

Housing Policy Activities Research Guide

NAR Archives Research Guide

The National Association of REALTORS® Archives produces Research Guides with the goal of helping members, scholars, and staff locate information held in the Archives. Each Guide covers one series of records, providing historical background and context on how the materials relate to NAR as a whole. In addition, the Guides contain content lists, brief notes about the materials, and box locations within the Archives. Researchers can use these Guides to gain a better understanding of the materials and quickly decide which records may be most relevant to their research.

Housing Policy Activities Series B19

The National Association of REALTORS® has been a part of shaping national housing policies from its inception. Public housing and rent control have always been two major areas of focus for NAR's legislative efforts, especially NAR's opposition to sweeping federal rent control and public housing funding policies. Historically, NAR has been against public housing construction and voucher initiatives, but in more recent decades NAR has supported programs and initiatives that work to help low-income families become homeowners and secure low- to moderateincome housing.

The Wagner-Steagall Act/US Housing Act of 1937 was signed into law with four main goals: provide housing, renew existing living areas, decrease density, and construct sustainable communities. The Act marked the beginning of the construction of public housing and established the US Housing Authority, which was responsible for controlling the payment of government subsidies to local housing authorities. From the beginning NAR asserted that construction by the federal government should be limited to places where private enterprise could not afford to construct housing and that this housing was to be temporary wartime housing. By 1945, NAR called for the end to further government subsidies for public housing construction and that housing owned by the federal or local governments should be relinguished to private enterprise. They stated that the public housing did not help those in the greatest need nor did it clear the slums, and private enterprise is better equipped to handle these issues.

Hand in hand with the creation of public housing during the war, was the control of that housing under rent control policies. The housing that was created in wartime, as well as the stock of existing housing, fell under the Office of Price Administration (OPA) and the Emergency



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Price Control Act. The OPA and the Act controlled prices of goods but also controlled rental prices and increases. NAR supported maintaining fair rental prices in defense areas, but they did not see a need for national action. By the end of the war intense debate over rent control at all levels of government took place. In 1945, NAR asserted that rent control was causing a housing shortage and an inflation of prices. NAR called for an end to rent control so that construction of new rental units could resume to lower inflation.

Following WWII, the Housing Act of 1949 was signed into law with the goal to bring about better living conditions and bolster urban housing after the post-war flight to the suburbs left urban centers in dire conditions. The Act gave the federal government control over helping cities clear slums, rebuild urban areas, and establish more public housing programs. NAR remained in opposition to the idea of the federal government funding public housing efforts, and rather preferred a bill that would focus more on slum clearance and government subsidies to private enterprises to spur construction of new low rent housing.

The 1950s and early 1960s saw huge swaths of urban redevelopment and the construction of many major public housing projects in cities across the US, as well as the end of wartime federal rent control (see the B18 Series for more on urban development and NAR's role in urban development). Since the end of federal rent control, in 1950, NAR has advocated for an end to rent control, on both state and local levels, on the basis that rent control threatens the traditional property rights of owners and renters, as well as stifles the housing inventory by discouraging the construction of new housing and allowing for the deterioration of existing housing.

By 1965, the federal government turned the focus to expand federal housing programs with the creation of the Department of Housing and Urban Development (HUD). HUD created a leased housing program that made privately owned housing available to low-income families. NAR supported the funding of this rent supplement program and believed that it should act as a substitute for government owned public housing. NAR believed that going forward, existing public housing projects should be liquidated and turned over to private ownership. In 1969, NAR supported federal interest rate subsidies to assist low-income families in becoming homeowners and for those in privately held rental housing.

Public housing policy reached a tipping point in the 1970s and 1980s. In 1973, President Richard Nixon put a moratorium on approvals for subsidized housing programs and urban renewal projects. Since then, there has been no significant expansion of public housing programs, as federal housing subsidies shifted to housing vouchers instead. NAR opposed the expansion of voucher programs and argued that housing subsidy programs should be turned into a system that incentivizes low-income families to raise their economic level so that they can live in housing that is not subsidized by other Americans taxpayers.

In the 1980s in the wake of a recession, President Ronald Reagan attempted to reduce federal spending, including public housing programs, which stopped the construction of new public housing. In its place, as stated in the Tax Reform Act of 1986, the Low-Income Housing Tax

Credits (LIHTC) program was created. LIHTC sought to create affordable housing opportunities for low- and moderate-income families by giving tax credits to private developers that built housing and designated a certain amount to low-income families. NAR maintained the position that housing for low-income rental occupants was best managed by the private sector; however, they understood that the private sector was disincentivized by the complex layers of government oversight and intervention.

