GOVERNMENT AND THE HOUSING OF THE INDIGENT AGED

OF DALLAS—POSSIBILITIES AND ACTUALITIES

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GOVERNMENT AND THE HOUSING OF THE INDIGENT AGED
OF DALLAS--POSSIBILITIES AND ACTUALITIES

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PREFACE

A great deal has been written in recent years about urban development and its effect on the life of modern Western society. In addition to its obvious influence on social institutions, economics and education, urbanization has worked a revolution in man's physical surroundings. One of the most important of these material changes has come about in the appearance of mass housing and the accompanying slum areas and blight.

Only within the last 150 years has substandard housing been thought by even the few to be a matter of social concern. Civic reform has progressed slowly, and only since the 1930's has the question of adequate living facilities occupied the attention of America.

National legislation in this area dates from the time of the Depression, but the role of government in insuring decent dwelling to its people has expanded only gradually. Nonetheless, national, state and local governments have assumed varying measures of responsibility and, as of mid-1963, their steadily increasing involvement goes on nationwide.

An even more recent development is social and governmental realization that a certain element of the population must receive special recognition in any plan for housing
improvement. Sociological research has amply proved that the provision of adequate housing for the aged is doubly complicated by the particular problems that they face. When the elderly person has insufficient financial means, the matter becomes most serious. (National aid, transmitted and modified by the state and supplemented by the community, is only beginning to be specifically applied to the housing needs of the indigent aged.)

It is to the question of government's role in the housing of this element of the population that this study is addressed. To set the problem in perspective and to give it a laboratory setting for close examination, the research is specifically concerned with the situation in the City of Dallas, Texas. It is hoped that an overly theoretical approach is avoided, that the study does not concern itself as much with what is desirable as with what is possible.

Chapter I involves a description of all programs originating at the national level which might have an effect on housing for the indigent aged. Chapter II purports to do the same thing on the state level. In the third chapter, all relevant activities within the City of Dallas are noted. The fourth chapter includes a statistical survey of the elderly persons of the City and their housing situations. Chapter V attempts a correlation of statistical data and the essentials of the various available resources, revealing what courses of action are in fact open. Finally, the sixth
chapter represents an effort to summarize the results of the research. Throughout the work there exists a conscious effort to avoid involvement in the political and philosophical conflict in which the issue is so embroiled at the local level.
CHAPTER I

THE ROLE OF FEDERAL GOVERNMENT

In early 1963, President Kennedy made an address to a joint session of Congress on efforts of the federal government during his administration in behalf of elderly citizens.\(^1\) The particular significance of this speech could be said to lie more in an attitude in government which it reveals than in the actual achievements it enumerated. Such an address by the Chief Executive directed specifically to problems of the aged was only one of a number of occurrences in recent years which suggest an increased national awareness of the existence of this separate element of the population.

(The question of housing is obviously of prime importance in any consideration of the basic needs of people, elderly or not,) and the President was able to speak of several changes which show growing federal involvement in the area of housing for the elderly. The White House Conference on Aging of 1961\(^2\) devoted a large part of its inquiry to the questions of housing for the aged; the Housing Acts of 1956, 1959 and

\(^1\)Congressional Record, 88th Congress, 1st Session, CIX (Washington, 1963), p. 2556.

1961\textsuperscript{3} contained a separate title which dealt with housing for the aged, and in 1962 there appeared a special bill entitled Senior Citizens Housing Act of 1962.\textsuperscript{4}

These meager evidences of greater official acceptance of long-established sociological, economic, and physical facts-of-life which demand special regard for the elderly have been long in coming. Most previous housing bills have tended to pay only fleeting deference to the particular needs of the elders. This could be in part explained by the fact that only in recent years have housing matters been considered to be in any way the province of the federal government. A brief history of government involvement in the field of housing might prove useful background for the more specific question at hand.

The broad approach of the New Deal attack on the growing pains of a modern, dynamic society eventually resulted in the passing of the significant United States Housing Act of 1937.\textsuperscript{5}

\footnotesize{This act represented the first concerted effort of the federal government to meet the problem, and despite its rather restricted efforts, formed the basic legal structure on which subsequent progress has been founded. Aid for public}

\textsuperscript{3U. S. Statutes at Large, LXX, 1091 (1956); U. S. Statutes at Large, LXXIII, 694 (1959); U. S. Statutes at Large, LXXV, 149 (1961).}

\textsuperscript{4U. S. Statutes at Large, LXXVI, 670 (1962).}

\textsuperscript{5U. S. Statutes at Large, L, Part I, 888 (1937).}
housing found its origin here, and federal mortgage insurance begun in 1934 under the Federal Housing Administration was incorporated into the new program. In the years after World War II there occurred a series of governmental reorganizations which saw the primary housing functions integrated within a single unit at the agency level, the Housing and Home Finance Agency. In this Reorganization Plan of 1947 the acting constituents of the HHFA were the FHA, the Public Housing Authority, the Federal National Mortgage Association, and the Home Loan Bank Board. In subsequent amendments, two further elements appeared, the Community Facilities Administration, and the Urban Renewal Administration. Today, with the exception of the Veterans' Administration's private home loan guaranty system, practically all federal housing operations are conducted by these organs within the Housing and Home Finance Agency.


Also see: United States Code Congressional Service, 80th Congress, 1st Session (Washington, 1947), pp. 1847 et seq.

The most important feature of the Housing Act of 1949 was the introduction of the Urban Renewal Administration. This set of amendments also restrengthened the program for low-rent public housing which originated in 1937. The Act of 1954 broadened the Urban Renewal statute and established the requirement that low-rent housing projects should be restricted to cities where a workable plan for redevelopment was established.\(^8\) This action was no doubt the result of public and legislative controversy over public housing.

The Housing Acts of 1956, 1959, and 1961 all continued the trend of expansion and liberalization of federal activity, but with no new major programs. On the other hand, it is in this time period that there has appeared an increasing governmental awareness of the peculiar housing problems of the elderly. Before the later 1950's there was little in the housing statutes that differentiated this portion of the population from any other. Beginning in 1956, the federal laws began to include provisions for aid to older persons in securing housing, encouragement of public and private groups to finance rental housing for the elderly, and more specific inclusion of the elderly in public housing projects.\(^9\)


Act of 1961 strengthened the program of direct loans to public or private organizations for housing specifically for the elderly, and it included FHA mortgage insurance designed for projects of this type. Additional amendments of this variety appeared in the public law of 1962 which is significant for its title, the Senior Citizens Housing Act of 1962.10

Of course, the HHFA currently operates under the Department of Health, Education and Welfare with the subdivisions noted above. Early in 1961 the HHFA took the notable step of establishing the Office of Housing for Senior Citizens which was charged with the function of coordinating those previously mentioned agency programs which have direct bearing on the aged.11 An even larger part of the work of HEW is related to the aging field if one considers the Social Security Administration which operates the programs of Old Age, Survivors and Disability Insurance, and also the cooperative Federal-State Project of Old Age Assistance.12 There is an obvious relationship between the financial assistance made available here and the housing problems of the elderly.

10U. S. C. A., Title 12, Sec. 1701q; U. S. Statutes at Large, LXXV, 149 (1962).


Speaking generally, the programs administered by the HEFA fall into the areas of public housing, aids to private housing, and urban rehabilitation. More specifically this involves: (1) the public housing activities of the PHA; (2) mortgage insurance and home improvement and rehabilitation loans under the FHA, the purchase of secondary mortgages under the Federal National Mortgage Association, the new direct loan program of the Community Facilities Administration, and (3) Urban Renewal under the Act of 1949 and as amended.

In order to grasp the fullest implications of the programs for the aged, one should examine each as to its effect on all elements of the population, and then as expressly related to the "senior citizen."

Low-rent public housing has been an integral part of federal housing activities since the 1930's. As defined by statute, "the term 'low-rent housing' means decent, safe, and sanitary dwellings within the financial reach of families of low income and developed and administered to promote serviceability, efficiency, economy, and stability, and embraces all necessary appurtenances thereto." The term "families of low income" is defined as "families who are in the lowest income group and who cannot afford to pay enough to cause private enterprise in their locality or metropolitan area to build an adequate supply of decent, safe, and sanitary dwellings
for their use . . . "13 It is obvious that the framers and
revisors of this statute intended a functional answer to the
problem of housing for the indigent if the nation were willing
to accept it as such. The original form of this title pro-
vided for federally financed and operated public housing
facilities. Subsequent amendments have also included clauses
authorizing capital grants to "assist in achieving and main-
taining the low-rent character of their housing projects."14

Disregarding special provisions, this low-rent program
is the most obvious resort for the indigent aged, where it is
available. In this connection, it should be noted that the
system's actual operation is dependent upon the formation of
some "public housing agency" on other than the federal level.
But, regardless of the disposition of a community to inaugu-
rate such a program, the legality of this type of functioning
authority has been established for many years.15

The federal low-rent housing plan has not totally ignored
the special position of the elderly. In its declaration of
policy the chapter assures "adequate provision for larger

13 U. S. C. A., Title 42, Sec. 1402, Subsec. a, Para. 1;
U. S. C. A., Title 42, Sec. 1402, Subsec. a, Para. 2.

14 U. S. C. A., Title 42, Sec. 1410, Subsec. a.

15 U. S. C. A., Title 42, Sec. 1402, Subsec. a, Para. 1; only
Krause v. Peoria Housing Authority, 19 NE 2d 193 (1939);
Kleiber v. City and County of San Francisco, 117 P 2d 627
(1941); Housing Authority of the City of Dallas v. Higgin-
booth, Tex. 1940, 143 SW 2d 79, 130; A. LR. 1053, certified
questions conformed to 143 SW 2d 95.
families and for families consisting of elderly persons."
More concretely, amendments to date have made these specific
concessions to the aged in public housing: (1) special
assistance from the Federal Authority in providing accommo-
dations for elderly families; (2) equalization of age re-
requirements for admission and occupancy for single persons as
well as families, and (3) "additional payment of $120.00 per
year for each dwelling unit occupied by an elderly family if
necessary to maintain the solvency of the program."16

