An Annotated Bibliography on Selected Fair Housing Issues

United States Commission on Civil Rights
Clearinghouse Publication 90
September 1986
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U.S. Commission on Civil Rights

The U.S. Commission on Civil Rights is an independent, bipartisan agency first established by Congress in 1957 and reestablished in 1983. It is directed to:

Investigate complaints alleging that citizens are being deprived of their right to vote by reason of their race, color, religion, sex, age, handicap, or national origin, or by reason of fraudulent practices;

Study and collect information concerning legal developments constituting discrimination or a denial of equal protection of the laws under the Constitution because of race, color, religion, sex, age, handicap, or national origin, or in the administration of justice;

Appraise Federal laws and policies with respect to discrimination or denial of equal protection of the laws because of race, color, religion, sex, age, handicap, or national origin, or in the administration of justice;

Serve as a national clearinghouse for information in respect to discrimination or denial of equal protection of the laws because of race, color, religion, sex, age, handicap, or national origin;

Submit reports, findings, and recommendations to the President and the Congress.

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AN ANNOTATED BIBLIOGRAPHY ON SELECTED FAIR HOUSING ISSUES

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Acknowledgments

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Introduction

Title VIII of the Civil Rights Act of 1968, 1/ also known as the Fair Housing Act, prohibits discrimination on the basis of race, color, religion, sex or national origin in the sale, rental, and financing of most housing and in the provision of real estate brokerage services. Responsibility for overall administration of Title VIII rests with the U.S. Department of Housing and Urban Development (HUD), which has the authority to investigate and conciliate complaints of housing discrimination. The U.S. Department of Justice enforces Title VIII in the courts.

Other major statutes that provide for fair housing include:

- the Equal Credit Opportunity Act 2/ (which prohibits lenders from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, or age in any aspect of a credit transaction, including any mortgage transaction);

- Title VI of the Civil Rights Act of 1964 3/ (which prohibits discrimination on the basis of race, color, or national origin in all federally assisted programs and activities, including housing);

- Section 109 of the Housing and Community Development Act of 1974 4/ (which prohibits discrimination on the basis of race, color, national origin or sex in programs and activities funded by Title I of the act);

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Executive Order 11,063 5/ (which prohibits discrimination on the basis of race, color, creed, or national origin in Federal housing assistance programs); and

Section 1982 of the Civil Rights Act of 1866 6/ (which gives all citizens the same right to "inherit, purchase, lease, sell, hold, and convey real and personal property."

The Federal financial regulatory agencies (i.e., the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, Federal Home Loan Bank Board, and the Board of Governors of the Federal Reserve System) enforce statutes that regulate the banking and lending practices of the majority of the Nation's financial institutions and have the duty to ensure that the regulated institutions comply with Title VIII. 7/

Since the passage of Title VIII and other Federal fair housing legislation and comparable State laws, an extensive body of

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7/ Among the statutes they regulate are the Home Mortgage Disclosure Act, which requires certain mortgage lenders to disclose annually, by census tract or zip code, the total number and aggregate dollar amount of their mortgage loans. 12 U.S.C. §2801-2829 (1982 & Supp. I 1983). The home loan disclosure statements filed by lenders include data that can be analyzed by those in the private sector and by the Federal financial regulatory agencies to determine whether an institution's loan policies and decisions have served adequately particular neighborhoods and geographic areas. The Federal agencies use the data collected in carrying out their monitoring and enforcement responsibilities with regard to their member institutions. 12 U.S.C. §2804 (1982). Another statute, the Community Reinvestment Act, requires regulated financial institutions to "demonstrate that their deposit facilities serve the convenience and needs of the communities in which they are chartered to do business." 12 U.S.C. §2901(a) (1982). This act and its implementing regulations provide standards by which the Federal financial regulatory agencies may determine, as part of regular examination procedures, whether a lender affirmatively has sought to serve all portions of a community, particularly low- and moderate-income neighborhoods. 12 U.S.C. §2901 (1982).
literature has developed concerning the nature and extent of discrimination prohibited by law, the remedies provided for violations, the strengths and weaknesses of fair housing enforcement, and the effectiveness of these laws in eliminating discrimination in housing. The U.S. Commission on Civil Rights, for example, produced several reports on these issues. More recently, the reconstituted Commission, 8/ acutely interested in housing, held a consultation/hearing on housing discrimination in November 1985.

In response to the Commission's concerns about fair housing, recent growing public interest in fair housing resulting from pending legislation to amend Title VIII, and introduction of other proposals to initiate new housing programs, this bibliography was developed to bring together for easy reference selected sources covering key fair housing issues. The bibliography is not intended to be a comprehensive compilation of all available sources; instead, it focuses specifically on literature concerning the background of fair housing legislation, barriers to equal housing, the standard for proving Title VIII violations, and possible remedies for those. These issues were selected because they relate directly to the Commission's continuing examination of selected fair housing policy issues in connection with the possible amendment of Title VIII. This bibliography is intended to serve as a resource tool to others working in this area.

A telephone survey of Federal agencies, major libraries, policy research institutes, trade associations, and other housing and social research groups revealed only dated and incomplete bibliographies. The most recent housing bibliography including fair housing issues was developed by the HUD library in 1974. This new publication primarily reports items published since then, and is organized to facilitate use by those interested in particular aspects of pending proposed fair housing legislation. Resource materials published before 1974 can be identified by consulting the final section of this publication, which lists a number of relevant bibliographic sources, and through citations in the subject literature listed in the main body of this bibliography.

The bibliography contains briefly annotated references to books, executive branch and congressional reports, articles from professional and legal journals, and papers and reports of private research groups and organizations. It is divided into six sections. The general section contains background materials on fair housing policy and laws. Section two deals with residential patterns and factors such as lending practices or zoning laws that may contribute to or limit access to housing, and provides a separate subsection on the lack of available housing for the handicapped. Section three examines the literature dealing with enforcement of fair housing laws, and section four identifies materials on standards of proof for Title VIII violations. Section five discusses source materials concerning remedies available to victims of housing discrimination, and the last section lists complete bibliographies that are partly devoted to research on specific fair housing issues covered in this bibliography.

This publication does not attempt to evaluate the merits of the works cited. It provides, instead, a brief description of the contents of each work to assist the user in quickly identifying and locating sources that may be of particular interest.

