

EVALUATION OF HOUSING AND COMMUNITY  
SERVICES IN RURAL, LOW-INCOME  
OKLAHOMA COUNTIES

By

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This thesis is gratefully dedicated  
to Dr. Kay Stewart who by her own special  
ways and with love has helped to transform  
a dream into reality.

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## CHAPTER I

### INTRODUCTION

In 1975, President Ford directed the Domestic Council and the vice president to conduct a comprehensive review of federal domestic programs and policies. Public forums were to be held concerning economic growth, resource development, social policy, and community building. The report written by the United States Executive Office of the President, Domestic Council (1976), stated that an acute housing shortage existed in underdeveloped rural areas.

Three different authors stated the interrelationships of housing and the community. They placed importance upon the community itself. Thee (1973, p. 1) stated that:

Many rural communities have comparatively heavy concentrations of persons disadvantaged by... inadequate housing...and community opportunities. ...A balanced national growth requires attention to the problems of the disadvantaged in rural areas and also to inequities in the distribution of costs and benefits of national social and economic development....One approach to the redressment of these inequities is a systematic effort of rural community development. Fundamental to development are the quantities and qualities of resources available to the community. Furthermore, related to both human and nonhuman resources is housing, which not only provides an immediate environment for the household as an occupant but, in turn, is environed by the community.

Bates (1964, p. 75) wrote that "the ultimate goal of community and area development is to improve...living conditions."



And the viewpoint of Pulver (1970, p. 229) was that "the central objective of public policy aimed at rural communities should be the establishment of an ideal setting in which people may live."

The U.S. Department of Agriculture, Economic Research Service, Economic Development Division (1971, p. 1) stated that:

Since housing contributes to the well-being of families and individuals and helps to create a satisfying environment for the whole community, it can be viewed as a community resource and, as such, is an important component of successful rural community development.

In the United States, nonmetropolitan communities have one-third of the nation's people, one-half of the nation's poverty, and sixty percent of the substandard housing according to the United States Executive Office of the President (1970). Providing adequate living environments for ← rural residents, many of them disadvantaged by low income, education, and age, is a national concern. Families need and want good quality, affordable, housing in areas where they can receive the community services which they value, such as police and fire protection, water and sewer systems, schools, medical care facilities, and recreation facilities.

Many rural families have the desire to improve their ← quality of life and housing but are hindered by internal constraints such as personal income, health, and employment. Constraints may also be placed upon these families by the communities in which they live. The purpose of this study

is to obtain information about the availability and quality of services in the rural community in order to examine possible external constraints to the attainment of quality housing in rural Oklahoma.

#### Statement of the Problem

The purposes of this study are:

1. To identify the community services available in rural communities; and
2. To identify some of the external constraints to improving housing, and related services experienced by low-income rural families in Oklahoma.

The specific objective is to develop recommendations for local leaders, planners, directors of financial institutions, and housing policy makers at all levels regarding the improvement of housing in rural areas of Oklahoma.

#### Definitions

Subdivision Ordinances - Local ordinances which typically control the physical layout of the areas. Increasingly they also require the provision of utilities and other basic improvements, such as open spaces, parking areas, shopping centers, school sites, and the like (Beyer, 1965).

Nursing Home - Institutional accommodations for those (not

necessarily the elderly) who are chronically ill and need constant medical attention.

Home for the Aged - Institutional accommodations for those (the elderly) who are not chronically ill but need low-cost apartments with some special facilities and services (Beyer, 1965).

Moderate-Income Housing - Moderately-priced housing affordable to families of lower-middle socioeconomic status. Units costing \$25,200 or less for ownership or renting for \$200 a month or less, is the definition according to 235 guidelines.

Public Housing - Housing developed, owned, and operated by local housing authorities for low-income families who cannot afford to pay an economic rent. Difference in rent paid and housing cost is made up through government subsidy (Beyer, 1965).

221 (d) (3) - Provides rental or cooperative housing within a price range appropriate to the resources of displaced and other low and moderate-income households. The program is designed to help finance construction or rehabilitation of projects by public agencies, investor-sponsors, non-profit groups, and limited dividend corporations (Department of Housing and Urban Development, 1974).

202 - Provides low-cost loans to developers for the construction of housing for the elderly (Department of Housing and Urban Development, 1974).

235 - Provides home ownership for low-income families. Provides a direct cash payment to lender on behalf of a lower income family, which can reduce amortization cost to as low as one percent interest. Homeowners pay a minimum of 20 percent of their adjusted income toward regular monthly payments. Adjusted family income must not exceed 135 percent of public housing income limits for the area (Department of Housing and Urban Development, 1974).

236 - Provides rental and cooperative housing for low-income families. Provides direct cash payments to lender on behalf of owner. Payments can reduce amortization cost to one percent interest. Tenant pays the greater of 25 percent of adjusted income or established "basic" rent. Eligibility requirements are the same as for 235 (Department of Housing and Urban Development, 1974).

Subsidized Units Planned - Housing units constructed either as public housing or under programs such as FmHA, Section 221 (d) (3), 202, 235, 236, or Section 8.

Section 8 - A leased-housing program for low-income families created by the 1974 Housing and Community Development Act.

FmHA - Farmers Home Administration

Unsuitable Environment - Annoying, disturbing, or unhealthy elements in the immediate vicinity of the residential area, such as noxious odors, loud noises, or unsightly areas.

Dilapidated Dwelling - A house that has serious deficiencies, is rundown or neglected, or is of inadequate original construction so that it does not provide adequate shelter or protection against the elements or endangers the safety of the occupants (Beyer, 1965).

Public Transportation - Systems of transportation used by the general public such as taxis as distinguished from private means of transportation.

#### Procedure

The Agricultural Experiment Station Southern Regional Project, S-95, is based on the concept that the community itself and the services available are as much a part of housing as are the building and its furnishings. Ten southern states, including Oklahoma, are participating in this regional study began July 1, 1973 and entitled, "Quality Housing Environment for Rural Low-Income Families." Two low-income, rural counties from each state compose the sample. The two rural counties chosen in Oklahoma, Adair and Okfuskee, met the following qualifications: The median family income in the county was in the lowest one-third of all the counties in Oklahoma, and the largest town in the county had a population of less than 10,000. One county could be geographically defined as rolling plains and the other hilly. The minority groups in these two counties included Blacks and Indians. Two hundred families in each county were interviewed concerning their internal housing constraints. This

study surveys these two Oklahoma counties, Adair and Okfuskee, to obtain information about the availability and quality of community services.

Interview schedules were developed by Dr. Savannah Day with input from the regional research committee. The schedules were designed to obtain information about community water and sewerage systems, fire and police protection, medical resources, educational resources, public transportation, recreation, social services, community financial resources, and community housing resources. A summary evaluation form to be completed by the respondents who had an overview of the entire county, was included. Revisions were made as needed following the pretesting of the schedules.

Telephone directories were consulted to identify key offices or agencies which could provide information concerning available services and resources. Lists of these agencies and offices were compiled and sent to County Extension and Substate Planning District Directors in each county requesting assistance in identifying names of potential respondents.

Appointments for interviews were scheduled by telephone. Two interviewers, after training in interviewing techniques and in the use of the instrument, collected the data by personally interviewing the respondents.

The last pages of the instrument, the summary and evaluation section, was completed by the respondents who had an

overview of all the resources of the entire county, and these forms were returned by mail.

Some information, such as the number of doctors, dentists, and optometrists practicing in the community, was obtained by using the telephone directories.

The surveys were then edited, the data coded for future keypunching or IBM cards for computer processing.

Other sources of information used in this study were library documents, state government agencies, and previously collected housing research data from these two Oklahoma counties.

Community profiles were developed identifying the community strengths and weaknesses concerning the components of quality living environments. Recommendations were formulated concerning the improvement of housing in these two counties.

## CHAPTER II

### REVIEW OF THE LITERATURE

Different areas of research concerning the effect of the community on the attainment of quality housing were discussed by agricultural economists, environmental psychologists and scientists, housing researchers and governmental agencies. The following review of literature includes a description of good communities, limitations of rural communities, strengths of rural communities, development of rural communities, and the measurement of community services.

#### Description of a Good Community

Characteristics of good communities were discussed in a paper entitled Urban Community Development. This paper was presented by Lloyd E. Ohlin at the Conference on Socially Handicapped Families, in Paris, France, February 10-12, 1964. The following characteristics of good communities were listed by Ohlin (cited in Pulver, 1970, p. 230):

1. The physical resources to maintain a healthy, satisfying and constructive life for all age groups.
2. An integrated structure of opportunities for learning and performing social roles.
3. Sufficient residential stability to encourage the development of strong institutions, skilled leadership, and effective networks of social interaction and decision making.



4. Active social and political participation by residents in those processes of decision making which affect their interests.
5. Exercise of responsibility and control over local institutions.

Some rural communities rate relatively low in these characteristics and as a result are viewed negatively by a large portion of society.

#### Limitations of Rural Communities

Heady (1970, p. 107) wrote that:

The structure, growth or decline, welfare, and income of the rural community are functions of economic growth as reflected through market forces and modified by public policy.

Changes in price levels and changing industrial production techniques influence the small community, and yet these changes are outside of the communities' control (Warren, 1968).

Rural communities which are far away from population centers sometimes experience little major economic growth. Leaders in these communities can do little except to plan and organize for adaptation to the limiting geographical factor which is outside of their control (Pulver, 1970).

The effect of public policy on rural America is that non-metropolitan residents do not share proportionally in the distribution of outlays of many federal programs. Federal outlays per capita were 17 percent less for rural areas than metropolitan areas. In 1970, 66 percent of the nation's

substandard housing was located outside metropolitan areas, but only 16 percent of federal housing assistance, 25 percent of HEW welfare funds, and 38 percent of Social Security and Old Age Assistance benefits were spent in rural areas. Federal highway dollars are used to aid more urban than rural areas. Other than physically utilizing rural land, the highway system largely by-passes it. Public policy determines that local tax levies should be used to support rural schools. In many cases local conditions of rural schools will not allow them to compete with schools in more wealthy metropolitan areas (Montgomery, 1975).

