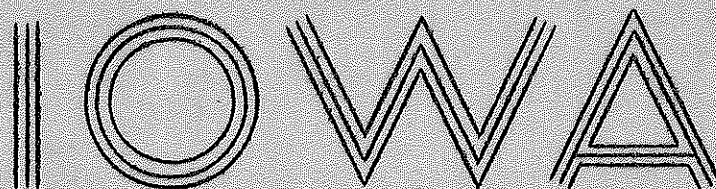


*State Planning
Board
State*

Housing



STATE PLANNING BOARD

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BULLETIN
ON
HOUSING

STATE AND FEDERAL AGENCIES IN IOWA

FEDERAL, STATE AND LOCAL AGENCIES
CONCERNED WITH HOUSING IN IOWA

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The Iowa State Planning Board wishes
to express their appreciation to the
officials of the various Federal and
State agencies for their contributions
whereby this bulletin has been made
possible.

APRIL 1935

IOWA STATE PLANNING BOARD
COMMITTEE ON HEALTH AND HOUSING
AMES, IOWA

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of the Federal Government

WPA in Iowa
Des Moines

FOREWORD

In preparing this first publication of the progress of federal and state agencies interested in housing in Iowa, the Iowa State Planning Board has tried to assemble authoritative information in regard to their respective purposes, objectives and general programs. The Iowa State Planning Board thanks the various agencies who have contributed the reports herein presented.

During the last year considerable interest has been manifested in the promotion of low-cost housing. Surveys have been conducted, projects and applications prepared, until at the present time the exact extent of the housing program is unknown to all the agencies involved. It is the purpose of this bulletin to outline briefly the policies of federal, state and local agencies active in housing.

Inasmuch as the Iowa State Planning Board is primarily a fact finding group, the reports on the functions of the various organizations have been gathered and are herein presented with the purpose of showing the extent of their activities in the state of Iowa.

The summary of the activities, programs, policies and progress of the federal agencies interested in housing was taken as a brief from reports included in "Housing Officials' Year Book - 1935", published by the National Association of Housing Officials.

If this summary of the progress of housing, its programs and set-backs makes for a better understanding of the common problems of housing and helps to present some perspective of future programs, its continuation will be justified.

H. H. Kildee
Chairman, I.S.P.B.

P. H. Elwood
Director-Consultant

W. L. Bierring
Project Supervisor

Leonard Wolf
Coordinator

Offt. Iowa State University. 7/21/75

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FEDERAL AGENCIES CONCERNED WITH HOUSING
A SUMMARY OF PROGRESS OF THEIR WORK IN IOWA

April 1935

At the present time there is a great amount of misunderstanding as to the particular functions of different federal agencies active in the field of housing. Each federal agency was created to fulfill a definite purpose in stimulating activity in housing and a revival of the construction industry to alleviate the burden of unemployment. Through federal assistance it has been made possible to help families in distressed conditions by refinancing private loans, postponing mortgage foreclosures, making necessary repairs on homes, and rehabilitating stranded groups -- thereby providing help for all those who participate.

HOME OWNERS' LOAN CORPORATION
H. O. L. C.

National Manager, Loan Division.....	Preston Delano
Regional Director, Loan Division.....	Ivor S. McFarlane
National Supervisor, Recondition Division.....	Donald H. McNeal
Regional Supervisor, Recondition Division.....	Robert T. Jones

The Home Owners' Loan Corporation was created by the Home Owners' Loan Act, June 13, 1933 to come under the administration of the Federal Home Loan Bank Board. The H.O.L.C. was created as a temporary organization and was designed to serve home owners themselves, rather than the lending institutions from which they have obtained mortgage loans on their properties.

"In order to reach a clear perspective of the immensity of the disaster which the Home Owners' Loan Corporation was designed to forestall, and, likewise, to recognize why the corporation's work should end with the passing of the emergency, so that private home finance may once more take its accustomed place in our economic structure, it may be well to outline briefly the past and present facts of the situation.

