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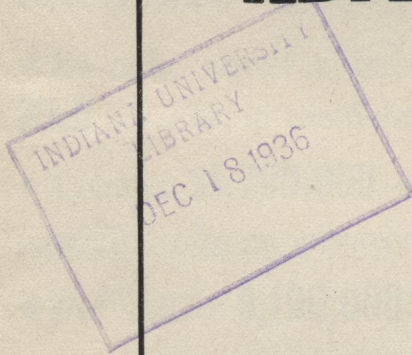
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## RESETTLEMENT ADMINISTRATION

has

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*For Additional Information*  
*write the*  
**RESETTLEMENT ADMINISTRATION**  
*Washington, D. C.*  
*Rexford G. Tugwell, Administrator*

UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON, D. C.  
NOVEMBER 1936

The RESETTLEMENT ADMINISTRATION has  
helped over 950,000 farm families—more than  
**FOUR MILLION** people.

The RESETTLEMENT ADMINISTRATION has:

- Made loans to **386,000** farm families amounting to **\$94,000,000**.
- Made grants to **468,000** farm families amounting to **\$19,300,000**.
- Made additional emergency loans and grants in the drought area amounting to **\$8,300,000** to **256,955** farm families.
- Brought about a reduction of **\$32,820,000**, or **25.6** percent, in the debts of **41,480** farmers.
- Loaned **\$1,700,000** to enable **55,000** farmers to participate in cooperatives.
- Purchased **9,100,000** acres of substandard land.
- Started the development of this land for useful purposes.
- Completed **19** rural resettlement projects; built **2,695** good rural homes. Construction going on in **44** additional rural community projects.

N. B.—All figures as of November 1, 1936.



- Begun construction in three greenbelt towns for housing **3,000** low-income industrial workers and farmers.

## LOANS

The RESETTLEMENT ADMINISTRATION has made loans to **386,412** farm families.

These *loans* amount to **\$93,783,598**.

These *loans* have been made for the purchase of seed, feed, and equipment, for rent, taxes, doctors, food, and clothing.

Loans have been made for periods of from two to five years with interest rates of 5 percent.

Farmers who received these *loans* were unable to obtain credit anywhere else.

They were considered *good credit risks* by the Resettlement Administration because of their willingness and ability to do for themselves and because of their cooperation in planning intelligent *farm and home management* in order to get the greatest possible benefits from their loans.

These farmers have proved themselves good credit risks by *repaying* their loans. They have already paid back **\$6,503,896**.

This is a *repayment* of **76.5** percent of the money due to date. Most of the farmers who did not pay the amount due in full were unable to do so because of the recent drought.

With the average loan (**\$280**) to a family amounting to *less* than the cost for relief for a year, over **1,000,000** farm people are again *self-supporting*. They are able to carry on without further aid from any government or local agency; they are again paying their share of taxes instead of being a constant drain on their local communities.

## GRANTS

The RESETTLEMENT ADMINISTRATION has carried **468,470** farm families through *emergencies* by subsistence grants.

These grants amounted to **\$19,316,700**, averaging **\$18** a month per family.

They were given to farm families who were made *destitute* by flood, extreme cold, tornadoes, forest fires, and other *catastrophes*.

Grants were made to farm families who needed *immediate* assistance to tide them over until their loan contracts were approved and their farm management plans worked out.



## DROUGHT

The RESETTLEMENT ADMINISTRATION has made emergency *drought* grants to **221,427** families, totaling **\$3,512,617** (not included in general grant program).

Emergency drought *feed and seed loans* have been made to **35,528** families, totaling **\$4,866,118** (not included in general loan program).

This was possible because the Resettlement Administration, with an efficient set-up already in the drought area, went to work *immediately* to give *aid* to drought-stricken farmers.

Those who were near enough to work projects and able to work were certified to Works Progress Administration for *work relief*.

Those who had a chance to raise late, quick-maturing forage crops were given *seed loans* so they could get their crops in in time to provide some feed for their livestock during the winter.

