RESIDENTIAL RELOCATION SURVEY:
A CASE STUDY OF HIGHWAY RELOCATION IN
LANSING, MICHIGAN

Thesis for the Degree of M. U. P.

MICHIGAN STATE UNIVERSITY

Bruce Carter Brown

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ABSTRACT

RESIDENTIAL RELOCATION SURVEY:
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IN LANSING, MICHIGAN

by Bruce Carter Brown

The American social system has been undergoing extensive changes during the past two decades. It has been precipitated by an increase in federally supported programs at the local level. These programs, aimed at slum clearance or highway construction, have inevitably touched families traditionally occupying the lower levels of the economic ladder. Quite often, they involve families of minority groups, in particular the Negro. Few cities have profited socially from such experiences and almost none have offered solutions to resulting problems.

The City of Lansing, Michigan was presented the unique opportunity to pioneer needed solutions when an interstate highway was proposed for the city. The highway, to be known as Interstate 496, would run east-west through the heart of the city. Its major purpose was to provide a satisfactory circulation system to service its two major employers--the State government and the Oldsmobile Division of General Motors. The location of the facility is such that it completely bisects

the city's major Negro concentration displacing over 600 families, about half of which were members of the Negro race. This was the first relocation project of this magnitude to face Lansing and the approach it decided to follow would greatly affect future relocation projects.

The purpose of this thesis, then, is to document the various activities that have taken place since the project was announced and recommend solutions for relocating the families involved. It covers a four-year period from 1961 to the present. The material for this study was obtained from newspaper accounts and from the first-hand experience of directing a major relocation survey. Attempts have also been made to assess the impact of the survey on the city in terms of actions taken since its completion. The scope of the study was limited only by the interpretations of those reporting its major developments.

Although the relocation survey itself involved families from both races, the Negro race has been emphasized. This was done primarily because of the particular set of circumstances that surrounded Negro relocation. This thesis is not intended to favor one side or one group over another, but merely to report the situation as it occurred.

The major conclusions of the study are the following:

1. A need exists for a nation-wide program for relocating families displaced by highway construction

similar to that presently included in the urban renewal program.

2. Any highway construction program involving the relocation of families or businesses, should include methods of collecting pertinent data on those affected to aid in relocation efforts. This data should be made available to local officials at least two years in advance of right-of-way purchase.
3. Cities in which urban renewal or highway construction programs are being conducted, should be required to establish local housing authorities for insuring an adequate supply of decent housing units for families being displaced.
4. The City of Lansing must assume a responsibility for relocating its families displaced by urban projects, whether legally bound to do so or not.

Four alternative relocation solutions were suggested as approaches to present and future relocation tasks. They included the following:

1. Assume no community responsibility for relocation.
2. Dependence upon local resources for providing units on a temporary basis.
3. The possibility of a federally-financed public housing program.

4. An imaginative approach involving the relocation of entire neighborhood units on public or privately donated land.

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Dr. Duane Gibson - Director, Institute for Community Development, Michigan State University

Mr. Richard Letts - Director, Human Relations Committee

Mr. William Mateer - Director, Housing Commission (Formerly Human Relations Director)

Mrs. Josephine Wharton - Vice Chairman, Human Relations Committee

Special recognition is gratefully extended to the thirty-two volunteer interviewers who gave unselfishly of their time and energies to make the study a success.

Finally, to my wife Lynne, a special expression of gratitude for her constant encouragement and unending patience.

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INTRODUCTION

PURPOSE OF THE THESIS

As cities have attempted to provide for its citizens displaced by highway projects, an almost unanimous cry has arisen for documentation of the experiences of other cities in facing the ever-frequent relocation problem. The City of Lansing, Michigan, was presented with a unique opportunity when its relocation program, centering around a proposed east-west freeway through the heart of the City, involved the city's major Negro concentration. It occurred to the author that involvement in such a relocation survey would provide opportunities rarely available to planners--mainly: first hand experience in exploring the magnitude of one of today's greatest social problems; gaining insight into the "real-world" experiences of members of the Negro race; understanding the political structure of a middle-sized Midwestern community; and, providing the planning profession with basic techniques for approaching similar situations in other communities.

The purpose of this thesis, then, is to examine the characteristics concerned with the social phenomena of relocating a large number of Negro families in a primarily segregated community; provide the basic components of a relocation

survey; and, provide the City of Lansing the data required to solve its unique displacement problem. Although information will be provided on all the families involved, emphasis will be placed upon examining the plight of the Negroes.

BACKGROUND

The migration of Negroes to the North from the Southern states began in the early 1900's. It was estimated that nearly 400,000 Negroes moved North during the years 1916, 1917, and 1918.[1] With the advent of World War II, however, migration reached its peak. By 1940, the Negro population of Michigan had reached 208,345 persons and increased to 440,335 persons by 1950.[2] Virtually all of the increase took place in urban areas.

In Lansing between 1940 and 1950, the Negro population tripled from 1,638 in 1940 to 3,290 in 1950. The 1960 Census of Population indicated that the Negro population of Lansing again doubled by 1960 reaching a total of 6,745 persons. A study of Negro migration into Lansing indicated that most of the migrants were unskilled sharecroppers in their home states and that most were attracted to Lansing's promise of high industrial wages.[3] The War had induced a shortage of labor

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[1] Emmett J. Scott, Negro Migration During the War, (Carnagie Endowment for International Peace, 1920).

[2] U. S. Bureau of the Census, 1950 Michigan Census of Population, P. C. 22, Table 53.

[3] Rose Brunson, Socialization Experiences and Socio-Economic Characteristics of Urban Negroes as Related to Use of Selected Southern Foods and Medical Remedies, Thesis for the Ph. D degree in Social Science, Michigan State University.

in most of Lansing's industrial plants. Jobs were advertised throughout the South promising wages of from $75.00 to $95.00 per week.[1]

Migrant Negroes, upon reaching Lansing, found an acute shortage of housing units within their economic resources. Most settled near the major industrial plants in areas that had previously been restricted to members of the Negro race. Often they were forced to live with relatives or friends, or to double and triple up in housing unsuitable for single families, because there was little or no housing available to them. Realtors were guilty of perpetuating the situation by restricting the housing opportunities to the poorer areas, particularly in the area north of Oldsmobile. The situation reached its peak in the mid-1950's. At that time the restricted area was expanded slightly to the north into previously single-family neighborhoods. Large old homes were quickly converted into two and three family units. Negro families bought available housing at prices frequently exceeding the actual property value by two or three times. Families moving into these dwellings would often find themselves unable to meet their financial obligation and would erect partitions for accomodating one or more families, thus lowering rents for all involved. The effect of this practice, of course, resulted in an overuse of the property and its eventual deterioration.

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[1] _Ibid._

Despite optomistic reports, there has always been, and presently is, a shortage of housing units for Negroes in Lansing. A recent interview with the Lansing Building Department staff indicated that tenants are frequently uncooperative with building inspectors fearing retaliation by landlords in the form of higher rents or eventual eviction. Code enforcement has been most difficult for these reasons plus the fact that units simply aren't available to absorb families seeking adequate and healthy dwellings. This situation has been further compounded by the elimination of several hundred housing units from the Lansing market during the past decade. The largest displacement began in 1961 when Oldsmobile initiated an expansion program. From 1961 to 1965, approximately 168 units have been purchased and cleared by Oldsmobile for expansion.[1] Although records have not been kept, it is estimated by local officials that 90% of the families displaced by Oldsmobile have settled within the immediate area causing a critical housing shortage and the overuse of existing facilities. Building Department inspectors noted the existence of extremely high density development extending from Oldsmobile northward to Michigan Avenue shortly after the first expansion program. Virtually all of the increased residential activity in this area has been the result of doubling and tripling up of families in previously single family units.

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[1]Lansing Housing Committee, Housing Needs, June, 1965, p. 3.

Several other expansion programs have affected the Negro housing market to a lesser degree. The construction of the Pinetree Connector displaced approximately 100 families from the Urbandale area. Records, again, were not kept to trace family movements from this displacement, but local officials feel that the affected families were scattered uniformly throughout the low cost housing areas of the city. State Capital expansion code enforcement, the Oakland extension project, and private demolition have accounted for the displacement of an additional 334 units between 1961 and 1965.[1]

INTERSTATE 496

The Federal Aid Highway Act of 1956 provided for the construction of a 41,000 mile Interstate and Defense Highway System prior to 1972. Of this total, Michigan has been allocated 1,078 miles.[2] The Michigan State Highway Department conducted an extensive study in cooperation with the United States Department of Commerce, Bureau of Public Roads, during 1959-60 to determine costs for completing the allocated Interstate System in Michigan. This study provided for the development of a "planned corridor" through the City of Lansing to be named Interstate-496.[3] The route was to be an east-west business loop of Interstate-96 which by-passed the City.

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[1] Ibid.

[2] Michigan State Highway Department, I-496 Engineering Report, March, 1964.

[3] Ibid.

In January, 1961, the Michigan State Highway Department issued an engineering report on the first segment of the corridor known as the "Pinetree Connector." In 1963, route location studies were completed on the remaining section from Trowbridge Road interchange to Interstate-96 west of the City. This facility was proposed to be constructed on an east-west axis located primarily between the one-way pairs of Main Street and St. Joseph Street. It will displace 604 families, one-third of which are Negro. Its location is such that it completely bisects the largest Negro concentration within the City of Lansing and eliminates another 600 units from the City's housing market.

THE SURVEY PROPOSED

Almost immediately after the Highway Department announced the location of the I-496 facility, action began throughout the City for assessing the magnitude of the pending relocation effort. It's a great oversight that the Federal government, in its vast and progressive highway building program, has not held itself responsible for relocating those families displaced by such a facility. Consequently, in the vast majority of cases, the local governmental unit is totally unprepared when such a situation is placed at their doorstep. This, of course, throws the burden of relocation upon the individual families themselves who are even more unprepared but who must remedy the situation as best they can.

Unfortunately, the City of Lansing was totally unprepared for such a sizable relocation program, even though they had been informed years ago that such a facility was in the offing. The prospect of relocating over 600 families was staggering to local officials, particularly when approximately one-third of the families involved were members of the Negro race in need of non-existent low cost housing units. Department heads were asked to provide information on the families involved, which they didn't have or knew how to get. Data on the number of families involved, their economic resources, their social characteristics and needs, and family compositions, was in great demand. Several departments and organizations considered performing a study to gather the information that they, themselves, needed to answer quiries.

On May 23, 1963, an open forum was held in the City Hall to discuss the routing of the new facility, the relocation of families to be displaced, and the dates when property would be acquired. The meeting was sponsored by the newly-formed Human Relations Committee and was attended by over 200 persons.[1] This was the first public meeting held at which the I-496 facility was discussed at length in terms of its impact upon the community. Shortly after this meeting, the Lansing Chapter of the National Association for the Advancement of Colored People conducted a survey of the Negro families involved. Although the basic data collected during the study was

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never made available, the study purported the following major conclusions:

1. Most of the Negro families (39%) were buying their own home.
2. Most of the Negro families (80%) preferred to relocate in an integrated neighborhood.
3. If it was necessary to move, 75% of the Negro families indicated a preference to buy rather than rent. Over 50% indicated a preference of buying in the $10,000 to $20,000 bracket.

