

U.S. CENTRAL HOUSING COMMITTEE. *Committee*  
ON RURAL HOUSING.

PROCEEDINGS OF "GET-TOGETHER"

At Washington, D. C.  
August 1940.



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# CENTRAL HOUSING COMMITTEE ON RURAL HOUSING

August 4, 1940      "GET-TOGETHER"      at Washington, D.C.

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Chairman: M. L. Wilson, Department of Agriculture  
Secretary: George H. Daniel, Farm Credit Administration

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CENTRAL HOUSING COMMITTEE ON RURAL HOUSING

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F. Vaux Wilson, Jr., Homosote Company, Trenton, New Jersey.

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I. N. Tate, Vice Pres., Weyerhaeuser Sales Co., First National Bank Building, St. Paul, Minn.

Secretary: H. R. Northup, National Lumber Manufacturers Assn., 1337 Connecticut Avenue, Washington, D. C.

CENTRAL HOUSING COMMITTEE ON RURAL HOUSING: "GET-TOGETHER": August 5, 1940.\*

Dr. M. L. Wilson in opening the meeting, said that he called it a "get-together" of some of the many interested people, in the Government and outside, to talk about rural housing, - most of whom do not know what the others are doing at the present time or what they would like to do in the future or what our ideas are. The meeting, sponsored by the Rural Housing Committee of the CHC and by the Committee on Organization and Policy of the Land Grant Colleges, was called for informal discussion. A great many have the feeling that, while they are conscious of needs in rural housing, they are not making the progress which should be made. There is a great opportunity here for cooperation and for mutual understanding by all agencies so that we can make greater progress in the future than has been made in the past.

Mr. Carl H. Monsees, representing the National Association of Housing Officials expressed regret that Mr. Woodbury, Executive Director of the Association, who had been instructed by the Board of Directors to represent them at this meeting on Rural Housing, had to be in Chicago and was not able to be present. On his behalf, Mr. Monsees called attention to the possibilities of NAHO as a non-governmental mechanism and tendered its assistance to the Rural Housing Committee. He explained that, because of limited funds and concentration on defense measures, the NAHO Committee on Rural Housing had not developed its own scheduled program.

Speaking as Executive Assistant to the Defense Housing Coordinator, Mr. Monsees said that the Coordinator's initial effort is to establish procedures; that he will work with advisory representatives from each agency primarily concerned; that he will welcome any submissions from the Rural Committee pertaining to Defense.

Mr. Horace W. Peaslee, Secretary of the Central Housing Committee, outlined the organization and operations of the Central Committee and mentioned the circumstances which had led to the setting up of the committee on Rural Housing. He described the Central Committee as an informal organization of agency heads, authorized by the President; with committees and subcommittees of principal assistants and specialized technicians. The main committee had held several sessions devoted to the subject of rural housing and had agreed to cooperate with the representatives of industry. The various auxiliary groups would assist the rural committee whenever they could be of help.

Mr. Peaslee provided copies of the Central Committee organization outline and a list of its publications.\*\*

\*List of Agency and Organization representatives appended.

\*\* This summary includes only general references supplementing the detailed statements presented at the meeting, copies of which were distributed, or are available, to all interested.

Mr. T. B. Symons, Director, Extension Work, University of Maryland, outlined the general set up of the land grant system and the major interests of the 32,400 of its institutions, research and extension staff, and its 250,000 enrolled students. Mention was made of the various specialized resident courses and the various other aids of farmers through county and demonstration agents and clubs - particularly in building, remodeling, rearrangements, electrification, etc., some 1,215,000 cases in all. It was pointed out how the Extension Service contacts could be of help in the proposed joint undertaking.

Mr. Ray Smith, Chairman of the Department of Agriculture Committee on Rural Housing, expressed the view that the rural people have not had the "breaks" as much as the urban people and stated that the Department is hoping that this situation will change. His paper suggested the steps which had been taken to correlate the various activities of the Department in the field of rural housing, in studying needs, standards, methods and self-help possibilities.

The Chairman, introducing the next speaker, stated that, during the Spring of 1940, as the outcome of a number of conferences between representatives of government and various industries and organizations concerned with the production and distribution of building materials, two cooperating groups were established: the one the Central Housing Committee on Rural Housing; the other the National Homes Foundation, representing all the industries and services related to housing. Dr. Wilson commented that the Foundation is very cooperative and gives every promise of helpfulness in promoting the whole field of rural housing.

Mr. H. R. Northrup, Secretary, Executive Committee of the National Homes Foundation, presented the general program of the organization he represented, unifying the efforts of State and Regional Foundations to stimulate the publicize the channels of finance for house and farm building. He mentioned particularly the set up of three committees, Executive, Educational, and Technical.

Mr. Frank Watson, Special Assistant to the Administrator, Federal Housing Administration, pointed out that, altho the FHA legislation and program have been aimed primarily at urban problems, it has served rural interests to a considerable extent and is willing to increase its aid in this field.

Mr. Stanley D. Libbey, Field Supervisor, Federal Home Building Service Section, Federal Home Loan Bank Board, filed a general statement on the functions of the twelve Regional Federal Home Loan Banks, and their member institutions, including information relating to the Federal Home Building Service Plan, setting forth how the approximately 4,000 member savings and loan associations can participate in the building of new homes projected in the Rural Program, particularly in towns and villages, and to a limited extent in farm housing.

Mr. P. L. Gaddis, Chief, Appraisal Subdivision, Farm Credit Administration, described the different types of loans supervised by his agency and the field ahead with 60% of the country's farms free from debt. He indicated that FCA can and will play a leading part in the proposed program.

Mr. R. J. Nedvod, Principal Project Planner of the United States Housing Authority, prefaced his remarks with the statement that the USHA makes loans to local housing authorities for low rent, low-cost slum clearance projects. To date, the cost per dwelling unit runs around \$27.00 per year per family plus a cost to the nation of about \$75 per year per family.

USHA is now attempting, with the cooperation of the Farm Security Administration to rehouse the low income farmer, preferably small owner-operators. No farm buildings can be included. He mentioned that six projects in counties selected by the Farm Security Administration have been approved and under contract, - in Vigo, Indiana; Lee County, Missouri; Lonoke, Arkansas; Darlington, South Carolina; Thomas County, Georgia; and Alexander County, Illinois, totaling 1300 units and ranging from 150 and 300 per county. The first house 24 x 36 feet in Thomas County came at \$1324 and it is believed that 25 more houses can be built for the same money.

Some of the Regional Offices of the Farm Security Administration have taken hold of this and are helping in the selection of farms. It is hoped that under proper guidance to avoid subsidies and to make possible minimum rents on long terms.

Someone has said they could build houses for a dollar a day -- under the USHA financial setup, it will cost farmers one cent per day with some additional items such as insurance, maintenance, etc.

Mr. George Mitchell, Assistant Administrator, Farm Security Administration described in detail the experience of Farm Security in producing low cost dwellings at prices ranging from \$825 to \$1290, \$1350, \$1474, \$1850 and \$2635. Dr. Mitchell stressed particularly the possibilities of prefabrication and mass production.

Mr. Ray Smith, at the request of Mr. Nedvod and Dr. Mitchell discussed the Southern Missouri project stating that it was an experiment to see what could be done toward decent housing in a farm group in a cotton district. One hundred sharecroppers were taken right where they were living in S. E. Missouri - 59 white and 41 negro. They were living there and it gave a run-of-mine sample of the cotton farm cropper. It was felt that housing had to be provided for these people who were living in run down shacks. A project of providing housing for part of this project was developed. The house, which cost \$1105, has three bedrooms with the rest of the house serving as a living room. There is an oil for the kitchen. The land was divided into family size farms to take care of the



farm end and not increase the family density. These houses were precut and one hundred which proved to be very satisfactory were built in approximately 90 to 100 days. A barn can be built for \$475.

"The Missouri project which we tackled is now just finishing its third crop year. We thought we could keep 75 of the original tenants there but I understand 99 of the 100 are still there at the end of three years. It appears that possibly 95% will be able to make a complete success. The tenants are up to date on their payments and it appears to us that those farms will support the house and it is believed that the project will pay out eventually without a penny of subsidy."

Mr. Wallace Ashby, in Charge, Farm Structure Research Division, Bureau of Agricultural Chemistry and Engineering, Department of Agriculture, began by saying that, as has already been pointed out, farm incomes are very low. The main reason for not making repairs on farm buildings is that the income is not sufficient to do the job. As a result many farmers have become discouraged about improving their buildings and so there is very little being done in that direction. It will be agreed that the repairs being made are not enough to take care of depreciation. In almost every community you will come upon a farm where something has been done--probably by the farmer's own labor and materials, probably an acceptable building. There are farmers who know how to do it, presumably many throughout the country and it is to be hoped that out of this meeting will come some method of getting the thing started. A small amount of cash to supply items which can't be found on the farm, and a man with teaching skill, may serve to get the thing started.

Mr. Ashby, in his prepared statement, described the working of his Bureau, its researches into such fields as summer and winter comfort, its bulletins and circulars, and its emphasis on the need of self help.

Mr. Clarence Pickett of the American Friends Service Committee, Philadelphia, gave an account of his experience in dealing with the problem of relief and rehabilitation for coal miners and an attempt to develop local resources for industrial employment and small scale agricultural products. The Friends Committee saw the problem from the standpoint of the miners' families and decided it would undertake an experiment with the flexibility and freedom that only a small voluntary group can have. After making a considerable study and discovering that about one-half of the families involved were unemployed or would be very soon and that in prior years it had been an agricultural exporting community, the committee bought a farm of 210 acres with the idea of trying to get small scale production on a better basis. Fifty selected families were invited to come under supervision and learn the trade of building houses, electric wiring, etc. The families were selected by having a man go into the neighborhood to sell

farm bureau insurance, -- in that way getting acquainted with the families. Six of the families out of the 50 are negroes. During the day they worked at their jobs and after hours worked in crews on their own houses. Thus, in addition to the building of their own houses men have been invited to go in crews and build other houses. They moved to the plot of ground where the house was being built and built a poultry house in which to live temporarily. Over a period of about three years we have completed a little over half of the houses and the rest of them are under construction. The total cash cost of the house (including the poultry house) has been kept within a loan of \$2,000. This loan is amortized at the rate of \$10 per month over a period of twenty years.

Some industrial employment has been started. A sweater factory which employs most of the young people (about 32) supplies sweaters. One man is developing the goat milk industry, another, bees.

"We have leased an additional farm of 140 acres for small berries and vegetables. We have about fifty acres of land which people can lease if they want more than the  $1\frac{1}{2}$  acres that go with the house. We had the job of re-training the older people for new skills but the younger generation is taking to the land with a great deal of zest. A new skill is one of the best ways to create that new sense that life opens up again. The finished houses were estimated as probably worth \$5,000 to \$6,000. Each man is required to put in 500 hours of labor without compensation. After 500 hours, we pay them \$0.35 per hour. About 2500 man-hours are needed to build a house. A very accurate record is kept of their time. Each man gets a card each week showing the number of hours he has put in.

Mr. Pickett stated that the Harvard School of Business was interested and had sent a man who keeps their records.

Dr. Louise Stanley, Chief, Bureau of Farm Economics, Department of Agriculture, outlined the Functions and Authorizations of the Bureau, particularly its detailed studies of family living, planning, equipment and furnishings.

Mr. S. P. Lylo, in Charge, Agricultural and Home Economics Section, Extension Service, Department of Agriculture, presented a paper on Extension Service functions relating to Rural Housing. He presented interesting tabulations showing the results of co-operative extension work and the possibilities of coordination in promoting farmhouse modernization. Mr. Lylo offered various specific suggestions as to the use of Extension Service facilities.



Mr. Norman Wall, Chief of the Division of Finance of the Bureau of Agricultural Economics, Department of Agriculture, outlined its research work on problems of agricultural credit, farm insurance and taxation, and local government. He mentioned four major lines of activity -- Farm-Mortgage Credit; Short-Term Credit; Agricultural Insurance and Farm Taxation and Local Government. Mr. Wall stated that his Division's most effective contribution could be in supplying basic data covering different sections and in assisting to develop more equitable financing procedures.

Mr. Ellery A. Foster, Senior Agricultural Economist, Division of State and Local Planning, Bureau of Agricultural Economics, Department of Agriculture, filed a mimeographed statement which he supplemented orally. The statement dealt with the general cooperative land planning efforts of community, county and state committees, their bearing on adequate housing as a part of farm security, - and the related problems of badlands and transient families. The supplementary contribution outlined the coordination of departmental and other agencies national and local. In it, Mr. Foster called special attention to the necessity of paying attention to area analyses which would tend to split housing into temporary and permanent types related to the ultimate use of the land.

Mr. Frank J. Hallauer, Principal Engineer, Forest Service, Department of Agriculture, in his prepared statement, listed the Forest Service's direct contribution to Rural Housing - first through research at the Forest Products Laboratory; second, in coordinating the farm as a producer and consumer of wood products; third, in relation to forest abundance, unemployment and housing. Mr. Allen cited current experiments with families for sub-marginal areas on subsistence homesteads related to National Forests.

Mr. Oscar W. Meier, Senior Engineer, Rural Electrification Administration, pointed out that REA finances the installation of wiring and plumbing and the acquisition of appliances and equipment on farms newly serviced through its extensions; that such extensions open up new residential territory; that self-help projects are encouraged.

Miss Edna P. Amidon, Chief, Home Economics Education Service, U. S. Office of Education, discussed the relationship of public school instruction in Home Economics to housing. She stated there were about 400,000 high school pupils enrolled in vocational programs in home economics and about 300,000 older youth and adults. Miss Amidon also outlined the bulletin and publication service of her office.

Mr. James H. Pearson, Federal Agent, Agricultural Education Service, U. S. Office of Education, submitted a statement prepared by Mr. J. A. Linke, Chief of the Agricultural Education Service, Office of Education, in which the authorizations, functioning and special funds of the Agricultural Education Service were authorized.

He mentioned various existing phases of vocational training and plans for their expansion. Mr. Pearson indicated that the Office of Education was in a position to extend the programs of the various agencies.

Dr. Clarence Poe, Editor, Progressive Farmer, Raleigh, North Carolina, was introduced by the Chairman as "a man nationally known for his broad interest in all phases of agriculture and his intimate knowledge and statesmanship not only in the broader phases of agriculture but in the agriculture of the southern states": a member of the National Vocational Education Board; and a representative of the agricultural press. In his talk, Dr. Poe said that it is impossible for a farmer to pay the high rates of skilled labor. He stressed the necessity of self-help programs such as the Friends Service Committee experiment; and the Rural Electrification's cooperative credits.

Mr. John M. Gandy, President, Virginia State College for Negroes, Ettrick, Virginia, outlined the facilities and scope of his institution, particularly the training offered in home economics and in the vocational agriculture field, for teachers in all grades and all fields.

Mr. T. M. Campbell, Field Agent, U.S.D.A., Extension Service, Tuskegee Institute, Alabama, discussed the possibilities of negro housing, and the lack of attention to this phase of the negro farmers' needs; potential negro credit; self-help and local material and especially the advisability of gradual rather than sudden transitions.

Mr. J. B. Pierco, Field Agent, Negro Work, Extension Service, U.S.D.A., Hampton Institute, Hampton, Virginia, presented arguments for ownership, club and cooperative activities. He also emphasized the necessity of not providing more than can be gradually absorbed and appreciated.

Miss Edna Van Horn, American Home Economics Association, in her prepared statement outlined the contributions which the association is making toward better rural housing through regular housing features in the Journal; though stressing the home economics viewpoint with housing agencies; and by coordinating the work of home economists where housing is but one aspect of a special field. This data was supplemented by a more detailed account presented in discussion.

Mr. Thomas Hibben, National Youth Administration, speaking for Mr. Aubrey Williams, discussed NYA's vital interest in housing and its cooperation with Farm Security Administration, United States Housing Authority, Rural Electrification Administration and other agencies. He mentioned particularly the training and experience offered young people in building construction technique and the promotion of rural craftsmanship as a large factor in rural housing.

Prof. R. W. Carpenter, University of Maryland, representing the American Society of Agricultural Engineers, outlined the functioning of the Society and referred particularly to its regional exchanges by which plan catalogs serve to coordinate farm building services avoiding duplication of effort and making available by interchange the best plans developed.

Mr. Robert Handschin, Resident Secretary, National Farmers Union, Washington, D. C., pointed out that rural housing is a problem that should have been tackled long ago, that agreements were difficult to arrive at but demonstrations count; that private industry should tackle the problem first in a large way with government stepping in only as a last resort.

Mr. W. R. Ogg, American Farm Bureau Federation, expressed the view that the undertaking is timely; that farm housing is tied up with farm income problems; that costs must be brought down; that mass production methods should be studied for their cost cutting possibilities; that more vocational instruction should begin in plumbing, wiring, etc. so that farmers can meet the skilled mechanics' cost handicap. Mr. Ogg voiced his doubts about pending rural housing legislation and also about pending ways of dealing with rural housing problems; that the rural problem differs from the urban in that the farm house is part of the farm business.

Miss Sybil Smith, State Agricultural Experiment Stations, Department of Agriculture, gave a general picture of the work undertaken by the State Experiment Stations and a classification of research now in progress together with a list of publications covering findings to date. Miss Smith stated that many contributions to rural housing were being made altho pointing out that most of the work has dealt with the inside of the house.

Mr. George H. Daniel, Secretary, Central Housing Committee on Rural Housing, described the proposed "Financial Road Map" through which the possibilities of government assistance, and the channels of contact would be provided.

Various members of the group contributed to the ensuing discussion. Some of the questions raised and suggestions offered follow:

- a) Whether the Road Map should indicate where plans can be obtained.
- b) Whether the offerings of colleges should not be included.
- c) The desirability of preparing activities for the farm and county proper.
- d) The desirability of enlisting country banks and ABC facilities.
- e) The development of a road map approach from the viewpoint of the farmer rather than from that of the agencies.

The "get-together" closed with general agreement that there should be another conference during the fall for purposes of report and discussion; with details left in the hands of the Chairman.