Feed loans were made to keep foundation herds and flocks and family livestock alive.

To those who could get no other help, the Resettlement Administration made grants for *food* and other immediate needs.

This program is increasing daily. It will be *continued* through the winter or as long as the *need* exists and funds are available.

## DEBT ADJUSTMENT

The RESETTLEMENT ADMINISTRATION has helped to scale down the debts of **41,479** farmers to what they are able to pay.

A *reduction* of **25.6** percent in their original debt was obtained.

Their original debt was **\$128,120,942**. It was reduced to **\$95,299,181**. This is a *reduction* of **\$32,821,761**.

In addition to this reduction many farmers have secured a reduction in the rate of interest or a longer time in which to pay.

These reductions were brought about by *voluntary* farm debt adjustment committees, appointed by the Governors of the States.

These committees work *without salary*; the Resettlement Administration pays their out-of-pocket expenses and provides general supervision and guidance.



All *agreements* between debtors and creditors are made *willingly*; the committees have no means of enforcing their recommendations.

The cost of this program is *less than 1 percent* of the indebtedness involved.

Such adjustments have enabled farmers to pay **\$2,350,969** in back taxes, thus relieving the tax burden in their *local* communities.

Thousands of farmers who once paid every cent they could scrape together on old debts, are *now* able to buy some of the things they want and need. Creditors who needed their money desperately are *now* getting it as a result of these agreements.

## COOPERATIVES

The RESETTLEMENT ADMINISTRATION has made loans which enabled **55,000** farmers to take part in cooperatives.

Loans amounting to **\$1,700,000** have been made to cooperative *associations* or to individuals to participate in cooperative activities.

These loans are of three types—loans to cooperative associations to which farmers being aided by Resettlement belong; loans to individual clients to

participate in *cooperative* activities; and loans to individuals or groups to purchase equipment or services to be used jointly with their neighbors.

Farmers out of the reach of large-scale cooperatives have gotten together and applied for Resettlement loans for community and cooperative services.

Rural Rehabilitation Supervisors have *helped* these farmers plan the cooperative services they needed by studying their farm management plans.

The results have enabled farmers to obtain *necessary* equipment and services which they could not have afforded alone.

Money loaned for these community and cooperative services will be *returned* to the Government with interest, a *sound* investment in a better life for the low-income farmer.

## LAND PURCHASE

The RESETTLEMENT ADMINISTRATION has purchased **9,100,000** acres of sub-standard land to remove it from crop farming.

Families stranded on such land struggled, with practically no chance of success, to make a living from *worn-out* acres.



The fertility of the soil had been decreasing steadily, the *people* sinking to a lower and lower subsistence level.

Over half of the land which the Resettlement Administration purchased has been *tax-delinquent* for two years or more.

Cost of keeping up roads and schools for the sparsely settled population is greater than the value of the land.

The land is subject to wind and water *erosion* which cause dust storms and floods.

When used for crop farming these lands are *destructive* of the natural resources, of property and human *life* in floods and dust storms, and of the human resources of the people stranded on these lands.

## LAND USE

The RESETTLEMENT ADMINISTRATION, however, is *not* permitting these **9,100,000** acres of land to lie idle; they are being used for *valuable* purposes.

Land which is too dry for crop farming is being used for grazing land. The original cover of soil-binding grass is being *restored* to prevent wind erosion and consequent dust storms.

Land in cut-over forest regions which cannot support farm life at a decent level is being put back to trees; the established forests are managed on a controlled yield basis furnishing a *permanent* source of *livelihood* for the communities and a *protection* against water erosion and floods.

Other land is being *developed* for parks, wild life preserves, migratory waterfowl refuges, additions to Indian reservations, and various erosion-control projects.

Thus, the development of this land is furnishing *demonstrations* of valuable uses for land which cannot be used profitably for crop farming.

Thus, the development of this land is providing examples of how our land resources *can be* conserved and used properly at the same time.