By the 1990s, public housing contracts began expiring and properties were not being upkept. Several HUD programs attempted to revitalize the most dilapidated public housing developments and used housing vouchers to integrate former public housing residents into existing neighborhoods. NAR maintained support for affordable housing and encouraged the use of existing housing inventory in providing low- to moderate- income housing managed by the private sector. By 1998, the Faircloth Amendment halted the development of additional public housing programs and shifted the burden of low-income housing onto voucher programs. The end of public housing construction created programs in the 2000s that emphasized federal neighborhood revitalization and mobility for low-income families, with goals to improve neighborhoods for place-based housing programs.

This series tracks NAR's housing policy activities starting after WWI. The collection focuses mostly on rent control and public housing/affordable housing policies, but includes some materials on general housing policy, as well as condominium and cooperative housing policies.

Collection: B19:01 – General Housing Policy B19:01 Box 1

- Leases Under the Economy Act of 1932, 1932-1933
 - Correspondence about regulation and pricing of government leases under the Economy Act.
- Public Land Acquisitions, 1942-1955
 - Contains a newspaper clipping, an address titled "lands for war purposes," a report by the Committee of Public Lands, and memos discussing the total amount of land in the US that is owned by the federal government.
- Housing Policy, 1997-2004
 - Contains a booklet titled "Housing Policy for the 21st Century" (2001 and 2004), as well as speeches, statements, and biographies for an accompanying press conference. Also includes a booklet titled "Toward a National Housing Policy."
- Completing a Housing Strategy Plan: The Foundation for Effective Housing Policy, no date
 - A manual that helps REALTORS[®] "identify current and projected housing and population characteristics, describes existing programs, defines areas of needs, examine current state/local policies that either assist of inhibit the provision of affordable housing, and set priorities for the use of future federal funds."

B19:02 - Rent Control B19:02 Box 1

- Opposition to Rent Control in Washington, DC, 1918-1935
 - Contains correspondence, copies of senate bills, court documents, reports, and a questionnaire about cities that do not have rent control (1925), which all pertain to the attempt to install a permanent rent control law in Washington DC.
- New York Rent Control Bill, 1920
 - Contains two letters of correspondence about proposed rent control legislation.
- Correspondence about Rent Control, 1932
- Effects on Rent Decontrol Data, 1940
 - Contains a table of data submitted by individual cities pertaining to changes in rental rates.
- War Time Housing Construction, 1941
 - Contains correspondence, a copy of the bulletin of defense agencies in the office for emergency management, newspaper/magazine clippings, and internal memos.
- Rent Control during World War II, 1941
 - Covers the evolution of emergency rent control legislation during World War II. The general stance of NAR was that it supported maintaining fair rental prices in defense areas, but they did not see a need for national legislative action. They denounced extortionate landlords, but believe that property owners should still have an opportunity to recover costs on their investment and properly maintain the property. Also discusses the Emergency Rent Act.
 - Contains correspondence about NAREB's National Defense Advisory Commission and State Defense Councils, reports about emergency rent control and the national defense program, as well as a report about suggested fair rent legislation, news service releases, memos, and copies of legislative bills.
- Rent Control during World War II, 1942
 - Discusses the actions of the Office of Price Administration (OPA) and the Emergency Price Control Act. NAR offered their services to the OPA "in seeking to develop a system of rent control which would be fair, and at the same time effective" (Statement to Special committee, 1943).
 - Contains amendments and acts, meeting minutes, newspaper clippings, OPA news releases, Property Owner's Real Estate Newsletter, OPA dwelling registration forms and questionnaires, speeches, pamphlets about federal rent control, correspondence, memos, 2 books about how rent control works generally, and 2 booklets about protest and petition for price adjustment and rent ceilings from a landlord's perspective.
- Rent Control during World War II, 1943
 - In 1943, NAR felt that the OPA was being used too broadly and that "local administrators were not given wide discretionary powers to make allowance for increased costs where these occurred." Essentially, they argued that rent control was too rigid and treated like a blanket statement, when they thought it should be decided on an individual basis and by community members themselves through local committees. Additionally, the OPA did not allow for any increase to rent prices, which NAR claimed was necessary to account for adjustments to take care of added costs, like

deferred maintenance and repairs. In this year they also reduced downpayment requirements on houses from 33% to 20%.