Mr. T. B. Symons  
Director, Extension Service  
University of Maryland  
College Park, Maryland

The term "land-grant college" originated from the wording of the First Morrill Act, adopted by Congress in 1862, which provided for a grant of land to each of the States to be used for "endowment, support, and maintenance of at least one college." Without excluding other scientific and classical studies, it was specified that such branches of learning as are related to agriculture and the mechanic arts should be taught. In subsequent years, a number of other Acts by the Congress have provided funds for these institutions, and Legislatures of the respective states have supported them liberally.

At present, there are 52 land-grant institutions, and, in addition, 17 institutions of similar character for the benefit of Negroes. Each institution includes three major lines of work: (1) Resident Instruction; (2) Research, or Experiment Station; and, (3) Extension Service. In addition to some 1,800 employed in general administration, the resident instruction staff includes approximately 18,000 persons, the research staff, 3,400, and the extension service staff, 11,000. Each of the three major lines of work in the land-grant institutions is articulated with corresponding lines of work in the U. S. Department of Agriculture.

Approximately 250,000 students are enrolled in land-grant institutions, which is about 17 percent of the students enrolled in degree-granting institutions in the United States.

Land-grant institutions have been exceptionally sensitive to the needs of their clientele and their educational programs have been developed in response to needs of the groups they serve. With their combined teaching, research, and extension facilities and close relationship with the U. S. Department of Agriculture, they are looked upon by rural people as their chief source of information and guidance on all problems relating to agriculture and country life. They, therefore, occupy a position of unique leadership in the rural life of America, as well as being the best equipped public agencies for the carrying of useful and practical information to farm people and instructing them in its application.

Resident instruction includes courses in many specialized fields, such as animal, dairy and poultry husbandry, horticulture, agronomy, home economics, agricultural engineering, etc. Of direct relation to a rural housing program are the courses in engineering, architecture, home improvement, landscape gardening, and economics.

The experiment station, established by Congress in 1887 in each State, is by law a division of the land-grant college. Highly-trained research workers in many lines are striving constantly to increase the knowledge relating to agriculture and the sciences underlying it, and to find practical solutions to important problems. Results of their work form the basis for resident instruction and for extension activities with the people on the farms and in the homes.



The extension service was established by Congress in 1911 as a division of the land-grant colleges to give, in cooperation with the U. S. Department of Agriculture, instruction and practical demonstrations in agriculture and home economics to rural people in their home communities. From the standpoint of numbers reached, it is one of the largest programs of adult education, and also conducts on a 4-H club basis a vast program with rural youth. Conducted cooperatively on a Federal, State and County basis, it has more than 9,000 field workers, of whom more than 7,000 are located in the respective counties and work directly with the people on their farms and in their homes. They consist of county agricultural agents, county home demonstration agents, and boys' and girls' club workers. Their reports show that more than five million families are influenced annually by some phase of the extension program. The activities of extension workers embrace practically all phases of agriculture and rural life and vary in the several states and counties according to the local needs, the people themselves having a voice in deciding the lines of work to be emphasized.

Extension workers in the counties are supported by more than 1,600 specialists in various lines. Of these, some 200 specialists are in lines related more or less directly to housing problems. They work with the county agricultural and home demonstration agents in helping farm families to plan, construct, remodel, and repair farm buildings, and to improve both the interior and grounds surrounding the structures. For example, in 1938, approximately 80,000 farmers constructed buildings, and 85,000 farmers had buildings remodeled, repaired, or painted according to recommendations. More than a million families followed recommendations in improving room arrangement, and another million families improved their treatment of walls, woodwork and floors. The appearance of some 750,000 rooms was improved by following recommendations as to color and design. Assistance was rendered in the electrification of about 300,000 farms.

The most definite service is furnished by an arrangement for providing detailed plans for dwellings and all kinds of farm buildings. Books of plans are available at the offices of county agents, from which all farm people of the county can select plans for building or remodeling any type of farm buildings. In 1939, 8,698 dwellings were constructed and 22,505 were remodeled according to plans furnished by that service. The number of other farm structures built by such plans was several times that number.

Expansion of the program now being carried on by the land-grant institutions and the help that they can render in rural housing has practically unlimited possibilities, affected only by the funds and personnel available and the income of rural people. To greatly expand a specific program requires additional workers in that field. The need may be met only partially for a time by temporarily directing the efforts of present workers to that specific program.

Surveys have shown the great need in the field of rural housing, not only for improvement of dwellings, but for other farm structures. With the greater mechanization of agriculture, a higher type of farm labor is

essential, and providing suitable living facilities for labor of that type is one of the problems. These, and other needs, call for concentrating as much attention and effort on rural housing, including all phases and all types of buildings, as available resources permit. Farm income is largely responsible for the present inadequate rural housing situation. It will be a most important factor in an improvement program.

Information can be disseminated widely through publications and by calling meetings in which farm leaders, dealers, builders, financial agencies, and editors consider the proposed rural housing program. Special assistance can be given in the way of providing plans and advice. Demonstrations can be arranged for the purpose of arousing and promoting interest. Training can be given that will help farm people to help themselves in handling their construction and remodeling problems. Information can be supplied as to the possible sources of needed financial and credit facilities.



Mr. Ray L. Smith, Chairman  
Department of Agriculture Committee on Rural Housing  
Washington, D. C.

The purpose of the Department of Agriculture's Interbureau Coordinating Committee on Rural Housing, which was appointed by the Secretary of Agriculture on December 12, 1939, is to consider suggestions for improving rural housing throughout the entire country. The committee is expected to make recommendations from time to time regarding methods which might be followed to alleviate slum conditions in rural areas, and regarding desirable steps to be taken in assisting families to secure the benefits of both private and Federal financial aid in improving housing conditions. The committee was also made responsible for working out arrangements with officials of the United States Housing Authority providing for cooperation by the Department of Agriculture in connection with the rural housing program for low-income farm people which has been initiated by the USHA.

The committee has been interested in the cooperative program on the part of the private building industry and governmental housing and financial agencies for encouraging greater interest in rural housing. Various members of the committee participated in the initial activities which led up to the present program which is being carried on by the Central Housing Committee's Conference Sub-Committee on Rural Housing and the National Homes Foundation.

The Department's committee at the present time is engaged in studying the need for rural housing, in attempting to develop minimum adequate standards for rural housing on a regional basis, and in studying design and construction methods adapted to rural areas. Since the relationship between farm housing and the farm business is very close (a particular house usually must be supported by the income from a particular farm) the committee is very anxious to obtain suggestions on new approaches to farm housing which will enable farm families to enjoy adequate standards of housing even though farm incomes are relatively low. Self-help methods including the use of local materials have received attention in this connection.

The committee, which is made up of representatives from the Secretary's Office, the Bureau of Agricultural Chemistry and Engineering, the Bureau of Home Economics, the Extension Service, the Forest Service, the Farm Security Administration, the Farm Credit Administration, the Solicitor's Office and the Bureau of Agricultural Economics, all of which bureaus and administrations are interested in rural housing, some of them actually carrying on rural housing programs, is a sort of clearing house within the Department of Agriculture on rural housing.

Mr. H. R. Northup, Secretary  
Executive Committee  
National Homes Foundation

Objectives

The objectives of the National Homes Foundation can best be summarized by quoting in part from a report of the Committee on Rural Housing of the Central Housing Committee as approved and released last April 25, as follows:

"Resolved: That a conference committee representing agencies in the Central Housing Committee and agencies in the Department of Agriculture concerned with rural housing and farm building be designated by the Chairman of the Central Housing Committee, in consultation with the heads of the several agencies involved, to continue fostering cooperation of industry and government in the advancement of rural housing and of farm building.

"As the outcome of a series of informal meetings in which representatives of various governmental agencies participated with representatives of building industries and trade associations, a cooperative effort for the advancement of rural housing and farm building has been suggested with particular reference to the following:

"1. A cooperative merchandising, educational, and promotional program on the part of the building industries interested in the rural market.

"2. A cooperative program on the part of the field organizations of governmental agencies interested in rural housing and farm building, particularly the Department of Agriculture, the Federal Housing Administration, and the Federal Home Loan Bank Board. This would include a program of education among local lending institutions in county-seat towns and other rural communities, to the end that construction loans and mortgage loans may become more readily available on reasonable terms.

"3. A coordination in the timing of local or regional merchandising efforts, on the part of private industry in the rural field, with local or regional efforts on the part of government field organizations to facilitate rural construction and financing.

"The industry group proposes, as its part in a cooperative program, to invite the participation of all interested industries and trade associations in an immediate coordinated effort to develop the rural-housing and farm-building market. It proposes to bring to Washington within the next two weeks representatives of a number of industries and trade associations that have indicated their readiness to act upon the following recommendations of the industry committee:

"1. To establish in Washington an organization, to be known as the National Homes Foundation, to unify local merchandising activities in rural areas through the State and Regional Homes

Foundations that are now active in 15 areas covering 35 States, and through additional State and Regional Homes Foundations as they may be established.

"2. To sponsor local promotional activities in rural areas among building-material dealers, local builders, news media, lending institutions, civic groups, educational groups, and others interested in stimulating local business and employment.

"3. To provide local distributors, builders, and lending institutions with complete specifications for low-cost rural houses and farm buildings that conform to standards established by governmental agencies.

"4. To encourage participating industries, in their publicity activities and promotional literature, to feature approved designs for low-cost houses and farm buildings selected by a joint technical committee of interested industries and governmental agencies for their local or regional suitability.

"5. To make the rural promotional literature developed by the industry group nationally available to all interested dealers, builders, lending institutions, and field representatives of public agencies.

"6. To invite the American Bankers Association, the National Association of Mutual Savings Banks, and the United States Savings and Loan League, and their affiliated State and county associations to establish committees through which the rural-housing and farm-building program may be brought to the attention of country bankers and small-town savings and loan associations.

"7. To encourage local lending institutions to advertise their services in particular reference to the terms of financing available for the types of low-cost houses and farm buildings featured locally or regionally in the cooperative program."

#### What It Is

The National Homes Foundation is now established. Its work will be planned by three committees- Executive, Educational and Technical.

Chairman Executive Committee - B. L. Johnson, Editor of  
AMERICAN BUILDER magazine.

Chairman Educational Committee - F. Stuart Fitzpatrick, Manager  
of Construction and Civic Development Department, U. S.  
Chamber of Commerce.

Chairman Technical Committee - Miles L. Colcan, executive of  
the Twentieth Century Fund, formerly Technical Director of  
the Federal Housing Administration.

### State and Regional Homes Foundations

To a large degree the entire building materials and equipment industry utilizes the same merchandising outlets; namely, the local building material distributor and local builder-contractor.

Recognizing the need for collective merchandising effort and the usefulness of present distribution outlets, State and Regional Homes Foundations have been established through the country under the auspices of the various organized retail lumber dealers associations, with the cooperation of local builders.

The purpose of these Homes Foundations is to organize and stimulate cooperative effort in housing promotion, not only by the building materials dealers themselves, but also by the builders, realtors, lending institutions, local chamber of commerce, civic organizations and through local merchants. Every possible means that may be used to promote the idea of home ownership is developed through mass meetings, newspaper advertising, radio and other appropriate forms. Such collective effort can and is educating not only the general public to the benefits of home ownership, but also the dealer-builder-contractor groups are being taught the fundamentals of low-cost house construction in the course of the local sales promotion campaigns.

The Homes Foundations are utilizing in their localized small home campaigns merchandising materials being provided by manufacturing groups in the building industry, such as literature, publicity aids, advertising displays and mat services, model homes and other sales aids. In addition, building materials manufacturers are sponsoring national campaigns of advertising, promotion and publicity to create interest in small home ownership.

### Past Activities

In past years the building industry has conducted large scale merchandising activities in the field through direct and distributor channels.

Cooperative housing promotion activities such as that of the National Small Homes Demonstration for the past four years have accomplished splendid results.

The National Homes Foundation provides a novel means of coordination of over-all industry merchandising activities and a new means of cooperation between the building industries and agencies of government, in combining the merchandising, educational and financing facilities of both groups to stimulate economy and improvement in home design, in general building and in modernization and repair activities in this field.

Mr. Frank Watson  
Special Assistant to the Administrator  
Federal Housing Administration

The Federal Housing Administration does not lend money directly. It does offer private financial institutions a certain degree of insurance against loss on loans which they make in accordance with FHA terms and restrictions covering homes and home improvements.

This mortgage insurance and modernization credit insurance enables borrowers to secure better terms and conditions on their loans and to find more readily available funds when they set out to borrow. All loans are made by private financial institutions, however, and the borrower deals directly with one of these.

In the five years of its operation, the Federal Housing Administration has accepted for insurance, mortgages on 672,600 properties aggregating a dollar volume of \$2,840,240,262.00. Under the property improvement program of the FHA, 2,589,322 loans have been made representing a total advance of credit for this purpose of \$1,073,172,387.00.

The National Housing Act, under which the Federal Housing Administration was created, was not intended primarily for rural credit relief. Rather, it might be said that it was intended for the city dweller and was designed to bring to him, after the fashion of his home mortgage problem, a degree of relief from former chaotic conditions comparable to the several credit aids which had previously been offered to the farmer.

Nevertheless, a considerable portion of FHA benefits has gone into the smaller towns and semi-rural areas. In 1939, 60% of all insured mortgages covered properties in towns and cities of less than 100,000 population. 25.9% were in towns and cities of this size which were outside of and not adjacent to larger metropolitan areas. 17.6% were in towns of less than 25,000 population and 6.4% were in towns of less than 2,500 population.

It appears, therefore, that while the Federal Housing Administration program is aimed chiefly at the urban housing problem and is not intended to replace any part of the well rounded rural credit program of the Federal Government, it has been able to supplement in a substantial manner that rural credit program. And recognizing its inherent limitations as regards the problem of rural credit, it is the intention and desire of the Federal Housing Administration to extend that supplementary aid as far as it is feasible and possible.

In this connection it should be noted that the Reconstruction Finance Corporation through its subsidiaries, the RFC Mortgage Company and The Federal National Mortgage Association, is now serving, and will continue to serve, as a reservoir of credit on FHA insured loans for areas where shortages of private loanable funds may exist.



Mr. Stanley D. Libbey, Field Supervisor  
Federal Home Building Service Section  
Federal Home Loan Bank Board

Created by the Congress in 1932, the Federal Home Loan Bank Board, in the ensuing critical years, was charged with the immediate responsibility of salvaging hundreds of thousands of distressed citizens faced with the loss of their homes, stabilizing a demoralized real estate market and bringing order to the home-financing field. Its permanent responsibility, however, was to provide American home seekers with the facilities for financing homes on an economical basis and to establish additional safeguards for investments in homes; to provide home-financing institutions with a credit reservoir which would best enable them to achieve their purpose, and to extend their services to every section of the country -- in general, to establish a sound financial structure so as better to house the nation's families of small and moderate means.

Today nearly 4,000 savings and loan associations and other home-financing institutions are firmly linked through the Federal Home Loan Bank System in the largest home mortgage credit system in the world; and the savings of investors in nearly 2,200 of those institutions are protected through the Federal Savings and Loan Insurance Corporation. These accomplishments have paved the way for a permanent program which will help meet the nation's housing needs; the knowledge and experience gained in recent troubled years have clearly outlined both the problems which must be met and provided a basis on which to proceed toward their solution.

In the refinancing of mortgages for distressed home owners the Home Owners' Loan Corporation, an agency of the Federal Home Loan Bank Board, was authorized to recondition some 450,000 homes throughout the country.

In performing this enormous reconditioning job the Home Owners' Loan Corporation found three principal pitfalls that confronted the small home owner:

1. Illogical or improper home location.
2. Poor design and inadequate planning.
3. Jerry-building or improperly constructed homes.

Those pitfalls have a very direct bearing on thrift savings, actually lost or seriously involved, both on the part of the home owner, and the thrift institution financing the home. To counteract a wide recurrence of these conditions the Federal Home Building Service Plan was created.

The prospective home owner today is offered the most liberal, long term amortized loans and the lowest interest rates in the nation's history. There is an overflowing pool of credit for his home-financing

needs. Good architectural design and planning and means of assuring good construction are being brought within his means. Property values have been stabilized to a point where sound investment is more certain than in many years.

In its program to promote confidence in home ownership, the Bank Board has not sought to minimize mistakes of the past but to correct them.

#### THE FEDERAL HOME LOAN BANK SYSTEM .

Leaders of the home-financing industry long had realized that the nation's lending agencies were isolated units with no outside reserves upon which to call over in normal periods; that there often was an excess of funds in one section of the country and yet a scarcity in others; and they saw the dangers inherent in such a lack of organization of credit in times of emergency. But it was not until the depression gripped the entire country that legislation was passed by Congress establishing the Federal Home Loan Bank System.

Closely following the pattern set up for commercial banks in the inauguration of the Federal Reserve System, twelve strategically located Federal Home Loan Banks were organized, each to serve member home-financing institutions in its area. To establish these Banks, the U. S. Treasury was authorized to invest \$125,000,000 in their capital stock; other funds were to be realized from the purchase of stock by member institutions of the System and the issuance of debentures by the Banks.

The Bank System was established too late to meet the crisis that was upon the country at that time. The foreclosure situation had become so desperate that more than a credit reserve was necessary -- and in 1933, the Home Owners' Loan Corporation was established to meet this emergency.

Today, the Bank System embraces nearly 4,000 member institutions specializing in home finance, including savings, building and loan associations, cooperative banks, homestead associations, insurance companies, and mutual savings banks. Their combined assets total more than \$4,700,000,000, an increase of \$300,000,000 in the last year alone. There is now available to these member institutions a national reservoir of funds to meet either their regular or extraordinary needs.

#### SOUND LOANS AND SOUND HOMES

All savings and loan associations in the Bank System invest their funds primarily in the financing of small homes. One phase of mortgage lending in which they pioneered--and which they and the HOLC are mainly responsible for popularizing--is the so-called direct-reduction or amortized loan. Under this type of mortgage, the borrower pays a

stated sum every month and with each payment reduces the principal of his mortgage; thus he knows when he signs his contract exactly when his loan should be liquidated and he should enjoy the debt-free ownership of his home. Not content alone with better methods of financing, an increasing number of the progressive institutions of the System are seeking to encourage better built homes, for the protection of both home seekers and their own investors, through adoption of the Federal Home Building Service Plan.