Although this study appeared quite revealing, it soon became apparent that more information was needed for local officials to make decisions based upon documented fact. Shortly thereafter, the Human Relations Committee and the Lansing Planning Board proposed an exhaustive study of the entire corridor route. A joint meeting was called on June 3, 1964 and a resolution was adopted recommending that the City appropriate $4,715 to finance the survey. The two agencies also recommended that the Institute for Community Development at Michigan State University be contracted to conduct the study.[1]

By a vote of 5-3, the City Council referred the matter to the Committee of the Whole for further study. A five-minute recess behind closed doors was held in an attempt to rescue the request from referral, but a later vote of 4-4 was

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[1] Ibid., "City Funds Sought for I-496 Study," June 4, 1964.

insufficient to pass the motion. The Council felt a need for further study of the matter and expressed the desire for involving other community groups such as financial institutions, realtors, highway people, etc.--"not just sociologists from the University."[1]

On June 6, 1964, the Greater Lansing Chamber of Commerce endorsed the survey of the "vast human problem" and assigned one of its members, its Executive Director, to meet with the Human Relations Committee. The powerful Lansing Board of Realtors also joined the effort by assigning two members to attend.[2]

On June 16, 1964, an N.A.A.C.P. official publically condemned the proposed survey and recommended that "the (Negro) people refuse to cooperate with any study participated in by an organization we feel is primarily responsible for segregated housing in the City." Although he did not mention them by name, it was clear that his accusation was directed against the Lansing Board of Realtors.[3]

In mid-July, the Human Relations Committee held a series of meetings with various community representatives in an attempt to reconcile the objections of the various groups involved. Discussion of the proposed questionnaire, a rough

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[1] *Ibid.*, "Relocation Study Plan Referred", June 9, 1964.

[2] *Ibid.*, "Family Dislocation Problems Connected with I-496 Route Get Chamber Attention", June 11, 1964.

[3] *Ibid.*, "NAACP Aide Bucks Relocation Survey", June 16, 1964.

draft of which mysteriously was released to several representatives, indicated that some of the groups considered it to be "too sociological". Dr. Duane Gibson, Director of the Institute for Community Development, argued in vain for a study that "went beyond the mere placement of people and buildings." The Chamber of Commerce and the Lansing Board of Realtors jointly supported their own questionnaire which, in their opinion, embodied a "complete and totally objective relocation survey, rather than a sociologically-oriented survey." Both groups pledged "complete cooperation" of their members in "helping to solve in a satisfactory manner the relocation problems of those to be displaced."[1]

The N. A. A. C. P. officials, apparently still suspicious of the motives of both groups, refused to cooperate. As a result, on July 13, 1964, the Lansing City Council unanimously rejected financial support for the survey on the grounds that public money could not be expended on a survey which wasn't in the best interests of all groups to be affected.[2] The Institute for Community Development promptly withdrew its personnel from the survey and expressed "deepest regret" that the proposal had failed to materialize.

Over a year had passed since the survey was first proposed and no program for collecting the needed data on I-496 residents was even remotely close to realization. On July 23, 1964, the

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[1]A letter written by William J. Porter, Jr., President of the Lansing Board of Realtors, and submitted at a meeting of the Human Relations Committee on June 23, 1964.

[2]State Journal (Lansing), "NAACP Denies It Torpedoed I-496 Road Project", July 21, 1964.

Human Relations Committee declared its intent to conduct a survey without the financial support of the City Council. It also indicated its intention of accepting an offer of aid from the N. A. A. C. P. in developing a block-by-block study of the affected area. This proposal also failed to materialize.

On October 8, 1964, the Human Relations Committee accepted an offer by the writer to carry out the survey on a volunteer basis. Under this arrangement, groups interested in the survey would volunteer interviewers to contact 100% of the families involved in the freeway construction. The writer, in turn, offered to prepare the questionnaire, train interviewers, coordinate the various survey components, and prepare a summary report for Human Relations Committee members. On December 1, 1964, the interviewing began along the proposed freeway corridor.[1]

MECHANICS OF THE SURVEY

Thirty-two volunteers--all women--offered to interview families for the relocation survey. By far the greatest number represented the League of Women Voters. It was interesting that most of the volunteers from this group resided outside the City of Lansing, particularly in East Lansing and Okemos. Other groups offering interviewers were the Negro Women's Business and Professional Club, the B'nai B'rith

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[1] *Ibid.*, "NAACP, City Board Promise Survey on Freeway Corridor", July 24, 1964.

Ibid., "I-496 Family Check Approved", November 13, 1964.

Ibid., "Plan Start of I-496 Interviewers", November 18, 1964.

Foundation, and the Human Relations Committee.

Interviewers were assigned areas on a block basis, where possible. An attempt was made to average the number of interviews per interviewer to approximately fifteen. They were allowed to complete the survey at their own pace and according to their own time schedule, although December 25 was the target date for the completion of the interviews. Where respondents were not at home, most of the volunteers made two additional attempts before considering the family "not at home." Interviewers with contiguous areas were allowed to interview the respondents together when desired.

Specific instructions were given to interviewers at a meeting held prior to the commencement of the study. At this meeting, those participating were given the opportunity to ask questions pertaining to the interview techniques, the questionnaire itself, or any other aspect of the study. Most of the questions asked were in regard to anticipated answers by respondents.

All interviewers were given a sheet of instructions at the meeting. They were reminded of the necessity of stressing the confidential nature of the information and the purpose of the survey itself. Emphasis was also placed upon the desirability of completing the questionnaire as fully as possible in an attempt to accumulate a complete set of data on all families in the project area. Interviewers were also reminded of their importance to the success of the study in that the impression given by this relatively small group of people

could make or break the study. Several techniques were suggested as follows:

1. Be excited about the study. A person answering questions can easily sense your personal enthusiasm about the project. A lukewarm interviewer will receive lukewarm answers to his questions.
2. Be sure that you're familiar with the questionnaire and are prepared to answer questions about it.
3. Give a short, to-the-point introduction of yourself and the study. Something similar to the following would be appropriate: "How do you do, I'm John Doe. I've volunteered an afternoon to help the Lansing Human Relations Committee in a survey to determine the housing needs of families being displaced by the construction of I-496. Would you mind answering a few questions?"
4. Attempt to contact every home in your assigned area. In cases of apartment buildings, etc., contact every family or apartment. If the family is not at home, indicate so on the questionnaire for future follow-up. Attempt to talk to the home-owner or his wife. When neither is home, indicate so on the questionnaire for future follow-up. Be sure to write the house number and street on EVERY QUESTIONNAIRE whether you complete the interview or not. (This procedure allowed a double check on the number of interviews

actually attempted, and also allowed for the mixing of block information during the processing stage).

5. Where the persons involved refuse to cooperate, reiterate the purpose of the survey, emphasizing that it's for their benefit. If they still refuse, note their reason on the questionnaire, thank them for their time, and move on. DON'T ARGUE!!!
6. Many questions may be considered of the personal nature and answers refused. In such instances, respect their right for privacy and move on to the next question.

The actual interview consisted of the interviewer obtaining the necessary data from the family being interviewed. The respondent was not allowed to see the questionnaire throughout the interview. The only exception to this practice occured when the question concerning income was asked. In many instances, the respondent as well as the interviewer, felt more comfortable by indicating a particular income range on the questionnaire rather than revealing his actual income.

Space was provided on the questionnaire for the respondent's name and address. This information was not considered of particular value unless the respondent asked for additional assistance or volunteered the information. The interviewers names were placed on all completed questionnaires to insure complete coverage.

A space was also provided on the questionnaire whereby the interviewer could indicate the race of the respondent.

This was considered important in that the relocation circumstances facing the Negro were apparently quite different from those facing the white.

The processing of the questionnaires was accomplished on a category basis by race. A group of possible responses were determined and actual responses categorized accordingly. Since the processing was accomplished using manual techniques, no attempt was made to correlate questions to each other (i. e. the size of the family as it relates to income as it relates to existing housing, etc.).

CHAPTER II

THE SURVEY

INTRODUCTION

The survey officially began on December 1, 1964 when the actual interviewing of families started. It was intended that 100% of the homes within the corridor would be contacted by volunteer interviewers and that the interviewing would be completed by December 25, 1964. It was estimated that approximately 550 to 600 families were to be affected.

The survey was highly publicized prior to the start of interviews. The N. A. A. C. P. urged all families in the Negro sector to cooperate and were kept informed of progress throughout the survey. Local radio and television stations, their appetites whetted by the comedy of events that led to the eventual collapse of previous study efforts, were most cooperative. Lansing's only daily newspaper, the State Journal, ran an article on November 24, 1964, outlining the major components of the interview program and the types of questions to be asked. The following day, the Journal printed a photograph showing an actual interview being performed by two of the volunteer interviewers. With all of the advance publicity, however, it was interesting to note that several interviewers reported contacting people who weren't aware of

the survey or that a highway was even scheduled for construction in their area.

Due to certain complications brought about primarily by the holiday season, the interviewing wasn't completed until January 25, 1965. A total of 432 homes were contacted by the interviewers. Seventy-five of the families were reported not at home. Of the 357 families that were contacted, 173 were white, 149 were Negro, and 35 failed to indicate race.

THE STUDY AREA

The study area, basically, included the territory within the proposed right-of-way of I-496 as outlined on Highway Department maps. It was bounded by Clare Street on the west, the Trowbridge Road interchange on the east, St. Joseph Street on the north, and Main street on the south. The route of the proposed freeway veered northward in the area of Holmes Street and followed the Cheasapeake and Ohio Railroad east to Trowbridge Road.

The Institute for Community Development attempted to assess the character of the study area by utilizing 1960 Census data.[1] Although the figures didn't conform exactly with the area in 1965, they did furnish excellent background data, as follows:

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[1]U. S. Bureau of the Census, U. S. Census of Housing: 1960, Vol. III. City Blocks, Series H C(3), No. 212, 1961.

	Number	Percent
1) All Housing Units	685	100.0
2) Condition and Plumbing		
a) Sound	592	86.4
b) Deteriorating	75	11.0
c) Dilapidated	18	2.6
3) Occupied Housing Units		
a) Tenure		
Owner occupied	344	53.6
Renter occupied	298	46.4
b) Color		
White	417	65.0
Non-white	225	35.0
c) Persons per room		
1.00 or less	580	90.3
1.01 or more	62	9.7
d) Average number of rooms		
Owner occupied	6.0	
Renter occupied	4.0	
e) Value and Rent		
Average value of owner-occupied units	$9,500	
Average contract rent of renter - occupied	$69	

SURVEY RESPONSES

The survey questionnaire was divided into three basic parts: family characteristics; existing dwelling unit

	Number	Percent
1) All Housing Units	685	100.0
2) Condition and Plumbing		
a) Sound	592	86.4
b) Deteriorating	75	11.0
c) Dilapidated	18	2.6
3) Occupied Housing Units		
a) Tenure		
Owner occupied	344	53.6
Renter occupied	298	46.4
b) Color		
White	417	65.0
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c) Persons per room		
1.00 or less	580	90.3
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SURVEY RESPONSES

The survey questionnaire was divided into three basic parts: family characteristics; existing dwelling unit

characteristics; and, future dwelling unit characteristics. The summary below indicates responses of both the Negro and white races. They were processed in this manner because of the apparent difference in the effort required to relocate families within the City. The thirty-five interviews where race was not indicated have been included in the "total" column.

QUESTION: The number of families residing at this address?