Even though equal per capita federal outlays are given to counties, the people living there do not necessarily receive the same quality of service. In low-income, low-density, rural counties per capita federal outlays may need to be higher than in densely-settled, high-income, urban counties. The Rural Housing Alliance (1972, p. 5) listed the following reasons for this:

1. The limited ability of low-income counties to raise state and local moneys to finance government services,
2. The inability of more sparsely settled counties to achieve economics of scale (lower cost per person) in providing comparable government services, and
3. The frequent need for more capital investment, on a per capita basis, to compensate for past inequities.

Until the rural community becomes a good place in which to live it will have difficulty attracting new industry or in aiding the growth of existing industry. But in order for

this to happen, a community would have to invest heavily in education, health and social services, and recreational opportunities. As this investment is public investment it would require a strong tax base (Pulver, 1970).

Good housing is usually not the critical variable that accounts for the presence or absence of rural economic opportunities, but it is a factor. Housing problems are effected by a lack of capital; a shortage of reliable home builders and building labor, material suppliers, housing professionals, low incomes, inadequate or nonexistent public water and sewage systems, lower construction standards because of a lack of building codes and zoning regulation, and mortgage credit that is less available and more expensive than in urban areas (Montgomery, 1975).

The Economic Research Service, US Department of Agriculture, reported that in five research studies mortgage credit was less available in rural than in urban areas. Differences in rural-urban areas include the following:

1. The local bank is often the only financial institution in rural communities. Its small resources are subject to too many other calls to permit any large volume of long-term housing loans. In the various studies cited, maturities averaged less than 10 years, and less than one-fifth of bank assets were invested in real estate mortgages.
2. Lending risks are greater on rural houses due to remote location, lower construction standards, lack of public utilities and community services, and greater difficulty in establishing market values.
3. Rural housing loans are less profitable to lenders because of greater costs of appraisal and services and low density.

4. FHA-HUD insurance and VA guarantees have also been seriously impeded by the factors associated with the low density of rural construction activity (Economic Research Service, 1970, p. 20-21).

Rural areas and small towns lack adequate institutions to deal with other aspects of the housing problem. Needed are institutions with the technical expertise and experience for utilizing federal programs, large churches and unions and other community institutions available to serve sponsorship roles, and the private funding sources for community service agencies such as large corporations or foundations (Rural Housing Alliance, 1972).

Adequate medical care has come to be regarded as a necessity in the United States. There are only one-fourth to one-third as many physicians and dentists in rural areas as in urban. Individuals trained in marriage and family counseling and family planning are seldom found in rural areas (Montgomery, 1975).

Causes of rural educational problems are described by Spitze (1970, p. 207) as the following:

1. Rural areas still possess a sizeable number of young people for whom a relatively heavy burden of education must be borne.
2. Rural areas must carry the burden predominantly through public schooling, rather than by having some of it channeled through private schools.
3. The quality of the educational product is most surely affected adversely in rural areas by the lower expenditures for school operation, and specifically by lower teachers' salaries.
4. Although a basic reason for such inferior support is the substantially lower income level, rural areas allocate a larger proportion of

their limited resources to public education, still without closing the gap.

Huge investments have been made in vocational and technical education. Manpower training programs are many; however, some of the deficiencies of these programs for the benefit of the low-income rural poor are the following:

1. The largest share of the programs are urban, not rural.
2. The training centers are too often located at a town or city far removed from the residence of the rural poor.
3. Basic educational training often does not accompany the job training and among some of the functional illiterates this education is a prerequisite to skills training.
4. Employment opportunities using the newly acquired skills are too far removed from the home of the rural poor resident. The beginning wages to be earned may not offset the cost of commuting or the cost of moving, plus the increased cost of living in a new environment.
5. Once the training is completed, there may be no job available (Rivers, 1975, p. 64).

Conservative attitudes were discussed by Ratchford (1968, p. 67):

The rural community is characterized by extreme conservatism in attitude toward change....Resistance to adaptation to external factors and to bringing about internal change has resulted in many places in a situation where action is close to impossible.

If social planning aimed at human development is to be a part of development policies, and public commitment to the financial support of education, health services, and welfare

programs is required, then the attitude of conservatism is a definite barrier to progress.

### Strengths of Rural Communities

The federal government's "New Federalism" approach of decentralizing administrative responsibility from the federal level to state and local governments is seen in the federal housing allowance plan in existence today (Hartman, 1975). Allowing local communities to tailor their programs to their local needs would help increase program participation by people with limited resources.

A recent reversal of long-term population trends was demonstrated by a population growth of 4.2% in nonmetropolitan counties between April 1970 and July 1973, compared with 2.9% growth in metropolitan counties. This was the first period in this century in which nonmetropolitan areas grew at a faster rate than metropolitan areas. This decentralization trend was not confined to metropolitan areas. It was also evidenced in nonmetropolitan counties far away from city influence. Beale (1976) stated that this growth pattern was affected by (1) the growth of jobs in manufacturing, in trade, and other nongoods producing sectors and (2) the growth of recreation and retirement activities.

Capital is needed, in some cases for only a short time. If the community is located near an urban center, has a specific natural resource, a small industry capable of growth, or a significant geographical location, then capital

investments in economic and industrial development can be significant. Investments made in education, social services, health, and recreational facilities would perhaps start economic growth which could ultimately provide a financial base strong enough to reduce the need for external capital input (Pulver, 1970).

Agribusiness innovations bring new capital to the rural areas and create jobs.

Cost/benefit studies are needed of the value of a dollar of public policy funds spent to guide private funds to be invested in rural areas...vs. the value of the same dollar alternatively spent in downtown urban renewal (Aines, 1970, p. 144).

To achieve a more balanced national growth in both rural and metropolitan areas, and to improve environmental quality, the factors which are associated with improvements in rural areas follow: improvements in communication and transportation, the interstate highway system, lower land and development costs outside of cities, supplies of low-cost labor with adequate skills, the freedom to locate many industries away from natural resource supplies, rivers, and railroads, and the preference of many for the stability and slower pace of small towns and cities (Nixon, 1971).

#### Development of Rural Communities

Rural development encompasses human development or people-building, community facilities, environmental improvements, and economic development. Rivers (1975, p. 64) stated:

Economic development cannot happen in a vacuum isolated and unrelated to the other three components of rural development. In fact, people-building in a healthy environment, supported by adequate community facilities, may provide the yeast for an economic rise. Conversely, a healthy economic base is essential to support adequate community facilities and services, to create a climate for human development, and provide the means for maintaining a quality environment. Rural development, then, should move forward on all four fronts simultaneously. Of course, the priority should be directed toward the areas of greatest or most critical need.

The Rural Development Act of 1972 is federal legislation enacted to help and assist rural communities in their development efforts. The purpose of the Act is to build economic growth in rural areas, to help provide jobs and income and needed community facilities and services, and to improve the quality of rural life. To accomplish these purposes, programs of financial, technical, educational, and planning assistance are contained in the Act. The benefits of community development accrue to all residents--the low-income as well as the middle and upper-income groups (Rivers, 1975).

Many factors are combined to determine whether or not an industrial plant will be located in a particular community. The relative importance of these factors differs among different types of industries and among the firms in the same industry. Basic factors such as labor, markets, sites, transportation, and community livability are usually considered in any location decision (Carnathan, 1975).

The type, supply, and cost of labor is of major importance to most companies that are contemplating a new plant location (Carnathan, 1975). Minimizing transportation costs



is another important consideration of firms making plant location decisions. Different modes of transportation include highways, railroads, water, and air. Transportation costs must be estimated for the delivery of raw materials and also the shipping of the final product to market (Carnathan, 1975).

Industries compare industrial sites available in alternative communities. Many small communities which are trying to attract industry have purchased an industrial site, had it graded and leveled, provided utilities and sometimes have built speculative buildings (Carnathan, 1975).

In making plant location decisions, the market area of an industry must be considered. Markets are usually a regional rather than a local consideration. The optimum location for a company is one that enables the company to maximize its market potential (Carnathan, 1975).

The final location factor is community livability. This becomes important where an industrial prospect has decided to locate a plant in a general region but still has not decided on a community within that region. Community livability encompasses the general appearance of downtown and residential areas, quality of governmental services, schools, hospitals, utilities, streets, planning and zoning laws, housing, and others too numerous to mention. To compete for industry, local leaders must pay careful attention to community amenities. A community development committee's usual approach is to survey and evaluate its community's assets

and liabilities and then set about to promote the assets and correct or alleviate as many of the liabilities as possible (Carnathan, 1975).

Providing adequate and safe sewage disposal facilities in areas with no community sewerage system can be a difficult problem. Proper disposal of human excreta in such areas is a major factor influencing the health of individuals (Texas Department of Health Resources, n.d.). The U.S. Department of Health, Education, and Welfare Public Health Service (1967, p. 1) reported that:

Many diseases, such as dysentery, infectious hepatitis, typhoid, and paratyphoid, and various types of diarrhea are transmitted from one person to another through the fecal contamination of food and water, largely due to the improper disposal of human wastes.

The safe disposal of wastes is necessary and can best be done by the discharge of domestic sewage to adequate community sewerage systems which include central treatment plants. Systems with these treatment plants are the most economical, trouble-free, and effective methods devised for the disposal of domestic sewage. For most rural unsewered areas, a septic tank and soil absorption system could be used instead (Texas Department of Health Resources, n.d.).

The costs of developing sites are very high in some areas. Soil conditions can increase the cost of waste disposal facilities beyond the limits of federal subsidy programs, and off-site water and sewer connections can be too expensive for lower-income families (Page, 1972).

Land costs are not as low in rural areas as is generally thought. It is not uncommon for good agricultural land to sell as high as \$15,000 an acre. Land speculation, prompted by urban spread, is another reason for high land costs (Page, 1972).