Of somewhat less utility to the type of person under
consideration, but potentially an aid to portions of the aged
population, is the FHA-sponsored program of mortgage in-
surance. The provisions for general mortgage insurance run
from United States Code Annotated 12: 1709 through United
States Code Annotated 12: 1715. Section 221 of the Housing
Act of 1961 supplements the conventional clauses with a
system of mortgage insurance designed to encourage private
investment in housing for persons of a moderate income

16 U. S. C. A., Title 42, Sec. 1401; U. S. C. A., Title
42, Sec. 1410, Subsec. m; U. S. Code Cong. and Ad. News, 86th
Congress, 1st Session, Senate Report 924, Legislative History
1402; U. S. Code Cong. and Ad. News, 87th Congress, 1st Ses-
sion, Senate Report 281, Legislative History (Washington,
status. It would insure loans made at the market-rate interest level. 17

The same section also provides for a below-market interest rate program for "families of lower-middle income." The Senate committee report describes the latter group as being above the eligibility level for public housing, but unable to qualify for privately financed housing. Both Section 221 and its subsection constitute an effort on the part of Congress to utilize "private enterprise in providing housing in an area of the economy where investment returns have not been overly enticing." 18

As in public housing, the more recent FHA mortgage insurance statutes contain a certain acquiescence to the demands of "senior citizens." As a part of "Title II--Housing of the Elderly" (Housing Act of 1959), there is a new section (231) which sets up a program for the elderly. With the stated purpose of providing an increased supply of rental housing for the aged, this section guarantees insurance for projects financed either by public agencies or by private

17 U. S. C. A., Title 12, Sec. 1715l.

organization, either profit or non-profit in nature. This constitutes a substantial effort to enliven a rather dead market, and provides a corollary to the public housing provisions of the same title.

Early in the 1930's the federal government took an important action in stimulating building activity by actually entering the mortgage market through the establishment of a secondary market facility for home mortgages. The Congressional purpose was described as "supplementary assistance to the secondary market for home mortgages by providing a degree of liquidity for mortgage investments . . ." To be sure, this function is somewhat removed from the actual providing of housing for indigent aging persons, but the broad impact of this intended boost to the market has been considerable and has been multiplied by repeated amendment. This Federal National Mortgage Association operates as a constituent unit of the Housing and Home Finance Agency.

Also administered by the FHA is a new provision of the Housing Act of 1961 which provides for long-term, low-interest rate loans to property owners for home improvement and rehabilitation. FHA loan insurance would also be included in


20U. S. Statutes at Large, XLVIII, Part I, 1252, Title III (1934).
the arrangement. In view of the fact that rehabilitation rather than replacement may prove the feasible approach to adequate housing for the unfortunate, this program has considerable promise. However, there is no special provision for the elderly.

Title II of the Housing Act of 1959 made specific provisions for housing of the elderly. It constituted a comprehensive program, including the aforementioned public housing for both low and middle income groups and improved mortgage insurance. In addition, it assigned to the HHFA a new function which is proving to be of some worth in the housing of "senior citizens": the making of direct loans to non-profit organizations for the building of housing units specifically for the aged. Terms of eligibility were liberalized and available funds increased by the Housing Acts of 1959 and 1961 and the Senior Citizens Housing Act of 1962. This new service is administered under the Community Facilities Administration of the HHFA and is increasingly involved in operations across the nation.


Brief note should be taken of the federal program of Urban Renewal, with its obvious implications for persons of any age group who come within the scope of its activities, where it is accepted. Although involved solely in the purchase and clearing of land here, the federal government has to face the resulting relocation housing problems in other housing programs.

Any examination of the federal resources available for utilization in housing of the indigent aged would be incomplete without consideration of general financial assistance. Admittedly, monetary aids available to elderly people on the federal level have no explicit relationship to their housing needs. As subsequent chapters will reveal, however, there is a very real, implicit relation here.

National monetary assistance programs of more than fleeting interest to this study are two: Old-Age and Survivors Insurance and the Federal-State system of Old Age Assistance. Both are controlled by the Social Security Administration, under the Department of Health, Education and Welfare; OASI by the Bureau of Old-Age and Survivors Insurance, and OAA by the Bureau of Family Services.\(^{24}\)

\(^{23}\) U. S. Statutes at Large, LXIII, Part I, 114, Title I (1949); and as amended U. S. Statutes at Large, LXVIII, Part I, Title III, 630 (1954).

Old Age and Survivors Insurance (commonly known as Social Security) has been an integral part of the Social Security program since the concept was given form in progressive legislation of the 1930's. An official description of program objectives speaks of providing "continuing income for individuals and their families as partial repayment of earnings lost through old-age retirement, permanent and total disability, or death of the family earner..."

As of 1962 the OASI system covered "almost all employment, both civilian and military, in the U. S. and generally employment performed outside the U. S. by an American citizen for an American employer. It also covers earnings derived by self-employed individuals."

Social Security payments were made to 13.6 million persons in 1961, a 1.2 million person increase over 1960. This increase was largely due to amendments of the Social Security Bill of 1961. Under it, widow benefits were increased by 10 per cent (U. S. C. A. 42:402); benefit eligibility age was lowered to sixty-two (U. S. C. A. 42:402); the work requirements for eligibility were lowered (U. S. C. A. 42:414),

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and the maximum monthly benefit payable was increased

There is no doubt that the primary objective of the OASI program is assistance to the elderly. The function of the Federal-State Old Age Assistance system is that by title. Designed as a temporary supplement to the OASI, Old Age Assistance (often called "the pension") has proved to be an aid of the greatest importance to that portion of the population which it serves. One hundred thirty-four out of every 1,000 persons over age sixty-five received OAA payments in 1961, with the program in operation in all states. Payments averaged $72.55 per month in 1962, an increase of $4.65 over the comparable period of the previous year. Still, the regressive nature of Old Age Assistance is revealed by the fact that the number of participants dropped by 59,000 in that same period.28

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Amendments to the Public Welfare title in 1962 increased the availability of federal funds under the state-supervised program of Old Age Assistance and made some allowances for limited employment of participants without loss of benefits. 29

Efforts of the national government to increase the area of its responsibility in the field of housing have been embroiled in some measure of controversy since their inception. From the first, expansion of public housing has been hotly opposed, and Urban Renewal activities have progressed with difficulty. Now that specific legislation for housing of the elderly is being introduced with frequency, opponents of the welfare concept are quite vocal. Reports of the White House Conference on Aging and recent presidential messages call for more rapid federal involvement. Still, it would seem that there is already more legislated assistance for the elderly available than many areas are willing to put to use.

CHAPTER II

THE ROLE OF A STATE GOVERNMENT

As preparation for the momentous White House Conference on Aging of 1961, each state delegation was required to appoint a special committee to conduct a state-wide investigation into the needs of its elderly citizens. On the basis of the information gained, it was expected that each group would arrive in Washington with specific viewpoints and recommendations.

In early 1962, Governor Price Daniel of Texas referred to the concept and function of this committee in establishing a permanent Governor's Committee on Aging. Guided by a steering group composed of members of impressive stature, the 186 member committee includes both lay and professional persons.¹

Within this group's organizational framework, the Subcommittee on Retirement Housing and Nursing Homes should be of most interest to this study. Since its reactivation, the Governor's Committee has published one report, Recommendations of the Governor's Committee on Aging to the 58th Legislature. The Subcommittee's resolutions included the proposal

¹Recommendations of the Governor's Committee on Aging to the 58th Legislature (Austin, Texas, September, 1962), p. 1.
of a seminar on construction, maintenance, and operation of nursing and retirement homes; the suggestion that entrance standards to such homes be uniform; the recommendation that nurses’ training be improved; and the observation that the tax-exempt status of non-profit homes for the aging might be clarified. This subcommittee report was not unanimously approved, as at least one member felt that its efforts were inadequate.

While still linked with the White House Conference, the Governor's Committee published a guide to federal financial aids to housing and three travel reports on European housing for the elderly. This has been the extent of the activity of the Governor's Committee in the area of housing. As of June, 1963, the Committee was in a state of reorganization under the new Governor, John Connally.

Within the executive branch of the state government there exists the office of the Coordinator of Aging Services. This office serves as a liaison between the Governor's Committee and all other governmental agencies or private groups.

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2Ibid., p. 24.

concerned with the aging. In this function it provides what material on aging has been published by the Committee and other limited publications in this area. At one time there existed an Interim Legislative Committee on Aging, now defunct, whose function has presumably been adopted by the Governor's Committee.

State Housing Legislation

With these few exceptions, the activity of the government of the State of Texas in meeting the problems of the housing of the elderly finds its locus in permissive and restrictive legislation. These "enabling statutes" are an essential legal step in the transmission of federal aid to the local level, and provide the state some varying measure of influence over their utilization and administration.

Among the most important of such statutes is the Housing Authorities Law enacted by the Texas legislature on June 8, 1937. In establishing its program of low-rent public housing, the federal government provided for its development and administration by the states and their political subdivisions. The states, as intermediate governing bodies, have the right to authorize such "public housing agencies" by statute.

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4Recommendations of the Governor's Committee on Aging to the 58th Legislature (Austin, 1962), p. 3.

5Vernon's Annotated Civil Statutes, Art. 1269k.

6United States Code Annotated, 42, Sec. 1403.
Article 1269k of *Vernon's Annotated Civil Statutes* encompasses the Housing Authorities Law of the State of Texas. This legislation was clearly a response to the federal program of low-rent housing and involves little more than the legal actions necessary to transmit federal aid to the cities. In Section 2 of the state statute, the necessity for public housing is expressed, and it is established that such would be for "public purposes" and in the "public interest." Section 4 provisionally creates a housing authority in each city of the state, and Section 8 transfers administrative authority to such agencies. Section 12 grants the power of Eminent Domain to each municipality; Section 13 requires that each low-rent housing project must conform to local ordinances, and Section 21 authorizes such agencies to secure and use federal aid. Thus, the Housing Authorities Law comprises a functional bridge between federal purpose and local need.