A variety of bibliographical tools were used to compile this bibliography. These include: computerized printouts from the Library of Congress Congressional Research Service and the Department of Housing and Urban Development; the Index to Legal Periodicals; the Social Sciences Index; the Business Periodicals Index; and the Public Affairs Information Service Bulletin. Also, a wide range of private groups and organizations and public agencies were invited to identify relevant bibliographies, and their suggestions are incorporated, as appropriate. Although no bibliography can be all-inclusive, this publication highlights the major, current sources on fair housing, published from 1974 through the early part of 1986.

The entries in each section are arranged alphabetically by author (personal or institutional) or by title if an author cannot be identified. Information for each entry of an article is organized in this order: author; title in quotation marks; name of periodical (underlined); volume number; pages of the article; date of publication; and annotation. Similarly, information on reports and books is presented as follows: author's name; title (underlined); place of publication; publisher; date of publication; number of pages or volumes; and annotation. For publications of the U.S. Commission on Civil Rights and HUD, where the author and publisher are the same,
publisher information is omitted in the citation. Legal notes and comments are identified as such in the annotations.

This collection includes numerous works available from the U.S. Government Printing Office, the General Accounting Office, the Department of Housing and Urban Development, and the U.S Commission on Civil Rights. A note on obtaining these materials appears at the end of this publication.
General Background

This section contains bibliographical entries that provide an overview of fair housing progress and problems. The entries include articles, reports, and books dealing with the status of fair housing, compilations of Federal and State housing laws, and congressional hearings on proposed amendments to the Fair Housing Act.

Ascik, Thomas R.

This issue bulletin analyzes two bills introduced in 1980 to amend Title VIII of the Civil Rights Act of 1968 and states that the broad enforcement powers proposed in the bills "transform civil and property rights into technical issues that can be dealt with by non-judicial means."

Chandler, James P.

This article examines the development and early effectiveness of Executive Order 11,063, Title VI of the Civil Rights Act of 1964, the Fair Housing Act, and Section 2 of the 1866 Civil Rights Act. It concludes that although these authorities are largely effective, a revision in the scope and enforcement provisions of the Fair Housing Act would allow full implementation of housing policy.

Citizens' Commission on Civil Rights.

This report describes and evaluates the implementation and impact of national fair housing laws and policies and makes recommendations.


In this debate on "Is the 'Fair Housing' Act Amendment Approach of H.R. 5200 Sound?" Senators Charles McC.
Mathias (R-Md.), Daniel P. Moynihan (D-N.Y.), Bill Bradley (D-N.J.), and Rep. Bill Nelson (D-Fla.) are the proponents while the opposition consists of Senators Edwin (Jake) Garn (R-Utah), Orrin G. Hatch (R-Utah), William L. Armstrong (R-Co.), and Alan K. Simpson (R-Wy.).


These volumes contain Federal and State court decisions from July 1, 1971 to March 10, 1983. Selected fair housing cases decided prior to 1971 also are included.

"Fair Housing." **HUD Challenge** 8: 1-29, April 1977.

This special issue devoted to fair housing includes articles on advertising, the real estate industry, HUD's enforcement efforts, mortgage lending, and voluntary efforts for providing fair housing.


This looseleaf reporting service provides current information on fair housing and fair lending law and judicial decisions.


This volume reviews Federal housing policies and proposes a policy agenda for equal housing opportunity.


This series of eight articles reports the results of an investigation of federally assisted housing in 47 cities. Information for this investigation was gathered through interviews with public tenants, present and former officials of HUD, and from Federal documents. Among the findings of this investigation are that public housing projects remain segregated and that antidiscrimination housing laws are not always adequately enforced by the Federal Government.
Gelber, Bruce, Stacy Canan, and Rachael Hopp.  
"Recent Developments in Housing Discrimination Law."  

This article reviews the most significant Federal cases on housing discrimination decided between 1980 and 1982. Among the issues included are coverage of the Fair Housing Act, damages, standard of proof, discrimination in home financing, racial steering, and segregation in public housing.


This looseleaf service provides current information on housing, community and economic development, and mortgage finance and taxation. It also provides a summary of Federal and State court cases, regulations, and laws related to housing issues.

Kushner, James A.  

This volume presents an overview of fair housing laws, their coverage, types of housing discrimination, procedural enforcement problems, available remedies, and the future of fair housing.

Lamb, Charles M.  
"Congress, the Courts and Civil Rights: The Fair Housing Act of 1968 Revisited."  

This article analyzes the legislative history of the Fair Housing Act and stresses the leadership role of President Lyndon B. Johnson in its passage. It evaluates Federal court interpretation relating to blockbusting and racial steering.

Monroig, Antonio.  
"Fair Housing: A Ways to Go."  

The Assistant Secretary of HUD for Fair Housing and Equal Opportunity outlines the provisions of the Fair Housing Act and states the need for all in the housing and real estate industry to become involved in order to achieve the purpose of the act.
Newman, Oscar.  

This summarizes the testimony presented by the author as an expert witness in Arthur v. Starrett City Associates. It contends that occupancy controls enable this housing complex to remain stable and racially integrated.

Rosenberg, Robert.  

The manager of Starrett City reports the history and legal controversy involved in integrating the housing complex.

Schwemm, Robert G.  

This volume presents the legislative history, coverage, and substantive provisions of Title VIII and other Federal laws that prohibit housing discrimination. It also contains selected Federal court decisions.


This proposed legislation would amend Title VIII of the Civil Rights Act of 1968 by establishing an intent standard of proof and placing all enforcement functions in the Department of Justice. This bill was reintroduced by Senator Orrin Hatch (R-Utah) on January 3, 1985 as S.139 [Equal Access to Housing Act of 1985, 99th Cong. 1st sess. Congressional Record 131: S72 Jan. 3, 1985. (Daily Ed.)].


This legislation proposes to amend Title VIII of the Civil Rights Act of 1968 by establishing administrative enforcement procedures and authorizing high civil penalties for violators in Department of Justice prosecutions. This bill was introduced by Senator
Charles McC. Mathias (R-Md.) on February 3, 1986. (The House companion bill is H.R. 4119.)


This legislation proposes to amend Title VIII of the Civil Rights Act of 1968 by authorizing HUD to refer any Title VIII complaint to the Department of Justice and by providing for high civil penalties for violators in Justice Department prosecutions. This bill was introduced for the Reagan administration by Senator Robert Dole (R-Kansas) on March 6, 1986. (Technical corrections and additional language were added to the bill on Mar. 12, 1986. See Congressional Record Mar. 12, 1986, S2566.)

Sloane, Martin E.

This article examines the intent and practical application of fair housing legislation.

U.S. Commission on Civil Rights.