Home building in rural areas has traditionally been done on a very small scale. In a report to the Governor of Washington State from the Council on Urban Affairs (1968), it was stated that the private building industry cannot afford to build standard housing units within the price range of low-income families unless they also have a substantial volume of higher-priced units which would absorb the marginal profits sustained on lower-priced units. The housing market mechanism necessary for large scale production and distribution of industrially produced housing components is hampered by the increased cost of distribution to widely scattered communities.

The US Department of Agriculture, Economic Research Service (1970) reports that the wage rate component of housing construction costs has risen more rapidly than the total costs. On-site construction, out-moded building codes, and traditionalism of consumers make technological progress difficult.

Housing codes stipulate minimum standards of safety, space, ventilation, and light for structures. A criticism of building codes is that they are so diverse, and that arbitrary provisions in many of them seriously handicap the

centralized manufacture of housing, the use of new materials, and other innovations. Codes are not prevalent in rural areas (Economic Research Service, 1970).

Building codes regulate the construction of new buildings and the rehabilitation of existing ones and are designed to insure that adequate structural standards are met. The lack of uniformity of code provisions among different localities and the inflexible and outdated nature of the code provisions themselves cause home building to be more difficult and more expensive. The lack of uniformity is costly because it reduces opportunities for mass production by preventing standardization of materials, plans, and building operations (Hartman, 1975).

Land use is regulated by zoning laws in that they can stipulate population density, building height and proportion, and exactly how land can be used. The purpose of zoning is to control the rate and type of neighborhood and community change and to protect property values. Zoning laws are also used to secure sufficient real estate tax revenue to provide necessary municipal services (Hartman, 1975).

An important stimulus to home ownership is the federal income tax laws which allow a deduction for interest paid on home mortgages. The savings that resulted from allowing owners to deduct mortgage interest costs and property taxes from their taxable income and to exempt from taxation the imputed rental income from owned homes was \$7.5 billion in

1975. This amount is equivalent to a reduction in the price of housing to homeowners that results in benefits to them almost equal to the tax savings. The savings the income tax system provides to homeowners represents a substantial portion of their housing costs. But these tax subsidies are highly regressive and are disadvantageous to renters at all income levels. The largest share of these benefits goes to upper-income taxpayers because these deductions can only be taken by taxpayers who itemize deductions, and the proportion of itemizers increases sharply with increased income, and because there is no upper limit on the amount of interest and property tax expenditures that can be deducted (Hartman, 1975).

Local property taxes constitute the largest single item outside of the debt service component for homeowners. The debt service cost of housing includes not only the acquisition price, but the cost of credit. Some communities resist public housing and other forms of housing assistance because they would result in a demand for community services which outruns the property taxes they would pay. To the extent that this is a valid and honest argument, we are penalizing those communities into which low and moderate income housing goes and rewarding those which effectively ignore the larger responsibility. To counter the argument and offset the discrimination, a proposal would be to require public housing to pay full taxes. This would place on the community as a whole

the burden of costs of public housing. However, this would discriminate against low- and moderate-income housing by making it too expensive (Rural Housing Alliance, 1972).

Pulver (1970) stated that to have an effective rural community development organization, broad community representation of the poor and racial minorities is required. Rivers (1975) points out that in many cases, the low-income family has to be sought out and informed about programs. It does not respond as readily as the middle- or upper-income family to group meetings and mass media.

In connecting resources with the people who need them, planning in transportation is necessary, especially in rural areas. This is particularly important where many of the services such as medical facilities, training, and social service agencies are located in central and more urban areas. Many times the lack of a transportation system is the major reason for lack of participation by the ones who need the service the most (Elliott, 1975).

Older people are isolated in some communities. Programs to correct this situation should be created. Some of the elderly's needs as identified by the US Department of Health, Education, and Welfare, Administration on Aging (1974, p. i) include:

Transportation, specially adapted to the physical needs of older people, to their timetables, to the routes that will take them where they need and wish to go, at a cost they can afford in spite of lowered incomes.

Senior centers which reach out with real services, as well as recreation to bring people into the action center of a community's life.

Nutrition programs, which provide meals for older people in social settings, so that they may gain friendship, social contacts, education, and activity, as well as improvement in health through proper nutrition. Opportunities in paid employment and in volunteer activities to serve others--chances to be needed--the most necessary of human requirements.

Home services to make independent living more possible.

Some factors which affect life in rural areas can't be changed, such as the natural resources and climate and the age, sex, and race of the people. The factors which can be considered to affect rural life and which can be changed include employment opportunities, education, health and community services, housing, and public policy (Montgomery, 1975).

#### Measurement of Community Services

More predominant in low-income, rural areas than elsewhere, is the extended family. Rural family life in general is different from family life in urban areas. There is generally greater association with family, friends, and neighbors in rural areas. Rural families with limited resources have strengths as well as weaknesses. Some of the strengths of the rural people in East Tennessee included individual self-reliance, a strong church and community reliance, a well-established set of moral convictions, and a strong interest in the well-being of one's neighbor (Claussen, 1975).

Circumstances of rural families with limited resources have changed little over the past decade. There has been

improvement in the physical facilities available to them, but increasing access to and involvement in the larger society has raised questions for them about the dependability of other people. Persons living in rural areas generally have less formal education than urbanites, but they are wise in the ways of survival. For some people, this means migrating to areas where there are jobs. To some, it means being informed about many assistance programs and taking advantage of them. But for most, it means relying heavily on family and close friends and being suspicious of others until being convinced that their motives are acceptable (Cleland, 1975).

When it comes to what rural families expect to do for themselves and how they expect to be living in the next few years, they are very optimistic. They know they can count on themselves, and they expect to improve their lot (Cleland, 1975).

In studies conducted at the University of Georgia, Durrani (1976) reports that the respondents from small rural towns placed high value on the social aspects of the community and of their neighborhood. The three most frequently selected factors were: the friendliness of people, good opinion of community in general, and a good place to raise children. Under the neighborhood characteristics, the three most frequently selected factors were: quietness, nearness to church, and a tie between "greenery" and "I grew up here." Among the community services, availability of public water supply, fire and police protection, paved roads, quality of



schools, and public sewage systems, were most frequently selected. Preferences for the community size indicated that a population of 10,000 to 25,000 was the single most frequently selected town size. However, the combined response for sizes less than 1,000 and 1,000 to 10,000 was about the same as the most popular size.

Montgomery (1976) found that the housing aspirations of low-income families were high, perhaps unrealistic, and that actions taken by these families indicated the strength of their determination to upgrade their housing. An analysis of a regional survey of low-income, rural families, indicated that community services were valued and desired by the people. Eighty-five percent or more rated each of the following services to be important (in descending order): clean neighborhood, quiet neighborhood, police or sheriff protection, supermarkets, schools, and a health center. These same respondents ranked the following items as being first or second in importance to them: clean neighborhood (40.9%), near schools (38.0%), police or sheriff protection (28.1%), and near supermarkets. Libraries, restaurants, and zoning ranked the lowest in importance.

Foster (1976) reported that citizens in rural communities wanted population growth, but they also wanted to keep the basic rural atmosphere to which they were accustomed. Their desire for growth was associated with a belief that better jobs and other services, particularly better medical care and entertainment facilities, would be available in a

larger community. Most respondents said they were willing to drive 15 minutes for community services, and many of them were willing to drive at least 30 minutes to work. Only a small percentage of respondents indicated that transportation was a problem, but many thought they could benefit from some form of mass transportation. These families were concerned about the availability of land to supply residential and industrial needs. They believed that local citizens should plan around land use and residential issues. Community organization at the local level is needed in the planning of programs designed to develop good human environments in rural areas. Active citizen groups should include representation of all community groups, including racial and economic minorities if the real concerns of the community are to be reflected. These community organizations are limited in directly effecting major changes to the economic well-being of the community. Concentration on those things which they can influence such as the community attitude toward change, the educational system, social services, and communication among the different groups in the community is important. These groups may also be a base for the political alliances necessary to influence change at the regional, state, and national level in industry and government (Pulver, 1970).

The goal of improving living conditions includes redressing the problems of health, social services, education, recreation, water and sewage systems, availability of jobs,

and good communication and participation on the part of community leaders.

## CHAPTER III

### COMMUNITY PROFILES

#### Adair County

##### Background Information

Adair County is located on the Oklahoma/Arkansas state line in the beautiful, rugged Cookson Hills of the Ozark Mountains. Sixty-three percent of the land is forested, and the Illinois River winds through the northern part of the county (County Situation Profile, 1972).

The history of this area is intriguing. In 1830, the United States Congress passed a bill removing the Five Civilized Indian Tribes from the southeastern United States into Oklahoma, which at that time was Indian Territory. All of Adair County became a part of the Cherokee Nation. Many Cherokees were already in Oklahoma, when the Eastern Cherokees were forced to leave their homes in Georgia, Tennessee, and North Carolina and were driven over the infamous "Trail of Tears" ending at Mission Mountain in the northern part of Adair County. The county was named in honor of a prominent Cherokee educator and jurist. Today about 91 percent of the people in the southern part of the county are of Cherokee descent, and the greatest concentration of

Cherokee Indians in the entire United States is in Adair County (County Situation Profile, 1972).

Mainly an agricultural county, the sources of income include the sale of livestock and dairy products, poultry (including turkey-raising), corn, small grain, sorghums and hay for livestock feed, and fruit and vegetable truck farming involving strawberries, apples, peaches, green beans, and okra. Timber is an important cash income (Strawberry Festival, 1976).

Adair County's climate is mild, as the annual normal temperature is 61.5°, and there is an abundance of rain. The annual precipitation is 42.76 inches. October 22 is the average date of the first killing frost in the fall. The average date of the last killing frost in the spring is April 17 (US Department of Commerce, 1974).

Stilwell, the county seat, was named for Arthur Edward Stilwell, a grandson of Hamblin Stilwell, who was a founder of the New York Central Railroad and a builder of the Erie Canal. Between 1886 and 1912, Arthur Stilwell built the Kansas City Southern Railway and founded several dozen villages along its right of way in Oklahoma, Arkansas, Louisiana, and Texas. Stilwell was founded in 1895 when lots were offered for sale and the town plat was laid out. Today the population of Stilwell is 2,134 (Strawberry Festival, 1976).