To insure legal acceptance of such a housing authority within any political unit of a state, the Texas legislature on June 8, 1937, enacted the Housing Co-operation Law. Section 2 of this article maintains that "it is a proper public purpose for any State Public Body to aid any housing authority . . . ," while Section 3 defines "State Public Body" as "any city, town, county, municipal corporation; commission, district, authority, or subdivision or public body of the State." The statute gives authorization in its Section 4 for such a State Public Body to sell property to a Housing
Authority, to utilize or modify its ordinances to that end, 
to do whatever is "necessary or convenient to aid and co-
operate in the planning, undertaking, construction, or op-
eration of such housing projects," and even provides that the 
building regulations and health ordinances of such a politi-
cal unit may not override or supercede those of the Authority.7

The establishment of the federally-sponsored Urban Re-
newal program of 1949 necessitated a new set of state enabling 
statutes. It is interesting to note that while the Housing 
Authorities Law is almost completely a transmissive instru-
ment, the Urban Renewal Law of the State of Texas, enacted 
May 29, 1957, reveals some effort on the part of the legis-
lators to interject their political views and, to some 
extent, to set policy.8

Under the section entitled Findings and Declaration of 
Necessity, it is said to be a matter of "legislative deter-
mination" that Urban Renewal is needed. It is declared the 
intent of the Act that private enterprise be given as large 
a part in the operation of the program as possible, this 
being a stated preference in the original federal enactment.9 
Also, the statute contains specific provision against the use 
of any property acquired under Urban Renewal for public 
housing.10

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7Vernon's Annotated Civil Statutes, Art. 12691.
8Ibid., Art. 12691-3. 9Ibid., Art. 12691-3, Sec. 2.
10Ibid., Art. 12691-3, Sec. 3.
Urban Renewal activities are defined as involving "slum clearance and redevelopment" or "rehabilitation or conservation," either of which concepts must be limited in interpretation to "clearance or rehabilitation measures." The Subsection goes on to enumerate what activities this entails, including: (1) acquisition of land in a slum or blighted area; (2) removal of structures thereon; (3) installation, construction or reconstruction of streets, utilities or playgrounds; (4) disposition of property acquired (including sale, lease, or retention by municipality); (5) encouragement of voluntary programs of repair and rehabilitation, and (6) acquisition of real property in the urban renewal area regardless of condition, if judged essential to the program as a whole. Rehabilitation is specifically defined as "restoration."

Numerous legal steps on the local level are required in order to establish a working urban renewal program. The city council of a municipality must call a referendum as to whether it should adopt the twin resolutions that slum areas exist and that clearance and rehabilitation are needed. Next, the city must devise and adopt an operative program of urban renewal, acceptable to both federal and local officials.

\[11\] Ibid., Art. 12691-3, Sec. 4, Subsections K, W.

\[12\] Ibid., Art. 12691-3, Sec. 5.

\[13\] Ibid., Art. 12691-3, Sec. 6.
This plan may then be approved by the city council if (1) the plan applies to the city as a whole, if (2) the council finds that there is an adequate plan for the relocation of displaced persons, if (3) the plan conforms to general city planning, and if (4) the plan makes maximum provision for the involvement of private enterprise in the program. A subsection of this particular section also specifies that property in good repair may not be acquired under eminent domain if the owner agrees to make his property conform to the general aims of the program.14

The legislators' concern with the role of private enterprise is further emphasized by the inclusion of a separate section entitled Encouragement of Private Enterprise, which directs each municipality to "afford maximum opportunity, consistent with the sound needs of the city as a whole, to the rehabilitation or redevelopment of the urban renewal area by private enterprise."15

Section 10 grants to a city the right to utilize the tool of eminent domain in the condemnation of property within an Urban Renewal project area. However, the statute goes on to deny a city the use of that instrument for condemnation of property for other than public uses without the test that 50 percent of the structures thereon are unfit for rehabilitation.

14Ibid., Art. 12691-3, Sec. 7.
15Ibid., Art. 12691-3, Sec. 8.
Finally, Section 16 of the Urban Renewal Law allows the creation of an Urban Renewal Agency within a municipality, provided the city council conveys to such agency its Urban Renewal powers, and provided that it is approved in a city election.

Of particular importance to the actual utilization of Urban Renewal in Texas are two recent court cases. The first, Davis v. City of Lubbock, established favorable precedents in regard to the constitutionality of the Urban Renewal Act and as to the use of eminent domain thereunder. Action was brought by appellants to enjoin the city of Lubbock and its Urban Renewal Agency from the utilization of eminent domain proceedings and to stop the use of public funds for Urban Renewal. In the course of the case the Texas Supreme Court ruled unconstitutional that section of the Urban Renewal Act which provides for a trial de novo in any action against a city or Urban Renewal Agency. Judge Greenhill, speaking for the court, held that such is "unconstitutional in so far as it provides for a trial anew with respect to whether a certain area was in fact a slum area . . .," saying that it is the rightful function of the city or Agency to make such a judgment.16

In 1961 the case of Martin v. Richter reinforced the favorable reception given Urban Renewal in Texas courts,

stating that "it is clearly apparent that the intention of
the Legislature in enacting the Urban Renewal Law is to be-
stow upon city or urban renewal agency all powers necessary
to carry out and effectuate the purpose of the Act."17

Two additional state statutes have some bearing on
housing for the aged, the State Housing Law of 193318 and a
brief article enacted on September 22, 1932, which authorizes
the incorporation of low-rent housing investment companies.
The State Housing Law establishes a State Board of Housing.19
This board is empowered, in rather vague terms, to decide what
areas "constitute a menace to the health, safety, morals, wel-
fare, and reasonable comfort of the citizens of the state."
Having done so, it may "recommend and approve" areas as pro-
jects for limited dividend housing companies.20 These corpo-
rations then operate under the control of the Board, which may
fix the rentals or purchase prices.21 A final section sets
the maximum dividend rate per year at 6 per cent.22 Article
1524b authorizes the formation of such corporations "wholly

18Vernon's Annotated Civil Statutes, Art. 1528a.
19Ibid., Art. 1528a, Sec. 3.
20Ibid., Art. 1528a, Sec. 7.
21Ibid., Art. 1528a, Sec. 10.
22Ibid., Art. 1528a, Sec. 15.
for the purpose of providing housing for families of low income and/or for reconstructions of slum areas."

The various statutes referred to above constitute in entirety the state legislation which deals with public housing, low-rent private housing or slum removal. They generally represent reactions, sometimes grudgingly, to federal legislation. In only one instance (State Housing Law of 1933) are they original with the state. In no case do they involve the state financially to any degree. Certainly, in no case is there any direct effort on the part of the Texas State government to take legislative action on the housing problems of the aged.

Relevant Financial Legislation

As in the discussion on federal programs, note should be taken of state legislation on financial aid to the elderly.

A recent compilation by the Research and Statistics Office of the United States Social Security Administration shows that, as of late 1962, Texas ranked thirty-fourth in the nation in median income level of aged families and forty-third in the nation in median income level of aged single persons. These are not complementary statistics, and the realities they

substantiate further complicate the housing problems of the elderly in Texas.

The two most obvious financial resources available to the aging from government are Old Age and Survivor's Insurance and Old Age Assistance. The former is administered by the federal government, but Old Age Assistance was intended from its birth in the 1930's to be a joint federal-state project. The state of Texas reacted with the appropriate legislation, the Public Welfare Act of 1937. Section 20 of that act deals with Old Age Assistance, setting the standards of eligibility. The pension is intended, the Act states, for the person who does not have "sufficient income or other resources to provide a reasonable subsistence compatible with health and decency." General terms of eligibility include the attainment of age sixty-five and a residency requirement of five of the last nine years. Payment may be made to patients in private and public institutions.

In 1962, new federal legislation made several changes in the cooperative relationship with the various states. Effective as of September, 1962, federal funds became available to the states in a three-quarters to one-quarter matching

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24Vernon's Annotated Civil Statutes, Art. 695c.

arrangement to help Old Age Assistance recipients stay in their own homes. Beginning June, 1963, the states are to be required to provide a certain number of services to the aged in order to qualify for this grant-in-aid. New provisions allow the states to disregard the first ten dollars of the first fifty dollars earned by a recipient in determining his monthly payments. Also, half of what one earns between ten dollars and fifty dollars may be ignored by the states. At the same time the federal share in Old Age Assistance payments has been raised somewhat, and the maximum payment per month to which the national government may contribute is now seventy dollars.\(^\text{26}\)

To the average person, seventy dollars per month might seem pathetically inadequate. Subsequent chapters should reveal the importance of such a meager income to the type person with whom this study is concerned.

CHAPTER III

WHAT A CITY IS DOING

A conflicting viewpoint on the question of the locus of responsibility for the solution of urban society's pressing problems has been provided by Allen A. Twichell, writer in the field of urban affairs. He says:

The heaviest responsibilities for urban development lie in the official and civic organizations in the localities themselves. However important and desirable federal and state financial aid may be, they cannot substitute for local interest, planning and action. . . . Only a little thought . . . is needed to see that effective redevelopment is found to be a joint project. In a very real sense it is a local community exercise.¹

There has been in Dallas, Texas, in recent years a great deal of discussion of the need for adequate housing for all elements of the population. It seems that the majority of persons or groups who have been vocal on this topic favor, at least in theory, local action such as urged by Twichell. A brief history of the response of the municipality of Dallas to an obvious need will serve to clarify the current position of the city regarding substandard housing. It follows that only within the broader scope of

the housing problems of all Dallas may the particular requirements of Dallas' elderly be adequately defined.

