

ORAL HISTORY INTERVIEW
WITH
JOYCE B. SIEGEL
BY
MARGARET CUTLER

LEAGUE OF WOMEN VOTERS OF MONTGOMERY COUNTY, MARYLAND, INC.

MEMORIAL LIBRARY FUND

IN COOPERATION WITH THE MONTGOMERY COUNTY DEPARTMENT OF
PUBLIC LIBRARIES

ORAL HISTORY PROGRAM
(in cooperation with the Montgomery Co. Dept. of Public Libraries)

BIOGRAPHICAL INFORMATION ON: Joyce B. Siegel

PRESENT ADDRESS: 6800 Buttermere Lane
Bethesda, Md. 20034

PHONE: 365-0598

BIRTHPLACE: Brooklyn, N.Y.

RESIDENCE:

childhood: Brooklyn, N.Y.

Montgomery Co., Md.: 1962 to present (1972)

EDUCATION: Smith College, 1951-53
Towson State Teachers, 1955-56
University of Maryland, BA 1966

BUSINESS & PROFESSIONAL EXPERIENCES:

Teacher - Head Start - Mont. Co. Bd. of Educ. 1969 - present

COMMUNITY ACTIVITIES: 1965 - present, Volunteer Scotland Comm. Dev. Inc.;
Board Member Community Action Committee 1970 - present;
Mont. County Child Day Care Assoc. - Bd. member 1969-71;
Trustee Fernwood Elem. School, 1972-present; Secty, Tobytown Dev. Corp., 1971-73;
Board Member Scotland Comm. Dev. Inc. 1971-present; Member, Citizens' Adv. Committee - Area 2 - Bd. of Educ. 1972-present; League of Women Voters (member 1962-present); Citizen's Committee on Human Relations, 1966; an organizer & Board member-Congreg. United for Shelter, 1970-present.

PUBLIC OFFICE: Commissioner-Montgomery County Housing Authority, 1969-present
(term expires Aug. 1974)
Vice-Chairman 1973-74

SPECIAL HONORS & AWARDS:

1971 Nat'l Conf. Christians & Jews (Wash. Chapt.) Community Service Award
1970 Smith College Medal
1969 Finalist (Lane Bryant Volunteers in America)
1969 Mont. County Bd. of Realtors - Make America Better Award

Husband - Alan

Children - Marjorie 2/1/57; Barbara 10/26/59; Adam 5/27/62

Oral History Interview
with
JOYCE SIEGEL

by Interviewer Margaret Cutler

CUTLER: Today is March 22, 1972 and I am Margaret Cutler visiting Mrs. Joyce Siegel at her home, 6800 Buttermere Lane in Bethesda and today we are going to talk about the community of Scotland and Mrs. Siegel's part in its rehabilitation. Mrs. Siegel, tell me how you first became aware of the community of Scotland in the county.

SIEGEL: Well, I became aware of it not knowing I was looking for it actually. I was looking for some volunteer work to do in the community. My children were still very young. I had one under two and I needed something where I could get out during the day and possibly take them with me. Through the League of Women Voters I found out about this play school that was being started in Lincoln Park out in Rockville and I went out there and worked with them. I brought my children with me and after a while it was obvious they had so many volunteers they didn't need me and sent me to Cabin John where the homestudy group was having some kind of a play school there. I brought my children there. That was a much more convenient spot for me because it was not too far from my home which is near Seven Locks Road. There had always been a lot of children who didn't show up and we would go around through the area and try to collect the children. We would go by car and see if some of the youngsters were going to show up if we would drive them over to the play school. On one occasion I mentioned to one of the young ladies with me that the homes were in pretty bad condition, that it looked pretty bad and she said to me that if I thought that was bad, why didn't I go look in my own back yard. I didn't really know what she was talking about but she told me about a little community off Seven Locks Road and Bells Mill Road which was even closer to my home and that it was called Scotland. If I was interested in helping, they had plenty of volunteers over at Cabin John and they needed to get a play school group started over at Scotland because there was nothing going on there.

CUTLER: Mrs. Siegel, what was the name of this person who first told you that Scotland existed?

SIEGEL: Actually as I was talking to you, I was trying to think of her name.

She was with a group called the Bahai'i's who had taken an interest in the area and that comes in later in the story. But I can't recall her name. She used to teach music over there and she lived over on Bradley Blvd. She dropped out of the picture pretty quickly but she got me very involved. I didn't want to go to Scotland empty-handed. I just had no idea what to expect so I asked around my neighborhood if anyone had toys or books that we could use to get a play school program started and with my children and a carload of toys, which was pretty nervy I guess, I drove up to Scotland and the first sight of it, I just couldn't believe what I saw.

There was a one room school house that had a Maryland-National Capital Park and Planning sign there and it was just run down with a pot-bellied stove and one electric light hanging by a wire and an outhouse that was for the school but smelled so badly I knew it hadn't been cleaned for a long time. There was a well there, a hand pump which I had never seen in my life and there were houses there, the ones that I could see from the beginning of the road, that were teeming with people. They had no regular heat, they had no water, no toilets. Some of the walls were caving in and the road was so bad I was afraid to take my car up even half way. It was so deeply rutted and strewn with broken bottles.

I just had never seen, first of all, so many black children in my life and such awful housing conditions. So when I got up the road, I saw that there was a recreation director there supplied by the county for a summer program and his name was Otho Jones, and I spoke to him and asked if they would like some additional volunteer workers, or if they needed anything, and he suggested I speak to a gentleman named Dr. Lurie who was the head of a Baha'i religious group there and Dr. Lurie had been trying to organize something for the community.

So I contacted Dr. Lurie to see if he could use my services and found out the Baha'i's were having Friday night picnic dinners trying, I think, to convert the people in Scotland and that they were going to be having a meeting to discuss the Scotland community with one of the residents who lived there whose name was Percy. I can't remember his last name. I asked if I could attend the meeting which was in Dr. Lurie's home. When we got there, they seemed so non-directed and they couldn't really identify the problems in Scotland. The only person from the community there was Percy Holstein, I think is his name, and I was a little bit troubled by their half inuendos about police allowing fires to happen and shootings and a lot of stories. Nothing seemed really specific and no one had any suggestions except that they thought that they might try to have a Christmas party out in the community later in the year and could I help.

So a friend of mine who lived in the neighborhood and I, said that we would help with the Christmas party. That seemed to be the first thing to do. Then my little boy Adam was at a co-op nursery school in September and we got one of the Scotland children into the nursery school on a scholarship, and I drove up and picked her up to get her to the co-op nursery and that way I got to know more families in Scotland and talked to them about their problems.

We planned a Christmas party and in the meantime I tried to contact people who might include Scotland in the home study groups or tried to get together a committee to help the community with whatever they thought they might need. One of the key people I got in touch with was Sarah Rodgers who was the organizer of the home study group over at Cabin John and when I asked her if she could help at Scotland, she told me very bluntly that she was working about 50 hours a week over at Cabin John and she had not a moment more to give and that if I wanted to do anything with Scotland, I would have to know that I was going to allow that much time. Well, I really didn't have that much time because I had one child in

a co-op nursery and two older children and I was attending the University of Maryland at the time while my son was at the co-op nursery. So I really had no time at all and I just let things ride for that fall. I believe it was the fall of '64.

CUTLER: Now, your first visit had been what month?

SIEGEL: The summer of '64.

CUTLER: The summer of '64. Right.

SIEGEL: We had moved here into Montgomery County the beginning of '63, I guess it was. I guess I sort of felt a little uncomfortable in my nice, new house, and I wanted to get involved in something. I really don't know. And then, it was the time when there was a lot of interest in civil rights activities and a lot in the newspapers and in the community so I guess it all added up. But let's see, where was I?

CUTLER: You were at the Christmas party.

SIEGEL: Yes. So we had this fantastic Christmas party. We got a lot of churches in the area involved, and they made cookies and some people came and played the guitar, and the little school house was just packed. The white groups that came in sat by and sort of smiled benignly at the black people, and it made me feel sort of sick that this thing that we thought was really going to help--that all it was was a lousy Christmas party. It got me a little bit upset. I really just didn't know what to do next.

I knew I wanted to do something. I had joined the League of Women Voters housing sub-committee at that time and I had also joined a group called Low Cost Housing in Montgomery County that Rose Kramer and Edith Throckmorton and Atlee Shidler and a lot of other people in the county, Betty Scull, belonged to and they were meeting discussing housing in the county and the League was meeting discussing federal programs that were becoming available, new programs

through FHA, but I really wasn't thinking about housing for Scotland.

At one of the meetings of the League I mentioned that we had had this Christmas party and that we had started some kind of a play group, and Alice Rabin looked at me very bitterly and said, "That's a real nice story and the Christmas party sounds real lovely, but what are we going to do when the people's houses fall down, have another Christmas party?" And I got mad for a minute and I went home and I started thinking about it and knew that if we wanted to do something, if anyone wanted to do something, more had to be done than a Christmas party. We were just making ourselves happy that way.

So I tried to figure out a time it would be best for me to call a meeting of leaders in the community and discuss the Scotland situation and see if anyone wanted to form a committee to get together with the Scotland people and see what they wanted and if anything could be done to help the community.

So I wrote a letter to the editor. That was one of the first things I did, a very passionate letter complaining about the lack of housing in the county and Norm Christeller called up. He is a neighbor of mine and said that he was very interested in Scotland and if I got a committee going that he would be very happy to work with me but that years ago that he and Rose Kramer and Edith Throckmorton had tried to get public housing into the Scotland community and that the people there didn't want public housing and the county thought the situation in Lincoln Park was much more severe so that the only public housing that went up in Montgomery County was out in Rockville in Lincoln Park. Scotland almost got it. They were being considered.

So I appointed Norm on the committee first and then I went to a minister in a nearby church. I was absolutely terrified because I had never spoken to a minister in my life and I went and asked him if he would meet with a group of people in the community to discuss the Scotland situation and see if anyone was

interested and we would hold the meeting in between mid-semesters so that I would have time to get something organized before I had to go back to school. So we called a meeting for February 5. That date sticks with me.

CUTLER: And that would be 1965?

SIEGEL: Yes. And I went from one church to another and my poor children, they only saw me on the telephone after that because one call led to another and one person led to another and before we were done, it seemed obvious that about 100 people were going to the meeting. I have to say again, it was just an opportune time because people wanted to do something. A lot of the ministers had just come back from Selma, Alabama, and they didn't know what to do. They wanted to do something meaningful in the field of civil rights and they didn't know what to do.

So I went out to Scotland and Edith Throckmorton gave me the names of some of the leaders in the community there and I spoke to Geneva Mason, the grand old lady of Scotland, and she said that she had been to a million meetings in her lifetime and that nothing ever came of any of them and I prevailed upon her. She said, "Well, OK." She would go to the meeting.

CUTLER: One last meeting.

SIEGEL: Try again. So she never knew that when she said one last time. . . . She did. She came to the meeting and about five people from Scotland, including Reverend Randall, the minister of the Scotland AME Zion Church, and people from the League and from every church in the area. A rabbi was there. There were Republican precinct chairmen and Democratic precinct chairmen. We had teachers and principals of the schools and as many people as we could get together. I don't think any we asked said no. They were all interested.

CUTLER: How many would you say in total?

SIEGEL: About 100 people, 75 to 100 at that first meeting but only about 5 people

from Scotland. We talked about the community and whether the people from Scotland thought that the others wanted to stay and at that time neither I nor any of the white people there had really seen the community. We had only seen a few houses that bordered on Seven Locks Road. None of us really knew how many people lived there or what the real situation was.

CUTLER: Would this be a time for you to give a little description or would you rather do that later?

SIEGEL: I'll be glad to in a little while.

CUTLER: All right.

SIEGEL: So Rev. Randall said that one of the main complaints he had was that the people had applied for an application for water and sewer to the church, and they sent in the application and it was returned to them without any explanation at all. They thought that this was a great affront. So that night we did two very important things. We decided that we were committed to help the community if they wanted help and we appointed Jim Macdonell, who is minister of St. Mark Presbyterian Church, as chairman of the toilet committee to work with the church committee and we told him if it ever got put in, we would name it after him and call it the Jim [Laughter]

And then we decided to set up a fact finding committee and they were looking for a chairman of the fact finding committee. I really thought that that night, all I needed to do was call a meeting and somebody would stand up and say, "I'll take charge of the whole thing" and nobody did and someone asked if I would be chairman of the fact finding committee. My husband said it was all right so that's how I really got deeply involved and at this point, just for the record, I would like to say the whole -- what I am telling is my story of it, because that's how I know what happened, but there were many, many people who were as deeply involved. I was just sort of the community nag and acted in many cases as a

catalyst to get things happening. But I did begin the thing that night, February 5, and from that moment on, my life just was very different.

A lot of people signed up to help me with the fact finding and then we set a date a month after that to meet in the Scotland community and get together with the people. I had never spoken with black people in any role other than as maids or in some subservient way, and I add that because I think it is important for people to know, for the record, you don't have to be a professional. You have to be willing to really work very, very hard if you see something that has to be done. You don't need to know anything to begin with, either. You just have to know where you want to get to, because the learning happens. It happens very quickly as long as you want to do the work, and I think that's where we as a group of people were able to succeed, if what we finally had was success, because we worked very, very hard.

Edith Throckmorton told me to send notices out to the community.

CUTLER: This was for your next meeting?

SIEGEL: For the next meeting.

CUTLER: Now, before we get to the next meeting, you said you decided to set up three committees?