This directory identifies private sources of assistance for persons experiencing discrimination in housing. It provides names, addresses, telephone numbers, and contact persons of organizations working in fair housing; information about the number of paid and volunteer staff; lists geographic areas covered; and identifies specific kinds of help available, for example, mediation, litigation, and testing. The directory also includes locations of Community Housing Resource Boards.

U.S. Commission on Civil Rights.

This directory lists State and local agencies that enforce fair housing laws. It gives the following information for each agency: persons protected, the types of discriminatory conduct prohibited under the law, exemptions from coverage, the investigative and adjudicative power of the agency, the procedures to
follow in enlisting assistance, and the kinds of remedies and sanctions available.

U.S. Commission on Civil Rights.

This publication reports a consultation/hearing on housing issues held by the U.S. Commission on Civil Rights on November 12-13, 1985. Volume I contains the papers presented on such issues as extent and causes of housing segregation, standards of proof under the Fair Housing Act, exclusionary zoning, and racial occupancy controls. It also contains testimony from Federal officials on Title VIII enforcement. Volume II contains a transcript of the proceedings.

U.S. Commission on Civil Rights.

This publication contains presentations made at a consultation conducted in October 1983 by the U.S. Commission on Civil Rights. Presentations cover the following topics: demographic changes from 1970 to 1980, the effects of the recession and housing supply on fair housing goals, finance and discrimination, gentrification, Federal housing policy, zoning, and discrimination against women and minorities.

U.S. Commission on Civil Rights.

This report summarizes and assesses the progress made in eliminating discrimination in housing and other areas from 1957 to 1983.

U.S. Commission on Civil Rights.

This report reviews major developments in housing and other areas during 1979.
U.S. Commission on Civil Rights.

This fourth report in a series examining the progress made in civil rights from 1954 to 1974 presents an overview of developments in housing opportunities for minorities and women.


This publication covers the history and legacy of housing segregation, the legal basis for equal opportunity in housing, and common misconceptions about fair housing. A short bibliography is included.


These proceedings of a 2-day consultation on housing issues conducted in July 1979 by the Michigan Advisory Committee to the U.S. Commission on Civil Rights present papers and discussion on discriminatory activities in housing, suburban homogeneity and economic exclusion, and gentrification and dislocation.


These are proceedings of a 2-day conference held in November 1977 by the Wyoming State Advisory Committee to inform citizens about civil rights and equal opportunity laws. Among the topics covered were housing, education, the handicapped, employment, and women's rights. Findings and recommendations to the U.S. Commission on Civil Rights are presented.

U.S. Congress. House. Committee on Banking, Finance, and Urban Affairs, Subcommittee on Housing and Community Development.


This series of hearings (Nov. 22, 1985, Jan. 30, 1986 and Feb. 27, 1986) includes the testimony of government
officials, civil rights attorneys, public housing agency administrators, and fair housing advocates regarding segregation and discrimination in local housing programs, Federal civil rights enforcement, and the possibility of eliminating existing patterns of segregation. It also includes HUD's response to the allegations made in the Dallas Morning News series of articles that HUD had contributed to continuing segregation in federally assisted public housing.


This is the House report on H.R. 5200, the Fair Housing Amendments Act of 1980, which proposed to strengthen HUD and Justice law enforcement of fair housing law, prohibit discrimination in home financing, and extend protection against housing discrimination to handicapped persons.


This message transmitted to Congress the administration's proposed Fair Housing Act of 1983, amending Title VIII. The amendment proposed to strengthen the enforcement authority of HUD and the Justice Department.


These hearings reviewed HUD efforts to eliminate racial and financial inequity in housing through implementation of section 109 of the Housing and Community Development Act of 1974, the Fair Housing Act, Title VI of the Civil Rights Act of 1964, and section 3 of the Housing and Urban Development Act of 1968.


These are hearings on H.R. 2540, a bill to strengthen enforcement, prohibit geographical discrimination, extend protection against housing discrimination to handicapped persons, prohibit discriminatory practices by those who purchase and sell mortgage loans, and repeal certain exemptions from the Fair Housing Act.


These are hearings on H.R.3504, the Fair Housing Amendments Act of 1977, and H.R.7789, proposals to amend Title VIII.


This report recommends passage of S.506, the Fair Housing Act Amendments of 1980. The bill proposed to strengthen Title VIII enforcement provisions, establish a Commission to hear complaints of Fair Housing Act violations, prohibit geographical discrimination in mortgage loans, insurance, and appraisals, and extend protection against housing discrimination to handicapped persons.


These are hearings on S.506, a bill to amend the Civil Rights Act of 1968 and to revise the procedures for the enforcement of fair housing.

These are hearings on S.571, a bill to amend Title VIII with respect to the awarding of attorney's fees and the authority of HUD to initiate civil actions to enforce the provisions of Title VIII.


A collection of papers on housing issues, such as financing, discrimination, and housing assistance programs, prepared by the Congressional Research Service staff for the House Banking, Finance and Urban Affairs Subcommittee on Housing and Community Development.
Barriers to Fair Housing

This section reviews the literature concerning some of the major practices, such as mortgage and insurance redlining and exclusionary zoning that Federal courts have found to be discriminatory and prevent equal housing opportunity. It also includes selected publications that address the housing problems confronted by handicapped individuals.

American Bar Association.


This book examines how housing policy, zoning and land use decisions, and urban growth affect minorities and the poor. It advocates legal, political, and economic decisions that will alter current residential concentrations of minorities and the poor.


This article presents an overview of redlining and suggests ways that it can be challenged under the Constitution and Federal laws, including two provisions of the Fair Housing Act.

Badain, David I.


This article examines the nature of insurance redlining, regulations of the insurance industry, and the effect of redlining on housing opportunities for racial minorities. It suggests that a stronger Federal role should be considered to address the problems of redlining.

Benston, George J.


This article reviews studies on redlining by community groups and professional researchers. Most of the studies, especially those of community groups, were found to be flawed in design and execution and,
therefore, unable to support any conclusion about redlining. It concludes that the studies considered valid do not support allegations of redlining.


This paper discusses how prescreening (practices by which lenders may discourage written applications from members of protected classes) and self-selection can bias the measurement of discrimination.


This comment reviews the legal issues involved in insurance redlining. It also examines a court decision, *Dunn v. Midwestern Indemnity* [472 F. Supp 1106 (S.D. Ohio 1979)], that ruled that the Fair Housing Act prohibits the use of discriminatory underwriting procedures that make housing insurance unavailable in certain areas.


This article examines factors that prevent expansion of housing opportunities in the suburbs for lower income and minority groups.


