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### Fair Housing At Its Worst: the flagrant violation of Title VIII of the 1968 Civil Rights Act in Greater Hartford, Connecticut, report 1.

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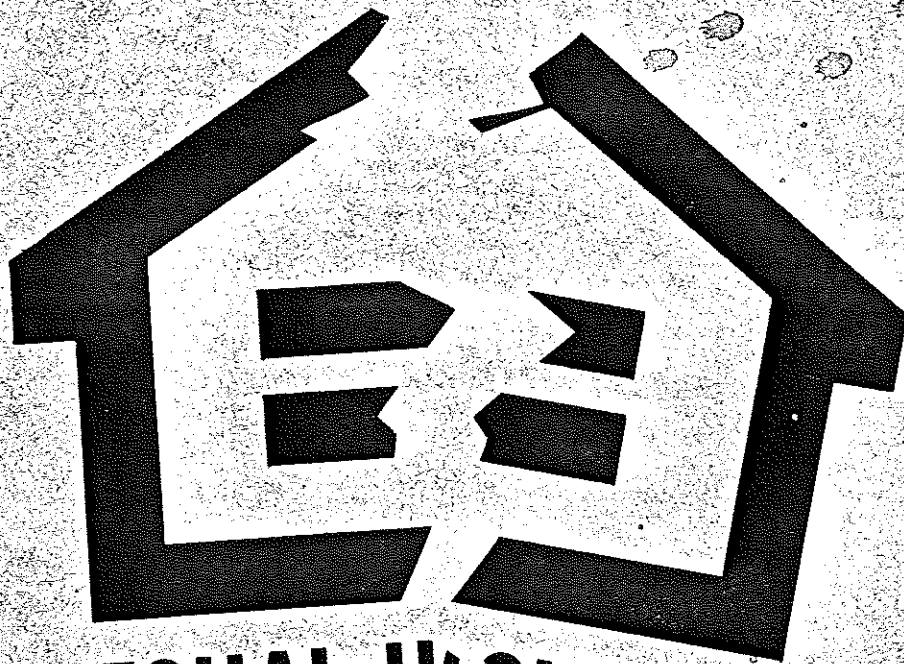
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FAIR HOUSING AT ITS WORST

The flagrant violation of Title VIII of  
the 1968 Civil Rights Act in Greater  
Hartford, Connecticut



**EQUAL HOUSING  
OPPORTUNITY**

***education / instrucción***

1170 Albany Avenue, Hartford, Connecticut 06112



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Education/Instruccion expresses appreciation to the following students who have and will work long and hard in research and writing for this series of reports:

Jeanne Bost	Jeffrey Gove
Rick Casilli	Daniel Horwitch
Donna Fatsi	Gale Smith

We also wish to thank a large group of Anglo, Black and Puerto Rican individuals who have registered bona fide complaints, have served as testers, and/or have submitted to extended interviews. They shall remain anonymous to protect the integrity<sup>of</sup> a large number of upcoming administrative and legal actions.

PRELIMINARY STATEMENT

The Capital Region (Greater Hartford area) of the State of Connecticut presents a classic and current example of the white, middle-class exodus from core city to suburbs; of suburban and corporate isolation from and rejection of responsibility for Fair Housing; of overt and subtle racism in the real estate industry. In general, the creation of three housing markets:

- One for middle and upper income Anglo
- One for Black
- One for Spanish American (particularly the Spanish dominant)

Project Ya Basta\*

Project Ya Basta is designed to bring nation-wide attention to the housing discrimination in the Hartford region and the State of Connecticut and to strike deep at the racist barriers in the total housing industry.

There will be several reports on the research initiated and coordinated by Education/Instruccion. This first document will establish a framework for understanding the nature of discrimination in real estate practice and the upcoming confrontation between a determined coalition of community groups and concerned organizations and the power brokers of the largest and most influential industry in the state.

Only topics which have been thoroughly investigated or are accomplished actions will be reported in this series.

If you care about the injustice which is and will be documented in this report series, join PROJECT YA BASTA.

Call Education/Instruccion -- 522-7960, or write P.O.Box 12245,  
Hartford, Connecticut 06112

\*Ya Basta mean "Enough Now" in Spanish.