SIEGEL: No, we did three important things.

CUTLER: You did three important things. Now, one, you decided you had the commitment, two, the toilet committee, and three, the fact finding committee.

SIEGEL: And, actually four. We set another meeting date.

CUTLER: Right.

SIEGEL: And everybody felt very good that they had done something. We really hadn't done anything except decided we were going to. I guess that is a very important thing.

So, I wrote up a notice that said, "Come to a meeting on such and such a date," March 4, or something like that, and we are going to talk about houses and water

which is what everyone wanted to talk about and then we spent the month trying to find out as much as we could about the community. Atlee Shidler, who was with -- I forget his group -- Anyhow, he came to my house almost every morning at about 7:30 before he went to work, with Jim Macdonell, and together we just had a crash course in community organization. And he mapped out what it was we really wanted to present to the community and I learned an awful lot that month. He told me that there were things that we needed to compile, that the people might already know but it was important to present it to them so they knew just where they were at, and what possible alternatives we might seek.

He told me that we would need committees, and you don't set up committees at a meeting. You set it up before the meeting and then say, "We have this committee set up and does anyone else want to join it?" "So and so has signed up already," and that we would get more help that way. He was very useful. So I had breakfast with Atlee and Jim with the telephone ringing and the dishes in the sink, and then I got my son off to the co-op nursery, and then go off to school, and that's how the whole thing got organized, I guess. The children started saying "Let's play meeting," when they didn't know what else to play.

But, let's see, about 5 women from the League of Women Voters went up to Rockville. Betty Baldwin led a group. And we went through the county plats and we found out who owned each little parcel of land. Another group went down to the Park and Planning Commission and found out what the plans were for the Cabin John Regional Park which was bordering on Scotland and was threatening the people of Scotland because the Park Commission was planning to buy much of the property people still owned.

We had people visiting the schools to see how the children in Scotland were doing in school, if they were up to the level of their neighbors, their white neighbors.

We had people go to the Sanitary Commission to find out exactly what the story was, about how you get water, how you get sewers, what we had to do to get those things. We had a housing committee set up but nobody knew what to do. Nobody had the slightest idea. Norm Christeller was heading up that committee and by the time that month was over, we really had quite a complete picture of how many people lived in Scotland.

We went to one of the women's houses and we had what we called the gossip survey where everyone just sat down and said, "Well, Mr. & Mrs. So and So have this many children and he works at this job and I think he makes this amount of money." And so we set up a chart of how many families there were, what ages the children were, the general size of the families, where the people worked, the average salary, land ownership and the things that we found out after we ran a more formal survey than that, we found that we were pretty accurate by the gossip.

And I remember that night that Tom Allen went to Geneva Mason's house with me and we sat there and he was very quiet and I was asking all these questions, and we found out that So and So had nine kids and somebody else had twelve and someone else had seven and finally he said, "Haven't you ever heard about birth control?" I just turned purple because I had never discussed anything like that. You can imagine how green I was.

But then we went on a walking tour of Scotland, Tom Allen and Percy and myself, and I can't recall if somebody else was with us, and for the first time, I really saw that community. It was just unbelievable. There was the house they called the apartment house. There were about 28 people living in it, five families. And no heat, and outside an outhouse that just reeked and was falling down. There was only one water pump for 280 people - 265 people, I think it was one water pump, and it was broken. The people had no water except a stream that was across the street and it was winter time and it was snowing, and the only way

the people could get the water was to walk down the hill even in the snow and walk across Seven Locks Road to the creek, fill up buckets, and carry them back and boil the water for cooking.

CUTLER: Now the county had to know this, right?

SIEGEL: The county knew it. Everybody knew it because I had spent the summer screaming about the water. I didn't know how bad it was until I walked up there. The water, to me, was the main thing. In fact, to go back a little bit, the water was what really got me involved. I just didn't see how people could live without water in their homes and so I called the Park Commission and I asked if they would bring in a spigot since that was their land that the school was sitting on. Instead of having a water pump there, have a spigot and the community would contribute to the cost of the spigot. I talked to them and they said that they would do it, and the Park Commission said that in order to get a spigot, they would have to bring a pipe all through the community to carry the water, and in order to get a pipe, they would have to have a dedicated road and dedicated pieces of property.

I mean, it just seemed so impossible to get that spigot. And what we needed to get the spigot was the same as what we needed to get housing. We needed clear title. We needed a dedicated road, some of the exact same things. So, if we are going to bring in a spigot, and it will take a couple of years, then you may as well build houses which is how we got involved in thinking about housing because that seemed almost impossible.

So, this one broken water thing . . .

There were people chopping wood in the back of their homes which was the way a lot of people heated their houses up. There was one little tin shack with a pipe coming out of it, with smoke coming out of it. There was one house that had a refrigerator standing outside the door with wires going across the street because

there was no room in the house. There were 28 people living in that house too, and there was no room in the house to hold a refrigerator so it was outside.

How can I describe it more graphically? I couldn't bring my car up there. The road was so bad and yet people were ruining their cars and people were spending more in heating their homes, these shacks, than they spend now in their town houses because they were so full of wind and the windows were all broken and that stuff, and there was garbage all over the place. There had never been trash pick-up in 100 years in that community and yet they paid real estate taxes the same as we do and never got one penny's worth of services out of their taxes except the school. The teachers from the school had never driven into that community and they had no idea of how their own students were living.

CUTLER: The school system though was servicing the community and you said there was a recreation. . .

SIEGEL: The Recreation Department was coming into that one room school house, yes, but they weren't going beyond. . .

CUTLER: Their own four walls to see what was there.

SIEGEL: Well, the Health Department came in with nurses. There were things going on, but there was no. . . . The gut issue to me is housing and there was nothing happening and the other thing was - I think generally it was understood, I presume that (nobody told me but I feel it was understood), - that Scotland would not be there long and that, in fact, would have been right because the stream that they were using was covered over by Inverness Forest that was built about 3 months after Scotland was built. That stream was covered over and they would have had no water and the Cabin John Park would have bought up their land (the Park Commission), so there would have been no community.

CUTLER: In your early encounters in the community of Scotland, your beginning visits and the Christmas party when you began to indicate your interest, What kind of initial reactions did you get? Mrs. Mason, of course, said she had been to meetings . . .

SIEGEL: Well, Mrs. Mason

CUTLER: In general, how did other people feel about

SIEGEL: Most of the people were very friendly, very warm and very passive. I mean, I could have told them to do anything. I felt that all through the four or five years - seven years. I could have told them anything and they would have done it, which is horrible. I mean, you have, first of all, a terrible personal responsibility, but it doesn't help very much when you can just walk in and suggest something and the people would jump at it.

I think a more trained community worker might have gone about it differently. In fact, Sarah Rodgers, after we moved on with it, she felt that there was too much white involvement and that more of it should be left up to the people evolving or devolving their own methods to get to their goals and I felt that if they would have known how, they would have done it and that we were going to get housing there. Now, in the long run, maybe, you know 30 years, someone will be able to look back and see if it was right or wrong. I just don't know.

CUTLER: Maybe they had to evolve a less passive, that is, maybe they are more able to evolve after they have

SIEGEL: I think now there is a lot less passivity and more people getting involved in the community. I'll come to that later.

CUTLER: I did

SIEGEL: Where was I?

CUTLER: The second meeting. Had we gotten to that yet?

SIEGEL: I don't mean to cover it meeting by meeting, but I think the first two were, initially, you know, the most important. I had never spoken before a group of people before either. Aside from that, I hadn't met ministers of black people before so I was quite terrified meeting a group, and I asked Dr. Pritchard of the Bethesda Presbyterian Church if he would be temporary chairman and just do the things that I asked him to do. It wouldn't mean any work

on his part but if he would just be my spokesman because I was afraid to speak. So he was chairman of that first meeting (and president of our organization for a while), and I sent out this notice saying that we were going to talk about the basics of water and sewers, so everybody came. The whole of Scotland turned out because that was what they all wanted and we recited to them all of the things that we had learned during that month, most of which they already knew but we had a map of Scotland, a map of ownership and a map of the park, and where the park was planning to build, and it was quite obvious that if they didn't do something soon they were going to be out, and we asked them if they wanted to let things just stay the way they were or if they wanted to take some action that would keep them in their community and improve their housing.

And, of course, it was unanimous. Everybody wanted to stay. There was nobody that didn't. They only wanted to know how and there were people there who had been forced out of their homes by park purchase or by real estate promises and were living in the District, and they were at that meeting too, and they wanted to come back.

CUTLER: You mean, already some of Scotland's land had been taken . . .

SIEGEL: Oh yes.

CUTLER: For the acquisition of the park?

SIEGEL: Scotland, used to be, a long, long time ago, it extended from what is now Tuckerman Lane, I'd say about a half a mile beyond Tuckerman Lane, to one side, and what's now Democracy Boulevard, about a half a mile to that and all of the land that is Inverness Forest and all of the way up to the Springlake Apartments. That used to all be Scotland and that is very valuable land, and it became even more valuable when Seven Locks Road was built. It opened up the whole area to development. When Seven Locks Road was built, the people in Scotland gave their land to the county for that road. They gave it. They never

got money for it and what they got was a promise that they wouldn't have to pay front foot benefits and what that road did was start the whole end of the community of Scotland the way that the people knew it. It's still pretty bad to think of it.

So we talked about all those things that we found out and we said that we had a committee of people willing to work with them if they were willing to work with us and we had these different committees set up. I remember we had an education committee set up and we already had 70 tutors lined up willing to work with children on an individual basis, either in the school or outside the school. And one woman stood up [Frances Curtis] and said, "I'm willing to work on the education committee. No one ever told me I ought to, but I want housing and I'm not interested that much in education. I'll do it because I know you want me to." We explained that some of the committees would be very easy to get going and the hardest one would be the housing. That would take the longest and would take the most patience. And, at that meeting, there was a reporter from the Washington Post there, and he, and a reporter from the Montgomery County Sentinel was there. The reporter from the Post [Tom Kendrick] came over to me after the meeting and said, "It all sounds really great, Joyce, and I think it is all very nice, but you ought to forget it tonight and not go a step further because you are just going to be wasting a lot of time." He said, "We've been to meetings like that all over the county, and all over the Maryland area, and not one of them has ever gotten anywhere."

And so, the night that, finally five years later, we broke ground on construction, I called him up at the Washington Post to remind him of what he had said.

CUTLER: Did he remember?

SIEGEL: He sure did. I don't remember his name right now.

CUTLER: I'm sure he didn't mind eating his words.

SIEGEL: No. I recall the first time Penny Robinheft from the Sentinel called up and the children came running, "Mommy, mommy, there's a newspaper on the telephone." And after a while you got so blase about it that we would call the newspapers up and tell them what to print and it was in the paper the next day. But, in the beginning, it was very exciting.

CUTLER: How did he come to go to that first meeting? Had anyone, had you called him?

SIEGEL: We called a few people. Now, that's where Sarah Rodgers and I disagreed. I felt strongly that a lot of articles in the paper would get us, first of all, the guilt of the county which we needed, and would get us the support of the middle class white community that was right next door to Scotland, that needed to get involved if we were going to have any success. We were going to have to have their support. So we used publicity as much as we could and we explained that to the people of Scotland. We had good talks about it. That was one thing where there was a complete understanding that there would be many strangers walking through and snooping around and everyone should talk and talk and talk to as many newspaper people as they could so that we would have a lot of coverage in the paper and that really did pay off. It got us wonderful volunteer help. It got us the eventual support of the Park and Planning Commission, the County Council. Everyone we wanted was with us at the end.

CUTLER: But really the Scotland people then from the beginning, to the extent they were able, were really cooperative?

SIEGEL: Oh yes.

CUTLER: Agreeing to talk to reporters. I'm sure at times it must have . . .

SIEGEL: Maybe some of them didn't like it but they never said it. They never said anything. In fact, later on when we stood at meetings and would present things and no one would raise a hand. Oh, a few, Marguerite Johnson, now would always speak up, and Frances Curtis and a few people would talk

up, but there wasn't very much. At that first meeting on March 4, there was a lot of community talk. One man shouted out from the back of the room, "There's a 'Condemned' sign on my house and I have nine children. What should I do?" And people were so full of fear and anger and there was a lot then. After we started working and it became obvious that the things that they needed the most would be a long time in coming, I think a lot of the people became more and more passive thinking it is just another group of white do-gooders but we were accomplishing enough that there was some satisfaction. They could see that we were really committed to it.

At that March 4 meeting, one woman talked about her garbageman. Tobytown had just had a clean-up campaign and that was a big thing, you know, a clean-up campaign. So we decided that we would have a clean-up campaign in Scotland and try to clean out all the garbage and then hire a trash company to take over. We would have to have a private company because the county didn't provide trash pick-up service in that area.

So Jim Matheson, who was then minister of First Methodist Church, was the chairman of the trash committee, and he was the most immaculate man I have ever met in my life. There was never anything out of place or anything dirty about him, and as his co-chairman we appointed Carroll Simms because he had a private trash removal company. He lived in Scotland and he was the most untidy man I ever have seen. And these two were supposed to work together to clean up Scotland. Jim said that in a month we would start the clean-up and he went around that month to the churches in the Montgomery County area and got a commitment of \$50-\$75 from each one of them. I guess that by then he had about \$800, and Mason Butcher lived next door to Jim Matheson and Jim wouldn't leave Mr. Butcher alone until he promised to remove all the abandoned cars from Scotland.