In 1954, then Mayor R. L. Thornton appointed a seven-member Citizen's Housing Rehabilitation Advisory Committee. Concurrently, the City Council authorized a new position on the staff of the City Manager, that of Urban Rehabilitation Co-ordinator. The Committee was assigned the task of "studying the problem of slum and blighted areas in Dallas, . . . and determining the nature of blight and possible solutions." The new Co-ordinator, according to ordinance, was to "co-ordinate all rehabilitation functions and to act as a liaison between the Advisory Committee and the City."²

Subsequently the Advisory Committee chose a project area in which to start an experimental rehabilitation program. The Committee's intention was to discover whether efforts short of total demolition and redevelopment could be effective. The first area chosen was a sixty-acre site off Harry Hines Boulevard called Little Mexico. Begun in 1956, this pilot plan involved an extensive program of city inspection and code enforcement coupled with private rehabilitation efforts. West Mexico, an area which bordered on the original project, was eventually included in code enforcement activities. The entire Little Mexico project,

²Dallas Municipal Notes, Dallas Housing Rehabilitation Program, A Report to the City Council (Dallas, Texas, 1960), p. 1.
including the West Mexico addition, was officially concluded at the end of 1962. Completed efforts saw 146 structures removed and 329 housing units repaired to minimum standards.3

On June 17, 1957, the Mayor’s Advisory Committee was officially renamed the Urban Renewal Committee and late in that year a second rehabilitation project was organized in a tract of 1,500 dwellings in the Oak Cliff section. On the basis of experience gained in Little Mexico, a vigorous program to encourage individual rehabilitation was initiated, with inspection for code enforcement beginning in January, 1959. As of March, 1963, 839 dwellings had been brought to minimum standards and the project was in its last stages.4

In 1958 the Dallas City Council passed a comprehensive housing code entitled Minimum Housing Standards.5 The addition of this vital enforcement tool plus the experience gained in the rehabilitation pilot projects led the City Council, in 1959, to give its blessing to a more ambitious undertaking, a major program of rehabilitation in a section of West Dallas. The project was to be called Dallas West

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5The Revised Code of Civil and Criminal Ordinances of the City of Dallas, Texas, 2 vols. (Dallas, Texas, 1960), Ch. 27.
Revitalization and was to involve an area of over 700 acres, with more than 3,000 houses and around 12,000 inhabitants.⁶

Previous to the actual initiation of this project, the City of Dallas engaged an engineering firm to do a survey of the area and to recommend a proper course of action to be taken there.⁷ This survey was at that time intended as a first step toward qualification under state enabling legislation for participation in a program which would involve the city in redevelopment as well as rehabilitation. The survey was financed under a provision of the Federal Urban Renewal statutes.⁸

In June of 1959, the City Council passed an ordinance which created a seven-member Dallas West Revitalization Commission and changed the title of Dallas Urban Renewal Committee to the Dallas Rehabilitation Committee. The functions assigned these groups were very similar to those of the earlier committees,⁹ but the name change indicates a growing resistance to federal participation. No particular conscious-ness of the separate problems of the aged is observed at this stage.

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⁷West Dallas Urban Area Survey (Chicago, 1959).
⁸Statement by John Sellon, Director, Office of Urban Re-habilitation of the City of Dallas, Dallas, Texas, June 7, 1963.
⁹Dallas Municipal Notes, Dallas Housing Rehabilitation Program, A Report to the City Council (Dallas, March, 1960), p. 1.
When the City Council established the Dallas West Revitalization Commission it also created the position, Director of Dallas West Revitalization. This director was responsible solely for the Dallas West operation, and was not directly related to the existing Urban Rehabilitation Co-ordinator. Subsequently, the original pilot rehabilitation program has been terminated successfully, and the Oak Cliff activities are nearing completion. The Dallas West project, both in size and complexity, has drawn the greatest attention since its inception. Despite the supervision of the Revitalization Commission, the real responsibility for the orientation and philosophy of the program, not to mention its administration, had been in the hands of its Director. In November, 1962, the Director of the Dallas West Revitalization program was named the Director of Urban Rehabilitation for the City of Dallas. Technically, this position is within the office of the City Manager, but in practice, activities under the Director are those of the sort usually assigned to a separate office.

At present, the Director of Urban Rehabilitation is responsible for all rehabilitation activities within the City. The Urban Rehabilitation Co-ordinator, whose duties prior to the 1962 reorganization consisted of co-ordination of the work of the various City Inspectors, is now a sub-ordinate to the Director of Urban Rehabilitation. The staff of the Director, in addition to the Urban Rehabilitation Co-ordinator,
is at present composed of one secretary, two office workers, six city-wide inspectors with one supervisor of inspectors, and four inspectors assigned to the Dallas West project.\(^{10}\)

In 1958, a group working under the name Citizens for Urban Renewal, led a campaign to enlist sufficient public support to force a referendum on the issue of Urban Renewal in Dallas. They pointed out that such a vote is required by State statute before the City Council may legally employ the delegated powers of Eminent Domain. Also, the Committee was careful to insist that the passing of the issue would not necessarily commit the city to a federally financed Urban Renewal program. The group was unable to gain adequate commitment and was disbanded.

In 1961, a touring advisory team of the Build America Better Committee of the National Association of Real Estate Boards recommended that Dallas "take advantage of available federal financial cooperation in Urban Renewal."\(^{11}\) The Dallas Real Estate Board thereafter issued a statement which expressed opposition to the use of federal funds in a program of Urban Renewal.\(^{12}\) As of mid-1963, no referendum has been held on the authorization of the City Council to utilize the powers of Eminent Domain locally. Since the concept of

\(^{10}\) Statement by John Sellon, Dallas, Texas, June 20, 1963.

\(^{11}\) The Dallas Morning News, May 15, 1961.

\(^{12}\) League of Women Voters of Dallas, Urban Renewal (Dallas, Texas, 1962), p. 7.
Urban Renewal hinges on the use of blanket condemnation, no program of Urban Renewal, regardless of how it might be financed, is currently possible in Dallas.

Public housing has existed in Dallas for numerous years. The Dallas Housing Authority is, of course, a product of the United States Housing Act of 1937, created by the State Housing Authorities Law of 1937, and authorized by the City of Dallas in 1938. It is a part of the municipal government. At present, the Authority operates 6,372 apartment units of which the elderly occupy around 10 per cent. Of the twelve different projects under its control, seven were completed before 1945, and none have been built since 1954.13

In March, 1962, Mayor Earle Cabell proposed that the City Council authorize the construction of 3,000 additional units by the Dallas Housing Authority. Of these, 1,500 were to be designated for the elderly. The suggestion immediately incurred the active opposition of the real estate and home-building interests in Dallas.14 Although the Council had the power by state statute to make such an authorization on its own initiative, it chose to submit the issue to referendum. Despite the vigorous support of the mayor, the issue was

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13Dallas Housing Authority, What It Is and How It Operates, the Housing Authority of the City of Dallas, Texas (Dallas, Texas, 1962), p. 1.

defeated by a three to two margin in the November 6, 1962 vote. Thus the Dallas Housing Authority is at present restricted to administrative tasks and the prospect of additional public housing is quite uncertain.

Two Pertinent Non-Governmental Organizations

Considering governmental sources only, the above mentioned functions and agencies on the local level are the only ones which have effect on the housing of the aged, and, even then, as a part of a larger program. There are two non-governmental organizations within the city which have, in the course of their activities, some relation to the elderly person's housing problems.

The first is the Dallas Council of Social Agencies which serves as a coordinating unit for the various county-wide public, private, and philanthropic groups concerned with public welfare. Within the Dallas Council is the Panel on Aging which recently produced a report on what it entitles "the seven most urgent needs of Dallas County aged," and whose members voted to "work toward putting the recommendations into effect." Housing for the indigent aged was first on the list.16


This report was transmitted to the second organization under consideration, the Dallas Citizens Commission for Action on Aging. This is a group of some 100 members from throughout the county. An outgrowth of the Dallas delegation's participation in the White House Conference on Aging of 1961, the Commission on Aging commits itself to "action" on aging. A subcommittee on housing was re-organized after the election for mayor in the spring of 1963, and as of mid-June had not met. The Commission for Action on Aging printed a booklet in November, 1962, a directory of the various social and governmental services available to the elderly. It includes the address of the Dallas Housing Authority and lists all public, nonprofit homes for the aged within Dallas.

Non-Governmental Housing Facilities

Any complete research into the housing resources available to the elderly on the local level should include a consideration of non-governmental facilities, whether profit-motivated or not, and whether or not specifically for the aged. In a study such as this which is concerned with the role of government in providing resources, there is still in many

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18Dallas Citizens Commission for Action on Aging, Directory of Community Services for Aging in Dallas County (Dallas, Texas, 1962), pp. 1-3.
cases a legitimate concern with the type of facilities mentioned. If, as is often true, an agency of government provides loans or insurance for construction, contributes to the operation of such facility, or in some way affects its administration, the relationship of government to the existence and/or continuance of the project is obvious.

There are operating within the City of Dallas several homes for the aged sponsored by various religious denominations. Without exception, these institutions are nonprofit in nature. Also without exception, provision is made for the admittance of a number of residents who would be able to pay little or nothing at all. The number of indigent residents these institutions would admit, or have already admitted, does vary, but is always limited. Often there are special conditions of admittance for these individuals.

Presbyterian Village, currently under construction, is being financed by private funds insured by the FHA's Section 231 Housing for the Elderly program. The lowest anticipated monthly charge is sixty dollars per month. This is the only project in Dallas which currently has a commitment from the Federal National Mortgage Association for purchase of the mortgage as insured by the FHA 231 plan. This commitment

19 Statement by Jim Luker, Administrator, Presbyterian Village, Dallas, Texas, June 20, 1963.

has been made under the FNMA's Special Assistance Program entitled Elderly Person's Housing Mortgages.21

Blanton Gardens, a Methodist operation, was also constructed with federally insured funds under the Community Facilities Administration program. Its rates begin at seventy dollars for a single person.22

In addition to these are four other church-sponsored homes for the aged whose construction was not federally aided. Their rates are as high or higher than those mentioned above, this excepting a Catholic institution (St. Joseph's Hostel), which has no set rates.23

At the present, there exist in Dallas no apartment housing projects of a nonprofit or limited-profit nature specifically for the elderly. There are a number of apartment housing projects, all in the construction stage, which will operate on a nonprofit or limited-dividend basis. However, none of these will make special provision for the older person. Two private developers have obtained a loan insured by the FHA under its below-market rate Section 221 program, and will build 100 apartment units in East Dallas. The


22 Statement by Howard W. Washburn, Administrator, Blanton Gardens, Dallas, Texas, June 20, 1963.

23 Mary Trew Home for the Aged, $145.00; Dallas Home for the Jewish Aged, $300.00; Fowler Homes (Christian), $155.00.
limited-dividend corporation will charge a rent of eighty dollars per month.\(^{24}\) Two notable apartment projects for Negroes are also being financed under Section 221. One, in the vicinity of Highland Hills, will be co-sponsored by a church and a private builder and will be a nonprofit venture.\(^{25}\) The other, originated and sponsored by the St. Paul Methodist Church of West Dallas, will include 172 units with a base rental of sixty-four dollars per month.\(^{26}\)

Although a few local privately-operated, profit-motivated facilities for the elderly have utilized FHA backing, their rates automatically remove them from consideration as a housing resource for the indigent aged. Examples are the Ambassador Hotel, with minimum rates of $86.50 per month (American plan); the Fairmont apartments, $300.00 per month, and the Senior Circle Living plan, where "in many cases, an older person can live in a Senior Circle apartment community for less money than it costs to keep up a private home."\(^{27}\) Other than the Fairmont, the Autumn Leaves and Stevens Plaza have used FHA-insured funds in their construction.\(^{28}\)

\(^{24}\) Statement by M. B. Barnett, Deputy Director, Regional Office, FHA, Dallas, Texas, June 18, 1963.