- Contains the defendant's brief from a court case, a petition to the OPA to change down payment regulations, statements to the special committee of the House of Representatives, memos, correspondence, proposed rent control amendments, OPA news releases, a copy of a legislative bill, and a report concerning complaints against the rent department of the OPA.
- Rent Control during World War II, 1944-1945
 - In 1944, NAR won 8 out of 9 of the amendments to rent control that they proposed. Including some of the issues brought up in the 1943 blurb. In 1945, as World War II was coming to an end, NAR began advocating for an end to federal rent controls, especially in defense rental areas. They believed that as the war ended, "the resumption of residential building and other conditions which will reduce housing congestion" should allow the federal government to lift rent control and turn over control to local government. They also advocated for this in order revive the housing construction industry, so that there could be a boom in housing and jobs post-war; because they felt that it was domestic tyranny to give the government extra-legal authority over just the housing sector; and because they believed it discriminates against property owners.
 - Contains memos, correspondence, a speech titled "The OPA is wrong in principle, contrary to our constitution, and repugnant to Americanism," statements for discussion, and OPA news release.

B19:02 Box 2

- Correspondence and News Releases about Rent Decontrol, 1942-1953
- Interpretation of Rent Control Legislation, 1942
 - Contains memos that outline the OPA interpretation of rent control regulations. The documents state each section of the legal code and then dissects the meaning of each.
- National Conference on Rent Control, 1942
 - Contains a program for the National Conference on Rent Control and for the National Housing Inventory, the April 25, 1942 publication of the Canada Gazette which discusses rent control legislation, blank forms about wartime rental agreements, and a memo.
- South Bend Rent Control Case Grueger v. Cook and Hibberd, 1942
 - A court case pertaining to oral agreements between owners and lessees and possible violations of rent control regulations after the enactment of the Emergency Price Control Act of 1942.
 - Contains memos, correspondence, newspaper clippings, a courtroom transcript and other court documents such as "stenographic report" and briefs, and an OPA maximum rent regulation booklet and accompanying judicial code.
- Statements to Congress on Rent Control, 1943-1952
 - Some topics mentioned include pushing for rent decontrol and raising rents in line with wage adjustments.
 - Contains the statements themselves along with accompanying correspondence and memos, and related bills.

B19:02 Box 3

- Commercial Rent Control, 1944-1951
 - In the early 1940s, there was a proposed rent control bill that would have allowed the OPA to control commercial rents, but it was not passed. Another attempt to pass a commercial rent control bill occurred in 1951.
 - Contains newspaper clippings, correspondence, memos, a survey on commercial rent conditions and reports based on the survey, and other types of reports.
- Grover Trent v. L.E. Culbertson Correspondence and Transcript, 1944
 - Contains correspondence and courtroom transcripts/stenographic report.
- Newspaper Clippings, Reports, and Publications about Rent Control
 - Folder 1: 1939, 1945-1949
 - Folder 2: 1950-1957, 1976
- Hearings before the Committee on Banking and Currency on Controlling Rent, 1947
 - A book with the full title "Hearings before the Committee on Banking and Currency United States Senate Eighteenth Congress First Session on Controlling Rent."
- Rent Control Conference with Housing Expediter, 1949
 - Contains memos, correspondence, NAREB members' letter, the conference announcement flyer, a list of attendees, an address by Tighe Woods, and newspaper clippings that contributed to the planning of a conference on rent control with the Housing Expediter, Tighe Woods.
- Committee on Economic Stabilization, 1971-1973
 - Contains reports, correspondence, a speech, a meeting agenda, rent advisory board member rosters, a White House press release, handwritten notes, a list of objectives and procedures, and a chronology of activities in the Department of Governmental Relations about wage, price, and rent freeze.
- Films about Rent Control, 1976-1978
 - NAR wanted to be able to make copies and show these NBC documentaries during presentations to lawmakers and other groups, but that violated NBC's rules for distribution. NBC did not want to get entangled in controversy and possibly damage their brand by having their film shown in conjunction with NAR's views. NAR attempted to negotiate with NBC stating they would make it clear before presentations that the following documentary did not represent NBC's views on the matter, to no avail. NAR then attempted to obtain the documentary through other means. Lawyers were involved to see if the documentaries were copyrighted and available without going through NBC. It does not appear that NAR ever obtained the documentaries.
 - Contains correspondence between NAR, NBC, and lawyers about obtaining copies of an NBC documentary about rent control.
- Rent Control Report, August 1976
 - Contains newspaper clippings and reports that explore the status of rent control activity, components of rent control legislation, contemporary issues, campaigns and courses of action, testimony, data, solutions and alternatives to rent controls, and articles of interest.

