



# Preservation Oklahoma News



*The newsletter of Oklahoma's statewide preservation community.*

October 1997

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## Nominations Sought for Annual Preservation Awards

The State Historic Preservation Office (SHPO) requests nominations for the 1998 recipients of the Shirk Memorial Award for Historic Preservation and for the SHPO's Citations of Merit. The deadline for nomination is December 31, 1997. The awards will be presented in May of 1998 during the tenth annual Statewide Preservation Conference in Ardmore.

The Shirk Award recognizes outstanding contributions to the furtherance of historic preservation on a statewide level. Individuals, organizations, business firms, and government agencies are all eligible. Previous recipients include the Department of the Army and Ft. Sill, the Kirkpatrick Foundation, the Oklahoma Archaeological Survey, the Oklahoma Department of Transportation, the Oklahoma Main Street Program, Sally Ferrell, and Arn Henderson.

The SHPO's Citation of Merit is presented to individuals, organizations, government agencies, and business firms for important historic preservation efforts, including research, publication, public programming, restoration/rehabilitation, planning, leadership, and other endeavors.

Awards nomination forms and criteria are available from the SHPO, Oklahoma Historical Society, 2704 Villa Prom, Oklahoma City, OK 73107. You may fax your request to (405) 947-2918.

## SHPO sets December Workshops

The State Historic Preservation Office will present its fall workshop series December 3 - 5. All sessions will be held in the Oklahoma Historical Society Boardroom, Wiley Post Historical Building, 2100 N. Lincoln Blvd., Oklahoma City. Registration is free.

The workshops are designed for community preservation leaders, preservation professionals, and government agency representatives. The SHPO's Certified Local Governments program, National Register program, and Section 106 Review program will be featured. Refer to the Calendar of Upcoming Events on page six for exact dates and times.

# The 203(k) Program: Rehabilitating Historic Houses with HUD Assistance

by Robert K. Erwin

Say you want to buy a house in an historic district, but it is in disrepair. Both buying the property and doing the necessary rehabilitation can be difficult for most and impossible for many. After all, lenders don't normally release permanent mortgage loans without adequate loan security. When rehabilitation is involved, lenders usually require that improvements be finished before a long-term mortgage is made. What this means in practical terms is that, usually, you have to get a loan to first purchase the house, then a second loan to do the rehabilitation work, and then hope you can pay off both in a third loan -- a permanent mortgage based upon the appraised value of the house once you've fixed it up. Usually the first two loans will be at high rates of interest with short amortization periods, which affects the terms you can get on your permanent mortgage.

HUD's 203(k) Rehabilitation Loan program solves this problem. It allows you to borrow a single, long-term mortgage loan to finance both acquisition and rehabilitation. The mortgage amount is based upon the projected value of the property with the work completed, taking into account the cost of the work. This program is ideal for those who want to choose their home from existing historic housing stock, since most historic houses are eligible for the program. The 203(k) loan can also be used to refinance the mortgage on a home you already own and to rehabilitate it.

All 203(k) rehabilitation loans have the following requirements:

- a) new construction must meet local codes.
- b) to improve thermal efficiency, all doors and windows must be weather-stripped and caulked/sealed; the house must be adequately insulated and ventilated.
- c) HVAC systems must be properly insulated and of the proper size.
- d) Each sleeping area must have a smoke detector installed adjacent to it.

So, how does this all work, really?

Well, say you have found the house of your dreams, a fixer-upper with historic character. With your realtor, make some rough calculations to determine whether the market value of the house will be less than what you will have to put into it. You don't want to spend the money on appraisals and work specifications only to find this out the hard way.

Next, execute a sales contract, with approval of 203(k) financing as a contingency.

Prepare a work write-up and cost estimate. If you use a HUD-approved consultant to help with the loan process (which is strongly recommended) the approval process will go much faster. Either use a general contractor to provide you with a cost estimate, or act as your own general contractor and get bids from all the different subcontractors you plan to use on the project. (This may be time-consuming, but can save you up to 20%, which you can use for extra work on the house.)