	Negro	White	Total	Percent
one	106	138	260	72.9
two	24	16	43	12.0
three	5	4	10	22.8
four	4	0	5	1.4
more than four	3	2	5	1.4
no response	7	13	34	9.5
	149	173	357	100.0

QUESTION: Number of unrelated individuals residing at this address?

	Negro	White	Total	Percent
one	11	9	21	5.9
two	14	7	22	6.2
three	2	2	4	1.1
four	3	1	5	1.4
more than four	1	8	9	2.5
zero or no response	118	146	296	82.9
	149	173	357	100.0

QUESTION: Number of adults (20 and over) residing at this address?

	Negro	White	Total	Percent
one	25	34	67	18.8
two	82	93	186	52.1
three	18	16	37	10.4
four	7	6	14	3.9
more than four	4	9	13	3.6
no response	13	15	40	11.2
	149	173	357	100.0

QUESTION: Number of chilren residing at this address?

	Negro	White	Total	Percent
none	49	96	156	43.7
one	17	20	41	11.5
two	25	9	37	10.4
three	19	15	35	9.8
four	8	13	24	6.7
five	9	1	11	3.1
six	3	2	5	1.4
seven	5	1	6	1.7
more than seven	9	1	10	2.8
no response	5	15	32	8.9
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six	3	2	5	1.4
seven	5	1	6	1.7
more than seven	9	1	10	2.8
no response	5	15	32	8.9
	149	173	357	100.0

QUESTION: Occupation of Principal Wage Earner?

	Negro	White	Total	Percent
blue collar	83	62	154	43.1
white collar	24	46	72	20.2
on welfare	8	9	21	5.9
retired	22	28	55	15.4
student	1	4	5	1.4
unemployed	5	6	11	3.1
no response	6	18	39	10.9
	149	173	357	100.0

QUESTION: Sex of Principal Wage Earner?

	Negro	White	Total	Percent
male	91	97	200	56.0
female	20	24	47	13.2
retired or on welfare	27	35	69	19.3
no response	11	17	41	11.5
	149	173	357	100.0

QUESTION: Approximate annual income of principal wage earner?

	Negro	White	Total	Percent
Less than $1,000	9	21	39	10.9
$1,000-2,999	19	19	41	11.5
$3,000-4,999	21	15	41	11.5
$5,000-5,999	26	34	62	17.4
$6,000-9,999	25	27	54	15.1
$10,000 plus	4	3	7	2.0
no response	45	54	113	31.6
	149	173	357	100.0

As could be expected, approximately one-third of the respondents failed to answer this question despite attempts to put him at ease about the answer. A surprising number of respondents indicated their refusal to answer in an effort to keep the information from sellers in the housing market from which they would be purchasing. Most of the families indicating an annual income of less than $3,000 were recipients of some form of public welfare.

QUESTION: Approximate income of the entire household?

	Negro	White	Total	Percent
Less than $1,000	14	20	41	11.5
$1,000-4,999	35	29	73	20.4
$5,000-5,999	17	28	47	13.2
$6,000-9,999	32	29	64	17.9
$10,000 plus	12	8	20	5.6
no response	39	59	112	31.4
	149	173	357	100.0

QUESTION: Has the family income been supplemented by welfare (ADC, old age assistance, etc.) payments in the last year?

	Negro	White	Total	Percent
yes	20	7	31	8.7
no	97	121	229	64.1
no response	32	45	97	27.2
	149	173	357	100.0

The answers to this question appear to be somewhat misleading from the interviews. As a double check, the author contacted the Ingham County Department of Social Welfare. A study had been completed based upon the files of caseworkers which indicated the following concerning the I-496 corridor families:

Type of Welfare Service	Families Receiving Payments in the I-496 Corridor
1) Aid to Dependent Children	42
2) Aid to Dependent Children--Unemployed	0
3) Aid to the Disabled	13
4) Aid to the Blind	1
5) Old Age Assistance	29
6) Direct Relief	27

QUESTION: Do you own or rent your home (apartment)?

	Negro	White	Total	Percent
own	77	89	176	49.3
rent	61	68	142	39.8
no response	11	16	39	10.9
	149	173	357	100.0

QUESTION: If you rent, what are your monthly payments?

	Negro	White	Total	Percent
less than $50	4	3	8	2.2
$50-74	22	22	50	14.1
$75-84	17	15	36	10.1
$85-100	20	22	44	12.3
more than $100	1	3	4	1.1
no response*	85	108	215	60.2
	149	173	357	100.0

*Includes those who did not respond because they own or are buying.

QUESTION: If you rent, what utilities are included in your monthly rent?

	Negro	White	Total	Percent
telephone	6	4	11	2.5
oil	11	17	32	7.3
electricity	28	24	58	13.3
gas	26	30	56	12.8
none	26	26	57	13.1
no response*	91	109	222	51.0
				100.0

*Includes those who did not respond because they own or are buying.

QUESTION: If you rent, what are your monthly payments?

	Negro	White	Total	Percent
less than $50	4	3	8	2.2
$50-74	22	22	50	14.1
$75-84	17	15	36	10.1
$85-100	20	22	44	12.3
more than $100	1	3	4	1.1
no response*	85	108	215	60.2
	149	173	357	100.0

*Includes those who did not respond because they own or are buying.

QUESTION: If you rent, what utilities are included in your monthly rent?

	Negro	White	Total	Percent
telephone	6	4	11	2.5
oil	11	17	32	7.3
electricity	28	24	58	13.3
gas	26	30	56	12.8
none	26	26	57	13.1
no response*	91	109	222	51.0
				100.0

*Includes those who did not respond because they own or are buying.

QUESTION: If you are buying, what are your monthly payments?

	Negro	White	Total	Percent
Less than $50	1	2	4	1.1
$50-74	12	18	33	9.2
$75-84	13	4	17	4.8
$85-100	12	4	17	4.8
$101-150	10	2	12	3.4
more than $150	0	3	3	0.8
paid for	1	4	8	2.2
no response*	100	136	263	73.7
	149	173	357	100.0

*Includes those who did not respond because they are renting.

QUESTION: If you are buying, are taxes included in your monthly payment?

	Negro	White	Total	Percent
Yes	27	15	44	12.3
No	32	19	55	15.4
No response*	90	139	258	72.3
	149	173	357	100.0

*Includes those who did not respond because they are renting.

QUESTION: What do you feel the value of your property to be worth?

	Negro	White	Total	Percent
less than $1,000	1	0	1	0.3
$1,000-4,999	1	0	4	1.1
$5,000-9,999	3	12	16	5.0
$10,000-19,999	46	30	79	22.1
$20,000-29,999	1	2	3	0.8
$30,000 plus	1	4	5	1.4
don't know	7	22	30	8.4
no response	89	103	219	61.3
	149	173	357	100.0

*Many families felt that a response to this question might affect the final appraisal of their property.

QUESTION: How many bedrooms are there in your house?

	Negro	White	Total	Percent
one	4	7	12	3.4
two	22	27	51	14.3
three	37	38	78	21.8
four	23	8	33	9.2
five	11	5	17	4.8
six	0	0	1	0.3
none	0	2	2	0.6
no response	52	86	163	45.6
	149	173	357	100.0

QUESTION: Do you prefer to buy or rent when you relocate?

	Negro	White	Total	Percent
buy	80	77	169	47.3
rent	25	39	70	19.6
don't know	21	34	56	15.7
no response	23	23	62	17.4
	149	173	357	100.0

QUESTION: Where would you prefer to relocate?

	Negro	White	Total	Percent
city	86	78	178	49.8
suburbs	29	24	58	16.2
country	5	20	25	7.0
don't know	19	26	48	13.5
no response	10	25	48	13.5
	149	173	357	100.0

QUESTION: Have you considered any specific area in the Lansing area for relocation?

	Negro	White	Total	Percent
yes	67	62	139	38.9
no	65	73	149	41.8
no response	17	38	69	19.3
	149	173	357	100.0

QUESTION: What areas were listed as being considered for relocation?

	Negro	White	Total
west*	26	10	40
northwest	4	2	7
southwest	6	9	15
south	2	1	4
east	4	12	16
northeast	0	1	2
north	2	4	6
near downtown*	15	18	35

*Most of the families interpreted these areas to mean locations adjacent to their present homes or within the immediate vicinity.

QUESTION: What price range would you prefer?

	Negro	White	Total	Percent
less than $5,000	0	2	3	0.8
$3,000-9,999	2	6	12	3.4
$10,000-14,999	31	19	53	14.9
$15,000-19,999	23	19	42	11.8
more than $20,000	3	4	7	1.9
don't know*	28	61	97	27.2
no response*	62	62	143	40.0
	149	173	357	100.0

*Many families felt the answer to this question would depend upon the price they are given for their present home.

QUESTION: What down payment do you feel you can afford?

	Negro	White	Total	Percent
$100-299	1	1	2	0.6
$300-499	1	1	3	0.8
$500-799	5	6	11	3.1
$800-999	2	0	2	0.6
more than $1,000	20	15	39	10.9
depends on appraisal	15	20	39	10.9
don't know	15	22	40	11.2
want to pay cash	6	7	13	3.6
no response*	84	101	208	58.3
	149	173	357	100.0

*Many families felt the answer to this question would depend upon the price they were given for their present home.

QUESTION: What do you feel you can afford to pay monthly?

	Negro	White	Total	Percent
less than $50	2	0	2	0.6
$50-79	2	17	44	12.3
$80-99	25	15	43	12.0
$100-150	8	11	20	5.7
more than $150	0	2	2	0.6
depends on appraisal	2	8	13	3.6
don't know	11	18	29	8.1
no response	79	102	204	57.1
	149	173	357	100.0

QUESTION: What type of housing would you prefer?

	Negro	White	Total	Percent
apartment	15	27	46	12.9
duplex	9	13	24	6.7
single family home	102	93	208	58.3
don't know	4	3	7	1.9
no response	19	37	72	20.2
	149	173	357	100.0

QUESTION: How many bedrooms would you prefer?

	Negro	White	Total	Percent
efficiency	1	2	4	1.1
one	5	24	32	9.0
two	30	48	84	23.5
three	56	51	115	32.2
four	32	8	41	11.5
more than four	8	4	12	3.4
no response	17	36	69	19.3
	149	173	357	100.0

QUESTION: What are your feelings about public housing as a solution to your relocation efforts?

	Negro	White	Total	Percent
against	33	71	107	30.0
for	57	30	100	28.0
for, with reservation	19	11	32	9.0
don't know	21	25	48	13.4
no response	19	36	70	19.6
	149	173	357	100.0

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apartment	15	27	46	12.9
duplex	9	13	24	6.7
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for, with reservation	19	11	32	9.0
don't know	21	25	48	13.4
no response	19	36	70	19.6
	149	173	357	100.0

This question was included for two reasons. First, it was generally concluded by local officials that residents within the City were unfamiliar with public housing, per se. This position was somewhat reinforced by the number who failed to respond to the question. A surprising number of families, however, were well acquainted with the public housing concept. Secondly, an attempt was made through this question to assess the potential acceptance of a public housing program for Lansing. Most of those families responding favorably to the question were within the low-income brackets.

QUESTION: What do you feel is the most important factor in locating your home?

	Negro	White	Total	Percent
closeness to stores	75	56	146	25.3
closeness to work	45	33	83	14.4
closeness to friends, relatives	19	11	35	6.0
closeness to church, school	91	53	156	27.1
other*	9	23	33	5.7
no response	35	71	123	21.5
			576	100.0

*About 95% of these responses concerned closeness to public trnasportation facilities.