\(^{25}\) Ibid.

\(^{26}\) Statement by I. B. Loud, Pastor, St. Paul Methodist Church, Dallas, Texas, June 27, 1963.

\(^{27}\) The Senior Circle Living Plan, Senior Circle Corporation of America (Dallas, Texas, 1962), p. 14.

It should be noted that nursing homes serve as a major source of housing for the elderly. In view of the fact that their function is primarily medical, however, their contribution will simply be acknowledged.
CHAPTER IV

A STATISTICAL PICTURE OF HOUSING AND OF DALLAS' AGED

"Poverty is relative. The poorest of our poor might feel well off in other parts of a world in which two-thirds of the inhabitants have incomes of less than $200.00 a year."¹ This excerpt from an Associated Press article on "Poverty, Who and Why?" adequately states a terminological dilemma of this study. But the question is actually deeper than one of simple definition. What is an indigent aged person? A problem in statistics becomes a problem of social responsibility, of community conscience, even of morality, if one tries to see behind the statistics. The particular situation of the aging, their loss of physical vigor, their reduced or disappeared earning powers, the necessity of re-orientation to a world which is leaving them behind, these realities multiply the hazards of poverty if one is growing old.

In 1960, 22.2 million persons of age sixty or older lived in the United States. The 1959 median money income of the group was $1,400.00. The comparable figure for all persons above age fourteen was nearly twice as great.² Who

¹Dallas Times Herald, June 24, 1963.

could say with assurance that a particular sum of money would enable one to avoid poverty? It could be argued that the elderly actually have less physical demands. Varying living conditions, personal standards, resources other than monetary, all cloud the issue. Of course, no other human need, short of food, is more important to the aging person than shelter.

It would seem legitimate to beg the question of what constitutes indigence by saying that, for the purposes of this study, a poor, old person is one who is unable to afford adequate housing. This accepted, the task at hand is one of discovering the situation of the indigent aged in Dallas, Texas, and determining what resources offer them genuine hope for the future, at least where housing is concerned.

Statistics on the Dallas Aged

Volume Seven of the 1960 Census of Housing is entitled *Housing of Senior Citizens*. Although this survey was originally published only for each state and the largest metropolitan area therein, information on certain other cities is available on special order. The photostated copies of such statistics for the City of Dallas are invaluable in a study of housing of the indigent aged. Of some importance is the volume *U. S. Censuses of Population and Housing: 1960, Census Tracts*, Final Report PHC (1) -34, which deals with the 223 census tracts in Dallas County. Also helpful is the *Dallas Population Handbook: 1960*, which comprises a more functional
compilation of the material available in the Census Tracts on Dallas.

In 1960 there were 71,208 persons in Dallas of age sixty or older. There were 47,436 of age sixty-five and above. The fact that separate figures for these ages are quoted introduces an additional statistical problem. The Housing of Senior Citizens document has all its figures compiled from the base age of sixty. Whether it is more the result of scientific inquiry or habit, the traditional qualifying mark for old age has been sixty-five. The Census Tracts and the Dallas Population Handbook: 1960 employ the more customary figure. Therefore, in using these statistics it becomes an additional task to accommodate the varying base ages as much as possible.

Of the 71,208 persons of age sixty or older living in Dallas in 1960, 48,646 lived in homes owned by themselves or by their families. The number who lived in homes which they were renting was 19,739. Out of the total number, 12,009 persons over age sixty lived alone. Of this group, slightly over half owned their own home.

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3U. S. Bureau of the Census, U. S. Census of Housing, 1960, Housing of Senior Citizens, Dallas, Texas (Washington, 1962), Table One. (Hereinafter referred to as Housing of Senior Citizens, Dallas.)


5Housing of Senior Citizens, Dallas, Table One.
More germane to the study are the statistics dealing with income. Of the 50,978 housing units occupied by families with elderly persons, 9,151 units contained families with incomes of less than $1,000.00 per year. Notably, there were 13,146 units where the income was less than $1,500.00, and 16,655 where the income was less than $2,000.00. Approximately one third of the total units occupied by families with aged members were those where the income was less than $2,000.00 per year. Further broken down, the figures show that the total number of two-person-or-more families with less than $1,000.00 per year income was 3,434, and where less than $2,000.00, 8,486. The total number of one-person households which average less than $1,000.00 per year was 5,717, and where less than $2,000.00, 8,189. Almost one quarter of the two-person-or-more aged families had an income of less than $2,000.00 per year, and more than two thirds of the one-person households averaged less than $2,000.00. Finally, the median income for all household heads of age sixty or over in 1959 was $2,000.00 exactly.6

For the purposes of this study, the figures corollary to those on income are the statistics concerning the actual housing situation of the aging in Dallas. In 1960 there were 68,385 persons of age sixty or over residing in 50,978 housing

6Ibid., Tables Three and Four.
units. Of this total number of units, 35,107 were owner-occupied, and accordingly, 15,871 units were rented. 7

Of the total number of occupied units, 29,068, or well over half, were built before 1939. Of this group, approximately one third were occupied in 1939 or earlier by the same families resident in 1960. Only 10,838 units (roughly one fourth) which were inhabited by elderly families were built since 1950. Where the occupant owned the structure, one fourth of the aged families had resided there at least since 1939. For renter-occupied units, a comparable length of occupancy applied in only one of fifteen families. 8

Finally, in 1960 there were in Dallas 1,213 housing units occupied by families with members over age sixty for which no rent was paid at all. For those some 18,000 elderly persons who did pay rent in 1960, the median gross rate was sixty-six dollars per month. 9

What the Figures Reveal About Housing

It is trite to say that an accurate interpretation of figures is difficult. The problem seems to be particularly real when statistics deal with the housing of the elderly. A person casually familiar with the problems of the aged would doubtless expect that older people would occupy more substandard

7Ibid., Tables Two and Three.
8Ibid., Table Nine.
9Ibid., Table Six.
housing than a comparable portion of the general population, that the elderly would live in more crowded conditions than younger families, and that they would be largely found in ghettos within the city. None of these seemingly logical assumptions hold true in Dallas.

Census figures reveal that in 1960 17 per cent of the housing units within the City of Dallas were classified as substandard.¹⁰ At the same time, elderly persons in Dallas lived in homes of which only 7.5 per cent were listed as substandard.¹¹ Mediating factors should be considered, however. First, the total number of substandard units occupied by the aged is included within the larger figure. One should also consider that many elderly persons shared homes with their children, or were in homes for the aged, or under nursing care. If the statistics for Dallas are at all comparable to the national average, this would be double proof that the City's older citizens occupy less substandard housing proportionately than the rest of the population.

In 1960, persons over age sixty composed 10.4 per cent of the population of Dallas, while they were found to at

¹⁰Department of Sociology, Southern Methodist University, Dallas Population Handbook: 1960 (Dallas, Texas, 1962), p. 36. (Hereinafter referred to as Dallas Population Handbook.)

¹¹Dallas Housing Authority, Housing Data Relating to Families, City of Dallas, Including Data from the U. S. Census of the City (Dallas, Texas, 1962), p. 3; Housing of Senior Citizens, Dallas, Table Three.
least share in the tenancy of 22 per cent of the housing units within the City.\textsuperscript{12} Once again this disproportion can be partially explained by remembering those elderly persons who were members of younger households, that most aged families are composed of husband and wife only, and that the aging comprise almost half of the single-person households in the nation.\textsuperscript{13} It is true that, all elements taken into consideration, the aged of Dallas do not have a problem of over-crowding. This at least applies to those not in institutional housing.

On the assumption that the aged population of Dallas would tend to settle in particularly undesirable parts of the City because of their inferior economic position, it was anticipated that a major resource of this study would be the \textit{Census Tracts} reports of the United States Census. If the elderly were indeed isolated in this fashion, it would not be a difficult matter to make a number of rather precise observations. It has proven one of the more surprising discoveries of this research that there is no noticeable pattern of residential location of elderly persons within the City of Dallas. The \textit{Dallas Population Handbook} contains a special compilation showing the concentration within the City of select age groups.

\textsuperscript{12}\textit{Dallas Population Handbook}, pp. 13, 36; \textit{Housing of Senior Citizens}, Dallas, Tables One and Three.

\textsuperscript{13}\textit{Housing of Senior Citizens}, p. xiii.
The twenty-one census tracts with the largest number of persons of age sixty-five and over are included. These tracts range in percentage of population over age sixty-five from 15.4 per cent to 21.5 per cent. Thus, the number of elderly persons in any census tract was never as high as one quarter of the total. Census Tract Ten, with the largest number of the aged, boasts of a median income near the average and has a relatively low amount of substandard housing. More than half of these tracts have a median income higher than the average; four have a median income of more than $11,000.00 per year, and two of more than $14,000.00. There are tracts among this number which rank rather low in median income, but taken as a whole, the census tracts which contain the largest number of the elderly do not show evidence of rating below the average in any respect. It is important to note that in those areas of Dallas known for poor living conditions, the number of the aged runs quite low. In the census tract which includes the total area of the Dallas West Revitalization project the percentage of persons over age sixty-five is only 4.7. Neither is there any observable variance from the norm in the twenty-one tracts with regard to the median value of owner-occupied units, or of substandard units.