After you get the cost estimate, an appraisal will be done of the "after-improvements" value of the property and your loan will be based on that amount.

Upon closing, your lender will pay off the asking price for the house and establish an escrow account with the rest of the loan designated for your rehabilitation. This will include a contingency reserve for unexpected costs, about ten to fifteen percent. You are usually limited to items that directly affect health and safety (plumbing, security systems, etc.) when drawing from the contingency reserve -- at least until the project is 90% complete.

Work must be finished within six months of your closing date, so you'll need to get started right away. As work progresses, you will be able to draw down the amounts allocated to each type of improvement for the percentage of work done in that category. You are allowed five such draws, which will be approved after the HUD consultant has inspected the work. It is important to note that ten percent of each draw will be held back until completion of the project, when it will be disbursed to you, so unless you have the necessary cash and/or credit reserves, you will need to discuss this with your

**-continued on next page-**

contractors ahead of time. Some contractors will want an advance before starting work. As a rule, escrow funds cannot be drawn prior to the work being done, but there are some exceptions.

Since mortgage payments are due starting with the first month after your closing date, you may need to include them as part of your loan. Up to six months of mortgage payments can be financed this way. This is especially helpful if you prefer not to live in a construction zone during the interim.

Once all work is done, you will sign a letter of completion and turn in your final draw request. It may take several weeks to receive your final draw amount, plus your 10% held back from previous draws, due to the fact that courthouse filing records that must be consulted by the lender often run a couple of weeks behind.

The process can appear daunting, but if you are good at following directions and communicate well with your banker, it can be relatively painless. HUD's 203(k) rehabilitation loan program can be an effective tool for owning the historic house you always wanted.

203(k) was revised last year to exclude use by persons wanting to rehabilitate properties for resale as an investment. It currently applies only to those planning to own and occupy a house. 203(k) loans for single-family units have an upper limit of \$95,500. For duplexes, triplexes, and fourplexes, the limits are higher. There has been some talk of reopening the program to investors in the future, but that is largely contingent upon laying down some stricter rules that will safeguard against abuses, which were apparently rampant when investors were allowed to use the program previously.

**If you are interested in this useful and readily accessible rehabilitation program, several banks in Oklahoma do 203(k) financing. According to HUD, they are:**

**Claremore:** First Mortgage Corp. (918) 496-2241

**Hugo:** BancFirst Mortgage - 101 E. Jackson 74743

**Muskogee:**

1st National Bank & Trust (918) 687-8800

Norwest Mortgage Corp. (918) 686-5550

**OKC Greater Metro Area:**

B. P. Carroll & Assoc., Inc. (405) 842-8677

Equity Mortgage Svcs., Inc. (405) 728-7300

Harbor Financial Mtg. Corp. (405) 841-2450

Home Trust Co. (405) 692-0404

Norwest Mortgage, Inc. (405) 947-4824

Rockwell Bank, N.A. (405) 722-8810

Sterling Mortgage Corp. (405) 842-8088

Universal Mortgage Corp. (405) 943-2333

or (800) 519-9610

**Poteau:** Norwest Mortgage Corp. (918) 647-8638

**Purcell:** McClain Co. Nat'l. Bank (405) 447-7283

**Tulsa Greater Metro Area:**

BancOklahoma Mortgage Corp. (918) 488-7100

Creative Mortgage Loans, Inc. (918) 665-8576

Mercury Mortgage Co. (918) 584-3566

Norwest Mortgage Corp. (918) 254-6526

Pinnacle Mortgage Corp. (918) 481-6833

Tulsa Mortgage Co. (918) 224-8111

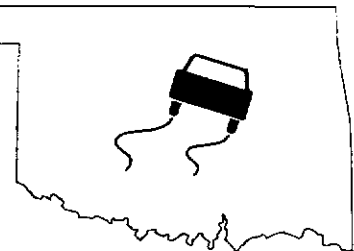
SpiritBank (918) 298-9618

**If you think a group in your community would like to learn more about this program, why not see if Preservation Oklahoma's staff is available to give them a presentation on 203(k) and historic house rehabilitations as part of our Speakers Bureau program?**