SECTION 1: THE LAW

Public Law 90-284 (The Civil Rights Act of 1968)  
Title VIII--Fair Housing (Education/Instruccion's  
summary)

Sec. 801: (Policy) It is the policy of the United States to provide for fair housing throughout the United States.

Sec. 803. (Federal Financing) Prohibits discrimination in the sale or rental of housing provided: (a) in whole or in part with the aid of loans, advances, grants, or contributions made by the Federal Government.

(b) provided in whole or part by loans insured, guaranteed, or otherwise secured by the credit of the Federal Government.

Sec. 804: (Sale or Rental) It is unlawful:

(1) to refuse to sell or rent or otherwise make unavailable a dwelling to any person because of race, color, religion, or national origin. (Known as steering)

(2) to make, print, or publish any notice, statement, or advertiser preference, limitation, or discrimination or indicate an intention to make such preference, limitation, or discrimination based on race, color, religion, or national origin.

(3) to attempt to induce any person to sell or rent any dwelling by representations regarding the entry into the neighborhood of a person of a particular race, color, religion, or national origin. (Known as blockbusting).

Sec. 805: (Conventional Financing) It is unlawful for any bank, insurance company or other commercial real estate financier to deny a loan or other financial assistance or to discriminate in the fixing of the amount, interest rate, duration or other terms and conditions because of race, color, religion or national origin.

Sec. 808: (Administration) The authority and responsibility for administering Title VIII shall be the responsibility of the Secretary of Housing and Urban Development.

(1) all executive departments and federal agencies shall administer their programs and activities relating to housing and urban development in a manner affirmatively to further the purposes of fair housing.

(2) The Secretary of HUD shall:

(a) make studies of the nature and extent of discriminatory housing practices.

- (b) publish and disseminate reports and recommendations.
- (c) cooperate with and render technical assistance to public and private organizations which are formulating or carrying on programs to prevent or eliminate discriminating housing practices.
- (d) administer the programs and activities relating to housing and urban development in an affirmative manner.

Sec. 810: (Enforcement) Any person who claims to have been injured by discriminatory housing practice may file a complaint with the Secretary. Complaints shall be in writing and shall be filed within 180 days after alleged discriminatory housing practices occurred.

If within thirty (30) days after a complaint is filed, the Secretary has been unable to obtain voluntary compliance with Title VIII, the person aggrieved may commence a civil action in any appropriate U.S. District Court against the respondent named in the complaint to enforce the rights guaranteed or protected by Title VIII.

Sec. 813: (Enforcement by the Attorney General) Whenever the Attorney General has reasonable cause to believe that any person or group is engaged in a pattern or practice of resistance to the full enjoyment of any of the rights guaranteed by Title VIII, he may bring a civil action in any appropriate U. S. District Court.

Sec. 817: (Interference, Coercion, or Intimidation) It shall be unlawful to coerce, intimidate, threaten, or interfere with any person on account of his/her having aided or encouraged any other person in the exercise or enjoyment of any right protected by Title VIII. Section 817 may be enforced by appropriate civil action.

#### IMPORTANT

Note: Title IX of the Civil Rights Act of 1968 goes on to say that:

Sec. 901: Whoever, by force of threat of force willfully injures, intimidates or interferes (or attempts to injure, intimidate or interfere) with any citizen because (a) he or she is or has been lawfully aiding or encouraging other persons to enjoy Title VIII rights; (b) he or she is participating lawfully in speech or peaceful assembly opposing any denial of the opportunity to enjoy Title VIII shall be fined not more than \$1,000 and/or imprisoned not more than one year. IF bodily injury results the fine shall be not more than \$10,000 and/or not more than 10 years imprisonment.

## SECTION 2: RACISM

Oppression is commonplace in our society today: it is best understood as "influence" through policy, procedures, actions or habits which, by net effect, subjugate an individual or group within our society. The control of powerless by powerful, deprived by privileged, young by old, females by males, Spanish speaking by English speaking, singles by marrieds (the list is endless) are other examples of such oppression.

Racism is best understood in this context of "influence" - that certain "influence" which whites have over blacks, browns, reds, and yellows in our country by the very fact of total white dominance in each and every one of our basic educational, judicial, agricultural, religious, communication, health, economic, etc. institutions. The real estate institution is no exception. "Good intentions", "genuine attempts" or "refusals to take responsibility" make no difference and cannot be measured. Only "net effect" matters to the victim.

