
Education/Instruccion
FAIR HOUSING AT ITS WORST

The flagrant violation of Title VIII of the 1968 Civil Rights Act in Greater Hartford, Connecticut
Section 11:  Project Ya Basta

Section 12:  Steering:  Some Working Definitions

Section 13:  Steering:  Some Living Proof in the Capitol Region

Section 14:  The Capitol Region:  A Sick Sales Pitch

Section 15:  Steering:  Big Business Participates

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
Philip Demurs  Gerry Maine
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 of a large number of upcoming administrative and legal actions.
SECTION 11: PROJECT YA BASTA

Project Ya Basta was mentioned briefly in the Preliminary Statement of Report One (p.2). The Project had an interesting start and will continue on for several months as research of the total real estate industry continues through the facilities of Education/Instruccion.

Original ideas for the Project grew out of two presentations at the Annual Convention of National Neighbors held in early Spring, 1973 at Rochester, New York. The presentations were made by the Housing Section of the Justice Department and the Social Action Housing Committee of St. Ann's Church, Cleveland Heights, Ohio.

National Neighbors is a nation-wide organization of multi-racial neighbors who realize that they are fighting for their integrated lives against a racist national real estate industry. National Neighbors can be reached at 5 Longford Street, Philadelphia, Pa., 19136 (215) 338-2905.

National Neighbors has approximately 60 voting institutional members. The Town of Bloomfield, Connecticut, and the Blue Hills Civic Association, Hartford, Connecticut, are examples of such memberships. The organization has a nation-wide Board of Directors of 16 (including Ms. Dorothy Payne, Blue Hills Civic Association and Ms. Shelly Costello, Urban Edge, Inc. from the State of Connecticut).

One of the catch phrases from the 1973 Convention (as well as the 1972 Baltimore Convention) was "sue the bastard". This appeared to be the only lawful response to the indignation and hurt felt by those present. Hartford area residents, who were delegates to the Convention, returned from Rochester with fire in their eyes. The initial name given the Project was STB (sue the bastard).

In May, 1973, a workshop was held at Trinity College, Hartford. It was called Open Housing: A Strategy For The Seventies. The program was sponsored by:

The Blue Hills Civic Association
The Community Affairs Department, Trinity College
Education/Instruccion
The Hartford Area Black Sash Committee
In-Group
Open Door Society of Connecticut
Urban Edge, Inc.
The main speakers were Jean Milgram, Executive Director, National Neighbors, and Paul Davidoff, Executive Director, Suburban Action Institute (SAI). SAI is a well-known, non-profit institute for research and action in opening up restrictive zoning in the nation's suburbs. SAI can be reached at 150 White Plains Road, Tarrytown, New York, 10591 (914) 631-8321.

Both main speakers and the workshops which followed confirmed the need for a concentrated and coordinated confrontation with the real estate industry in Connecticut. It was clear that the real estate industry (real estate firms, professional associations, banks, insurance companies and other lenders, advertisers, newspapers, municipal and state governments, etc., etc.) created, maintained and condoned segregated housing patterns and a racist and elitist real estate market. Only the immense size, influence and the inter-locking nature of these institutions had protected them from pattern and practice litigation and the administrative action. Experience with individual and isolated charges of housing discrimination had brought generally poor results and anemic affirmative action on a self-regulatory basis from the real estate industry.

In the Spring of 1973, the Town of Bloomfield's Human Rights Commission urged its Town Council to write an anti-solicitation (anti-blockbusting) ordinance. "Blockbusting" is the term used for a real estate sales technique which preys upon racism and the fear of threatened property value losses to intimidate homeowners into selling quickly in waves up and down certain streets in a designated area (see p.3, Report One).

On May 15, 1973, the Town of Bloomfield held a public hearing on the proposed solicitation ban. On July 1, 1973, the anti-solicitation ordinance was unanimously passed by the Bloomfield Town Council.

In Hartford, a Coalition For Open Housing led by Ms. Barbara Benson and Ms. Roz Silverstein formed and publicly announced its intention to monitor Hartford area real estate companies. The Coalition can be reached at 80 Kenyon Street, Hartford, Connecticut.