After extensive survey work, there is reason to believe that the Plan is ready for broad expansion. More than 500 new designs already have been contributed by 400 architects, undoubtedly the best collection of small home designs ever assembled. The American Institute of Architects and the Producers' Council, representing the largest and most progressive materials manufacturers in the country, endorsing the Plan as the most promising step yet taken to assure sound building in the small home field, have become co-sponsors of the program. A pattern for the Plan's development in six definite areas has been mapped out and it is hoped that 1940 will witness a broad acceptance of its principles in many communities.

The Plan is designed to establish dependable value in the small house field by fostering carefully planned and supervised construction. Through development of local facilities and through local firms, the small home builder is offered a competent architectural design and specification service rendered by a local architect, and construction supervision which may be rendered by the architect, or a qualified technician. This Service is obtainable from local mortgage lenders, contractors, builders, building supply dealers, realtors, or others to whom the prospective home builder ordinarily brings his housing problem, and it in no way presumes to alter existing channels through which the construction industry operates. It is distinctly a cooperative local enterprise, with national agencies participating only to facilitate and coordinate local endeavor.

The Service is concentrated on the market of homes costing less than \$5,000 to build. The program thus encompasses the needs of the great mass of American families able to assume home ownership, and assures those who avail themselves of the service offered by the Plan of competent technical design and planning assistance and supervision of construction, the advantages of which heretofore have not generally been made available to the majority of builders of small homes.

When the home is constructed under the Plan's required procedures, it is registered on the records of the Federal Home Loan Bank Board in Washington, D. C., and a "Certificate of Registration" is issued which evidences quality and bespeaks lasting value.

Mr. P. L. Gaddis  
Chief, Appraisal Subdivision  
Farm Credit Administration

One of the purposes for which loans were authorized under the original Farm Loan Act was "To provide buildings and for the improvement of farm lands." Throughout the history of the land bank system, the purposes for which loans may be made have been frequently publicized. However, the demand has been greater for loans to purchase farms, to buy livestock and equipment and to refinance debts, than to erect dwellings and outbuildings. Perhaps the farmer underestimates the importance of adequate improvements in the operation of his farm, and has generally considered land, livestock, and equipment as his earning capital. The payment of debts has eclipsed most other purposes of credit extension under declining land values. It has been emphasized in the debt adjustment program and in many cases the limitation of debts has been a feature of the loan approval.

The Farm Credit Administration is anxious to render loan service, including the furnishing of funds for the erection of suitable buildings and for repair and remodeling of existing structures. Land bank loans may be made on self-sustaining units up to 50 percent of the value of the land and 20 percent of the value to a typical operator of the permanent insured improvements, including buildings to be erected from the proceeds of the loan. Land Bank Commissioner loans may be made in addition to land bank loans or secured by first mortgages up to 75 percent of the value of the farm property. The amount loaned, however, is always limited by the paying ability of the owner or of an average operator of the property, whichever is the less efficient. Loans may be made for terms up to 40 years. On good durable security land bank loans are generally made for terms of  $3\frac{1}{2}$  years or 33 years. On less durable security loans are made for 20, 15, and 10 years. Land Bank Commissioner loans are generally made for terms of 20 years on durable security and 10 years on less desirable security.

Part-time farm units that are well located for the obtaining of outside employment by the occupant may be served with "prudent investment" Commissioner loans, even though the earnings of the farm are not sufficient to repay the loan in addition to sustaining a family, provided the property is reasonably salable and rentable and therefore safe security for a loan, and provided the present owner or operator has dependable outside earnings. In such cases, the term of loan is generally limited to 10 years.

Payments on the  $3\frac{1}{2}$ -year, equal payment plan of loan, amount to about \$54 per thousand; on a 20-year, equal payment plan of loan, \$74 per thousand; and on the 10-year decreasing payment plan, commonly used, \$140 per thousand. This means that a man who has the necessary security may borrow an additional \$1,000

for building purposes if he has also the demonstrated or expected ability to pay an additional \$54, \$74, or \$140 per year, as the case may be.

It would be a mistake, of course, to emphasize the erection or modernization of houses or of outbuildings beyond minimum requirements to those who already have more indebtedness than they are able to pay, or to those whose farms are not satisfactory earning units, even though the buildings are made attractive. Building programs must be geared to paying ability. Loans cannot be granted unless funds will be available to repay them. Many small units do not provide sufficient income to repay more than a nominal loan. It is not rendering service to extend credit beyond the paying ability of the borrower.

In many cases where loans are recommended, appraisers set up requirements for the repair of buildings. It is difficult to require more repair work than is absolutely needed for the protection of the necessary buildings if the borrower must have all the funds he can obtain to pay his debts. Where there is a debt composition, the creditors feel that any amount that is spent on buildings comes out of their pockets. This does not alter the necessity of seeing that buildings are so repaired as to prevent unusually rapid deterioration. Many times loans cannot be made because of the bad condition of the buildings or the lack of essential buildings, and the inability both to finance debts and to provide funds for buildings. A case comes to mind in which a man applied for a loan on his 50-acre farm. When the appraiser visited the farm he found the house in bad condition, in need of a new roof and repairs to the foundation as well as paint and inside repairs. The outbuildings were practically gone. The man had been laboring under a heavy burden of debt since he purchased the farm nearly 20 years ago. He had been unable to spend anything on the buildings and did not appear to have the initiative to tear down worthless buildings that are an eye-sore and make such repairs to useful buildings as cost little and yet help preserve their life. Some \$200 spent on the house and \$200 or \$300 used to erect a small barn, with such materials as are on the place, would make the property very much more durable, more efficient of operation, and more salable. Such outlays are necessary in the extension of credit, but if the property is reasonably salable in its present condition, the creditors are likely to block any building program that requires much money.

It would appear that greater emphasis on rural buildings can appropriately be given in the literature and advertising material of the Farm Credit Administration. Approximately 60 percent of the farms of the country are free from debt. There are many incumbered farms that will produce sufficient income to pay additional debts and on which the owners would be much better satisfied or could secure much better tenants if the buildings were made adequate and attractive. Literature may be issued that



will assist many individuals to work out their own plans and problems. But merely telling the story in printed form is not enough. It requires leadership, planning, and actual assistance to individuals to solve building problems in a proper manner. Frequently the secretary-treasurer of a national farm loan association is not equipped and does not have the time or feel the responsibility of working out with the farmer a building program and helping him plan to meet the loan requirements. An effort is being made to increase the efficiency of the national farm loan associations in this respect. The county agent often is not able to give such individual assistance, and is not equipped to render such service. Just how these problems are to be handled is a question to be explored. It is believed, however, that there is available the personnel to carry out a program of this kind. It will require considerable training of national farm loan association officers, county agents and others, and perhaps organized effort on their part to get maximum results. The Farm Credit Administration stands ready to assume its share of the responsibility of leadership in this work.

Dr. George Mitchell  
Assistant Administrator  
Farm Security Administration

Five years experience in rural housing has enabled the Farm Security Administration to develop construction methods and house plans for building what its engineers believe are the most substantial farm homes ever produced in this country at comparable costs.

During the fiscal year 1938-39, private contractors built 2,784 of the Farm Security Administration's specially designed low-cost farm homes for an average cost of only \$1,474.20. This included profits for builders and suppliers of materials, and provided for payment of prevailing wages to labor.

Housing is only a minor activity with the Farm Security Administration. Its major program is helping needy farmers become self-supporting. This, however, has involved the building of thousands of farm homes. Approximately 20,000 families are enjoying better homes as a result of the construction and repair activities of the FSA.

The first important federal efforts in the low-income rural housing field started five years ago when the government began to set up homestead projects or resettlement communities to provide a new start for farmers, miners and lumbermen in stranded areas. This program was undertaken with relief funds, not only to help the families for whom the homes were built, but to provide useful work for unemployed laborers.

Since then, more than 164 rural communities have been developed. In their construction a great many experiments were tried out. The Farm Security Administration, and its predecessor agencies, built houses of conventional frame construction; houses of steel, houses of mud, known as rammed earth buildings; adobe houses; and even, more recently, a cotton house.

Most of these more unusual types of houses were built in small numbers, purely as experiments. They are all now being lived in. But no final appraisal of their value will be attempted until their performance under actual living conditions has been studied over a period of years.

Further experience in house construction was obtained in the building of three suburban projects, known as the "greenbelt" towns. These three towns are located near Washington, D. C., Milwaukee, Wisconsin, and Cincinnati, Ohio. Housing for 2,129 families is provided in these communities, which combine many of the advantages of rural and urban life. In each of these towns multiple dwellings,

duplexes, and single houses were built on large tracts of land, surrounded by encircling belts of parks and gardens. They were constructed for low-income city workers and built by relief labor.

Most of the Farm Security Administration's building experience, however, has been in the field of low-cost rural housing. Most of its outstanding achievements, therefore, are also in that field.

Because it was virtually a new field, for government as well as for private industry, the first houses were more expensive than those developed during the last two years. The Farm Security Administration literally pioneered in developing practical, inexpensive farm houses.

A farm house must be designed very differently from an urban house, because it is an integral part of the farm plant. The kitchen, dining room and porch are often turned into workshops, where farm products are processed for market. Washing clothes, cooking and canning food, making butter and lard, and storing all these things for winter use must be done in the farm home, and it should be especially built to meet these needs.

Building houses at the lowest possible cost was an absolute necessity. No provision for subsidy was made in the rural housing program. The farm families were expected to repay the full cost of construction. Since half of the farm families in this country have incomes of less than \$1,000 a year, and since those aided by the Farm Security Administration come from that group, the amount they could pay for shelter was very small. Consequently, the Farm Security Administration made every effort to reduce housing costs to the point where adequate homes would be within reach of these low-income farmers.

The first 4,000 units built by the Government had an average direct construction cost of about \$3,000. Since then, mass construction methods and simple designs that take advantage of standard cuts of lumber have been developed and the cost has been materially reduced. By building a large number of houses of the same type costs have been lowered as much as \$300 in a house that originally cost \$1,500.

Low costs have been made possible largely through pre-cutting and prefabrication methods, which eliminate waste and require the minimum amount of labor. Pre-cutting was done at a central plant where supervision was easy, and where the selection of material was simplified, so that odds and ends of lumber which would ordinarily go into the scrap heap could be put to good use.

The pre-cut material was put together in panel sections in a shop yard located near the building site. Prefabricated panels and structural members for an entire house could then be delivered to the building site in a single truck load. At the house site the building could be assembled in a short time on pre-cast concrete foundation pillars.

The Farm Security Administration found that by this method a one-story frame house with 830 square feet of floor space -- including three bedrooms, a living and dining room, kitchen, front porch and screened work porch -- could be built in the South for an average cost of \$1,290. Where less than fifty houses are being erected within a radius of about 25 miles, pre-fabrication is not practical, but pre-cutting methods can be used economically at any time.

These building methods were first employed when the Government itself, through the Construction Division of the Farm Security Administration, was building houses. Since July, 1938, construction has been taken over by private contractors, using the designs and methods developed by FSA.

These homes are now being built in the South for an average of less than \$1,400 and in the North for less than \$2,500, including profits for contractors and suppliers of materials and payment of prevailing wages to labor.

The 2,784 homes contracted for during the 1938-39 fiscal year included 1,645 Southern farm buildings of frame construction, without bathrooms, costing an average of about \$1,350. They also included 800 fully modernized units, with bathrooms, put up in the West at a cost of slightly over \$1500.

A few pre-fabricated steel houses also were built on an experimental basis in the South, in cooperation with a leading steel company, to determine how much they would save in maintenance cost. Their original cost averaged \$1,850.

The cheapest house in the year's program was built on the Flint River Farms project in Georgia for \$825. It has three bedrooms and is built of cheap local lumber, with interior partitions trimmed on only one side. Northern homes ran to a maximum of \$2,635 for a story-and-a-half house, fully plastered, with a central hot air heating plant.

With its homestead projects virtually completed, most of the FSA construction is now concentrated in the development of camps for migratory farm labor families in the South and West, and the building of individual homes on farms bought by tenants.

Since 1937, the Farm Security Administration has been making loans to farm tenants, laborers and sharecroppers to enable them to purchase farms of their own, under the provisions of the Bankhead-Jones Farm Tenant Act. These loans provide not only for the purchase of good land, but also for the repair of old buildings and, if necessary, for the construction of new ones. The construction work under this program is being carried on by private contractors and the Government has turned over to them all of its house designs and construction methods.

Each farm bought with this type of loan is visited by an FSA engineer who, with the county and home supervisor, advises the borrower on plans for necessary repairs and improvements. When new buildings are needed, the low-cost house plans worked out by the Farm Security Administration are made available to borrowers if they wish to use them.

During the first two years of operation under the Bankhead-Jones Act, 2,056 new homes were built at an average cost of \$1,313. This was convincing proof to Farm Security engineers that they had developed a house which could be built at moderate cost by individual farmers, through their local builders.

The Engineers are confident that mass construction, under a nation-wide attack on the rural housing problem, would make possible still lower costs.



Mr. Wallace Ashby  
 Chief, Farm Structures Research Division  
 Bureau of Agricultural Chemistry and Engineering  
 Department of Agriculture  
 (Prepared in conjunction with Mr. F. H. Hallauer,  
 Principal Engineer, Forest Service)

## A PROGRAM FOR REHABILITATING FARM BUILDINGS

### Introduction

A great many farmers whose houses, barns and outbuildings are so deteriorated and obsolete that they are not suited for right living or efficient care of livestock or stored crops. This is a serious problem calling for action. But a program for rehabilitating farm buildings should recognize this as part of a more general farm problem and not just a construction problem, or as related to problems of inadequate cash income, new demands on cash income, idle time, disappearance of skills in building arts on the farm. A problem could be planned to stimulate use of farm resources, including time not needed for farm operations and inexpensively available materials, such as stone, gravel, logs, home-sawed lumber, adobe and the salvage from old buildings. Such activity would also stimulate the employment of skilled men and the sale of commercial products. To the extent that improvements were made with otherwise unemployed farm time and with farm materials, the increased usefulness and value of the buildings would not entail a corresponding increase in investment.

### Need for Farm Building Improvements

For more than ten years upkeep of farm buildings has lagged behind depreciation. The great majority of all farmhouses need repairs or alterations and on many farms the service buildings are so inadequate that livestock or other specialized types of farming cannot be carried on without excessive drudgery and losses.

The Farm Housing Survey showed the following needs for new buildings in the three main geographical regions. These estimates are not exact, but are the best available, and are given in some detail to show where new buildings are needed. Note that 56% of the new houses were needed on farms operated by owners.

#### Needs for new farm buildings in 1934

| Region    | Houses needed by |            | Total<br>houses<br>needed | Number of farms on<br>which other new<br>buildings were needed |
|-----------|------------------|------------|---------------------------|----------------------------------------------------------------|
|           | Owners           | Non-owners |                           |                                                                |
| The North | 136,000          | 73,000     | 209,000                   | 810,000                                                        |
| The South | 187,000          | 207,000    | 394,000                   | 1,160,000                                                      |
| The West  | 70,000           | 24,000     | 94,000                    | 200,000                                                        |
| Total     | 393,000          | 304,000    | 697,000                   | 2,170,000                                                      |

The number of new buildings needed now is greater than when this survey was made, since repairs and new construction have not kept pace with depreciation. This is shown by a sample survey made by the Bureau of Agricultural Chemistry and Engineering in 4 states in 1937, by data from Consumer Purchases Studies of the Bureau of Home Economics in 1935-36, and by informal reports from the State agricultural colleges. It is estimated that to overcome the present shortage of decent, comfortable farmhouses and other buildings, and to provide for normal replacements during the next ten years at least 250,000 new houses and 700,000 other buildings will be needed annually. The number of buildings needing repairs, additions, and modernization is much larger. Many of the improvements cannot be made on a purchase and hire or contract basis because costs are too great in proportion to farm income.

#### Farm Resources in Labor and Materials to Supplement Cash.

A comprehensive program must meet the widely varying requirements of migrant workers, sharecroppers, short-term tenants and established farmers. A program to utilize farm resources of labor and material to supplement cash should be applicable to all of these situations, but may be most readily initiated in the case of the farmer who has a foothold on the land -- that is owner-operators and well established tenants. Owner-operators represent more than half of the need for new housing and no doubt much more than half of the need for other new buildings.

The plan proposed is to furnish farmers advice, instruction and a limited amount of direct assistance in planning their remodeling and new building, and in utilizing their own labor and such materials as are available on the farm for supplementing their cash resources. There is ample evidence to show that by these methods costs can be reduced, usefulness of buildings improved, and volume of construction considerably increased. Competent building specialists would be assigned to areas of 1, 2 or perhaps more counties to study the building problems, find what is being done and what needs to be done, and help farmers work out ways of making these necessary improvements. These specialists would cooperate with the county agents in educational work, and in addition would assist farmers directly in the following ways:

- (a) Furnish approved plans for new buildings or prepare plans for remodeling to meet needs of particular farms; prepare lists of materials needed.
- (b) Advise in selective cutting in farm woods and on the sawing, seasoning, and processing of lumber; carry on educational campaigns on the proper adjustment and operation of sawing outfits to produce accurately sawed lumber and utilize logs to best advantage.
- (c) Advise regarding use of stone, gravel, earth or other materials available in the locality, and on salvaging and use of materials from old buildings.

(d) Advise regarding the use of the newer commercial building materials and equipment for heating, lighting and plumbing.

(e) Supervise building layout and construction and give instruction to unskilled workers.

(f) Work out improved types of buildings to meet the needs of the locality and to utilize materials more efficiently.

(g) Organize exchange of work and materials between farmers, perhaps including such community enterprises as "barn raisings" and "house raising bees".

(h) Cooperate with county agents in demonstrations of work accomplished.