B19:02 Box 4

• Rent Control Report, October 1977

- Contains newspaper clippings and reports that explore the status of rent control activity, components of rent control legislation, contemporary issues, campaigns and courses of action, testimony, data, solutions and alternatives to rent controls, and articles of interest.
- Rent Control Report, October, 1978
 - Contains newspaper clippings and reports that explore the status of rent control activity, components of rent control legislation, contemporary issues, campaigns and courses of action, testimony, data, solutions and alternatives to rent controls, and articles of interest.
- REALTORS Guide to Rent Control: A Strategy Manual, November 1988
 - The Rent Control Strategy Manual is "only intended to be used as a guide when the enactment of rent controls is threatened. The Manual should be utilized by the key organizers to understand the campaign process. The feasibility of launching an effective campaign by volunteers or by professional consultants can then be more accurately determined. Sample testimony and campaign literature is included to assist in developing material suited to the locale's situation. In depth research is not included, but merely supportive facts for quick reference when involved in situations, such as a debate or when responding to the press."
 - The manual is divided into five sections: introduction, campaign strategy, testimony, campaign literature, and supporting data.

B19:04 – Condominiums and Cooperative Housing B19:04 Box 1

- Condominium Conversion Legislation: Separating Myth from Reality. A Legislative Handbook for Realtors, 1980
 - A handbook that covers what condominiums are, why and how they benefit communities, regulation on condominiums historically and present day, issues with conversion, and how Realtors can help establish more condominiums in their communities.

B19:05 – Affordable Housing and Public Housing Programs B19:05 Box 1

- History & Overview of Stances on Public Housing, 1909-1952
 - Provides a clear overarching sense of NAR's opinion on public housing mostly during the World War II period. Generally, NAR supported government-built war housing, but firmly believes that private enterprise, with aid from the government, is necessary to create enough houses for every family, clear slums and rehouse low-income families, and revitalize blighted areas. They state that public housing is a failed experiment: it does not actually help the poorest families, nor has it fixed the slums.
 - Contains written histories, pamphlets, memos, reports, opinion-based lists and essays of arguments against public housing, copies of newspaper articles, and a list of places where socialized housing was rejected.
- War Housing, 1918-1951
 - Discusses housing shortages, and the conversion and construction of new housing specifically for war veterans and their families. The consensus, which was passed into law, during World War II is that construction by the federal government should be limited only to places that private enterprise cannot afford and should be temporary (to be torn down two years after the end of the war).
 - Contains correspondence, data tables about available units in various defense areas, and a newsletter.
- Newspaper & Magazine Clippings about Public Housing, 1918-1957
 - Provides an overview of selected works about public housing. Includes concerns about the private building industry and for private property owners who invested in homes for income purposes, lack of efficiency in clearing "slums," increased violence and "juvenile delinquency" in slums, testimonies about the living conditions in public housing, state or local legislation that is passed, that it makes people unmotivated to leave the slums/work harder, and because it doesn't help the poorest community members.
- National Housing Agency, 1943-1947
 - Documents discussing steps necessary to take after World War II ends in order to construct more housing.
 - Contains memos, correspondence, and a new release.
- Correspondence about Public Housing, 1944-1955
- Legislative Actions Against Public Housing, 1944-1957
 - Contains bulletins, meeting programs, reports (one titled "State Action on Public Housing, Low Rent Housing, and Slum Elimination" containing surveys on policy in each US state), legislative bills and proposals, memos, correspondence, a transcript of a debate, a document about the status of legislation, a pamphlet, excerpts from a speech, news releases, and congressional record proceedings and debates.
- Financial Data about Public Housing, 1948-1955
 - Contains reports about financial liabilities, subsidies, and federal money spent on construction of public housing, and more. Also includes a "fact sheet" that was typed out for personal use, as well as a blank form for recording operating costs for rental housing.
- NAREB "News Service" Releases, 1949-1951

- Public Housing Fact Book, 1960
 - Divided into nine sections aimed at discussing several issues related to public housing, including: the cost to taxpayers, its effect on the middle class, if it fixes slums, how it doesn't help the neediest families, how it aggravates the problems of juvenile delinquency, how to liquidate existing public housing programs, and more. Primarily contains copies of newspaper clippings, often with emphasis on certain parts or additional notes written around it, correspondence, and small amounts of supporting text.
- REALTOR's Guide to Housing Programs, First Edition, 1965
 - "This guide is designed to provide for Realtors and Member Boards a brief and handy index to the several types of developments for which they can provide sponsorship, or in which they can participate individually, whether in collaboration with government agencies or independently."
 - The guide is divided into four main sections: subsidy programs involving private ownership, non-subsidized multi-family programs, single-family housing programs, and other housing-related programs.