QUESTION: Have you attempted to locate a home?

	Negro	White	Total	Percent
yes	45	38	89	24.9
no	89	104	206	57.7
no response	16	31	62	17.4
	149	173	357	100.0
through newspapers	9	8	17	
through realtors*	15	10	25	
on own	16	14	33	

*Most who gave this reply expressed their dissatisfaction with this method.

Families in the Negro area particularly were quite suspicious of realtors, in general, and of the Lansing Board of Realtors specifically. This apparently was brought about by the public condemnation of the Board by the N. A. A. C. P. during the early phases of the study. Most families, however, acknowledged that realtors offered the greatest resources for locating suitable housing.

QUESTION: Do you feel you need assistance in finding housing?

	Negro	White	Total	Percent
yes	75	36	125	35.0
no	54	80	141	39.5
don't know	5	14	19	5.3
no response	15	43	72	20.2
	149	173	357	100.0

One question related specifically to the Human Relations Committee. It asked how the Committee could help them in relocating. Although the answers didn't lend themselves to the tabular form of summary, several conclusions were apparent:

1. Very few of those interviewed were familiar with the Human Relations Committee, its functions, and its duties. This situation lessened to an extent after interviewers had been in the area for some time. There is no question that this survey has served the valuable purpose of explaining the Human Relations Committee to those who most need it. This was accomplished by the method acknowledged to be most effective--the person-to-person interview.
2. Most of those who responded to this question felt their most immediate need was for a listing, other than that of the realtors, showing location of lower-cost housing and its price. The Negro families were particularly interested in a list which would point out potential homes available to their race. A preponderance of responses came from retired persons interested in low-cost rent but adequate housing.
3. A great majority of those interviewed felt that the Human Relations Committee, or some other agency, should inform them of the dates of appraisal and land acquisition by the State Highway Department. Most felt they were being given the run-around when they

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3. A great majority of those interviewed felt that the Human Relations Committee, or some other agency, should inform them of the dates of appraisal and land acquisition by the State Highway Department. Most felt they were being given the run-around when they

inquired on their own. Many were under the impression that acquisition was "sometime in the future". Many didn't even realize they were in the path of the freeway.

On January 27, 1965, a meeting was held in the City Hall to recapitulate the survey. Present were many interviewers and members of the Human Relations Committee. The purpose of the meeting was to bring up aspects of the study that weren't revealed by the questionnaire itself. The following points were brought up in that meeting:

1. Most of those interviewed were very happy to find that someone was interested in their plight.
2. The majority of the retired persons residing in the area expressed the desire to rent an apartment rather than buy another home.
3. Most of the Negro families felt that the Human Relations Committee was going to help them relocate.
4. Many older persons presently renting out a portion of their home for income purposes expressed concern about the possibility of duplicating the income-producing property with the money they expect to receive for their home.
5. Many interviewed felt they will be under-paid for their home and have found inequities when attempting to find suitable housing at a similar price.

6. Many examples were found where residents in the east side of the I-496 corridor were paying less for good housing than Negro families in the west side were paying for inferior housing.
7. There appear to be several instances of exploitation of families particularly where extremely high rents were charged for very poor housing.

HOUSING CONDITIONS

Numerous remarks were made by interviewers throughout the course of the study in reference to poor housing conditions, particularly in the Negro area. It appeared from a cursory survey of the study area, that the housing units were old, but in reasonably good repair. Since the questionnaire didn't deal with housing conditions directly, and since interviewers persisted in their condemnations of certain housing units, the author arranged to visit several of those specifically referred to in and adjacent to the study area. Two actual visits into the area were accomplished, one under the direction of Mr. Duane Cross, inspector for the Building Department, and the other with Mr. Richard Letts, highly respected Negro businessman and one the staff of the Lansing Board of Education.[1] Since both men questioned the advisability of recording the visits on film, the remarks outlined below are taken from notes compiled during and after the visit.

[1]Mr. Letts later was named Director of the Human Relations Committee, a position which he presently holds.

It should be noted that the housing conditions reported on below, although deplorable by modern standards, are not the worst within the city. The Negro section in Lansing, by comparison, is one of the nicer appearing and best maintained in the State. By and large, the quarrels with Negro housing in Lansing cannot be contributed in most cases, to condition, but rather to an acute overcrowding of existing facilities. Those conditions outlined below are by no means characteristic of the entire Negro area. The fact that they do exist and that local officials appear reluctant to remedy the situation, is justification in the author's mind for bringing them into full view.

The Negro area in Lansing is zoned almost exclusively single-family. It was pointed out that actual use violated the zoning provisions extensively. Two methods were offered for quickly spotting those units which didn't conform to existing provisions. The first method concerned the yard around the unit in question. Yards devoid of vegetation indicated in 99% of the cases, multiple family occupancy. It was also possible to readily spot multiple units by examining the number of telephone lines leading to the structure. These methods were almost fool-proof, in locating present or potential deteriorating housing units. Mr. Cross indicated that building inspectors are allowed to inspect only those dwellings into which tenants would allow entry. He was distressed that entry was frequently denied by tenants fearing

retaliation by landlords in the form of higher rents to offset improvements or eventual eviction.

The following are descriptions of poor housing located in or adjacent to the study area:

1. Olds Avenue

   This house was condemned about two years ago by the building department. It was previously occupied by a large family. The house has only one bedroom which contained a bathtub, hot water heater, and a mattress. The building was in very poor condition at the time of condemnation and was infested by insects and rodents. Presently, it is characterized by the presence of debris and rotted furniture strewn throughout. The lock has been forced indicating recent use.

2. William Street

   This house was also condemned about two years ago. At that time, the tenants complained that cockroaches were so numerous that bed legs were placed in cans of water to prevent roaches from infesting the mattress. When inspectors entered the basement, they found it flooded with raw sewerage caused by faulty plumbing fixtures. The lock on this house has also been forced recently, indicating continued use. The home is owned by a Detroit minister.

3. West St. Joseph Street

This building was originally designed to accomodate four families. Officials estimate that from 25 to 30 people now occupy the building but are unable to determine exactly. Ten people occupy a four room apartment on the first floor. A woman on A. D. C. with three children occupies an upstairs apartment. This woman related that she had contacted a realtor in an attempt to find housing. A home was found in the same area, however, the owner refused to rent and hadn't decided upon a selling price. She asked the realtor to contact her when the arrangements could be completed. She has never heard from him.

This house is characterized by filth and a general state of dis-repair both inside and out. Play space is available for the children at the rear of the building. However, litter and jagged glass strewn about prohibits its use for this purpose. Rents are $45 for downstairs units and $65 for units on the second floor. It is owned by a Negro woman.

4. Sycamore Street

This building was formerly a single family home which has been converted to a two-family unit. Only one unit was visited. From the outside, the home is very deteriorated. The chimney is pulling away from the building and would appear to be very hazardous. The

yard is completely devoid of any vegetation whatsoever. An outside doorwell to the basement is now completely full of rubbish. The inside of the house was equally deteriorated. A family of three who occupy the unit apparently are not concerned with cleanliness since dirt, cigarette butts, and beer cans litter the floor. A bathroom has been constructed from orange crates in a hallway between the kitchen and the livingroom. It is now inhabited by bugs and insects and has little or no ventilation. The mortgage on this property is now owned by a local banking concern.

5. <u>West St. Joseph Street</u>

This home was apparently a single family unit originally but has had several subsequent additions. It now contains eight apartments on two floors. The entire building is in a deplorable state of repair with warped and rotted floors, falling plaster, and broken windows. Families share a common bathroom facility containing a sink, a stool, and bathtub. Two of the apartments have been condemned but mattresses on the floor and the presence of personal belongings indicate that they are occupied. The owner was forced to rewire the entire building several months ago which brought it up to minimum electrical standards. A large rubbish pile is located in the backyard although

it is not maintained and neighbors frequently complain about the odors emitted from burning garbage.

CHAPTER III

REVIEW OF ACTIVITIES AFFECTING RELOCATION

INTRODUCTION

The purpose of this chapter is to briefly review those activities that could affect the City's relocation program concerned with I-496. Any such program should consider the community's ability to provide adequate housing meeting the requirements of those being displaced, and the relocatee's ability to financially meet his particular obligations. The activities below are discussed individually although they are, technically, interrelated components of the overall pogram. In addition to the descriptive comments concerning the background of each activity, various aspects of each will be evaluated in the following pages.

THE EXISTING HOUSING MARKET

Any efforts to assess the magnitude of the I-496 relocation effort must be based upon the housing units presently available to families being displaced. This section deals with the housing situation in the Lansing area as it existed in the early months of 1965. The information below was submitted with the survey described in chapter two to the Human Relations

Committee. It was intended merely to present a general overview of the housing market at that time.

The housing market consists basically of two types of housing--rental and salable. It generally is composed of limits from four sources: Federal Housing Administration mortgage foreclosures; Veterans Administration mortgage foreclosures; the private market offered by individual homeowners; and, the market under the control of realtors, either independent or members of associations.

1. Federal Housing Administration

As of February 1, 1965, seventeen homes were available in the Lansing area through FHA foreclosures. Of this total, nine were within the City of Lansing; one was in Mason; two in Holt; and, five in Potterville. They ranged in price from $6,900 to $15,750. All had only one bedroom. Those available within the City of Lansing were as follows:

Address	Price
537 Clifford	$ 9,800
2404 Fielding Dr.	6,900
2916 Jenison	13,500
1425 Hillcrest	10,500
4811 Lyncott Dr.	15,400
3304 Ronald	12,500
1333 Roosevelt	8,300
724 Spokane	14,950
4319 Wainwright	15,750

2. Veterans Administration

The VA listed thirty-seven homes for sale on the open market within the City of Lansing in January, 1965.

Of this total, 30 homes, or 82% were located in the Southwest area. They ranged in price from \$8,500 to \$18,500 with the average being \$13,100. An additional 15 homes were listed in the Lansing area with one each in Delhi Township, DeWitt Village, and Haslett; four in Holt; and eight in Mason. These ranged in price from a low of \$5,600 (DeWitt) to a high of \$12,900 (Delhi Township). The average price of these homes was \$10,000.

3. <u>Private Market</u>

Several housing units are available on the private market through the owners themselves. An attempt to assess the extent of this market was accomplished by following newspaper ads listed in the State Journal from December 1, 1964 to December 15, 1964.

During that period, 171 units were available through this source. Of that total, 23 were homes for sale; 58 were homes for rent; and, 90 were apartments for rent. The majority of these units were within the price range of most of the I-496 relocatees. Most of the houses had three or more bedrooms while the apartments usually were one-bedroom units.

Two factors would tend to limit the accessability of this market to the I-496 families. First, since

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Two factors would tend to limit the accessability of this market to the I-496 families. First, since

are offered by private individuals, they cannot be considered available on the open market. Although some units were available on this basis, the majority of the private market interviewed either preferred not to rent or sell to minority groups or had not been faced with the situation. The majority of those in this latter group preferred not to comment further on their feelings. The second factor to be considered relates specifically to the retired families to be relocated. Most of the units were not in a central location--a factor generally acknowledged to be important to retired families.

4. <u>Lansing Board of Realtors</u>

Approximately 90% of the single family units sold by realtors in the Lansing area are handled by the Lansing Board of Realtors. The data contained in this section was obtained directly from the Board files.