**Need a Speaker for Your Next Meeting?**



Preservation Oklahoma, Inc., can solve your guest speaker woes. Set up a presentation for your local preservation group or civic organization's next meeting. Preservation Oklahoma's staff can tailor the talk to fit your program's time constraints and to address the issues of most concern to your group; it can be as general as an overview of the historic preservation network in Oklahoma, or discussion of a specific topic like the National Register or Oklahoma's Most Endangered Historic Properties List. Call (405) 232-5747 for more information.



## Four New Oklahoma Listings on the National Register

by Cynthia Savage

The State Historic Preservation Office (SHPO) is pleased to announce the listing of four properties on the National Register of Historic Places. Located in Caddo, Garfield, Oklahoma, and Sequoyah counties, the properties represent a variety of resource types.

The Lamerton House in Enid was constructed in 1929-1930. The house is significant as Enid's oldest and most visually and texturally complex example of a Tudor Revival style house. The Lamerton House was built for W. E. and Grace Lamerton, developers of the Lamerton Terrace Addition where the house is located. John Duncan Forsyth, one of the foremost residential architects in Oklahoma during the early part of this century, designed the house. Forsyth also designed the E. W. Marland Mansion in Ponca City and the Will Rogers Memorial in Claremore.

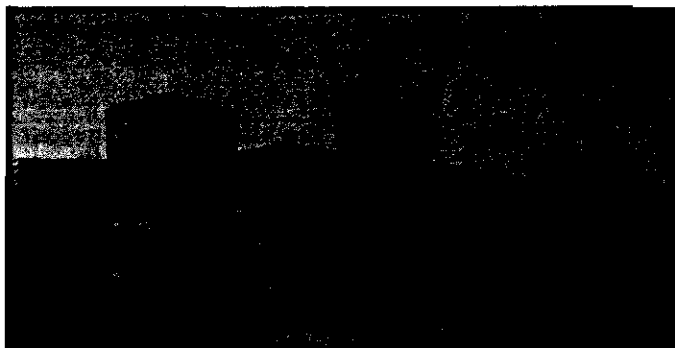
The Shepherd Historic District in Oklahoma City includes 325 buildings and one park. Almost all of the buildings in the district are 1930's-era single family residences of brick or stone. Over half of the houses are in the Tudor Revival style, with the Minimal Traditional and Colonial Revival styles being the next most prevalent. With a contributing rate of 92%, the district retains a high degree of historic integrity. The boundaries of the Shepherd Historic District are roughly Northwest 30th Street on the north, North Pennsylvania Avenue on the east, Northwest 25th Street on the south, and North Youngs Boulevard on the west.

Located on historic Route 66 just outside Hydro, the Provine Service Station was built in 1929. The station is an unusual local example of an early rural service station along the "Mother Road" in which the owner's living quarters were combined with the station. Although some modifications have been made, the building retains its distinguishing features. These include the distinctive form of the building, wooden shingles, exposed rafter tails, and tapered, stuccoed piers. The Provine Service Station is Oklahoma's twenty-fifth Route 66 associated property listed on the National Register.

Designed by Joseph I. Davis, Sallisaw High School in Sallisaw was built by the Works Progress Administration (WPA) in 1939-1940. Employing 105 men for eight months, the high school was the last WPA project in Sallisaw estimated to cost \$65,000. The school, however, came in under budget. Total cost for the building was \$57,329 with the WPA providing \$42,716 and the school board \$14,613. Architecturally, the brick building has a distinctive V-shaped plan with a round entrance tower at the point. The school is an unusual, excellent example of the Art Moderne style and its only instance in Sallisaw.