CUTLER: Now, Mr. Butcher was . . .

SIEGEL: County Manager at that time. So he promised, at no fee, to remove, what what we thought were about 16 cars, from Scotland. It ended up that it numbered in the hundreds -- all the abandoned cars. At first we thought that everyone in the County was using Scotland as a dumping ground for cars. What really was happening was the few families in Scotland would just take the hulks of cars, drive them, if they could, into Scotland and cannibalize them, take the parts they needed and just leave the rest to rot around. So people in Scotland really started the mess and then other people saw all the cars and

But for months you could see these trucks hauling cars out of Scotland. It was incredible and Mr. Butcher just couldn't believe how many there were. But then, Jim got the county dump to say that they would let us dump our garbage trucks at no fee. Now, usually you pay a fee for that and then we sent out a notice to all the churches in the area asking for help to clean up.

Everyone, the church women, organized a picnic for all the workers and, at the first clean-up, I think we had about 300 people show up. We got there and no one from Scotland was out, even though everyone had been prepared, we thought, and everyone knew it was clean-up day, and they had said that they had wanted to have clean-up.

So, I went and knocked on Mrs. Walker's house, which was that closest house I could get to and I was screaming, "Don't you remember that this is clean-up day? Where are all the people?"

And poor Mrs. Walker, she said, "Here, darling," and she gave me her daughter and said, "Go get people." And we went knocking from door to door and eventually, I guess they never believed we were really going to do it, eventually, they just started pouring out of the houses and it was a really great picnic day. It was a crazy day.

Everyone had boots, tetanus shots and shovels and wheelbarrows and everything.

started digging into the dirt, it was inconceivable how much dirt. . . . I mean, you can imagine 100 years of tin cans and clothes and rags and anything you can think of. In back of one house, we started pulling rags up. Presbyterians were assigned to one area and [Laughter] Unitarians were assigned to another area, and it was really crazy. It was a crazy day. But, Jim Matheson and his white bucks (which were immaculate), smoking his pipe, in his tweed jacket with leather elbows, directing everybody, and he didn't get dirty the whole day. I don't understand it.

But anyhow, behind one house, we started pulling out rags, and we pulled and we pulled and we found a mountain of rags and all we had done was move one mountain from one spot to another spot and found to our horror that the house had been built on a mountain of garbage, and we were undermining what the house was built on. So, we had to start putting all the rags back again. It was really crazy.

CUTLER: Did the Scotland people work sort of in their own little enclave, or did they work with the. . . .

SIEGEL: No, some of the people worked in their own back yards. One in particular was Mr. Walker, whose wife I had harrassed, [Laughter] but he was like in a contest with us all day long. He kept his eyes on us and he was bound and determined that he could clean his backyard up faster than anybody else, but others were just all over the community.

In particular, that's when Melvin Crawford started exerting leadership as far as we were aware in the community. He now is president of the corporation and has been its leader, the community's leader, for years. But he really organized the people that day, his people, the Scotland people, and he was all over the place making sure everybody stayed with it.

As a matter of fact, we had to go back, I think it was five Saturdays, until we were through, and the last Saturday was really the first time, aside from hundreds of people going into the community, that anything visible happened. What we

had done was we had built mountains of garbage and it was sitting there. The last Saturday, the front end loaders and the garbage trucks came and to see these huge trucks winding their way up that lousy road -- the road was so narrow that the trucks practically touched the houses on either side - and the children standing, seeing really that the garbage was going to be taken away. While the garbage trucks were going back and forth to Rockville, the front end loaders were digging in trenches and turning over some of the dirt, and one of the spots where they dug all the dirt, someone put a play yard in. In another spot, people planted a garden with vegetables. You know, I used to come up Sundays and get green beans and stuff from the Dixon's because they planted a vegetable garden there.

But really, what was impossible to deal with that day was, as soon as the garbage trucks full of trash would leave, we didn't see it for hours after that. No one could figure out what happened. We had three or four of them hired and it was very expensive. What had happened was the Youngs and the Waters, who lived down the road, were out on Seven Locks Road and they were not part of the central community but closer to Bells Mill Road and they had cleaned up their own private area there where they lived. They had so much trash accumulated that they were standing on Seven Locks Road and flagging all the trucks and before they could get to the central area of the community, they were loading up at the Water's and the Young's and going back to Rockville and nobody ever say the darned trucks all day long.

My poor husband was there directing front end loaders, you know. It was just incredible that day. Everybody was running around, and by the end of the day, by the end of that last Saturday, Scotland was really clean. I think many things happened. The people who came to clean up ended up, many of them, as being our staunchest supporters because they saw how terrible the housing conditions were. They said that when they had to go to the bathroom, they had to use that one lousy

outhouse that there was. When they wanted to wash their hands, there was no water. They had to go across the road. They saw that the people in Scotland were really working along with them and they made friends that day, and the newspapers again covered it very well. There were pictures in all of the newspapers about the crowds that came on the clean up and we left Scotland clean.

Melvin organized a group of people who hired first Mr. Simms to be the. . . Oh, that's a funny story, too. I guess I could get sued for that, but Mr. Simms was supposed to use his trash truck, too. He lived in Scotland and we didnot see him for a greater part of that last day, and Melvin told me that Mr. Simms was up the road with his girl friend. I said, "You come with me. Come on. We're going to knock on the door and get him out because we need his truck." So I was taken aback. I didn't know how he had the nerve to do it but we walked up to ^{his} back door and banged on the door and said, "[Laughter], you come out here," and he came out with his face hanging down. He was ashamed of himself and he went and got his truck and he worked all day with us, too. But he was given the contract for trash removal. After a few weeks, he was so unreliable that the people got together and pooled more money into the garbage pickup and hired Ralph Refuse, which at that time, I think, only had white garbagemen.

One day I went up to Scotland and saw that Scotland, a 100% black community, was probably the only community in the whole Montgomery County that had only white garbagemen because I know we only had. . . . The whole story, you know, you look back and laugh at all the crazy things.

So, we did get it cleaned up and we did get a housing committee started. At that time Richard Bryant--you know Jean Bryant. Jean Bryant is very active in the League--and Richard and his wife became very active in the Scotland project, too. Richard was part of our housing committee. He was working for FHA at the time. I think it was around May by that time, and he said that he had heard that all of the

demonstration grant money that was allotted for that year had not been used up. If it wasn't used up by July, then it would not be used. It would just be put back in for another year and that if we applied for a grant from the federal government, he felt pretty sure we could get it. But we really didn't know what it was that we were asking for so we had to sit down and think about applying for a grant.

We knew we needed money and we knew that we needed legal help. We knew that people had problems of title on their land and they needed housing. But we really had no sense of direction at that time. So we sat down and Richard and Norm wrote out a demonstration request to FHA with about 20 pages and it used the survey we had taken, the gossip survey, and it also used a survey that Atlee Shidler got printed up for us. I called up my League unit and got about ten women and, in two weeks time, we had every family in Scotland covered by a very professional survey. It's 65 families and we had everything about them you could possibly need for a sociologic-economic survey.

CUTLER: In other words, Atlee had written your questionnaire?

SIEGEL: He took a questionnaire from OEO that they had used successfully, but you know, other organizations spend hundreds of thousands of dollars to run these kinds of surveys, and it takes them months. We did it in two weeks. Everything on time. Everyone cooperated. Now that I think about it, I don't understand why they cooperated so much and would let us walk into their homes and ask personal questions. I don't think they would allow it now, which is healthier. But they did allow it then. And we used that as part of our grant request.

Then we set out to prove that the land the people in Scotland held was actually without any value because they had unclear title and it was unbuildable because people owned a little patch here and a little patch there. Some of it was land-locked and they could do nothing with it, so what we were planning to do was have the people agree to pool their land to put it in a common land bank kind of

thing and then re-divide it up into housing that they would play a part in planning. It was a very good idea and we applied to FHA.

CUTLER: Now, what was the little nucleus of people who came to this conclusion?

SIEGEL: OK. Well, it was Geneva Mason and Richard Bryant, Norm Christeller.

I'm trying to think who was on the housing committee at that time. Dr. Pritchard attended some of the meetings. I attended some and I believe Mrs. Mason's sister was there, and Leeta Mason, who owned some land in Scotland, but basically, it was Norm and Dick Bryant and anyone else would sit there and just listen and they devised this plan.

We took it to the board of directors of our organization which we then called SOS, Save Our Scotland, and the board of directors was made up in an arbitrary way. We just simply chose people. I mean, there was a raising hand election, but everything we did was sort of rubber stamped. The people on the board of directors were Republicans and Democrats. We had political support. A couple community leaders and leaders in Scotland, and it was half and half balanced between Scotland and the white community. Gordon Hawk was on the board of directors. He's Gil Gude's administrative aide, and he got involved through Jim Macdonell, who is minister at St. Mark. He was at Jim's church and Jim took him up to Scotland one day and after that Gordon's been with us, 100% whatever we needed. and that was the kind of support we had. Norm Christeller was on the board, Dr. Pritchard was, and Melvin Crawford, Geneva Mason, Jeanette Shedrick from Scotland, Shirley Young from Scotland and Mr. Crawford's father, Eddington Crawford, because he was a large land owner. I can't recall who else. I have it written down and I could get it out.

But, anyhow, we did apply for the grant. In order to apply for the grant, we needed to incorporate, so we had to change our bylaws which Norm had written up and which Our Lady of Mercy Church with Father Cahill had mimeographed for us. We were

going all over the place to have things mimeographed for us, and all the churches were tremendously cooperative. We got legal help from Urban America which had a nonprofit housing center and they came to my house one day for lunch and we sat here and discussed Scotland and whether they would like to get involved to help us get this grant. It was a very hot day outside and I remember in the middle of lunch--I had put my kid's guinea pigs outside--and all these businessmen who had rushed from New York and Washington were sitting there gobbling down lunch and talking about Scotland. Melvin was all dressed up. It was the first time I had ever seen him in a suit, and he was so superb and Jim Macdonell was here and Dick Bryant, and they were all sitting here and the guinea pigs had all died out in the sun and the kids came running in, which is just the way everything happened, absolutely nuts.

But they were very interested. They had become involved with us. I have to digress as I forget things because it is a clue to know how you can help, I think.

We had had a tutor with some of the children in Scotland, Yvonne Fuortes, and Yvonne had a friend who was involved in the American Committee for Nondiscrimination in Housing, Ed Rutledge, and she talked to Ed about Scotland. He said he was very-very interested in it. He asked if he came to Washington, could I meet with him and describe it to him? Well, when he came, he said he wanted to bring someone with him who might be able to help us and that was Joe McGrath, who was then in charge of Urban America. So Joe McGrath and Ed Rutledge came to lunch that day and Urban America, at that moment, pledged to help us with whatever funds we would need for a lawyer and for incorporation and some supportive services if we needed them. So they incorporated us and we changed our name to Scotland Community Development, Inc., and we applied for the grant.

So our first meeting had been in February and before June, we already had received a \$78,000 grant from the federal government to proceed to try to save the community.

That put us in a position to then go to the county and see what we could do there. Penny Zwiegenhaft . . .

CUTLER: I wanted to ask you how long between the time you applied for that federal grant and the time you were funded?

SIEGEL: It was about a month. They were also under the press of having the money and needing to find who they were going to give it to. So we got the grant, and I remember one day driving on Bradley Boulevard, I picked up one of the Lefeged boys who I saw coming back from his job. I said, "Isn't it great? We got this grant from the government." We had been working so hard to get the grant and I realized what a gap we had in communications because the people in Scotland had no idea what the grant would mean.

To me, it was like, "That's it." There would be no turning back now. You know, you've got to spend the money once you have it, and the government is going to be watching us. To me it meant that we were really going to do something, but to JoeJoe, he really couldn't care less about the grant, and all he said was, "Oh, that's nice. When are we going to get houses?" You know it only had meaning in very concrete terms to the people there unless we spoke . . .

The people who kept attending our meetings had a great feel for what was going on. I think, in a way, they too failed to communicate with their neighbors in many instances to explain how hard we were working to get these things. The housing committee at that point started meeting once and twice a week, at night, and did so for about four years. We kept minutes which I have, which are very good. As items were discussed, and action items, and everything . . .

They did get the grant and then Penny Zwiegenhaft and Roger Farquhar at the Sentinel decided to run a double page spread about Scotland and what we had achieved so far.

We had also at that time, I forgot to tell you, visited the Sanitary Commission

and because of all the publicity, we one day got a couple of the Commissioners who were a little bit sympathetic to Scotland, and we cornered them in the room and they promised to get us the sewer line to the church. We were able to announce at the March or April meeting that we did get an OK for the sewer line to the church which meant a huge amount to the people in Scotland. Then I realized how hard it was to get that one damned toilet into that Scotland church. They had simply sent an application in saying, "We want the sewer line," and sent \$200 in. They had never sent engineering drawings in or anything that was really required. It was such naivete.

Anyhow, the real thing that came out to me over and over again was people in Scotland we were dealing with, had been educated in a one room school house. They had been kept from the educational system that most of the people in the county were benefitting from. They didn't know how to deal with their legal problems. They didn't have the sophistication to cope with many of the things that were being done to them. They didn't know how to organize. They really didn't have the tools that most of us as middle class people have just gotten through osmosis or something. So the very things that they were denied were what was victimizing them because people would come over and say, "Why didn't they take care of their landtitle?" "Why didn't they do this?" or "Why didn't they do that?" They didn't know how. They just never were educated to the tools that they needed to get these things done.