The Board of Realtors averages approximately 1,200 individual listings annually. On the basis of a statement of policy adopted by the Board on April 25, 1962, the listings of the Board of Realtors are on the open market automatically and are avilable to those having the financial capacity to purchase. A copy of this statement is included in the appendix of this thesis. An addendum may be signed by the property in which he limits specifically those to whom the

property may be shown or sold. It is interesting to note, at this point, that the realtors operate under a State agency which has the power to revoke the license, or any realtor who initiates discriminatory action with his client. In this respect, the addendum mentioned above and which is occasionally used by the owner to prevent the purchase by members of minority races, just be initiated by the property owner himself and at his own suggestion. Use of the addendum, however, has been bitterly criticized by both the Human Relations Committee and the Housing Commission. Housing to which the addendum is attached is not advertised as such and prospective buyers are unaware of its existence until they request to examine the home in question. Court tests on the use of the addendum are very likely in the near future. A copy of this addendum form is included in the appendix of this thesis.

As of February 24, 1965, the Lansing Board of Realtors listed 278 homes for sale in the City of Lansing; 39 for sale in East Lansing; and, 13 in the Western portion of Lansing Township. The City of Lansing has been further refined into four quadrants for analysis purposes. A summary of the total survey follows:

Location	2 bedrooms or less	3 bedrooms or more	Units with owners addendums
Lansing NE	11	29	2
Lansing SE	24	24	6
Lansing NW	14	50	11
Lansing SW	27	99	6
East Lansing	3	36	2
Lansing Twp.	5	8	0

A cost analysis of these units includes three price ranges as outlined below:

Location	$5,000 to 9,999	$10,000 to 19,999	$20,000 and over
Lansing NE	21	10	9
Lansing SE	17	29	2
Lansing NW	8	36	20
Lansing SW	24	71	31
East Lansing	1	13	25
Lansing Twp.	4	6	3

The rental units listed in this section include both homes and apartments. The inventory was completed by the use of several information sources and is estimated to include approximately seventy-five percent of the rental market. A summary of the inventory follows:

Location	2 bedrooms or less	3 bedrooms or more
Lansing NE	209	0
Lansing NW	2	25
Lansing SE	198	4
Lansing SW	41	32
East Lansing	58	5
Lansing Twp.	25	30

A cost analysis of these units includes three price ranges as outlined below:

Location	Under $50/mo.	$50 to $100/mo.	Over $100/mo.
Lansing NE	0	9	200
Lansing NW	0	2	25
Lansing SE	0	88	114
Lansing SW	0	47	26
East Lansing	10	45	8
Lansing Twp.	0	0	55

LENDING INSTITUTIONS

The ability of an individual to borrow money for the purpose of purchasing a home is vital to a relocation effort of this magnitude. Families being displaced by I0496 must find homes individually. In most cases, a loan will be necessary to accomplish this task. This section will deal

with the various mortgage lenders presently operating in the Lansing area.[1]

There are four major mortgage lenders in the Lansing area: mortgage companies, insurance companies, savings and loan associations, and commercial banks. The study referred to above inventoried three savings and loan associations, seven insurance companies, ten mortgage companies, seven commercial banks, and four other institutions (Federal Housing Administration, Veterans Administration, Federal Land Bank, and Farmers Home Administration).

Mortgage companies, like other loan institutions, generally use other peoples money for loan purposes. Their primary function is to act as a "go between" for persons who desire to borrow money and institutions who wish to loan money. Finders fees, paid by the lender, is their primary source of money, although they may also loan on an interest basis. Final approval on each loan is made by a loan committee consisting of the officers of the mortgage company in question. Maximum and estimated loan to value ratio[2] and the borrowers mortgage costs on conventional, F. H. A., and V. A. loans by mortgage companies is outlined below:

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[1]This section is based entirely upon a report entitled, "Appraisal Practices Among Mortgage Lenders in the Lansing Area", by Terrell Ray Oetzel (A thesis for the Degree of Master of Science, Michigan State University). All tables in this section are directly from that report.

[2]The term "loan to value" refers to the maximum loan possible as it relates to the total value of the property.

Type of Loan	Maximum Loan to Value Ratio		Estimated Loan to Value Ratio		Cost of Mortgage to the borrower[b]		
	Mean	Mode	Mean	Mode	Low	Avg.	High
Conventional	77.2%	75.0%	72.2%	75.2%	$68	$84	$112
FHA	97.0%[a]	97.0%[a]	96.7%	97.0%	$68[d]	$84[d]	$112[d]
VA	100.0%[c]	100.0%[c]	96.7%	100.0%	$68[d]	$84[d]	$112[d]

a Maximum for first $15,000 of appraised value.

b Does not include title insurance which costs $3/$1,000 of the loan.

c Maximum of $15,000 property.

d In addition, 1 percent of the mortgage note is usually charged as a processing fee.

Insurance companies accumulate large amounts of money from policy-holders. Most make this money available for residential purposes through either their own mortgage loan department or through mortgage companies. In the Lansing area, all insurance companies surveyed make either regular or insured conventional loans through their own loan departments. Final approval of loans is made by a regional or home office. Maximum and estimated loan to value ratios and borrower's mortgage costs on conventional, F. H. A., and V. A. loans by insurance companies in the Lansing area are below:

Type of Loan	Maximum Loan to Value Ratio		Estimated Loan to Value Ratio		Cost of Mortgage to the Borrower		
	Mean	Mode	Mean	Mode	Low	Avg.	High
Conventional	66.0%	66.7% &75.0%	62.0%	70.0%	___	$137 (plus $3 per $1000 for title insurance)	
FHA	97.0%[a]	97.0%[a]	97.0%	97.0%	---	$137	
VA	100.0%[b]	100.0%[b]	100.0%	100.0%	---	$137[c]	

[a] Maximum for first $15,000 of appraised value.

[b] Maximum of $15,000 property.

[c] Does not include the $3.00 per $1,000 for title insurance or the 1 percent of the mortgage note which is charged as a processing fee.

Savings and loan institutions operate much like insurance companies. All loans are regular or insured conventional loans and are predominantly for residential purposes. Presently no F. H. A. or V. A. loans are made through savings and loan institutions primarily because their own insurance plans are sufficient. All such loans undergo final approval by the board of directors or a committee appointed by the chairman of the board. Maximum and estimated loan to value ratios and borrower's mortgage costs on conventional, F. H. A., and V. A. loans in the Lansing area by savings and loan institutions are as follows:

Type of Loan	Maximum Loan to Value Ratio		Estimated Loan to Value Ratio		Cost of Mortgage to the Borrower		
	Mean	Mode	Mean	Mode	Low	Avg.	High
Conventional Regular	75.0%	75.0%	70.0%	70.0%			
MGIC	90.0%	90.0%	85.0%	85.0%	$74.22	$76.86	$79.50[b]
FHA[a]	-	-	-	-			
VA[a]	-	-	-	-			

[a] No FHA or VA loans are made by savings and loan associations in the Lansing area.

[b] Plus two percent of the mortgage debt for insurance.

Banks also loan money on commercial and residential properties. By far the greatest number make only conventional loans although some make FHA and VA loans. All loans are approved by a loan committee of the officers of the individual bank. Maximum and estimated loan to value ratio and borrower's mortgage costs on conventional, FHA, and VA loans for banks in the Lansing area are as follows:

Type of Loan	Maximum Loan to Value Ratio		Estimated Loan to Value Ratio		Cost of Mortgage to the Borrower		
	Mean	Mode	Mean	Mode	Low	Avg.	High
Conventional	73.0%	75.0%	67.0%	66.7%	$65	$85.80	$112
FHA	a	a	a	a			
VA	a	a	a	a			

[a] Not sufficient data.

The Federal Housing Administration is not a lending institution but insures loans mortgaged by an approved FHA lender. Two home plans are eligible for mortgages insured under FHA: one insures mortgages up to $25,000 on individual homes, the other insures amounts up to $9,000 on homes in outlying areas. The first plan allows up to 97% of the appraised value on the first $15,000 to be loaned. On the next $5,000, 95% of the value may be loaned, with 75% allowed on the remaining $5,000. The percentage to be loaned is calculated from the market value of the property which is estimated by an FHA appraiser. A buyer who finances his home under this plan is expected to pay

the down payment, closing costs, and pre-paid items, in cash or the equivalent of cash.

The Veterans Administration operates very much like the FHA. The maximum amount available through a VA loan is $15,000, with the average at about $10,000. A VA loan is available only to the veteran and costs about $106 plus one percent of the loan amount.

PUBLIC HOUSING

The survey described in chapter two was submitted to the Human Relations Committee on March 11, 1965. After review by the Committee, it was reproduced and made available to the general public. Rumors had persisted as the study progressed that Lansing experienced an acute shortage of low-cost housing units, the existence of which would be vital to the relocation effort. Within the study area were many families with low incomes, many retirees, and the majority of the City's welfare cases. It became apparent that the City would soon experience a great demand for low cost housing units which it could not supply.

Mayor Bowerman, in a reply from the Human Relations Committee to appoint a committee to study the need for public housing for low-income and elderly families, acknowledged the need for such housing but expressed belief that "private enterprise will provide it". Bowerman said the City "might" have to get into public housing, but added that local real estate officials had been studying the issue for "some time"

and were convinced that they could meet the need.

The issue remained at pretty much a standstill until February 17, 1965, when a newly-formed group named the "Citizens Committee on Low Cost Housing" appeared at the City Council meeting and demanded that the City take "immediate action to meet Lansing's low-cost housing needs." Petitions containing 1,248 signatures were presented requesting that the Mayor and Council establish an "independent housing authority by March 15". The purpose of the authority, they continued, should be three fold:[1]

1. Study available solutions to the problem of providing an adequate supply of low-cost housing in the Lansing area.
2. Make specific recommendations regarding site, financing, construction, management, and type of housing.
3. Present its findings and specific recommendations to the mayor and council within 30 days after its establishment.

The reaction from City officials was immediate and direct. Mayor Bowerman's comment was, "I think this is good. My feeling is this is one approach". Councilman Malcolm Milks told the group he would "personally pledge himself to aid them in their problem". Councilman Glen Dean said he is "more aware of their problem than anyone else in the city" and declared that "the Council is ready to attack the problem". Councilwoman Lucille Belen concurred that "something must be done".[2]

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[1] State Journal (Lansing), "Low Cost Housing Demanded in City", February 17, 1965.

[2] Ibid.

On February 25, a meeting was called by Councilman Malcolm Milks to discuss the low cost housing issue and work out a definite course of action. Invited to the meeting were Raymond Guernsey, Planning Director; Russell Fink, Planning Board Chairman; William Mateer, Human Relations Director; Hugo Lundbery, Human Relations Committee Chairman; Winston Folkers, Redevelopment Director; Everett Eschbach, Urban Redevelopment Board Chairman; Glen Hilley, Lansing Board of Realtors President; Thayer Winegardner, Chairman of the Board of Realtors Committee on City and Governmental Affairs; Mrs. Jacqueline Warr, Citizens Committee on Low Cost Housing; Cullen Dubose, NAACP Housing Committee Chairman; Rev. Kenneth Faiver, Cristo Rey Catholic Church; Mrs. Carolyn Walker, Citizens Committee on Low Cost Housing; and Stuart Dunnings, NAACP President.[1]

As a result of this meeting, a resolution was proposed to the City Council on February 29, 1965 for an ordinance establishing a twelve-man City Housing Committee. The measure, co-sponsored by Councilmen Glen Dean and Malcolm Milks, resulted in the appointment of a five-member Housing Committee.