"In normal times foreclosures on urban homes in our country for many years had averaged about 78,000 annually. Following the stock market panic foreclosures began to increase at an alarming rate. By 1932 they had risen to 273,000, or about three and one-half times the usual number. For 1933 there were about 271,000 foreclosures.

They were at their peak in the month in which the Home Owners' Loan Act was passed, when our national record for a single month was broken in June, 1933, with over 26,000 foreclosures. It is obvious that if this trend had been allowed to continue, the steady depreciation of the assets of every mortgage lending institution in the country would presently have developed a situation from which it is doubtful if this country, with all its tremendous recuperative power, could have recovered for decades." - Mr. John H. Fahey, Chairman, Federal Home Loan Bank.

Since the inception of the H.O.L.C. the corporation has received 1,700,000 applications for loans, representing over \$5,500,000. Approximately 700,000, amounting to almost \$2,000,000,000 of these applications had been translated into loans by Nov. 1934, and the \$3,000,000,000 that was originally allotted to relieve distressed conditions was essentially exhausted early in 1935.

A record of the progress made in Iowa by the Loan Division and the Reconditioning Division of the H.O.L.C. is as follows:

Loan Division

State Director.....	H. H. Van Evera
District Manager.....	M. J. Haire, Fort Dodge
District Manager.....	E. M. Brown, Sioux City
District Manager.....	Grover C. Blunt, Dubuque
District Manager.....	Ed Kauffmann, Davenport
District Manager.....	H. H. Van Evera, Des Moines

Since the inception of the Home Owners' Loan Corporation in Iowa up to March 28, 1935, 15,986 loans have been made totalling \$31,759,-105.46. This is approximately one-six hundred twenty-fifth of the total loans for the entire United States as of November 1934. To get a clearer conception of the immensity of the menace forestalled by the Home Owners' Loan Corporation in Iowa: the number of loans issued is comparable to the number of homes in a city the size of Davenport.

Reconditioning Division

State Supervisor.....	Paul F. Esser
Ass't. State Supervisor.....	Chas. W. De Jarnette
District Supervisor.....	C. I. Krajewski, Dubuque
District Supervisor.....	Walter O. Kruse, Davenport
District Supervisor.....	E. D. Damon Jr., Fort Dodge
District Supervisor.....	Leonard W. Lichty, Sioux City
District Supervisor.....	Chas. W. DeJarnette, Des Moines

During the period August 1, 1934 to March 28, 1935, 2140 contracts were let to recondition homes at an approximate total of \$311,000. This is equivalent to reconditioning a city the size of Centerville.

DEPARTMENT OF COMMERCE
REAL PROPERTY INVENTORY
R. P. I.

Daniel E. Casey.....Chief

The Real Property Inventory Unit has made in cooperation with the Census Bureau a residential survey of sixty-four cities. Hitherto unavailable data have been collected on the type and condition of structures, the nature and equipment of dwelling units, distribution of families, rental, property values, and similar topics pertinent to housing.

The R.P.I. was planned as a relief measure and received its funds from C.W.A. The work has given employment to thousands of people throughout the country.

In Des Moines the Real Property Inventory covered the entire city. Information was gathered relative to 37,341 structures with a total number of dwelling units equal to 44,858. The data were tabulated by the Department of Commerce in Washington, D. C., and the tabulations were used in conjunction with those of the Iowa State Planning Board survey in compiling the Report on Housing, Des Moines, Iowa, a publication of the I.S.P.B.

Sioux City was covered by the Real Property Inventory, but local civic groups financed the supervision of the gathering of the data. The enumeration was carried on as a C.W.A. project using standard Real Property Inventory schedules and forms. The data were tabulated by the Iowa State Planning Board and the findings were presented in that body's Report on Housing, Sioux City, Iowa.

SUBSISTENCE HOMESTEADS CORPORATION
S. H. C.

General Manager.....Charles E. Pynchon

The work of the Division of Subsistence Homesteads is primarily a program of family restoration, designed to help families to help themselves. It aims to provide an adequate and comfortable manner of living for families with a small income.