As the program developed, project leaders would need assistance, especially in the matter of supervision and instruction. If possible this should be through local builders after training them in the reasons for departure from conventional types of building as well as in reading blueprints and utilizing unfamiliar native and commercial materials.

#### Financing Improvements

The plan should be flexible to suit varying cash resources or credit that may be available to hire labor or purchase materials that are not furnished by the farm. It is anticipated that purchase of such materials as roofings, millwork, finish lumber, hardware and equipment would be increased because the demonstration that self-help can make more effective use of limited cash resources will release more of these cash resources for construction. In many cases credit would not be needed, either because of cash on hand or because money could be diverted from other uses if the importance of building improvements were properly presented. If credit is required, the larger part of the established farms needing improvements can be served by local banks, F.C.A. and other established credit agencies. Less than half of all owner-operated farms are mortgaged, and this ratio probably holds for farms needing buildings. The other owners have some credit which would be increased if the value of the work exceeded the money cost; use of farm resources would enable many to make improvements who could not do so on any other basis.

#### Administration of Project

General direction of the work should probably be through the Extension Service cooperating with the Bureau of Agricultural Chemistry and Engineering, the Forest Service, and other interested agencies in the Department. Supervision within states should be in close cooperation with or through the agricultural colleges. Much of the supervisory force would be recruited from personnel at the colleges and universities and trained for this special work. At almost every state agricultural college there are one or more

agricultural engineers with ability to organize a state-wide program of farm building activity if given the necessary funds and assistance, including a general plan of procedure. Foresters, architects, and others who would be needed might also be recruited from the colleges. County agents who have made special study of farm buildings if relieved from their general duties and given intensive training could function efficiently as project leaders in areas of more than 1 county. There are also architects and building supervisors trained by FSA and other government agencies who could be utilized in various phases of the work.

Funds should be made available for demonstrations, with the county as a unit, in all parts of the country. These demonstration counties are needed for developing procedure and would be expanded into a complete program.

#### Coordination with Other Programs

Aside from the REA program, the Department now deals with building problems of established farmers only by conducting research studies and by furnishing bulletins, typical building plans and advice through extension workers. The personnel engaged in such work is very small in proportion to the number of farmers to be reached, and can give little assistance with individual problems. Few of the states have even one full-time engineer on farm buildings work and in most cases it is merely secondary to several other lines of work. This proposal would be an expansion of the present program and would not conflict with it. The plan exchange services now in operation and the bulletins already prepared would be of great service in the new program.

Vocational Education. A program of this nature could utilize to advantage the services of instructors in vocational education but would also give an opportunity to apply this training in making needed improvements on farms.

Land Use Planning. The building program should keep in close touch with land use planning committees, and perhaps should be tried first in counties where land use planning has made most progress, if other conditions are favorable. The building program would pick up where planning ends.

FCA and FHA. These agencies would be needed to assist in financing improvements.

REA. The proposed program would increase interest in electrification as one of the facilities needed in building improvement. There should be no conflict.

Central Housing Committee program for cooperation of government and industry. The plan proposed for supplementing available money resources by use of farm labor and material should be welcomed by

industry since it would stimulate building and release funds that would not otherwise be spent because the amounts would not make worthwhile improvements. In Arkansas where this plan has been tried on a small scale, the dealers association cooperated with the State college in pushing the self-help program. The publicity to be given by industry should aid in arousing farmer participation in the plan.

FSA. The use of native materials and farm labor in rehabilitation program of FSA has been instrumental in reducing the amount of loans in many cases.

USHA. The proposed program would deal chiefly with farmers who are not eligible for USHA assistance.

Unemployment relief. Since 1929 there has been much idle time on farms. The 1937 government survey of unemployment showed a total of 248,300,000 man-days per year of farm men's time available for other employment. Most of this available idle labor was unskilled, but a large amount of unskilled labor may be used in construction of farm buildings and through training unskilled labor would become skilled and more self-reliant. Assuming that problems of materials, tools, skills, transportation and financing could be solved, the amount of farm building improvement needed could employ the unoccupied farm labor for them 3 to 5 years. Training and experience in building would be useful to the workers whether they remained on the farm permanently or eventually migrated to the cities.

Cooperation with NYA and CCC should be sought for training of farm boys in building operations. Possibly NYA or WPA regulations would permit furnishing some materials for improvement of buildings on low-income farms as demonstrations.

The Under-privileged, or Lower Third. While the program outlined is directed specifically at "established farms", any program which seeks to release pent-up construction on farms through use of farm labor and materials would also help the situation as regards low-income families. Use of farm labor and materials provides an opportunity for the exchange of labor for materials; cash expenditures for work done on prosperous farms can provide wages for low-income farmers; training and supervision can include the under-privileged. The justification for starting the program on established farms is that these represent the larger proportion of the prospective construction and involve fewer difficulties in financing.

#### Conclusion

A program is needed to utilize farm energies for putting farm buildings in sound, usable condition. Such a program would help to stabilize rural life by remedying substandard conditions that make women want to avoid the farm as a place to live, and by relieving unemployment. Competent direction in the greater utili-



zation of farm labor and native materials to supplement money resources offers a practical program, even among farmers who have very little money.

What might be expected by encouraging building improvements if such a program could be set up is indicated by the increase in number of farms with electric power line connections. While the Farm Housing Survey indicated that only 780,000 farmers wanted power line connections in 1934, nearly 1,000,000 new connections have been made since the REA program was started. The same survey indicated the need for 700,000 new houses, and an even larger volume of repairs and other improvements to old houses, and needs for more than 2 million other new buildings.

Dr. Louise Stanley  
Chief, Bureau of Farm Economics  
Department of Agriculture

The Bureau of Home Economics studies the housing of farm families as one phase of its broad program of research in farm family living; it also investigates space arrangement and other features of the dwelling as they affect wholesome family life and the efficiency of household production. Some of this research is conducted independently; some with the cooperation of other agencies in the Department or in the States.

The quality of the housing of the Nation's farm families has been surveyed in two large-scale projects of the Bureau of Home Economics -- the Farm Housing Survey, conducted in 1934, and the Study of Consumer Purchases, conducted in 1935-36. The Farm Housing Survey in which the Bureau of Agricultural Engineering cooperated, provides facts as to materials used in construction, size, facilities and state of repair of more than half a million farm houses in 308 counties in 46 States. In addition to the data in the printed report, listed below, special tabulations have been made to permit comparisons of housing of different tenure groups and of Negro and white families.

The Consumer Purchases Study, made in 66 counties in cooperation with the Work Projects Administration and other government agencies, furnishes, as its special contribution, data concerning the housing of farm families by income -- the average number of rooms and number of persons per room; prevalence of such facilities as running water, hot and cold water in kitchen and bath, indoor flush toilet, central heat, and electric lights. Yearly expenditures of families for keeping their houses in repair and for structural additions, and the relationship between such outlays and total amounts spent for family living were learned. Comparisons of houses of different tenure groups -- renters, owners and sharecroppers -- were made, also. (Report listed below.)

Other studies of family living made by this Bureau depict housing in specific localities. For example, farm housing in the Southern Appalachians where land is poor and incomes are low was studied by the Bureau in its survey of the consumption patterns prevalent among families in this agricultural area; other phases of the area's economic and social problems were studied by various government and State agencies. (Report cited below.)

The Bureau's extensive bibliography, *Studies of Family Living in the U. S. and Other Countries*, provides a key whereby the research worker can easily determine which of the many investigations of rural families made in this country provide data concerning housing and housing facilities. This publication, therefore, is an invaluable tool for the person conducting studies in the rural housing field.

The farm family's ability to modernize its home, to install running water, electric lights, and other facilities, is limited by money income. The adjustments that families make in their living expenditures so that they may purchase such facilities and otherwise improve their homes are a part of the Bureau's special studies of financial management practices of farm families at different income levels.

The features of the farm house that make for wholesome family living and for effective performance of the farm business activities carried on in the dwelling are of special concern to the Bureau of Home Economics. For one research project of the Bureau, farm homemakers were asked to tell what they considered desirable features of farm dwellings; they expressed opinions to what the size of the kitchen should be, the space needed for laundry work, sewing, storage, and for keeping of farm and household records; the location and size of a washroom for the men; and where men's work clothes should be kept. These opinions, obtained through the cooperation of the Extension Service, were summarized by regions to permit study of variations in housing needs that are related to climate and to type of farming; the findings were incorporated in a bulletin on housing requirements, listed below.

The kitchen, where so much of the household production of the farm family is centered, may be efficient or inefficient; it may save the worker's time and lessen her fatigue or it may add to her homemaking burdens. Because this room is so important, the Bureau has made special studies of kitchens -- their size; what is a desirable arrangement of the large pieces of equipment such as the stove and work table; size and location of cupboards; arrangements for storage of small utensils, dishes and food.

Studies of the Bureau also deal with closets and other storage space for clothing, bedding, table linens and the like. The lighting of the farm dwelling -- the location of outlets, the arrangement of fixtures and of furniture to provide well-lighted reading and work centers, and guides for buying fixtures -- is discussed in a publication, "Electric light for the farmstead", prepared by this Bureau in cooperation with the Bureau of Agricultural Chemistry and Engineering. Representatives of the Rural Electrification Administration and the Extension Service also helped provide material for this publication.

Studies of furnishings and equipment for farm homes are closely related to housing research. Housing must be planned with due consideration of the space required for the major articles of furniture. For example, size of sink and stove must be taken into account in plans for a kitchen. The Bureau, therefore, has studied kitchen equipment from the standpoint of effective use of room space as well as performance of household tasks. The yearly expenditures for furnishings and equipment made by farm families at different income levels and the prevalence of ownership of specific articles are included in the Bureau's research on family consumption.

In addition, the Bureau has issued popular bulletins designed to help the homemaker select fabrics for household furnishings, such as curtains and upholstery, and to give her instructions for the making of curtains. (Bulletins listed below.)

Publications of the Bureau of Home Economics that relate to housing are as follows:

For sale:

Miscellaneous Publication 323 - The Farm-Housing Survey, 15¢. (Published in March, 1939; study made in 1934, on a 10% sample of all States except New York and Pennsylvania, in cooperation with the Bureau of Agricultural Engineering, Extension Service, and Office of the Secretary.)

Miscellaneous Publication 322 - Housing Requirements of Farm Families in the United States, 10¢. (Published in February, 1939 - described above.)

Miscellaneous Publication 205 - Economic and Social Problems and Conditions of the Southern Appalachians, 50¢. (Published in January, 1935. "Variations in farm-family living", by Faith M. Williams, the article contributed by the Bureau of Home Economics, includes a discussion of the housing of these families.)

Farmers' Bulletin 1513 - Convenient Kitchens, 5¢. (Published in November, 1926.)

Free as long as the free supply lasts:

Preliminary releases concerning farm dwellings and their facilities, by income level, from the Consumer Purchases Study. (Minographed.)

Technical Bulletin 576 - Family Living in Knott County, Ky. (Published in August, 1937. Includes a section on housing of these farm families.)

Farmers' Bulletin 1838 - Electric Light for the Farmstead. (In press. Prepared in cooperation with the Bureau of Agricultural Chemistry and Engineering.)

Farmers' Bulletin 1633 - Window Curtaining.

Closets and Other Storage Arrangements for the Farm Home. (Minographed. No longer available for distribution but being revised for printing.)

Leaflet 191 - Liquefied Gas for the Household. (Published in December, 1939, in cooperation with the Bureau of Agricultural Chemistry and Engineering.)

Farmers' Bulletin 1497 - Methods and Equipment for Home Laundering. (Revised in October, 1937. Includes a discussion of the laundry center.)

In press:

Consumer Purchases Study: Family Housing and Facilities, Five Regions. Urban, Village, and Farm. Staff of the Economics Division; director, D. Monroe, Bureau of Home Economics, U. S. Department of Agriculture.

The housing of families -- the number of rooms and the number of persons per room; housing facilities, such as running hot and cold water, bath and other sanitary facilities, electric lights, central furnace and other methods of heating, fuel used for cooking -- as related to income, degree of urbanization, geographic location, composition of families, occupation, and tenure.

Consumer Purchases Study: Family Expenditures for Housing and Household Operation, Five Regions. Urban, Village, and Farm. Staff of Economics Division; director, D. Monroe, Bureau of Home Economics, U. S. Department of Agriculture.

Family housing expenditures of owning and of renting families as related to income, composition of families, and occupation; value of occupancy (net rental value) of owned family homes; monthly rent per room and facilities included in the rent; for farm families, expenditures for insurance and repairs; structural additions to owned family homes and payments on mortgage for farm, village and city families. Family expenditures for household operation -- for fuel, light, refrigeration, household help, telephone, laundry sent out, and other miscellaneous items; quantity of fuel purchased; days of service from household help -- as related to income, composition of families, and occupation.



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Mr. S. P. Lyle

In Charge  
Agricultural and Home Economics Section  
Extension Service  
Department of Agriculture

The Extension Service, as the cooperative educational service agency for the Department of Agriculture and the State Agricultural colleges, was established under the Smith-Lever Act, approved May 8, 1914, to aid in diffusing among the people of the United States useful and practical information on subjects relating to agriculture and home economics, and to encourage the application of the same.

This act authorized the Department of Agriculture and the land-grant colleges and universities to give instruction to persons not attending the colleges. Thus cooperative extension work is conducted with county extension agents under the supervision of State Extension Services established in the land-grant colleges to cooperate with the extension work of the Department of Agriculture. The 48 States and Alaska, Hawaii, and Puerto Rico are served in 3,075 counties with a total of over 9,000 State and county extension field workers. Agricultural extension work includes both adult and junior work and touches every phase of farming and farm living. Over 1,600 State specialists keep county extension workers abreast with scientific and other progress and produce literature and other materials for conducting educational work.

Over 200 of these State specialists deal in some manner with the housing problem, and more than 50 of them deal specifically with farm house and building plan service. Through the county agricultural and home demonstration agents, both white and negro, the specialists aid farm families with information, advice, instruction, and demonstrations concerning the planning, construction, and improvement of houses and all other types of farm buildings.

In cooperation with the State agricultural colleges and other agencies the Extension Service and the Bureau of Agricultural Chemistry and Engineering have developed regional selections <sup>1</sup> of building plans, illustrated in catalogs, and through this means have improved the standards of house and other building plans made available to farm people, and have assisted the States in making working drawings of these plans available through every county extension office. This building-plan educational service also assists architects, building-material manufacturers, dealers, and builders to serve better the requirements of farm families for houses and other buildings suitable to their special needs.

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- <sup>1</sup> F. B. 1738, Farmhouse Plans.  
M. P. 278, Plans of Farm Buildings for Northeastern States.  
M. P. 319, Plans of Farm Buildings for Western States.  
M. P. 360, Plans of Farm Buildings for Southern States.  
Midwest Farm Building Plan Service (P.O. Station A, Iowa State College).

The Extension Service can cooperate with rural people and with public and private agencies to encourage rural building to meet the existing need in the following ways:

1. Aid in organizing local arrangements for building, remodeling, repairing, decorating, equipping, furnishing, and landscaping, and acquaint the public with such arrangements and with the most practical ways to use the facilities offered by public and private agencies and individuals for rural and farm building financing and construction.

2. Increase the use of Extension Service facilities for this purpose through:

- a) Specialists organizing committees and field work.
- b) Publicity.
- c) Publications.
- d) Building Plan Service.
- e) County meetings, training conferences, tours, etc.
- f) Supervised building demonstrations and technical consultant aid for prospective builders in cooperation with all local facilities for planning the construction and beautification of rural and farm buildings.
- g) Encouraging the use of farm timber and other local materials in order to enable the largest number of people needing housing to respond to the aid offered in the program.

The attached table of statistics summarized from county agricultural and home economics extension agents' annual reports, shows what has been done by extension workers in farm housing and building work over the entire country during the past 10 years. The annual increases in activity in every column of the table indicate that extension workers are taking advantage of their opportunities to bring about improvement in rural housing, and will welcome such a cooperative endeavor as is under consideration by this committee.

Statistical Results of Cooperative Extension Work, 1930-39.

Relating to Housing

| Year  | All buildings constructed, remodeled, repaired, painted (including silos) | Farm electrification | Dwellings constructed according to plans furnished | Dwellings remodeled according to plans furnished | Number of families following recommendations in improving room arrangement | Number of families improving treatment of walls, woodwork, and floors | Number of families applying principles of color and design in improving appearance of rooms |
|-------|---------------------------------------------------------------------------|----------------------|----------------------------------------------------|--------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| 1930  | 53,098                                                                    | ----                 | 1,824                                              | 2,883                                            | 76,375                                                                     | 59,138                                                                | ----                                                                                        |
| 1931  | 46,764                                                                    | ----                 | 1,487                                              | 3,112                                            | 90,455                                                                     | 68,739                                                                | ----                                                                                        |
| 1932  | 60,108                                                                    | ----                 | 1,872                                              | 2,922                                            | 84,506                                                                     | 64,965                                                                | ----                                                                                        |
| 1933  | 40,044                                                                    | ----                 | 1,351                                              | 3,619                                            | 80,667                                                                     | 67,889                                                                | ----                                                                                        |
| 1934  | 55,240                                                                    | 2,371                | 1,978                                              | 5,987                                            | 106,734                                                                    | 90,226                                                                | 75,161                                                                                      |
| 1935  | 66,941                                                                    | 17,676               | 3,307                                              | 9,525                                            | 105,352                                                                    | 102,977                                                               | 94,476                                                                                      |
| 1936  | 106,395                                                                   | 124,786              | 5,203                                              | 12,655                                           | 117,849                                                                    | 115,308                                                               | 112,652                                                                                     |
| 1937  | 98,613                                                                    | 156,451              | 5,255                                              | 14,173                                           | 140,974                                                                    | 133,769                                                               | 142,858                                                                                     |
| 1938  | 131,189                                                                   | 220,236              | 6,993                                              | 18,918                                           | 158,101                                                                    | 150,772                                                               | 160,076                                                                                     |
| 1939  | 287,087                                                                   | 316,507              | 8,698                                              | 22,505                                           | 162,347                                                                    | 151,217                                                               | 173,093                                                                                     |
| Total | 994,230                                                                   | 838,027              | 41,023                                             | 100,126                                          | 1,123,360                                                                  | 1,056,094                                                             | 758,316                                                                                     |

Mr. Norman Wall  
Chief of the Division of Finance  
Bureau of Agricultural Economics  
Department of Agriculture

The Division of Agricultural Finance analyzes and reports on problems in agricultural credit, farm insurance and taxation, and local government. The Division's work includes four major lines of activity with the following general scope:

Farm-Mortgage Credit Studies: This work includes analysis of basic data relating to debt status of farms, volume of debt, new borrowings and repayments, use of loan, proceeds, and debt risks as affected by type of farming, climatic hazards, quality of land, size of farming operations, size of loan in relation to size of operations, location of farm in relation to markets, interest rates, and prices of farm products. An estimate is compiled annually of farm-mortgage debt by States together with the amount of debt held by principal lending agencies.