Other towns scattered across Adair County are Westville, with a population of 1,000, and Watts, with 326 people. Bunch and Proctor have post offices and general stores, while

numerous other grocery and general stores are located at various spots throughout the county (US Census, 1970).

### Population

Adair County grew in population by 15.5 percent between 1960 and 1970. The 1970 US Census shows the population at 15,141. During the same decade, the US population increased by 13.4 percent, while the state grew by 10 percent. The projected population for 1980 for Adair County is 16,400. This is a growth of 8 percent, compared with an expected increase of 9.4 percent in the population of the state. In 1970, 100 percent of the county population lived in rural areas, compared to 7.8 percent in the entire state (County Situation Profile, 1972).

Of the 15,141 people in Adair County, 10,917 were white (72.1%), 4,150 were Indian (27.4%), 7 were black (0.1%), and 67 were other races (0.4%) (US Census, 1970).

The percentage of the county population that were 65 years old and older was 14.7 percent. The total population 65 and over in 1970 was 2,231 of 15,141 (US Census, 1970). Almost half of this group received Old Age Assistance Payments (County Situation Profile, 1972).

An economic indicator was the median family income in the county. In 1970, Adair County's median family income was \$3,997, compared to \$7,725 in the state and \$9,867 on the national level. The percentage of families under poverty level in Adair County was 41.7 percent in 1970. Fifteen

percent of the population receives public assistance payments. The unemployment rate was extremely high during this same period of time--16.8 to 21.3 percent. The total labor force increased by 6 percent to 5,060 in 1971. This rate of growth was less than in the state or nation.

### Industry

Westville had three industries--Steele Canning Company, Inc. (a division of Pioneer Foods), Allen Canning Company, and Baldor Electric Company. Hudson Foods (a poultry business) was considering locating in Westville in the near future.

Located in Stilwell were Stilwell Foods, Inc., Adair County Orchard Company, Ideal Fruit Farm, and Cherokee Nation Industries, Inc., which manufactured and assembled electronic parts and products.

It was hoped that more industry would locate in this area now that the Arkansas River, only 30 miles away, and the Verdigris River have been opened to navigation (Strawberry Festival, 1976).

Stilwell Industrial Foundation, a non-profit organization, was recently revitalized, and a 30-acre tract of land, located one-fourth mile north of the city limits on the Kansas City Southern Railroad right-of-way, was purchased for prospective industries. Other land along the railroad and one or more highways were available for industry (Strawberry Festival, 1976).

The Cherokee Tribe was also developing an industrial park south of Stilwell along US Highway 59 (Strawberry Festival, 1976).

### Transportation

Modes of transportation included Federal Highways 59 and 62, State Highways 51 and 100, and Interstate 40 thirty miles to the south. The Kansas City Southern Railroad, six truck lines, and a bus line served the area. Stilwell had an airport, and a new one was in the planning stage (Strawberry Festival, 1976).

### Water and Sewage

Stilwell had a 140-acre city lake from which it drew its water supply. The lake could supply 4,000,000 gallons per day. The city sold water to one of the rural water districts which served the southwest section of the county. Plans for expansion included building a 5,000-gallon water tank and expansion of services to six homes in two years.

The Stilwell municipal sewerage was an anerobic, trickling filter system and was being upgraded. A new industrial sewage plant, using irradiators with a capacity to process 2,000,000 gallons of industrial waste daily, had been completed (Strawberry Festival, 1976).

Solid waste was picked up by city workers and hauled to a landfill at Salisaw, 15 miles away. The city also owned its own electrical distribution system and received its own



power from the Grand River Dam Authority. They offered special industrial rates, and their present capacity could easily be enlarged.

The water supply for Westville was a well that produced 500,000 gallons per day. Westville was using a \$100,000 HUD Block Grant to improve the water supply system with the addition of two booster pumps, fire hydrants, and the replacement of old 1912 water lines in the residential areas.

The sewage treatment facilities included a sprinkler system and a 13-acre lagoon system. A request for funds had been made to make necessary improvements to the system. These improvements were scheduled for completion by the end of 1978. Solid waste disposal was at an open dump which was not approved. The soil there was not suitable for use as a landfill site. Hauling the waste to Siloam Springs, Arkansas was an expensive alternative.

Electricity was furnished by the Ozark Electric Co-Op Corporation.

The town of Watts had 165 water users and was using a HUD Block Grant of \$100,000 to expand the rural water system to 85 to 100 families and to build a fire station. Construction of a sewage system was planned to start in October, 1977. Disposing of solid wastes was a problem because the site was not a landfill, and taking the trash to Siloam Springs, Arkansas was expensive.

### Police Protection

Stilwell had eight municipal police who had received 120 hours of training. There were no plans for future expansion of facilities and services, as current needs were being met. Also stationed in Stilwell were two highway patrolmen and the county sheriff, who had two deputies, and a jailor helping with county law enforcement. They, too, felt that current needs were being met.

Westville employed three full-time policemen, who were well trained, and four dispatchers. Two extra men worked on the weekends, and they were members of the local Civil Defense Unit. There was a two-cell jail in Westville, used mainly for holding. Crime statistics were down, and needs were being met.

### Fire Protection

Three municipal fire departments served their towns and together covered the entire county. Watts, Westville, and Stilwell all had their own volunteer fire departments. Local firemen expressed a need for other rural or countywide fire departments because the people needed faster protection, as it took 15 to 20 minutes to reach the outer regions for fires. The community of Chance was trying to organize a rural fire department district.

Watts had 20 volunteer firemen who were going through training in order to upgrade their whole department. They served the town and the county area 15 miles to the north

and west. Watts had two pumper trucks with capacities of 750 gallons and 800 gallons. One truck used for rural fires held 600 gallons. By the end of fiscal year 1977, a rescue unit should be in operation. A new fire house was planned for the future.

Nineteen volunteer firemen helped protect Westville and the county area within 15-20 miles. Their equipment included a city pumper truck with a 5,000-gallon capacity, two rural trucks (850 and 1,000 gallons) and a rescue unit. A stainless steel tank truck owned by one of the volunteer firemen was available for use in rural emergencies. The firemen participated in training sessions and have worked together in making money for purchasing new equipment.

The Stilwell fire department had four pumper trucks, three of which held 700 gallons and one, 1,000 gallons. Two were nearly new, and the others were a little older. A rescue wagon was used for accidents but not for drownings. There was a need for tank trucks to refill the pumper trucks in rural emergencies. The 19 volunteers received regular training, and one full-time eight-hour dispatcher alerted the volunteers.

### Health Care

There was only one 35-bed hospital in the county. It was the Stilwell Municipal Hospital. Heart patients were sent to Fort Smith, Arkansas, 50-75 miles away, and burn patients were taken to Tulsa, also 50-75 miles distant.

There were approximately three medical doctors, one dentist, and two optometrists practicing in the county. There were approximately seven nurses.

A new 50-bed county hospital and clinic located in Stilwell should be completed by the summer of 1977.

Two nursing homes, a 75-bed facility in Stilwell, and a 50-bed facility in Westville were available. Plans had been made to expand both of these facilities by 40 beds in Stilwell and up to 20 in Westville.

A public ambulance service was available and was staffed with full-time trained personnel. However, they could not, by law, give full treatment to patients.

The Cherokee Indians had available full medical, dental, and mental health care. Their hospital was located in Tahlequah. Transportation to Tahlequah was available to them.

The County Health Department conducted immunization clinics, chronic disease screening clinics, and family planning clinics. Nurses gave guidance to mothers on maternity and child health care.

### Social Services

In Stilwell, the Adair County Services to the Aged was federally funded and gave support to the elderly in four main areas. Four half-time outreach workers personally contacted county residents to determine what kind of aid they needed. Home health care was available, an escort service

for those who needed bodily-assisted transportation, and a transportation service was provided for those who were physically able, but needed transportation. Eastern Oklahoma Development District workers were helping to plan expansion of the transportation services by the addition of buses. A nutrition program was needed.

Stilwell had a Senior Citizen Center, open on a limited basis on Wednesdays in the Community Facilities Building. Ceramics was done for recreation. There was no Meals-on-Wheels program. The county commissioners gave seven acres of ground near the new county hospital to be used for a Senior Citizens Recreation Center. The county hoped to build there in the future.

Other social services available were the county cooperative extension services, 4-H clubs, and social welfare services.

An Older Americans Club was started in the summer of 1976. The purpose was to provide some recreation in parties and to stress education on SSI, wills, etc.

The recreational facilities for families in Stilwell included a swimming pool, several parks, two gymnasiums, and a movie theater. The Adair Recreation Area had a small lake for fishing and swimming, picnic and camping facilities, and a children's playground. Plans for expansion included a wading pool and another public park and, possibly, tennis courts and a recreation center.

Athletic activities in the schools received good community support. Summertime activities included Kiwanis Club-sponsored Little League baseball and swimming classes and one-hour-a-week arts and crafts in the public library. Clubs for youths included churches, scouting, and 4-H.

Water sports, fishing, and picnicking were enjoyed at nearby Lake Tenkiller. Four golf courses were located within a 30-mile radius of Stilwell.

The Bureau of Indian Affairs had a social services representative in Stilwell. All types of social services were available to the Indians; however, they had to travel to surrounding cities to receive some of them, such as rehabilitation services. Workers interviewed expressed the need for mental health clinics and continued funding for existing programs. Many programs of service were understaffed. There were no known plans for expansion of social services.

Westville had a Senior Citizens Center in their Community Center. Birthday dinners once a month were enjoyed. Recreation included table games, pool, and ceramics. Community leaders stated a need for further development of this program.

For the youth, a swimming pool was available, and 18 acres were being developed into outdoor baseball fields with a 50-50 matching \$75,000 grant from the Bureau of Outdoor Recreation.

Watts also had a Senior Citizen Center which met in the Community Building Monday through Friday. Ceramics was made.