So, sending in that \$200 for the toilet and then having it sent back to them, they were affronted. They thought that they had done everyting they needed. No one had ever told them or educated them that they needed an engineering drawing or proof of this and that. As Mrs. Mason says, "This, that and the other thing." But, it took a year to get that toilet into the church and there were dinners there, chicken dinners, to raise money to have it put in. It was finally put in Easter

Sunday, a year later, and it was such an important event that the Montgomery County Sentinel carried an item in the paper saying that the Scotland church finally had its toilet. But we did get an OK for the toilet in those few months,

We did get our grant. We had a summer pre-school program all set up. We had 70 tutors working with children in Scotland. We had a housing committee with a committed group of people. We had accomplished a tremendous amount, and because of that, the Sentinel ran a double page spread. As part of their working with us and helping us out, they went to the Park and Planning Commission and asked the Commission what their plans were for the community of Scotland, and now that there was so much activity going on there, if they would hold off on any further development of the Cabin John Park until Scotland came up with a community plan. When the double page spread on Scotland came out, there was also a statement by Mr. Hewitt saying that the Park Commission had agreed to stop all further land purchase in Scotland until we came up with a plan. That really gave us what we needed to continue with whatever we were doing. Step by step, we moved along that way.

Another important thing that happened was--that was the period of time when the County Council was rezoning land all over, wholesale. The land immediately adjacent to Scotland was owned by, I forget the name, but anyhow the gentleman who owned that land saw all the activity in Scotland and he came here to talk to me about it. He wanted to see if we were really committed to continue with what we were doing. When he realized that we were committed, he sold the land. He had the land rezoned with that County Council. He told me that he had bought the land for \$10,000 an acre from Carl Freeman, who had paid something like \$1600 an acre for it several years before from the people in Scotland. He had the land rezoned to town house zoning and sold it for something like \$72,000 an acre. I had told him that when he paid \$10,000 an acre that I thought that he had paid too much for it because he was stuck with land next to what was going to be low cost housing and

if he really believed that you couldn't build decent housing next to it, then he was stuck. Because, if he wasn't going to build on it, he had paid too much for the land. But he had it rezoned and sold it, and made a fortune. Now the man who has the land has not yet used it, and he's the one who's stuck holding the bag I guess, if that's what he thinks he's holding.

So Scotland was faced with that rezoning as a committee and we didn't know how we were going to build houses but we thought we might need higher density than R-90 which is quarter acre zoning. We didn't protest the zoning when it was applied for--the town house zoning--and so that left us open then years later to go in and apply for town house zoning and say that we were not changing the neighborhood. The neighborhood was already changed. And that was a major decision that we had to make.

CUTLER: Today is April 17, 1972 and I am Margaret Cutler again visiting Joyce Siegal at her home on Buttermere Lane in Bethesda. We are going to resume our discussion of the community of Scotland, and before we go much further, Joyce, I would like to ask you about a comment you made in our last interview. You mentioned that you went to some members of the Washington Suburban Sanitary Commission and got from them a commitment for the toilet.

SIEGEL: Right

CUTLER: You said they were somewhat sympathetic to your cause. I wonder who they were?

SIEGEL: Well, actually, when I was speaking to you, I didn't recall for that moment, when the tape was going, the names of the Commissioner in particular who helped us, but when we got to the Commission, to the Sanitary Commission, that day, the only Commissioner who was there was Tony Morrell. We spoke to him and he pledged to help us get the toilet, the sewer line extended to the Scotland AME Zion Church. He waited for a day when I think he was the only Commissioner present at a meeting and slipped through the funds necessary to get

that sewer line extended and a commitment from the Commission they would extend it. Now the engineers had done some work and all the papers were in order but he was the one who did it for us. After that time, he was kind enough to come to Scotland and explain to the people at a general meeting when most of the people attended, how the Sanitary Commission worked, what it was that was necessary to get water to the community of Scotland; who we needed to put pressure on. He was very candid with the people and it was very important in their education and in their feeling about their own community and about themselves, that people like Commissioner Morrell at that time and others would come and speak to them, that they were that important that they could have an audience with these people.

Actually, at another meeting, Jack Hewitt from the Park Commission, came to explain the plans for the Cabin John Regional Park and how much of Scotland would be taken and how much the people might be paid for their land, and some of the details that were very vital to the community of Scotland. He came with a lot of charts and he showed the people, for example, one portion where there were going to be stables.

I remember he said, "There will be stables there and there will be jobs there for you if you want them." And the people got furious and they said, "Stables! My house is there and I have a job and I don't want your horses on my land." They were rude to him. They were furious and angry. I don't think he quite understood how they felt. He was very surprised at their reaction, but he was talking about taking their land and their homes to put a park, when they wanted to build a community.

So the Sanitary Commission came. The Park Commission came to speak to the people; and then all of the candidates for County Council at one period of time came to speak to the people in Scotland. That was the first time that they had been recognized as being important enough.

CUTLER: But who was it who was instrumental in bringing these people to them? It wasn't at their own initiative?

SIEGEL: No. We invited them.

CUTLER: Your group. In other words, it was the coalition of white and black people together.

SIEGEL: That's right. We just listed the concerns that the people had and who they might want to hear from and who they might want to question directly. Actually, at a later date, later on in the story, we petitioned the Park Commission to stop land acquisition. Before they announced that they would stop land acquisition, we petitioned them. Darius Phillips helped us write up a petition one night at Mrs. Mason's home. I took it over to Cedar Lane Church to have it printed up and then I took it over to St. John's Episcopal Church and there were ladies there ready to have the petition circulated. It was Friday. They took the petition to every church that we could get to in the county and the next morning we had about 1000 signatures on the petition to the Park Commission.

We went to a Commission meeting with that petition to ask them to stop acquiring land in Scotland, and it was really a very dramatic moment. We weren't on the agenda actually, but we forced our way onto the agenda and were recognized. Mrs. Mason stood up and made a beautiful speech and said, "Don't take what is ours. You need people like us in the county as much as you need some of your white rich people. We are an asset to your community." She was absolutely eloquent, and then Dr. Pritchard stood up and he made a speech. Then Dr. Pritchard said, "Would all those people stand up who are supporting our petition." And the people in Scotland had come en masse to a public meeting, almost the first time, and they stood up. We had about 100 people there, I guess, that night. Side by side with their white neighbors, we all stood up together in support of the petition not to acquire any more land.

So, it was a lot of things working at the same time that forced the hand of the

government, I think. For the first time, the people in Scotland were really standing up. A few of them said that when the Cabin John Park was originally planned, they went to a meeting that the Park Commission had called, but they didn't know how to get on the agenda, and they didn't know how to get recognized to speak. That night when Mr. Hewitt came to the Scotland meeting, he said, "We held a public hearing. Where were you?" And one man said, "Well, I was there but I didn't know what to do because we weren't educated to the workings of government." A lot of people went. A lot of citizens associations let things pass them by. They don't know what to do. So, it wasn't that the people in Scotland weren't interested, they just didn't have the tools to effect any change in what was happening.

CUTLER: Would this be a good point to go back to the origins of Scotland?

SIEGEL: OK, if I can. We once heard rumors that Scotland came into being after the Civil War, that the people there had been slaves who were freed and that Lincoln then let the squatters have the land that they ended up on. But I don't think that was really the background of Scotland because later on we were told that there was a large farm and many of them were farmers, were farm hands, and that's how they acquired the land. Now, how Scotland got its name is really intriguing. We were trying to defend a zoning action for our citizens association where I live and Rick Estrom who ended up being our architect was scouting around the community to see supporting evidence why someone shouldn't get increased density zoning. He found that there was a farm house near the Mall Apartments and he looked back into his history and found that it belonged to a man named Magruder, who was a member of the First Continental Congress. Mr. Magruder came from Scotland, and he named this area New Scotland. Actually, he had a lot of relatives in the Maryland area. Scotland, where the blacks lived, was called Snakes Den because there were so many snakes in the hills there. They didn't like

that name so they just pulled the name of the neighboring community which was Scotland and that's how it got its name.

CUTLER: And the name stuck with them and not with. . .

SIEGEL: The other community. That's how I understand it.

CUTLER: What were the rough boundaries of Scotland?

SIEGEL: The rough boundaries of the area. . . . I believe Scotland extended quite a distance on both sides of Seven Locks Road; the area that is now Inverness Forest was once in the hands of the blacks. Much of the land that the Cabin John Regional Park is on was. Also the land that the Tuckerman Lane shopping center is on was all in Scotland land ownership even up to about 10 years ago. Carl Freeman bought that land and knew in the master plan that it could be zoned for a shopping center. The gentleman he bought the land from was one of about ten owners of that piece of property and he took his profits and bought a few trucks and he was going to go into the trucking business. He lost all of that money within six months, which is sort of a sad story.

I found him living on a piece of property that Carl Freeman owned where the shopping center is now built in a house that was totally boarded up. There was no light, not any daylight. He had wood on the windows, and that shack was just in the worst condition possible. They were deep in the woods. People in Scotland knew that they were living there and that they were really part of Scotland community, but they never invited them to a meeting or asked them to participate. I just happened to see the road one day and was handing out notices and drove up there to see if there were any more people living there who wanted to participate and I found the Thomases living there and invited them to our first Christmas party, and they won a door prize, a sled, as a matter of fact.

And Preston Martin and his family of ten children at that time, and about five other families living in the woods who all live in the new Scotland now, at first

they weren't part of the new civic group. It wasn't until we drove back there and found it. There were partridges back there and all kinds of little wild animals. It was really very rustic, but the housing was terrible and later on when Mr. Freeman wanted to build on that property, he had those people evicted. We had absolutely no place for them to go. There was no low cost housing, no emergency shelter, nothing.

So a group of volunteers got together and took a piece of property in Tobytown where there was an outhouse that belonged to Pres Martin and extended the outhouse and built by hand a five room house which ended up being the nicest house in Tobytown, as a matter of fact. Pres Martin moved into there. The reason we extended the outhouse was you couldn't build a substandard structure. We had no license to build but we could add on.

CUTLER: So you added on to an outhouse?

SIEGEL: And then we took an hold house on Bells Mill Road. Rik E headed this effort also and we renovated that old house. It had been abandoned because the Park Commission bought up the land on Bells Mill Road to just have the road closed off. And we put Granville Thomas into that house. A lot of church youth groups and Mr. Thomas and Mr. Martin and Melvin Crawford and Fred Unfriedt, who later became our treasurer, all worked every single weekend. They hooked up to electricity in the house next door. The way he paid for the electricity was giving the man Thunderbird wine and then he left that house and we used that house also for emergency shelter. Then we took a burnt out hulk of a house up on Scotland's little road and tarpapered one floor of it and put another family in there and just by banging together nails and scrap pieces of wood, we housed about five or six families that way.

CUTLER: During this interim period?

SIEGEL: That's right. That rehousing period, Mr. Freeman let us keep the families

there for a couple of months while we tried to piece together enough supplies and get enough money to build these shacks and what we built was just other shacks for them to move into.

CUTLER: Now, you were the intermediary between Mr. Freeman. . .

SIEGEL: No, not myself, but the organization. We contacted him and he let them stay there until we could find other shelter for them. Then as soon as they left, the houses were torn down, of course, some of them burned down. I don't know what happened.

But, in any event, it might be a good time to talk about how large the community was. Did we touch on that at all?

CUTLER: Yes, that would be good.

SIEGEL: OK. The survey that we ran in April of '65 was a survey made up by the Office of Economic Opportunity that Atlee Shidler got for us. A lot of members of my League group and a few other volunteers went out house to house and took this survey and what we turned up was there were about 22 houses-- well, I'm not sure of the number of houses. I'd have to check that on my map. There were 65 families, many, many of them doubled up into houses. There was only one family on welfare. All of the people were employed, but they were either employed at many jobs that paid very little or employed in seasonal work. They were underemployed, in other words. They didn't have full employment. A lot of them worked for the Sanitary Commission [trash collection]. They were all full families, father and mother. It was not the same thing that you might turn up in a ghetto in a city. It was a very stable kind of a community. The people who we talked to, most of them had been born there and their parents had been born there and their roots were most definitely in the Scotland community.

They had all gone to segregated schools in Montgomery County and their parents

had all attended the Scotland school that was now the old recreation center. There was no one who had attended college and most of the men had less years of education than the women.

We also scouted out the schools in the area. I don't know if I touched on that and found that the children were not keeping up with their white classmates. When you consider that their parents had been so poorly educated that their income. . . . Most of their neighbors were making six times or more the money that the Scotland people were making. The children went to camp in the summer. They went downtown, you know, to the Smithsonian and all over the place. On weekends, they had lessons -- every day of the week. And they were in school with children from such affluent homes. The difference is fairly understandable.

Let's see. Families that had increased in size and relatives were living there, like the Doves, were all over the place. There were many Doves and people who married the Doves and started other branches of the family. That was the most prevalent family in Scotland.

A couple of the families had come from Mrs. English, who had bought up a lot of land in the mid-1900's, well, I guess around the 1920's. She was living with a gentleman who owned the land in Scotland and, after he died, she acquired that land and it was she who subdivided the land up into quarter acre plots and sold it to a lot of the people who were living in Scotland. So a lot of our title problems didn't go back as far as we thought they did, but simply back to 1920-1930.