In October, 1973, Education/Instruction studied the real estate industry while developing its own monitoring (data collecting and testing) program in an effort to overcome certain administrative complications of existing private and HUD sponsored housing audits. The interlocking relationship of sales, financing, promotion, development, etc. were noted. At this
time, the additional and peculiar problems of discrimination against Spanish-speaking individuals were also addressed. Procedures were formalized and, to reflect the bi-lingual multi-cultural approach, the Project's name was changed to Project YA BASTA, SUE THE BASTARD.

(YA BASTA means "enough now" in Spanish. The Project has since become known to participants simply as Project YA BASTA.)

The first priority established in the long-range plan of Project Ya Basta was researching, testing, and confronting the single family residential sales industry. In the first months of the Project, some 600 hours were invested in testing and documenting the practices of nine (9) of the major real estate operations in the greater Hartford area. The firms were selected on the basis of a six-month Multiple Listing Sales study (ending with November, 1973) which established which firms had the largest number of sales. A national real estate franchise began operation in the middle of the test pattern and, because it promised to have a heavy impact on the future sales market, was also included in the survey.

More than 65 teams of Black, White, and Puerto Rican participants ran dozens and dozens of "patterns" in developing reports which were then forwarded to the Housing Section of the Justice Department. "Patterns" here are to be taken in the same sense as a "pass pattern" used by a football team against any number of different and changing defenses.

Only one of the major real estate operations studied proved to Education/Instruccion to be in compliance with the requirements of Title VIII (see p. 3, Report One of this series).

Information regarding the exact nature of the procedures used and the specific results obtained must remain confidential at this time to preserve the rights of the alleged violators and the integrity of the remainder of Project YA BASTA. Several administrative and legal actions will be forthcoming.

Any bona fide action-oriented community organization anywhere in the country is welcome to detailed instructions regarding Project YA BASTA strategy, data collection, testing patterns, evidence summarization, etc. but Education/Instruccion is determined that, to the greatest extent possible, this information will be kept confidential within community organizations who will fight racism, sexism and elitism in real estate and will enforce Title VIII of the Civil Rights Act.
SECTION 12: STEERING: SOME WORKING DEFINITIONS

The term "racial steering" is used to give substance to Title VIII, Section 804 (l), i.e., that it is unlawful to refuse to sell or rent or otherwise make unavailable a dwelling to any person because of race, color, religion, or national origin.

It is important to understand what "otherwise make unavailable" means in the context of the residential home-buying experience. "Racial steering" simply means any attempt or procedure which has the net effect of showing homes in overwhelmingly white neighborhoods to white buyers and homes in minority dominated areas or interracial neighborhoods to minority buyers. "Racial steering" is influencing a prospective buyer's choice by imposing unsolicited racially-based factors on the decision-making process.

In like fashion, "Religious steering" encourages Jews, for example, to live in so-called "Jewish neighborhoods" and/or warns Christians about the location of "Jewish neighborhoods", synagogues, the Jewish population of certain schools, etc.

"National origin steering" encourages prospective buyer to live in or avoid towns, neighborhoods, streets, homes, etc. by unsolicited reference to the French, Italian, Polish, Puerto Rican, etc. composition of the area.

It is clear that home buyers need information and advice from real estate agents in the process of selecting a community, a neighborhood, a street and a house; in the process of securing a mortgage; in the process of renovation, redecorating, house building, etc. If a prospective home buyer requests information regarding the racial, religious or national origin composition of a town or neighborhood, then the agent should provide the facts ... but always in a positive or affirmative context. The facts should not be phrased in such manner as to create negative or alarming inferences as a net effect.