A Civil Air Patrol, for young people, met in the Community Building.

### Education

According to the 1970 census, the number of students enrolled in school was 3,914 and 93 in college. This was 26 percent of the county population. Of those persons 25 years or older residing in the county, the median number of school years completed by the women was 9 years, while the number of school years for men was 8.6 (US Census, 1972).

According to a 1972 Oklahoma State Government Report, Adair County schools received more money from state and federal sources for primary and secondary education than it did from its own local and county taxes (County Situation Profile, 1972).

Adair County had nine kindergarten-through-eighth-grade dependent school districts. These schools did not have superintendents; therefore, the county school superintendent was responsible for filing state and federal reports for them. Most of these schools had 13-18 teachers, with federal funds for Indians providing almost one teacher aide per classroom.

Four school districts were classified as independent because they had their own school superintendents. These schools were all kindergarten through twelfth grade and were located in Stilwell, Watts, Westville, and Cave Springs.

The largest of these school districts was Stilwell, with an assessed valuation of \$2.8 million. There were 1,400 students in the district, with 500 in the high school. Stilwell had one elementary, one junior and one senior high school. School officials reported that there were long bus rides for some students because the district covered 250 square miles. Truancy was a problem as was overcrowded school buildings. Much interest in athletics was also reported. Girls' sports included track and basketball. Boys could participate in football, basketball, wrestling, baseball, and track.

An alternative school, for the large number of students under 18 years of age who drop out of school, was provided for county residents. Its location was in Stilwell, and if transportation was needed, it was provided. Tutors worked with the youth so that they might return to high school, or they could receive a high school equivalency certificate.

The Indian Capital Area Vocational Technical School was located two miles north of Stilwell. Northeastern State University, at Tahlequah, was 25 miles distant. Across the state line, John Brown University in Siloam Springs, Arkansas was 30 miles away, and the University of Arkansas, in Fayetteville, was within 50 miles.

There were two libraries in the county: the Stilwell Public Library and Westville.

#### Financial Housing Factors

The financial institutions located in Adair County



included the Peoples Bank in Westville, the Bank of Commerce in Stilwell, and the Farmers Home Administration in Stilwell. The following information concerning these institutions concentrates on housing finance.

In 1975 less than 100 loans for housing (those secured by real estate) were made in the county by these institutions. Almost all of these loans were within the \$15,000 to \$20,000 range for home purchase and construction. During the first six months of 1976, less than 50 loans in the \$15,000 to \$20,000 range were made for home purchase or new construction. Most of the home improvement loans were for \$3,000 or over. The approximate number of home improvement loans made in 1975 was 20. Mobile home purchase loans were available. The Farmers Home Administration reported that 41 home purchase and construction loans were approved in the 1975 fiscal year. These amounted to \$548,000. In order to qualify, a family wanting to obtain a \$10,000 home purchase loan, was required to have a minimum family income level of \$3,000 to \$3,999. The minimum family income level required for a \$25,000 home purchase loan was \$8,000 to \$9,999.

In order to receive a \$200 to \$500 home improvement loan, the minimum family income level required was under \$3,000. The maximum repayment period for this type of loan was 120 or more months.

The Farmers Home Administration was also involved in lending to communities. In 1976, a community water system loan and one grant were made for a total of \$201,000.

In qualifying a family for a home loan, the lending officers stated that important factors in the decision-making process were the income level of the family (most important), a good credit rating, and third, the amount and kind of outstanding debts.

The State Banking Commission recommends that small banks make loans that are repayable within five years. This policy prohibits commercial lending institutions from making housing loans that aren't guaranteed by the Federal Housing Administration or Veterans Administration.

The high cost of construction, the price of the existing dwelling, low family incomes, and limited available funds were considered the major problems of financing rural homes.

### Housing

According to the 1970 Housing Census, there were 4,611 occupied housing units in Adair County. Recognized indicators of inadequate housing used by the US Census are the lack of plumbing facilities and overcrowding (persons per room greater than 1.0). Seventy-two percent of the occupied units in Adair County had all the plumbing facilities, and 82 percent had a person-per-room ratio of 1.0 or less. These census measures failed to accurately reflect the quality of the available housing supply, but data from Adair County families further illuminated actual housing conditions.

The S-95 Southern Rural Research Project included interviews conducted with a random sample of 200 families in Adair

County. The following data are from those interviews. Most of the respondents were an adult female in the household.

When residents were asked what they liked about living in their communities, they responded by describing their way of life as being quiet and rural, with a lot of open space and fresh air. They liked the friendliness of the people and thought it was a good place to raise children.

The respondents were asked to consider the housing needs of their family and to report whether their present housing was adequate to meet these needs or if they wanted to make some change in the present housing situation. Fifty-two percent said their housing was adequate, while 48 percent wanted to alter their present home, and 16.5 percent wanted to move. Of the families who wanted to alter their present homes, 17.5 percent wanted to build additions to their homes. Other improvements mentioned were to improve the bathrooms and to paint outside walls. Sixteen percent of the families said they could best use cash grants in making changes in their present homes. Seven and one-half percent mentioned the use of low-cost improvement loans, while 6.5 percent stated they could best use some technical assistance.

Of the families who desired to move to another house, most wanted to build or buy a new house, the second choice was to buy an existing house, renting a house was the third choice, and buying a mobile home fourth. When asked what type of help they could best use if moving, an equal number responded with low-interest mortgages (7.5%) and cash grants

(7.5%). Three percent said they needed information about what kind of housing was available, and 1.5 percent said they could best use some technical assistance.

Over 60 percent of the families got water from private wells and had their own means of sewage disposal. Only a small percent reported having problems with water or sewage disposal.

Rising costs of home heating fuel was of serious concern in Adair County. Only 48 percent of the homes were fully insulated, and 14 percent were partially insulated. The remainder of the respondents reported that their housing had no insulation at all.

Zoning ordinances, building codes, housing codes, health and sanitation, air and water pollution controls were being enforced in Stilwell. The enforcement of the housing codes was limited because of the number of substandard homes occupied in Stilwell.

Westville and Watts were writing up their building and housing codes and zoning ordinances.

Adair County's average tax rate per \$1,000 of assessed value was \$70.71. The tax rate in the 18 different districts ranged from \$94.03 to \$55.69 per \$1,000. The assessment rate was 20 percent. Property tax relief was offered to homeowners through a \$1,000 homestead exemption. Those families making less than \$4,000 a year received a \$2,000 exemption. Disabled veterans didn't receive any special property tax relief except a \$300 personal property exemption. A

considerable amount of land in Adair County was exempt from taxation--state game refuges, restricted Indian property, or Bureau of Indian Affairs homes. Based on interviews with county officials, about 350 subsidized housing units in the county were for Indians. In Stilwell, the Cherokee Nation had 20 units, while the city had 36 units under the guidelines of the Department of Housing and Urban Development - Turnkey program. There were about 600 self-help houses in the county built for Cherokee families.

The requirements for eligibility under the Housing Authority of the Cherokee Nation included family income limits and the family status. There was some waiting time for services. The Cherokee Nation planned to continue their Indian Mutual Help Housing program.

The Department of Housing and Urban Development, Section 8, subsidized rental housing program started in Stilwell with 19 certificates issued in August, 1976. The Stilwell Housing Authority administered Section 8 within the city. Section 8 was administered in the remainder of the county by the Oklahoma Housing Finance Agency. No certificates had been issued in the remainder of the county because of the limited supply of rental units available.

In Westville, there was a need for low-income housing for the elderly, particularly multi-dwelling structures. There were approximately 25 Department of Housing and Urban Development #235 homes in Westville, and 15 to 20 were to be built after the sewer was repaired.

The Stilwell master plan had designated the building of housing for the elderly near the new hospital. Duplexes for couples and single units were to be built including shopping and laundry areas.

The Stilwell Housing Authority had eligibility requirements. A family must have lived in Adair County at least six months. Gross income requirements were as follows: \$4,600 for one person gross income, \$5,000 for two, \$5,800 for four, and \$6,600 for six people. The wait for housing lasted a week or a year, depending upon the vacancies.

#### Summary

Community leaders were asked to identify their community resources and to indicate which ones should be increased, reduced, eliminated, or maintained at their present level. Response varied as to the recommendations for action for police and fire protection. Some wanted it increased, while others thought it should remain constant. Most respondents wanted social services to remain constant. Services needing to be increased included public water, sewerage, and solid wastes utilities, sanitation codes, health resources, special education classes in the schools, a bus for use within the community, recreation facilities, financing for construction of housing, more builders and developers, and subsidy programs for housing.

The researcher's opinion of services was that adequate water distribution, sewage, and solid waste disposal utilities

were lacking in Adair County. Industry was being increased, but basic utilities needed to be improved before more industry could locate in the small communities.

Housing and sanitation codes needed to be either written or better enforced in the communities.

Recreation facilities were found inadequate, while services such as education, police and fire protection, health, and social services were rated as adequate. Future expansion was recommended for all of these services.

The lack of quality housing in the county, along with the scarcity of financing available for the construction, purchase, and repair of homes was an acute problem. A need existed for more public housing programs. The Section 8 subsidy rental housing program was not utilized because of a lack of rental property. The lack of quality housing had an effect on many families--the elderly, the lower-income families, as well as those earning over the medium family income level.

### Okfuskee County

#### Background Information

Located in east central Oklahoma is Okfuskee County, with a land area of 638 square miles. The center of the county is approximately 69 miles from Tulsa, 75 miles from Oklahoma City, and 71 miles from Muskogee. It is composed of rolling hills and valleys with several bluffs protruding

over the area. The North Canadian River flows from west to east generally along the south side of the county, and the Deep Fork of the Canadian River runs along the north boundary (County Program Planning and Rural Areas Development Council, 1962).

Okfuskee County was a part of the Creek Indian Nation prior to statehood in 1907. The county's name in Creek means "high country," a term well suited to its terrain (County Situation Profile, 1972).