The development of this land has provided *employment* for an average of **55,000** workers daily.

## RURAL RESETTLEMENT

The RESETTLEMENT ADMINISTRATION is purchasing **500,000** acres of *good* land for good farms.



Eighty-six projects are being set up where about **10,000** farm families will have new economic, social, and educational *opportunities*.

More than **4,000** rural *homes* are now under construction.

Houses being built come up to all standards of *good* rural housing.

There are **2,143** farm families—more than **11,000** people—already *occupying* new homes built by the Resettlement Administration.

These farm families are *buying* their own homes on a long-term, easy-payment plan of forty years at 3 percent interest.

Monthly payments on occupied homes are **93.34** percent *paid* up to date.

This is a strong indication that the tenants recognize their obligations and will be able to meet them.

Occupants for these communities were selected from farmers who have received Resettlement loans and proved themselves *capable* of operating a farm of their own; families living on sub-standard land purchased by the Resettlement Administration, and *young couples* with farm background who are seeking a place to start farming.

A demonstration *tenant* project for the Resettlement of **1,000** selected tenant families in 10 Southern States offers tenants a chance *to own* a home and farm of their own and at the same time attacks the problem of tenancy which is steadily growing more acute.

## SUBURBAN RESETTLEMENT

The RESETTLEMENT ADMINISTRATION is now constructing **3** large *suburban* communities.

Homes for **3,000** workers and farmers will be provided in these communities.

These communities are located near Washington, D. C.; Milwaukee, Wisconsin; and Cincinnati, Ohio.

These are *carefully* planned towns, surrounded by a *greenbelt* of forests, parks, and small farms.

The communities will have their *own* stores, schools, and community building.

Residents will enjoy the *advantages* of both town and country.

Rents will be within the reach of a group whose *income* ranges from **\$1,200** to **\$2,000** a year.



The community property will be *taxable*; development of these communities will add to the income of the *counties* in which they are located.

Construction work is furnishing daily *employment* for over **7,000** workers.

These communities provide homes for a group that are badly in need of *decent housing*; they provide *work* for thousands of unemployed; they serve as *demonstrations* of high-grade housing for people with modest incomes; and they provide examples of modern town *planning* which can be followed to advantage in all types of suburban development designed for the *average* urban family.

The RESETTLEMENT ADMINISTRATION has kept the families aided off the relief rolls and placed them in a position to buy more goods. It has removed unprofitable land from cultivation. It has relieved local communities of tax burdens for roads, relief, and education costs of families stranded on these lands. It has shown profitable uses for land in problem areas. It has taken long steps toward the conservation and restoration of land resources throughout the nation. And it has begun town planning in America.

## PROGRAM BY STATES

LAND RETIREMENT, AND REHABILITATION LOAN AND GRANT PROGRAM BY STATES  
(As of November 1)

STATE	CONSERVATION LAND PROGRAM		REHABILITATION LOANS		REHABILITATION GRANTS	
	Accepted options		Families receiving	Amount	Families receiving	Amount
	Acres		Number	Dollars	Number	Dollars
Alabama.....	136,661.58		24,881	2,520,027.11	5,169	83,528.76
Arizona.....			1,003	337,014.15	988	52,959.95
Arkansas.....	256,315.01		38,830	3,324,743.29	7,182	120,869.54
California.....	5,435.49		2,606	2,495,002.07	8,300	745,601.06
Colorado.....	249,841.72		10,967	3,479,557.42	17,439	876,920.06
Connecticut.....	10,359.60		189	130,111.37	31	2,279.50
Delaware.....	4,312.12		54	25,457.74	1	102.00
Florida.....	603,195.33		8,340	1,340,843.50	4,446	97,678.90
Georgia.....	212,934.22		25,337	2,857,276.11	14,851	224,624.98
Idaho.....	132,117.97		1,921	988,033.48	4,879	252,981.00
Illinois.....	23,503.76		3,557	1,762,089.73	6,004	322,632.00
Indiana.....	59,128.27		3,791	1,402,463.65	1,415	53,644.73
Iowa.....	1,436.60		2,702	1,369,223.76	2,284	71,971.24
Kansas.....	54,447.54		20,323	4,405,792.33	23,632	1,379,984.00
Kentucky.....	73,052.71		5,499	1,491,108.93	10,155	273,959.05
Louisiana.....	196,642.00		18,332	2,454,174.93	5,481	59,685.46
Maine.....	27,173.98		1,925	990,409.62	165	12,808.72
Maryland.....	51,428.80		229	131,465.66	25	3,115.55
Massachusetts.....			317	204,867.90	179	6,178.07



