

INTRODUCTION

Any recent visitor to the Miami area, familiar with prewar conditions, will be startled at the changes wrought on the Negro housing picture. He will be struck by the comparative abundance, the relative decentralization, and the aesthetic superiority of the new Negro housing units. He may or may not ask questions, but the change is inescapable nevertheless.

The phenomenon of the remarkable expansion of Negro housing in the post-war era is, of course, not an isolated one. It should be understood that it is merely a reflexion of the record-breaking general building activity that has been going on in the Miami area during the past five years. If the Negro has profited, the non-Negro has profited even more. But, be that as it may, there are still salient questions to be asked in regard to the new position of the Negro population. For instance, have their proverbially bad living conditions really been improved, is there actually more housing per population than before the war, has the V. A. and F. H. A. financing affected the trends of building, has home ownership increased, have slum areas been reduced? It is with these questions that this report intends to deal.

Our chief method in the attempt to achieve satisfactory answers will be quantitative. As always in such cases, however, the figures alone do not produce a rounded picture of the whole situation and have to be supplemented by qualitative analysis. Our study does not presume to give a universal analysis of the many problems of post-war Negro housing, and so it has singled out only those aspects that seem to be most important.

There are approximately 80,000 Negroes living in the standard metropolitan area of Miami, which encompasses all of Dade County. The Negroes live in segregated neighborhoods partly within the City of Miami, partly in suburbs and rural areas. There are altogether about 26 coherent Negro settlements of various sizes. The largest is in the center of the City of Miami. Others are located in other parts of the city and in suburbs or unincorporated areas. There are no settlements east of Biscayne Bay.

Housing conditions and other social aspects of the colored population have been the subject of

previous study. In 1943 the National Urban League conducted a study for the Council of Social Agencies of Dade County, Florida.¹ This study discusses both the wartime Negro housing situation and a redevelopment plan which had been worked out by the Dade County Planning Council in 1937.²

Another study touching on the Negro housing problem was concerned with the low rent housing needs of both the white and the colored population and was conducted by the Works Projects Administration under the sponsorship of the Florida State Planning Board and the Housing Authority of the City of Miami.³ It analyzed the quality of the existing housing as of 1940 and 1941.

Dwelling conditions in the two principal blighted areas of central Miami and Coconut Grove were the subject of the study by the Planning Board of the City of Miami and the Slum Clearance Committee in cooperation with the Dade County Health Department undertaken in 1948.⁴ This study contained a description of the quality of housing in the two blighted areas. It dealt especially with the basic deficiencies in facilities, maintenance, and occupancy.

The most comprehensive survey yet of Negro areas was undertaken in 1950 by Robert F. Cook, director of the Planning, Zoning and Building Department of Dade County.⁵ This detailed study of Negro occupancy analyzes population, geographic distribution, schools and other facilities of colored areas and discusses the land uses in each. Our study was aided considerably by the material brought together by this and other forementioned surveys.

The methodology of the study is described in Appendix A.

¹ "A Review of the Economic and Cultural Problems in Dade County, Florida, As they Relate to Conditions in the Negro Population".

² pp. 27-40.

³ Works Project Administration, O.P. 165-1-35-212, processed, mimeographed.

⁴ "Dwelling Conditions in the Two Principal Blighted Areas in Miami, Florida," undated.

⁵ "Survey of Negro Areas," Dade County Planning Board, Miami, Florida.