Racism is any activity by individuals, groups or institutions which subordinates individuals because of color.



Section 3: Segregated Housing: A Statistical Case-in-Point:  
The Capitol Region

"The Capitol Region of Connecticut represents an almost classic case of the 'white noose' syndrome, with the suburban communities showing a minority representation in the population of less than 2%, and 86.7% of the Region's total black population located in the city of Hartford. Over the past ten years the proportion of minority households in communities outside Hartford has actually declined, while the proportion of minorities in the Region as a whole has increased by 12%."

James J. Barry  
 Director, Region 1, HUD

Memorandum of Malcolm E. Peabody  
 Acting Assistant to Secretary for  
 Equal Opportunity, Nov. 10, 1972

Look at what the 'white noose' means.

In the Connecticut Capitol Region (1970 U.S. Census), Hartford suburbs (twenty-eight towns) included 1.3% minority individuals. The city of Hartford had a population of 158,000 people, 28% of which were black and Spanish-speaking.

Blacks represented 7.6% of the population of the 28 town Region. (50,846 black individuals). 44,091 (86.7%) resided in the city of Hartford. Of the 6,755 black suburban population, 2,450 (36.3%) resided in the town of Bloomfield.

Blacks "owned or were buying" 2.4% of the homes in the Capitol Region. Of the total of 3,014 black-owned homes in the Region, 1,898 (62.8%) were located in the city of Hartford. Of the 1,116 black-owned suburban homes, 542 (48.6%) were located in the town of Bloomfield.

A brief comparison of two exclusive suburban towns (West Hartford and Glastonbury), the Escape Valve suburban town (Bloomfield), and the city of Hartford show clear trends (again, 1970 census figures).

West Hartford's population was 68,031 and Glastonbury 20,651. West Hartford's black residents comprised only 0.5% of its total population. Glastonbury Blacks made up only 0.4% of their hometown population. In marked contrast, Blacks comprised 13.4% of the total population of Bloomfield and 28.2% of Hartford's population. (1970 census).

1960-1970 change figures indicate that West Hartford's population increased from 62,382 to 68,031. Blacks and Puerto Ricans accounted for 1.5% (in numbers by 90) of this growth. Glastonbury's population increased from 14,497 to 20,651. Blacks and Puerto Ricans accounted for 0.5% (in numbers by 31) of this growth. During 1960-1970, the total number of Puerto Ricans in West Hartford and Glastonbury decreased 42% from 72 to 42.

The population of Bloomfield increased from 13,613 to 18,301. Blacks and Puerto Ricans accounted for 35% (in numbers by 1,645) of this growth.

Hartford's total population actually decreased during this 1960-1970 period. Blacks and Puerto Ricans in Hartford increased 95% (in numbers by 25,921). Whites decreased 18% (in numbers by 29,072).

Census figures also report that the median value of a "vacant for sale" home in West Hartford was \$36,400; in Glastonbury, \$39,600; and in Bloomfield, \$30,000. "Owner-occupied" homes had a value of \$33,100, \$30,700, and \$27,300, respectively. Using a common rule of thumb that a family cannot afford a house that costs more than twice that family's yearly income, it is clear that poor minorities were precluded from buying suburban homes. The minimum of \$15,000-\$20,000 income imposes a barrier to 91.9% of the black families and 96.1% of the Spanish-speaking families in Hartford.

Out of a total of 20,966 homes in West Hartford and Glastonbury, only 33 (0.15%) were black owned or being bought by Blacks. On the other hand, Bloomfield had a total of 4,231 homes, of which 542 (12.8%) were black owned or being bought by Blacks, illustrating that the small percentage of Blacks who obtain the necessary income are steered to Bloomfield. Based on the \$15,000 rule of thumb, 28% of Bloomfield's black families could have afforded a home in West Hartford or Glastonbury. Out of Hartford's housing stock of 11,757, there were 1,898 (16.11%) black owned homes.

Out of a total of 3,046 homes that were black owned or being bought by Blacks in the Hartford SMSA, 2440 (80.9%) of these were located in Hartford and Bloomfield.

There are a total of 11,793 white families in West Hartford and Glastonbury whose annual income is less than \$15,000, while there are a total of 172 black families living in Bloomfield and 1,160 black families living in Hartford earning more than \$15,000.