On March 18, 1965, Thayer Winegardner from the Lansing Board of Realtors, told the Community Services Council that the Board would "probably support some type of public housing program if the program had the proper controls."[2]

Two weeks later, the State Journal ran a series of five articles on the low-cost housing problem in Lansing. The

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[1] Ibid., "Meet May Lay Groundwork for Low Cost Rental Housing", February 23, 1965.

[2] Ibid., "Low Cost Housing Needs Outlined", March 19, 1965.

intent of the series was to publicize the low-cost housing issue, examine methods used by other Michigan cities to solve its low-cost housing problems, and promote citizen interest in this controversial aspect of City government.

On April 15, 1965, Hugo Lundberg, Chairman of the Human Relations Committee blasted the Council for its lack of action concerning low-cost housing. The Council's Housing Committee, in Lundberg's opinion, had been virtually ineffective. "All we have been getting is the brushoff and no one is facing the problem", declared Lundberg.[1] He urged the Council to appoint a legally-constituted Housing Commission to take immediate action.

A new City Administration was voted into office in April with Max Murninghan replacing Mayor Bowerman. One of Mayor Murninghan's early actions as chief executive was to propose enlargement of the Housing Committee to ten members. He also indicated his intent to ask the Council for funds for a Housing Committee staff, including a full-time director and secretary.

In late April, the State Journal again ran a five-part series of articles on low-cost housing urging the City Government to meet its responsibilities in this area. Shortly later, the Lansing Labor Council denounced Mayor Murningham and the City Council for "doing nothing" about low-cost housing in Lansing. John Horuska, regional representative to the U. A. W., stated that "something has got to be done to

[1]*Ibid.*, "New Plea Scheduled on Housing", April 15, 1965.

help those people who are going to be displaced when the highway goes through the west side of town". He claimed "it is time someone besides the realtors govern this town".[1]

One week later, the City Council ordered an ordinance creating a Housing Authority to provide public housing for Lansing's hard core poor, elderly, and handicapped. The State Journal, in an editorial on June 13, 1965, supported federally-financed public housing for the City and urged action as rapidly as possible. On July 1, 1965, Mr. William Mateer, formerly director of the Human Relations Committee, was appointed the City's first full-time housing director. The ordinance creating five-member Housing Commission to provide public housing in Lansing was unanimously adopted by the City Council on August 3, 1965.

ANTICIPATED DISPLACEMENT PATTERNS

The survey described in chapter two indicated that most of the families involved were reluctant to break neighborhood social, economic, and religious ties, and intended to relocate in the same area. Since the white families involved are apparently facing no difficulty in their relocation efforts, this section will deal with the anticipated displacement patterns of the Negro families affected by the project.

The concentration of Negro families in and near the proposed I-496 route is characterized by families with a wide-range of economic resources. In years past, the choice of

[1] Ibid., "Mayor, Council Ripped by Labor", June 3, 1965.

housing units available to these families has been restricted and movement out of the area has been painstakingly difficult. Nevertheless, small pockets of Negro concentrations have appeared throughout the City as is illustrated on plate 2 . With the advent of I-496, the issue has become one of finding homes for 200 Negro families in a previously unofficially segregated community.

The 1960 Census[1] listed 1,780 non-white families in the City of Lansing. Of this total, 1,480 were located in census tracts 15, 16, and 18--the area to be affected by the I-496 route. The remaining 300 families were included in three smaller concentrations referred to as the Case-Ballard Street area, the Maple Street area, and the Urbandale area. The Case-Ballard Street area is located in the northeastern portion of the City on the fringe of an extensive industrial sector. Besides Negro families, the area is also predominantly Spanish. Most of the homes are in poor condition and will probably eventually be removed. This area contains about 120 Negro families. The Maple Street area is located in the northwest section of the City and contains about 60 Negro families. It was opened to Negro families in the early 1950's and is characterized by attractive, well-kept homes. The Urbandale area was approximately three-quarters removed with the construction of the Pinetree Connector freeway. Most of the homes were in very poor condition and very unhealthy. Although several Negro families have remained in the area, most were scattered throughout the City.

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[1]U. S. Bureau of the Census, U. S. Census of Housing, 1960, Series HC (3), 1961.

There appears to be three solutions to the I-496 displacement problem. Although the final solution will probably be a combination of the three, they are discussed separately for analysis purposes:

1. Probably the greatest number of families will choose to relocate within the same immediate area. This is an understandable choice since families with similar cultural and social characteristics have, throughout history, elected to settle within close proximity to each other. This practice has been especially prevalent in the United States particularly among ethnic groups. The NAACP, and others including the author, are fearful of this solution for two reasons. First, it is feared that the ghetto conditions characterizing the area will be perpetuated by restricting families from buying outside the area if they so deisred. Secondly, available housing units are critically short in the area because of Oldsmobile expansion, State building expansion, etc. Any additional movements into the area would precipitate a doubling and tripling up of families in structures already deteriorating and generally unsafe.
2. The second solution would involve opening of new areas for Negros in other parts of the City. This, of course, should be based upon the premise that the Negro families are interested in remaining a unit or sub-community. This, in actuality has been taking

place in the Churchill Downs subdivision in the southwest part of the City. Over the past several years, Negro families have been moving into homes with foreclosed FHA mortgages. There has been some question in the minds of local officials, however, whether this movement has genuinely satisfied the Negro requirements or whether another ghetto is being formed. Presently, over thirty-five families have been integrated into the area. It's an interesting peculiarity that the realtor responsible for this movement is a Negro from Pontiac, Mr. Arthur Brown. Only time will indicate whether Mr. Brown is truely a champion of his people's rights or whether he has sacrificed his race for his own gain.

3. Finally, a solution which seems most remote, is total integration of the families throughout the City. The N. A. A. C. P. agress that the likelihood of this happening to offset I-496 displacements is nearly out of the question. It is, however, striving for the right of Negro families to buy where they desire, whether it be integrated or segregated, provided they have the economic resources to do so. Such a program presently would have to be preceeded by an extensive educational program. In the words of Everett Trebilcock, Counsel to the Michigan Real Estate Association: "I am quite convinced that if, through the temporizing influence of the church, school, and men

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of good will, the poignant preference of our white people to live among their own can be changed to an attitude of indifference, and, if the conduct and behavioral patterns of minority residents can be shown to be exemplory or at least unexceptional, the problem of biracial living will be largely resolved."[1]

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[1]Everett R. Trebilcock, Some Observations on Open Occupany Housing, an address delivered to the annual seminar of Real Estate Board Administration, May 5, 1964.

CHAPTER IV

RECOMMENDATIONS

INTRODUCTION

The foregoing relocation study and subsequent events affecting relocation have, in the author's opinion, presented substantial evidence to support three obvious conclusions. Stated in the form of recommendations, they are:

1. New legislation must be adopted at the Federal level, or at least at the State level, to aid families in their relocation efforts.
2. A city housing authority must be established to insure the availability of adequate housing units for relocation purposes.
3. The City of Lansing, particularly its administrative and legislative officials, must assume full responsibility for an action program designed to carry out a city-wide program for relocating families displaced by freeway construction, urban renewal, industrial expansion, or other public or private programs. Such a program must include the welfare of the families involved by leaving intact, whenever possible, long established and desirable social, cultural, religious, and economic ties.

LEGISLATION

Section 305 of the Housing Act of 1956, amended the Housing Act of 1949, by adding a section which provided that urban renewal projects may include the making of relocation payments of property occupants, subject to rules and regulations prescribed by the Housing and Home Finance Agency. Under this provision, a site occupant is eligible for relocation payments only if this displacement is:

1. From real property within the urban renewal area, or
2. Made necessary by either: aquisition of such property by the local governmental unit or other public body for urban renewal; code enforcement undertaken in connection with the urban renewal project; or, a program of voluntary rehabilitation of buildings in accordance with the urban renewal plans.

The information gathered during the relocation survey outlined above indicated conclusively that residents displaced by urban renewal are not unique in their need for financial assistance to implement moving programs. Certainly families who suffer financial hardships resulting from relocation for any public purpose, should be allowed the same considerations afforded urban renewal relocatees. New legislation, whether it be initiated at the State or Federal level, is required to provide financial grants to families caught up in public initiated improvement projects.

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CITY HOUSING AUTHORITY

The above relocation survey also illustrated the need for a city housing authority to maintain up-to-date information on the existing housing market, as well as, assuming the responsibility for insuring a balanced housing market in which adequate housing is provided for families in all income levels. Such an authority should operate under a ten-man board representing community interests relating to housing, insofar as possible. Representation on the board should include persons actively engaged in the following interests: banking, civic groups, commerce, education, industry, law, minority groups (such as the NAACP), real estate, religious organizations, and savings and loan associations. City and State officials such as the building inspector, human relations director, planning director, urban renewal director, and highway department personnel, should be allowed ex-officio, non-voting positions on the board. As an authority, this agency would have taxing powers specifically for housing purposes and could hire a technical staff to implement is program.

The relocation survey indicated an acute lack of low-cost housing available in the Lansing area. In an effort to meet this initial need, the proposed housing authority could pursue one of three courses of action. The first, of course, is to rely upon the existing housing market and provide rent subsidies to offset the amount a family can afford as it compares to the existing rent situation. A second alternative might involve the construction of low-cost rental units either in one location or in smaller projects throughout the City. Since Federal money is available at low interest rates, this possibility rates consideration. The construction of isolated units for sale might provide a long-range solution to deteriorated housing units in spot location throughout the City and help maintain a stable housing market.

It would appear that, due to the lateness of the hour, the first two solutions offer the most promise to I-496 residents. An estimated one-year period would be required to implement the second solution which may rule out its applicability to this project. The machinery for such a proposal would probably be too long in getting set up to apply to the I-496 situation. It is recommended therefore, that a housing authority be established for Lansing and that its initial efforts be concentrated in providing rent subsidies to families needing financial assistance as a result of displacement by I-496.

RELOCATION ALTERNATIVES

Those close to the I-496 situation feel that a solution to the relocation problem is a practical impossibility at this time. They feel and rightly so that action within the present framework of political, financial, and social systems could not be initiated in time to serve those families being displaced by I-496. This may be well and true, but the City of Lansing despite its real or imagined limitations is still faced with the prospect of finding homes for over 600 families in this project alone. Legally, the City is under no obligation but morally and ethically, if it purports to serve all of its citizens, it must come to grips with this problem immediately because it certainly isn't the last time that Lansing will ever face a relocation task similar to this. The action program designed to meet the relocation needs of I-496 should be long-range and comprehensive enough to apply to any future relocation task, whether it result from highway construction, code enforcement, or urban renewal. It must set the stage upon which similar future programs can be based. In this light, what are the alternatives open to the City of Lansing to meet this obligation? The writer contends that there are four:

The first, of course, is for the City government to treat the problem as though it didn't exist. This solution would be a tragic chapter in the history in the City of Lansing, but one which is now apparently being written. It is predicated on the assumption that minority groups in Lansing are able to operate within a completely open housing market--that they are able to buy suitable housing within their income brackets. It also assumes an inexhaustable supply of housing units for low-income families regardless of their race. Both assumptions are emphatically false. Past expansion by

Oldsmobile and code enforcement has been coupled with a sharp increase in housing densities in and immediately adjacent to the existing Negro area. Doubling and tripling up of families into single family units has been the practice, not the exception, in the western one-half of the I-496 area. Kingsley Court, located in close proximity to the corridor, is estimated to have the highest residential density in the entire Lansing metropolitan area. This situation hasn't resulted from a natural inclination on the part of these families to live like sardines. Quite simply, it has resulted from two phenomena: the overwhelming influence of one interest group in city politics and policies; and a desire on the part of the families involved to keep intact social, cultural, and religious ties. To allow this situation to continue without attempting a solution would be tragic.

