums, in order to build the New York Coliseum, and took a section of the Upper West Side of Manhattan to build the Lincoln Center (Abrams 1965; Friedman 1968).

The number of residents dislocated by urban renewal projects and unable to return also bothered critics. In 1966, the National Com-
mission on Urban Problems cited a survey of projects noting that of 1,155 projects, 67 percent were predominantly residential before urban renewal, but only 43 percent were residential afterward. The commission also pointed out that most of the residences built in redeveloped areas were too expensive for the former occupants. The result, according to the critics, was that Title I dispersed slum dwellers to other areas that then became slums. Like public housing, slum clearance only compounded the disease; it did not cure it (Caro 1974; National Commission on Urban Problems 1968).

For the displaced, urban renewal began to appear as a form of class and race warfare. Because of the frequency of government-cleared tracts in African-American neighborhoods, critics lambasted urban renewal as “Negro removal.” Other ethnic groups, however, suffered from urban redevelopment as well. In one of the most extreme cases of displacement, Boston city officials cleared 48 acres and thousands of predominantly Italian-American residents from the city’s West End so that a private developer could build luxury housing. Los Angeles officials cleared thousands of Mexican Americans from the Bunker Hill neighborhood next to downtown and from Chavez Ravine, a 315-acre tract originally planned for public housing but eventually given to the Los Angeles Dodgers, which built a baseball stadium there (Gans 1962; Hines 1982).

Such infamous deeds fueled the wrath of urban renewal's detractors. From the right, economist Martin Anderson wrote a scathing review of the program, *The Federal Bulldozer*, which attacked the principle that government could take away one person's property and give it to another for private gain. On the left, Jane Jacobs and Herbert Gans blasted urban renewal for destroying vital neighborhoods under the guise of slum clearance. In the streets, the urban dwellers who were the supposed beneficiaries of urban redevelopment protested with increasing vehemence and effectiveness by staging mass rallies and in some cases taking over redevelopment authority offices. In cities such as San Francisco and Boston, such revolts fueled the election of mayors who ran on platforms of responsiveness to neighborhoods (Anderson 1964; Gans 1962; Jacobs 1961; Mollenkopf 1983).

The legacy: Homage to the law, retreat from its measures

The furious controversies over public housing and urban renewal led to the contradictory national policy that both affirmed and abandoned the Housing Act of 1949. While both Kennedy and Johnson invoked the act and its goal of “a decent home and suitable living environment for every American family,” their administrations sought new ways of providing low-income housing and reviving cities to supplement or supplant Titles I and III of the 1949 act. At first, policy mak-
ers and government officials attempted to reform the old programs. But even though they waved the banner of the 1949 act, Washington’s leaders and policy writers eventually adopted different programs for housing and community development policy.

During the 1960s, government officials tried to repair the public housing program by helping needy tenants and shifting to more manageable renters. The federal government and local housing authorities finally began to bring social services to public housing to help problem families living in the projects—for example, the Philadelphia Housing Authority started a Social Service Division—but the new policy was too little, too late. Government officials also took the opposite tack of avoiding social problems by developing public housing for the elderly, a group more popular among the public than large families with children. In Chicago, for example, the housing authority reserved three-quarters of the 5,661 public housing dwelling units under construction in June 1964 for elderly tenants (Bauman 1987; Friedman 1968).

At the same time, government housing officials moved away from public housing toward new programs that relied on the private sector. Modeled on the upper-tier housing policy, these programs were created as amendments to the National Housing Act of 1934 that created the FHA, not the Wagner Housing Act of 1937 that created public housing; they were administered by the FHA, not the federal public housing agency. To encourage private developers to build low- and moderate-income housing, for example, the Section 221(d)(3) amendment to the 1934 law, passed in 1961, allowed the FHA to insure rental housing mortgages at below-market rates. After only a small number of developers responded, Congress, as part of the Housing Act of 1968, enacted Section 236, which directly subsidized market-rate mortgage interest payments to private developers who agreed to provide low-income rental housing. Section 235, also passed as part of the 1968 law, gave payments to private lenders to reduce mortgage interest rates for low-income home buyers. In the early 1970s, Sections 235 and 236 had surpassed public housing in the production of dwelling units. Not surprisingly, perhaps, the real estate and building industries voiced far fewer objections to government subsidies for low-income housing in these private market-oriented programs than they had for public housing (Hays 1995; Jacobs et al. 1982).