This article reviews Supreme Court decisions in housing and other areas.


This article focuses on the various theories of liability for insurance redlining in Illinois. It also discusses Federal and State fair housing laws.
Earthman, William F.  

This article presents an overview of the regulatory structure governing banking institutions and explains the rules, regulations, legislation, and judicial interpretations that apply to residential mortgage lending.

Farley, Reynolds, and Diane Colasanto.  

This article reports the results of a survey conducted to determine whether blacks and whites are knowledgeable about housing costs in various areas of metropolitan Detroit.

Galster, George C.  

This article explores the preferences of racial groups to "self-segregate" voluntarily into particular urban areas.

Gilmore, John H.  

This note examines the relationship between the Fair Housing Act and McCarran-Ferguson Act, which delegates insurance regulations to the States. It analyzes Dunn v. Midwestern Indemnity [472 F. Supp. 1106 (S.D. Ohio 1979)], in which insurance redlining was found to violate the Fair Housing Act, and assesses the impact of that decision.

Givens, Richard A.  

This article contends that antiredlining solutions have gone beyond banning the practice to requiring mandatory
reinvestment. These solutions, it argues, are counterproductive and, perhaps, unconstitutional.

Hakken, Jon.

This study of the nature and extent of discrimination against Chicanos in the Dallas rental housing market is based on 148 "tests" using white and Chicano testers. This report finds substantial evidence of discrimination against Chicanos.

Jennings, Marianne M.

This article sets forth certain Federal, State, and municipal antiredlining laws and discusses the conflicting decisions concerning their proper application.

Jordan, Leo J.

This article examines whether Congress intended the Fair Housing Act to apply to insurance or whether the McCarran-Ferguson Act, delegating insurance regulation to the States, preempts the application of the Fair Housing Act to insurance.

Jorgensen, Paul V.

This article examines Federal laws, such as the Fair Housing Act and the Housing and Community Development Act of 1974, that offer protection against exclusionary zoning. It also discusses problems involved in applying these laws to exclusionary zoning, such as standing and private rights of action.
Lake, Robert W.

The article analyzes the Fair Housing Act and finds it insufficient to counter systemic bias in housing market information channels.

Mandelker, Daniel R.

This article examines the extent to which the 14th amendment protects against the practice of exclusionary zoning. It also discusses whether local governments should be required to carry out zoning practices that permit the construction of housing to serve racial minorities.

Mieszkowski, Peter.

This paper reviews trends in segregation patterns, analyzes changes in the socioeconomic status of minority groups, and presents empirical evidence that tests various propositions on prejudice and discrimination.

National Committee Against Discrimination in Housing and the Urban Land Institute.

This report provides a historical overview, summary of litigation, and comments on exclusionary land use practices. A short bibliography is included.

National Council of Negro Women, Inc.

This report presents the findings of an investigation conducted in Atlanta, St. Louis, San Antonio, San Francisco and New York to determine the extent of discrimination encountered by women in buying a house, renting an apartment, or securing a mortgage.
Newburger, Harriet.  
*Recent Evidence on Discrimination in Housing.*  

This report describes the auditing techniques used in four studies to uncover evidence showing discriminatory tactics used against blacks and Hispanics who were seeking housing.

Oblak, David, and Marilyn Oblak.  

This article reviews the debate and several studies on mortgage redlining and concludes that "competition among lenders for profitable loans precludes persistent mortgage redlining in a free economy." A rebuttal to this article is presented by Allen J. Fishbein in the same issue of the Journal.

O'Hare, William P., Jane-yu Li, Roy Chatterjee, and Margaret Shukur.  
*Blacks on the Move: A Decade of Demographic Change.*  

This monograph examines recent demographic changes in the Nation's black population and finds that the concentration of blacks in central cities continues to grow and that this group is increasingly poor. The study concludes that the evidence demonstrates that racial discrimination in housing continues to be a significant problem for blacks.

Pfunder, Margaret S.  

This article examines the effectiveness of civil rights laws in combating redlining and poses the question whether redlining, even though it has a discriminatory effect on minority groups, should be considered unlawful.

Polikoff, Alexander.  

This book examines how public policies, over time, have reinforced metropolitan economic and racial separation
by fostering the departure of middle-class whites from
the cities while leaving the poor and minorities
behind. It maintains that Federal housing and
development programs have been inadequate to remedy
racial and economic residential segregation.

Reidy, Clifford E.
"The Reliability of Fair Housing Audits to Detect Racial
Discrimination in Rental Housing Markets." Journal of
the American Real Estate and Urban Economics Association

This paper examines two techniques currently used to
determine racial discrimination in rental housing:
in-person audits and telephone audits. It concludes
that these techniques are useful in detecting racial
discrimination in housing.

Reidy, Daniel F.
"Urban Housing Finance and the Redlining Controversy."

This article focuses on three basic issues raised by the
redlining controversy: whether or not redlining is in
fact occurring, the role of the government in combating
it through legislation and activities of regulatory
agencies, and the emerging role of litigation.

Renne, Paul A.
"Eliminating Redlining by Judicial Action: Are Erasers

This article discusses the nature and effects of
discrimination by lending institutions, applicable
statutes and regulations prohibiting it, and the use of
class action litigation to eliminate redlining.

Rose, Jerome G.
"Myths and Misconceptions of Exclusionary Zoning

This article identifies the myths and misconceptions
about exclusionary zoning. It concludes that the
elimination of exclusionary zoning practices will not be
beneficial to those harmed by social inequities but
would be to developers and real estate investors. A
rebuttal to this article is "Exclusionary Zoning
Litigation: Setting the Record Straight" by Alan
Ryan, Lawrence D.  


Scott, Randall W.  

In this article the author argues that where legitimate land use controls have the effect of excluding low-income or racial minority groups, the courts should find them unconstitutional.

Searing, Daniel A.  

This article examines discrimination in home mortgage financing. It also discusses the legal responsibility and authority of the Federal Home Loan Bank Board, the Comptroller of the Currency, the Federal Reserve System, and the Federal Deposit Insurance Corporation under Federal housing laws, including Title VIII, to prevent discrimination in home finance.

Smolla, Rodney A.  

This article reviews the sociological theory of, underlying evidence for, and various forms of integration maintenance. It also evaluates the legality of integration maintenance.

U.S. Commission on Civil Rights.  

This report on racial discrimination in suburban housing is based on Commission hearings held between January 1970 and June 1971 in St. Louis, Mo.; Baltimore, Md.; and Washington, D.C. It discusses Federal laws that prohibit housing discrimination.
U.S. Commission on Civil Rights.