The Subsistence Homestead Corporation had \$25,000,000 allocated to carry on its program and is at present developing some 60 projects, 42 of which have now been publicly announced. Many more projects are under consideration. Each project is judged on the special economic problems of the area, the fertility of the soil, opportunities for employment and existing need for better housing among the residents of the locality.

IOWA

A project is being carried on under this program at Granger, Iowa. Contracts have been let for the construction of 50 four-, five- and six-room houses at an approximate cost of \$85,000. The land has been subdivided into three-, four- and five-acre tracts. The cost of the land was approximately \$27,000. Each homesteader will pay between \$2,000 and \$3,000 for his homestead.

Dubuque has filed a preliminary application with the Subsistence Homestead Corporation for one hundred homesteads, in or near Dubuque. Mr. J. B. Broome, project supervisor, has been in Dubuque inspecting the project and making further studies pertinent to the application. The Mayor's Housing Commission in Dubuque hopes that this project will soon be approved and actual construction work started.

FEDERAL HOUSING ADMINISTRATION F. H. A.

Administrator.....James A. Moffett
Deputy Administrator.....Albert L. Deane
Regional Director District #7.....Percy Wilson

The National Housing Act, passed in the middle of June, 1934, automatically created the Federal Housing Administration. At the outset the energy of the F.H.A. was concentrated upon Title I, Modernization Credit Plan. Title I provided for the insurance of private, unsecured credit (not to exceed \$2,000 for any building) advanced for the purposes of modernizing buildings of all types. Title II provided for the establishment of a system of mutual mortgage insurance.

"A mortgage to be eligible for insurance must be a first lien on a residential property for not more than four families and must involve a principal obligation not to exceed \$16,000. It must mature within 20 years and be completely amortized by monthly payments so arranged that the total interest and principal payments are substantially equal from month to month.

"The operation of the Administration is strictly that of an insuring agency. It has no funds other than the revolving fund established by Congress (principally to provide for losses under Title I under which insurance is offered without premium) and the fund built up by the insurance premiums paid under Title II. It can, therefore, loan or grant no money; and it must work entirely through private lending institutions. It thus provides the government's offer to private enterprise and capital to become again an active and vital factor in the providing of the housing in this country." -- James A. Moffett, Federal Housing Administrator.

IOWA

State Director.....	Wm. S. Bradley
Ass't. State Director.....	R. W. Baxter
State Manager of Financial Relations.....	L. D. Beckett
Executive Assistant.....	A. I. Madden
Chief Underwriter.....	O. A. Brandt
Chief Valuator.....	Carl Whitney
Chief Architect.....	Charles A. Watrous
Mortgage Title Examiner.....	Mark Dolan
Chief Reviewer.....	Frank Sharon
Office Manager.....	E. R. Hailey
Ass't. Office Manager.....	Lyle Johnson

The Federal Housing Administration has completed or has under way house-to-house campaigns in thirty-five cities. In various stages of completion are 12 model demonstration houses, 12 building shows and 14 sales conferences. From the time of the organization of the F.H.A. up to April 1, 1935, over 425 banks have been approved to make modernization and repair loans. By March 27, 1935, 1093 loans amounting to over \$400,000 for repair and remodeling improvements in Iowa had been insured by the Federal Housing Administration under Title I.

Over 105 banks have been approved to make loans under Title II. Up to April 5, 1935, 51 applications totalling \$156,325 were received by the F.H.A. under Title II. Total commitments made to April 5, 1935, were 14, totalling approximately \$53,300. Of these 14, two have been approved and insured for a total of \$7,500.

HOUSING DIVISION P. W. A.

Director of Housing.....	Col. Horatio B. Hackett
Ass't. Director of Housing.....	A. B. Clas
State P.W.A. Engineer.....	P. F. Hopkins

The Federal Government has extended its support to slum clearance and low-cost housing through the Public Works Administration. During the first year and a half of its operation, public and semi-public groups sent to the Housing Division some 533 applications, totaling over \$2,000,000,000 for limited-dividend projects. The inadequacy of the applications might best be demonstrated by the fact that only eighteen received tentative allotments; of these only eight were able to meet conditions deemed necessary and reasonable by P.W.A. As a result of the failure of private capital to enter the field of low-cost housing it was decided to organize a program of direct federal projects.