The soils of the county and the topography are varied. They range from level to steep and from deep sands to heavy clays; from high loamy bottom lands to those that are poorly drained or frequently flooded (County Program Planning and Rural Areas Development Council, 1962).

The county land capability is 65 percent suitable for cultivation, grazing, or forestry, when properly managed. The other 35 percent of the land is not suited for cultivation but can be used for grazing or forestry (County Program Planning and Rural Areas Development Council, 1962).

The major sources of income are oil production and agriculture. Livestock and livestock products account for 70 percent of the total agricultural income. The crops grown in this county include pecans, peanuts, alfalfa hay, wheat, grain, grain sorghums, corn, and cotton (County Situation Profile, 1972).

There are quantities of low-grade road fill materials available for highway construction and base filling of



industrial plants. A large quantity of volcanic ash is available for construction material and for use in oil industries. Oil supplies are expanding and large commercial deposits of coal are located in the adjoining county on the east (County Program Planning and Rural Areas Development Council, 1962).

The climate of Okfuskee is favorable for agriculture. The annual normal temperature is 61.5°. Extremely cold weather is seldom experienced, as the winters are short and mild. The average date of the first killing frost in the fall is November 5. The average date of the last killing frost in the spring is March 30. The annual precipitation is 39.47 inches (US Department of Commerce, 1974).

Underground water supplies in the county are generally limited to that needed for domestic use. In only a few small areas is there sufficient underground water for limited irrigation (County Program Planning and Rural Areas Development Council, 1962).

Okemah, the county seat, was established in 1902 when lots were auctioned to the settlers. It was named after Kickapoo Indian Chief Okemah Fixico. The word Okemah in the Kickapoo dialect refers to a high place or a person of great eminence (The Central Oklahoma Economic Development District, 1976). It is said a barbed-wire fence completely surrounded the town in the early days to protect it from ranging herds of Longhorn cattle. The railroad was a factor in the site selection. The loss of the railroad and the 1930 depression

resulted in a population decline from 4,002 in 1930 to 2,913 in 1970 (County Situation Profile, 1972).

Other towns and their populations were: Weleetka 1,199, Boley 514, Paden 442, Castle 212, and Pharoah--no population figures were available (US Census, 1970).

### Population

The county population was 11,706 in 1960 and 10,683 in 1970, a decline of 8.7 percent. During the same decade, the population of the state grew by 10 percent, and the population of the US increased by 13.4 percent. The Oklahoma State Employment Security Commission estimated the population of the county would decline to 10,300 by 1980. This was a growth rate of -3.6 percent, compared with a projected increase of 9.4 in the population of the state by 1980. In 1970, 73 percent of the county population lived in rural areas, compared to 32.0 percent in the state. In the same year, 21.8 percent lived on farms in rural areas, compared to 7.8 percent in the state (County Situation Profile, 1972).

Broken down by race, the 1970 population of Okfuskee County was 70 percent white, 17 percent black, 12 percent Indian, and one percent other races.

The percentage of the county population that were 65 years and over was 17 percent. Less than half of these citizens received Old Age Assistance payments (County Situation Profile, 1972).

The labor force in Okfuskee County decreased by 1,023 persons from 1960 to 1970, which was a 12 percent decline. The unemployed rate went down during this same period from 9.9 percent to 6.5 percent in 1970--a decline of 3.4 percent (The Central Oklahoma Economic Development District, 1976).

An economic indicator was the median family income. The largest number of families in the county (391) had incomes of \$2,000 to \$2,999. The median family income increased 64.5 percent from 1960 to 1970, with the largest gain in the \$7,000 to \$10,000 income bracket. While the median family income was \$4,549 it was well below the state (\$7,725) and national levels (\$9,867). The percent of families under the poverty level in Okfuskee County was 34.6 percent in 1970. Twelve percent of the population received public assistance payments.

### Industry

The industry in the county included Oktronics, an electronics firm, and a Wrangler Jeans plant, near Okemah. A fiberboard box manufacturing company was located in Weleetka, and Boley had Gordon-Lee, Inc., the manufacturers of barbeque equipment.

### Transportation

Interstate 40, US Highways 62 and 75, and State Highways 48, 27, 84, and 56 made the county very accessible. No public

it was available, and a sod runway airport accommodated all air traffic in Okemah.

### Water and Sewage

Okemah drew its water from 740-acre Okemah Lake, a supply of 3,263 million gallons. A 12-inch supply line brought in water from the Lake. Okemah's water treatment plant had a capacity of 1.5 million gallons per day, and the city sold water to three rural water districts. The city had a clearwell storage basin of over 80,000 gallons and an elevated tank storage of 575,000 gallons. The condition of these facilities was rated good by the Central Oklahoma Economic Development District; however, peak efficiency of distribution was hindered by leakage and unstable water lines. The city was engaging in an engineering study to ascertain specific problem spots in the system.

An obstacle to an efficient rate of growth in Okemah was the collection and treatment of sewage. Okemah was built on the intersection of two major ridgelines, and development had occurred in four drainage basins. The costs of providing and maintaining four separate gravity flow sewage systems in a community the size of Okemah was a fiscal difficulty.

Okemah had three sewage treatment facilities. Two of the three did not meet state and Environment Protection Agency discharge requirements. Private septic tank systems were used in the city's northwest section. Seepage was a problem, especially after heavy rains. Under a grant

administered by the Environmental Protection Agency, Okemah was undertaking the upgrading of treatment facilities and the collection system. The project would provide a treatment system that met EPA discharge requirements by 1977.

Solid waste collection was scheduled weekly in residential areas and daily at commercial and industrial locations in Okemah. One compressor truck with a three-man crew delivered the waste for disposal at a landfill site.

All three of the rural water districts had requested federal loans, but only Rural Water District III had been granted a loan by the Farmers Home Administration for operating capital. The installation of nine miles of new water lines would provide service to 30 new rural customers in 1977.

Sewer systems were needed in both Clearview and Pharoah.

Weleetka got its water from a spring-fed lake. The Department of Housing and Urban Development block grants had been used to improve their water treatment plant.

The sewage system of Weleetka needed improvement, and the city itself financed the purchase of new pumps and a trickling filter system. Solid waste disposal was accomplished for Weleetka at an approved landfill site.

### Police Protection

Okemah had approximately five policemen and four dispatchers protecting the city. The city jail was ranked as a class A jail. The only plan for expansion was for a new

county and statewide radio communications system to begin operating in January, 1977.

Also stationed in Okemah were five state highway patrolmen and the sheriff's office which employed three enforcement personnel besides the sheriff. The sheriff's deputies were required to complete 120 hours of training within 12 months. According to these men, the needs for law enforcement in Okfuskee County were being met.

Weleetka had five policemen, one police car, and a two-cell holding jail. There were no plans for expansion.

Paden and Boley were protected by their chiefs of police and volunteers.

### Fire Protection

Okfuskee County had three voluntary fire departments. They were located in Okemah, Weleetka, and Boley. Fire trucks could reach all areas in the county within 15 minutes. A need was stated for faster protection, and the establishment of more volunteer fire departments in the county would alleviate the need.

The Okemah fire department had four fire trucks, one full-time dispatcher on duty with the police department, and volunteers. They did not do any rescue or ambulance work. There were no immediate plans to expand the services or facilities of the fire department.

Weleetka had 12 voluntary firemen and three 500-gallon fire trucks. Two trucks were used within the town, and one

went 25 to 30 miles into the rural area of the county. Plans called for another fire truck to be purchased within the 1977 calendar year.

Boley had two fire trucks, one of which was new. Seven firemen volunteered their time, and these crews could go as far as 7 to 8 miles into rural areas. Some rescue work was done.

### Health Care

The health manpower of Okfuskee County included approximately four medical doctors, two dentists, 13 registered nurses, no optometrists, one chiropractor, 24 licensed practical nurses, and one sanitarian.

The health facilities of Okfuskee County included one hospital in Okemah which had a total of 39 beds, one county health department, an Indian clinic, and four nursing homes which provided a total of 180 beds (two homes in Weleetka, one in Okemah and one in Boley). In a study by the Central Oklahoma Economic Development District, it was projected that by the year 2000, the number of hospital beds needed in Okfuskee County would be 33. This need was met already. Specialized treatment could be received in Shawnee (40 miles away), Tulsa (75 miles), and Oklahoma City (75 miles). No psychiatric or physical therapy care was available in the county.

The Okfuskee Memorial Hospital was four years old and the only hospital in the county. Since February 5, 1977 it had been closed due to a dispute between the board of

trustees and several town doctors. Representatives of the Creek Indian Nation were exploring the possibility of leasing and operating the hospital.

The Indian Clinic provided medical care for the county. However, dental services within the county were lacking, as well as mental health care.

The County Health Department services included family planning, preventative medical care, immunization clinics, and chronic disease screening.

Ambulance service was available in the county from Boley, Weleetka, and Okemah. The staff was part-time trained personnel.

Three doctors staffed the Weleetka Medical and Surgical Clinic three days a week.

There were two doctors practicing in Boley.

### Social Services

The Senior Citizens Center in Okemah operated on a county level largely with federal funds. An estimated 70 to 100 persons took part daily in recreation activities. Educational programs and chronic disease screening clinics were held at the center. A minibus van was used in the escort and errand service that was operated. About 30 meals a day were delivered in the "Meals on Wheels" program.

The needs of the center were for funds to operate a food service at noon for the elderly who were not homebound but did not receive a balanced diet. Expansion of the escort



service and mobile meals was wanted. Outdoor space was not available at the facility.

Other social services available were two day-care centers, a homemakers service, the social welfare services, and Community Action Program.

The Community Action Program was involved in operating a Head Start program, family planning, and a nutrition program for the elderly. Federal funds provided the money for small grants used for winterizing homes.

Recreational facilities for families in Okemah included a swimming pool, a gym, baseball fields, two lighted tennis courts, several outdoor basketball courts, and several parks with playground equipment. Future expansion plans were to build two more tennis courts in 1977, develop six new recreation areas (over a period of several years) in different areas of the city, and to build a municipal golf course north of the city.