Michigan.....	111, 195. 00	3, 700	1, 942, 684. 57	4, 340	260, 964. 10
Minnesota.....	203, 431. 70	4, 221	3, 204, 765. 95	9, 768	594, 808. 12
Mississippi.....	113, 010. 95	26, 517	3, 442, 147. 35	12, 737	192, 182. 05
Missouri.....	39, 164. 13	13, 774	3, 419, 550. 71	32, 170	866, 394. 29
Montana.....	1, 702, 630. 21	3, 134	1, 459, 436. 18	4, 319	252, 170. 45
Nebraska.....	178, 179. 95	9, 843	4, 579, 556. 32	14, 268	721, 757. 09
Nevada.....	6, 100. 00	282	250, 023. 17	32	6, 427. 50
New Hampshire.....		592	273, 817. 74	79	6, 546. 99
New Jersey.....		583	442, 035. 21	234	22, 409. 45
New Mexico.....	1, 037, 961. 32	5, 122	1, 968, 725. 28	2, 649	114, 602. 71
New York.....	73, 956. 62	1, 371	917, 332. 41	884	70, 393. 76
North Carolina.....	147, 914. 72	7, 596	2, 018, 862. 68	11, 006	272, 289. 98
North Dakota.....	946, 125. 05	14, 025	3, 534, 240. 81	32, 243	2, 395, 218. 05
Ohio.....	35, 367. 75	5, 036	1, 850, 764. 79	8, 735	449, 629. 94
Oklahoma.....	58, 020. 47	16, 472	3, 623, 005. 11	93, 378	1, 394, 940. 60
Oregon.....	234, 686. 31	1, 337	619, 442. 16	4, 943	217, 452. 88
Pennsylvania.....	67, 757. 19	1, 162	564, 707. 93	441	27, 511. 95
Rhode Island.....	14, 459. 80	115	64, 140. 07	121	11, 771. 17
South Carolina.....	166, 071. 53	7, 459	2, 045, 969. 46	3, 653	57, 007. 16
South Dakota.....	813, 785. 48	24, 968	3, 996, 220. 51	34, 540	3, 297, 251. 30
Texas.....	16, 018. 25	42, 632	10, 577, 610. 71	33, 054	1, 367, 079. 96
Tennessee.....	97, 877. 01	4, 341	1, 131, 500. 99	4, 680	117, 582. 52
Utah.....	64, 978. 42	3, 267	1, 776, 112. 23	4, 592	290, 050. 93
Vermont.....		589	365, 257. 93	213	12, 763. 50
Virginia.....	80, 612. 35	5, 024	1, 641, 112. 92	170	7, 242. 05
Washington.....	241, 005. 48	1, 866	1, 258, 459. 10	8, 467	463, 973. 23
West Virginia.....	6, 277. 00	3, 834	1, 300, 727. 62	3, 918	141, 527. 33
Wisconsin.....	233, 801. 88	3, 598	2, 522, 778. 99	25, 805	783, 848. 48
Wyoming.....	278, 189. 69	3, 149	1, 282, 945. 82	4, 406	259, 645. 50
U. S. Total.....	9, 066, 564. 96	386, 412	93, 783, 597. 47	468, 471	19, 316, 967. 60