Since that decision, the Housing Division was reorganized to develop projects of a public and semi-public nature. The Housing Division is supervising eight limited-dividend projects and twenty-seven federal projects, and has prepared for approval a number of additional projects. The funds made available for this work amounted to about \$150,000,000.

Up to the present time the activities of the Housing Division, P.W.A., have been confined to slum clearance work in the large metropolitan areas of the United States. Dubuque, with the assistance of the Iowa State Planning Board, is the only Iowa city to submit a complete preliminary application for slum clearance. Its plan is to rid the city of its obvious slums and promote a low-cost housing project.

RURAL REHABILITATION

Assistant Administrator, F.E.R.A.....Lawrence Westbrook

Housing projects of the Rural Rehabilitation Division of the Federal Emergency Relief Administration are divided into two classes: one in connection with the rehabilitation of families on individual farms in their home communities; the other in connection with rural industrial communities in which families are concentrated from other points. The first calls for repairs and remodeling; the second, for new construction.

The rehabilitation of families in their own communities received the major emphasis during the first period of the work. Approximately 84,000 families were cared for out of a total of 600,000 farm families on relief. The repairing of farm homes has been done whenever possible by relief labor, the value of the repairs being accepted by the landlord in lieu of rent, and charged to the rehabilitation client. In many cases, the landlord has supplied part of the repair material.

STATE AGENCIES CONCERNED WITH HOUSING IN IOWA

April 1935

In carrying out the immense program begun by the federal government, efficient coordination between federal and state agencies is necessary to the fulfillment of the objectives of the program. The Iowa State Planning Board Committee on Health and Housing has cooperated with federal agencies in presenting preliminary applications and making surveys necessary to the administration of federal policies. The Iowa Emergency Relief Administration working under policies outlined by the Federal Emergency Relief Administration has promoted projects leading toward the ultimate uplifting of indigent families. The Iowa Rural Rehabilitation Corporation is sponsoring rehabilitation of stranded families.

IOWA STATE PLANNING BOARD I. S. P. B.

Members

H. H. Kildee, Chairman
Walter L. Bierring
Fred Bohen
J. N. Darling
Mrs. Henry Frankel
Mrs. Fred Jarvis
P. F. Hopkins
George Keller

Frank D. Paine
Mrs. Grace Gilbert King
Chester A. Phillip
A. E. Rapp
A. C. Trowbridge
Fred White
William P. Woodcock
Mrs. H. S. Vincent

P. H. Elwood, Director Consultant.....Ames
S. Herbert Hare, Co-Consultant.....Kansas City
A. H. Wieters, Secretary.....Des Moines
C. M. Moderwell, Chairman, District #7 National
Resources Board.....Chicago

The Iowa State Planning Board was organized as a planning body to assemble all existing and pertinent facts in many fields of planning and research; continue research and study where needed and conduct additional fact finding surveys; formulate comprehensive and detailed programs and plans for the future; revise and extend plans as new facts and experience indicate.

The Iowa State Planning Board envisions a commonwealth where health, happiness, thrift and prosperity prevail, with all the people living in homes that are sanitary, convenient, attractive and

desirable. It further envisions its cities and its countrysides without ugliness or untidiness and with no unnecessary waster of the land or forest resources.

As a part of this comprehensive program the Committee on Health and Housing has been active throughout the state conducting housing surveys in the major cities and making recommendations to the cities relative to procedures whereby housing conditions could be improved.