Short-Term Credit Studies: These studies have been concerned with farmers' needs for, and uses of, short-term and intermediate-term credits, and with the functioning of the principal agencies which supply such credits.

Agricultural Insurance Studies: These studies deal with the risks involved in farming and with methods of reducing such risks through insurance. Most of this work during the last few years has been devoted to developing actuarial data in connection with the Federal crop insurance program. The work for the crop insurance program on wheat was originally worked up in this Division.

Farm Taxation and Local Government Studies: This work includes the analysis of types of taxes paid by farmers and of the functioning of local tax systems in relation to problems of individual farmers and specific farming areas. Special attention has been given in this work to implications of homestead tax exemption on the farmers' tax burden and the effect of reduced taxes in encouraging home ownership.

The activities of this Division as pertaining to the field of rural housing have been confined to studies of the problems of general farm financing which in many cases include the financing of rural construction and to the above mentioned studies of homestead tax exemption which indirectly is related to the financing of housing.

The most effective work that this Division can do in connection with promoting rural housing is to supply basic data relating to the existing

indebtedness of rural home owners in various sections of the country and the problems they are now having in meeting those obligations, and to assist in developing more equitable procedures of financing and more accurate methods of determining borrowers' ability to carry such obligations.

Better housing necessarily requires that means for financing the construction be provided, either through the accumulated savings of the owner or through some method of outside financing. Unfortunately, those most in need of better housing usually have the least income from which to pay for it. It is, therefore, extremely important that the amounts of the periodic payments that the owner can afford to invest in housing be accurately determined so that he will not undertake payments that he will be unable to meet. This requires careful analyzing of his income and its stability, and of his other financial obligations that he also has to meet. This Division has under way studies of methods for improving such analysis procedure and the results of this work should be of considerable value in determining methods and terms for financing of a rural housing program.



Mr. Ellory A. Foster  
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Bureau of Agricultural Economics  
Department of Agriculture

Land-use planning is a cooperative effort on the part of farmers, through actively participating members on community, county, and State committees, and the various agencies of the Department of Agriculture, the land-grant colleges, and related State and local agencies, to appraise the present agricultural situation; in the light of this appraisal to develop and currently revise recommended plans and policies that will serve to coordinate various agricultural programs and related public activities; to increase their effectiveness in promoting long time as well as immediate land-use objectives; and to develop needed additional programs. Land-use planning committees study physical, economic, and social problems in terms of their relationships and as integral parts in the whole realm of land use. One of the more important of the component parts of land use is the problem of rural housing. This problem offers a real challenge to land use planning committees.

Adequate housing is as much a part of farm security as food and clothing. Without it farm people, especially the younger ones whose education is paid for out of soil resources and toil of rural people, will continue to cast their glances towards the more inviting living conditions in the cities. While this is not especially objectionable in moderate degrees, it is objectionable when this condition continues in ever increasing magnitude. In rural communities wherein such a large part of our young people grow up good housing is a major social need. Children develop early attitudes which they carry through life. The average child that grows up in a large family crowded into a one or two room house develops an outlook and attitude which make it difficult for him to fit into life as a very useful and responsible citizen. Moreover, such houses are frequently a menace to the health of people who live in them. Those of us engaged in cooperative planning activities are keenly interested in this and other aspects of rural housing problems, including its relationship to the farmer's aspirations for an "American" standard of living. We feel that cooperative planning has an important role to play in a rural housing program and can make fundamentally important contributions to it.

Land-use planning committees often experience difficulty in developing land-use adjustment objectives because social adjustments are becoming progressively more dynamic. Farm families in large numbers have moved from farms to small rural communities or are otherwise displaced because of adverse economic conditions; short term leases, renters, and sharecroppers are almost continuously on the move; farm families from drought areas, "dust bowls" and "mined" areas are homeless, settlers in cutover regions clear an acre and move on. Democratic and effective planning procedures cannot be developed when a large portion of the people are on the move -- transients do not participate in community activities since they are not a part of any community. Intelligent and effective land-use planning depends upon progressive attitudes -- such attitudes are enhanced by proper environment and experience in the community.

One of the initial steps towards stabilizing the aimless and continuous movement of farm families is to make it possible for them to own homes in areas which will adequately support farm families. The determination of these areas, is a task which county land-use planning committees have already undertaken and have, in many cases, completed. There now remains the task of developing policies and engaging in such activities as will make it possible for farm families to own their own homes in "good" areas. However, the "poor" areas must not be neglected, since lack of alternative opportunities will preclude any large movement of farm families from these areas except over a longer period of time. Socially, many of those "poor" areas are vitally important because their families are large. Decent housing is essential if youth in those areas are to grow up in pleasant and healthful surroundings. A housing program for such areas, however, should logically be different from the program in the areas that are proposed to be continued permanently in farms. In the poor areas, a more temporary type of improvement would be in order, perhaps designed to provide satisfactory conditions during the life of the families now living there. In the "good" areas, on the other hand, a very permanent type of improvement might be in order. Land-use planning can provide the basic information and recommendations needed in fitting a rural housing program to such varying local conditions.

Another phase of the housing program in which cooperative planning can help is in developing programs for displaced farm families, short term renters, sharecroppers, "dust bowl" refugees, and migratory workers. Housing for these people is one of their first needs. Cooperative planning can contribute to this through the efforts of the State as well as the county committees.

County and community committees also make or encourage special studies of their local housing situation and ways in which it could be improved. They also study the availability and suitability of native material for use in housing improvement and construction. They consider the existing facilities for utilizing native materials and determine the need for additional or improved facilities. This includes a consideration of the existence of such things as native lumber and stone and also the possibilities of developing sawmills and stone quarries where such do not exist at present.

Land-use planning committees have not, as a general rule, considered housing as a separate entity but rather have looked upon housing merely as a part of the standard of living. For example, the Waushara County, Wisconsin, land-use planning report alludes to housing in the following statement but does not specifically refer to housing as such. "To create a desire among men to have a productive soil and the kind of a home to which the youngsters will want to hurry home from school, and in which the farm women can spend the whole day without becoming embittered, is a goal of land-use planning."

With some additional technical guidance and suggestions, land-use planning committees in the future will undoubtedly consider the problems of housing as a separate, though component part, of standard of living and will utilize more effectively the area classification maps and other information, already completed, in developing housing plans and policies harmonious with proper utilization of the land resources of the nation.

The Division of State and Local Planning cooperates in a cooperative undertaking which takes in I suppose more acres than all the other programs together, because it takes in all the other programs. It developed out of an attempt simultaneously to solve four problems. One was to coordinate the various action agencies of the Department; second, to coordinate and more effectively unify the work of the federal, state, and local agencies dealing with agriculture; the third was to improve the relation between the Department and the Land Grant Colleges; and fourth, perhaps the most important, was to develop a means by which farmers themselves could take part in developing agricultural programs and take a prominent part in it. Your Chairman knows more about this program than I do, as he has been with it from the start, so if I make any mistakes he can check up on me. The broad objective, the needs that this program attempts to fill, is that of looking at the situation as a whole. We have agencies that look at it from the standpoint of rural electrification, agricultural adjustment, soil conservation, low income families, but no one agency has the means or the necessity of looking at it as a whole and this is an undertaking to do in a cooperative way, the overall looking at the big situation. And the work has been organized through State land use planning committees that go by various names in different States, and county committees that are now organized in about 1200 of the 3000 counties, and these committees are composed of representative farmers and agency representatives, representatives of the agencies of the Department, the agencies of the State which deal with land use, and in other cases, other federal agencies out in the field, as in the west the Taylor grazing people. The committees get together in the county and organize a system of sub-committees in the nature of community committees and analyze the situation at the grass roots, and their approach, their method of trying to look at the situation as a whole in order to get a common basis, a common foundation on which to build programs, has been to recognize land use areas.

In any individual county we usually have several different kinds of areas. We have an area of hilly land with poor farms, lower land with good farms, swampy, etc. - all kinds of different areas. We found if we could locate the boundaries of these areas and then agree on the territories in which those areas were, we could get an adjustment and think in terms that would really help the situation area by area. In its application to housing we think that one of the most significant relationships to a housing program is this area analysis. Some areas have a lot of people living in them, but probably 25 or 50 years from now won't be there, particularly if there are economic opportunities for them to move out. It is land so badly worn out it can't be restored or never was used for farming. That is one kind of area. Other kinds are those in which we hope to see farming for many years. We need a housing program in both areas as people are going to live there for the next 5, 10, or 100 years. We need different kinds of programs for different areas. We feel that that one significant contribution in providing a basic plan, a basic store of information on the situation as a whole as it exists, this planning work is contributing. It is related to housing in several other ways of course.

State land use planning committees are taking an interest in the situation over the State as a whole. They particularly contribute to the development of programs to help to stabilize and find a place on the land or somewhere for people who are now adrift, migratory workers. Both the State and county committees take an interest in better landlord-tenant relationships.

With relation to housing the committees in a few instances have already made special studies of housing, or are doing it, and they could very well conduct housing surveys that would be helpful in developing locally applicable housing programs, but above all I think the role of the committee as it is in connection with other programs is most effective where we get action by several agencies, credit agencies, and construction agencies. If there are things that can be done by cooperative enterprise in the community, such as we heard described in Pennsylvania this morning, in other words, developing a way of doing the thing, first deciding what they want to do, studying the local conditions, and then working out ways and means of doing it. Generally, the county committees and community committees are looking upon housing as part of the problem of the standard of living. They haven't narrowed down generally to just one phase of the problem, but they have considered it as part of that whole feature of their interest.

Mr. Frank J. Hallauer  
Principal Engineer  
Forest Service  
Department of Agriculture

The Forest Service has a considerable stake in rural housing and is making direct contribution in at least three different ways.

First, rural housing is predominantly low-cost and of wood construction, and much of the research at the Forest Products Laboratory on the properties and uses of wood as well as research on building construction applies specifically to rural housing. Such research includes prevention of swelling and shrinkage, methods of seasoning, painting, prevention of decay, comparative strength of different species, improved design. In response to a prevailing opinion that prefabrication would bring better homes to low-income families, forest products research attacked the problem and the development of prefabricated plywood construction is perhaps one of the Laboratory's best known contributions to low-cost housing.

Second, one-third of our forest land is in farm woodlands. Approximately 30 percent of farm acreage east of the Prairie States is in woodland. The question of markets for farm forest products is hence important to the farmer as a producer. At the same time farm buildings provide one of the largest markets for lumber, taking about 30 percent of all lumber produced. The problem is in no small measure one of coordinating the farm as producer and consumer of forest products. Farm woodlands have been poorly managed and the timber available for construction is of poor quality. Frequently the species available are not the commercial woods used for general construction. Research, demonstration, and guidance are needed to overcome such handicaps and make possible the effective use of farm resources in labor and materials for rehabilitation of farm buildings. Paralleling the work on prefabrication as an aid to low-cost housing, forest products research is being directed toward the adaptation of farm timber resources to farm housing. This research includes methods of cutting timber to improve stand for future use, the development of a portable plant that will mean better sawing, and built up sections to utilize the shorter lengths cut from defective timber.

Third, the heaviest concentrations of low-income families, of subsistence farms, of poorly housed rural families are in or adjacent to areas with high ratio of forest lands. This presents the anomalous situation of inadequate housing where building material is in abundance. Forests can play a relatively important part in raising the standard of living for these people, by providing employment and cash income on the one hand, and by providing building materials at lowest cost on the other.

The Forest Service is carrying on two experiments in community development made possible by financial aid of the old Resettlement Administration. One is a 32-unit community near Drummond on the Chequamegon National Forest in Wisconsin, and the other a 66-unit community in Kentucky, near London, adjacent to the Cumberland National Forest. In



both cases the families were moved from submarginal farms to the selected sites. The families were provided with farms of from 3 to 20 acres, and with 3- to 5-room houses. Each family is assured an annual income of \$400 to \$500 from work on the National Forests, and is encouraged to develop its farm plot for subsistence needs and to sell any surplus in the local markets.

Lands purchased for National Forests frequently include within their boundaries small farms of subsistence type. At first the procedure was to move the families occupying these farms to better land outside. Because there was no other place to go, and also because of a desire to build up resident workers, the procedure was changed and now provision is made for rehabilitation of these families within the purchase boundaries. This rehabilitation, in which Farm Security Administration and Soil Conservation Service have cooperated, has included improvement of buildings, sanitation, soil conservation, and erosion control.

One of the first of these developments was on the Sumter National Forest in South Carolina involving about 400 families. Experiment here finally provided weather proofing of the house, screens and safe water supply at an average cost of \$225. There was some aid from CCC camps not reflected in this cost figure. Nevertheless the project is a practical demonstration that a relatively small cash expenditure to supplement home labor and materials can improve greatly the housing of these low-income families.

Similar projects were carried out in the Cumberland Forest of Kentucky, the Shawnee Forest in Southern Illinois, the Clark and Mark Twain Forests in Missouri.

Mr. Oscar W. Meier, Senior Engineer  
Rural Electrification Administration

Most of you think of the Rural Electrification Administration as an agency that finances the extension of rural lines into previously unserved rural areas. There is another clause in the Rural Electrification Act which permits REA to make loans for the installation of wiring and plumbing and the acquisition of electrical appliances and equipment on the farms that are served by these electrical distribution systems. We have therefore financed a great number of wiring installations, and plumbing installations, as well as considerable electrical equipment. Such financing does make the REA program of interest in certain fields of rural housing.

An interesting aspect that we have noticed in connection with the Rural Electrification program is that when electric lines are brought into a rural area there is quite a movement out into that area from the nearby towns and villages which results in new building construction.

As a contribution to the theory of mass construction which has been previously discussed here, our experience in that field may be of some interest. The Federal Power Commission which was prior to the REA program -- reported that in 1935 the average cost of rural line construction was a little over \$1700 per mile, whereas line construction, through standardization, simplified construction and mass installation, is about \$800 per mile at the present time. The lines built, in our opinion, are better suited to the needs than was the more expensive construction previously used.

Our program is gravitating more and more to what we call self-help projects, whereby the farmers who live in the community and are going to be the consumers along these rural electric systems, participate in the building of the electric system itself. Where they have poles available in the areas, the programs are being worked out for the cutting of poles, and supplying of poles, digging of the holes, clearing the right-of-way, and all the things that can be done with farm labor that is available in the area. Specific plans have been developed whereby the farmers who work on these self-help projects build up credits with their electric cooperative distribution system. Such credit is then applied either as a total payment or as a down payment on their wiring and for any plumbing or appliances which they may want to install. This program is getting very fine reception at the present time, and we are placing more and more emphasis on this approach.

Miss Edna P. Amidon  
Chief, Home Economics Educational Service  
U. S. Office of Education

I prepared a statement to suggest something of the extensiveness of the Home Economics program in the country, both in the public high schools for high school pupils and for adults. Mr. Pearson, who is in Agricultural Education, as part of his statement will, I think, tell you something of the organization of our office in relation to the public school program, and so I am going to leave that to him. There is one difference in development of the agricultural education program and the Home Economics education program, and that shows up a little in the figures I will give you. We not only administer the Smith-Hughes and George-Deen funds, but we also attempt to render service to the entire public school and Home Economic problem, and so I am going to give you some figures that bear on both the vocational program that is reimbursed from federal funds and the high school program that is not reimbursed from federal funds. Our latest figures are for 1938-1939. Our figures for 1939-1940 are not summarized, but they will show quite an increase.

There were 439,877 high-school pupils enrolled in 7,427 vocational (federally aided) programs in home economics, with 8,438 home economics teachers. Housing was studied in over 95 percent of these home economic programs. In addition, there were approximately 586,000 high-school pupils enrolled in approximately 8,000 high-school home economics programs not receiving Federal reimbursement for home economics as vocational education. In about 80 percent of these schools some aspects of housing were studied.

It is estimated that approximately 60 percent of these 15,427 high schools are located in centers of less than 2,500 population.

In approximately 2,000 of these high-school centers there were also classes for "out-of-school" youth and adults, in many of which some phase of housing was studied.

There were, all told, in urban and rural areas, about 300,000 older youth and adults, men and women, enrolled in homemaking classes provided by the public schools through the use of Federal vocational education funds. Figures are not available to show what percent studied housing specifically.

#### The high-school program

The emphasis placed upon housing in home economics programs in high schools varies. Home economics instruction is centered on home living and homemaking. It offers opportunity, therefore, for guiding boys and girls in the development of specific attitudes, understandings, and abilities in relation to housing the family. To be more specific, instruction is centered upon developing --

1. An understanding of the relationship of physical housing facilities to the quality of family life.
2. Ability to care for the house and its surroundings.
3. Ability to improve the housing of the family through better arrangement of space and equipment and the making of repairs.
4. A desire to help raise the standing of housing in the country, so that sanitary, healthful, comfortable, safe, and attractive homes may be available to all families.
5. Some understanding of problems involved in bringing about better housing for all.