Analyzing the "white noose" permits us to understand the net effect of problems created by such institutionalized segregation of minorities. One of the best reasons for owning a home is that the home increases in value over a period of time. The median value of owner-occupied single family homes in Hartford increased 28% between 1960 and 1970. This was the lowest percentage of increase in value in the Greater Hartford area. Hartford has the greatest percentage of minority population. By contrast, the town of Simsbury had an increase in housing value during the same period of time amounting to 87.8%. Simsbury had 4/10 of 1% (.4%) non-white population.

White families who had the option of moving out of the suburbs ten years ago had their home values increase tremendously, while minority families, who did not have that option, and who purchased homes in Hartford had their home values increase much less, in many cases 60% less in the same period of time.

Another statistic further illustrates the social problem that exists in the Capitol Region: the fact that the population of Hartford dropped by 4,161 people in the period from 1960 to 1970. This represents a minus 2.6% change in ten years, while suburban towns increased as much as 166.3% in that same period of time. Whites in Hartford decreased 18% (in numbers by 29,072).

The social problems left behind in the city of Hartford exist in segregated schools, segregated recreation, segregated politics, segregated worship, segregated medical and health services as well as vacant homes, unkept property and large governmental financial losses as a result of defaults on government-insured Federal Housing Administration mortgages.

#### SECTION 4: SEGREGATED HOUSING: THE CAUSE

Segregation in housing is caused by a discriminatory real estate industry, whose actions are condoned and encouraged by the public. Title VIII of the Civil Rights Act of 1968 is violated every day in the Capitol Region in full view of responsible agencies, organizations, municipal officials and individuals. For example:

1. The U. S. Department of HUD has refused to deal with repeated attempts to get a fair hearing on housing and related matters.
2. The Connecticut Real Estate Commission refuses to respond to written inquiries from community groups and concerned organizations regarding the Real Estate Commission's efforts to combat discrimination.
3. The Connecticut Association of Real Estate Boards does not answer written inquiries about how and what it does to assure or even determine its member boards compliance with real estate laws and codes.
4. The State Department of Community Affairs (DCA) and the State Department of Environmental Protection (DEP) refuse to deal with "Open Housing" issues in the planning, evaluation and funding of projects and services (like code enforcement, open space, elderly housing, etc.).
5. The Capitol Region Council of Governments has done nothing with open housing. Worst yet:
  - A) It was fully aware: The Capitol Region Planning Agency's Preliminary Housing Plan October, 1969) stated:

"Racial discrimination in the sale and rental of housing in the Capitol Region is a fact, although it is against the law ... Even with 'color blind' positions in realty practice, housing, finance, and public policies, the segregation of about 90% of the black and Puerto Rican population in the worst housing areas has become firmly entrenched .... the evidence of a racially divided region is now overwhelming." (p.31)

- B) It is dragging its feet on a \$28,000 HUD grant, received on June, 1973, to produce a "fair share housing allocation program" for low and moderate income family housing. It has not yet begun to work because it cannot decide "who" should get the job.
6. The Greater Hartford Board of Realtors makes a mockery of federal law and its own code of ethics through weak discrimination hearings, absolutely no monitoring, and racist marketing.
  7. Suburban town governments and local political parties refuse to make "open housing" commitments and to plan for expanding the supply of low and moderate income family housing.
  8. There exists a region-wide resistance to support "open housing" on the part of business, political, and religious leaders and organizations.

CONCLUSION: The white majority has accepted discrimination in housing as a "common" practice as "normal" and "acceptable". The white majority has encouraged the real estate industry to develop practices and procedures for precluding equal opportunity while avoiding public or personal embarrassment on the issue. The white majority collectively punishes those real estate agents and companies who attempt to deliver open housing choices by rewarding, with their business, those who maintain existing patterns of segregation.

The white majority is undermining national housing policy, civil rights and basic human decency through its active participation in a triple housing market.

No reasonable person will make further excuses for the impact of white, English-speaking, suburban decision-making and life-style. The whole is equal to the sum of its parts. Economic and racial discrimination accomplished on a "house-by-house" or "town-by-town" basis per local mandate is no worse and no different from a region-wide de jure policy of race and snob segregation.

Segregated housing is a white, English-speaking, suburban, middle class problem.