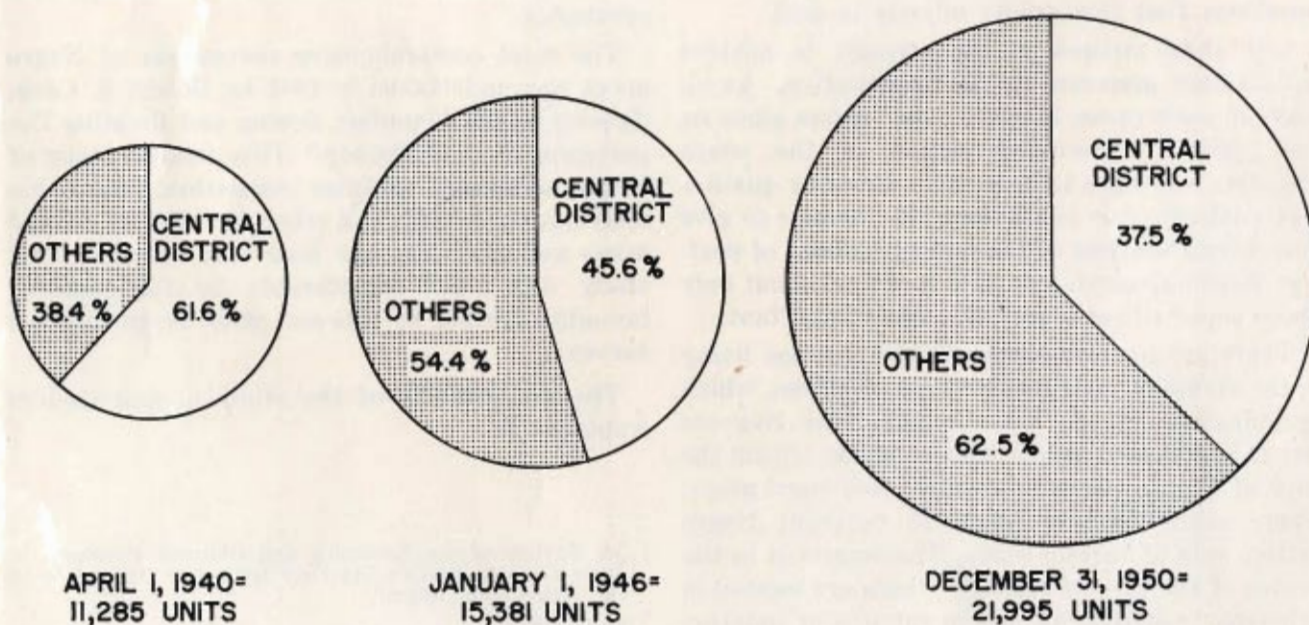
CHAPTER I
THE BOOM DIMINISHES CROWDING

In the five years following the end of World War II, Negro housing in the Miami area increased by roughly 30 percent. About 6,600 new dwelling units were added to the existing housing stock. The net result of this building program was more housing on a per capita basis for the colored population. In 1940 an average of 4.21 persons shared one dwelling. In 1950 only 3.60 persons had to share a dwelling unit. It is interesting to note that even with this improvement the density rate is still higher than that of the white population. The gross density ratio of the white population was only 2.76 persons per house in 1940 and decreased to 2.58 persons in 1950. The relative improvement, however, in the last ten years is slightly higher for the colored people. The Negro population of Dade County grew from 47,500 in 1940 to about 80,000 in 1950; the white population from nearly 220,000 to over 415,000 during the same period.

lation over wider areas. The most outstanding shift has been from the central Negro district in the heart of the city to suburban areas. Minor shifts were made to rural and semi-rural areas, at the expense of urban housing. On April 1, 1940, when the Sixteenth Census of Population was taken, more than half of the colored population were concentrated in a downtown slum area generally referred to as the "Central Negro District" (Designated on the Map as Area "A"). At the end of the war this concentration had been reduced to less than half, and by 1950 only slightly more than one half of the non-white population still lived in the central Negro district. On the other hand, colored districts in the urban area which held less than one-fourth of the colored population in 1940 increased their share to one-third in 1950.

This decentralization has been the result both of an actual exodus and of an emphasis of new building in the outskirts. In the downtown colored

**DISTRIBUTION OF NEGRO DWELLING UNITS
DADE COUNTY
1940-1946-1950**



Shifts to the Outskirts

Next to the improvement in housing density, the most remarkable fact of postwar housing developments is the spreading of the Negro popu-

section, for instance, more houses are found now than ten years ago, but there are good indications that thousands of families have moved away and that the population is less numerous than it was

at the peak of the housing shortage in 1946. New colored areas have been opened in the outskirts of the metropolitan districts, and no longer has the new building to be done in the already overcrowded slum areas. We have decentralization in the sense that the bulk of the new building occurs outside the blighted areas.

The decentralization started in the public housing programs of the early 1940's. These programs resulted in a shift of some of the colored population from the central district into other urban subdivisions. Major impetus to the decentralization trend came, however, through the large building programs at the end of the war. Suburban areas in Opa Locka (H-1), Hialeah (J), and Homestead (K), located at a distance of ten to thirty miles from the center of the core city, approximately trebled their share of Negro housing. Opa Locka especially became a major target of the construction boom. Rural and semi-rural areas gained slightly and acquired about 13 percent of the total housing as compared to their prewar share of 9.1 percent. Thus now, under the present pattern of distribution, slightly more than one-third of non-white housing is still concentrated in the central Negro district, one-third is located in other clusters in the urban area, and not quite one-third is found in the suburban and in rural areas.

The Central Negro District is located in the heart of the City of Miami, east of the railroad tracks, between North Miami Avenue and N. W. Seventh Avenue, and between Northwest Fifth Street and 20th Street. It occupies roughly 390 acres of which 100 acres are public right of way, and has a total of 8,243 units of which about 1,240

an insignificant number of non-white dwellings before the war, has far surpassed it in the number of new dwelling units, 1,860 in all.

Third in size is the Liberty City area (B). In the early 40's this neighborhood had become the site of a large public housing project of multiples. Since the war it has acquired 1,123 additional buildings, mostly multiples.

Fourth in rank in total number of buildings is the Brownsville area (F), another urban subdivision. Here 571 dwellings were added, mostly multiples. Next in size is the Coconut Grove district (C). This older Negro area was the second largest in 1940, accounting for approximately 9 percent of all Negro housing. Overcrowded and deteriorated into a slum in many sections, the area was still able to absorb a net increase of 444 units since the end of the war. A considerable amount of net additions occurred in the southern rural areas of the county between Perrine (M) and Goulds (N), which together account for almost 800 new dwelling units although in widely separated districts. While these sites were completely rural before the war, they have been converted into suburban centers through some of the recent project building.

Table IV, Appendix B presents the net inventories in the colored areas for 1940, 1946, 1950.

Where New Building Has Taken Place

In terms of new construction and discounting conversions and other forms of net changes, the Opa Locka area has held the lead with 1,807 newly constructed dwelling units since 1946, while the central Negro area had only 1,630 new dwelling units added.

	1946	1947	1948	1949	1950	1951
Central Negro District	6	132	44	622	826	1,630
Other Urban Districts	142	441	394	970	238	2,185
Suburban Areas	81	100	124	526	1,238	2,069
Rural and Semi-Rural Areas	84	20	44	261	502	911
TOTAL ALL UNITS	313	693	606	2,379	2,804	6,795

For complete tabulation and sources see Table III, Appendix B

were added since the end of the war, an increase of 17.4 percent.