Committee on Health and Housing

Committee Members

W. L. Bierring, Chairman.....	Des Moines
Fred Bohen.....	Des Moines
Mrs. Fred Jarvis.....	Oskaloosa
A. E. Rapp.....	Council Bluffs

Technical Advisors

Chas. DeJarnette
W. F. Galligan
Henry Giese
A. H. Kimball

Margaret Reid
Paul Taff
Ina Tyler
A. H. Wieters

Office Staff

Leonard Wolf.....	Coordinator, Ames
H. Dale Bossert.....	Sub-Project Supervisor, Ames
Chas. Mortensen.....	Field Supervisor
Franklin Stauffer.....	Statistician
Robert Cochran.....	Report Editor
Harlan Nelson.....	Report Editor
Dean Swartzel.....	Report Editor

The objective of the housing surveys conducted by the Iowa State Planning Board has been to find pertinent information relative to the housing conditions of the low income groups. A record of the progress of the Committee on Health and Housing to March 28, 1935, portrayed in the following chart, indicates the cities in which surveys have been conducted, the number of schedules gathered and the status of the tabulating, field work and drafting.

REPORT OF PROGRESS -- I.S.P.B. COMMITTEE ON HEALTH & HOUSING

City	Schedules		Field Work	Drafting	Report
	Gathered	Tabulation			
1 Davenport	5627	complete	complete	50%	May 1
2 Dubuque	3833	complete	complete	complete	May 1
3 Des Moines	5775	complete	complete	complete	Issued
4 Sioux City	5030	complete	complete	complete	Issued
5 Fort Dodge	1503	complete	complete	complete	Issued
6 Mason City	1945	--	complete	70%	June 1
7 Council Bluffs	4828	40%	complete	60%	May 15
8 Ottumwa	2195	--	--	--	--
9 Spencer	415	--	--	--	--
10 Muscatine	3094	90%	--	--	--
11 Burlington	1802	complete	--	--	--
12 Cedar Rapids	5500	--	--	--	--
13 Clinton	1920	--	--	--	--
14 Centerville	1753	--	--	--	--
15 Marshalltown	850	--	--	--	--
16 Keokuk	842	--	--	--	--
17 Webster City	239	--	--	--	--
18 Boone	240	--	--	--	--

Town and Village Housing

In May, 1934, a survey of town and village housing was conducted by the Iowa State Planning Board in ten representative Iowa Counties. In all, 135 towns and villages were surveyed, varying in population from those under 100 to a few over 1,500. A report, Status of Town and Village Housing in Iowa, by Margaret Reid (Research Bulletin, Agricultural Experiment Station, Iowa State College), is being published.

Farm Housing

The farm housing survey was conducted in January and February, 1934. The survey was directed by the Bureau of Home Economics in cooperation with the Bureau of Agricultural Engineering, the Extension Service, the Office of the Secretary and Iowa State College. Information was obtained concerning 8,298 owner and 10,491 non-owner houses in ten representative Iowa counties. A detailed report of the survey findings is published in Status of Farm Housing in Iowa, by Margaret G. Reid. (Research Bulletin No. 174, Agricultural Experiment Station, Iowa State College.)

The Iowa State Planning Board survey data are available at the office in Ames, Iowa.

IOWA EMERGENCY RELIEF ADMINISTRATION
I. E. R. A.

E. H. Mulock, Chairman.....	Des Moines
Claud A. Clark.....	Waterloo
Dr. F. C. Denny.....	Des Moines
J. H. Gribben.....	Newton
Hon. N. G. Kraschel.....	Harlan
J. C. Pryor.....	Burlington
Hon. Frank E. Wenig.....	Spencer
L. S. Wernli.....	Sioux City
Miss Ina Tyler, Director of Relief.....	Des Moines
A. E. Michel, State Engineer, Works Division.....	Des Moines
C. G. Parsons, Ass't. State Engineer.....	Des Moines

The Iowa Emergency Relief Administration was created to further the dispensation of relief measures in the State of Iowa. A multitude of work relief projects were designed to create work for the unemployed; among them were projects to improve the living conditions of indigent families.

The I.E.R.A., working under the general policies set forth by the F.E.R.A., authorized in October, 1934, projects to repair houses in lieu of rent for relief families. The plan is for the Iowa Emergency Relief Administration to furnish labor and limited amounts of materials to repair vacant or run down houses that are structurally good and worth repairing. The I.E.R.A. is compensated for such services by receiving the use of the house for a period of time for the purpose of housing relief families. By the end of March, 1935, thirty-two projects located in five counties had been approved, which will, when completed, furnish forty dwelling units for relief families. Because painting has been delayed by the winter weather, few of these projects have been entirely completed. Work has been started on approximately two-thirds of these projects and about one-half of the dwelling units are now occupied under the provisions of this program.