In the face of the above, it should not be suggested that the lot of the aged in Dallas is not as trying as in other parts of the nation. Rather, the hope of finding the elderly subject in an isolated, laboratory situation should be abandoned for the broader statistics available. It has been pointed out that many of the standard measurements of poverty do not apply in the case of the senior citizen. There is one set of figures which does provide some insight into the housing problems of the indigent aged: the statistics on income.

The median family income in Dallas in 1959 was $5,976.00. The estimated median income of a two-person aged family in 1959 was $2,800.00, less than half the over-all average.\(^8\) It should be stressed that this was the median figure, not the low one. In the same tabulation it was found that the number of elderly families with a total income of less than $1,000.00 was 9,151.\(^9\) A common, if unsacrosanct, estimate of the minimum income necessary for a family to maintain economic equilibrium is $4,000.00, but one third of the elderly families in Dallas have an income of less than half that amount.\(^{10}\)

\(^{18}\)Ibid., p. 31; Housing of Senior Citizens, Dallas, Table Four.

\(^{19}\)Ibid., Table Three.

\(^{20}\)Dallas Times Herald, June 24, 1963; Housing of Senior Citizens, Dallas, Table Three.
The real core of the housing problem of the elderly is not the matter of income alone, but of the cost of housing-income relationship. Here the importance of home ownership as opposed to renting becomes quite clear. Statistics concerning the value and condition of homes owned by the aging are not as easily available as the figures on rented units. It is established that well over twice as many older persons owned homes as rented them in Dallas in 1960.\textsuperscript{21} If the local situation followed the national trend, those aged persons who owned their homes occupied housing of considerably higher quality than those who rented. As the median value of all homes owned in the United States is very close to that of the Dallas figure, it might be assumed that the value of housing owned by the elderly would correspond. If this were the case, it would be true that the value of such housing would be somewhat lower than the median for the rest of the City.\textsuperscript{22} Local statistics regarding the length of tenancy show that the older person tends to have occupied his current place of residence for a longer period of time than the general average.\textsuperscript{23} This, in correlation with the fact of the preponderance of owner-occupied units over rented ones, and

\textsuperscript{21}Ibid.

\textsuperscript{22}Housing of Senior Citizens, p. xiv; Dallas Population Handbook, p. 36.

\textsuperscript{23}Housing of Senior Citizens, Dallas, Table Nine; Dallas Population Handbook, p. 36.
with the low ratio of substandard dwellings suggests that a large number of the Dallas aged live in homes of adequate condition which they have owned for many years.

If adequate rental housing were available to the elderly person at a reduced cost, his inferior economic position would not be so trying. Such an advantage does not exist in Dallas. Even though older persons rented eighty-two housing units at rates lower than twenty dollars per month in 1960, this was less than 30 per cent of the total number rented at that price. At every other comparable point of calculation there seems to be no differentiation between the amount paid by the elderly for rental housing and that paid by the population as a whole.24

It is interesting to note that the median gross rent paid by the aged individual in Dallas in 1960 was sixty-six dollars, while that for the city as a whole was sixty-two dollars.25

Even more telling than the amount of rental paid is the ratio of rent to total income. Here the figures reveal the plight of the elderly renter more clearly. A survey of units rented by one and two-person elderly households shows that out of 3,845 such households with an annual income of less

24Housing of Senior Citizens, Dallas, Table Six; Census Tracts, p. 172.

25Housing of Senior Citizens, Dallas, Table Six; Dallas Population Handbook, p. 36.
than $1,000.00, 2,410, or about two thirds of the renters, paid more than one third of their income for housing. This figure becomes more significant when it is pointed out that percentages for 686 of the 3,845 households could not be calculated. Out of 5,271 one or two-person households with an income of less than $2,000.00 per year, 4,242, or around four fifths paid more than one third of their income for lodging. Taking into account the 831 households for which figures were not available, the results would be even more one-sided. 26

Conclusions

Despite the rather grim picture drawn of the income status of the Dallas aged, and despite the disturbing figures on the income-rent ratio these citizens are saddled with, the fact remains that they cannot be proven to occupy a larger amount of substandard housing than an equivalent percentage of the population as a whole.

It might be argued that different standards should apply to the elderly. There is no doubt that many of the aging in Dallas reside in housing that is, if not substandard by conventional terms, entirely inadequate for the demands of advancing age. A major theme in contemporary architectural theory is the concept of design for the aging.

26 Housing of Senior Citizens, Dallas, Table Ten.
European countries have experimented in this area for years, and progressive planning in our country today should not overlook this aspect. Still, as this study is not concerned with the ideal or even the average, but often with conditions bordering on subsistence alone, it seems that what the U. S. Census terms adequate would have to be called adequate.

The question of home ownership versus rental status is very significant in this research. As previously noted, housing facilities owned by their occupants tend to be of higher quality. This is a principle well established in the literature of housing research. It has been the experience of the Dallas rehabilitation leaders that this is true. The fact of the preponderance of home-owning aged in Dallas must be a major reason for the relatively low percentage of substandard housing occupied by the elderly.

Census figures show that only 7.5 per cent of the housing of senior citizens in Dallas is classifiable as substandard.27 This is not to ignore the fact that one third of the aged families of the city must exist on less than $2,000.00 a year. How they could possibly manage to live under "normal" conditions can only be explained by the high percentage of longtime home owners and the incredibly large proportion of their

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27 Dallas Housing Authority, Housing Data Relating to Families, City of Dallas, Including Data from the U. S. Census of the City (Dallas, Texas, 1962), p. 3; Housing of Senior Citizens, Dallas, Table Three.
income spent on rent by so many of the rest. It appears that the large majority of the elderly in Dallas do have minimal housing if little else. Thus, if the virtually insoluble problem of defining indigence is skirted in this study by speaking of the indigent aged as those incapable of affording adequate living quarters, it is with this 7.5 per cent that the study must be concerned.
CHAPTER V

HOUSING RESOURCES AVAILABLE TO THE DALLAS AGED

Preceding chapters have examined in detail the various housing resources made available by government on the national, state and local levels. Statistical information has been introduced to clarify the status of the aged of Dallas as related to housing. It remains to test the utility of these resources when measured against the limitations imposed by "life as it is" for several thousand human beings.

Federal Housing Legislation

The nature of the nationally sponsored public, low-rent housing program is such that it comes into action only at the local level. Construction and even partial maintenance costs are contributed by the national government. State statutory authorization is necessary for the functioning Authority to come into existence. Still, the Dallas Housing Authority and every one like it in the nation is an entity originating in the locality and responsive to local political orientation. In view of this reality, a discussion of the aid made available through the Dallas Housing Authority will be reserved to the section on local effort.

Of the various offices within the Housing and Home Finance Agency, the Federal Housing Administration and its
activities are doubtless the most familiar to the American public. Because of its long-established programs of insurance for the financing of single, private dwellings, the FHA is one of those federal operations with which the public has had closest dealings. However, none of the standard home construction provisions are at all applicable to the housing needs of the indigent aged.¹ Since the actual financing comes from conventional sources, the rate of interest, the amount of periodic repayments, and the term of repayment would automatically put home construction far beyond the reach of the subjects of this study.

Section 221 of the statutes pertaining to FHA activities provides for insurance to encourage private investment in housing for families in the middle income group, and is thus automatically disqualified here.² Its subsection, Section 221 (d) (3), is a below-market interest rate program intended to have the same effect on investment in housing for the so-called "lower-middle income" group.³ The FHA has approved the use of this subsection for a special project in the Dallas West Revitalization area, but this will be available only on a "limited and restricted basis."⁴ Even so, if the statutory

¹U. S. C. A., Title 12, Secs. 1709-1715.
²Ibid., Sec. 1715l. ³Ibid., Subsec. d, Para. 3.
⁴Statement by John Sellon, Director, Office of Urban Rehabilitation of the City of Dallas, Dallas, Texas, personal interview, June 7, 1963.
intent is carried out, the rates charged for such facilities would be beyond the means of the indigent. Special pains were taken during committee hearings on the bill of which this section is a part to make it clear that neither the 221 market-rate interest program nor the 221 (d) (3) below market-rate version could be in any sense a substitute for low-rent public housing. The rates to be charged occupants by those projects which have qualified locally under the subsection are proof in themselves of this point.

In 1959 the special "Title II--Housing of the Elderly" portion of the housing act of that year inaugurated the progressive Section 231 plan which guarantees insurance on housing projects intended specifically for the elderly. In spite of the considerable activity engendered by the new program, it also seems to offer little hope for the indigent aged of Dallas. In every instance in which the benefits of this section are being employed locally, the rates in effect or anticipated are prohibitive from the viewpoint of the 7.5 per cent aged who occupy substandard housing. The only non-profit facility insured locally under 221 (d) (3), Presbyterian

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6Statement by M. B. Barnett, Deputy Director, Regional Office, FHA, Dallas, Texas, personal interview, June 18, 1963; also statement by I. B. Loud, Pastor, St. Paul Methodist Church, Dallas, Texas, personal interview, June 27, 1963.

7U. S. C. A., Title 12, Sec. 1715v.
Village, will charge a base rental of sixty dollars per month per person, and then can admit only a few at that price.  

In a city such as Dallas which has chosen to attack the problem of urban blight from the restorative as opposed to the extirpative approach, federal programs emphasizing rehabilitation should be given great consideration. In the administration of Urban Rehabilitation operations in Dallas, the Director and his staff have endeavored to utilize to the fullest extent the conventional FHA Title I Modernization Loans. This plan, a part of FHA's home improvement program which had its origin in the depths of the depression, offers governmental loan insurance for private home repair. Having gained public acceptance in the intervening years, Title I is a general plan which gives no special recognition to the limited capabilities of the indigent or aged. Dating from the start of its operations in 1959, the Dallas West Revitalization project had been able as of May, 1963 to encourage its families to apply for Title I loans through local lending institutions. Forty-seven applications were approved, while fifty-seven were rejected. A rather small number of the forty-seven applications approved were made by elderly families.

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8 Statement by Jim Luker, Administrator, Presbyterian Village, Dallas, Texas, personal interview, June 20, 1963.