Although roughly one-fourth of all postwar construction was still in the central Negro district previously mentioned, Opa Locka, which possessed

The total increase in housing by both new construction and other forms such as remodeling and conversions has been almost 100 percent between 1940 and 1950. But it is significant that the Central Negro District increased by only 18.5 percent,

while all other major areas grew by over 50 percent. Our following table shows that at present the housing units in which Negroes live, are mostly outside the Old Central Negro District. The total inventory of housing for Negroes was distributed as follows.

	April 1940	Jan. 1946	Dec. 1950
Central Negro District	6,956	7,007	8,243
Other Urban Districts	2,630	4,797	7,079
Suburban Areas	680	1,647	3,819
Rural and Semi-Rural Areas	1,019	1,930	2,854
TOTAL ALL UNITS	11,285	15,381	21,995

For complete tabulation and sources see Table IV, Appendix B

Important municipal shifts in the distribution pattern of Negro settlements have occurred. Their net result has been to shift a considerable proportion of municipal responsibility from the City of Miami to the county. As an illustration of this, while at the time of the 1940 Census the City of Miami accounted for the vast majority of Dade County's colored population, harboring 72.2 percent of the Negro households, by 1950 the city's share had decreased to 50 percent.

The shift of the colored population has been

distinctly toward unincorporated areas of the County where building restrictions are less rigid, where large tracts were available for mass builders, and where less opposition toward Negro settlements arose from the occupants of surrounding white residences.

While in 1940 the unincorporated areas had accounted for only 18 percent of the dwellings, their share rose to 36 percent in 1950. The northern parts of the unincorporated area absorbed a larger proportion of this increment, but recently the trend has been towards the southern areas and in a few years both areas may account for about an equal share. Of the various suburbs, only Opa Locka has experienced a notable increase in its Negro housing.

CHAPTER II CHARACTERISTICS OF NEW HOUSING

Homes vs. Apartments

Home ownership has spectacularly increased among the colored people of Greater Miami since the end of the war. In 1940 the majority of Negro dwellings were rented units. In the last five years only 2,700 rental units were built as contrasted to 4,100 one and two family buildings. This trend towards home ownership is correlated with and in part due to the shift in locations. Suburban and rural areas are predominantly districts of single homes, but urban locations still favor the apartment unit. Of the 2,700 apartments built in the five years after the war, almost 60 percent are located in the Central Negro District and less than 2 percent are in the suburban and rural areas. Whereas single homes and duplexes comprise roughly 98 percent of the suburban and rural postwar building, they make up less than 3 percent of total construction in the Central Negro District.

	New 1 & 2 Family Dwellings	New Apartment Units	All New Units
Central Negro District	35	1,595	1,630
Other Urban Districts	1,123	1,062	2,185
Suburban Areas	2,034	35	2,069
Rural & Semi-Rural Areas	903	8	911
TOTAL	4,095	2,700	6,795

For complete tabulation and sources, see Table V, Appendix B.

Out of these statistics one fact emerges—the increase in home ownership is clearly the result of the postwar veterans' legislation. The Government's guarantee on mortgages has made it possible for colored veterans to acquire homes with no down payment and a relatively small carrying charge.

The trend towards the single home in non-white housing is paralleled by development of white housing. In apartment construction the trend has been somewhat different. Whereas apartment house building for white persons reached its peak in 1947, the majority of Negro apartment units have been built since 1949.

Year	1 & 2 Family Dwellings	Apartment Units	Total New Units for Negroes
1946	220	93	313
1947	371	322	693
1948	444	162	606
1949	1,141	1,238	2,379
1950	1,919	885	2,804
TOTAL	4,095	2,700	2,804

Single Home Projects

In the postwar era, about ten large projects of single homes were built by private developers for colored occupancy. Of these projects Bunche Park, Magnolia Gardens (H-1), Richmond Heights

(M-2) and Biscayne River Gardens (H-1) contained over 100 units. The rest had typically fifty to sixty units. Some of these smaller projects had originally been planned to contain more units, but for one reason or another had settled for less.

The typical project house built for Negro owner-occupancy in the postwar years is a V.A. financed, two or three bedroom bungalow of about 700 to 900 square feet placed on a site of 5,000 square feet and part of a cluster of 40 to 100 identical or at least very similar structures. The house consists of a kitchen, living room, two or three bedrooms and bath. Construction is of cement block stucco, with the interior walls either plastered directly on the cement blocks or furred and plastered. The majority of the houses have flat roofs with asphalt covered tar paper. Occasionally tile roofs are used. Floors are asphalt tile over cement or concrete. The houses are all equipped for electric power. In some instances, electric stove, kitchen sink and cabinets are supplied by the builder and occasionally even the refrigerator and washing machine are included



Upper left: Three bedroom house in RICHMOND HEIGHTS near Perrine, Florida. The site is landscaped and construction is in cement block stucco. Bathrooms are tiled. Houses sold for approximately \$7,100 to \$8,500 including electrical equipment and venetian blinds. Upper right: V.A. financed house in BISCAYNE RIVER GARDENS, 27th Avenue and 151st Street. The houses have 720 square feet for the two bedroom and 920 square feet for the three bedroom and were sold for \$6,250 to \$7,725. Houses were equipped with hot water heater and kitchen cabinets. Floors were asphalt tile. Lower Left: MAGNOLIA GARDENS in Opa Locka containing two bedroom V.A. financed houses selling for \$5,200 to \$5,300. Walls are not furred but plastered. Lower Right: Duplex built as rental unit in LINCOLN GARDENS, Northwest 24th Avenue and 46th Street, of solid concrete construction. The project is F.H.A. financed. The units contain two bedrooms and bath and rent for \$12.00 a week unfurnished. Gas stoves are included.

in the purchase price. Prices range between \$5,800 and \$7,800 and average roughly \$8.50 per square foot. The typical financing arrangement stipulates a 25 year mortgage which covers the full purchase price. A down payment of \$25.00 is usually requested. In some instances, no down payment is required. The mortgage is amortized by payments ranging between \$35.00 and \$45.00 a month and covering, in addition to the principal and interest, the taxes and insurance.