B19:05 Box 2

- REALTOR's Guide to Housing Programs, Second Edition, 1969
 - Contains the same four main sections as the first edition, but also contains several pages of specific revisions that explain the difference between the 1965 edition and the 1969 one.
- Briefing Paper: National Affordable Housing Act FHA Reform, 1990
 - Contains the briefing paper and correspondence.
- Affordable Housing: Development Guidelines for State & Local Government, Nov. 1991
 - A book that expands on guidelines for physically constructing affordable housing. It focuses on the technical aspects and requirements for building homes including measurements, longevity, and various options for different design choices.
 - The book explores topics such as: development approval processing, land use, streets, curbs and gutters, sidewalks and walkways, storm drainage systems, sanitary sewers, water supply, utilities and utility easements, design, construction and building codes, and rehabilitation.
- Section 8 Homeownership Program, A Guide for Realtors, 2001
 - The book is divided into five sections: details of the Section 8 Program, future enhancements to the program, forms, Public Housing Authority requirements, partners and financing, and success stories. Also notably contains excerpts from the federal register.
- Section 8 Homeownership Program, Federal Register, Department of Housing and Urban Development, 2000-2002
 - Contains a NAR internal news service report, parts 3 and 4 of a Federal Register about the Department of Housing and Urban Development, and a document that provides a summary of the Section 8 Homeownership Program as well as the answers to some common questions, such as eligibility and Realtor involvement.
- Housing Opportunity Program, 2002-2003

- Contains a speech about leadership, news releases, Housing Opportunity Advisory Board meeting minutes and board members, pamphlets, a list of Realtor Housing Opportunity Programs at the state and local level, flyers for events and programs, questionnaires, a report of the presidential advisory group on housing opportunity program.
- Workforce Housing Grants: Tackling Workforce Housing State by State, Final Report, 2011
 - A book that goes through each US state, providing a summary of their program, Realtor involvement, resources, and contact information.

B19:05 Box 3

- Housing Opportunity Tools: A REALTOR Toolkit for Housing Your Community, 2005
 - Contains pamphlets, booklets, DVDs, CDs, and a pin all intended to explain the program and provide Realtors with the tools to put it to action.

B19:05 Box 4

- Housing Needs You: A Guide to Participating in a Community-Based Housing Partnership, 1992
 - "This handbook is about initiatives to open up opportunities for home ownership in communities for low- and moderate- income families who can least afford it. It was compiled from information we received from State Associations and Local Boards involved in affordable housing programs. The book reviews the four most popular types of programs undertaken by Boards: 1. Home ownership counseling; 2. Rehabbing or Developing Housing; 3. Setting Up a Revolving Loan Fund; 4. Establishing a Non-Profit."
 - "Each of the following chapters has a common format. First, a clear description and a basic step-by-step approach to a housing initiative. Next, is a detailed case study, outlining how one Board approached its Housing Needs Program. At the end of each chapter you will find a list of publications and organizations that can help you every step of the way. In the last chapter of the book, you will find an annotated resource guide that describes all of the publications and resources listed in each chapter and how to get a hold of them. Also included is an extensive listing of many other resource materials to spark ideas and help you to get you program going."
- The Ties That Bind: REALTOR Involvement in Community-Based Housing Programs, 1994-1997
 - A book that goes through each US state and lists its specific REALTOR organization, its partner organization, and a description of the housing program they assist with.
- Developing an Employee-Assisted Housing Benefit Plan (Step-by-Step Guide), no date
 - "This step-by-step guide to developing an employer-assisted housing (EAH) benefit plan is designed to make it easier for a housing partner to provide EAH technical assistance to employers, or for employers to develop an EAH benefit plan independently. This guide contains the most common materials and documents that employers find useful in determining which EAH plan benefit to offer, and in designing and implementing their EAH benefit."
 - Included is a CD that contains several digital copies of documents contained in the booklet.