The fact is, consciously or unconsciously, many real estate agents will make their bias known about the "right" time to be selling/looking, the "right" place to live, the "right" terms of contract, etc. In an effort to give advice or information, even well-intentioned agents may label a community, a neighborhood or a house as a "good" or "bad" place to live, a good or bad investment, as having a good or bad school system, as being noisy, or a high crime area, or a high tax rate location, or the next ghetto, or next to a ghetto, etc.
Every real estate sales remark must be understood in the context of the personal tone and attitude of the speaker, the experience of the listener, and also the context of existing housing patterns. For example, the 29 town Capitol Region of Connecticut presents a very clear segregated housing pattern. Note the frame of reference pictured by the following diagram (1970 census figures):

Key

<table>
<thead>
<tr>
<th></th>
<th>0-10%</th>
<th>11-20%</th>
<th>21%+</th>
</tr>
</thead>
</table>

1970 Census--Black Population

*includes Somers prison population
Under existing Capitol Region circumstances, a real estate agent whose sales approach eliminates integrated areas of the Capitol Region from the consideration of white home buyers by putting the Blue Hills, West End, North End sections of the city (see map below) and the town of Bloomfield in a negative light is racially steering and violates Title VIII of the Civil Rights Act.

The sales approach which assumes that minority buyers would not be interested in suburban towns with less than 10% non-white population or which categorically presents the lily-white towns of the Capitol Region as too expensive or somehow not suitable to black and Puerto Rican home buyers also violates Title VIII of the Civil Rights Act.
SECTION 13: STEERING: SOME LIVING EXAMPLES IN THE CAPITOL REGION

The practices of nine real estate firms were studied in the first months of Project YA BASTA. Together, their sales volumes represented 59.1% of the total MLS sales for June-November, 1973 (a six-month period). They were:

1. The R. W. Barrows Company
2. The Barrows and Wallace Company
3. J. Watson Beach Real Estate Company
4. Richard C. Buckley Associates
5. Colli-Wagner Realty Co.
6. The Heritage Group
7. Hurwit and Simons Realtors
8. The T. R. Preston Co.
9. Red Carpet Realtors

On the basis of its findings from research and testing, Education/Instruccion forwarded documentation to the Justice Department of what it felt was violations of Title VIII of the Civil Rights Act in the pattern and practice of eight of these firms. The eight firms were:

1. The Barrows and Wallace Company
2. J. Watson Beach Real Estate Company
3. Richard C. Buckley Associates
4. Colli-Wagner Realty Co.
5. The Heritage Group
6. Hurwit and Simons Realtors
8. Red Carpet Realtors

These organizations must have a fair hearing regarding the allegations. Nothing further will be said about practices of any specific firms until Justice Department litigation, if any, is complete. (The discussion of steering which follows does not nor is it intended to represent a case against any one company - rather a description of the state of affairs in the single family residential salesmarket in the Capitol Region).
The following quotations make it painfully clear that the existence of illegal racial steering is common knowledge and a publicly discussed matter in the Capitol Region Real Estate industry:

"We realize that all our people are not angels; we probably have some guilty members in our midst. We have almost 1100 people selling real estate in the greater Hartford area, and it's hard for us to hold each one by the hand and explain to them what they have to do."

-Joseph Stafford
President, Greater Hartford
Board of Realtors (GHBR)
Public Hearing, Town of Bloomfield
May 15, 1973

"My own experience in the past is that undoubtedly there are agents, there are sales people, who are timid about bringing people to Bloomfield. They are afraid of what some corporate executive who has sent them the lead will think if they sell a home in an integrated neighborhood. And I frankly think this is wrong on the part of the agent. I don't condone this practice as such; I think it's a difficult thing to get at as far as a violation. However, I don't think it is a 100% practice, I don't think that it's a 90% practice ... maybe a 50% practice."

-Robert W. Barrows
Member, Professional Standards Committee (GHBR)
Public Hearing, Town of Bloomfield
May 15, 1973

"Ed Taddei discussed being open and honest. He stated that we know there is steering. Some persons are told where to live and where not to live. We should work with business and industry (especially those involved with transferring of employees) to get away from steering."

-Edward D. Taddei
Vice President (GHBR)
Chairman, Equal Opportunities in Housing Committee (GHBR)
Board of Directors, Multiple Listing Service of Greater Hartford, Inc.
from HUD Minutes of a Realtor's Workshop Meeting - December 28, 1973
The following examples giving no names, present the existence and pattern of three housing markets in the Capitol Region:

"We told (the agent) we wanted to live in Bloomfield because it was racially integrated. (The agent) tried to talk us out of it several times by saying it was a poor investment or by looking at the location of particular houses and saying it was an all black area, etc."