Amendments to the National Housing Act in 1961 enabled the FHA to inaugurate a new home improvement program.\textsuperscript{11} The statute provides for two versions, both designed with the basic purpose of making funds for private rehabilitation more readily available than in the past. One (Section 220h) insures financing only for homeowners within an urban renewal area, while the other (Section 203k) is not so restricted. Section 220h is inapplicable in Dallas, for its use is contingent upon housing and Home Finance Agency approval of a local urban renewal program which Dallas does not have.\textsuperscript{12} Section 203k is available to individuals in Dallas.

In a recently completed master's thesis on "A Banker's Role in Urban Renewal," a local banking executive examines in detail the potential of these federal programs in aiding urban rehabilitation in Dallas. He points out that the average loan made under Title I for improvements by one bank in the City was $595.00, while the \textit{West Dallas Urban Area Survey} states that an expenditure of at least $2,400.00 would be necessary to return the average property in the project to qualification under the Minimum Housing Standards law.\textsuperscript{13}

\begin{itemize}
  \item \textsuperscript{11}U. S. C. A., Title 12, Sec. 1715k.
  \item \textsuperscript{12}Statement by John Sellon, June 20, 1963.
\end{itemize}
Under Title I the maximum term of repayment is five years. The banker goes on to point out that with a minimum necessary loan of $2,400.00, the payments within a five year term are too great for the average inhabitant of Dallas West to manage. This should apply doubly for an aged person of limited means. The local financier's thesis also maintains that a major reason for the large number of rejections of Title I loan applications from Dallas West is the unwillingness of lending institutions to apply a separate set of qualifying standards in considering the application. Persons of the sort under consideration in this study would find it difficult to qualify for a conventional loan of any kind.

As for the Section 203k home improvement loan insurance made available since 1961, its potentiality lies untested in the Dallas area. The primary feature of Title I loans that puts them beyond the reach of those on the lower end of the economic scale is the short term of repayment. Section 203k was designed to avoid that impasse by providing insurance for loans with terms up to twenty years. This major aspect of the plan is also apparently its failing. The banks are simply not willing to make loans under Section 203k. Miles Coles, eminent authority on housing, says that the motivation in housing investment is entirely speculative; a rapid return

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15 Ibid., p. 115.
is considered essential by the investor.\textsuperscript{16} If such is assumed to be true of a bank's lending policy also, this is likely the explanation of the fact that, as of the beginning of 1962, no funds were available in Dallas for such loans. By mid-1963 little if any interest had been evidenced by the lending institutions.\textsuperscript{17} It is obvious that a 6 per cent interest rate on a twenty year term is not popular with Dallas bankers. Thus, as of the present, federal assistance in the field of rehabilitation is of little effect in Dallas.

It is possible that even the poorer elderly could take advantage of such loan funds if they were available. If \$2,400.00 is the minimum amount required to meet minimum housing standards, the monthly payment on a loan with a term of twenty years would be approximately eighteen dollars. This would be quite a demand on the type person under consideration, but perhaps one that could be met. However, it should be remembered that few elderly families in the Dallas West area have qualified for a Title I loan. An official of the Dallas Regional Office of the FHA has stated that the indigent aged could not qualify for a 203(k) loan if it were available.\textsuperscript{18} Moreover, most of the elderly occupying substandard homes are renters.

\textsuperscript{16}Miles L. Colean, "Realities of Today's Real Estate Investment," \textit{Architectural Forum} (April, 1955), p. 125.


\textsuperscript{18}Statement by M. B. Barnett, June 18, 1963.
An additional federal plan which has an effect on housing for the aged is the direct loan program administered by the Community Facilities Administration of the Housing and Home Finance Agency as authorized by the Housing Act of 1959 and its amendments in 1961 and 1962.\textsuperscript{19} As noted in Chapter I, this program has, since its inception, become extremely popular around the nation. Its basic purpose is to encourage non-profit, public or private corporations to provide housing specifically for the aged. This is the only federal program other than public housing which pays a direct subsidy to a facility for housing of the elderly.

This study has discovered only one nonprofit operation constructed under CFA auspices within Dallas, the Blanton Gardens, operated by the Methodist Church. The rates it charges start at seventy dollars for a single person, and its facilities are naturally quite limited.\textsuperscript{20} A review of applications for CFA loans over the last year reveals that proposed rates ranged from a minimum of sixty dollars per month per person to a maximum of $190.00 per month with an average around $100.00.\textsuperscript{21} It seems obvious that the direct

\textsuperscript{19}U. S. C. A., Title 12, Sec. 1701q.

\textsuperscript{20}Statement by Howard W. Washborn, Administrator, Blanton Gardens, Dallas, Texas, personal interview, June 20, 1963.

loan program of the Community Facilities Administration offers little at the moment to the indigent aged of Dallas.

The passage of time should make the Old Age and Survivor's Insurance program of the federal government a resource of great importance to the elderly. The large number of old persons on the roll of Old Age Assistance in Dallas are witness to the fact that this is not yet true. Receipt of average Social Security payments is an almost automatic escape from substandard housing, judging by the frugal habits of the senior citizens of Dallas. This is not to say that a couple or an individual whose resources consisted solely of OASDI payments would maintain a really adequate level of income, however. According to Clark Tibbits, leader in the field of gerontology, the average older person would have to receive the maximum OASDI benefit to maintain himself properly. In fact, very few recipients of OASDI payments do get the current maximum allowables.\textsuperscript{22} Social Security as a major resource for old age still waits in the future.

The State and Old Age Assistance

The one way in which the State of Texas makes a general financial commitment to its aged is through the Old Age Assistance program. While the national government is prepared in some circumstances to contribute as much as fifty or sixty

per cent of the cost of the plan, it is administered by the state.\textsuperscript{23}

In mid-1963 there were 16,184 Old Age Assistance recipients in Dallas County.\textsuperscript{24} Somewhere around 20 per cent of the aged population of the City of Dallas received OAA payments. Public Welfare amendments in 1962 increased the national government's share in payments to the point that the maximum total available in Texas is now seventy dollars per individual, or eighty-five dollars including medical vendor payments.\textsuperscript{25}

Old Age Assistance, commonly called the "pension," may be viewed either as salvation or a curse. At its very best it is a miserable pittance, but it also is all that many old persons have. In a peculiar sense it may work to keep many of the elderly of Dallas out of substandard housing. In view of the large percentage of the aged who own their homes, it is quite possible that Old Age Assistance allotments enable many of them to maintain adequate housing, if little else.\textsuperscript{1}

For a family or individual who rents, however, "the pension"


\textsuperscript{24}Statement by William D. Morgan, Clerical Supervisor, County Office of State Department of Public Welfare, personal interview, July 9, 1963.

is scant consolation. For those who rent and who have no other income, it is little more than an evidence of their misfortune. Old Age Assistance is definitely not a resource for better housing.

**Municipal Action**

If there is no solution to the problem of substandard housing in Dallas, the nearest thing to a solution is the activity of the Dallas Office of Urban Rehabilitation. As defined by its Director, the current goals of Urban Rehabilitation in Dallas are enforcement of minimum standards, demolition of structures which are not rehabilitated, and education of the citizenry. Minimum standards obviously must be enforced, but they must be enforced with understanding. Dallas' slum problems will not be solved by "enforcing the laws" as many leading citizens demand.

The procedure of code enforcement basically follows this sequence: inspection, orders to achieve conformity, reminders, warnings, and eventually trial and/or condemnation. Administrative policy states that in no instance is a suit of vacation to be filed against a home-owner. This excuses many of the aged who own their own homes regardless of what

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26 Statement by John Seldon, Director, Office of Urban Rehabilitation of the City of Dallas, Dallas, Texas, personal interview, June 11, 1963.
such "homes" amount to. Suits for vacation or demolition are brought only against absentee owners. If such property is occupied by an old person, the worst that can happen is that he or she must move.  

Legal action is virtually never taken against an elderly home-owner by the Office of Urban Rehabilitation. When inspection reveals substandard housing occupied by persons who are obviously unable to take appropriate action, allowances are made. A recent survey in the Dallas West project revealed that, out of eighty-nine hardship cases, forty were elderly families. Rehabilitation cannot move very rapidly here. Actually, compliance with inspectors orders by the elderly is average to above average. Those who can conform usually do.

Too often, Urban Rehabilitation passes the aged by. It has yet to even touch the majority. Where such programs are actually in progress within the city they serve to spur many older persons into action if they are financially able. For the 7.5 per cent who continue to live in substandard housing in Dallas, the benefits of Urban Rehabilitation must largely come through its educative phase. For someone in declining years this is not too promising.

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27 Ibid., June 20, 1963.

The next obvious resource available to the elderly is the Dallas Housing Authority. As noted previously, the Authority operates 6,372 apartment dwelling units. No facilities have been built since 1954 and none are likely in the near future. As of March 26, 1963, 73\% of the units were occupied by persons over age sixty-two. The average income of these elderly families was $1,263.00 annually; the average rent paid by them was $23.54 per month. All units suitable for the elderly were occupied in March, 1963, as they always are. The waiting list for entrance, always high, is especially high in the case of the elderly. Applications in the thousands made by the aged are currently held by the Authority.\(^{29}\)

The national government has included in its public housing legislation the requirement that "adequate provision" be made for elderly persons in public housing, and in recent amendments has provided for special payments to the Authorities for all units occupied by senior citizens. The Dallas Housing Authority gives unofficial preference in its one-bedroom units to older persons, but all such facilities are constantly full.\(^{30}\)

\(^{29}\)Statement by Joe C. Lair, Assistant Executive Director, Dallas Housing Authority, Dallas, Texas, personal interview, June 21, 1963.

\(^{30}\)Ibid.
Low-rent public housing is the most obvious answer, if not the ideal one, to the quandary of the indigent aged. Its minimum rates of twenty dollars per month per unit would seem to be within the grasp of virtually anyone. The aged of Dallas have apparently recognized the Authority as a source of help. This help at present is extended to its fullest authorized reach and falls far short of meeting the demand.

For those older persons in particularly desperate straits, the same aid is available to them at the County Welfare Office as for any other person. The Office makes no specific provision for the elderly. It may supplement the income of an older family temporarily. In a few dire cases (about fifteen at the present), it may endeavor to support an aging household.31 Maximum welfare funds available would not provide assistance in finding adequate dwelling, except in public housing.