What happened was people never took legal care of their land. They would own a quarter of an acre and might have eight children. When they died, the land then legally went to those eight children. If one of those children died, and had seven children, then the land belonged to the seven children that were still living plus divided again between the seven offspring. If one other person died, it was just. . . let's forget it. It was exponential, and with each generation--and there

might be two or three, -- it could end up that maybe ninety people owned that quarter of an acre. So there were serious title problems on the land and we knew that from the beginning.

When we started scouting out possibilities for developing a housing program, I went down to the Foundation for Cooperative Housing and some other groups. They had all heard about Scotland, and they all told us that it would be impossible to build there because they had looked at it and the title problems were so horrendous that there was no way we could get clear title and title insurance on that land. They advised us also to drop the whole project.

Someone suggested that the only way to go ahead with the housing would be to advise all of the people not to pay their taxes for two years and let the land go up for a tax sale which was what happened to a lot of the land that was bought up by speculators. Then, at the tax sale, we would walk in as a friendly purchaser and buy all the land up and thereby clear title because you don't need signatures then from all the landowners. They no longer own the land. The county owns the land. But the people were very fearful of taking that approach and we were a little scared, too. So the only thing we could do was get everyone together who we thought might have an interest in the land and suggest to them in as strong words as we could that they don't sell anymore land, and don't sign any more contracts for land to the Park Commission or to any speculators who might be there and try to hold on as long as they could and keep paying their taxes until we could possibly come up with some plan for community redevelopment.

There was a piece of property that the school house was built on that Mrs. Mason had owned at one time, as far as I understand. The people in Scotland in the early 1900's wanted a school very badly. They wanted some place in their community where their children could be educated. Did I touch on this before--with the Myer Foundation?

CUTLER: No, I don't think so.

SIEGEL: OK. Well--oh, I forget his name. I'll have to give it to you later-- There was a gentleman, Rosenwald, who was very affected by. . . . He lived in Chicago and he owned part of Sears, Roebuck, and he was very affected by the Chicago riots, so he took a lot of his money and started a foundation to build schools for blacks all over the Southern part of this country.

So at that time, the people in Scotland desperately wanted a school and I don't know who connected them up with Mr. Rosenwald, but he said he would match the money they would raise. He would provide a matching grant if they could raise the funds to build a school house. So, Mrs. Mason spearheaded a campaign, and they raised \$1,500. Rosenwald Foundation matched it with \$1,500, and they built what was the old school house in Scotland.

And then they went to the county and asked for a teacher. The county advised the community that they couldn't provide a teacher in a private school and they would have to deed the land, the Scotland land, to the county in order to have it a county school house. They wanted education for their children so badly that they gave up that property, which was about two and one half acres. They gave it to the county and then they got a school teacher.

One of the teachers was Margaret Jones, who was later principal at Bannockburn School and she said that they arranged a kind of a carpool. She lived in Chevy Chase, and they would send a horse and wagon down to Chevy Chase and pick her up, even on the snowiest days, and bring her up to Scotland to have her teach the children.

CUTLER: Approximately when was this?

SIEGEL: Around the 1920's. So, when that school was no longer used and children were bused--I believe to Rock Creek Terrace School which was later on the school for the black children--the land belonged to the county. So that's when the Board

of Education deeded it over to the Park and Planning Commission.

CUTLER: And that was right in the middle of the . . .

SIEGEL: Right in the middle of the Scotland community bordering on Seven Locks Road, and this piece of property became vitally important to any redevelopment we had because, without that piece of property, we just couldn't build the houses. It jutted out into the middle of the Scotland community.

So we had to have the cooperation of the Park Commission later on to get that property, too. I may be jumping the gun, but when we got down to it, we had to arrange a land swap. Rick Estrom did this, and I don't know what kind of genius he had to be able to arrange it, but he had to arrange foot by foot and inch by inch of property when actually that land really was Scotland's property and we would have had maybe two and one half acres more that we traded with the Park Commission, inch for inch of dirt, so that we could have that land back and have a contiguous piece of property to build new housing on.

Before we could do that, we had to become landowners of the back portions and clear title to those portions so that then we could trade with the Park Commission and get that in. It was horrid, complex, nerve-racking, horrendous experience. It took at least a year to do that piece of title. . .

CUTLER: Now, before you get into all that title search, had you gotten your architect? You were telling me that Estrom was your architect. When did he come into the picture?

SIEGEL: In the very beginnings of the organization, we knew that housing was the key to the problem and that if we didn't improve housing, we would have nothing. So there was a housing committee and we had no idea what we were going to do. We met and we talked. We talked about the possibility of developing housing scattered along Seven Locks Road instead of in one spot. I think that was really at the back of what we were doing, and Darius Phillips was

on our housing committee, and Norm Christeller, I think I mentioned. Richard Bryant was and some of the people from Scotland who we thought were major landowners.

When articles started appearing in the newspaper, Arnold Kronstadt from Kronstadt and Collins called us up and he said he would do all the architectural work free, that he had spoken to his partner. When we were ready to get together with him, they would be the architects for the project.

Well, we needed so much expert advice. We had no idea what we were doing and we called him many times. Once, he was shooting the rapids. Another time, he was on a bike trip, and I had never met him. He could never get to any of our meetings. At that time, a double page spread appeared in the Montgomery County Sentinel, and a young man named Rick Ekstrom, who had just moved into Montgomery County, called up and said that he too would be willing to work with us at no fee and try to help us get the project organized, that he was vitally interested in low cost housing.

When Mr. Kronstadt couldn't come to all of our meetings,--and at a later date, we did call upon his expertise and had to pay for it--Rick did come to every single meeting and helped us organize the whole project and he was as dedicated an architect. . . . I had many differences with him but he was as dedicated a young man as we could have had. That's how we got him as an architect. He worked for no fee in the beginning and helped us just get the glimmerings of some kind of an organization of what it was possible for us to do. At that time also, a lot of the professionals just started floundering, and they started backing off. For example, Darius Phillips was in at the very beginnings of this thing, and then meeting after meeting when we just sat and didn't know what we were doing. He just had to stop coming to our meetings. Rick, on the other hand, was not as busy and was young and didn't have as many obligations and he could keep coming to our meetings.

Mr. Phillips got up at one of the Scotland meetings to just encourage us and he was eloquent. He was a good speaker and he said to the people that there many keys to many doors that they would have to unlock to have housing, and that we would need to learn how to get the keys to each of those doors and unlock them before we could talk about building any housing. He was absolutely right. He said one of the keys to one of the doors was the land, and that we had the key to that with a lot of hard work. [Actually, we were far from having the key to the land--that is, clear title. We were years away from it. We had to get options on each of over 20 parcels, trade land with the Park & Planning Commission and do an agonizing title search. Each small parcel needed the contract signature of every part-owner--in some instances over 20 people.] Another key was federal programs [which would allow financing and subsidy.] Another key was getting a builder. He listed all the different [problems he foresaw.] He said, "You will have to unlock each of these doors and it will be a lot of work, but you will be able to do it if you stay with it," and he was absolutely right.

The key that was the hardest one to unlock, I think, was the land title and what Rick did at the very beginning with land title. . . He took that first chart that we had made in our original survey from the county record office and he made a folder for each piece of property. Then we hired a land surveyor who went out to try to see if the boundaries the county had were exactly right, and they tracked through the snow, and they used markings on trees and little stone markers and whatever they could. They found that everything that we had done in our kind of gossip survey was pretty accurate.

Then he made up a letter of intent for each family that owned land, saying that it was their intent, if the program was developed, to work with us to develop some kind of housing program. This letter of intent and all this work was used to help us get the federal grant that we got. It was a non-binding letter of intent

but what it did say was that on a first-come, first-serve basis, if houses were ever developed, the first people to sign the letter of intent would have the first choice on the houses. Each letter was dated and timed, and then we lost them.

When the houses were finally completed years later, everyone was looking for the letters of intent and nobody could find them--but again, it's hard to get things too chronologically at this time. It really never mattered too much because the land owners who signed the letter ended up not being the landowners who were buying. It just never mattered that much in the end.

CUTLER: FORTUNATELY. But at that point, it was a very good little tiny bit of motivation for people to sign the letter.

SIEGEL: That's right. It had no legal binding significance, so everyone just was saying that, "We are willing to work along with you," which was at that time very important. But again, we had no idea of what we were doing.

So, while all these other things were going on, the housing committee meeting and trying to figure out a housing plan, and the sanitary facilities to the toilet, a lot of other things were going on. We had a membership of over 100 people outside of Scotland and Scotland people. We had a dues schedule and a constitution and bylaws and everything else. We had quite a viable organization.

There were about 40 tutors working in the school on a one-to-one basis with the children. We had a study hall at the Scotland church that first started out for the teenagers and it was one night a week. The younger children got mad that they weren't included. So we opened a second night a week for the younger children. Then the teenagers who couldn't study or meet together in their own homes because their own homes were so crowded asked if we couldn't have that another night. We were operating the church study hall three or four nights a week.

[Josie Anderson organized this program. She and her husband helped fix up the Scotland basement.]

We had a preschool program meeting every day, all day, run by Sara Moser, who was with the League of Women Voters then and has since moved to California. She had a preschool program during that whole summer and then ended up with a Saturday preschool program.

We also started a bus committee because one of the things that the people in the community missed desperately and needed was some kind of public transportation. You could often see taxicabs going up to Scotland to pick up women just to do their laundry. There was no place to do laundry in Scotland. There was no water and they would have to take their dirty clothes up to Rockville to the laundromat and bring them back. A lot of them brought back wet laundry so as not to spend the extra money for the dryer, and they'd hang the wet clothes out on the bushes outside of their homes, but they would have taxicabs to take them.

So we formed a bus committee to try to get public transportation. We were successful on that about three years later. I went and testified before the Transit Commission. The women in Scotland, the whole community, they would wait out on Bradley Boulevard and Seven Locks Road, some of the women were coming to do domestic work, and get them to sign petitions, and then find out where the women worked and get the white community to support the need for bus service. We got a lot of petitions signed and then ran a schedule of when we thought we would need bus service. I took all that to the Transit Commission. We did get a bus. We knew we were getting one, and nobody ever told us when it would be there and one day I was driving along Seven Locks Road and almost had an accident. . . .

CUTLER: Today is April 24, 1972, and I am Margaret Cutler, visiting Joyce Siegel at her home in Bethesda. We are going to resume Joyce's story of Scotland. We were talking just as we ended the other tape about the bus line that you managed to get for the people of Scotland.

SIEGEL: That just worked out advantageously for the route that the DC Transit Company finally decided upon. I will just be very brief about it. It started at Montgomery Mall and went across Seven Locks Road; it passed the Public Health Clinic, the Alcoholic Clinic, employment services; it passed the new huge HEW center which was offering employment and training opportunities for low income people and then went across county and connected up with every other bus line. So it really was terrific for opening up opportunities, especially for the teenagers who couldn't get anywhere without public transportation or thumbing rides. A lot of them still thumb rides.

The bus is very expensive unfortunately so a lot of people are still. . . . And now in Scotland there are parking places. There never used to be parking places so that more people, I think, have cars as their lives are getting a little bit better.

I never really mentioned what it was we were after, and I think that that's really important because we did set out certain aims for the community with the people of Scotland. Our first aim was to house everyone who wanted to live there in a home that they could afford and that wouldn't be an undue economic burden to them, in a size that would suit their family and in a location that they could possibly choose. That was a minor thing. We were already settled on the central part of the community. There had to be a home for everyone there which meant that there were people making maybe \$10,000 or \$11,000 and people on welfare and we had to find a federal program that would fit all of these people and not cut anyone out because they had too high or too low an income.

We also had several other goals which the people set for us. They said that

they wanted. . . . If they were going to have a new community, there were several things they wanted very badly. One of them was a laundromat. Another was a day care center, and the other was public transportation. So, before the houses were built, we did get the public transportation.

Later on, when we started constructing the houses, part of our mortgage money allowed a storage shed for maintenance equipment and we raised some money and saved some money and were able to extend the storage shed and build a laundromat.

In the meantime, the last thing, we did get a day care center which is at River Road Unitarian Church, and that opened when the community of Scotland was completed and occupied when the new community went. It's at River Road Unitarian Church. It's run by a paid worker with the Montgomery County Child Day Care Association, and some volunteers. There is a bus that comes and picks 30 Scotland children up every day and takes them to the day care center.

But the last thing that will ever be built--we just got a grant for \$85,000 last week--and the county is building a new community center in Scotland which will house health services, a library, a play area, ping pong, study rooms; they will sell food stamps there; the employment service will come there. That was one of the things that the people in Scotland wanted, so it all didn't come at once. It just was a kind of phased program, not because we wanted it that way.

Federal legislation changes from year to year and what we had to do was work with the programs that were available at the time so we linked up with the 221 (d) (3) program which is a below-market interest rate program of 3%, and it's over a period of 40 years that you pay your mortgage. That would allow a certain percentage of the people to come in. If they were over income, there were income limitations to the program, and if certain families were over income, then they would have to pay the difference between the 3% and the going market rate of mortgage. Is that clear? /The difference in mortgage interest rate means about

\$100 rent differential each month on each house.]

CUTLER: Yes.

SIEGEL: OK.

CUTLER: They weren't precluded from the program. They only had to pay more interest.

SIEGEL: That's right. The people who were really the most difficult to center in on were the very low income families because at the time the Congress was considering a rent supplement program: where a family of low income would pay 25% of their rent and the other, whatever was the difference between their rent and the 25% of their income, would be paid by the federal government as a rent supplement.