Each phase of home economics presents the opportunity for the development of an understanding of underlying principles involved and for helping pupils see the relationships between the physical facilities available in the home and the life lived in the home. To illustrate: Instruction in family relationships presents the opportunity for studying the effects of overcrowding, lack of storage space, and unattractive surroundings as they influence the way in which family members react to one another and to the community. In the study of personal care or grooming, opportunity is provided to show how improvements may be brought about at little or no cost so that family members may find it possible to secure more privacy for rest, for bathing, for storage of clothing, and better lighting for dressing and make-up. In the study of meal planning and table service, consideration is given to efficient kitchen arrangement and suitable places for serving family meals with little effort and in satisfactory surroundings.

Home projects provide opportunity for making the housing instruction functional. Last year 159,704 projects dealing with real housing problems, within the girl's own home were carried by approximately that same number of high-school pupils. A large number of these projects had to do with housing improvements -- the building of more adequate storage space, rearranging furnishings and equipment, renovating or making new furnishings and equipment, making repairs, improving the home surroundings, providing more adequate lighting, and improving sanitary facilities.

#### Adult education

Home economics classes for adults, also, provide for study of these various phases of housing, giving more emphasis to the cost of housing. Much use is made of homemakers' own homes, classes frequently going from one home to another to study improvements made. Men and women studying housing needs together are found in those classes. Consultation service is given to assist families moving into new Federal housing projects in making the best use of their old furnishings, in selection of new furnishings and equipment, and in the care and upkeep of their new housing quarters.

Work with teachers and leaders

In State conferences, homemaking teachers have studied methods of making instruction in the different phases of housing more functional from the standpoint of helping both high-school students and adults to learn (1) ways by which to make their present homes more livable and (2) what to consider in planning and securing new homes. Teachers have been urged to keep informed of housing developments in their local communities and to use the opportunities these offer for study of larger housing problems. In regional conferences, teacher trainers and State and city supervisory staffs have discussed housing, more particularly the economic and sociological aspects of housing.



Mr. James H. Pearson  
Federal Agent  
Agricultural Educational Service  
U. S. Office of Education

The U. S. Office of Education is responsible for administering the funds provided for vocational education under the Smith-Hughes Act, approved February 23, 1917, and the George-Deen Act, approved June 8, 1936. The Smith-Hughes Act provides a permanent appropriation for the salaries of teachers, supervisors, or directors of agricultural subjects and for the preparation of teachers of these subjects. The George-Deen Act authorizes appropriations on a permanent basis for the salaries and travel of teachers, supervisors, and directors of agricultural subjects and for the preparation of teachers of these subjects. The purpose of the Smith-Hughes Act is to provide funds for the promotion of vocational education. The purpose of the George-Deen Act, on the other hand, is to provide for the further development of vocational education.

The Agricultural Education Service, consisting of the chief, Mr. J. A. Linke, and 10 other members of the professional staff, performs the following functions:

Cooperates with the States in developing instructional programs in vocational agriculture in public high schools.

Prepares and distributes teaching aids.

Conducts research in the field of vocational agriculture.

Cooperates with teacher-training institutions in perfecting teacher-training programs.

Cooperates in State and regional conferences of supervisors and teacher trainers of agricultural education.

Assists States in organizing part-time classes for out-of-school youth on farms.

Cooperates with States in plans to get young men established on farms.

Assists States in setting up and conducting part-time and evening classes for those already engaged in farming.

Assists States in organizing and developing research programs in agricultural education.

Size of the Organization

|                                                                                                         |         |
|---------------------------------------------------------------------------------------------------------|---------|
| State directors of vocational education and assistant directors                                         | 56      |
| State supervisors of agricultural education and assistants                                              | 138     |
| Teacher trainers in agricultural education, including supervising teachers in practice-teaching centers | 572     |
| Teachers of vocational agriculture 1939-1940                                                            | 8,309   |
| Enrollment in vocational agriculture 1938-39:                                                           |         |
| High school students preparing for farming                                                              | 303,730 |
| Out-of-school young farmers establishing themselves in farming                                          | 52,386  |
| Adult farmers improving themselves in specific phases of farming                                        | 181,037 |
| Total students enrolled                                                                                 | 537,153 |
| Departments of vocational agriculture 1939-40                                                           | 8,322   |

Activities Related to Housing

What Has Been Done: From the very beginning instruction in farm shop work was recognized as a fundamental part of the educational program for those individuals who have entered upon or are preparing to enter upon farming as an occupation. Most departments of vocational agriculture have provided facilities for teaching farm shop and offer courses dealing with this subject. The instruction is for the purpose of developing ability in (1) carpentry, (2) sketching and drawing, (3) sheet metal work, (4) electrical power and light, (5) farm conveniences, (6) water supply, (7) sewage disposal, (8) heating, (9) concrete construction, (10) farm building, (11) agricultural engineering. These abilities are developed in the classroom and on the home farms of students under the direction of teachers of vocational agriculture. Much of the work is done as a part of the student's supervised or directed farm practice program.

Future Development: A normal expansion of the program is expected, and it should reach the point where vocational education in agriculture will be available to individuals in practically all communities in the farming areas. There will continue to be adjustments and improvements in the courses of study to meet changing situations and demands. Instruction in farm mechanics will continue to be emphasized. The increased mechanization of farming, including transportation facilities, the changing types and kinds of machinery, the development of new materials for construction, the electrification of farms, the improvement of farm conveniences, and other developments in farm equipment require that a proportionately large part of the capital investment for a farmer's business be in farm equipment. This statement, found in the new bulletin, Educational Objectives in Vocational Agriculture, shows clearly that vocational education in agriculture is definitely recognizing the need for instruction in activities that are closely related to rural housing.

Dr. Clarence Poe, Editor, Progressive Farmer  
Raleigh, North Carolina

They have an old hymn down south that runs like this:

"This is the way I long have sought  
And mourned because I found it not,"

and so I feel very much that way in seeing sort of the fulfillment of a dream after all these years of agitation, and as far as I could reach about the needs of doing something for rural housing to see such a great number of people here and ready to unite. Somebody said if each of us would grab a saw and hammer we would get a good deal of building over America ourselves. Certainly with a multitude of councils of safety we ought to be able to work out a safe program.

As your chairman has said, I am especially interested in this subject because of the especial desperate need of it in our southern country. It is said to be something of an anomaly that in the south where we have 200 million acres of timber as compared with about 27 million acres in cotton and tobacco, the money crops that make us famous, with everything that we have in our two leading cash crops, our people, with the greatest amount of timber available have the poorest houses, as well as the people raising the most clothing of the nation being the most poorly clad. I just want to interject here a thought that Mr. David Lilienthal gave utterance to the other day -- that if the income of our southern farm people could be brought up to the national average, it would bring new purchasing power to America equal to one and one half times our total export trade. I just mention that because of the interest I would like to arouse in all of you about our southern housing problem and our southern rural problem. We have one section in America in which I believe it is true there are more people engaged in agriculture than all other occupations combined. Like the little boy when the teacher asked, "What part of speech is girl?" He said, "She ain't no part of speech, she's the whole thing." So down south farming is almost the whole thing and we rejoice that now, after all the agitation and looking after the ill housed third of the American population, that we are definitely getting a program under way for attacking the rural side of it. It is a very desperate need.

I feel too that we ought to wake up the powers that be in our national government about the imperative national interest in rural housing. I have found it mighty hard to keep quiet over the years as I have seen the millions and millions of dollars expended for apartment houses right there in the city where my office is. I live on a farm but have my office in Raleigh. I see the bulk of money spent for apartment houses and every apartment house a conspiracy against childhood. I believe you can say that every apartment house in America, practically, is a conspiracy against childhood and I believe we are going to wake up to a new national interest in the importance of human beings to America. We are beginning to realize that we have got almost an Aladdin's treasure house of natural resources in America and I believe we are going to wake up and find that we do not have.

with our far flung boundaries from the Atlantic to the Pacific, enough people to defend those resources at the present time, or at least are not going to have enough if the declining birthrate--everybody says we are going to bring America to a standstill within nine years from this time -- is realized. So I think it is contrary to the national interest to spend such a large amount of this money on apartment houses. My interest in the housing matter caused me to accept the chairmanship of the housing authority for Raleigh which takes in the area of the city of Raleigh and ten miles around it. A man came to me last week to see if we couldn't get a place over in Halifax Court because they didn't want children in the place he was and they were about to have another member of the family. I think in that connection the high birth rate of the South that so many of the economists are viewing with alarm may be something to point with pride to. I repeat my belief, that with the crowded nations of the world beginning to look with envious eyes on America with its great natural resources, we are going to need to realize that along with airplanes and battleships we are going to need human beings to defend America, and that they will have to be properly housed and properly looked after. An Englishman was in my office a few days ago, a man who was an artillery colonel during the World War, talking about the plight of England at this time. I said, "I admire the spirit England is showing, their pluck and their stamina," and he said, "That is fine, but the only drawback is that the aristocratic government of England has neglected a great part of the common people of the country so that they haven't had the housing and the sustenance and the nourishment to give them the strong bodies that have to go along with a will to win, that the man who is physically sick hasn't had a fair chance in life, simply hasn't the stamina to hold out like those other classes have." So I hope we are going to bring the leaders of public opinion and those who control the expenditures of money in this country to a realization of the opportunity in the national interests to take on a real campaign of rural housing.

Right in the public square, right along side the building in which I have my office, just a few weeks ago they announced that they were going to spend \$22,000 in improving our square. It is still a very unpleasing looking sight. I had an editorial about it in the paper a day or two ago, they have to have more money they say. I thought at the time, while I would like to see a beautiful public square up there, if the government had taken that \$22,000 and given \$220 to a hundred families in Wake County to repair houses, put up screens, and repair the roofs, how much more good it would have done at this time, advocate of beauty that I am and all that sort of thing.

I think we have got to do something about this matter of the wage scale that the farmer has to pay whenever he gets experts to help him about this rural building. It is just impossible for the farmer with 25 cents an hour to pay \$1.25 an hour to somebody else to help build houses for him. So I was very much interested this morning in Mr. Clarence Pickett's report on what has been done in Pennsylvania. And right in the same line I was

very much interested in what the Rural Electrification representative was doing in giving the farmer credit for the hours he puts in cutting his poles, putting them up, clearing the right-of-way, and all that sort of thing. If we are going to make rural housing a success we have to go back to the old community spirit of the log raising, etc., where the people get together. I am glad to see Dr. Symons nod his head about what the farm needs. We need to get back on that sort of basis.

Then of course the Departments of vocational education with their shops are going to give training to a lot of neighborhood workers that can help greatly about that sort of thing. I am glad to know too that you realize the importance of doing all these things, of adjusting them to regional situations. Now here are two mighty nice houses. I have no doubt that to anybody reared in New England or Wisconsin those houses look pretty, but to a southerner to find a house without a porch, that is like having bread without salt in it or coffee without sugar. So I hope we will think about the regional things. And then, as anxious as I am to keep down the cost, I hope we won't forget the beauty side and how easy it is to have the beauty side with mighty little cost. I have a tract of land along the road that somebody who owned it some twenty years ago spent \$4.95 and put out Dorothy Perkins roses on it. Well, you can get a carload of Dorothy Perkins roses. I have never sprayed or pruned or done a thing to it. See that house over there and see what three rose cuttings along there, what a difference it would make in the aspect of that house over there, how quickly it would cover that whole wire fence along the side. And I hope too that in that matter you will again remember the regional opportunities in using native shrubs and flowers and the things that are properly adapted to that region. Down south we have crepe myrtle, the flower of 101 days, as the Japanese call it. You can go along and cut a limb, make a slanting stroke, and stick it in the clay ground and you have a cutting that will bloom next year, and grow higher than this room. They start blooming on the 15th of June in many places and bloom until the first day of October or at least until the middle of September. How easy it is to add a little touch of beauty, and I hope we will not forget that because that is going to be one of the things, whether they realize it or not, that is going to measure that satisfaction they talked about this morning.

I just want to say again how much I rejoice in being with you again and in doing anything that the farm publication can do in helping the movement along.



Mr. John M. Gandy, President  
Virginia State College for Negroes  
Ettrick, Virginia

I am really out of my real interest here and the only representative of college presidents in this group. However, I have greatly enjoyed and have been informed very much by the information that has been given out here today. The college in Virginia, there are three of them, but the only college supported by the State in Virginia is the one of which I am President. We have Hampton Institute, St. Paul, and the Virginia Union University, as some of the other colleges that give attention wholly to the education of negro people.

Now I take it that Mr. Wilson wishes me to give a rather running statement of what we do in Virginia State College. Now a school must have two or three factors. There must be students and there must be teachers and there must be a plan. I want to touch on all three of these factors in connection with the college at Ettrick, Virginia. We often speak of it as the college at Petersburg, but in reality it is in Ettrick, Virginia, a suburb of Petersburg.

Last year our enrollment for the two semesters amounted to 1210 students, all of college rank of course. The entire enrollment of all the students, in other words, all the pupils that we taught during last year in extension and summer school and in the practice schools amounted to nearly 4,000 students. These students come from 25 different states and the District of Columbia. Our students cover the various courses, that is, they are enrolled in the various courses that we offer there. We have heard the statement here about the vocational agriculture and vocational home economics. We offer courses in both of these fields. We have with the girls over a hundred of them enrolled for their majors in home economics fields. We have almost a hundred young men who have registered or enrolled in the vocational agricultural field. Perhaps if we take all the men who are taking agriculture, the number would run considerably over one hundred. Our chief field of work is that of the training of teachers of all the grades and of all the fields. We practically train all the teachers for the agricultural education in the State and some go out of the State for work of that kind, and we train all the vocational home economics teachers also, practically all of them that do service in the State of Virginia, and they too find work in other States. We have sent them as far south as Texas and Arkansas and other States, North Carolina, and other States of the southern area. But the teachers of the academic subjects, elementary teachers and high school teachers, we train many of those and they too get work in other States. Some of them have been employed in New Jersey and Maryland, and in Mr. Poe's State here, North Carolina, and some other States too.

Now the teachers, the people who teach and instruct these students amount to about 135 men and women. It just happens that we have more women teachers than we do men teachers. That is due to certain causes that can very easily be explained. Our teachers were trained in some of the best institutions in the northern and western areas. We have graduates from Harvard and from Yale and from Dartmouth, the University of Chicago, the

University of California, and they cover the various fields of work. We have three or four graduates from Cornell University. The fact of it is that the very best schools of the country are represented on our teaching staff. All of our teachers, practically all of them, hold Master degrees from those institutions that I referred to, and 10 of them hold a Doctor of Philosophy degree in the field in which they are working. And our Board does not limit us in selecting our force. We get them from whatever place we feel they are best prepared for the service that they will render.

The Virginia State College for Negroes at Ettrick, Virginia, is practically a new institution; just since last year the last buildings that were constructed were completed and they consisted of a science building, an academic building, and a library building. Just prior to that we completed an agricultural building, and the fact is that the buildings house all of our major courses of study, all of our major fields of knowledge, and as I said, we have only three buildings on the grounds that are more than ten years old. The whole campus has been beautifully landscaped. Those of you who go south on the Seaboard Railway can see very well from the train just what is represented there. We appreciate the opportunity that the State has given us to have such a beautiful environment, such well constructed buildings, and we try to show our appreciation by doing a very substantial piece of work.

I want to say again that I have enjoyed being with you today and I go away knowing more about the subjects that have been discussed and will be able to talk more fully with our agricultural teachers and home making teachers about what has gone on here today. I hope I will have a chance to come again whenever you call the meeting, again, Mr. Wilson.

Mr. T. M. Campbell, Field Agent, Department of Agriculture,  
Extension Service, Tuskegee Institute  
Tuskegee, Alabama

I am glad to be called upon to attend this conference because I consider it most important. I sometimes read "Ham Bone's Meditations". I remember one not long ago, Ham Bone said that farming didn't pay. He said it didn't even promise to pay. Well, whether farming pays or not, people -- I am speaking about negroes now since I am called upon to report -- negroes are still building houses. Every year negro farmers are building houses. Now, I am not going to go any further than that because there are so many engineers and mechanics here today that they might want to know what kind of houses. I am just going to tell you they are still building houses every year and they have been building them every year since emancipation. I am glad to get those figures too on the negro, because I have been proud of myself a little more so than when I came here. These figures that you have here are very illuminating. I am going to get them. I think I have a full list of all the speeches that were delivered here, the mimeographed copies. I am going to check on that. I want to get that and mimeograph it and bind it and I think I will call it the revised version of the Extension program.

Now, the question of rural housing is something we should have given more attention to long ago. When I say "we" I mean extension agents. There are 512 I believe you have listed here of us. We should have given more attention to that long ago. I want to make a confession here, there is nobody here but us. All those years I have been going along telling the farmers -- of course I have orders -- telling the farmers to increase their production, improve their lands, improve their livestock, and haven't said a word to the fellow himself about where he is going to eat and sleep. Now that is a confession, and attending a meeting like this really gives me an urge to go back to the man that has to do with all this improvement we have been talking about and see if we cannot make it possible for him to sleep and eat more comfortably.

I am glad to meet Dr. Poe. I have read after him so long but I never had a chance to see him. I thought he was an older man than what he seems to be here. I have followed him on various subjects pertaining to the South, the southern region. I recall some very stirring articles he wrote some years ago about the migration. That was when migration was going on at its thickest. The negroes were going north very fast, so fast that it got things pretty well upset. I recall in a certain town the Chamber of Commerce met and made up a little fund because the negroes were leaving so fast, and called for the negro preacher to come in, they wanted to talk with him. They told him what a wonderful work he was doing, what a wonderful influence he was in the town and community, and they just wanted to give him a little token of appreciation. It was a pretty good sum too and the preacher accepted it. When they got through talking they said, "Now parson, we want you to go back and encourage your people to stay home. There is no need to

run off, there is plenty of work to do here, and stay in the South," and he thanked them and went home and said he would do it. He went back to his church the next Sunday morning and commenced to call the roll and so many people had gone they told him to use his influence and keep the people quiet. Then they sent for him again and said they had made up another little fund and offered it to him, but he said, "Gentlemen, I appreciate that very much but I am an honest man and I can't take it. My people are leaving, most of my members have gone. The fact is, I have decided to go up there and look after my flock." The negroes not only went north but they took their preacher with them.