Such innovations did little in the early 1970s to stem an increasing sense that federal low-income housing policy was in crisis. The public housing program gained national notoriety when the St. Louis Housing Authority and HUD concluded, after spending $5 million dollars, that rehabilitating the Pruitt-Igoe projects was hopeless and began demolishing the 33 eleven-story buildings in 1972. Although Pruitt-Igoe became the icon of failed public housing, high-rise projects built

The new private sector low-income housing programs became engulfed in controversies even more quickly than public housing did. Projects developed under the Section 236 program suffered from foreclosures, inefficiency, and high costs. Section 235 home sales had similar problems, as well as outright corruption scandals, particularly in the FHA’s Detroit office, which provoked newspaper headlines, congressional investigations, and grand jury indictments in rapid succession (Hays 1995).

In response to the disrepute into which public housing had fallen and the chaos of the new private construction programs created as an alternative, President Richard M. Nixon imposed a moratorium on all federal housing programs in 1973. Although congressional housing supporters opposed Nixon—who was engaged in a struggle for control of the domestic programs passed under previous Democratic administrations—the president successfully used the moratorium to pass his own housing bill, the Housing and Community Development Act of 1974, which was signed into law by Gerald Ford after Nixon was forced to resign in the wake of the Watergate scandal.

A large and complex piece of legislation, the Housing and Community Development Act of 1974 continued the shift in federal low-income housing policy away from Title III of the 1949 act. Although the new law attempted to help existing public housing by loosening income limits for tenants and requiring all households to pay some rent, its centerpiece was a system of housing allowances to reduce the rents of low-income households in privately owned buildings. Unlike the public housing program in which the government developed and managed housing projects, Section 8 of the 1974 law created a broad system of rent subsidies that could be used in privately constructed, rehabilitated, or maintained buildings or by low-income tenants who could carry the subsidies with them when they moved. Since 1976, the Section 8 program annually produced many times the number of low-income dwelling units developed under the 1949 act’s public housing program (Hays 1995). Public housing has survived, even at times receiving increases in appropriations, but it ceased to be the most important vehicle of housing reform that the authors of the Housing Act of 1949 envisioned.

As was the case with housing policy, the policy for reviving economically depressed urban areas shifted away from the approach taken by the 1949 act. Beginning with pioneers such as Ed Logue in Boston,
local redevelopment officials abandoned the centralized decision-making process that had resulted in drastic neighborhood clearance projects for more democratic methods. Officials increasingly emphasized preserving buildings and neighborhoods, policies aided by a 1964 law that allowed federal urban renewal funds to be used for building code enforcement and by a requirement that no demolition project could be approved until a federal administrator had determined that its objectives could not be achieved by rehabilitation. In 1965 and again in 1968, Congress approved legislation that raised the amount of grants and loans available for local code enforcement and rehabilitation projects. At the same time, the government responded to the criticism that urban renewal projects displaced poor people from their homes by passing increasingly specific requirements for the provision of low- and moderate-income housing in renewal areas (Congressional Quarterly 1966; Friedman 1968; Keyes 1969; National Commission on Urban Problems 1968).

To ensure that urban renewal projects were developed in conjunction with comprehensive community plans and complied with the increasing number of requirements, the federal government directed local renewal authorities to provide ever more detailed plans of their projects. By 1968, Friedman could observe, “The simple view of 1949—that government’s role and subsidy should be limited to assembling and clearing tracts of land—has been obscured if not buried under layers of complexity” (Friedman 1968, 163).