The bill had not yet been passed and we were trying to figure out how to house our low income families in Scotland. We were asked to testify. Secretary Weaver called up and said that we had documentation that would show that the Scotland project could not succeed and it was typical of many other projects in the country if rent supplement was not passed.

So Dave Clark and I prepared testimony and we went down to the Senate Appropriations Committee to present our testimony. We sat there all day and weren't called on, and I couldn't get a babysitter for the next day. So we left our testimony there that night. The next morning on the front of the Metro section of the Washington Post, I believe it was, the whole front page covered our testimony, and the Congressmen, the Senators, and the President all read that. It was very important testimony in getting the legislation through. My husband, Alan, had been taking pictures of the project from beginning to end so four of his photographs were included, and it was all very exciting. But we thought we did make an impact on that legislation.

The legislation was passed and then we found out that it wouldn't be applicable to 221 (d) (3) programs because the government felt that you would be

subsidizing from both ends. You would be subsidizing the mortgage, the long term payment, and the monthly payment, and that would be working from both ends, and the subsidy would be huge.

But we got a special ruling that 30% of our units could be covered by rent supplements. We figured out how many of our families would need it and Dave Clark was tremendous in getting this done.

We were able to get documentation on each of the Scotland families and everyone who needed rent supplements ended up getting it.

CUTLER: But those families who were permitted to have the rent supplements still got this other supplement?

SIEGEL: Oh yes. They were still part of the 221 (d) (3) program. Now, the other thing is, for people who might want to try this, we started out with a grandiose dream. We wanted the laundromat, the day care, the transportation and houses that people could afford and that they could fit in. But we also wanted an attractive community and we wanted something that would fit into the surrounding area and wouldn't be a blight and neighbors would be happy to have it there.

We wanted something where people could work their way into home ownership and there were some families, mainly the people who were landowners, who had enough equity in their land where they could make a major down payment and start buying a home immediately or else buy a home outright without a mortgage.

So what we wanted to do was build home ownership and sale houses and interperse them so there wouldn't be an ownership section and a sale section. It would be just one large community of houses where everyone would be able to aim toward home ownership.

Well, FHA wouldn't allow us to build home ownership into the 221 (d) (3) program because of the mortgage problems and Dave kept telling us that we shouldn't worry about it, that we should first get the houses built and then go back and ask for this.

We found all the way along that whenever we crossed FHA's path, it would set us back months and months. It simply wasn't worth arguing. In some instances, we went ahead and did whatever we wanted and then told them about it, but in cases like this, we just couldn't. It wasn't worth arguing with them because we would have had a year's delay so we hoped that we could get the home ownership program in.

They also wouldn't let us build an interspersed community. They insisted that the mortgage arrangement was too difficult on that, and we would have to have the sale homes in one area and the rental units in the other. So I don't know how much detail I ought to go into on this, but we planned building the front of the community first and make it the sales portion, and build 25 houses because we thought we had approximately 25 families that might qualify to buy their homes, and build the remaining portion afterward mainly because less people lived in the front part of the neighborhood. We then had a relocation problem, and we needed to settle that. While we were building, we had to put the people somewhere.

So we thought we would build the sales units first and move the families who lived in Scotland at the time into those units temporarily and save relocation money that we had in our grant, fix the houses up, build the rental units, and then move everybody into their permanent homes.

But FHA said that the rental units had to go in the front because they had a deeper commitment, the mortgage money, to the rental units and in case we defaulted and they had to buy the property back, it would be easier to resell it if it fronted on Seven Locks Road. So they forced us into building the rental units first, the 75 units in the front of the property, and spread them all the way through the community. They refused to allow us to mix, because of the mortgage, so we had to build one part of the community first and wait and then go through all the red tape and paper work for the last part of the community, the sale houses.

CUTLER: Now their reason for not wanting to intersperse was that if there was a default on the rental units, they would have to sell those units?

SIEGEL: That's right.

CUTLER: They just couldn't sell randomly placed. . . .

SIEGEL: That's right. And the mortgaging problem was very difficult. Each house would have to be plotted individually and it just became very complex. That was one of the things that we wanted desperately.

And another thing we wanted very badly was to have The reason I am going into this, I think that if anyone wants to build something like this or do it, you have to understand the complexity and you have to drop some of your ideals along the way. It is very hard to know at the time which ones you can drop or go back to, which ones you just have to drop because you will just never get anywhere, and which ones you should fight for and it takes extreme intelligence --which I see even trained professionals don't have because you read of problems cropping up all the time.

So we wanted a public road. We didn't want the community to have to worry about maintenance. A small community in Cabin John has a private road and it's rutted and they have huge expenses fixing it up and we didn't want Scotland to deteriorate because people wouldn't take care of the road, or there wouldn't be funds.

So the county required that in order to make it a public road, every house would have to have a driveway in front of it in order to have a private parking lot. Well, if we had a private parking lot, we would have to have all the maintenance problems and everything that we would have with a road and if every house had a driveway in front of it, since the houses were necessarily small, it would look just like a big concrete place with no grass or anything--and the people wanted grass desperately.

That's another thing that they wanted was grass. The place had turned to mud.

And we kept telling them that they didnot know what they were asking for because grass meant fertilizer and cutting the lawn every Saturday and, to us, the white people, it was a great burden having the grass. But these people had never had that and they wanted it very badly.

So that was one of the things. We built the community then on a private road, and that was one of the ideals we had to drop.

Now, another thing, we planned to build houses for each family size and someone in FHA told us that we could only build three bedroom units because three bedrooms were more saleable. There was a greater demand. So we had families with two people, and we had families with sixteen people, and for all those families, they demanded that we build three bedroom units.

So Rick unbeknownst to us or FHA or anyone went ahead and converted the three bedroom unit--and I'm jumping the gun a little bit--to two, three, four or five bedrooms without advising FHA or anyone. And then we needed them when we went to close and complete all our financing and get ready to move the people in. We had no approved, what they call a rent role. FHA had no idea what we were going to be charging the people, and our management company had no idea. The rent supplement people didn't know because they listed Scotland as all three bedroom units, but we had to have a rent role of two, three, four and five bedrooms.

CUTLER: At this point, this was when he actually built them? He went ahead and built them that way?

SIEGEL: That's right, and it caused terrible conflicts with FHA. First of all, he didn't build according to code, so FHA. . . .

CUTLER: County code, that is?

SIEGEL: No, this was a federal code with FHA. They told him he would have to rip out the ceilings and floors of all of the houses that he had changed in order to put more insulation in, and he found later that he could blow extra insulation in, and they had to approve that and that took months.

Again, I am jumping the gun, but that caused such conflict that the houses were standing completed for about four months and no one could move in. The people started to feel that we had built them for someone else and that they would never move in, and it was the saddest thing.

So we went to Sears Roebuck and they furnished a model home for us free, and then we made an excuse and moved a family in. Marguerite Dove, who got married and is now Marguerite Johnson, we moved her and her husband in just to prove that someone. . . and we said that they would be taking care of the house. That's how we got away with it. The children would watch Marguerite having dinner at night and they would press their noses against the sliding windows and they would say, "Oh, Marguerite, it looks so pretty." It was just heartbreaking, the whole thing. But that's just because at that time, Rick just went ahead and

CUTLER: Why did he do that?

SIEGEL: I don't know. I imagine that at that point he felt that the only way to get it was by forcing their hand and we even forced their hand further because, before everyone moved into the houses, we had a meeting with Allen Miller, who was the DC director of FHA. We gave him a list of every single family who couldn't move in because we needed a six bedroom unit and we needed two bedroom units, or one bedroom.

And we just sat there and the poor guy--I don't know how he put up with us. He said, "Why didn't you tell me this in the beginning?" And we said that someone in FHA had told us we could only build three bedroom units. He said, "Who told you that? There is no such ruling." And there wasn't. At that point we had listened to some funcionary and we didn't have to, and we just never knew that. That was an arguable point, but how do you know what you can argue with and what you can't. ✓

But a couple of weeks before the people finally moved in, in the summer of '68, he allowed us to make six bedroom units from five bedrooms by building an extra

room into the basement. And the people moved into their homes with the extra bedroom still being put in. FHA had rulings that you should not be allowed to walk through a main thoroughfare in a house, for example, a living room hallway or something like that, to get to a bedroom. But they allowed it in Scotland's case.

The other thing is, had we been allowed in the beginning to build a larger unit, the larger units would have been bigger in square feet and also had extra bathrooms which they don't have. So I feel some of the larger units are certainly substandard.

But everyone had their own dream but, going back a spell, Rick had a dream of separate houses. Everyone in Scotland wanted to have a little house with a quarter of an acre of land. Dave Clark, on the other hand, who was our financial man really, was explaining to us at each housing meeting week after week that the people could not have separate houses, that they would never be able to afford the price of separate housing and we would be building something that they would never be able to move into. Even after we got our town house zoning, Rick refused to make drawings on the houses. He kept designing separate houses.

We had already, at the board of directors and the housing committee, committed ourselves to town houses and tremendous conflicts developed there because Rick I remember him standing in front of a large meeting of the Scotland people and talking about free standing houses which they wanted desperately, and that they would only be paying about \$60 a month for rent, and he didn't know at all what he was talking about. Dave Clark, who is a very hard man when it comes to business, walked out of that meeting crying because it is the most immoral thing to promise people what you can't deliver. It's more human and warm to be able to say to them, "Look, if you have to have a single standing house, forget it. We are dropping the whole thing because you cannot have it." And they couldn't. There was no way they could have it.

It even came up later on when we built the sales houses. Marguerite wanted a sunken living room. She had been talking about a sunken living room from the beginning of the whole project and Rick built her a sunken living room, but he never explained to her that that would make her basement unusable, that the floor would be low and she wouldn't be able to stand up in her basement. But she has a sunken living room with a basement she can't walk into and these kinds of things.

I think also, just as an editorial note, an architect must be trained in the financial realities and the mortgage realities of what it is he is building because he can design a castle but it doesn't mean you can build it. I mean, you may know that something is much better, but that doesn't help. You have to build what is allowable, and what is realizable.

Educating the people to town houses when one of your staff people is still talking a dream, and you have learned that that is impossible, was just a very difficult part of the whole process.

CUTLER: What finally turned him around to designing the town houses?

SIEGEL: Well, we got to a point when he knew, I think, that we were going to ask him to leave. Now, at this point, he was on contract and he was paid, and he knew that we had just had it, and he was quite unhappy about it. And later on, as a matter of fact, he had a lot of trouble dealing with FHA and they had a lot of trouble with him because he was not a very practical person.

It is a question of what kind of people you need to use for federal programs. I think if you have a lot of money and you are building an individual home and you want something very imaginative, you can go to a young man fresh out of college and get all these terrific ideas. Some of these ideas may be very great for low cost housing developments, but I think, we needed someone who knew what the score was and knew what the harsh realities were and I don't think Rick did and it caused us a lot of problems.

Later on we went to Collins and Kronstadt and we paid them, and we made Rick promise to sit in their office until he got his work done with someone sitting over him, and before I knew it, he was out at his house again doing his work because he couldn't work in that kind of atmosphere. But we did pay them for the work that they had originally said that they would do for nothing.

The other thing is--just for people who might want to do this--we had gone to Urban America and they got us a lawyer. You asked me about Herb Colton. He was an expert in subsidized housing. He charged quite a bit of money, and we thought that he was charging too much, so we asked Irv Levine, who is now a judge, to be our attorney, especially for the zoning case and then later on, possibly for the housing. He started in working for us, and, after he became a judge, he could no longer handle us as clients.

We just very haphazardly went to my neighbor who was in my backyard, back-to-back neighbors, and asked him if his firm knew anything about housing. He said that he had an expert in his office and that they would be glad to do the work for us. Well, the fee he set for us for the zoning was very small relatively compared to what Mr. Colton was talking about on an hourly basis, but then again, this is a very specialized field and he may have had someone in his office who knew about real estate, but he had no one in his office who knew about subsidized housing. It was misleading, I think, on his part, and it was naive on our part. We really didn't know what kind of an attorney we were looking for. There are many firms that specialize in the housing that we were doing and we ended up paying an enormous amount of money for him learning.

CUTLER: I was just going to say, for him learning.

SIEGEL: Ultimately, I look at the cost of the houses and I realize how much dollar is legal fee that needn't have been there because there were funds that could have expedited the whole thing, but at the time, we really didn't know.

Now I've gone ahead where people moved into their houses.

CUTLER: May I interrupt you?

SIEGEL: Sure.

CUTLER: There is one question that occurred to me a while back. You were describing that some people would not be eligible for the federal assist on their interest because their incomes were too high. What was the cutoff on that?

SIEGEL: Well, I could look that up and tell you. I'm sorry. . . .

CUTLER: I was just thinking roughly. . . . It was just interesting to me to find out what income people were eligible for assistance and

SIEGEL: It differed for each family and I certainly will find it for the next interview, but what you do is you take a family and you then deduct \$300 for each child. So it depends on the family size. Also, if you have an elderly person who is dependent living with you, also, if you have unusual medical fees. These can all be deducted from your income and then it's a suggested income. It went up to about \$10,000, I guess. You could still be getting a subsidy. Some of the families now are beginning to lose the subsidy and it's very hard to explain to them why their rent. . . .

You can sit and talk and talk and talk but as rent supplement is removed, and as the monthly payments become higher, and as the interest subsidy is removed, it is very difficult for them to understand, even though it makes a lot of sense. I mean, you can't subsidize someone who makes \$25,000 a year--not that anyone is that high--but it has to be cut off.