I have a feeling and I have been convinced in recent years that ~~many~~ of the difficulties -- and there are difficulties in the South as there are elsewhere I guess, I don't live there -- can be traced so far as negroes are concerned to housing conditions. I know the question of negroes' health in the South can be traced directly to the place where they eat and sleep. They don't get sick in the church. They don't get sick in the school house very much, but it is the place they eat and sleep day after day. They are poor houses, and I was glad to get this report to the president which says that the South was the nation's economic problem No. 1. That has had more to do with creating a feeling of personal interest among negroes and whites in the South than anything in the past few years because meetings are being held now in the South by white landlords as to how they can improve the conditions among their tenants.

Some years ago I went into one of these communities, one of those dilapidated communities that we hear about so much. We went in there to do some work among the people. We have what is known in Alabama as a movable school. There was a home economist, a demonstration agent and a nurse, and we went out in this community and invited the people to come in to one house, not the best house but just a house where the people were living, to have an all-day meeting there to listen to talks and witness some demonstrations. I was called upon to talk. Before I spoke, I inquired among the people what the conditions were and I found that it was evidently one of those things that was referred to in the Bible, I think it is in Solomon, where he said he went by the field of the slothful. I am not going any further but that is really what I meant. But anyway everything was bad, crops had been either frozen out or the drought. Everything was bad. The house in which we held our demonstration was dilapidated. There was sickness in that home and there were no screens, there was no sign of a toilet much less a sanitary toilet. We set about that day to leave just some simple illustration of what those people could do there, building a sanitary toilet and screening the house. As is customary in the country where we call the people together, whether in church or under an oak tree -- this happened to be out in the open under a big oak tree -- a large number of the people sat around, we called on the preacher after hearing all the trouble, called on him to lead in song. He worded a hymn, "Father, I stretch my hands to thee, no other help I know." Well, that is just about the way these people feel. That is just about the way a lot of people feel when it comes to the question of housing negroes, they feel that way. They tried everything. There is a great deal of competition now in the South between plantations. No longer do negro

farmers care to live in poor houses even though they are renters or tenants, and the landlord who has the best house has got the inside track. And so is the situation that I think we ought to take into account and take advantage of. As I said, ever since the negro was thrown on his own responsibility by the emancipation proclamation, negroes as a race have made quite a bit of progress in many ways since that time, but we haven't made enough progress in our housing. Negro farmers have made rapid strides in buying farm land and wonderful progress in educating their children. I can take you today in my car and drive you through the South in almost any state and show you farm after farm of negro ownership, negroes owning farms all the way from 500 to 1,000 acres and many of them living in shacks beneath the place where they keep their livestock. It is not a question wholly of lack of funds, but on many of these good farms negroes live in miserable shacks that aren't fit for their livestock. Of course negro tenant farmers frequently live in flimsy, poorly built cabins that are easily wrecked by floods or winds and certainly are not built to induce good health.

I have lived in the South all my life and I worked with negro farm families for about 25 years, and I know that the reason many of them live in poor tumbled-down shacks is not due entirely to the lack of money. The main reason is the lack of a desire for better living and a lack of information which would help achieve it. The average negro farmer in the South always has been able to get some money or credit to do his farming. He gets food, food, buys a mule, farm tools, and clothing. When there is sickness he gets a doctor and he has found money for those things at the local bank. He hasn't been getting all this government thing, it is kind of new to him, he doesn't know your department even. He has come up and asked you, "How can I get in the government?" But he has been getting it from the local bank, the people who know him and the people whom he knows. But until recently he hadn't thought of going to the bank to borrow money to build a house and we hadn't thought to tell him. We have always helped him locate the things he needs and we thought he needed to make more corn and more cotton and carry out this extension program, but there wasn't anything said about how to get some lumber and how to get a carpenter to build a house for this man. We even built a barn for the livestock because we wanted to take care of the livestock we were responsible for. We built a coop for the chickens because we had better chickens, but we didn't say where to put him.

Our extension workers have been helping negro families to get money at lower interest rates and now we are finding we can help them get credit for building low-cost houses. I want to make it clear here that the Extension Service is not in the house building business though. We don't want to get off on the wrong foot and we don't want to be misunderstood. I think there are some private builders, representatives of the private builders, here today. There is no competition whatever. We simply tell them where they can get it and as close by as possible and step out of the picture. What we are doing is conducting demonstrations to show negro farm families how they can build their



own houses at low cost. We believe that with the combination of intelligent planning, the use of native and local material -- and I was glad to hear that mentioned here today -- and the farmers' own labor, I would like to dwell on that just a little. There is an immense amount of labor in the country. I was kind of disappointed in some things that happened recently. This question of leisure. I remember during the World War, that I thought I almost made myself famous by organizing what was called the United States Saturday Service League, and now they are telling the farmers not to work all day Saturday. You don't need to work as much as you do. They are teaching them now what to do with their leisure time in the country and I have been surprised at some of the agencies -- I don't know whether they are government or not -- actually transporting people from the mechanics and builders from the city out into the rural districts to help build low cost houses when out there there is plenty of labor and a great deal of material. There is a jackleg carpenter out there in every community -- sometime I am going to look up what is meant by a jackleg -- but he can actually build a house. There are negro carpenters in practically every community who build white people's homes, so we are not using what we have got in the way of labor and certainly not in the way of materials. Better houses can be constructed than the ones in which we now live.

I don't know, but I think some of these houses that we have planned for are just too far above the head of the average man. I don't think he can make that transition from the thing he lives in now to the thing we are trying to get him to move into at one jump. I am not talking about the finance company now, I am talking about the spirit of the thing. He just isn't used to it.

I recall some years ago we did some housing improvement. The farmer had some money in the bank and we went to the banker and asked him if this man was good for about \$250 for some repairs to his house and then we went ahead and made some plans and among other things we built some steps, showed how he could build steps, and screened the house, built a sanitary toilet. He had glass windows, glass frames, the panes were all practically out, so we bought enough window panes to put them in and it went along fine. The housewife was elated. We got around to the fireplace in the sitting room where the old man sat all the time. He sat in that one corner, that was his place. In his corner there was one window pane out and when we got there he said, "Don't put that window pane in." He chewed tobacco.

So this is an educational process and we have just got to get the people to become so dissatisfied with where they are that they will come to you or anybody to get relief to make a change. That is the way I feel about it. We hope to provide builder's plans but it is necessary first to repair houses already built. That is one thing. We ought to just try to repair the houses already built and start there. That is one step. Second, the building of new homes within a very low price range. Third, supply models and sample home conveniences that they may be produced at low cost.

We built a home down in Alabama. The story was on the air last October, as I recall -- called the Thurman home. That home was built for \$690, a five room cottage complete, with bath room. Rural electrification is on its way now. It may be there now. We built it so that when electricity gets there there is a deep well, and they can have water pumped into the house. Now just a comparison between a five room house with four people in the family. A man and his wife and two children, a boy and a girl, 14 and 16 years old, had lived all their lives in one room. One room, two beds in one room. In working with those people we found out that they were able. They had to borrow some money, but they got the money readily. They had \$400 cash and they had to borrow the other money. They borrowed that money for four years, that was last year or the year before last, and I am told now those people have paid that \$400 back. They got it for four years but didn't need it. They owned the land, they had been living on the land ever since they had been married, and those people for the first time in their lives know what it is to have a decent home in which to live. It is a funny thing, when you start something like that -- there is a place in the Bible which says "To him that hath shall be given." These people, before they started improving the home, nobody paid them any attention, but the minute they began building this new house the mail rider came by and told them when they got ready he wanted to get them shrubbery around the place. They had a little house warming because they were proud of it. The boy had never had a room to himself. The girl had never had a room to herself. They had no privacy. They were proud of it. They took Sunday and the preacher came and presided. They invited the white and colored people. There was a big crowd there, two or three hundred people. People from the city came out and the man who sold him the lumber, the wife of the local white man who sold the lumber brought a set of dishes and gave them to the wife of the house. So there is a chance of white and negro people working together, whether the negroes own the land or not, to improve the whole local housing situation in the South. Then, of course, we have the federal government to fall back on to get some money from.

Mr. J. B. Pierce, Field Agent, Negro Work, Extension Service,  
U. S. Department of Agriculture, Hampton Institute, Hampton, Virginia

I agree with my co-worker, Mr. Campbell, in all that he has said, and I am not going to repeat some of the things that he has said but in a few minutes give another picture of a way in which we are finding it helpful to our people in getting them to have better living in the home and about the home. I want to say first that all of our negro extension workers are cooperating with these various agencies to the best of their understanding. They need more information, all of us need more information. I have learned a great deal here today about the way in which I can use to better advantage the things that are available that have been made in these late years by the federal government. The States are encouraging us right along in every way that is possible, but you can't get all of the things going with everybody in a few days. It takes time, and people who are less prepared to take in things quickly have to have them put in their language. It takes a good bit of time to analyse these various programs and hand them over to the person in his own language so that he can make use of them. Ownership goes a long way towards helping to get all these things out in the rural section that we would like to have there. Aside from the amount of intelligence that must be in one way or another, I cannot overlook what is happening among my people who own something, whether it is the land, the home that they live in, or whether it is some stock, machinery, or furniture, or some clothing or what not. When they own something it takes a different effect on them. I believe we have much to do in helping this backward group in our race to appreciate ownership.

I have been greatly impressed in our 4-H club activities, with the negro boys and girls, that their parents have been able to better understand what it is all about through their 4-H club activity and have given these boys and girls things that before this help came to them that the parents never thought about and the children knew nothing about, and had very little that he could call his own. Now these boys and girls are learning how, for example, the girls how to make their own clothing in a very attractive way and to improve their bedrooms. That is one form of better living that is done in a large way among our group that is very little seen. The 4-H club girl improves her bedroom by making some furniture out of boxes and doing over the furniture, making a bed mattress, making a quilt and curtains and various little things there in her room as a means of better housing and better living. Not only is that being done for the girl herself but she is helping her brother to make his room more livable and attractive and she has passed it on down to helping mother with some of the other rooms in the house. It might be just the kitchen, in helping to get more light in the kitchen, some curtains, some varnish on the woodbox to keep it a little cleaner, or a big closet there to put the pots and pans and dishes in. They are little things but they have a very big meaning in the life of those people, as they are gradually coming up.

My last thought is to give you a little picture of a piece of work that is going on in some of the States, and in some States more so than in others. It is known as community improvement work. I want to picture this story of one community there of 59 families in this community, and of that sum there are 52 of them that own their little farms, their little homes, and there are only 7 tenants in that community. That community is working on a few definite things. One is ownership, own your little home if you are capable of owning it. You can see how far this community has gone in that particular direction, only 7 families in the community now that are tenants. Then they say every family join a community club, be in it, and out of that number of 59 families there were 39 of those families in the community club, which would show that there are 20 families that are out of the club and some work is to be done to get them in that group.

And another one is to be self-supporting. There is not a family in that community that is on relief of any kind. They are taking care of themselves. That is a long step forward for my people. The other step is to paint your home. Those of you who are acquainted with the rural section know that when a negro is putting paint on his home that it is a little more than a shack. Out of this number of 59 families in this community there are 32 of those families that have painted homes. There were 5 of these homes that were painted this past year. Four of those homes that were never painted before and one was repainted, and they tried to have sanitary toilets, and out of that 59 families there are 52 of those families that have sanitary toilets, built on the county help plan.

The other is to put all of our 4-H boys and girls of club age into 4-H clubs. There are 60 boys and girls in that community of 4-H club age and out of that 49 are in the club, and all of them completed the work assigned them for last year.

Here is another little story that has a big meaning about my people. For example, in that community for the past four years from 1937 through 1940 there were 35 of those 59 families who were in the community for the past four years, and out of the 35 families 25 of them owned their farms in 1937 and 29 of them owned their farms in 1939, and the beginning of 1940 it showed that there were 4 families for the 4 years that bought their farms. Now we have all of those families by name here and we know exactly -- for instance last year there was one man that bought his farm -- and that man was Edward Rose. Now the families that painted their homes -- Herman Whitfield, Silas White, and Paul Whitfield, Castor Parker, and Joe Faulk. One of the things about this, it is no guesswork, the people know it themselves, they follow up each other. There is a community spirit there. The county itself is organized. Each one of these organized communities has representatives on the county organization. The State itself has an organization that is made up of representatives from the county organization and those negro farmers under the extension leader are offering \$200 every year to those farm families in these communities that will make the greatest amount of improvement along these lines. That is a means of trying to appreciate what the Extension Service is doing for them, and to put in their bit.

I close with this thought, I have a great deal of faith in my people if we will let them learn how to take care of themselves with what they have. I agree with Mr. Campbell, the jump from things that they have been accustomed to for generations to something that is too sudden for them, is not good business, it is not good practice. They don't profit in the best way with it. They might jump from here over there with a special assistance, but the question is can they maintain it, will they stay there, or will they slide back? I have seen more instances where my people were gradually climbing here and there, and someone persuaded them to take a big leap and in leaping they lost what they had.

I am mighty glad that I am here, and I want to close with this thought, there is a great deal of help in these various agencies that the government is providing for the people along all of these lines, and what I am going to try to do as I go back is to try and help the agents and the service in my territory to get a little closer to the local agencies of the government and get from them help which will best fit in to the needs of the individual family here and there in keeping with that family's ability to use that help profitably.



Miss Edna Van Horn, Secretary  
American Home Economics Association

The American Home Economics Association, as I think probably everyone in this room knows, is a professional association to which the home economists belong. It has 17,000 active members. You have heard from several of the home economists this afternoon who are members of the association, and others have referred to the work that the women in the home economics group are doing, so that I am not going to tell you about these good works because they have spoken for themselves, but rather to tell you what the association does contribute to the field of rural housing.

I want to call your attention to the set-up of the association because it tells something about what our contribution in housing might be. You will notice under divisions that there are five subject-matter areas and that housing is one of these. Now, as you well know, housing is the concern of the family and its relationship. Child development has contributed something to housing, and housing must be considered in relation to child development and so on.

The work of the home economist is carried on by ten professional departments that are recognized by the association. These are not the only areas in which the home economist works. If you check them rapidly you will recognize the schools and colleges, elementary and secondary, extension service, home making, social welfare and public health, as many fields in which home economists work. The Farm Security home economists are increasing in number sufficiently to where they may become interested in becoming a department. In each case our organization provides means by which they can petition to become a separate department. Until then they can work as a committee and work under a department in the division where they are most interested. I think the association has three areas in which a contribution can be made. The first is in doing just the very thing this meeting is doing. We have local and regional groups that get together, bringing all the departments of home economists and divisions together. We have State associations that get together at least once a year, sometimes more often, and then we have an annual meeting in which we have some 2200 home economists getting together. There we can do just what we are doing here that is most valuable. We can see what the other people are doing in housing and relate our program if we are doing something in housing to the other fellow's program. Moreover, we can see implications in a food program in taking the matter of storage, textiles, and so on through the whole field. We serve as an avenue of communication. The Home Economics Association has a journal and we have other miscellaneous publications. In the journal we have articles from time to time concerning housing. We report news items, and a meeting of this sort might well be one thing that could be reported. We review current books and

periodicals in the housing field. This journal is read by teachers, by extension workers, and we hope by some architects and builders, although perhaps not so many, as after a few more of these meetings.

The other area in communication is that it will bring some of this information about what people are doing and what can be done in housing to the people. Our home economists who are teachers bring it through the school, the extension worker, and so on. Another area in which we can contribute is to bring information from the people to those of you who have a program or business relating to housing.

Among the ways in which the American Home Economics Association may make a contribution toward better rural housing are those three approaches inherent in its services to members and to the public:

1. Informing and interpreting what is being done in housing; for instance, in the Journal of Home Economics

(a) a regular department of abstracts of books and periodicals on housing

(b) articles, news notes, and recently, a symposium on housing

2. Bringing to agencies concerned with the design, financing, construction, management, and social aspects of housing, the "home economics" point of view--an outgrowth from working with individual families in their communities

3. Implementing and co-ordinating the work of home economists where housing is one aspect of such fields as family relationships, child development, home planning and improvement, family money management, home management and technology; for instance,

(a) The program of the housing division proposes to continue "to encourage thorough study and training in housing by all home economists in 1940-41 by means of (1) articles in the Journal of Home Economics; (2) working committees with other divisions and departments to co-ordinate resources and facilities; (3) bibliographies of important housing literature available to home economists; (4) consideration of housing needs of low-income families, both rural and urban, as influenced by local conditions and family habits and practices; (5) urging all affiliated state associations to work on housing standards for rural and urban families of low-income classes."

(b) The division on "the family and its relationships" includes housing problems as one of the problems in family life for the individual at all ages, but this year plans to study housing in a special consideration of the problems of old age.

(c) Housing is one of the aspects of family living in which home economics teachers in both high school and colleges have an opportunity to contribute in a program for better housing. A syllabus on housing has been prepared as a teaching aid.

(d) Home economists in the extension service make an important contribution in rural housing improvement, which is being reported by that organization.

(e) The interest in housing of the Association's department of social welfare and public health is evidenced by the fact that this department joined with the department of elementary and secondary education and the housing division in a session on "Home Economists and Public Housing Projects" at the recent annual meeting.

(f) The family economics division also joined the housing division for a well-attended joint session at the annual meeting.

Committees of the Society for the current year are dealing with the following rural housing problems:--

|                      |                                            |
|----------------------|--------------------------------------------|
| Standards and design | Structures economics                       |
| Sanitation           | Electric lighting, power and refrigeration |
| Fire Protection      | Farm and home wiring                       |
| Air Conditioning     | Vegetable and fruit storage                |

The findings of these committees are discussed at meetings and published in the Journal and mimeographed for the use and guidance of the membership.

The Journal has been published monthly since September, 1920, and provides a useful record of rural housing problems and progress.

An important activity of the Society is the encouraging of Regional ~~Farm~~ Building Plan Exchanges. The country is divided into four regions and regional plan catalogs of farm houses and of other farm structures and equipment have been prepared by the Bureau of Agricultural Chemistry and Engineering in cooperation with the Extension Service and the State agricultural colleges of the Northeastern, the Western and the Southern regions. These catalogs serve to coordinate the work of preparing farm building plans, to avoid unnecessary duplication of effort, and to make available in other parts of the country the best plans developed by the various State agricultural colleges and Governmental agencies. The catalogs are furnished to extension workers in each county through Department channels and are available to the public from the Government Printing Office. The Mid-western States have published their own catalog. Working drawings for the plans may be obtained from the State colleges in each region at nominal cost.