The houses are located at distances from eight to twenty miles from the center of Miami. In the larger projects a small shopping center is usually found within walking distance. Most centers, however, are at a considerable distance from the larger food markets. Few of the colored areas are in close range of grade and high schools; however, bus service is provided by the county school system. Most of the colored areas have some transportation service to downtown working places in Miami. Because of the necessity of transfers the bus service in most instances is poor and expensive.

Apartment Projects

The apartment house sections are closer to downtown neighborhoods and consist typically of two story walk-up apartments placed in four to eight units per house. They are either of solid concrete or CBS construction, containing usually one or two bedrooms and bath, and rent unfurnished for \$18.00 per week. One bedroom units rent from \$12.00 to \$14.00 a week. These apartment houses are usually close to each other and rarely have playgrounds or other open spaces except those used for parking.



FIFTIETH STREET HEIGHTS apartment project at Northwest 27th Avenue and 50th Street (F). Typical of postwar apartment projects, buildings contain eight apartments each and sites are landscaped. Project has both one and two bedroom apartments, renting for \$13.00 and \$18.00 per week. Units contain gas stove and six foot refrigerator. Walls are furred and floors are poured concrete. Project was financed by the F.H.A. under Title 608.

While most of the apartment houses are on the fringes of colored sections, care is taken to place them near frequented highways where they have better chances of renting. Apartment houses in the downtown Central Negro District are largely built on the sites of previously condemned houses and suffer partly from the same disadvantages as the earlier structures in that they are closely placed and lack parking space and recreational areas.

Project Construction vs. Custom-Built Homes

Most of the postwar building for Negroes took place in fairly large sized projects. Instances of this fact are the Bunche Park development in Opa Locka of nearly 1,000 homes, the Albert Construction Company projects in Biscayne River Gardens and Eleanor Park with over 200 units (H-1), the 300 apartments of the Lincoln Fields Corporation on N. W. 63rd Street (B), the Babcock-Lamont Project of 30 single homes in Perine (M-1), Green's Subdivision development of 80 units (M-1), the 400 units of Magnolia Gardens near Opa Locka, and the 475 units in the Richmond Heights single home project near Perine.

Mass building embraced both single homes and apartments, with the single home project predominating. The motive behind multiple building becomes apparent when one considers that the individual Negro is rarely in a position to contract for a custom-built home. Nor has it proved economical to build a single apartment house. The possibility of obtaining a governmental guarantee through F. H. A. and V. A. underwriting was also an outstanding factor in favoring large projects.

Operative builders were lured into building homes for Negroes by their previous encouraging experience with low cost housing for white people. In fact, many of the colored houses are exact duplicates of those in projects that the builder had previously established in white areas. We must also take note of these additional factors:

- (1) The climatic conditions in South Florida are quite favorable to the low cost economy house.
- (2) No heating plant is needed.
- (3) The soil is feasible for the use of septic tanks.
- (4) The land is flat and can therefore be graded at a relatively low cost.

(5) Local regulations and taxes favor the project builder of single homes.

(6) Municipal laws do not require costly features in road building and other improvements for new subdivisions as they often do in other communities.

(7) The Florida Homestead tax exemption for homestead under \$5,000 value favors the owner-occupied home over the rental project.

The market for Negro projects has further been encouraged by certain social factors which are unique to the Greater Miami area. The economic position of the colored worker in Dade County is relatively strong because Negroes found good employment opportunities in the building trades, tourist industry, and other businesses. There is also found in Dade County a willingness and ability of lenders to advance construction loans to some of the larger project builders which had established a good credit line before they went into colored housing. In contrast to other communities, mortgagers were not unwilling to finance this type of housing. The possibility of selling mortgages to the Federal National Mortgage Associations was an encouraging factor at the peak of the building boom.

In the apartment house field a few large project builders accounted for a substantial portion of the total building put in place during the postwar period. In one case, 300 apartments were built by a single developer. It is characteristic of project buildings, however, that they were mostly located outside the central Negro district in the fringe areas or in the suburbs.

Mortgage Financing

Traditionally, financing on colored housing is hard to obtain. In the metropolitan Miami district, for instance, only a third of occupied Negro homes were mortgaged in 1940, while at the same time half of the white properties had obtained mortgage financing. Part of the answer for this disparity lies in the fact that colored homes had to rely mostly on private financing. In 1940, for instance, 55 percent of the mortgages on colored homes were held by individuals. On the other hand, only 25 percent of the white homes were thus mortgaged, the rest having obtained institutional financing.¹

The postwar amendments of the Housing Act and the veterans legislation, however, have brought about great changes in this condition. Their liberal provisions opened up new avenues of financing and facilitated the building of colored housing. A large portion of the newly erected Negro houses, 1,528 units in all, were insured by the Federal Housing Authority. An unknown number, far exceeding this amount, was financed with V. A. guarantees. Of the F. H. A. financed housing, better than half of the units were built in structures containing eight or more units. All these came under Title 608 of the National Housing Act. The rest were in one to four family structures under titles 203 and 603 N. H. A. Altogether the Federal Housing Authority insured about one-fourth of the total dwelling supply constructed since the end of the war. It is a fair assumption that the vast bulk of the remainder was V. A. financed.