IOWA RURAL REHABILITATION CORPORATION
I. R. R. C.

Board of Directors

E. H. Mulock, Chairman
Paul C. Taff, Vice-Chairman
Ralph Kittinger, Secretary
Milton J. Siegel, Treasurer
Hon. Clyde L. Herring
Hon. Ray Murray

George Keller
F. E. Moore
J. C. Pryor
J. S. Russel
L. R. Shownamen
E. F. Graff

Director.....George Keller
Ass't. Director.....B. W. Lodwick
Engineer.....F. A. Belousek

The Iowa Rural Rehabilitation Corporation was incorporated March 9, 1935, to further the interests of rural rehabilitation in Iowa. Up to April 5, 1935, the corporation furnished materials equal to \$600 to build one house. Thirteen houses were repaired at an approximate cost of \$1,100. Work has been devoted largely to rehabilitation of farmers on relief by granting loans so that they can continue to farm.

MAYOR'S HOUSING COMMISSION
Dubuque

A Mayor's Housing Commission was organized September 28, 1934, by Mayor M. R. Kane at the suggestion of the Iowa State Planning Board. The commission was organized to lead in an active program toward the solution of the particular problems in housing that confronted Dubuque. Since its formation, the commission's activities have been largely concerned with the preparation of preliminary applications to the Public Works Administration and to the Subsistence Homesteads Corporation. An active program of demolition and slum clearance has been instigated, as well as a campaign for the remodeling and repairing of homes in which relief families are living.

Mayor's Housing Commission

Hon. M. R. Kane.....Mayor
R. M. Evans.....City Manager
C. I. Krajewski.....Architect

F. E. Bissell
R. V. McKay

Titus B. Schmid
A. M. Bennett

J. M. Wolfe
E. F. Lusch

Charles London
Wm. B. Zuker
W. J. Connell
D. F. Hodges

R. F. Conlon
A. H. Mihm
John McDonald, Jr.
Chas. McLean

Robert Clewell
M.H. Cizizek
Robert Woodward

MAYOR'S HOUSING COMMISSION Fort Dodge

A Mayor's Housing Commission was organized October 11, 1934, by Mayor George Burnet at the suggestion of the Iowa State Planning Board, to help solve the housing problems in Fort Dodge and to set up a definite program toward the ultimate elimination of squalid living conditions. Since the organization of the commission much effort has been put forth in promoting a "Better Housing" campaign in collaboration with the Federal Housing Administration. Local interest is now being manifested in the preparation of a preliminary application to the Subsistence Homesteads Corporation for a project to accommodate approximately 100 families. Preliminary information, in addition to that of the Iowa State Planning Board survey, has been gathered by Mr. P. E. Helferich of Fort Dodge.

Mayor's Housing Commission

Hon. Mayor Garlock.....Mayor
K. D. Miller.....Sup't. of Schools
F. R. Kaufman.....Com. of Parks
H. J. Callahan.....Chief, Fire Dep't.

John Haire
E. I. Leighton
Henry Kehm, Jr.
C. W. Godd
E. O. Damon, Jr.
Walter Jones
Donald Vincent
J. O. Metcalf

Henry Wasem
C. E. Larson
Frank Griffith
Granger Mitchell
Mrs. J. G. Rule
Mrs. A. S. Vincent
Frank Moeler
Mrs. W. J. Hickman

O. W. Sundberg
John Mitchell
Dwight Rider
Ivar Linder
K. D. Miller
F. R. Kaufman
H. J. Callahan

OTHER HOUSING COMMISSIONS

Mayor's Housing Commissions will probably be appointed in Sioux City and Des Moines in the near future. The Committee on Health and Housing, Iowa State Planning Board, hopes eventually to help organize a commission in every city surveyed.

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WPA in Iowa

Des Moines

