

Senator Richard J. Durbin
Statement for the Record
Resolution Honoring the 40th Anniversary of the Fair Housing Act
April 3, 2008

MR. DURBIN: Mr. President, today I rise to introduce a resolution honoring the 40th anniversary of the Fair Housing Act and the 20th anniversary of the Fair Housing Amendments Act.

But first I want to honor a man whose work helped pave the way for this landmark civil rights legislation. Forty years ago the Reverend Dr. Martin Luther King, Jr. lost his life to a sniper's bullet. Today we remember him as one of the greatest civil rights leaders of our country. We know his dream. We are intimately familiar with it. It is a dream conceived in the founding of our country and enshrined in the words of the Declaration of Independence and in the Constitution; a dream that lives today in our values, our identities, our highest ideals as Americans.

This is the dream: that all men are created equal, and that in a just society all are afforded the same opportunities.

A week after Dr. King's assassination, and in a step closer to the fulfillment of this dream, Congress passed the Fair Housing Act as part of the Civil Rights Act of 1968. The Fair Housing Act prohibits discrimination in housing on the basis of race, color, national origin, and religion. In 1974, Congress added protection on the basis of sex. In 1988, thanks to the leadership of Senator Kennedy and Senator Specter, Congress included protection on the basis of familial status and disability.

We've made a lot of progress since the summer of 1966, when Dr. King led a movement to protest housing discrimination and slum conditions for African Americans in Chicago. But if he were alive today he would be the first to say – we aren't there yet. Segregation persists in our schools and neighborhoods. We are in the middle of a housing crisis that is hitting African American and Hispanic families and communities particularly hard. In Chicago, African-American borrowers were 14 times more likely to have a higher-cost loan from Wells Fargo than were white borrowers. This is a pattern that repeats all across the country. African-American and Latino families were dramatically more likely to have subprime loans than white families. Right now, millions face the possibility of foreclosure. And when they lose their homes, they lose their assets. They lose their plans for financing their kids' education, for building a better life for themselves in the future, for closing the income and education gaps.

For too many Americans, the dream is still just that – a dream, with little chance of becoming reality. We may have all been created equal, but since then we have been treated very differently. We are treated differently because of the color of our skin, the faith we practice, whether we are a man or a woman, single or with children, or use a wheelchair and a ramp to enter our apartment.

The irony is that we have fair housing laws that make this kind of treatment not only unfair but illegal – and we’ve had them for forty years. Yet 3.7 million violations of these laws occur each year against African Americans, Latinos, Asian Americans, and Indian Americans. This doesn’t even include the number of violations that occur on the basis of other protected classes. Only one percent of people who believe they are victims of fair housing violations report it to the government. Testing on the enforcement of fair housing laws shows a high rate of discrimination in the rental, sales, mortgage lending, and insurance markets. More than four decades after Dr. King and his supporters marched through the streets of Chicago to fight housing discrimination, African Americans and Latinos in Cook County report substantial levels of unfair – and illegal – treatment in the housing industry.

The intent of the Fair Housing Act was broad and inclusive: to advance equal opportunity in housing and achieve racial integration for the benefit of all Americans. But enforcement of this law has been narrow and incomplete. Where you live profoundly affects where you work, what you do, where you send your kids to school, whether they grow up healthy and safe. As long as our commitment to fair housing laws – to civil rights – remains timid, we will never end segregation. We will never declare victory over poverty. We will never build a truly just society.

As we honor Dr. King; former Senator Walter Mondale and former Senator Edward Brooke, who cosponsored the original Fair Housing Act, and others who made possible fair housing laws, we need to remember that it is not enough to pass laws. We have to enforce them. The dream of equality is our nation’s moral compass. Our duty as legislators and as citizens is to make sure the needle points in the right direction.

I thank Senators Specter, Kennedy, Dodd, Brown, and Voinovich for joining me today in honoring the 40th anniversary of the Fair Housing Act and the 20th anniversary of the Fair Housing Amendments Act, and I urge my colleagues in Congress to renew their dedication to upholding these laws. These laws may be forty years old but the dream they seek to make real is as old as our country.