-Bona fide white complaint

"When we asked about Bloomfield, (the agent) explained that we were now getting into the 'color line'. When we asked what (the agent) meant, (the agent) replied that it was 'heavily integrated'. (The agent) said that (the agent) did not like to think of her/himself as prejudiced, but (the agent) did not want her/his children to go to Bloomfield schools. They were 'all colored'. 'You can live where you want', (the agent) said, 'and we all like to think we're not prejudiced, but with kids - do you want to be the only white walking down the street?'

-white test pattern

"Within a couple of minutes (the agent) recommended that we move to XYZ Street in Bloomfield. (The agent) said, "I have just the right house for you." The only thing (the agent) knew was that we had children. (The agent) didn't even know their ages. We asked where Bloomfield was, and (the agent) said it was just beyond the Hartford line.

"I know you'll just love the Bloomfield area," (the agent) said. "It's exactly what you would want. I'd like to sell you a home where you could sell what you bought without a loss." (The agent) was all hung up on Bloomfield as a wonderful place where our children could have friends to play with. (The agent) did not mention West Hartford or any other town as a possibility. (The agent) kept returning to Bloomfield when we asked about other areas.

"Your wife would like to be able to walk around safe, and Bloomfield is safe," (the agent) said. "I can get you a place for 10% down and I would love to find a nice place for you."

-black test pattern
"We asked (in Spanish) if there was anyone who spoke Spanish. We repeated the question several times. Finally, (an agent) from a back room yelled that we were asking if anyone spoke Spanish. (This agent) sort of understood and was sympathetic to us. (This agent) said that it was hard if you didn't speak English.

Several people stood around watching the incident for awhile. They talked loudly at us as if we were deaf. They said to each other to give us the MLS book and we would understand numbers. They asked if we could write and read, did we have a job, where did we work? They made an issue of the job. We finally gave them the name of a friend who works at (the ABC Corporation).

...it happened that there was a MLS page on top showing a home in our price range on XYZ Street in West Hartford, only 13 blocks away from where we said that we were going to be working. (The helpful agent) said, 'What about this one?' (The helpful agent) pointed to the XYZ Street house. (A second agent) said No to him/her explaining that (the second agent) was going to send us to Newington with the Spanish-speaking people. Then (the second agent) went to the phone book and got the name and telephone number of a church in Hartford."

-Puerto Rican test pattern

The general findings of the first months of Project YA BASTA show that:

- white buyers are discouraged from looking for a house in the city of Hartford, the town of Bloomfield, and portions of Windsor.

- black buyers are encouraged to look for a house in the northern portion of Hartford and the town of Bloomfield.

- Spanish-speaking buyers did not have access to an organized housing market at all. English-speaking Spanish surnamed buyers were encouraged to look for a house in established minority or inter-racial neighborhoods.
Unexpectedly, the process of documenting the steering practices of the residential market also produced an alarming pattern of factual misrepresentation and elitism.

Many of the individual Realtors studied were unprofessional and not competent to transact the business of a Real Estate Broker. They were not safeguarding the best interests of the public. Their comments can only be described as sick, disruptive, and illegal under State Licensing Law. These individuals, as well as their "sales pitch", have no place in the real estate industry.

The following summary demonstrates the incredible net effect of certain statements, cliches, and phrases taken from testing patterns of white teams (specific references to race are excluded from this summary as previously discussed):

1. Avon
   -status community
   -lovely homes
   -resale value great
   -one of best six towns in the area
   -prestige area

2. Bloomfield
   -living conditions aren't so good
   -"undesirable" element there
   -"domestics" live there
   -food fights in the schools
   -is the All-American City (if you know what I mean)
   -can't get a $20,000 home there
   -most Bloomfield "people" send their children to private schools
   -couldn't walk the streets at night
   -you'd better check out the schools...I heard they're no good
   -industrialized

3. Canton
   -lovely homes
   -not congested
4. Cromwell
   - new developing town
   - beautiful town
   - semi-rural setting

5. East Hartford
   - not a good place to live
   - problems with schools, youth, etc. because
     of large numbers of blue-collar workers
   - a real factory town
   - "down a notch"
   - "undesirable element" was moving in there
   - "dumpy"
   - they (working men) have to live somewhere
     and there had to be $20,000 and $30,000 houses
     somewhere
   - industrial town
   - if Pratt & Whitney closed, it would fall
     in the river