This report examines the system of mortgage finance in Hartford and its effect on homeownership for women and minority men.

U.S. Commission on Civil Rights. Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin Advisory Committees.

This report to the U.S. Commission on Civil Rights examines the structure of the property-casualty insurance industry and controversies surrounding the issue of insurance redlining in the midwestern region. It also examines the practices of insurers within the city of Chicago.


This report of the North Dakota Advisory Committee to the U.S. Commission on Civil Rights discusses the legal basis for Federal fair housing requirements, problems in public housing and rental assistance programs, and fair housing enforcement.


This report presents the research methodology used in and the findings of a study conducted in 40 metropolitan areas across the Nation to determine the nature and extent of discrimination against blacks in the American housing market. It is the basis for HUD estimates that blacks encounter more than 2 million instances of housing discrimination yearly.

"Housing of Hispanics" by Dorothy J. Bailey and "Equal Housing Opportunities for Hispanic Americans" by Charles V. Dale are among the chapters in this volume prepared for the House Post Office and Civil Service Subcommittee on Census and Population.


This article discusses in detail an analytical procedure designed to assess discriminatory practices of lending institutions.


This is a special supplement to the Clearinghouse Review describing redlining and its consequences. Remedial actions for eliminating the practice are suggested and the role of Title VIII in prohibiting redlining is discussed.


This article examines public housing programs in the United States, stressing the burden that achieving social objectives places on provision of housing. (New Perspectives is a quarterly publication of the U.S. Commission on Civil Rights.)


This article examines Federal and State court decisions on exclusionary zoning. It concludes that some States are beginning to recognize exclusionary zoning as a social danger but that the majority often still
recognize the absolute right of the local governing body to exercise zoning power.


This article reports on the discrimination, physical violence, and verbal harassment that some blacks encounter when they move or seek to move into white neighborhoods.


This paper identifies and ranks research initiatives that will assist HUD in eliminating discrimination in housing.

Barriers to Housing for the Handicapped


This article examines the status of government action for making facilities accessible for the handicapped, and options available to the public and the private sector for eliminating barriers and increasing the availability of accessible private homes.


This study examines the implications of requiring that a certain percentage of federally supported multifamily housing be made accessible to the handicapped. Among its conclusions are that most additional features needed for the handicapped do not inconvenience the lives of the able-bodied, but in many cases are useful to them;
that social integration of the handicapped is feasible and desirable; and that no major management services are needed exclusively for the handicapped.

Breslin, Eric R.

This article discusses the problems encountered by the handicapped in housing and other areas. It focuses on how local zoning laws have prevented establishing group homes for the mentally disabled.


The article briefly reviews the history and actions of the Architectural and Transportation Barriers Compliance Board. It contends that it has massive powers and the will to use them. The article argues that accessibility has developed from a matter of earnest appeals to good will to a "categorical civil rights claim."

Burgdorf, Robert, Jr.

This book includes cases and related materials dealing with a variety of issues facing the handicapped, including access to buildings and transportation systems and housing and zoning restrictions.


This looseleaf service contains Federal laws and regulations concerning the civil rights of the handicapped. Court cases and administrative decisions are also included. This service is updated monthly.

Nelson-Walker, Roberta.

This book includes information on the housing needs of the handicapped and discusses legal barriers to the establishment of group homes to meet those needs.
"Options and Opportunities for Disabled Citizens."

This issue contains a series of articles on various approaches for supporting independent living and community housing for people with chronic mental illness.

Parry, John

This article discusses zoning cases and other social, economic, and legal developments affecting the lives of the mentally disabled.

Thompson, Marie M.

This report identifies major problems in housing for the handicapped and offers recommendations to Congress and Federal and State agencies for improving housing accessibility.

Thompson, Marie M.

This handbook provides local housing groups a step-by-step guide for developing housing for the handicapped. It offers information on financing, market assessment, site selection, architectural programs, and management services. A bibliography is also included.

U.S. Commission on Civil Rights.

This report focuses on the issue of reasonable accommodation. It provides basic information on barriers faced by handicapped persons and their legal rights. The report suggests ways to resolve legal issues concerning nondiscrimination on the basis of handicap.
U.S. Commission on Civil Rights.


This publication presents papers and their discussion at a consultation held in Washington, D.C., in May 1980 on housing access and other issues concerning disabled persons. The participants represented the divergent views of professional, consumer, and advocacy groups, as well as the experiences of Federal and State governments in protecting the rights of disabled persons.


This report evaluates the operation and impact of the section 202 program, which is designed to provide "independent living" for elderly and handicapped persons. One of the major findings is that although section 202 has produced quality housing projects for the elderly, there are few handicapped tenants in section 202 projects, and few provisions for them.

U.S. General Accounting Office.


This report discusses the problems encountered by sponsors in their attempt to establish group homes for the mentally disabled. It also discusses the effects that State preemptive zoning laws (e.g., prohibiting local communities from excluding group homes serving eight or fewer clients) have had on the establishment of group homes.
Fair Housing Enforcement

This section includes works that discuss the administrative and judicial enforcement mechanisms provided under the Fair Housing Act, their adequacy, and their effectiveness. It also cites materials that identify various alleged weaknesses in enforcement efforts and reviews attempts, such as legislative proposals to amend Title VIII, to correct them.

Bylsma, Michael S.

This note reviews Federal fair housing enforcement and judicial decisions and concludes that Title VIII should be amended to give HUD administrative enforcement authority.

Calmore, John O.

This special issue, prepared as a guide for legal services workers, reviews the legal framework of the Fair Housing Act, recent Federal litigation, and evidentiary requirements for litigating cases under the act.

Davis, W. Scott.

The General Deputy Assistant Secretary of HUD's Office of Fair Housing and Equal Opportunity reviews the efforts of the agency to provide equal housing opportunity.

Glasser, Gerald.

This note evaluates the effectiveness of the Fair Housing Act in providing relief to individual victims of housing discrimination. It recommends that the powers of the Department of Housing and Urban Development be strengthened to provide more effective enforcement.

This volume examines the effectiveness of fair housing laws in Denver, Phoenix, and Houston and suggests that stronger laws and enforcement are needed in order to provide equal housing opportunity.

Lamb, Charles M.


This article discusses the failure of Federal agencies with civil rights responsibilities to coordinate their enforcement activities. It proposes a regional approach to improve enforcement through coordination of statutes and Executive orders that prohibit discrimination against women and minority men in housing and other areas.

Lamb, Charles M.