There is a weakness in the functioning of rural organizations interested in bettering farm construction due to the few agricultural engineers and other workers who can devote a major portion of their time to farmhouse problems.

The American Society of Agricultural Engineers welcomes any opportunity to expand its participation in this very timely and very valuable program of farmhouse construction.

Mr. Robert Handschin, Resident Secretary,  
National Farmers Union

The Farmers Educational and Cooperative Union of America, commonly known as the National Farmers Union, is an organization admitting farm operators, regardless of the particular commodity raised on the farm. It was founded in 1902 to work for a program of "Cooperation, Education, and Legislation", and includes the entire family in its activities.

At present the Union has 21 state divisions holding charters, locals in 18 other states, and a membership of over 100,000 farm families, together with some 350,000 farm families who belong to the many cooperatives sponsored by the Union. The Union is the main farm organization in the Wheat Belt, with Montana, the Dakotas, Nebraska, Kansas, Oklahoma, Colorado, and Wisconsin as the states having the largest membership.

Beside being a pioneer in building cooperatives, the Union has been prominent in fostering national farm legislation, with special emphasis upon the problems of the family-sized farm. As a consequence the membership and influence of the Union is mainly among that class of farmers who are most in need of better housing, although our membership is not sufficient in the most poverty-stricken region of the country, the South, to claim that we adequately represent the hundreds of thousands of croppers and tenants who need housing in that section.

Aside from the limited attention to housing which occurs in developing and maintaining a cooperative insurance program for farm buildings and homes, our organization has not in recent years given extensive consideration to the rural housing problem. We have felt that problems of farm income, farm credit, and farm organization had to be settled first. Despite that, we played a prominent role in the establishment of the Farm Security Administration, the Bankhead-Jones program, and the limited housing efforts which have come as a consequence of these programs.

In recent years our organization has endorsed a federally-aided housing program in urban areas as an aid to economic recovery, and during the past year we have been sympathetic to efforts to spread such a program to rural areas. Thus our officers have endorsed the Wagner Housing Bill, now before the Congress, which is designed to begin a farm housing program through the U.S.H.A. and with the aid of the F.S.A. Two years ago, in anticipation of such an enlarged U.S.H.A. program, our Oklahoma organization carried on a state-wide drive to provide the proper state housing



authority law, and was successful in having the legislature adopt the law only to have it killed on a technicality. This was the first campaign for state rural housing legislation in the country, I believe. In other states we have been working for state housing authority laws, but the results I am unable to report at this date.

As yet, however, our national organization has not given full and deliberate consideration to the many-sided farm housing problem. Thus we have not as yet conducted an educational program among our members on the needs and possibilities for farm housing.

We are hoping that out of the greater interest being shown and the serious steps reflected in such meetings as this, that we may better define the possibilities for joint action to meet what we are well-aware is a pressing need of many of our people. We believe that we need more facts and more analysis, not however at the expense of some action or at least some demonstration projects.

With the aid of some experience and some more analysis of the problem we think that we all shall be able to agree upon some program which could then be placed before the farmers of the country, as well as other interested groups. Although we know that housing is a necessary part of a successful farm living scheme, we do believe that there are other aspects of the farm problem of a much more pressing nature. Nevertheless we think that the shocking and inefficient conditions of farm housing in many parts of the country constitute a great challenge to all groups represented here. We would like to see all of us here rise to this challenge and eliminate the traditionally backward methods and make a substantial beginning towards rural housing of which Americans could be proud.

We think such an achievement is necessary to the well-being of our farm families, and consequently, to the strength and security of our country. Our farm people need good, four-square homes, and they need to own them too, along with their farms, if the defense of this country is going to rest upon a solid foundation. We are only too willing to help with that job.

I would like to say a few things about what I personally and some of our officers feel about this. I think there is one question we all ought to ask ourselves--I have been asking it all day long for my own organization--and that is why have we done so little about rural housing, why have we not done more? My own organization, the Farmers Union, over a period of many years has done comparatively little about rural housing. In the past two or three years we have been interested. Strangely enough, we first became interested in the question of housing as a question of national economics as a possible way of getting more industrial activity and only later began to think about it as a possibility of improving the condition of farm people. I think there is a reason why farmers through their organization have not given more attention to what could be done in an organized way to improve housing. I will try to answer that for my own people. I think it is because we have gone on the assumption that farmers were individual business men who might cooperate for business purposes, but that in the questions of their family living, consumption questions, their homes, they were still individuals. That if we succeeded in getting the farmer a fair share of the national income and parity with other industries and proper price level and proper credit, that farmers by and large would succeed in having enough money to live in comfort and have enough sense to provide for themselves as their fathers did before them, some sort of adequate housing. I think two things are true. I don't think it is true if we would get parity and satisfactory income that we would necessarily have good housing. I don't think it is true that housing any more than canned fruit or anything else that you buy or make for yourself, any more than other problems that the farmers face are going to be settled solely by the individual. In other words, I think that housing has many aspects, but even if we had proper income we would work as a group to improve. Certainly, we have found over a period of years that we haven't got that income, that many of us farmers are more in the class of men in the city who work for a day wage day by day, except that we work longer for less security and less income, and we are interested in getting at least the security and income that the folks in the city have, forgetting for a little bit that we are also business men. We believe that housing and living conditions for people on the farm are becoming as important a matter to farm people as the business end of producing and getting proper prices for their products. Therefore, I think that in the future farmers are going to be more willing to work as a group to find group ways of settling the housing problem, and are going to be less satisfied with leaving housing as one of the things for the individual farmer to find a solution to. That is a question we all ought to put to ourselves, why, in all these years, have we not paid more attention to housing? Why have we not done more? I think if we can put our finger on that we will know what to do to get ahead from here.

I would like to say that one of the things I think needs to be done, and I may say that our organization in the past year and a half had given its influence to attempting to get some federal funds to continue an experimental program in the field of rural housing. We ran into a good many difficulties. I doubt if we are going to get those funds, in some ways at least, but we have tried to do something. The things I think need to be done are the following: First, we have to shock the farm people in the country and people like us here who are in responsible positions in agriculture into a realization of the problem that faces so many of our farm people in terms of our living conditions. I think we need to take everybody who has anything to do with rural housing on a trip around the country. I would like to put them in one of the houses and let them live there for about a month and then I think we would get some action. I don't know if we could succeed in doing that, but I think we do have to do something to bring home to the folks in the country who have some responsibility to agriculture, the conditions under which at least one-third of our farm people live, and perhaps two-thirds. If we can't bring it home to them we won't get any action. Perhaps the farm organizations can do something along that line, I don't know.

Secondly, I think we need a great deal more analysis of this problem. It is clear that the problem will not be answered by one answer. There are four or five or six different answers, but the most important is that they get busy on a few of those answers and do it quickly. I have been around trying to find out the facts from someone in authority who has made an analysis that will stand up, and who has the answers, and there isn't any such person, which means that we have to put our heads together and come out with three or four things that we agree on and get busy about those things. Otherwise, we don't know what to go back and tell our folks what can be done. We are not ready to carry out an educational campaign. We can't find anybody who agrees on what needs to be done, and we don't know for sure ourselves. We are in a poor way to help someone to think through this problem.

Thirdly, I think we need to have a little more imagination in this picture. I have heard some people talk as if this problem was going to be settled on the one hand either by government aid or on the other hand by individual enterprise of the individual farmer getting a little assistance from governmental information or educational agencies. I think we are overlooking the biggest factor in this picture, where we have the right to look first, that is, the building trade, the people who are in business furnishing and building houses. Those are the people who for generations, during which they built up their businesses and trades, have assumed the responsibility and have been before the public as undertaking that responsibility. I think we need to lay a large share of the blame right there. If we don't have in this country efficient housing methods, from producing raw material to their fabrication, assembling, and construction, including financing, I think we ought to put it where it belongs, in the laps of private enterprise. I think that is a challenge for the people in those businesses to meet. I think they have gotten into a rut. I think they have gone on over a

period of years more or less satisfied but not knowing what to do about the problem. They have been afraid they couldn't get organized to do the job. Now, I think we ought to put this challenge up to them. We want to see the building industry get on a twentieth century basis, a 1940 basis, streamlined, something like automobile production. When they do that they will find a market and find people behind them. That is a challenge. If the private building industry cannot meet that challenge then I think it would be a good time to turn to the government for an extensive housing program. But that is the first thing I would like to see, some imagination here. I would like to see a Henry Ford in the housing business. If we don't do that we are passing up an opportunity. We have gone soft.

Lastly, I would like to see some action in some way to demonstrate what can be done. That is the reason why our organization has backed the Kirk legislation before Congress and has aided as far as it could in continuing the building programs that Farm Security has had under way because we feel in the first place we have to do something before you know anything in advance, and that the experience gained by even small demonstration programs is worth more than spending several years in surveys and studies and talking around. We feel that regardless of how long it may take before industry is ready to go into the field, that there should be conducted at least a minimum program of actually constructing some houses as best we can in order that we gain that experience, in order that we can show our folks back home what can be done.

I would like to say that we ourselves in our organization promise our cooperation. We would be only too willing to carry on an educational program in the field if there was something to do with. We hope that out of this group here there may come something to do with before too long.

Mr. W. R. Ogg  
American Farm Bureau Federation  
Washington, D. C.

I want to take this opportunity to express appreciation on behalf of our organization to Dr. Wilson and the others who are responsible for bringing together here this conference on housing. I feel very deeply that it is very timely we have such a conference. I have been hearing a lot about this subject but we haven't been making very much progress in the rural areas except in a helter skelter measure, and I feel that this type of study and cooperation offers a lot of possibilities for improving rural housing.

Our organization is of course an organization of county and State organizations federated into a national organization. We have twenty State organizations and about 1800 county organizations. They, of course, cooperate with the educational agencies, the Extension Service and the colleges and the governmental agencies in farm programs, and the other farm organizations in everything affecting the welfare of farmers. We have a national women's auxiliary, the associated women, with about half a million members of farm women, which of course is greatly interested in this subject, and stand ready and anxious and willing to cooperate in any constructive way in meeting this problem. Of course, the farm women naturally have a foremost interest in improving rural housing. Anybody that rides over the country and sees the dilapidated state of farm buildings, broken down fences, unpainted buildings, certainly does not need any education to inform them of the tremendous need for improvement of our farm buildings. It would take an enormous sum of money to do the job, but I don't think for one that we are going to get the job done by just talking about it or just wishful thinking. In some ways I think it is a much more difficult problem than the urban housing problem. The farm housing problem as I see it is tied up with the whole farm income problem. We cannot separate them. The farmers can't build new barns and new homes and improve those they already have unless they have money to pay for them, and until the farm incomes can be raised to a higher level I don't see any possibility for doing the complete job that ought to be done, but there has been a noticeable improvement already. Anyone who has ridden out through the country can see evidence of that. The increased farm income in the last five or six or seven years has made possible some material improvement, in repairs mostly, and painting, but it is really just a drop in the bucket. So here is a great untouched market for industry, for labor, if the farmers' incomes can be made to bridge the gap.

I think we can approach that problem from perhaps two standpoints. The one standpoint perhaps this group can do little about except indirectly, the problem of raising farm income, but I think a group of this sort can do a great deal about every phase of the problem on reducing the cost of farm house material and construction costs, and it



seems to me that this is one place where you can render a very great contribution, and if you can bring down these costs, the cost of material, the cost of construction, you can of course make the farmers' dollar go farther and get more houses built.

On that problem of reducing housing costs, I, as a member of the Report Committee of the White House Children's Conference, took a great deal of interest in the housing section of that report. I was very much impressed with the studies which that section developed on the subject, and I thought developed some very constructive recommendations. I think if they have not been presented here they are worthy of consideration by this group. Specifically I would like to suggest that, if it hasn't already been brought up, it probably has, in this problem of reducing housing costs I think we need to give an organized study to the possibility of mass production methods in the production of low cost housing. It seems to me the housing industry is in about the shape the airplane industry was until just recently. There is too much hand labor all the way down the line which makes very costly construction. I was very much interested in some recent articles telling what a few companies are doing along this line in houses which are of material constructed on mass production basis, and ready for assembly under mass production methods. I am not enough of a technician to know how far you could go on that kind of a thing, but to a layman it certainly seems to offer a great deal of possibilities in bringing down the cost. I don't know how satisfactory those houses are after they are built, but a great many farmers, particularly those in the low income group, are up against this. They are not going to get any kind of new houses or improved house unless they can get it at a very low cost, and unless you can bring those costs down you are not going to get very many built until farm income gets up.

Another thing I am inclined to believe would be constructive in reducing costs and helping farmers to do housing, if the vocational educational teachers would give increased attention to instructing farm boys and instructing the farmers in adult night classes in carpentry, plumbing and electric wiring, and that sort of thing, so that they don't have to pay \$1.50 an hour for labor to get their plumbing installed and their wiring installed and pay costs for labor which they cannot pay. You won't get any housing done as long as they have to pay those costs. Don't misunderstand me, we want labor to have a fair wage, but the farmer can't pay \$1.50 an hour for that type of labor when he only gets 25 cents an hour in labor in the price of his products. That is just obvious. You can't go very far on that kind of an exchange basis. So obviously many farmers, particularly in the low income group, are going to have to do some of this labor themselves.

The only suggestion further that I would like to throw out here is this: that I was very much impressed in the material which Director Wilson sent me concerning the agencies that were invited to this conference, the educational agencies who put together the necessary technical information, the governmental agencies of various sorts who can

step in and assist in various ways, the farm groups who can assist in the educational and promotional phases, and lastly, the representatives of the building industry, necessarily we need their cooperation in producing these low cost materials and the planning and the distribution of these materials so that they can be made available at the lowest possible cost. And I firmly believe that this type of approach, the cooperative approach of every agency involved, the farmers through their organizations, the governmental agencies, the representatives of industry, if we would really put our heads together and study this thing in a cooperative spirit, an unselfish spirit, that we could get a great deal done about it in the next few years and that everybody would benefit from it.

In that connection I want to say just this further, that we have been before Congress, as has been mentioned, and suggested legislation to promote a national housing program, including a rural housing program. Now I am not satisfied, frankly, with the way that legislation is proposed for rural housing. I doubt if the authors of the legislation are wholly satisfied. They had to do the best they could in the time they had, and with the information available. They are to be commended for tackling the problem, and we have given some encouragement to tackling that problem, and I want to appeal to this group that you give your advice and assistance and study how we can improve that legislation to meet the needs of the rural housing field, because we can't meet that on the same basis that you are going to meet it in the city. You can't solve it by developing great community projects where the government will go in and build a lot of houses and rent them out to farmers. That may be appropriate in a restricted sense, but I don't believe that is the final answer on a national scale. You have to take conditions as they are. There are a large number of tenant farmers living on the land. With tenant relations as they are that you can't change over night, how can you get the cooperation of the land owner and the tenant and the sharecropper and how can we make available to them housing material and facilities and credit, and other things, so that they can get the maximum improvement? It seems to me that we must recognize that the farmer's home is a part of his farm business, while the working man in the city, home is not a part of his business, it is a place to live solely, and especially is that true of the tenant where he may be there for a year and two years and three years, and then move on to some other farm. You have the problem in agriculture which is a difficult problem, so that I hope you will give us your best advice in connection with that legislation. Let us get it in the best possible form, the most practical form to meet rural conditions and then let's go on with a constructive program in the future. I want to assure you of the fullest cooperation of the American Farm Bureau Federation in trying to improve the rural homes of America. It is a subject very close to our hearts and we welcome your suggestions and help in meeting this problem.

Miss Sybil Smith  
State Agricultural Experiment Stations

The work of the State agricultural experiment stations covers a broad range of investigations and experiments dealing with the laws, principles, and applications of agricultural science to problems of production, manufacture, use, distribution, and marketing of agricultural products; the conservation, development, and use of land and water resources for agricultural purposes; and the development and improvement of the rural home and rural life. Their support is derived both from Federal grants and State appropriations and their programs are coordinated regionally and nationally. Many of the research projects of the stations are cooperative with bureaus of the Department and with other experiment stations and institutions.

Contributions in the field of better rural housing are being made by the agricultural engineer, the agricultural economist, the home economist, the economic entomologist, and other experiment station workers.

Some of the research now in progress is listed by major classifications as follows:

- RURAL HOUSING SURVEYS - Colorado and Georgia.
- HOUSE PLANNING, DESIGN - Arkansas, California, Missouri, and Wisconsin.
- CONSTRUCTION AND BUILDING MATERIAL - Arkansas (2), Iowa (5), Kansas, Minnesota, Oregon, South Dakota (2), and Texas (2).
- WIND AND FIRE PREVENTION - Iowa and Kansas.
- WATER SUPPLY AND SEWAGE DISPOSAL - Illinois and Minnesota.
- STANDARDIZATION OF SPACE UNITS - Oregon.
- FLOOR FINISHES - Michigan, New York (Cornell), and Rhode Island.
- RURAL ELECTRIFICATION - Arkansas, California, Idaho, Illinois, Indiana, Kansas, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New York (Cornell), Oregon, and Washington.
- COOKING EQUIPMENT - Maine (2), Nebraska, and Virginia.
- FARM REFRIGERATION - Idaho, Indiana (2), Iowa, Nebraska, and Washington.
- MISCELLANEOUS EQUIPMENT - Indiana, Iowa, Kansas, and Nebraska.
- CONTROL OF HOUSEHOLD PESTS - Connecticut State (2), Illinois (3), Indiana, Michigan, New York (Cornell) (2), and Puerto Rico.
- LANDSCAPING AND GARDENING - Arkansas, Massachusetts, Minnesota, Mississippi, New Jersey, New York (Cornell), South Dakota, and Texas.

Attached is a list of publications showing progress and completed research.

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