

Decatur Homestead Area Was Development Of Depression

By Michael Thoele

"The purpose or purposes for which it is formed," reads the document, "are to participate in the establishment, maintenance and development of a community . . . for the mutual benefit of the members of such community; to engage in activities designed to rehabilitate such members and make them self-supporting; and to do and perform all acts and things necessary, convenient, useful or incidental to the accomplishment of this purpose."

If it sounds like Utopia now it must have sounded even better then, in October, 1936, when it was first written. The above quotation is taken from the articles of incorporation of the Decatur Homesteads, an addition to the city established as a "rehabilitation" housing project during the throes of the depression years. Now, somewhat more than "rehabilitated," the Homestead has become a showpiece of civic pride and community action whose residents are all members of an association which holds annual meetings and organized projects like Christmas decorations and Fourth of July flag displays.

It was December 20, 1933, when secretary of the interior Harold Ickes made the announcement that Decatur had been chosen as one of a handful of communities to be the site of a \$150,000 federal-sponsored housing project. Decatur at that time already had its share of works progress administration and civil works administration projects, which included street and ditch repairs, and cleaning the banks of the St. Mary's river.

But the housing project was something new. The government announced that it planned to build "40 to 48" low-cost houses and make them available on a forty year repayment basis to workers earning \$25 or less a week. Officially, the idea was the foster

child of the subsistence homestead development division of the department of the interior.

A number of reasons were given by the government for selecting Decatur as the site of the project. Foremost among these were the facts that Decatur had diverse and relatively thriving industries, a very substantial portion of its population was employed (more than 1500 people were working), an excellent rural and farming background and a solid display of community spirit. Decatur was the second city in the United States to be selected. The first was Reedsville, W. Va.

Second Selected

M. L. Wilson, then national director of the Homesteads project pointed out at that time that "Decatur is in many ways typical of the small industrial city of from four to fifteen thousand, but housing facilities are now especially inadequate with the result that many of the workers, with their income sharply reduced during the depression, have been unable to meet rental charges, which in many instances have been above normal there. The project will furnish a test and a demonstration of the opportunities of workers in small cities to increase their standard of living by reducing their complete dependence on pay envelopes to achieve a satisfactory livelihood."

An 80-acre plot of land was purchased from Mrs. Alvira Cade and divided into 48 lots averaging about 1.3 acres in size and centering on a 21 acre park. Construction was begun early in 1934 under the auspices of the CWA. In March work on the project was put under the jurisdiction of the federal emergency recovery administration. All 48 houses were completed and occupied by June 4, 1935.

Applicants for homes had been screened by government social workers and officials. Gardening

experience was of paramount importance, since those living in the homes were expected to supplement their incomes by maintaining a vegetable garden.

Unique Financing

The financing and organization of the Homestead was unique in itself. The residents of all the 48 homes incorporated and, in effect, it was the Homestead Association corporation and not residents who repaid the government for the houses. The residents made their payments to the corporation, which handled the dealings with the government.

Individual payments came to about \$19 a month, a sum which included payments on both the principal and interest of the loan, plus allowances for taxes, insurance, contingencies and maintenance. The maintenance fees were put into a fund maintained by the corporation and when necessary, residents could borrow from the fund.

Directors were elected at the corporation's annual meeting. The first directors of the Homestead association were Ferd Litterer, E. W. Lankenau, James Cowan, C. C. Humphrey, James Elbertson and Mrs. Henry Heller. The directors at the time of incorporation, in 1936, were Alfred Beavers, Mrs. Helen Keller, Ernest Scott, Lankenau and L. G. Whitney, a representative of the subsistence homestead development division. Litterer served as local manager until 1941, when Bill Linn took over the post.

After the incorporation details were completed, a Homestead office was established in the basement of the post office, with Beavers as the first resident Homestead agent. Homesteaders were given certificates of membership to the Homestead Association in lieu of deeds to the homes.

The cost of Homestead houses varied from \$2900 to \$3400 depending on the exact acreage of

the house's lot. In the beginning eight types of houses were offered to the prospective residents. But they showed preference for only four and hence each of the 48 homes is one of these types. The types were lettered "A," "B,"

"C," and "D" and each resident was allowed his choice of types as long as it did not correspond with the choice of either of his next-door neighbors.

The "A" type was a split level L-shaped house with two bedrooms on the first floor and one small bedroom upstairs. The "B" type was also split level three bedroom model, but had a straight, rather than an L-shaped roof. Types "C" and "D" both had gambrel roofs with two bedrooms on the second floor and one on the first. The "C" type is longer and narrower and has two dormers on the front roof, while the "D" type is shorter and wider with only one front dormer.

The homes were some of the first fully-insulated low-cost dwellings in the country. Most had half basements, though full basements were installed in a few at additional cost to the prospective owner. Each home had hardwood floors, a bathroom, gas and electricity and furnace heat. Most of the houses consisted of a kitchen, a living room and three bedrooms. No plaster was used in the construction of the buildings. Instead, the interior walls and ceilings were covered with plywood, which was stained or painted in a light color. Furnaces for the homes were installed by Ashbaugh's tin shop.

Many Innovations

There were many innovations which were part of the project. Sections of the home were assembled in a building near downtown

Decatur, then taken to the site and erected, thus foreshadowing by several years the popular development of prefabricated construction. Even the roads in the Homestead were unique. Instead of sloping from the center to the edges the roads slope from the edges to the center. This design, by Purdue university engineers, was adopted in order for drainage of the road bed as well as surface water, thus eliminating the necessity for gutters. Purdue university engineers also planned the landscaping for the entire development.