¹Sixteenth Census of Housing, v. 4, Table GE4, page 272.

CHAPTER III ECONOMIC AND SOCIAL CONDITIONS

Considerable improvement in housing is characteristic of the postwar era. The dwellings constructed in the suburban and rural areas show considerable improvement over the substandard Negro housing found in the Miami area and in many other southern cities before the war. The architecture of the new houses is modern. They are equipped with the latest facilities and there are more suitable dimensions for family living.

There exists, however, a number of conditions which present obstacles towards the attainment and maintenance of desirable standards of housing for the lower income groups. Some of these

problems are not unlike those of the white groups in similar economic status. Others are unique to the racial position of the Negro. In the following analysis we shall try to give the various features of Negro housing as they have so far developed in the postwar period.

Physical Condition

The appearance of Negro housing of the postwar years shows a marked improvement over that of pre-war homes. Of course, since these houses are only a few years old they give a newer appearance in construction, style, and finish, but

may not necessarily be of better quality. While we do not see dilapidated clusters of shacks with unpainted exteriors, outdoor privies, lack of electric lights, and other features that typified former Negro dwellings, the new housing still contains large numbers of unsightly, poorly constructed dwellings. There is in many of the postwar housing areas still an atmosphere of neglect, uncleanness, and unsightliness that we find in the pre-war slums. The type of construction of the house is important, but cannot be the only determinant of the quality of a settlement. Despite the fact that many of the Negro subdivisions are identical with those of the whites, the non-Negro homes often display a better appearance. The reason for this is largely due to better upkeep of the site, landscaping, street improvement, neighborhood facilities, and similar circumstances that are not directly related to the mode of construction. Even among colored subdivisions we find several sections of quite different appearance despite the fact that individual houses are identically constructed.

This does not mean, however, that the type of construction is unimportant. The appearance, economic value, and social character of a new colored subdivision are largely influenced by original construction. Many subdivisions have apparently been developed with a view towards obtaining the maximum spread between the value of the V.A. mortgage and the minimum cost of land acquisition, site development, and construction costs. While the operative builders with skill may have legitimately obtained a high profit from the 100 percent financing possible under V.A., it is quite obvious that often quality standards have been cut to rock bottom in an attempt to maximize such profits.

Income and Cost Structure

The majority of single homes sold to Negro veterans are obviously of a price which Negro families could afford. According to a sample drawn from the 1950 Census of Housing, 45.9 percent of Negroes living in substandard houses in the City of Miami had incomes above \$2,000*. This reveals a better status of the colored population than that found in other cities. In Jacksonville, for example, only 37.5 percent had incomes above \$2,000; in Atlanta, 31.1 percent, and in Philadelphia 41.6 percent. The average carrying charge in the largest of the new colored subdivisions ranges from \$36.00 to \$46.00 a month. Other

subdivisions show similar cost ranges. We note that 50 percent of Negroes occupying substandard dwellings paid more than 30 percent of their incomes for rent and 37 percent paid more than 40 percent of their incomes for rent. On the other hand, 13.2 percent of colored families living in substandard units reported family incomes of over \$3,000 for 1949.* It appears that incomes of at least 13.2 percent of Miami Negro families were high enough to afford the new housing. A family with 3,000 annual income can afford to pay a monthly carrying charge up to \$50.00 and a family with \$2,000 income up to \$40.0. This is further brought out by the fact that nearly all of the colored dwelling units built after the war have been sold, although some builders reported difficulties in finding qualified applicants.

On the other hand, it is apparent that not all is well in colored subdivisions. In the largest one, about 10 percent of the houses are now unoccupied, although they had been sold originally. In this particular subdivision about 125 units, roughly 15 percent of the mortgagors are delinquent for at least three months with part or all of the payments. In some other subdivisions similar poor collection records are reported and in some projects, monthly payments have to be collected in weekly installments. In other subdivisions the collection record has shown marked improvement after proper measures were taken to assure payments. This is a serious problem, and the causes for the delinquencies had to be sought. They were found to stem from four main facts:

a. The employment conditions of colored people are generally unstable, especially in comparison to white people in similar income groups.

b. Most occupants of veterans' housing lived formerly as tenants and since they paid no equity for the acquisition of the house, they feel rather as tenants than as owners of the property. This feeling is most adequately expressed in the term "rent" that owners commonly give to their mortgage charges. As a result, owners often do not take proper care of their homes and desert them if unable to maintain mortgage payments.

c. Moving from furnished apartments into unfurnished homes, owners had to acquire furniture and electric appliances. Such purchases are commonly made on the installment plan and frequently the charges are greater than the purchaser's ability to pay.

*See 1950 Census of Housing, Special Tabulations for Local Housing Authorities, Series HC-6, Miami, Florida. Tables II and IVa.

d. The projects are located a great distance away from the working places of most occupants, and since bus service is generally poor in these areas, there is a temptation and, in some cases, a need for acquiring automobiles, thus further straining the budget of the home owner.