6. East Granby
   - too near the airport
   - more rural
   - very nice
   - young executive area

7. Enfield
   - Junior executive town
   - All-American town in 1971
   - doesn't have any bussing here
   - school system new and excellent

8. Farmington
   - lots of good land and lots
   - good town, expensive housing
   - nice town
   - resale value was great

9. Glastonbury
   - prestige community
   - middle executive community
   - a lot of insurance executives and industrial
     engineers
   - nationally recognized schools
   - well-ordered development
10. **Hartford**
   -no art, culture, restaurants, and poor public transportation
   -"who the hell would want to live in Hartford?"
   -stores are leaving as well
   -Hartford school system one of the worst around
   -everything is falling apart
   -everyone is moving out
   -not a good place to live
   -even the Hartford Knights are leaving
   -duller than most cities
   -I throw listings of Hartford homes away
   -has a lot of problems and had a couple of riots
   -you would not be happy living there and
   I would not be happy selling a house there

**Blue Hills Section of Hartford**

   -slummy and high crime area
   -not safe
   -bad investment
   -a depressed area

**Northern Section of Hartford**

   -runs to slum
   -changing community
   -tough place
   -lots of industry
   -vandalism
   -people on welfare

11. **Manchester**
   -blue collar
   -mixed community, with industry & homes
   -half-retirees

12. **New Britain**
   -a dumpy town
   -industrial and unpleasant
   -working man's blue collar city
   -too congested

13. **Newington**
   -large transient population
   -problems with youth mainly because of large number of blue-collar workers
   -lots of factories
   -people not particularly interested in schools
   -blue-collar workers refused to pay more money for education and don't care if their children graduate from high school
14. Rocky Hill
   -less "subversion" in Rocky Hill than
     in Hartford schools
   -better community
   -quite expensive
   -no slums

15. Simsbury
   -everyone friendly
   -nice family town
   -a lot to offer culturally - something for
     everyone
   -prestige community
   -all your professionals and upper-class
     businessmen are here
   -easy to commute to Hartford
   -wall to wall colonials
   -open spaces

16. West Hartford
   -best schools in the state
   -rate West Hartford "triple A"
   -reasonable taxes
   -very desirable
   -"snotty" town
   -low juvenile delinquency rate
   -good parks
   -many recreational facilities
   -good shopping centers
   -academic stress in the schools
   -established community
   -a lot of prestige value
   -self-sufficient without the urban
     problems of Hartford
   -stable tax rate
   -a lot of nice people
   -good mass transportation
   -get more house here

17. Wethersfield
   -nice old town with lots of old homes
   -recreational facilities
   -good place to live
   -no "welfares" in Wethersfield
   -mixture of blue and white collar
   -strong school system
16. Wilson area
   - bad area
   - factory town
   - nice place to live
   - lots of tobacco fields in the area
   - area too isolated
   - mill town

15. Windsor Locks
   - too close to the airport
   - industrialized

20. Windsor
   - bedroom community for insurance companies
   - factory town

Many residents will not appreciate these comments or even recognize these representations of their hometowns.

Remember: These comments are being made to white test teams. Whites represent well over 90% of the "financially qualified" homebuyers criss-crossing the Capitol Region to search for housing. Is this the way anyone wants his or her town sold?

These are some of the unhealthy influences inserted by Realtors on the decision-making process in addition to the illegal, unsolicited race, religious or national origin comments.

Two additional statements regarding "sick sales pitches":

1) It is also clear from the testing patterns of white, black and Puerto Rican teams that real estate agents used topics like the "quality" of schools, the "size"of building lots, the "congestion" of Routes 91 and 84, "access" to public transportation, etc. in very loose fashion...sometimes as a positive, supportive element and sometimes rephrased in the negative depending upon where they wanted to "steer" the homebuyer. One major reason appeared to be greed: to keep that homebuyer within a particular agent's or office's "territory".