A second approach would solve the problems of I-496 but would tend to be a token measure. Basically, it would require the cooperation of local agencies, groups, and individuals in initiating a crash program for constructing low-cost housing units. The realtors themselves would be the obvious group to take the lead in such an effort as they would tend to profit the most. Such a program, in fact, has been under study by the Lansing Board of Realtors for some time. Its advantage over a federally-financed program is the lack of red tape necessary to implement its proposals. Conceivably, such a project could be initiated, designed, and completed well witin the time limits to meet the I-496 requirements.

The third solution could not fulfill the I-496 needs, but could be the basis for future relocation projects throughout the City. Federally-financed public housing units could be constructed for low-income families. Designed, built, owned, and operated by local housing authorities, these units averaged a monthly rent in 1960[1] of $39.00 including heat, electricity, gas, and other utilities. Federal loans to local housing authorities for public housing can include up to 90% of the cost of a development and are repayable at low interest rates. Public housing units can take the form of single family dwellings, duplexes, garden apartments, or high apartment complexes. Private enterprise actually profits from such ventures in that it provides architects and engineers to design the developments, local contractors to build them, and private business to furnish them. It is estimated, however, that six months to one year is required from the submission of the project application to the beginning of actual construction. Such a program, obviously, cannot be completed in time to have an appreciable impact on the I-496 situation.

The last approach, and certainly the most desirable, could be consummated in time to meet the I-496 deadline. It is based upon local initiative, local expertise, and the sincere desire of local officials and citizens to utilize the Lansing situation to prove to the rest of the Nation its

[1]Public Housing Administration, Low Rent Public Housing, 1961.

capacity to meet the needs of its people in a truely unusual and unique manner. It is predicated upon the premise that relocation is a fact of urban life and must not be allowed to adversely effect the social, cultural, religious, and economic objectives of the urban dweller involved. It also assumes that housing, like other capital goods, is a replacement item and that the community is willing to make the financial sacrifices necessary for progressive solutions to housing shortages. Finally, this approach is based upon the maturity of the community in approaching matters involving racial questions.

With this preface, and reiterating the natural desire of these and other families to relocate in close proximity to families sharing their common interests, ethnic heritage, financial opportunities, and cultural pursuits, the author proposes the relocation of entire neighborhood units keeping intact, as much as possible, those ties which resulted in its formation in the first place. Unique and imaginative neighborhood units could be constructed on large public or private parcels under the guidance of a local housing authority. Projects are envisioned to include primarily single family units for sale along with rental units andapartments. The focus of the neighborhood would be its center for recreational, educational, and civic opportunities. Limited commercial activity would also be an integral part of the design but provided by private enterprise. Dilapidated units throughout the community could be acquired and razed with the property reverting to a land fund for future relocation projects. An

capacity to meet the needs of its people in a truely unusual and unique manner. It is predicated upon the premise that relocation is a fact of urban life and must not be allowed to adversely effect the social, cultural, religious, and economic objectives of the urban dweller involved. It also assumes that housing, like other capital goods, is a replacement item and that the community is willing to make the financial sacrifices necessary for progressive solutions to housing shortages. Finally, this approach is based upon the maturity of the community in approaching matters involving racial questions.

With this preface, and reiterating the natural desire of these and other families to relocate in close proximity to families sharing their common interests, ethnic heritage, financial opportunities, and cultural pursuits, the author proposes the relocation of entire neighborhood units keeping intact, as much as possible, those ties which resulted in its formation in the first place. Unique and imaginative neighborhood units could be constructed on large public or private parcels under the guidance of a local housing authority. Projects are envisioned to include primarily single family units for sale along with rental units andapartments. The focus of the neighborhood would be its center for recreational, educational, and civic opportunities. Limited commercial activity would also be an integral part of the design but provided by private enterprise. Dilapidated units throughout the community could be acquired and razed with the property reverting to a land fund for future relocation projects. An educational program would preceed occupancy to inform tenants and owners of their responsibilities in meeting minimum community maintenance standards controlled by ordinance.

This approach, of course, requires imagination, money, and desire to solve the reoccurring problem of urban relocation. The future of Lansing's desirability as an urban community, however, is going to require all three components if it is to progress forward. It cannot and should not be satisfied with mediocre and irresponsible solutions to the needs of its citizenry. The approach outlined above is imaginative to be sure but certainly attainable. By implementing it, or a similar approach, Lansing could become a leader in coping with the complex urban community and its resultant problems. Its contributions to its citizenry, the Nation, and the World could be immeasurable. The time to begin, however, is now while the opportunity is available. Failure to do so could result in its reduction to a mediocre community at best and more than likely, one comprised of crash programs designed to solve yesterdays problems.