CUTLER: Then it's still then a real public relations, communications, education kind of a problem with the people who are living there.

SIEGEL: Yes indeed. And then the people have to be recertified every year, and they have to fill out a form that must be signed, and if they lie, then they can go to jail and the requirements are just. . . .

I went around filling all of these forms out for every family in Scotland and it took, I can't tell you how much time, because some people I had to take by the

hand to the doctor and have the doctor sign that they had a lot of medical fees. Some people, their employers, wouldn't sign anything because they didn't want to divulge private information, and we had to go and explain to them, and it took months to qualify every family. These forms do need to be filled out. They need your Social Security Number and they need your W-2 form and they need letters from your employers. So much is required. It just got me furious because I kept thinking of a lot of Senators who get all this money on farm subsidy. No one is asking them to fill out all these crazy forms, and here, these people, if they lie on it, they could go to jail. If they are stealing, it may be a thousand dollars a year, not fifty thousand dollars a year. So I got very radical in my feelings when I started filling out these forms. And it is a public relations thing.

I think I will go back and try to move faster. We had everybody in the community, before we could get a contract for rezoning which was a major step toward the housing, everyone signed option contracts with us to sell the land at the agreed upon fee that our appraiser could come up with, and then the option contracts were dated. If we didn't get rezoning by a certain date, then the option contracts would be void. The date was June of '68 or May of '68.

By March of '68 we didn't have a zoning hearing date before the County Council and we were getting quite frantic that all of the work we had done with all of these families getting these options contracts signed would be null and void. We doubted that we would ever get that kind of momentum again to get them re-signed.

So Rick had to work very rapidly with the Park and Planning Commission to get the land trade squared away and get them in a position to be ready to go to rezoning and we applied for our rezoning. The date was set for May, I think, and then the county generally had the 30-day period when they considered a case and then made their decision.

Well, at the time Dave Scull was living, I was always very scared that they would decide after our option contracts were voided because they didn't know how

extremely important the date sequence was. So I called him up and I explained the whole thing on the phone to him. We were on the phone for about an hour, I guess. And the night of our zoning hearing--he was president of the Council at that time--we presented all of our arguments and the other side presented all of theirs. The builder next door was actually the other side and he appeared as a witness against our zoning application. And then. . . .

CUTLER: He was the man who had had his land zoned?

SIEGEL: No, he had bought the rezoned land.

CUTLER: Oh, I see.

SIEGEL: He was sitting there holding what he thought was the bag, you know, and he couldn't build on it, he thought, if we ever built.

CUTLER: Ah, so he wanted to keep you from building, too?

SIEGEL: Right. It really presented a horrible thing because in Montgomery County at a zoning hearing, all you need to do is appear on the record as protesting and that gives you the legal right to then go to court to complain about the zoning. I don't know if the law is the same now, but it was that way then. So Rick gave him the right to take us to court. Well, if he took us to court, it could be a two-year delay and the whole housing project then would have fallen apart so we could not afford to have him take it to court.

In order to stop him--just another aside--Penny Zwiegenheft - I called her up the next day after the zoning hearing and I explained the situation to her. She called him up and she said, "Mr. So and So, I understand that you protested at the Scotland hearing, what is your name and your home address? I hear that people are planning to picket your house," and you know. . . .

CUTLER: She is a Sentinel reporter, right?

SIEGEL: She was a Sentinel reporter. And we put such pressure on him that he called for a meeting with us and said that if he could have certain

agreements as to where we would locate certain houses and everything else, then he would cooperate with us and not take it to court, and that's what happened.

CUTLER: But Dave Scull did see that you got your. . . .

SIEGEL: Oh, what he did was, after all the testimony, he said something like, "I understand there is a matter of a great problem with the date and I just happen to have this form here to We'll take a vote and see how the Council feels about this zoning and vote on it tonight if everyone is in agreement." And they all, Rose Kramer and everyone, said, "Yes, we're in agreement." They had all gotten together beforehand. It was like being against God and motherhood to be against us by that time.

And he said, "All right, how do you vote?" And everyone, even Cleatus Barnett, and everybody voted for it. Avis Birely voted for it. And then he said, "I just happen to have the forms here that we can sign," and it became a matter of county law and record that minute.

CUTLER: My goodness!

SIEGEL: Normally it takes 30 days, but we walked out of there that night with all of the legal requirements, the zoning. . . .

CUTLER: And the question was your man wouldn't take it to court?

SIEGEL: That's right. And the Sentinel reporter took care of that. We lived with that. He had thirty days to appeal and for thirty days, we really were not sure. That would have killed the whole project because about a year after we built Scotland, Inverness Forest across the street was built and the sole source of water of the whole Scotland community was an artesian well that spouted across Seven Locks Road, and that was covered over when those houses were built. The people just wouldn't have had any water and that would have been the end of the whole community.

CUTLER: So this was May of '68 that you got the zoning?

SIEGEL: That's right. Let's see -- that was May of '67.

CUTLER: I was wondering how, because you said the houses were completed in July of '68.

SIEGEL: The houses were completed in September of '68. The reasoning was May 30 of '67 and we made it by a couple of days.

CUTLER: When did they first break ground then?

SIEGEL: The ground breaking was another thing that happened. We thought we were very close to building, and as we set a date for ground breaking, we invited the President and everybody, that we would have to be ready to build.

CUTLER: The president of what?

SIEGEL: The country. (Laughter) I think it was in the newspapers. It was in the magazines. It was in the Christian Monitor, the New York Times, everybody, you know. We really thought that maybe he would come out.

He was talking about housing and how important it was and here it was, the project, right in his own backyard. He was talking about volunteerism in America and we just fit in. So we sent him an invitation to the ground breaking and he couldn't come, but he said Secretary Weaver could come. He was a Cabinet member, and that was doing pretty all right. So we set the date for April 13--or something like that--1968, and we had about a month to complete all of our work.

Well, that was the time that Charles E. Walker wouldn't sign his option contract and so we couldn't close on the land and break ground because this jerk (he worked on a garbage truck and he was a caddy), wouldn't sign his contract. So Secretary Weaver came out to the ground breaking and hundreds of people were there and it was a great big thing, and we knew that we were not ready to build houses. And you know, it was really terrible. And Weaver was asking me You know we went on a tour of Scotland. He said something like, "Well, I feel like a damn fool coming out here. You're not going to be building for months." I started

telling him about Charles E. Walker and the garbage truck, but he really didn't care.

But we were having some problems with FHA, structural problems with some of the design, and he called the FHA office up and I guess he said something like, "I don't care what you do. These people had better build those houses fast and I don't care what rules you bend because I am going to be personally embarrassed if you don't build the houses." So having him out for the ground breaking was actually a terrific boost for us because all of our red tape problems with FHA then

....

We went down there, Rick and the builder we had chosen, and everybody went down there, and we sat there for about four hours and every nail, every screw, every window, every sash, everything about those houses was gone over. They had a big book there with an index. They said, "Well, we can't do that." Then Harold Wood I think said, "Well, I think we can bend the rule here a little bit." They were things that really didn't matter anyhow.

CUTLER: That was FHA?

SIEGEL: At FHA. He was marvelous and they called over to Philadelphia, which was their regional office, and they said, "Can we change this?" Philadelphia, of course, said "Sure. Go ahead. Change it. Do anything you want. Get the houses built." So it really did help us. And we finally broke ground in September, really broke ground and started building the houses in September of '68.

An interesting thing might be how we chose our builder. I was at a conference that Dave Clark invited us to with some of the Scotland people and he introduced me to a marvelous man whose name I forget who sounded really dedicated to subsidized housing programs and the need for them and I went to see some of his houses. They were beautiful. So we asked him if he would be interested in building Scotland. At the time we thought we were about a year ahead of where we were and he said he

couldn't because he was committed to two other projects at the time.

So Dave Clark found us another builder and I called a friend of mine in Baltimore who makes stairs. He said, "Whenever you are ready to build, call me up and I'll give you a very good price and we won't make a profit on your houses, and we'll put stairs in." So I said, "We're ready to build." And he said, "Who is your builder?" And I told him and he said, "Oh, no. It's not working with that guy. He owes me thousands of dollars and I'm not subcontracting for him because I'll never get paid." So I called Dave Clark up and said, "What are you doing to us? You got an insolvent builder who can't even pay his contractor."

One of the things I had read about in building subsidized housing was that you should have a lawyer who is experienced, which we didn't have. You should have an architect who is experienced with federal programs--which we didn't have--and you should have a builder who is financially secure in case you run into trouble. You don't want him to walk out and have a year's delay.

We had made two mistakes and here we were on the brink of a third and it was killing me. So this builder. . . . So Dave called the builder up and told him about my conversation, and the builder called my friend up and said he was going to sue him for defamation of character. Actually, it turned out when we went to get our construction financing, the builder couldn't get a bond because he was insolvent, so we were without a builder.

CUTLER: You were not, at this point, under contract with him?

SIEGEL: We had a contract with him, but he could not He had been very helpful to us in some of his construction expertise. He worked with us for a few months, but when it came to construction, he couldn't get a bond.

So I went off on vacation for two weeks, expecting us to be breaking ground when I came back, to find out we didn't even have a builder, and Dave Clark found

us Westinghouse Corporation had just set up a branch that was supposed to dedicate itself to profit making altruistic work by building subsidized housing. They set up a new division called--I forget right now. I should know it-- but we contracted with them. They took on many of our builder's staff because they knew the project already. They ended up being our contract builder and we had no trouble getting Westinghouse bonded. So we didn't have any difficulty with that. [Urban Systems Dev. Corp.]

The insurance companies had just set up a million dollar corporation to help subsidized housing and we had a commitment from some insurance company that they were going to finance our housing, do our construction financing. But when it came right down to it, they wouldn't do it because we had a private road going up through the community and they wouldn't take a risk on that. They wanted a public road.

So Dave also located our financing for us which was Loyola Federal. For housing, the most important day of your whole project is when you get initial closing. That's when every paper, your title, all of your approvals from FHA, the county, every single paper that you need to build houses is all in order. And these papers are fantastic in number.

When we went to initial closing, I remember going there at nine o'clock in the morning, down to FHA with Melvin Crawford and Betty Thompson, and our lawyer. We were just nervous wrecks because if one thing was wrong, we wouldn't have our money to build.

And I saw across this nine foot long table at least every paper we had carried. They were just lined up, and at nine o'clock we started at the beginning of the table, and at five o'clock, we were at the end of the table and then they handed us the check. We handed it to our builder.

And the next morning, we went out to Scotland, in September, the opening day of school. My kids took the day off, and we all went out there. They started chopping down trees and everything. It was just fantastic. I was there almost the whole day long, and people would toot their horns. It was really incredible.

Halfway through that day we thought we weren't going to make it because one of the titles had not been recorded. Jim Salter, an attorney, who was working on our title problems, got in the car. The County Courthouse closes at 1:30 or 2 o'clock and it was like twelve o'clock. He dashed up to Rockville, recorded the deed and ran back with the evidence that it was recorded. I mean that's how close

CUTLER: Who did you have to show that to?

SIEGEL: He had to record it in the county record building and then he had to bring it back and show it to FHA.

CUTLER: FHA was out there, you mean, on the project?

SIEGEL: FHA was in Washington.

CUTLER: Oh, you mean on the closing

SIEGEL: We were all sitting there around the table waiting for him to bring the papers back. That's the day of the initial closing.

Then you build the houses and again, I'm jumping all the way, but you build the houses. Then FHA comes out and inspects them. Actually, part of your mortgage payment is to have an FHA inspector on the site all of the time, and you pay him a lot of money. A lot of bad things were done in that construction, and they were not supervised. You pay your builder for a supervisor and you pay FHA, and that's a lot of money.

CUTLER: You mean, there is an FHA man on the site

SIEGEL: Every day.

CUTLER: He's not there eight hours a day.

SIEGEL: No, he's not there eight hours, but he's supposed to supervise. The builder has a supervisor and your architect is supposed to supervise.

Nonetheless, there were terrible construction faults and yet you pay for that, the people pay for that. I think the construction of the houses cost about \$9000 and the final house cost was about \$18,000 and all of that is interest. Fees all over the place: FHA had fees, filing fees, legal fees, and it all adds up tremendously to the cost of the house. So an architect must know this when he is building a house, how much is in the cost of the house and how much is in the paper. I think most of it is in the paper, unfortunately.

But while we were building the houses, we had a terrible problem with relocation because the secretary of the corporation and the vice president lived in houses that had to be torn down and there was no place around for them to move to. We had money but there was just nothing.

And they had to stay near the community. One boy was on the basketball team and one kid was trying for a scholarship to college, and you just can't move the family around like that. So Betty Thompson and I went out to Virginia one day and bought two large house trailers. I can't believe it when I think about it, but we did, and we had them delivered to Scotland and we called Betty Scull up. Dave had died a year before that, I guess. We told her that we were putting people into trailers, that it was against the law and that we wanted her to grease the wheels for us.

She said, "Go ahead. Move them in." The police knew that. . . . We thought that it was because of her that everyone was so sympathetic. These two families lived in trailers for the year while we constructed. Actually, their trailers were better than their houses.

CUTLER: This was federal relocation money that you used to buy those two trailers?

SIEGEL: That's right. That was part of our grant money. And then we sold them and got our money back so we did very well with the trailers.

Then one family we moved out to Rockville. The Department of Community Development had a house there and we moved them all to Route 28 against their will, but we had no place to move them. The house was beautiful and the Department of Community Development kept pushing us, "When are you moving them out?" Even after the houses were built, we couldn't move them in because our paper work wasn't complete. But the day we moved them out, someone came and vandalized that house and destroyed it.