Private Facilities

A review of the resources available in private profit or nonprofit housing for the aged is hardly more encouraging. Those homes operated by religious denominations demand, with few exceptions, a much higher rate for tenancy than an

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31 Statement by Glynne R. Coker, Director, Dallas County Department of Public Welfare, Dallas, Texas, personal interview, June 21, 1963.
indigent person could pay. It is true that any person who receives Old Age Assistance might find admission to a few of them. But these persons would be few, and the facilities are small enough as it is. The Handbook of Social Gerontology observes that institutions which accept persons on promise of pension or direct contractual contribution generally reflect such limited income with equally limited service.32

None of the nonprofit or low-dividend housing projects under construction or in operation in Dallas are specifically for the aged. The same limitations of rate and accessibility apply as with the denominational facilities. The privately-operated, profit-seeking establishments disqualify themselves in the act of seeking profit.

The alternatives in housing for the aged person of Dallas are basically four: keep the home he owns if he is able, find private or institutional housing if possible, seek public low-rent housing, or rent somewhere. If the individual is unable to take advantage of the first three alternatives, he will always be able to find some type of rental housing. Those persons who are the primary subject of this study are usually the ones who are forced to rent in substandard housing.

CHAPTER VI

SUMMARY

Some ten years ago the Committee on Hygiene of Housing of the American Public Health Association published a pamphlet which contained a resume of its views on the problems of housing for the aged. In the midst of a discussion of the more technical aspects of housing construction, there appeared one sentence which could serve as a rather concise summary of a major conclusion of this study. The Committee agreed that "ultimately, the housing problem is resolved to economics rather than architecture."¹

This is not to say that money in sufficient quantities is the solution to society's ills, the answer to man's frustration with himself. This is not to say that a human being's demands are entirely physical ones. Most certainly it is not a suggestion that giving an elderly family four adequately white-washed walls will entirely meet its housing needs.

Authors Millspaugh and Breckenfeld, in speaking of The Human Side of Urban Renewal, say that "the prevention and eradication of slums are not to be accomplished by physical

measures alone or by measures limited to the condition of housing, but profound changes in the hearts and minds of people, both in and out of the affected areas are called for." The Director of Urban Rehabilitation in Dallas points out that the confinement of public housing or the confusion of relocation might, in the case of the elderly, more than offset these obvious benefits. Perhaps this trend of thought is best expressed in the book *Residential Rehabilitation: Private Profits and Public Purposes* by Nash and Colean. In its preface it is observed that "neighborhoods, even run-down neighborhoods, often have meaning to their residents. Personal associations; attachment to a church, a sense of community, all involve intangible values worth preserving where they are found or may be stimulated."

While one could not ignore the importance of these sociological and psychological aspects of the problem of the housing of the aged, their existence would not seem to alter the basic premise that finance is at the core of the issue. While the role money, or more often the lack of it, plays is

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not always perfectly obvious, its influence is never difficult to discover.

(When the Panel on Aging of the Dallas Council of Social Agencies made its report on the needs of the city's aged to the Dallas Citizens Commission for Action on Aging, it emphasized its belief that action on housing should be taken primarily on the local level.) 5 The financier who wrote on the role of the banker in Urban Renewal said that "only the local community can get a plan of assistance underway, and this by initiative, enterprise, and energy." 6 Countless resolutions, proclamations and statements by organizations and individuals, which have appeared on the local scene in recent years have generally reiterated this conviction, whether referring to rehabilitation as a whole or specifically to the elderly person's housing needs. (Probably no other major city of the nation claims to be as passionately devoted to the concept of local action as does Dallas.)

One might suspect, however, that it is to the concept alone that the vocal element adheres, rather than to its actualization. Little has been done by the municipality to help the aged, and the political strength of the City of Dallas has been wielded to keep out other forms of assistance.


The leaders of Dallas may be honest in their motivation. Their judgment in the matter may eventually be proven to have been correct. Many no doubt view local action as the most efficient approach to the problem of substandard housing. In this connection a social gerontologist feels that "while the local community is often far more effective as a unit for welfare administration than is any bureaucratic unit under the control of centralized administration, its effectiveness in this respect is not matched by its power to secure the necessary means." On the other hand, it may actually be true that Dallas is one city which could muster the means to meet the need. The simple fact is that it has not.

When advocating "local action," an informed person must include all resources on that level, public as well as private. The Dallas Office of Urban Rehabilitation has been making earnest efforts within its legal and political limitations. Confined basically to encouraging the utilization of private resources and to code enforcement, it has achieved considerable in its short period of existence. But, as the Dallas banker's thesis maintains, as a rehabilitation resource "private investment . . . might be simply dismissed with a statement about our private economy being governed by

7Tibbitts, editor, Handbook of Social Gerontology, p. 630.
profit motive, and if it were profitable to remove blight, 
it would have already been accomplished."8

A New York State survey maintains that "as a business 
proposition, rehabilitation can be considered practicable 
only if functional norms of real estate investment are met."9 
A Boston banker testifies that "the rehabilitation of obso-
lete structures in not justified unless the cost of overcoming 
the obsolescence of design can be absorbed by the potential 
rents."10 Such testimony throws doubt on the concept of re-
habilitation as the complete answer to Dallas' housing 
problems.

We have already seen that FHA programs which apply to 
rehabilitation areas are not within the grasp of the elderly 
who live there. And, as for code enforcement, one authorita-
tive source observes that "the ability to pay for better 
housing is one of the factors limiting effective code enforce-
ment," a statement bordering on the trite.11

Urban Renewal would seem a program which might be some-
what compatible with the conservative tastes of Dallasites, 
for the cleared land it provides should prove an incentive


9Temporary State Housing Commission, State of New York, 

10Nash and Colean, Residential Rehabilitation: Private 
Profits and Public Purposes, p. 155.

11Ibid., p. 168.
for private development. A government publication notes that "few cities with cleared land available have had difficulty finding private redevelopers ready and willing to bid."\(^{12}\) The *West Dallas Urban Area Survey* points out that "renewal of the West Dallas area cannot be accomplished fully unless the city or its renewal agency is able to exercise the powers of eminent domain, as authorized by the state's Urban Renewal legislation."\(^{13}\) Urban Renewal is a virtual necessity for a thoroughgoing program of urban reform, especially for one which plans to utilize private enterprise as a redevelopment tool. Still, the Director of Urban Renewal for the City of Dallas said recently: "The prospects are no better today than in the past that Dallas will adopt an Urban Renewal Program."\(^{14}\)

The various FHA programs for home construction and rehabilitation are currently of no aid to the indigent aged of Dallas. The ones which are operative are beyond the poor older person's means, and the one which he might be able to afford is not attractive to the lending institutions.

Privately-operated housing developments and homes for the aged, whether federally-assisted or not, are generally


\(^{13}\)West *Dallas Urban Area Survey*, DeLeuw, Cather and Company (Chicago, 1959), p. 5.

\(^{14}\)Statement by John Sellon, Director, Office of Urban Rehabilitation, June 7, 1963.
too expensive for the subjects of this study to consider. Those which have no minimum rates are able to accommodate only a few of the indigent.

It is interesting to note that almost every person who is at all acquainted with the peculiar housing problems of the aged favors some sort of public subsidization in this area, regardless of his general disposition toward the welfare concept. The White House Conference on Aging set the pace when it proclaimed that "it is obvious that without relief, inadequate income can only purchase inadequate housing." 15 H. J. Dallin, speaking in favor of the conversion of hotels for housing of the elderly, admitted that "subsidy is inevitable, either from governmental sources, from private institutions, from charitable organizations or from individuals." 16 An excerpt from The Handbook of Social Gerontology perhaps states the issue best:

In the case of these older individuals of insufficient income, public policy is increasingly directed to supplementing income so it can meet the cost of housing. On the other hand, as long as this income remains below subsistence levels, some form of subsidized or public rental housing must be provided, either through public ownership and management or through private welfare organizations. 17


17 Tibbitts, editor, Handbook of Social Gerontology, p. 615.
Oscar Steiner, an innovator in privately financed urban reconstruction, recently wrote a book in which he stoutly defended the place of private enterprise in redevelopment housing. Still, even he urges: "Let us have public housing, by all means, for the genuinely indigent."18 The Dallas banker whose thesis was concerned with methods by which private business might aid in urban renewal maintains that "there is not any reasonable housing for the welfare families except very low-rent public housing."19 Even the Dallas Real Estate Board, violent opponent of public housing in the last referendum, concedes that "there are some people who must always be subsidized."20

The one existent, acceptable housing resource available to the poor aged of Dallas is low-rent public housing. To suggest that it is the only answer or the ultimate answer to the problem would be unrealistic. It is at the moment the most obvious of the few places where an indigent elderly person may find a satisfactory place to live. Yet, facilities in public housing for the aged are limited, and there is little prospect for expansion. The best solution Dallas has to offer is a woefully inadequate one.


In speaking of his program as a whole, the Director of Urban Rehabilitation in Dallas expressed his conviction that Dallas would never achieve the great progress which is potentially within its grasp until the public abandons its lethargic response to civic responsibility. It might be suggested that this would apply doubly to the aged population and its special needs.

The original purpose of this study was that of discovering the existence of governmental aids to housing on the national, state and local levels, and of determining to what extent they might be utilized by the aged of Dallas. Investigation has shown that government at the national level is increasingly involved in the field of housing, while state and local government in Texas has not chosen to keep the pace. The use of statistics has plainly revealed the difficult position of the elderly in obtaining adequate housing despite the advent of new national programs. Taking full recognition of the more subjective sociological implications of the question, it is none the less clear that the major obstacle to adequate housing for the elderly is their generally insufficient income. It was not the intention of the study to assume a negative outlook. It was hoped that the thesis might serve as a guide to those governmental housing resources which

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21 Statement by John Sellon, Director, Office of Urban Rehabilitation, June 20, 1963.
might be available to the indigent aged of Dallas. Regret-
tably, the most vital disclosure of the research is that
there are in Dallas few such aids, regardless of their source.
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