The SHPO continues to work toward its goal of 1,000 listings by the year 2000. With these additions, the number of Oklahoma properties on the National Register is 904.

For more information on these properties or the National Register of Historic Places, contact Cindy Savage at (405) 522-4478.



Clockwise from top left:  
Lamerton House, Enid; Shepherd Historic District, OKC; Provine Service Station, Hydro; Sallisaw High School.

## Know Your Preservation Terminology: What's in a Name?

by Theodore W. Hild, Chief of Staff, Illinois Historic Preservation Agency

reprinted with permission from the Illinois Historic Preservation Agency newsletter: *Historic Illinois*, vol. 20, no. 1.

We bureaucrats have really gotten ourselves into a fix over the National Register of Historic Places. We all know about the National Register -- it's the federal government's list of places important in the history of the United States. It's used as a planning tool to preserve and protect the nation's heritage as expressed in buildings, objects, sites, and districts and comes complete with a package of incentives and management devices.

So here we have this really useful and benign program that continues to grow in popularity, yet it has a deficiency that's been with us since codification in 1966. As time passes, this defect has proven insurmountable, and I see no relief in the future. No amount of government rule-making nor public pressure seems able to effect redress. No one has been able to find a solution to the problem of using the awkward term National Register of Historic Places in a sentence.

People often misapprehend the correct title right off the bat and we get all kinds of mutilations. We've heard everything from the *Historical Register*, the *Federal Register of Historic Places*, the *National Register of Historical Places*, the *National Landmark Register*, the *National Register of Landmarks*, and the rarer *Federal Registry of Historic Homes*, the *National Trust for Historic Places*, to the improbable *National Trust for Historic Registers*. (This last one was actually uttered by a city official right here in Illinois who insisted that he had named it correctly. We cannot divulge his name in order to protect his family.) The correct name is the *National Register of Historic Places* -- it's the law. A correct locution is, for example, "That property is listed on the National Register of Historic Places." Most people shorten the phrase to "It's listed on the National Register," which expresses the correct meaning even though it is technically incomplete.

I've seen the designation advertised incorrectly, as in Visit the Old Smith House -- A National Historic Landmark. Wrong. A National Historic Landmark is a specific designation for a separate federal program for property possessing national, not state or local, significance. All NHLs (as we call them in the trade) are on the National Register of Historic Places, but not all properties on the National Register of Historic Places are NHLs. . . (editor's note: There are 16 NHLs in Oklahoma and the Old Smith House isn't one of them) . . . Only the United States Secretary of the Interior can designate an NHL. I've also seen signs that say, for example, Visit the Olde Smythe House -- A National Historic Site. Wrong again. A National Historic Site is a legal designation given only to properties owned and operated as historic sites by the National Park Service. . . (The only National Historic Site in Oklahoma is the Washita Battlefield National

Historic Site near Cheyenne, which the Park Service is still in the process of acquiring.)

The only correct name is National Register of Historic Places. It's not exactly she sells sea shells by the seashore, but it's a mouthful nonetheless. Thus if you see such a property and want to call your companion's attention to it, you must say, "Look, that building is listed on the National Register of Historic Places," or "I say, isn't that a National Register of Historic Places place over there?" You will be correct, even if you sound like a fool.

If you think using the National Register of Historic Places as a noun is bad, wait until you try using it as a verb. It is an idea that confounds verbification -- that monstrous method of neologizing the language for the sake of fashion. We can now landmark a building, a verb as dreadful as to impact or to network. But how does one put a property on the nation's list of historic places? Do you National Register a place? Does a State Historic Preservation Officer come home at night complaining that he is tired because he has been National Registering buildings all day? In the office we use bureaucratic shorthand to talk about listing or registering a property with the understanding that the list and register referred to is the National Register of Historic Places; but those terms are neither available to the general public nor particularly useful in common parlance. To most Americans registering is something brides and eighteen-year-old boys do.