In fact, the Johnson administration pursued approaches to the revival of urban areas that differed dramatically from Title I. One approach, embodied in the National Historic Preservation Act of 1966, was based on treasuring, not demolishing, old buildings. The 1966 legislation that established the Model Cities program authorized the use of urban renewal funds for acquiring and restoring historic properties. The War on Poverty legislation passed in 1964 took a political rather than physical perspective on the problem. The law incorporated the idea that the key to restoring low-income neighborhoods and lifting Americans out of poverty was community action, the involvement and political organization of poor people to determine their own destinies.

By the early 1970s, the large-scale land clearance projects made possible by Title I of the Housing Act of 1949 had become anathema. As cities continued to lose population and jobs, urban renewal projects proved unable to stem the spread of blight, the closing of downtown businesses, or the increasing poverty of inner-city neighborhoods. The former scenes of happy ribbon-cutting ceremonies now symbolized failure. Minneapolis’s Gateway Center, for example, was begun in 1958 but by its planned completion date in 1971 was only 60 percent complete and had come to a standstill (Teaford 1990).
Few mourned when President Nixon terminated the urban renewal program in 1973. The next year the Housing and Community Development Act of 1974 incorporated its functions along with those of several other programs—including Model Cities, open space, water and sewer grants, public facility loans, and historic preservation—into the Community Development Block Grant (CDBG) (Jacobs et al. 1982).

The Housing and Community Development Act of 1974 proclaimed the goals of the Housing Act of 1949, that is, the elimination of slums and blight and conditions that threatened the public health, safety, and welfare, but there the similarities between the 1949 and 1974 acts ended. The 1974 act allowed demolition, but concentrated on rehabilitation, not clearance; it explicitly called for conservation and expansion of the nation’s housing stock and preservation of buildings for historic and aesthetic reasons. The 1949 act’s programs were designed for old and large cities, most of which were located in the East and Midwest; the CDBG program targeted a wide range of recipients, including the small communities and the growing cities of the South and West. CDBG funds were far more flexible than those of the earlier law in that they could be used for a wide range of public works, community services, and housing projects, and no local contribution was required. Instead of concentrating spending in a few places or on a single grand project as they did in the 1950s and 1960s, local governments tended to spread CDBG funds among several neighborhoods. And in many cities, the new law became a tool of citizens’ groups, the opposite of the top-down administration of Title I of the 1949 act (Hays 1995).

Conclusion: A study in contradictions

The Housing Act of 1949 was born of particular circumstances. After decades of economic depression and war, the nation looked forward to a better future. Leaders and policy makers believed that the United States could move forward by raising living standards and rebuilding the cities and to those ends crafted the housing and urban redevelopment programs of the Housing Act of 1949.

The simplistic approaches of Titles I and III, however, undercut their lofty goals. Barely surviving the assaults of the real estate and building industries, the public housing program lacked the social vision of its predecessor, which was created during the Roosevelt administration. The authors of the law concentrated solely on producing dwelling units and left their successors to address the social and economic problems of an increasingly impoverished clientele. At the same time, policy makers sought to provide low-income housing by alternative methods that emulated the successful upper-tier home-buying programs that used private developers.
Urban redevelopment began with more political support than public housing had. As early as the 1950s, however, federal officials began to back away from the policy of wholesale clearance that inspired Title I of the 1949 act. As the citizenry revolted against urban renewal projects that threatened their homes and neighborhoods, rehabilitation replaced clearance as a goal.

Titles I and III were both discredited by the end of the 1960s. Not only had they failed to remedy urban problems, but also many observers believed that they were fostering the slums and blight they were meant to eradicate. In the 1970s, the public housing program survived, but other programs—especially Section 8—became the mainstay of low-income housing policy. Urban renewal ended, and its functions were passed on to the new CDBG program.

Yet even as American policy makers and government officials abandoned the methods prescribed by the Housing Act of 1949 and adopted one new housing and redevelopment program after another, they adhered resolutely to its goals. Fifty years after its passage, it is clear that the search for ways to realize these goals will continue into the foreseeable future. Perhaps the law’s ultimate contradiction is that the failures of the act and its many successors have not dimmed the law’s vision of revitalized cities and “a decent home and suitable living environment for every American family.”

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