

Albany Daily 7-2

Indian Families To Have 'Sweat Equity' In Their New, Unique Housing Project ...

SMITHVILLE — Ever hear of a sweat equity? A mutual help home? IBEC?

The answer—unless you are an American Indian or someone directly concerned with Indian affairs — probably is “No. What on earth is a sweat equity, a mutual help home and IBEC?”

THE ANSWER is in Smithville, a northern McCurtain county community of possibly a hundred souls. For this tiny town originally named Hatobi, a derivative of the Choctaw word hatakabi, meaning warrior man, is inhabited by at least 45 Choctaw families with ambition for better housing, ambition “backed up” by willingness to help each other, as well as themselves, to acquire modern homes of individual value of around \$10,930.

This is no “government gimme” program, but a dignified, business-like opportunity by

which Indians may improve their housing. And 30 of 45 Smithville family applicants will be the first in the ten-county Choctaw Nation to have it.

Sweat equity is an agreement by which a minimum of ten family heads agree literally to contribute hard labor to construction of a modern home for nine others in the group as well as himself. And in turn the Choctaw Nation Housing Authority agrees to give each individual participant a dollars and cents credit on his own home in exchange for his labor. This is his sweat equity, figured at an hourly wage rate for such work as digging and pouring foundations and other common labor commensurate with the individual's abilities to perform and-or learn.

MUTUAL HELP, obviously,

is the help each man renders the other in building his home.

And IBEC: Well, in today's fashion of abbreviating names, IBEC reduces to one word the formal name of International Basic Economy Corporation. IBEC is a development and operating company with headquarters in New York and subsidiaries in 30 countries. It was founded in 1947 by now New York Gov. Nelson Rockefeller and his brothers, including today's Arkansas governor, Winthrop Rockefeller.

IBEC's purpose is to earn a favorable return on its investment through initiation and management of businesses which are important to economic development and which are concentrated mainly in fields concerned with the basic needs of human beings. Operations fall into five major groups, second of which is

housing.

Construction of average standard homes for American Indians will be IBEC's first venture into building in the United States, the Smithville project and one other being pilot in nature.

CHOCTAW CHIEF Harry J. W. Belvin, Durant, and the Bureau of Indian Affairs give much credit for the thus-far successful operation of the Choctaw Nation's Housing Authority to the men the chief appointed its commissioners: Lon Kile, Hugo, tribal attorney and chairman of the authority; J. G. Kelly, Wardville, vice chairman; Joe Reed, Hartshorne; Jack Impson, Tuskahoma; and Jimmy Going, Broken Bow, members.

Only compensation these men receive from the tribe is travel expense when on authority business.

The individual home applicant must supply an acre or less land for his building site. All sites must be within reasonable traveling distance of each other to expedite movement of workmen from site to site.

For his work the individual receives credit amounting to approximately 20 percent of his total home cost.

Application for Project Home loan is made through channels to the Federal Housing and Urban Development Department, and HUD acts to approve the qualifying project applications.

ASSUMING APPROVAL (in the Smithville case 30 of 45 applications qualified for immediate approval), HUD then enters into contract with the Choctaw Tribal Housing Authority. For Smithville the tribal commissioners have ex-

ecuted contract with IBEC for construction of the homes within the scope of the mutual help agreement.

IBEC figures average cost to build and equip (with modern refrigerators, kitchen ranges, water heaters and bathroom fixtures) the houses will be \$10,930 less land value and sweat equity.

The new home owner will make regular payments to the tribal Authority, based on his income, earning capacities etc; at regular intervals and the tribal commissioners subsequently will remit to the financing source until the loan is repaid.

What kind of homes will these be?

The Bureau of Indian Affairs, through Virgil N. Harrington, director of the Muskegee area office; Andrew G. Bidwell, superintendent of the

Tallima Agency, and the latter's housing officer, Loren Albright, worked with the Ft. Worth office of the Housing Assistance Administration in formulating the multiple aspects of the program reservation including 150 mutual help homes developed to meet the housing needs of low-income Indian families who were ambitious to own rather than rent homes.

THEY, THE Public Housing Administration and the Public Health Service settled on homes designed by the Bureau of Indian Affairs branch at Littleton, Colo., known as the Littleton homes.

The Littleton homes offer the potential owner choice of six designs, each of which consists of a living room, three bedrooms, bath, dining area, hallway, kitchen, stoops and or porches. They offer an aggregate of \$16 square feet of interior floor space and all contain heating units and all fuel flues.

There is variety in colors, exterior and interior wall materials, window styles and porches or stoops.

Wall materials may be concrete block, texture plywood, wood bevel siding and reverse board and batten plywood on the outside, exposed concrete block and gypsum board or all gypsum board on the inside. Windows may be aluminum sliding, aluminum hung or wood double hung.

ALL FLOOR covering is specified to be vinyl asbestos tile, all roofing to be selvage roll.

Foundations may be masonry-loaded concrete beam, concrete grade beam or concrete stem wall with crawl space.