Lake Okemah was the site for water sports and fishing. Camping facilities were available, too. A summer baseball program was operated in Okemah.

Other active clubs for youth were 4-H and the Kiwanis Key Club in the high school.

A day-care center operated in Boley. During the summer, approximately 100 children were fed a noon meal at the local school.

Clearview also operated a hot lunch program during the summer for approximately 100 children.

An escort and errand service was needed in Weleetka and Boley.

Weleetka had a Senior Citizen Center.

### Education

According to the 1970 census, the number of students enrolled in primary and secondary schools in the county was 2,995. This was 28 percent of the county population. The median number of school years completed by those over 25 years was 9.6.

According to a 1972 Oklahoma State Government Report, Okfuskee schools received their largest levels of public revenue from the state. Local and county sources provided the second largest amount (County Situation Profile, 1972).

Okfuskee had six independent school districts with approximately 15 different facilities. These were divided into three kindergarten through eighth grades, and three ninth grade through twelfth. There were three each of kindergarten through sixth, seventh through ninth, and tenth through twelfth grades.

Two dependent school districts with K-8th grade schools were supervised through the county superintendent office.

There were no higher educational facilities within the county. The nearest four-year colleges were in Shawnee (40 miles), Tulsa (68 miles), Oklahoma City (72 miles), and Norman (77 miles).

Service from junior colleges was somewhat better. Seminole (33 miles) and Shawnee (40 miles) each had junior colleges. Vocational schools were located in Okmulgee, Oklahoma State Vo-Tech, (32 miles) and Shawnee (40 miles).

Public school facilities in Okemah were in excellent condition, although overcrowding to a small degree was evidenced in several grades. The school system consisted of an elementary school and a junior/senior high school. Additional facilities for Vo-Tech and cafeteria uses were located immediately south of the high school. They were in good condition. A new secondary school was proposed for the city.

The Okfuskee County Library was located in Okemah. It contained 17,985 volumes and employed a librarian and a part-time assistant. Branch outlets served Weleetka and Boley.

#### Financial Housing Factors

The financial institutions located in Okfuskee County included the State National Bank in Weleetka and the Citizens State Bank, Okemah National Bank, the Interstate Securities Company Financial House, and the Farmers Home Administration located in Okemah. The following information reported concerning these institutions is concentrated on housing finance.

In 1975, it was estimated that these institutions made fewer than 80 loans for housing. Most of the loans were \$5,000 to \$10,000 amounts for home purchasing.

The banks in this county made loans for home construction, home improvement, and mobile home purchases. The minimum family income level for which banks would approve a home purchase loan of \$10,000 was \$7,000 to \$8,000. For a loan of \$25,000, the level of family income required was \$14,000 to \$16,000, and the maximum repayment period was ten years. The typical true annual percentage rate charged was 9.1-10 percent.

Loans for both single and double wide mobile home purchases had a maximum repayment period of five years, and the typical annual percentage rate was 12.1 to 14 percent.

The Interstate Securities Commission Financial House could make home purchase loans of \$10,000. The minimum family income level would have to be \$6,000-\$7,000. The maximum repayment period for home improvement loans of \$200-\$500 was 25-36 months, with the annual percentage rate of 16.1 to 18 percent. The minimum family income level for home improvement loans of \$200-500 was \$4,000 to \$5,000.

The Farmers Home Administration made more loans for home purchase than for new home construction. Home repair loans were also made. The total number of Program 502 and 504 Housing loans for 1975 fiscal year was 19, which amounted to \$177,000. In the community services program, the Okfuskee County office of Farmers Home Administration had \$973,000 of unpaid principal on eight loans as of July 16, 1976. Of these loans, five were water system loans, one a waste system loan, and two were combination water-waste loans.

In qualifying a family for a home loan, the lending officers stated that important factors they considered were the family's good credit rating, their capacity to repay, and their collateral requirements. Other factors considered were the cost of the loan in comparison to the value of the home and property, and a clear title to the property.

A problem in financing rural homes was that many times Indian division of property had been done without legal documentation, and it was expensive to conduct title searches.

### Housing

According to the 1970 Housing Census, there were 3,607 occupied housing units in Okfuskee County. Recognized indicators of inadequate housing used by the US Census were the lack of plumbing facilities and overcrowding (persons per room greater than 1.0). Seventy-nine percent of the occupied units in Okfuskee County had all the plumbing facilities and 89 percent had a person-per-room ratio of 1.0 or less. These census measures failed to accurately reflect the quality of available housing supply, but data from Okfuskee County families further illuminated actual housing conditions.

The S-95 Southern Rural Research Project included interviews conducted with a random sample of 200 families in Okfuskee County. The following data are from those interviews. Most of the respondents were an adult female in the household.

When residents were asked what they liked about living in their communities, they responded by describing their way of life as being quiet and rural. They liked the friendliness of the people and thought it was a good place to raise children.

Of the homes in Okfuskee County that were owned, 50 percent were paid for. Of the homeowners, 39 percent built or bought their homes new, 56 percent bought them used, and 5 percent had inherited their homes. Thirty-six percent of the families in the sample had paid cash for their homes. Other methods of financing used by the people were personal loans (9.5%), new mortgages from the Farmers Home Administration (6%), new mortgages from banks (5%), and some assumed a mortgage and paid cash for the equity (3.5%). Home improvements or repairs costing \$200 or more had been made by 59 percent of the families in the past five years. The majority of these repairs and improvements were financed by personal savings.

The respondents were asked to consider the housing needs of their families and to report whether their present housing was adequate to meet their needs or if they wanted to make some change in their present housing situation. Fifty-two percent said their housing was adequate, while 48 percent wanted to alter their present home, and 16.5 percent wanted to move. Of the families who wanted to alter their present homes, 15 percent wanted to build additions to their existing homes. Other improvements mentioned were to paint inside

and outside walls, and to improve the ceilings, floors, and walls. Fifteen percent of the families said they could best use low-cost improvement loans in making changes in their present homes, while 9 percent stated they could best use cash grants.

Of the families who desired to move to another house, most wanted to build or buy a new house, the second choice was to buy an existing house, and renting a house was the third choice. When asked what type of help they could best use if moving, almost an equal number responded with low-interest mortgages (8%) and cash grants (7.5%). Four percent said they needed information about what kind of housing was available, and three percent said they could best use some technical assistance.

Over 47 percent of the families received their water supply from private wells and had their own means of sewage disposal. Only a small percent reported having problems with water or sewage disposal.

Rising costs of home heating fuel was of serious concern in Okfuskee County. Only 37 percent of the homes were fully insulated, and 18 percent were partially insulated. The remainder of the respondents reported that their housing had no insulation at all.

Okemah enforced zoning ordinances, building codes, housing codes, health and sanitation codes, subdivision and drainage ordinances, and water pollution controls.

There was limited enforcement of zoning ordinances, building and housing codes in Weleetka.

Okfuskee County's average tax rate per \$1,000 of assessed value was \$66.58. The tax rate in the eleven different districts ranged from \$58.43 to \$79.79. The assessment rate was 20 percent. Property tax relief was offered to homeowners through a \$1,000 homestead exemption. Those families making less than \$4,000 a year received a \$2,000 exemption. Disabled veterans did not receive any special property tax relief except a \$300 personal property exemption.

Based on interviews with county officials, there was a shortage of rented housing in the county. Demand was high for all types of housing--single family, duplexes, and multi-family housing both for sale and for rent.

The Central Oklahoma Economic Development District (1976) studied the housing quality of Okemah in terms of structural condition. A dwelling was rated as sound or standard if no defects were found or if it had slight defects that could be corrected through normal maintenance. Deteriorating units were those that required more than normal maintenance in order to correct structural defects. Some of these defects were huge cracks in the walls, roof, or foundation, sagging or shaky roofs, unsafe porches, and rotted window frames or sills. Dilapidated structures had one or more critical defects such as severe rotting of walls, roof, floor, or siding, and were considered beyond economic feasibility to repair. According to the survey, 59.1 percent of the dwelling units



in Okemah were in standard condition, 28.2 percent were in deteriorating condition, and 8.7 percent were beyond rehabilitation (Central Oklahoma Economic Development District, 1976).

Okemah had 12 units out of a 60-unit apartment complex that were under the Department of Housing and Urban Development's program Section 236. Located in Okemah was a 74-unit Creek Indian Housing complex, built under HUD's Section 235.

Boley had a public housing authority, the Boley Housing Development, with 14 units. Most of Boley's housing structures were rated substandard.

In Weleetka, the public housing authority operated 20 housing units under HUD's Section 236. There were no plans for expansion in the future.

No Department of Housing and Urban Development, Section 8, subsidized rental housing program certificates have been issued in Okfuskee County. The reason was that the Section 8 subsidy program only applied to existing rental property, which was almost non-existent in the county.

There were no developers in the county, and there were few individual builders living within the county.

Community leaders stated that Okfuskee's housing problems were due to lack of financial resources, improper zoning, and poor maintenance.

### Summary

Community leaders were asked to identify their community

resources and to indicate which ones should be increased, reduced, eliminated, or maintained at their present level.

Those services considered adequate (to be maintained at the present level) were the social services, transportation, fire and police protection, water utilities, and the public school districts.

The services that needed to be either established or improved included sewerage systems, adult vocational education classes, health care (more general medical doctors, nurses, dentists, and optometrists), and all types of recreation. More builders and developers were needed as well as more subsidy housing programs, and more financing made available for home purchasing, building, and improving.

The researcher's opinion of services was that adequate water distribution, sewage, and solid waste disposal utilities were lacking in Okfuskee County. This was detrimental in bringing in new industry.

Industry in the county seemed to be decreasing and there was no evidence of any coordinated effort in the county to bring in any new industry. This lack of concern for the well-being of the community was evidenced in the closing of their county hospital located in Okemah. This caused the health care to be considered inadequate.

Housing and sanitation codes were found to be lacking or not strictly enforced in the communities.

Recreational facilities were found inadequate, while the educational, protection, and social services of the

communities were rated adequate. However, future expansion of all of these services was recommended, especially in the smaller communities.