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APPENDIX

Plate 1 - The Study Area

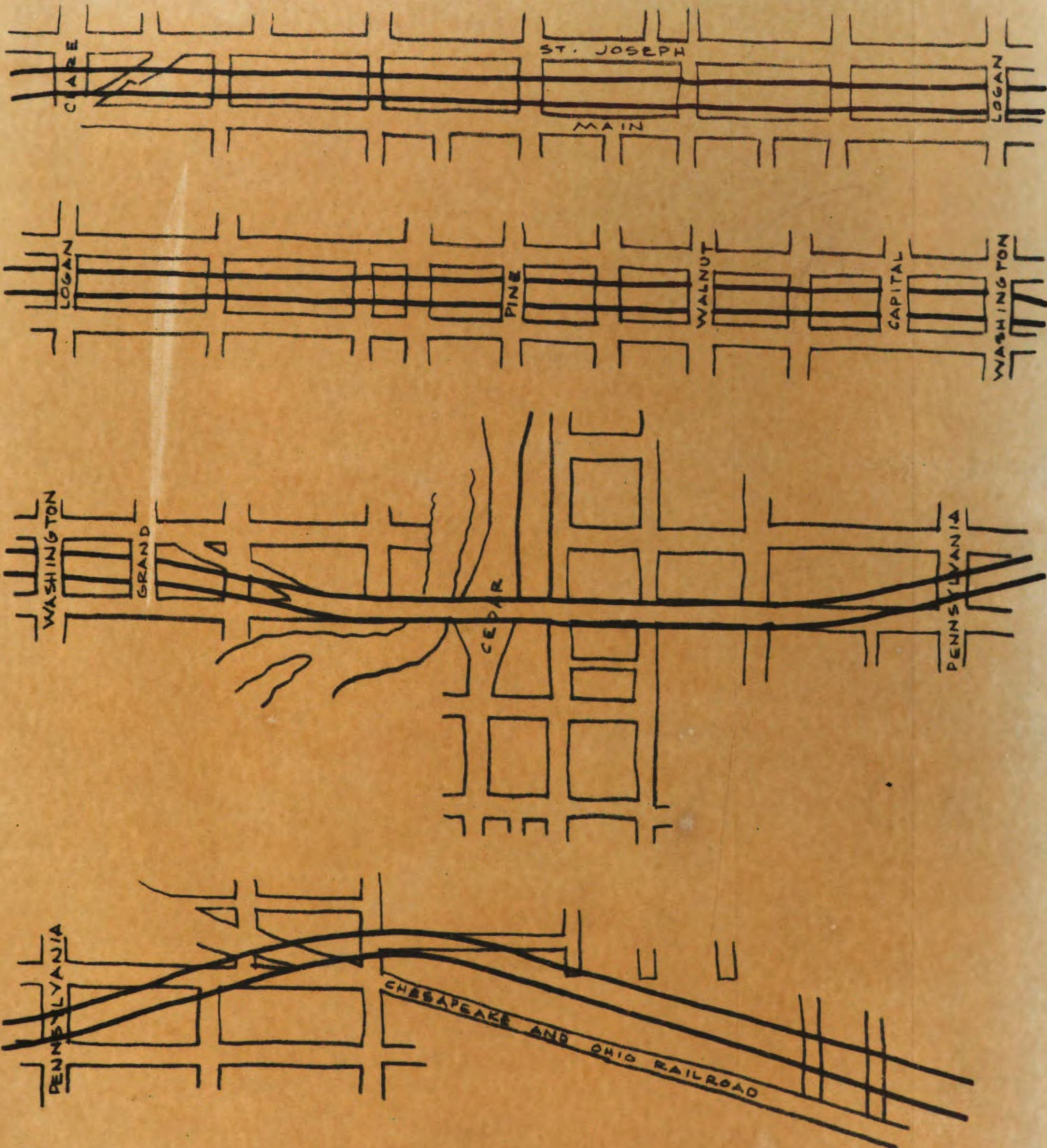

Plate 2 - Major Negro Concentrations

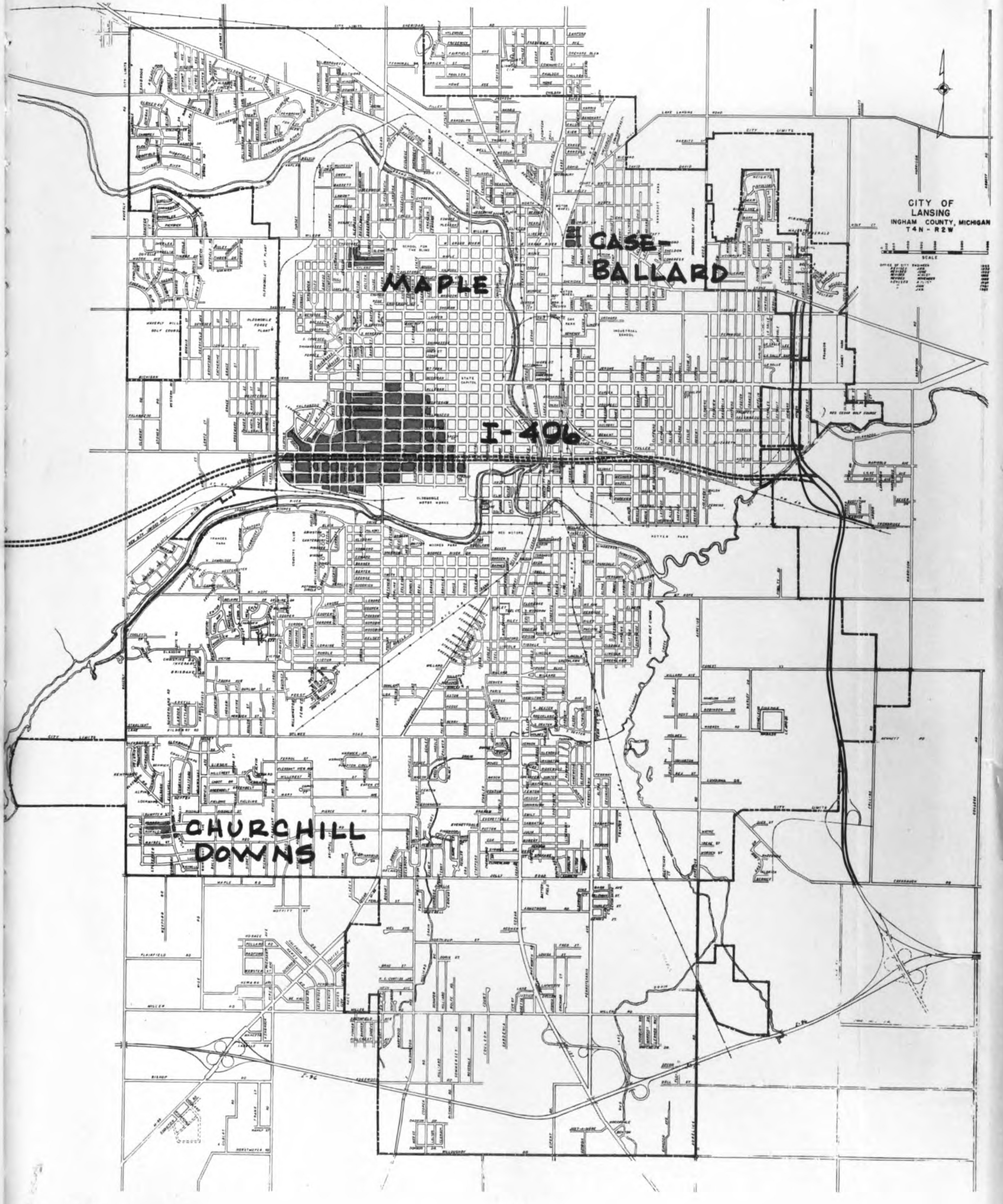

Plate 3 - Addendum Form

ADDENDUM TO UNIFORM SALES AGENCY CONTRACT

I/we being aware that the provisions of the annexed sales agency contract contain no limitations on your authority respecting the race, religion or nationality of any purchaser to be found by you, and it being my/our decision and desire to limit your authority in the foregoing regard and to modify the annexed contract accordingly, I/we hereby direct that you refrain from showing my/our property to, negotiating with, or taking offers to purchase from ______________________________

____

____

and I/we hereby limit your agency authority, accordingly.

Date ____________________

______________________________ L.S.

______________________________ L.S.

____
Accepted by Realtor

____
By salesman

(FORWARD HARD COPY TO BOARD OFFICE)

PLATE 4 - Statement of Position

A STATEMENT OF POSITION OF LANSING BOARD OF REALTORS AND ITS MEMBERS RESPECTING THE RIGHTS, DUTIES AND RESPONSIBILITIES OF THE BOARD AND ITS MEMBERS IN REAL ESTATE TRANSACTIONS INVOLVING OR AFFECTING MINORITY RACIAL, RELIGIOUS OR NATIONAL GROUPS.

Preliminary Considerations

Members of the Lansing Board of Realtors have accorded thoughtful consideration to the many problems which have arisen incidental to the efforts of minority racial, religious and ethnic groups for better housing accommodations in the residential real estate market. Since real estate brokers are the primary market media, it has seemed appropriate for members of the Lansing Board of Realtors to assess the problems encountered for the purpose of suggesting principles and methods of operation for the guidance of its members in meeting the problems in question. By so doing, it is hoped that a fuller understanding will exist between members of the Lansing Board of Realtors as to what the role of the broker ought to be and that a better understanding will be promoted between Lansing realtors and the public with respect to the problems under consideration.

The Lansing Board of Realtors and its members recognize that the aspirations of minority groups for better private housing accommodations is both legitimate and understandable. It is basic to a fair understanding of the problems involved that all concerned realize that certain of our peoples are not yet prepared to accept all racial, creedal and ethnic groups as social intimates or as neighbors living in close proximity. This social phenomenon overwhelmingly accounts for the tensions and conflicts arising in the market for private residential housing when buyers who are members of a minority group seek to obtain residential accommodations from reluctant or unwilling sellers. This situation has given rise in recent years to attempts by proponents of open occupancy housing to expand the availability of private housing in favor of minority groups by using various methods of legal coercion upon real estate brokers and upon private owners of real estate who exhibit relutance to deal on an open occupancy basis in transactions affecting their properties. The subject of open occupancy housing has tended to become increasingly controversial and, in the heat of controversy, the role of the real estate broker with its attending rights and responsibilities has been distorted and obscured. Believing therefore that it is in the interest of all concerned to understand the position of the Lansing Board of Realtors and its members as to the role of the broker and his rights and responsibilities with specific reference to the controversial subject of open occupancy housing, the following statement of position and principles has been adopted.

STATEMENT OF POSITION AND PRINCIPLES

1. The Lansing Board of Realtors and its members recognize that there is an unmistakable trend toward the comingling of racial, credal and ethnic groups in residential neighborhoods; that the foregoing trend is natural and inevitable; that it should not be viewed as a sinister social development when it occurs spontaneously in a free market; and that all concerned would do well to accept the existence of this trend preliminary to the formulation of an opinion or position on the problems at hand.

2. Being agents and not principals, realtors, individually and collectively, in performing their agency functions, have no right or responsibility to determine the racial, creedal or ethnic composition of any area or neighborhood.

3. Unless required by the terms of his contract or express instructions from his client, no realtor should assume to determine the suitability or eligibility of any prospective mortgagor, tenant or purchaser, and the realtor, unless otherwise directed or instructed by his client, should invariably submit to the client all offers made by any prospect in connection with the transaction at hand.

4. If, under the terms of the listing agreement or other contract existing between the realtor and his client, the realtor is chargeable with determining the suitability of any offer or prospect, he should be free to make such decision to the same extent as could be done by the client himself, subject only to the limitation that such decisions should be made in good faith and in the best interests of the client to whom the realtor owes his primary duty.

5. When called upon by his client to advise or recommend regarding the suitability or eligibility of any offer or prospect, a realtor should be free to communicate to his client his opinion thereon, inclusive of any factors which the realtor believes to be germane to the formulation of an informed decision by his client.

6. The property owner whom the realtor represents should have the right to specify in the contract of agency the terms and conditions thereof and, correspondingly, the realtor should have the right and duty to represent such owner by faithfully observing the terms and conditions of such agency free from penalty or sanction for so doing.

7. As to the receipt and handling of an offer in the typical broker-client relationship, wherein the decision to deal or not to deal rests with the client, the realtor may properly regard his responsibility to be discharged when he shall have transmitted such offer to his client for decision.

8. Upon acceptance by the realtor's client of any offer, the relator should exert his best efforts to conclude the transaction irrespective of the race, creed or nationality of the offeror.

9. Each realtor should feel completely free to enter into a broker-client relationship with persons of any race, creed or ethnic group in accordance with what he conceives to be in his best interests.

10. Realtors may properly oppose any attempt by force of law to withdraw from property owners the right to freely determine with whom they will deal with respect to their property, irrespective of the reason therefor, and any law or regulation whcih would operate to prevent a real estate broker from representing any property owner or faithfully abiding the terms and conditions of any agency stipulated by the property owner.

11. In the event that a Realtor's counsel is sought by a client with respect to property situated in an area or neighborhood which is undergoing or which is about to undergo transition in terms of occupancy by members of racial, creedal or ethnic groups, the Realtor should take particular care to render objective advise and to urge upon the client that the latter decide with respect to the disposition of his property without undue haste and only after sober reflection.

12. Realtors should lend their support to the efforts of government, church and civic groups designed to promote better understanding and relationships between the various racial, religious and ethnic groups comprising our society to the end that through the offices of men of good will, government and the church, mutuality of acceptance between these groups may be augmented and ultimately obtained.

13. Realtors should endeavor to inform the public that enhanced opportunity for the acquisition of private housing by minority groups must of necessity depend upon the attitudes of private property owners and not upon real estate brokers, who are the marketing media; that the right of property owners to freely determine with whom they will deal is a right fundamental in the American tradition; that the real estate broker cannot fairly be utilized in his agency function as a means for accomplishing the withdrawal of the right of free decision from the property owner; that the broker fully performs his legal and social responsibilities when he faithfully engages to find a purchaser acceptable to his principal; and that real estate brokers should not be expected to inhibit or promote open occupancy housing, this being a matter to be resolved between prospective buyers and sellers of private residential real property and not by real estate brokers functioning as the marketing intermediary.

Adopted April 25, 1962

LANSING BOARD OF REALTORS
Lansing, Michigan

I-496 Questionnaire

ADDRESS ______________________
RACE: _____Negro _____White _____Other

1. FAMILY CHARACTERISTICS

A. Number of families residing at this address? ______________________

B. Number of unrelated individuals residing at this address? ______________________

C. Number of adults (21 and older) residing at this address? ______________________

D. Number of children residing at this address and their ages:

1.________	4.________	7. ________	10. ________
2.________	5.________	8. ________	11. ________
3.________	6.________	9. ________	12. ________

E. Principal wage earner employed at ______________________

1. Is the principal wage earner _____male or _____ female? If female, _____single?

2. Occupation of principal wage earner? ______________________

3. Approximate annual income:

a. Without income _____	e. $5,000 to $5,999 _____
b. Less than $1,000 _____	f. $6,000 to $9,999 _____
c. $1,000 to $2,999 _____	g. $10,000 plus _____
d. $3,000 to $4,999 _____	

F. Approximate annual income for entire household $______________________

G. How many times has the principal wage earner changed jobs in the last five yrs? _____

H. Has the family income been supplemented by welfare payments in the last year? _____

2. EXISTING DWELLING UNIT CHARACTERISTICS

A. Do you own or rent your home? _____own _____ rent

B. If you rent:

1. What are your monthly payments? ______________________

2. What utilities are included in the rent?

_____ Telephone _____ Electricity _____ Gas

_____ Oil _____ None

C. If you are buying your home:

1. Are you now making payments? _____ yes _____ no

2. How much are your monthly payments? ______________________

3. Are taxes included in your payment? _____ yes _____ no

4. What do you consider the value of your property to be? $______________________

5. How many rooms are there in your house? _______ Bedrooms? ______________________

D. Do you prefer to buy or rent a home? _____buy _____ rent _____ don't know

3. FUTURE DWELLING UNIT CHARACTERISTICS

A. In general, where would you prefer to relocate:

_____ city _____ suburbs _____ country _____ don't know

B. Have you considered any specific area within the City of Lansing and its suburbs?

_____ yes _____ no ____ where?

C. What price range would you prefer?

1. $____________________ total

2. How much do you feel that you could afford as a downpayment?$________________

3. How much do you feel that you could afford monthly? $______________________

D. What type of housing would you prefer:

	Older	New
1. Apartment		
2. Duplex or two-family home		
3. Single-family home		

E. How many bedrooms would you prefer:

_____ efficiency _____ one _____ two

_____ three _____ four _____ more than four (specify)

F. What are your feelings about public housing as a solution to your relocation efforts? ____

____

G. What do you feel about the importance of the following factors in locating your new home:

	very important	fairly important	not important
1. Closeness to stores			
2. Closeness to work			
3. Closeness to friends and relatives			
4. Closeness to church, schools, etc.			
5. Other (specify)________________			

H. Have you or your family attempted to locate another home? _______ How?__________

____

I. How could the Human Relations Committee assist you in relocating?________________

J. Do you feel that you need assistance in finding housing? _____yes _____no

Name ______________________________

Address ____________________________

Phone ______________________________

Interviewer ________________________