The title is awkward, the verb ludicrous, and the adjective impossible. Does one say, "Oh, look, a National Register of Historic Placed building?" That would compound an error with a blunder because you would have to say "National Register of Historically Placed building," which is grammatically correct but preposterous, and before long you wouldn't have any friends if you talked like that. It's also correct to say National Register of Historic Places building, but somehow that doesn't feel right, like trying to nod my head up and down while saying no. We may say a building is registered or designated, and that works only as long as the context is clear. People have said, correctly, "That is a landmark building." That, however, says nothing about the set of buildings on the National Register of Historic Places. Some people also say, "That is a landmarked building." I hate it when that happens.

Semioticians say that whoever controls language controls everything. But what happens when language itself is out of control? I hope this doesn't mean an entire government program is out of control. The best way out of the dilemma, perhaps, is to use some symbol for the National Register of Historic Places. Then we can refer to a building as a property on the list formerly known as the National Register of Historic Places.

## Community Partnerships Save Historic Buildings

Many projects are undertaken each year that affect historic buildings. Currently, a number of local Community Action Agencies are involved in projects that impact historic structures, according to Wanda DeBruler, executive director of the Oklahoma Association of Community Action Agencies.

### Calendar of Upcoming Events

The State Historic Preservation Office (SHPO) is pleased to present its 1997/98 series of special events. Unless otherwise noted, all sessions will be held in the Oklahoma Historical Society Boardroom, Wiley Post Historical Building, 2100 North Lincoln Boulevard, Oklahoma City, with no registration fee required. If you desire to attend any of these events but have a disability and need accommodation, please notify the SHPO at least three (3) days before the event. For more information, call the SHPO staff at (405) 521-6249.

#### December 1997

- 3 State and Local Governments as Preservation Partners in Oklahoma: the CLG Program (9:30 a.m. - 12:00 noon)
- 3 Introduction to the Section 106 Review Process (1:30 - 4:30 p.m.)
- 4 The Section 106 Review Process: What Happens When There is an Effect? (9:30 a.m. - 4:30 p.m.)
- 5 Introduction to the National Register of Historic Places (9:30 a.m. - 4:30 p.m.)

#### May 1998

- 7-9 Oklahoma's Tenth Annual Statewide Preservation Conference in Ardmore (Registration Fee)

#### June 1998

*The following workshops will be held in the Hartford Building, Conference Room A, 110 South Hartford Avenue, Tulsa:*

- 24 Introduction to the Section 106 Review Process (9:30 a.m. to 12:00 noon)
- 24 Determination of Eligibility under Section 106 (1:30 p.m. to 5:00 p.m.)
- 25 Introduction to the National Register of Historic Places (9:30 a.m. - 5:00 p.m.)
- 26 Federal Tax Incentives for Rehabilitating Historic Buildings (9:30 a.m. - 12:00 Noon)
- 26 Documenting Historic Properties: the HABS/HAER Programs (1:30 p.m. - 5:00 p.m.)

The Will Rogers Hotel in Claremore, which we reported on in the April issue of Preservation Oklahoma News, is one such project. Below is a list of other projects underway around the state and the names and numbers of individuals to contact if you are interested in learning more about them.

Big Five Community Services, Inc., finished the first phase of renovations of the historic **Bryan Hotel in Durant** in 1996. In October of that year, twelve apartments were available to rent. Future plans are to provide twenty-four affordable one-bedroom apartments. Contact: Paul Cartledge at (405) 924-5331.

KiBois Community Action entered into a joint venture with MetroPlains and the Aldridge Accommodated Living Limited Partnership to provide gap financing for the rehabilitation of the **Aldridge Hotel in McAlester**. The hotel will be converted to a sixty-six unit apartment complex targeting the elderly. Total project cost exceeds \$4.4 million. Contact: John Jones (918) 967-3325.

Little Dixie Community Action Agency will renovate the historic **Rouleau Hotel in Idabel** into low income rental units. Contact: Terri Harless (405) 326-5165.