2) The Realtor's own justification for manipulation and editorializing is well covered by the following section of HUD minutes for a meeting held February 4, 1974 at the Hartford
Area Office of HUD regarding the "in-house procedures" of Realtors:

"This session really looked at the Realty profession in the field. The Rat Race of running with offers, the methodology of showing a buyer homes in a range, rather than what he asked for was made clear. This concept - Buyers are liars - as it was explained, was the Buyers do not know what they want and must be guided - was and is the philosophy of the Realtor and his counterparts.

In-House Procedures is a difficult subject to deal with as the system and procedures have become institutionalized and changing these traditions will be a challenge."
SECTION 15: Steering: Big Business Participates

Reference has been made in many other Reports in this series to the complex elements of the single family residential housing market. Big business operating decisions and housing policy and practice has great effect on the housing market in the greater Hartford area. (See Report 4, p.56).

"House selection" decisions by the employees of major Hartford area companies dominate the stream of homebuyers by weight of sheer numbers. Huge numbers of homebuyers are involved as transfers in and out as well as new hiring occurs.

Suburban Action Institute has documented the significance of corporate decision-making relative to the relocation of entire factories and office complexes in pursuit of convenience and white labor. A white labor force has been the result of many corporate moves, whether as a conscious plan or as a foreseeable effect. (For further details refer to "Open and Closed Suburbs: Corporate Location and the Urban Crisis")

The process of documenting the steering practice which exists in the greater Hartford area produced Realtor remarks regarding the following:

1) a few real estate companies appear to have "special" working relationships with certain large companies - either through personnel offices or personal contacts at high department levels. The special "access" appears to be informal rather than official company policy.

2) Real estate agents are told by large company employees (as they look for a home) that their company has made it known to them that they should buy a home in an easy resale area because a quick transfer may leave the company with a house on its hands.

3) Large company employees are concerned with living in the "right" towns - towns which will represent potential sales contacts or socially facilitate potential advancement.
The suburban "executive image" is clear to us all. Current corporate practice reinforces patterns of segregated living and destructive anti-city residential decision-making.

Big business is deeply implicated in the charge of steering in the greater Hartford area.

The active big business support of the status quo, including steering potential homebuyers away from the city, is clear from the following sample taken from the housing relocation policy guide of a major national company whose home office is in Hartford:

TIPS ON BUYING ANOTHER HOME!

Perhaps you've been through this before. However, most of us don't buy enough homes to get out of the amateur class. Therefore, some of these pointers, if only a refresher to you, are worthy of consideration to help you prevent costly mistakes.

SELECT YOUR NEW NEIGHBORHOOD FIRST

This is a tremendous timesaver. You may have a choice of the city, the country, and surrounding communities—each of which has various neighborhoods and locations. Sit down with the Department Head or Office Manager at your new location with a map of the area in front of you. Then select three or four locations you prefer and start looking at homes. You may have to compromise... a ranch in the woods may be useless if there are no schools for miles. If one area is ruled out later, you will have your other choices to fall back on. There is an old real estate cliché which says, "There are three important factors in creating value—location—location—and location."
SELECT A COMPETENT REALTOR

SELECT AN ACTIVE REALTOR

The best guide to reputability is membership in a local real estate association. There is a difference between a broker and a realtor. A broker is a person who has a license to sell property. A realtor is a broker who belongs to a group affiliated with the National Association of Real Estate Boards, a nation-wide organization promoting ethical conduct in the profession. Among reputable realtors, look for those who customarily handle houses like yours and who frequently work in your neighborhood. They know local market conditions best and may have buyers among their established clientele.

HOME BUYING CHECK LIST

Concerning Location:

☐ List address—type structure—realtor showing you house.

☐ Is the neighborhood well kept and appreciating in value? Are houses well painted and in good repair and yards neat and orderly?

☐ Are there tenements nearby, repair garages, or other commercial or industrial properties close by that might offset resale? Do zoning laws protect you from future businesses?

☐ Does the town have good manners? Is the downtown section neat, modern, inviting?

☐ Is the tax rate and assessment exorbitant?

☐ Are there other children in the neighborhood for yours to play with?

☐ Is the house near your church?

(Not a complete listing).

"Eligible homes are single family residences or condominiums. The Company's Home Purchase Program does not apply in any of its particulars to the following types of property:

Multiple Dwelling Homes, duplexes, tenements, etc."