The economic consequences of these facts reflect on the physical condition of the housing. Lacking interest in the home which they own, occupants in some areas have neglected to tend their lawns and to keep the houses in proper repair. As a consequence, Negroes of higher economic status are unwilling to buy repossessed homes in these areas. The alternative leaves the houses passing on to groups of lower and lower economic status, thus beginning the vicious cycle of further neglect and the tendency of early blight of the whole area. On the other hand, in neighborhoods where economic conditions are more favorable, subdivisions are gaining in appearance by development of attractive yards, beautification and improvement of houses, general neighborhood development and ability of the owners to sell houses to a higher income group in cases of transfer. From observation in the Miami area, it becomes obvious that in evaluating a settlement it is more important to appraise the economic status of the occupant than the original quality of the structure.

Economic and Social Conditions in Apartments

In the postwar period the F. H. A. underwrote the financing of 832 units under Title 608 of the National Housing Act, 205 units under Title 603, and 491 units under Title 203 of the Federal Housing Act. One-third are single homes and two-thirds of these F. H. A. financed are rental units. The rental units are typically located inside the urban areas, for the most part outside the two large colored districts of the central city and of Coconut Grove.

The economic conditions observed in these units are just as diversified as those of owner-occupied homes. While there are well maintained units with few vacancies and a good collection record, there are others that suffer from the old evils: poor collection of rents, poor maintenance, and a fast turnover of tenants.

Rents are high in comparison to charges on veteran homes. The weekly rents range between \$12 for the one bedroom and \$18 for the two

bedroom apartment. The worst problem confronting these rental units is the large turnover of tenants. In one of the projects containing 102 units, about one unit per week is turned over. Similar high turnover rates are reported in other projects. In one unit where tenants are required to make rent deposits, there were still 20 percent of the rents uncollected. In this particular project, 39 families out of 64 occupying the dwellings moved away within 9 months. Six evictions took place in this group over this period.

Another problem facing these postwar apartments is the doubling-up of tenants. Originally the rent of some of the apartments was so high that tenants had no other choice but to increase the occupancy in order to pay it. Under present conditions, rents are within the income range of only the wealthier Negroes. For the two bedroom apartments, for instance, a rent that averages \$75.00 monthly for an unfurnished unit must be considered too high for any family except those that have incomes in excess of \$3,500 because the apartments are unfurnished and the cost of furniture must be added to the rental. Even the typical \$12.00 weekly rent applying to the one bedroom apartment is comparatively high for most of the families concerned. Consequently, families occupying the new units are taking lodgers or secondary families into the apartment. The double-up rate is about 50 percent in the typical postwar apartment house, with lodgers in the one bedroom and subfamilies in the two bedroom apartments.

Obviously the rapid turnover and the overcrowding has affected the social and economic status of the whole settlement. Apartments are often abused by occupants. Social disorders and quarrels are rampant in over-crowded apartments, especially in those where houses are placed too close together, where there is no playground for children and no recreation space for adults. As a consequence, the better educated Negroes and those with higher incomes avoid these settlements and seek either single homes or apartment houses with a more selective clientele. This preference, of course, deteriorates the conditions prevailing in the inferior apartments. The frequent turnover, for instance, makes it increasingly difficult for the owner to keep dwellings in good physical condition and quite a few of the new apartments are threatened with the same evils of blight and deterioration that have been observed in the old colored areas.

CHAPTER IV

FACE LIFTING THE OLDER NEGRO AREAS

Central Negro District

Among the worst and by far the largest blighted area, is the Central Negro District. This area has been given considerable attention in the past year by the Slum Clearance Committee of the City of Miami and the Dade County Health Department. An extensive survey was made in March 1949 to determine the conditions and their necessary remedies. This area contains 136 residential blocks or parts of blocks and at the time of the survey included about 5,000 structures and 8,500 dwelling units. The population of the area at that time was estimated at approximately 37,000. Most of the structures were of wood of which 59 percent were one family structures and 22 percent two family structures. Over 37 percent of the dwelling units contained four or more persons. It was common practice to locate four, five, and even six structures on a single lot. Many of the units were without electricity and a very large number were without bathing facilities. Hot water fixtures were non-existent in most of the area.

In the face-lifting procedure which is now taking place, an attempt is being made to require all units to be complete with showers, indoor toilet, lavatory, and kitchen sink. Previously many of the units were supplied only with outdoor toilets connected with the city sewer system. Often these toilets were shared by several units. Garbage collections previously were taken only in front of the houses, which meant that unsightly piles of debris were common. Now garbage is picked up in the rear and sanitary handling is enforced. Also, structurally unsound houses have been condemned. Owners have painted the houses and patched up the structures.

By the end of 1950 over 2,800 structures had been investigated. Of these nearly 2,200 had been condemned and owners notified. By that time, because of the impetus provided by the program, 733 permits had been issued for repairs on condemned residences, and many owners were already going ahead voluntarily on repairs of their buildings. The number of permits for rehabilitation requested by that date had reached 172. However, many of the condemned houses were deemed too far deteriorated for repair and by the end of 1950 demolitions had reached 126 and per-

mits for houses to be moved out of the area had reached 156. This move was met with some resistance. A total of 71 appeals of demolition notices were filed. In most cases, however, these were settled out of court by permitting the owners to move the houses to Broward County.