RECAP, Inc., is rehabilitating the **Hotel Frederick** as a multi-purpose facility. In cooperation with the Department of Commerce, Tillman County Commissioners, the City of Frederick, and Tri-County Nutrition, the agency has developed the ground floor kitchen and Ballroom into a Congregate Meal Center. Through a grant from the Lawton Retail Merchant's Association, the lobby area and office spaces on the perimeter of the hotel will be developed into a business incubator. The four upper floors are being remodeled as efficiency apartments for the elderly and low income individuals. The project is a good example of several entities working together to not only save a landmark building in a community, but return activity to a building that was the center of downtown life in the 1920's and 30's. Contact: Robert Meador (405) 335-5588.

All of the projects mentioned in this article are using HOME funds for development. The HOME is a program of the U. S. Department of Housing and Urban Development and in Oklahoma is administered by the Oklahoma Department of Commerce. Contact Karen Adair at (405) 815-6552 for more information.

# Four Western Towns Surveyed for Historic Resources

by Jill Marsh

The OSU Department of Geography recently completed a Reconnaissance Level Survey of the towns Clinton, Elk City, Watonga, and Weatherford as part of the State Historic Preservation Office (SHPO)'s subgrant contracting program. Reconnaissance level surveys identify and document buildings, structures, sites, objects, and districts that are eligible for listing on the National Register of Historic Places. 166 properties were surveyed with minimum level documentation, which consists of the completion of the SHPO's Historic Preservation Resource Identification Form and two black-and-white photographs. Of these properties, eighteen were recommended for National Register consideration, including six in Elk City, five in Watonga, four in Clinton, and three in Weatherford.

Another goal of the survey was identification of properties and districts that warrant further study and several proposed districts were outlined with tentative boundaries. Each town retained a wide range of cultural resources representing their histories from the Territorial Era to the post-World War II period. These resources reflect different segments of each community, ranging from residences and churches to commercial and industrial properties.

The survey facilitates review of any projects in these communities using federal funds or licenses as required by Section 106 of the National Historic Preservation Act of 1966, as amended. The survey will also provide information needed by the SHPO, the local communities, and individuals to plan future preservation efforts. Information on the four towns surveyed, consisting of the individual property files and the final report, will be available at the SHPO by early this fall.

OSU's Geography Department will next survey the cities of Stillwater and Muskogee to increase the number of documented properties within these two significant Oklahoma communities. A final report summarizing this new survey will be available by the fall of 1998.

If you would like more information about either of the surveys, contact Cindy Savage at (405) 522-4478 or Jill Marsh at (405) 521-6387.

## Join Preservation Oklahoma! Educate, Lead, Advocate!

Become a member of the statewide historic preservation network . . .



JOIN PRESERVATION OKLAHOMA!

Preservation Oklahoma's mission is to foster the preservation of historic buildings and sites in Oklahoma through advocacy, education, and technical and financial assistance within a statewide network. To join, complete the form below and send with payment to: Preservation Oklahoma, Inc., P. O. Box 25043, Oklahoma City, OK 73125.

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_

- |   |          |  |          |  |         |
|---|----------|--|----------|--|---------|
| <input type="checkbox"/> Heritage Club: | \$15.00  | <input type="checkbox"/> Sponsor:      | \$100.00 | <input type="checkbox"/> Individual/Family : | \$15.00 |
| <input type="checkbox"/> Sustaining:    | \$500.00 | <input type="checkbox"/> Organization: | \$50.00  |  |         |
| <input type="checkbox"/> Patron:        | \$250.00 | <input type="checkbox"/> Partner:      | \$30.00  |  |         |

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# *Preservation Oklahoma News*

*Serving the Statewide Historic Preservation Community*



The activity that is the subject of this publication has been financed in part with federal funds from the National Park Service, Department of the Interior. However, the contents and opinions do not necessarily reflect the views or policies of the Department of the Interior, nor does the mention of trade names or commercial products constitute endorsement or recommendations by the Department of the Interior.

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