5. Estimated magnitude of program in 1970. (See table 1, footnote 1.)

6. Prospective changes in program orientation

With a backlog of 4.5 million homes in rural America that need major repairs or replacement and the expected growth in the number of families living in rural areas, the demand for housing credit will increase. Likewise the social changes in our society will likely accelerate the demands for improvement in living conditions of rural residents. In the special area of farm labor housing, the demand for better housing is likely to accelerate as a result of the termination of the bracero program and the increased adoption and enforcement of farm labor housing and sanitation codes.

Since the rural housing program started in 1949, over 500,000 men, women, and children who were inadequately housed have been given an opportunity to have a decent home.

7. Coordination and cooperation

The rural housing program is an integral part of the total operation of the Farmers Home Administration. Families who receive farm operating or soil and water loans, for example, may also receive housing loans to finance the construction or improvement of their dwellings or farm service buildings. The housing activities also are closely related to the water and sewer programs of the Farmers Home Administration. Safe and adequate water and satisfactory waste disposal which are important features of an adequate home are essential to the health of the family. When an assured and safe water supply and an adequate waste disposal system are available in a community, families can install modern plumbing and bath facilities in their homes. This not only provides a more healthful environment but also reduces the investment individual families need to make to have adequate housing and related facilities.

The Farmers Home Administration maintains close working relationships with other Federal agencies, particularly those in the housing field, such as the Department of Housing and Urban Development and the Veterans' Administration. At the local level, county supervisors are expected to be thoroughly familiar with the sources of housing credit available in the area. This includes not only the lending policies of private creditors, but also the insuring policies of agencies such as the Federal Housing Administration and the Veterans' Administration.

Housing financed by the Farmers Home Administration must comply with the building codes and the health and sanitation requirements which may be imposed by State or local governments.

The insured phase of the housing program involves a direct working relationship with private investors. Local banks and other investors may advance funds for insured housing loans or may buy loans that already have been made. This gives them an opportunity to participate actively in giving families an opportunity to have a decent home and in the development of the community.

8. Laws and regulations

Title V of the Housing Act of 1949, Public Law 171, 81st Congress, approved July 15, 1949. Public Law 531, 82d Congress, approved July 14, 1952. Public Law 438, 83d Congress, approved June 29, 1954. Public Law 560, 83d Congress, approved August 2, 1954.