Siding for the homes was knottless California redwood, transported to Decatur in sealed railroad cars. This lumber had been specially treated and each carload was labeled as being 99 per cent moisture-free. The stone for the entrance ways was purchased from Meshberger Brothers Stone corporation. Yost Construction company dug the basements for the homes, which were constructed by the Hogston company from New York city.

After the passing of World War II, prosperity returned and many of the Homestead residents began to chafe at the bit of the slow repayment plan which now put them years away from actually owning their homes. Many of them wanted to make improvements on the homes, but disliked the idea of investing funds in a home to which they did not hold the deed. Mindful of this, the government first shortened the repayment term to twenty years,

then in 1946 allowed the Homesteaders to refinance the homes on an individual basis, through banks. Most of them took advantage of this and many proceeded to pay the balance due very quickly. On March 7, 1947, with the details of individual refinancing completed, the original Homestead Association corporation was dissolved. At that time the residents still owed the government a total of \$86,000.

Made Improvements

Once this was accomplished, many of the residents began making improvements on their homes. Full basements were put in. Garages were built. Rooms were added. Landscaping was done. This remodeling has continued and a few of the homes have virtually doubled their original size.

With the corporation dissolved the Homestead Association was maintained as a more informal organization. The officers still meet once a month and the positions were filled by elections held at the annual meeting of the entire membership. The directors of the association have often acted as representatives for the entire group, especially in dealings involving maintenance of such facilities as road and storm drains.

Park To City

Time has wrought its share of changes on the face of the homestead. The park in the center of the plot has been deeded to the city and its facilities include a baseball diamond and tennis courts. The park area is also the site of a large well which sup-

plies water for most of the Homestead residents. The Homesteaders on the east side of the development have sold the back half of their lots to other home-builders and these new residents have been welcomed into the association.

Eight of the original families still live at the Homestead. They are Mr. and Mrs. Charles Keller, Mr. and Mrs. Al Beavers, Mr. and Mrs. Gerald Cole, Mr. and Mrs. Paul Sauer, Mr. and Mrs. George Buckley, Mr. and Mrs. Elmo Miller, Mr. and Mrs. Earl Chase and Mr. and Mrs. Vernon Auran. Most of the original settlers were young married couples and many of them moved from the Homestead because of job transfers to other cities. There have been relatively few moves made since 1946.

Virtually all those who have stayed and all those who have moved in would live nowhere else in the world. Most of them say that there is no neighborhood atmosphere which can compare with the esprit-de-corps which now typifies the Homestead and its residents. Al Beavers, first director of the corporation, explains, "Nearly all of us at the Homestead moved in during the depression. A lot of us were pretty young and hadn't been married too long at that time. So we've all got a lot in common because we've been through so much together."

This "togetherness" is reflected in a number of ways. At Christmas time nearly every house in

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FROM ABOVE—An aerial view of the Homestead taken several years ago shows the layout of the circular drive, the lots and the center park. Since this photo has been taken a number of homes have been built along the east side of the area. A baseball diamond and basketball court can be seen in the park area. The picture also shows the large size of each lot in the tract.—(Photo by Anspaugh)

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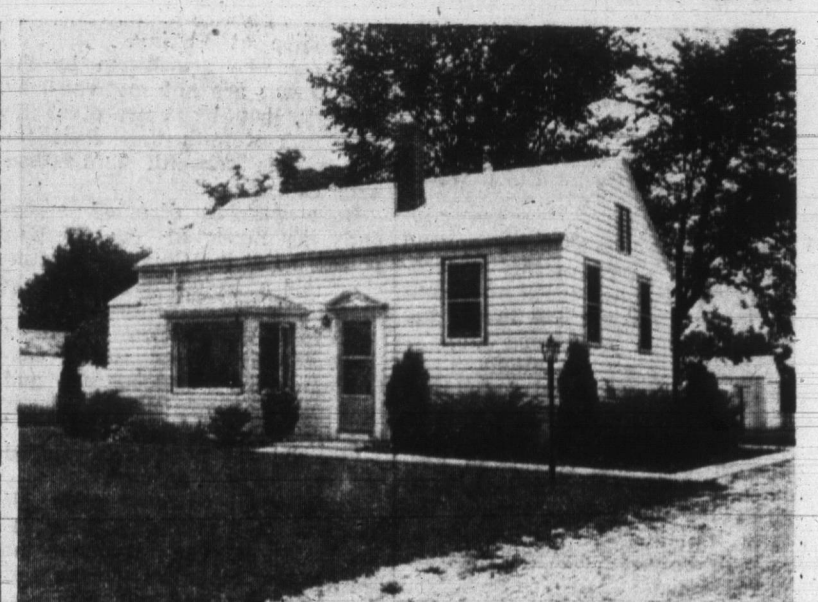
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FOURSOME—These are the four basic types of houses in the Homestead. . . The type "A" house, upper left, is split-level and belongs to Mr. and Mrs. Dale Hunt. The type "B" house, upper right, belongs to Mr. and Mrs. Bob Worthman and is also split-level. The type "C" house, lower left, belongs to Mr. and Mrs. Norman Steury and is the two dormer gambrel roof model. The type "D" house, lower right, belongs to Mr. and Mrs. Donald Jeffries and is a gambrel roof model with a single front dormer.—(Photo by MacLean)