This article examines the characteristics of housing discrimination and segregation in the Nation and the equal housing opportunity policies of the Federal Government. It concludes that the Federal Government has failed to meet its goals in fighting housing discrimination and segregation in America.

Lubbers, Jeffrey S.


This article reviews administrative decisionmaking in Federal agencies, examines the effectiveness of this system, and identifies proposals for a unified corps of administrative law judges. (One legislative proposal to amend the Fair Housing Act would create an administrative complaint resolution process relying on administrative law judges.)

This proposal reviews developments in the fair housing law since 1968, presents an overview of specific cases brought by the Washington Lawyers' Committee, and recommends litigation and legislative strategies for the committee.


This handbook for community action groups describes fair housing laws and offers a strategy, an action program, and testing methods to monitor the effectiveness of Title VIII.


These two papers recommend stronger coordination among governmental departments in enforcing all antidiscrimination laws, including Title VIII.


This article reviews Federal, State, and local fair housing laws and examines their enforcement provisions. It analyzes two Senate bills on fair housing, the Fair Housing Amendment Act of 1983 (S. 1220) and the Equal Access to Housing Act of 1983 (S. 140). The article contends that judicial enforcement of fair housing laws is only minimally effective.

This article reviews HUD's responsibility under Title VIII with respect to the operation of the Federal Housing Administration's single-family mortgage insurance program. It suggests that the Department should develop more effective procedures for implementing the mandate of Title VIII in these programs.

Scanlon, Kerry A.

This article reviews the efforts and accomplishments of the Washington Lawyers' Committee for Civil Rights Under Law in enforcing Federal, State and local fair housing cases in Washington, D.C., Virginia, and Maryland. It contends "that vigorous private enforcement of the fair housing laws remains critical...."

Selig, Joel L.

This article highlights cases brought against racially exclusionary municipal land use practices by the Justice Department in its efforts to enforce the Fair Housing Act.

Spencer, Roger K.

This article gives an overview of Federal fair housing law and discusses the enforcement machinery of Title VIII. The author proposes strengthening its enforcement provisions by granting additional power to HUD.


This collection of articles assesses the operation of decisionmaking by Federal administrative law judges, as well as proposals for reform. It sheds light on how one legislative proposal for administrative hearings of fair housing complaints might operate.
U.S. Commission on Civil Rights.

This study reviews six agencies with significant responsibility for enforcing civil rights laws, including fair housing. HUD's Office of Fair Housing and Equal Opportunity and the Department of Justice's Civil Rights Division are among the six agencies reviewed. This study assesses their enforcement responsibilities, budget, staffing, complaint processing, technical assistance, and civil rights coordination activities.

U.S. Commission on Civil Rights.

This report evaluates the Federal effort to end discrimination in housing. It covers the period from January 1975 through August 1978 and is a sequel to an earlier Commission report on the same subject--To Provide...For Fair Housing, volume II, The Federal Civil Rights Enforcement Effort--1974. This report covers the fair housing enforcement efforts of HUD and the Departments of Justice, Defense, and Agriculture, as well as the fair housing role of more than 50 other Federal agencies that can affect housing opportunities in connection with their program or regulatory operations. It concludes that the Federal Government's fair housing enforcement effort suffers from three principal interrelated deficiencies: Title VIII of the Civil Rights Act of 1968 does not provide effective enforcement mechanisms for ensuring fair housing; Federal departments and agencies charged with ensuring equal housing opportunity have not adequately carried out this duty; and Federal appropriations to support fair housing have been inadequate.

U.S. Commission on Civil Rights.

This followup report to a 1971 study by the Commission evaluated the structure and mechanism of the Federal civil rights enforcement effort. It concluded that the Federal Government's fair housing enforcement effort was highly inadequate, that it had not improved as much as expected since the report issued in November 1971, and
that strong leadership and direction were required to overcome the ineffective enforcement program that developed over many years.

U.S. Commission on Civil Rights.  

This report evaluates the civil rights activities of Federal agencies with fair housing responsibilities: the Department of Housing and Urban Development; the Federal financial regulatory agencies—the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Federal Home Loan Bank Board and the Federal Reserve System; the Veterans Administration, and the General Services Administration. It concludes that HUD had made a considerable investment of time and resources in dealing with complaints but had failed to conduct sufficient and systematic fair housing reviews of State and local governments, housing authorities, builders and developers, real estate brokers, managers, or lenders. The report also concluded that other agencies with fair housing responsibilities had undertaken few significant actions to attack housing discrimination.

U.S. Commission on Civil Rights. Indiana Advisory Committee.  

This report of the Indiana Advisory Committee to the U.S. Commission on Civil Rights focuses on fair housing conditions in 13 municipalities in northwest Indiana. It gives an overview of the area, describes Federal, State and local fair housing agencies, and reviews the perceptions of public officials, community leaders, and other individuals about fair housing.

U.S. Commission on Civil Rights. Missouri Advisory Committee.  

This report of the Missouri Advisory Committee to the U.S. Commission on Civil Rights reviews the fair housing activities of the Department of Housing and Urban Development in Federal region VII, State and local housing agencies, and the Real Estate Board of metropolitan St. Louis. It also describes the role of the Federal financial regulatory agencies in processing
housing discrimination complaints involving access to credit.


This report describes and assesses a project initiated by HUD in cooperation with private fair housing groups to strengthen enforcement of the Fair Housing Act. The use of testing in strengthening fair housing enforcement is emphasized.


This report examined the complaint and compliance review procedures of the Department of Housing and Urban Development, the Farmers Home Administration, and the Veterans Administration to determine whether Title VI of the Civil Rights Act of 1964 and Title VIII of the Civil Rights Act of 1968 were being effectively implemented. It found that "Federal housing agencies have not been effective in identifying and eliminating discriminatory practices and seeking timely and appropriate settlements of complaints."


This report examines the Fair Housing Assistance Program, established in 1980 to provide funds, training, and technical assistance to State and local agencies determined to have powers and administrative capacity for processing housing discrimination complaints substantially equivalent to HUD's. It is based on a national sample of 15 State and local housing agencies and interviews with HUD staff. It reviews the design and implementation of the program, describes the agencies and their complaint processing practices, and analyzes the impact of the program on complaint volumes and the nature of complaint resolutions.
Wallace, James E., and Terry S. Lane.  

This case study reviews the activities of four of HUD's regional offices (Atlanta, Chicago, Kansas City, and San Francisco) in handling complaints filed under the Fair Housing Act. It covers fiscal years 1978 through 1983 and the regional offices' responsibilities under the Fair Housing Assistance Program. Findings are presented concerning the volume of case closings, speed of closing, and the nature of resolution of complaints.

