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A Place in the Sun

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What interest does the minority groups in America have in low cost housing? One answer is "renting or purchasing a dwelling that at least meets the minimum housing standards of some building code." But, is this the only answer to this question? No! Other interest are being developed in the minority population such as entrepreneurship, general contracting, subcontracting, management, sales, etc., etc. These pursuits have often been called "black capitalishm", and will be referred to in this paper as "minority economic power".

One might ask, "Is this a problem and if it is, why should I be concerned with it?" Though it is beyond the scope of this presentation to analyse human philosophies and mores, one must recognize that a problem such as this goes far beyond the mere development of a construction program.

Yes, there is a problem. The minority participation, in top management, self-contained businesses, large or small, is at this time menial. Most minority groups recognize this fact and want a piece of the action. Why this lack of minority economic power? Simply stated the general development of the white and non-white groups in America is responsible. Discrimination in the various professional schools and organizations, the economic climate of minority groups, is changing but very slowly. Attitudes are also being altered but this too is a slow process. "So I've made mine, now you make yours, I'll let you." This seems to be the present policy. But is this a rational policy. Engineers who have dealt with stress and strain know very well what occurs when a strain caused by a stress exceeds the physical limits of a material. Failure of a system occurs. The stresses that the minority groups are developing have caused strains on the system or better stated, the "establishment". In structural analysis high stresses are handled by more resistance or stress relief. The resistance to block economic development is no longer tolerated by any thoughtful person. Stress relief by the white community seems to offer hope. Should the white community help their non-white brethren because of a guilt complex? If this is a reason that some wish to use, okay. A more pragmatic reason to change the minorities status quo may be because it's good business and perhaps a more important reason is the attaining of a higher level of human development that of aiding another human being because it is important to do so.

The basic problems of minority economic power are really not too different from the problems a white American faces when he wishes to start a business of his own. These problems will consist of:

1. Financing
2. Experience & Competance
3. Markets

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1.) In the course of developing a housing project, money is needed. This is a fact of life whether the developer be black or white. Basically, the financing for projects require equity capital, mortgage capital, and construction capital. The most successful developer can have problems in this area. For a minority entrepreneur, who wishes to try this economic venture, it sometimes appears that money for him is unreachable. He has no track record, nor do most of his friends or acquaintances. In fact, one must readily admit that he hasn't been in the race. To overcome this situation, risk equity capital must be made available to those groups of minority developers who can show at least an organization of some competence and that a plan of some dimension has been studied in detail. Joint ventures between minority groups with groups more experience and finances is also a possibility. Partnerships initiated by whites seeking minority interest should not be overlooked. It might be of interest to know that certain projects catering black groups are just waiting to be developed. If this suggests a white group exploiting a black group for this particular enterprise, it might very well be. However, both groups in this instance will benefit. As these projects begin to show success, the minority groups will then have a track record. In time they will be on their own.

2.) The problems of mortgage funds is not too different from equity capital. In brief, lending institutions must change the parameters by which funds are loaned. No doubt there will be losses. However, if the minority groups study their projects intensively and organize themselves with proper personnel, it may be quite possible the rate of failure will not be much different than it is now.

3.) Construction funds at this time are most difficult to obtain for everyone. As this situation eases, it is reasonable to expect that banks will appropriate funds for projects developed by minority groups that have obtained equity capital, and mortgage money. This might suggest that minority groups start banks for this purpose.

4.) Experience and competency from minority groups in developing designing, and building housing projects is just about nil. One might ask if anyone would be willing to invest funds in a minority initiated venture if some people of competence and experience are available for leadership? We know such people are in a short supply. In addition, developers, general contractors, subcontractors, are not made over night. Any developer or contractor will say, "Hell, it's taken me twenty years to learn my profession, so how can this black fellow expect to get into the act in two weeks." This is a point where well-meaning white majorities and positively motivated black lock horns. It is the author's opinion that this situation requires ingenious and albeit compassionate solutions from the white community and patience and persistence on the part of the minority groups. Engineers,

architects, and contractors must assist minority groups in developing leaders. This can be done and is being done within local groups. The author has found a one to one relationship productive. In brief, take on the responsibility of personally training a contractor, subcontractor, developer, engineer, etc. By various techniques and relationship and education, the time to obtain some degree of competence can be compressed. Any engineer, developer, or builder who has experienced some success can, with some thought, provide some ideas on what made his work acceptable. By eliminating some of the time wasting elements of developing competence, (valuable as some of those experiences may be), an accelerated growth can be made. As an example: very many deprived people, because of dropping out of their educational process or because of receiving an inferior one, have not learned simple arithmetic. In brief, they cannot add, subtract, multiply, or manipulate decimal points with any degree of proficiency. Electronic calculators available today do those processes accurately and rapidly as long as the numbers used are correct. So why spend time on learning arithmetic when a machine can do it? Yes, a "feel" of the numbers being used must be understood. It has been the writer's experience that this program, as simple as it may sound, has worked. Other techniques of education must similarly be reviewed and tried.

Experience in developing minority companies by various groups have developed some interesting points and guide lines.

(1) In some instances well motivated white companies offered a minority group wishing to start a company the use of some experts. Unfortunately the experts did not have competence and the result was that the so called experts added to the problems rather than help solving them.

(2) "Overkill" has also been experienced. A black group wishes to manufacture some item. Through local organizations a large very competent white corporation offers not only some capital but technical assistance as well. Unfortunately, the

technical assistance from the large corporation is much too sophisticated to deal with the much simpler problems of the embryonic company and the result is negative.

(3) The "diplomat" problem has also been experienced. This situation arises when a man from a corporation that really wishes to assist minority entrepreneurs is sent to the black company because his personality is such that he can get along with blacks. Unfortunately, he doesn't know the problem of developing a business. It is quite possible that the black company would prefer a segregationist who could get this company going.

(4) Where competent personnel were sent to black companies and the environment of give and take was well understood, many instances rapid development have occurred.

The question has been raised, "as minority economic power increases, won't this lead to polarization? Blacks for black, whites for white?" Perhaps as a few developments and developers begin to show some success, this will occur. As some of these people begin to "feel their oats", it's logical to expect this to happen. The author has had such an experience. However, in time as more people participate and degree of security is felt, it seems reasonable to assume that basis for success will be imagination and competence not color.

Food, clothing, and shelter are some of the basic elements of civilized man. Aside from the fact that the rest of the world that does not have adequate shelter, this country is pitifully short of adequate housing for millions of its citizens. The problems of developing housing for not only low income, but medium and even high income are far reaching. Influences of and on the economy and ecology can no longer be neglected. We have but scratched the surface of what can be done in environmental control. It will take all here at this conference to do so plus a few of those who are not here and who have a great deal to contribute if given a chance. We need them now.