TESTIMONY OF BETTIN STALLING, CHAIRMAN, COUNCIL ON COMMUNITY AFFAIRS, FBA, DISTRICT OF COLUMBIA CHAPTER OF FEDERAL BAR ASSOCIATION

Mr. STALLING. Mr. Chairman and members of the subcommittee, I appreciate the opportunity of being here to present the view of the council. My name is Bettin Stalling. I am a lawyer and I live in the District of Columbia. I should like to state some of the areas of my experience in real estate law, homeownership, and appraisals.

I served as counsel for the Appraisal Division of the Home Owners Loan Corp. and the Federal Home Loan Bank Board for approximately 5 years; and approximately 10 years as Chicago regional counsel for the Home Owners Loan Corp., which embraced 22 States. I served as chairman of the Illinois State Bar Association, section on real estate law, and chairman of the Real Estate Financing Division of the American Bar Association. I am a former national president of the Federal Bar Association and appear here on behalf of and as chairman of the Council on Community Affairs of its District of Columbia chapter.

Our council has given serious study to the various aspects of housing and this has involved a consideration of certain provisions of S. 698. The council has concluded that the critical housing situation is at the center of the present crisis in our city, affecting its welfare and safety. The Government's taking and threatened taking, for public use, the homes of owners who do not want to sell, is adding to the turmoil and trouble.

Senator MUSKIE. May I interrupt you, Mr. Stalling. That is another vote. I guess we had better go over and make it and come back.

(Recess.)

Senator MUSKIE. Mr. Stalling?

Mr. STALLING. I think I was on the last paragraph on page 1. I state that our council has given serious study to the various aspects of S. 698 and concluded that the critical housing situation is at the center of the present crisis in our city, affecting its welfare and safety. The Government's taking and threatened taking, for public use, the homes of owners who do not want to sell, is adding to the turmoil and trouble. Families are being uprooted and losses are occurring in ever increasing numbers. Most adversely affected, in plain and simple language, are the poor, the elderly, the disabled, and people wo do not have the knowledge and capability for learning and understanding their rights. The undeniable fact is that the Federal bulldozer has stirred up distrust and bitterness and racial tensions.

The council believes that widespread individual homeownership is a stabilizing and beneficial influence in the community. Homeownership develops a greater sense of civic responsibility. It gives the whole family a stake in the community. Individual homeownership is proclaimed by the Government as good for the citizen and good for the country. Since the Government has long promoted and encouraged its citizens to purchase and own their own homes, it is the obligation and duty of the Government to foster and safeguard such ownership. Homes are acquired by the poor at great sacrifice, sometimes by all the members of the family. It is important and vital to public confidence and trust in the Government that an owner forced to sell his home for