Weaver, Robert C.  

This article examines the performance of the Federal Government in administering housing programs and enforcing Title VIII.
Standards of Proof for Determining Title VIII Violations

The material listed in this section, largely from legal periodicals, consists of articles, comments, and notes that examine the standards of proof used by courts to determine violations of the Fair Housing Act. According to the courts, a violation of the law may be proved either by demonstrating that a challenged action was motivated by an intention to discriminate or by showing that, although unintentional, the action had the effect of discriminating. The debate over these standards of proof is commonly referred to by such phrases as "intent v. effect," "motive v. impact," "discriminatory purpose v. disproportionate impact," and "disparate treatment v. disparate impact."

Belton, Robert.

This article proposes a framework of rules to assist courts in allocating the burdens of pleading and proof in discrimination cases. It examines judicial decisions allocating burdens of proof under both "intent" and "effects" theories of discrimination.

Binion, Gayle.

This article discusses Supreme Court application of the intent standard and proposes an alternative approach.

Bogen, David S., and Richard V. Falcon.

This article discusses the failure of individual suits to uncover racial discrimination in housing and analyzes the propriety of using statistics to prove discrimination in housing.
Boyd, William E.

This note reviews the difference between the impact and intent standards and the legislative history of various civil rights statutes. It predicts that while no set of arguments is conclusive as to the correct standard, the Supreme Court is likely to require proof of intent under sections 1981 and 1982.

Eisenberg, Theodore.

This article reviews Supreme Court decisions in Washington v. Davis [426 U.S. 227 (1976)] and Village of Arlington Heights v. Metropolitan Housing Development Corp. [429 U.S. 252 (1977)] and proposes appropriate roles for impact and motive standards in cases brought under the equal protection, free speech, and religion clauses of the Constitution.

Fluckiger, Stephen L.

This comment examines the development of the principal evidentiary theories in racial discrimination law and lower court decisions involving racial discrimination following the Washington v. Davis [426 U.S. 229 (1976)] decision.

Gates, John B.

This article discusses the Supreme Court's treatment of discriminatory purpose and disproportionate impact theories and examines their applications in light of Washington v. Davis [426 U.S. 229 (1976)] and Arlington Heights [429 U.S. 252 (1977)].
Heiser, Walter.

This note reviews the difference between the impact and intent standards and the legislative history of various civil rights statutes. It predicts that while no set of arguments is conclusive as to the correct standard, the Supreme Court is likely to require proof of intent under sections 1981 and 1982.

Henson, Thomas B.

This note analyzes the Washington v. Davis [426 U.S. 229 (1976)] and Village of Arlington Heights v. Metropolitan Housing Development Corp. [429 U.S. 252 (1977)] decisions, in which the Court held that the intent requirement was necessary in order to establish a violation of constitutional equal protection.

Hsia, David C.

The article focuses on the effects test developed in class actions against employment discrimination. It then explores its potential application in other areas.

Karlan, Pamela S.

This note compares the Supreme Court's restrictive definition of discriminatory intent to a concept used in criminal law. It argues for a less stringent intent standard in antidiscrimination law.

Kominsky, Randall G.
This note examines the evidentiary standard used by the U.S. Court of Appeals for the Third Circuit in a housing discrimination case.


This comment criticizes the Seventh Circuit's Arlington Heights [558 F.2d 1283 (7th Cir. 1977) cert. denied, 98 S. Ct. 752 (1978)] decision. The comment proposes a balancing test weighing the extent of the discriminatory effect against the municipality's justifications for its acts.


This note contends that the development of the intent standard is best understood as a stratagem to limit the scope of relief available to the equal protection litigant.

Manishin, Glenn B.

This note examines whether a discriminatory purpose must be shown in order to establish a prima facie case of discrimination under section 1981 of the Civil Rights Act of 1866. It also discusses the relationship between section 1981 and other civil rights statutes.

Miller, Barry A.

This article examines several Supreme Court decisions in order to determine the doctrine applied for proving discrimination in these cases.

Millsapugh, Peter E.

This article examines the use of testers to establish a prima facie case in housing discrimination cases. It
concludes that the significant social and economic costs of the widespread use of tester evidence should limit its use.

Mincberg, Elliot M.

This comment suggests that prima facie standards in employment discrimination cases should apply equally to Title VIII housing discrimination cases.

McGuinness, J. Michael.

This comment focuses on procedure, standing and standards of proof for determining violations of the Fair Housing Act and the 14th amendment.

Perry, Michael J.

This article examines the standard of review in several Supreme Court decisions involving racial discrimination prior to the _Washington v. Davis_ [426 U.S. 229 (1976)] decision. It also discusses evidentiary theories and suggests a more active judicial role in eliminating racial inequities.

Resnick, Joel L.

This note discusses the need for a uniform standard of proof in Title VIII violations.

Schwemm, Robert G.

This article reviews the language and legislative history of the Fair Housing Act, the relationship of housing discrimination to employment discrimination law,
and the principal Title VIII cases. It suggests approaches for bringing and evaluating Title VIII cases based on discriminatory effect.

Sellers, Joseph M.  

This article concludes that the Supreme Court's requirement of proof of intent for constitutional violations in equal protection cases makes it difficult to rely on litigation to redress discriminatory actions.

Stein, Marshall D.  

This article reviews Congress' purpose in passing the Fair Housing Act and contends that HUD is interpreting the law to mean that statistical disparities alone authorize it to impose quotas in its housing programs.

Stick, John.  

This article argues that a balancing test, like that used in employment discrimination cases, is the most appropriate standard of review for a defendant's justification of a discriminatory effect under the Fair Housing Act.

Thomas, James D.  

This comment assesses the Davis [426 U.S. 229 (1976)] and Arlington Heights [429 U.S. 252 (1977)] decisions. It discusses the criteria for determining legislative intent and the standard of review for impact cases.
 Remedies for Housing Discrimination

The entries included in this section, consisting primarily of legal journal articles, focus on the type of relief available for victims of housing discrimination. These include: make whole relief, such as payment of damages for out of pocket expenses and humiliation, or expedited admission to available housing; injunctive relief to halt prohibited conduct; and remedies that reach beyond the immediately affected parties.

Buchsbaum, Peter A.

This article analyzes the decision of the New Jersey Supreme Court in Southern Burlington County NAACP v. Township of Mount Laurel (Mount Laurel II) [456 A. 2d 390 (1983)] requiring communities to allow construction of needed low-income housing.