Considerably more progress in the improvement program has been made in the first four months of 1951. According to the reports of the Chief Building Inspector of Miami, Mr. W. H. Peace, the total structures investigated from March 17, 1950, to April 26, 1951, were 4,315. Structures condemned and owners notified reached the total of 3,341. There were 1,435 permits issued on structures condemned for repairs. The total number of rehabilitation permits was 1,632. Permits for houses to be moved out of the city were 182 and permits issued for demolition of residences were 137.* Seven hundred and twenty-six new residences were provided during this period. Of these, about 160 had been built since the end of the year. Although the net result of this whole procedure is a considerable improvement of the housing condition, it still leaves more to be done than has as yet been accomplished.

Conditions in the Coconut Grove Area

The Coconut Grove district has not yet been reached by the inspection teams of the City Building and Health Departments. However, a group of private citizens has brought about some improvement in housing conditions in the Grove area. With the assistance of the Dade County Health Department, all outdoor privies have been abandoned and flush toilets have been placed inside the dwellings.

Whereas previously many of the houses were without running water, houses now have at least running water and kitchen sinks and many have added bathtubs or showers. Facilities for hot water are still not common in this Negro district.

The Committee also was primarily responsible for persuading the City Zoning Board to restrict parts of the Coconut Grove Negro area for single residences. Under the old zoning rules commercial multiples and industrial uses had been liberally admitted. Unfortunately during the period of

*It should be noted that these permit figures are for structures and the number of dwelling units involved may be considerably higher.



Typical houses in Central Negro District.

re-zoning several land owners hastily erected crowded multiple units on their property. While made of concrete block construction, they disclose poor workmanship, use poor materials, and also overcrowd the sites on which they are erected. Here again the rent charges are higher than found in comparable white accommodations. Rent runs from \$15 to \$18 per week unfurnished. The

zoning regulation now requires a minimum of 6,000 square feet for residences in new subdivisions. Property in older subdivisions must of necessity still permit building according to their former subdivision plans—usually 5,000 square feet. Building on older subdivisions which had 25 foot lots, however, is no longer permitted on lots of that size.

CHAPTER V CONCLUSIONS

As a result of the postwar building program, housing of the colored population in the Greater Miami area has undoubtedly made great strides. For instance, the overcrowded Central Negro District has lost population and new settlements have sprung up in healthier peripheral environments, thus decreasing the over-density in Negro housing. The central Negro district has at least obtained a face-lifting. Home ownership among colored people has proportionately increased. Modern apartments have been made available to the Negroes in the upper income groups. For

veterans with moderate incomes, low cost housing has been provided. It is startling to note that all this has been accomplished in the short period of five years.

Despite all this progress, however, the housing problem for colored people is still far from being solved. Slum conditions still continue in the old Negro district. Even in the new settlements some conditions have developed that cast dark shadows over the future of these subdivisions. The obvious conclusion is that, although Dade County has made new progress toward providing adequate

housing for Negroes than any other metropolitan district of comparable size, it still has a long way to go.

The statistics give lead to challenging questions. One in particular seems crucial. Can private enterprise be charged with the responsibility of eliminating the slums? For this the experience of the postwar building boom does not supply a complete answer. This experience has proved one thing, however. Private enterprise can provide homes for the middle and higher income groups of the colored population and for some parts of the low income groups if sufficient financing is secured. In Dade County the Negro building program has been favored by the fact that Negroes here have higher average incomes than those in most other cities.

The accurate appraisal of the success of this building program depends very largely on the perspective of the observer. Viewed from the previous conditions of blight and complete neglect of colored housing areas, the new settlements are undoubtedly a large improvement. Viewed from the ideal of a desirable housing situation with a decent home for every citizen including the lowest income groups, the postwar housing program was far short of this ideal. We can see that the lowest quarter of the Negro population is still about as ill-housed as it was ten and twenty years ago and that living in the slums will be their bad fortune for many years to come unless subsidies supplement the private building program.

A realistic approach to the problem must recognize that future action will partly determine the value of past accomplishments. Without proper action the program achieved in the past years will be lost. With adequate steps taken, the improvements of the past can be substantiated and accentuated in the future. Such action will comprise the physical standards, the land uses, and the economic and social conditions of the community.

Improving Physical Standards

Our analysis of the physical conditions of postwar housing does not yield a clear conclusion as to whether they are of satisfactory durability. The houses have stood fairly well the test of a violent windstorm, but they have not stood the test of time. In some projects physical standards were sacrificed to economy. The short experience of a few years of existence points already to the likelihood that many of these houses will

not last as long as the mortgage that has been placed on them. There is a probability that whole subdivisions will be blighted and will finally become slums because of their poor construction. This is, however, not the general situation. A great deal of the colored projects are as good or bad as the white housing of the postwar era. From the evidence it appears that most of the Negro housing both in single home projects and in apartment settlements is structurally sound. On the other hand, many structures are decaying because of lack of proper maintenance.

Climatic conditions in the Miami area involve many hazards of destruction by the elements which may not be encountered in other regions of the country. They place unusual emphasis on the proper care and maintenance of the buildings. Even physically non-defective houses will rapidly deteriorate if not properly maintained. Where houses are already defective at the time of occupancy they are under a death sentence, even if its execution may be suspended for a number of years.

It is the greatest short-coming of the Veterans' Housing Program that no provision in the mortgage instrument or otherwise is made for proper maintenance of the building. There is a definite need for revising the amortization mortgage to include reserves or other incentives for repair and maintenance.