A need existed for more public housing programs, more rental property, and more available financing for the construction, purchase, and repair of homes in the county. The lack of quality housing to buy and rent was an acute problem which affected families with different income levels.

## CHAPTER IV

### SUMMARY AND RECOMMENDATIONS

#### Summary

One purpose of this study was to identify the different community services available in low-income, rural environments. This background then helped the author to discover what kind of influence these services and community resources had on the quality of the housing stock already in existence in the community environment and their influence on future housing starts. Recommendations to improve housing and the quality of life of rural families were the practical outcome of this study, which perhaps could benefit not only rural areas of Oklahoma but the nation as well.

The information was gathered through personal and telephone interviews with community leaders and families in two low-income, rural counties in Oklahoma. The questionnaires used were written by a committee of researchers in the Southern Regional Project, S-95, which was funded by Agricultural Experiment Stations. Government documents in libraries were consulted and proved to be excellent sources of information.

Each community environment involved in this study had both strengths and weaknesses. One of the overall strengths

was that the people who chose to live there enjoyed their way of life. The way of life or the "country living" found in these counties was a strength for the communities, as many people highly valued a slower-paced environment. Along with the more relaxed atmosphere in which to work came interaction among neighbors and families.

A discussion of the strengths and limitations of community services in general follows.

The water supply was adequate in most of these rural areas. The water treatment plants and distribution systems were in the process of being improved with grants and loans from several sources. Small towns in both counties needed to find economical solutions to their solid waste disposal problems, which were definite limitations to their growth. In Adair County, the soil conditions would not allow present landfill sites to meet health and pollution control requirements. New landfill sites needed to be found, purchased, and built. Sewage treatment facilities were also a limitation to growth for both counties, and considerable improvement in facilities was needed.

The overall protection against crime and fire in these counties was adequate. Both the community leaders and the residents rated the police and fire protection as adequate for their needs. Most of these departments had nearly new equipment in excellent condition. The fire departments in Adair County seemed to enjoy prestige among the county residents. New volunteers for fire fighters were turned down

because more than enough manpower was available. Pride in their work was evidenced by the Westville Volunteer Fire Department members who worked together to raise money for new equipment. This kind of pride and cooperation was not as evident in Okfuskee County. Several new rural volunteer fire departments needed to be established to maximize the fire protection coverage in the future.

Each county had excellent physical facilities for medical care. Okfuskee's county hospital was built four years ago, and Adair's was being constructed at the time of this survey. A serious limitation, however, was the lack of medical personnel including doctors, dentists, and nurses.

The educational needs of these areas were adequately being met. Several schools were overcrowded, but there were no other serious problems mentioned. Adair County was creatively working with the young high school dropouts in their alternative school. Except for a vocational technical school in Adair County, higher educational institutions were not available within these counties. There were colleges within reasonable driving distances of these areas. There was a need for future expansion and establishment of area vocational technical schools. In Okfuskee County, community leaders felt an adult educational program should be established.

Social services were, on the whole, adequate. An emphasis on the needs of the low-income, elderly people was needed through the expansion of escort services and Meals-on-Wheels. In expanding the use of buses to bring the elderly and others

to medical treatment centers, each county's transportation system would be greatly improved.

Lack of recreational services were limitations of both counties. Swimming pools in the smaller towns would be a good summertime recreation activity. Plans were being implemented in most of the communities to improve their city parks and other recreational areas such as ball fields and tennis courts. More needed to be done. An emphasis on the arts and crafts was missing.

In developing a community, its strengths need to be emphasized and its limitations minimized or converted to strengths. Rural development is the process of building up resources, people, facilities, environmental qualities, and economic development. It is extremely important for citizens to cooperate and work together to build their communities. Only through the spirit of oneness or unity can a community utilize fully its available resources and citizens' energy to reach its maximum potential and see the completion of community goals. The purpose of economic growth is to provide jobs and income for the people and to bring new sources of tax revenue to the community to help build needed community facilities and services. Each of these helps to improve the quality of rural life for all the citizens. The low incomes of families in both Adair County and Okfuskee County were partially caused by the high rate of unemployment in these areas. Communities in these areas needed to make an all-out effort to attract new industry or start their own.

Stilwell, the county seat of Adair County, had established an industrial foundation and made 30 acres of land available for industry. The Cherokee Indian Tribe was also expanding industrially near Stilwell. Even Westville had some industry interested in locating there. Adair County could probably attract more industry by expanding their public utilities or upgrading them to meet pollution control standards. In contrast, Okfuskee County was having more problems than Adair County in the area of industrial development. At the time of the interviewing, no new industry was making plans to locate in Okfuskee County. Two of the four existing manufacturing plants in the county were in serious financial trouble. Okemah, the county seat, did not have an aggressive chamber of commerce working toward attracting more industry to the area, although the city did have land set aside for industrial usage.

Factors studied by industries in deciding upon a plant location include the availability of labor, industrial sites, availability of transportation, and community livability. Lack of housing can discourage industries from coming into a community. The housing shortage and substandard condition of housing units was a serious limitation for the development of both Adair and Okfuskee Counties. Adair County had a higher percentage of poorer quality homes than did Okfuskee County, as judged by the 1970 census. Twenty-eight percent of homes in Adair County were without complete plumbing, compared to 21.3 percent in Okfuskee County. Eighteen percent



of Adair County's houses were rated overcrowded, compared to 11.3 percent in Okfuskee County. Home improvements or repairs made during the past five years costing \$200 or more were made by 42 percent of the families interviewed in Adair County, compared to 59 percent in Okfuskee County. The desire of the people to make improvements, build on to, and to generally upgrade their houses was evident. Some hindrances families faced to the fulfillment of their desire to have better housing were the following:

Some constraints to housing experienced by families in these counties involved the lack of builders, developers, and construction labor. Okfuskee County had no builders or developers residing in the county. Any building that was done was either by individual contractors or by large companies from surrounding counties. Adair County had several developers working in the area.

All communities had developmental limitations caused by inadequate waste disposal systems, water and sewage systems. These form the very foundation communities need to build upon.

Several communities were in the process of putting into existence building codes and zoning ordinances. Others reported a lack of code enforcement. These were definitely deterrents to quality housing. Good housing codes supported by strong enforcement are essential for improving rental housing in both counties.

There was a serious lack of investment capital in these rural, low-income counties. Because the people had low incomes, and many were older citizens on fixed incomes and welfare, they were ineligible to receive loans for home purchasing, building, or even repair.

Because of the shortage of all types of housing, more units needed to be made available, especially for the low-income families and the elderly. Subsidized programs for housing included public housing authorities working with limited housing units funded from HUD's Sections 235 and 236. Indians also had subsidized housing for their people and needed more.

Although Section 8 was in existence in the state, it was not available to the counties because there were no existing rental units for the people to move into.

Okfuskee County needed more public housing, but the public leaders expressed a desire for reducing rather than increasing the number of public housing units.

Very few mortgage loans were made by banks for home construction, purchase, or even repair. This was the result of a ruling that the banks lend money for no longer than five years. The only other lending agencies available within these counties were one finance company and the Farmers Home Administration. The lack of availability of funds to finance home improvement or new construction was found to be the major deterrent to optimal housing in these counties. Ways for reducing the financial constraint need to be addressed.

Although answers and solutions may never be found for all of the housing constraints, people must realize that progress is being made. The spark of public unity and pride gives Adair County an edge over Okfuskee County in community development. Adair County, although having the same limitations as Okfuskee County, is experiencing growth. Some recommendations can be made for reducing the constraints which keep families in low-income, rural areas from improving their housing.

#### Recommendations

Officials must work closely with their substate planning district officials in seeking funding for capital improvements, in gaining help in planning their community's future growth and in bringing in new industry. Involvement in the political arena is necessary, since program decisions are made there. The political arenas in these counties include: the Cherokee Indian Nation, the Creek Indian Nation, city and county government, the Bureau of Indian Affairs, and the Oklahoma state government. Adair County is hindered in that it is split into more than one district for state representation. This results in the entire county being neglected for funds and makes it more difficult to plan and coordinate county growth.

The people and community leaders need to utilize more fully the housing assistance programs that are currently available. The programs available are the Indian Mutual

Help, FHA loan insurance, VA loan insurance, HUD's Public Housing 235, 236, HUD 221 (d) 3, Section 8, and Farmers Home Administration's housing and community loans and grants.

Reasons for limited use of these financial sources are the following: One is a lack of information on the part of the people concerning these programs and the qualifications needing to be met for participation. The many agency decisions concerning the allotment of the funds or block grants and placement of projects for housing developments are made outside of these counties.

Strong city and county organizations should be formed and maintained for the purpose of promoting their counties as they seek industry and medical personnel. The entire community must be responsible for helping to plan priorities for its growth and the people must give full backing and cooperation to elected officials.

Banks could make more home improvement loans available which could be paid back within five years. This would help to rehabilitate the many existing substandard housing units that are economically feasible to restore. This is especially applicable to Okfuskee County.

State agencies which handle housing programs could allocate funds for outreach programs to acquaint rural families with the housing programs which are available and explain how programs operate. Universities, colleges, and the state extension network could assist in this dissemination effort.

Paraprofessionals in housing could help families by identifying possible sources for obtaining funds for housing improvements, giving assistance and technical help to individual homeowners for do-it-yourself housing improvements or even new home construction, and helping to winterize homes to save on utility costs. In Okfuskee County, the Community Action Program is already helping with the winterizing of homes. This program should be expanded.

Universities should do research with multi-discipline teams including persons in business, agricultural economics, recreation, housing, sociology, engineering and building construction to study the good aspects and technical problems of rural communities. Seeking new sources of funding and operating an information exchange service on funding for rural communities could be a joint effort of universities and state government.

Training in home building skills could perhaps be stressed in vocational technical schools in the area.

Programs that seek to increase the managerial qualities of the people, helping them to build self-confidence and willingness to take risks are excellent program goals in these low-income, rural areas.

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