This note evaluates the constitutional validity of local government programs designed to promote and maintain integration.

Cavalieri, Vivian L.

This comment examines the Black Jack III decision [605 F.2d 1033 (8th Cir. 1979)] in which plaintiffs successfully challenged, under Title VIII, a zoning ordinance that prevented the construction of a low-cost housing project. It analyzes the remedy granted by the court.


This note discusses the inadequacy of current law in determining damage awards for constitutional torts,
examines two models for measuring damages and discusses their status after the Carey v. Piphus [435 U.S. 247 (1978)] decision. It suggests congressional enactment of minimum damage awards for victims of violations.

DeJong, David S.  
This comment addresses the authority of the Attorney General to request relief for victims of housing discrimination. It concludes that the authority of the Attorney General to seek monetary recovery on behalf of discrimination victims appears limited to restitution damages in contrast to actual and punitive damages.

Friedman, Avery.  
This article describes the increase of damage awards to victims of housing discrimination.

Goldstein, Robert D.  
This article examines and criticizes the principles the Supreme Court has applied in order to restrict equity power. It argues that the Court is using an inappropriate model for adjudicating these public law cases and proposes an alternative method of appellate review for public law litigation involving complex injunctions. The underlying theme throughout this article is the relationship of right and remedy.

Kentucky Commission on Human Rights.  
These two volumes provide an analysis of the legal concept of housing discrimination, an overview of Federal, State, and local laws that provide compensatory relief, and guidelines for providing evidence of damages. Volume II includes selected Federal and State cases and selected resource materials related to compensatory damages awards.
Lichtman, Jay L.

This article discusses the issues involved in assessing the proper monetary award for damages to victims of housing discrimination. It concludes that a comprehensive and predictable system to calculate damages must be adopted in order to encourage private enforcement of the laws and deter future discrimination.

Love, Jean C.

This article discusses the range of damages recoverable in common law tort actions, analyzes a case of a constitutional tort action, and discusses the problems raised by this case concerning awards of compensatory and nominal damages in constitutional litigation. The article recommends judicial or legislative recognition of presumed compensatory damages for the infringement of constitutional rights.

Payne, John M.

This is one of five articles in a symposium on Mt. Laurel II [456 A.2d 390 (1983)]. It summarizes the history, issues, and presentation of the six cases consolidated for argument in the New Jersey Supreme Court. It also examines the broad choices made by the court to fashion a remedy.

Ray, Paula M.

This note examines the remedial standard applied in fair housing decisions of the U.S. Court of Appeals for the Eighth Circuit.
Rennett, Harold J.

This article examines the standards to 1977 for awarding compensation for mental distress in discrimination cases. It advocates adopting evidentiary presumptions to ensure that mental distress claims of discrimination victims will be seriously considered, and that most will be compensated for mental distress.

Rubin, Karen E.

This note examines the impact of a Federal court decision in a Title VIII "pattern and practice" suit against a city brought to alleviate a racially segregated housing pattern. [661 F.2d 562, (6th cir. 1981) cert. denied 456 U.S. 926 (1982)]. It also examines the impact of this decision on the scope of judicially imposed remedies.

Schwemm, Robert G.

This article reviews the law governing compensatory damages in Federal fair housing cases and the problem of evaluating intangible injuries. It also analyzes 46 Federal fair housing cases in which compensatory damages were awarded by the courts.

Stewart, John I., Jr.

This comment discusses the evidentiary showing required to hold a local agency or HUD guilty of violating the equal protection clause in administering the public housing system. It suggests remedial action to apply in cases of violations.
Ward, Clark Gable.


This study analyzes 50 randomly selected fair housing cases through 1977 to determine the scope of relief obtained by victims of housing discrimination through litigation. It suggests that litigation has been more successful for victims of housing discrimination since the Fair Housing Act than before, but that remedies in many cases remain inadequate.
Bibliographies

This section lists bibliographies that provide additional sources of information on housing issues. Many of these contain references to resource materials prepared prior to 1974, as well as during the subsequent period covered in this publication.

Ansley, Robert E., Jr.


This volume covers the literature from 1975 to 1979 and is divided into 14 sections. Some of the topics included are government housing policy, exclusionary land use controls, and fair housing litigation.

Chisholm, Clarence.


This bibliography focuses on affirmative action material as it relates to housing and other areas.

Darden, Joe T.


This volume contains references on patterns of housing segregation, discrimination in housing, antidiscrimination housing policies and laws, and Federal housing policies.

Housing Advocates, Inc.


This bibliography includes a list of Federal fair housing cases through 1977.

U.S. Architectural and Transportation Barriers Compliance Board.


This comprehensive guide to the literature on architectural and transportation barriers includes
material on residential, institutional, and mobile homes for the handicapped.

U.S. Department of Housing and Urban Development. Library.

This bibliography, an expanded updating of HUD's 1969 housing bibliography, contains research material on a variety of topics such as demographic patterns, new communities, government housing policies and programs, and fair housing laws and enforcement.

U.S. Department of Housing and Urban Development. Library.

This volume includes references on housing for the handicapped.


This publication describes documents dealing with the extent of discrimination in the housing market, studies to uncover unfair practices, fair housing law, and programs to combat discrimination.


This bibliography includes research reports, reviews of government activities, guidebooks on design of buildings, handbooks for simplifying daily activities, and a list of audiovisual materials on barrier-free design.

U.S. National Technical Information Service.

This volume covers a wide range of research on housing. Among the topics included are mortgage finance, housing market studies, discrimination, and fair housing.
Zisook, Stuart W.


This bibliography includes articles on methods for evaluating the housing needs of the physically handicapped; defining the physically disabled population and its special needs; and public policy and the physically disabled.
Obtaining Publications

Many of the books and journals listed in this bibliography may be available in local libraries. Federal Government publications may be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Other publications may be obtained directly from the issuing organizations.

Some congressional publications may be obtained from the Senate Document Room, Hart Senate Office Building, Room B4, Washington, D.C. 20510. Other publications may be available from the issuing Congressional committee(s).

Some of the documents listed are available from the issuing government agency. You may contact these agencies directly for their publications:

U.S. Commission on Civil Rights
Office of Management
Publications Management Division
1121 Vermont Avenue, N.W.
Washington, D.C. 20425

U.S. Department of Housing and Urban Development
Program Information Center
451 Seventh Street, S.W.
Washington, D.C. 20410

U.S. General Accounting Office
Document Handling and Information Services Facility
P.O. Box 6015
Gaithersburg, Maryland 20877