Land Use

Experience in the colored housing projects of the postwar era brings out some of the weaknesses of land uses typical of many urban areas of the United States. The traditional segregation of colored housing projects makes it difficult to open new land for non-whites. It proved, for instance, nearly impossible to obtain new subdivisions for colored occupancy in the urban area. Hence, it was not feasible to shift population from the overcrowded districts of the city into those parts of the urban area that were less densely populated and yet not too remote from the working places. As a consequence, apartment projects have sprung up in old colored areas where the pattern of settlement is already dense and where the new projects lack the breezing space which modern principles of neighborhood planning impose on any residential area. Even in the suburbs to which single home projects were transferred, it was not easy to find low priced land in satisfactory close range of traffic facilities, utilities,

schools, and shopping centers. For this reason, some of the single housing projects suffer from a lack of acceptability, especially to those employed in distant places of work. Also, by increasing his transportation costs, shopping expenses, and other incidentals, the out of the way location imposes a burden on the budget of the occupant.

Evidently some of the colored projects have been established on low lying land and subjected to flood hazards. It is important to note that colored projects in this respect are not too different from some of the postwar white projects that have also been developed in locations lacking proper safeguards against flood hazards. On the other hand, we note some projects where attempts have been made to integrate the subdivision into a general land use plan where the subdivision itself has been laid out with proper regard to modern planning principles.

Economic and Social Implications

The very difference in appearance of some colored housing projects as contrasted to white subdivisions using the same type of building and construction suggests the impact of economic and social conditions on housing projects. Many of the colored subdivisions would have had a better appearance if more care had been given to the selection of purchasers. Out of this fact comes the criticism that lack of an equity in the new houses makes the owner a quasi-tenant. Much of this criticism is justified, especially when one considers the cases where the purchaser's incomes were not sufficiently stable to support a proper attitude of home ownership. However, justified or not, the fact that many of the occupants came from intolerable slum areas whose very existence was a threat to the safety of the community makes such criticism less relevant.

The government's veterans housing program was started at a time when there was a pressing need to give the veteran and his family a chance to live in a decent home placed in a decent environment. In few cities has this objective been accomplished to the extent it has in the Miami area, and probably in no other county of the size of the metropolitan district of Miami have colored people enjoyed such a large share of the benefits of the veterans housing program. While it is undoubtedly true that the economically unstable element of the colored population in the new settlements represents again a threat to the

surrounding homes of the better situated Negroes and endangers the future of the whole project, it is also true that many families find opportunities in these subdivisions that were denied them in the overcrowded city districts. It is quite apparent that in many of the projects these opportunities are widely used for the benefit of the whole community.

The very impact of the events in postwar Negro housing should serve as a powerful reminder that community housing standards can be markedly raised if both private and public interests will work together. Whatever care the individual owner of a home may give his property, the value of his house is codetermined by the action or inaction of his neighbors. Future blight and decay of the new housing may result from faulty construction and the poverty of the owners, but the greatest factor in the deterioration would be the lack of community action on proper building standards, zoning, public services, etc. In Negro housing where we commonly deal with the lowest income bracket of the working population, this relationship between quality standards of individual homes and community action is even more apparent than in most white districts. It is a safe guess to assume that the future of our new postwar colored housing projects will largely depend on action both within the Negro community and from outside.

A Program of Community Action

A program of community action may help to overcome some of the disadvantages with which Negro subdivisions will now be faced and accentuate the progressive improvements which have been made in the postwar era. The responsibility for such community action ranges widely over all branches of our civic and municipal life. It does not rest with a single agency or with a single group of people, but covers the whole community and must therefore become common knowledge of the citizenry. Nor does the responsibility stop at the local level. State and federal agencies in their past policies and programs have not taken sufficient cognizance of the factors affecting the quality of housing. Emphasis in legislation has thus far been on the eliminating of slums and on the providing of low cost housing. A new emphasis is needed on the provision of much of this safe-guarding against recurrence of blight and community deterioration.

A local program of community action may help to overcome some of the disadvantages with which Negro subdivisions are now struggling. The following four points should be particularly stressed.

1. Communities and municipal subdivisions of the county must recognize the responsibility of supplying Negro housing areas with satisfactory services. They must realize that denial of such services in regard to roads, fire protection, police protection, zoning, garbage disposal, transportation services, and school provision will help lead the colored projects down the same path of destruction and blight that older settlements followed and that eventually it will cost the community much more in loss of tax revenue and municipal expenses than the present provision of municipal services would entail.

2. Building programs of private builders should be scrutinized more closely to assure higher standards of construction. Lenders should especially discourage short-ranged small projects which cannot possibly be profitable for the operator unless the large overhead is off-set by a high margin of profit. Only projects which are well planned and in line with the overall community planning of land uses should be encouraged. The responsibility here lies in the lending agencies and the F.H.A. and V.A.

3. There is a great need for education of the colored population in both housing and budgeting of expenses. A great deal of the economic hardships of colored home owners springs from the unavoidable burden of acquiring furniture, a car for transportation, and paying relatively high charges for shelter in proportion to their incomes. There is, however, also the fact that the colored home owner or tenant is often not sufficiently conscious of the need of budgeting and of securing stable incomes. The people influencing attitudes of colored people both on the adult and the school level, have an important responsibility in this respect. Managers of colored housing projects can do a great deal to help educate the colored population in better budgeting methods.

4. Communities cannot escape the responsibility of taking care of the housing needs of Negroes whose economic instability excludes them from high standard housing projects. The community must realize that the recurrence of slum conditions in the colored housing projects is detrimental not only to the project dweller but to itself. The postwar history of housing in the Greater Miami area bears witness not only to what can be done to improve housing standards of non-white families, but also points the way toward action to insure the permanency of progress.