CUTLER: Why?

SIEGEL: Why do people vandalize?

CUTLER: The day you moved them out of the house

SIEGEL: On Route 28, it was vandalized.

CUTLER: Would it have some relation to those people?

SIEGEL: Well, it was one of those sad stories that happen.

The relocation problem was just a nightmare and it involved about seven families. The others, Rick managed really to build around.

And I remember Mrs. Walker refused to sign her deed. The Walker property.... I mean, I love her dearly, but it was a nightmare kind of thing. And she finally signed her deed and everything, and we were building the houses, and she refused to move. She thought she hadn't gotten her money yet. Well, she hadn't because she was an octogenerian and no one knew how many children she would have until she died, so she couldn't have any of their money until that was settled.

Mrs. Walker owned 1/4 acre. Her deed was registered in her name only during her life, but it was written in a manner that left her children as the real owners. There was no way to pay each family member their

percentage because of a law they called the "fertile octogenarian" .
 In other words, there's no way to know how many children she'll have.
 In her case, we had to have a court appointed lawyer for her minor
 children, locate one son in the army and fight with her children--in
 the end, the fees we spent to clear her title exceeded the price of
 the land.]

But she was sitting there in her house and a bulldozer is coming up and I
 look out of the window and there is the bulldozer, and I'm sitting in the house
 and I thought, "Well, this is the end." But finally a lawyer came down from Rock-
 ville and her daughters came, and everyone was sitting in the house explaining to
 her that she would get her money. Oh, it was just

And then we moved her into public housing in Silver Spring somewhere. It
 was a beautiful apartment and it was one of the first scattered site public hous-
 ing units available. But she was absolutely miserable.

CUTLER: I can imagine. She was too old.

SIEGEL: She drank. I mean, drinking was her problem anyhow. But she drank and
 drank and drank. We would go over there and visit with her and drive her around
 and bring her back to Scotland. But she was miserable and she felt like she
 would never move back.

Well, she is in a house now that is so heavily subsidized, and she deserves
 it. She raised nine children. Her husband was in the service. He worked for
 F.O. Day for years and years and years, and he's diabetic and very ill right now.
 She is practically blind and they need public assistance.

[INTERRUPTION]

SIEGEL: Now, we were interrupted by the phone.

I was just thinking, though, looking at the houses, some days,

someone will call me even now with a complaint about something. And it gets me down, and then I drive up to Scotland, and I think about the way it was, and I look at the kids playing outside. It may not be perfect, and in a couple of years I don't know what it will be like, but it just can't be perfect. You can't get your dream.

Basically, people are paying what they can afford and that's important. The houses, I don't think, are big enough, but I just read that they are building a three bedroom house with 900 square feet and ours are larger than that. You just can't get everything.

The way we decided what the houses would look like--Rick had determined that architectural students, and I think he is right, should work on real life problems and not out of books.

So he invited a couple of colleges to come and study the land, talk to the people and come up with some kind of a plan for community development. One, a site plan, and two, a house design. He invited Yale, the University of Virginia, Howard, and I think the University of Maryland.

They came up to Scotland. They talked to the people. They visited around and Mrs. Mason was just thrilled having all of these professors come to her house for coffee, and it was really great. And they each came out with a house plan. Rick was quite disappointed. It was all very what was being done and nothing very unique.

There was one fellow from Yale who came up with a site plan that was very similar to the one that Rick finally used. Then, later on, Dr. Moore at Yale invited a couple of Scotland people up to Yale to see the results of the work that they had done. Mrs. Mason and Melvin and, I think, Jeanette Shedrick flew up to Yale with Rick and saw all of this stuff and went on tours. Mrs. Mason came back and she said, "Joyce, you know you think we need help, you ought to see that school.

The stairs are all worn in and the shades and the curtains are all dusty," and she started describing Yale. It was just too much.

But we did come out with a house design plan that way. Then we got in touch with some companies that were doing innovative work. U.S. Gypsum was doing some work in reducing house costs in having a panel that had insulation and everything else. Rick said that he could get them to use Scotland as a demonstration. Well, everyone was calling them up and they had more work than they could do. So that didn't work out. He contacted all kinds of people to see if there were some innovations that could be used. We just didn't latch on to any of that.

Then he took the people in Scotland, groups of them, around to Reston and different communities that were being built. They liked the Reston idea with the mansard roof. They liked the mansard roof. So, that's how he determined. . . .

Now, as far as the interior of the house, when you have a three bedroom town house, with a limited amount of money, there is just about so much you can do. We needed to cut costs. We had planned to put a third floor into every house and have it an open space, and the people could use it as a play room or a dormitory. FHA refused to allow us to do that, because they said that they knew that we were going to use it as bedrooms and we weren't counting it in the rent role as bedrooms and they would not allow us to build that. So, that got cut out.

We were able to keep about 25 basements but they made us cut out a lot of basements because of cost problems.

CUTLER: They were afraid that you would put too many people in the houses, was that it?

SIEGEL: No, you have a mortgage limitation. Dave did all the figuring at FHA and there are formulas you work out--how much the people can pay on one side and on the other side your mortgage amount, plus maintenance, overhead, all your other costs, and they have to balance out. If they don't balance

out, then you don't have a viable program. It has to meet it within like, point something percent. If it goes too much off the scale, and there's a certain formula to it, your project just gets thrown out.

Well, Dave knows this very well, and that's why I say we could have not built the housing without him because very early in the game, he set out what the people can afford, how much our mortgage will be on one side, you know, the maintenance and everything else. He was able to build in an extra amount of maintenance fee that we could build up as a reserve. We had a kind of cushion built into it which is a very healthy thing because a lot of subsidized programs fall to the way-side because they call it too close. He had a lot of expertise in this and he gave us enough of a cushion that when for five months people don't pay their rent, we're not going to fall flat on our face.

Rick had also designed a house with another bathroom in it or a roughed in bathroom, and they cut us out on that. So, we were quite limited.

And another thing that was cut out. . . . We just sat there one day and FHA was going through everything to see if we could come up because that was what was holding us up--our cost was too high. Some nails had tighter threads in them and it would take the man longer to hammer them in, so we used a different kind of nail to save labor costs. It just got more and more close.

And to save sixteen dollars a house, in some of the houses he cut out kitchen windows, and it just killed me because I couldn't live in a kitchen without a window. If the people ever own their houses, they are going to cut through that window, and it will cost them hundreds of dollars. I thought that was a very bad decision and that was made when none of us were present.

I would have fought for some other things. Some of the people said they wanted individual water spouts outside so they could water their own lawns and FHA wanted us to put a spigot between like five houses for them to share. We wanted

an atmosphere of individual home ownership even though they weren't home ownership. We wanted as much of a feeling of a self-contained unit as possible.

So, the staff of FHA was fighting us one day about the water spigot and Allen Miller, who was the director, called me into his office and said, "You have got to be the spokesman for the people and if that is why you are demanding the individual spigots, then you're right, and you go in there and demand it." And we did. But, item by item, that's how we decided what was done.

And Rick put on these crazy colored roofs to make each house look individual. I don't like what it looks like, but he does. So what do you do?

Well, about home ownership, that is one of the things that I just guess we will never see because even just last month I was working on it. FHA will not allow us, HUD will not allow us, to convert this mortgage to a newer program. A couple months after Scotland was built, some of the things that we needed so desperately were put into federal programs because of our experience. They put a line item in the mortgage for a consultant like Dave (and that had never been in before), and they allowed higher percentage of rent supplements. And that was practically because of Scotland.

And a lot of things happened. A new program came into being, 235 and 236 which is a rental-ownership program working on a convertible mortgage. You can rent a house and then, when you are ready and have enough equity, you can buy that house.

So we would like to convert the Scotland mortgage to that but they won't allow it. Gil Gude is trying to get a bill passed as a local bill, and the House Subcommittee on Appropriations won't allow it because they said it would just mean a flood of money spent all across the country for every 221 (d) (3). It would have to apply to every program, not just Scotland.

So I don't know at this point that it will ever be a home ownership until the forty year mortgage is used up.

CUTLER: And, by then, I wonder what condition those houses will be in. They will be forty years old.

SIEGEL: Not much, but the land will be in one piece and it will be worth a lot and the people will have had that period of time.

Then a lot of people were very much opposed to the fact that it is a ghetto. There are a hundred black families living there. We really had no choice. We tried to get white families, but the first people who signed were our Scotland families and that was it. So it just had to be for the families we were pledged to.

Now, after the rental houses were occupied, I felt that it was their community and that we were very well on our way to getting the twenty-five sales units built, and we had shown the way and that much of the work was done. So I took all my files and I met with the Scotland leaders and I just left everything in their laps. I told them that it was their community and not mine, and it was a difficult thing to do because it was like having a baby.

But I told them that if they needed any help, I would be available and I wasn't walking out on them, but that I just thought that it would be healthier for them to handle. . . . That's a hard thing to do because I haven't been able to keep my hands off.

I didn't know how much work was ahead with the sales units, but Fred Untied, who has been our treasurer and worked with the corporation from the very beginning, took over where I left off. He did, for someone who knew nothing about housing or working with. . . . I mean, he worked the way I did. He didn't know anything. He took over the whole job of getting those twenty-five units built and he managed the financing of them so beautifully. Dave told us not to build them. Everyone

told us we should not build them because the costs had risen so high at a time a couple of years later when we were ready to build them. Everyone told us we were planning bankruptcy by building these houses.

So Fred and myself, and I think, Jim Macdonell went around and got a commitment of about \$7500 to tide us over because the construction money and the money we had was so close that

CUTLER: This was in donations?

SIEGEL: In donations, and we got that money and that held us over the time that we needed it to get those houses built, but Fred got those houses built. Those twenty-five families would not be in those homes unless Fred had worked.

CUTLER: Now, this was done under another program?

SIEGEL: Well,

CUTLER: Financed seperately?

SIEGEL: That's right. Now that was done under the 235 program which is very different. We had planned to use 221 (d) (4) which was home ownership, and when the new programs were written, there were many advantages to them, mainly a sliding scale of interest. If a family qualified, if they had a low enough income and wanted to buy a house, they could have a one percent interest. And as their income increases, then the interest is increased also until it raises to the market rate. Well, the program has tremendous fallacies in it because

If a family has a very low income and qualifies for 235, then they don't have enough money for the down payment which is only \$200 but they need a year's taxes in advance, a year's insurance in advance and it runs up to about \$1500. A family that has a low enough income doesn't have \$1500. If they have \$1500, then their income is too high and then they don't qualify.

So we had about eight families out of the twenty-five that qualified for 235. Some of them are on the regular conventional or FHA or VA mortgage and then two of them bought their homes outright with the money that they had generated from the land. The families had a choice with the money from the land. They could either put it toward the sale of a house or get it right away and use it however they wanted or get it a couple months at a time, a little bit to save income tax money.

When we went to FHA for final closing, we owed one woman \$22,000 and here we were ready for a ground breaking, I think, people moving in the next day. I forget. Oh yes, the houses were already built and we needed to close all of our accounts and we owed this woman \$22,000. And we had people waiting to move in the next day, you know. We didn't want to wait. And FHA said no. They wouldn't allow us to sign off until we paid the woman \$22,000.

Well, her lawyer and we had worked out this agreement where we would pay her a little bit each year to help her every year, and she liked that arrangement but FHA didn't like it. So, in order to be able to move the people in the next day, we had to contact our lawyer while we were sitting in the FHA office downtown and have him call her and have her agree over the phone that she would accept the money. We found out he was in Rehobeth on the beach on vacation. We called up Rehobeth and we got the police to go out on the beach and call him to the telephone. He called her and we got the whole thing settled. (Laughter)

CUTLER: My goodness! (Laughter) The people then who bought their homes didn't move in until two years after the people who rented? They just stayed in their homes in Scotland, old houses?

SIEGEL: They stayed in the rental units.

CUTLER: Oh, they spent those two years in the rental units?

SIEGEL: That's right.

CUTLER: Until their homes were ready?

SIEGEL: Yes

CUTLER: I see.

SIEGEL: And then they moved in and we used some of the relocation money and some of our management money to fix up the houses and then we moved other people in.

Who's living in Scotland now? A lot of the people who never lived there. It's mainly Scotland people and a lot of people gave up during the whole period of time we were working on it and they thought we would never build. I'd say about ten families and most of them found homes in Prince George's County. Some of them want to move back. One did. It just didn't end up to the exact ratio of Scotland people that we expected.

I felt like I was a mother-in-law a couple of months after the houses were built because a new family moved in. Melvin Crawford's son met the girl and they fell in love and got married. There was a big wedding and it was in Scotland and I just felt like we were all the in-laws. But there are a lot of new people. Some of them are from the District. Most of them, the huge percentage, and I don't know the exact number, work in Montgomery County.

CUTLER: How differently do they feel and act as a community as a result of this whole project?

SIEGEL: Well, when we first talked about hiring a social worker to help the community learn how to live in a new environment and get monthly payments, living this close together, we raised about \$18,000 with foundation money, and then we had a show with Roberta Flack and Charlie Byrd and Sam Levenson. We raised the money and we hired a social worker, and it was really disastrous. He did a terrible job. There is really no one in the community. I feel personally, Melvin Crawford's been president for years and he is probably getting very tired, and there are problems in the community now. I don't know how serious they are. We are trying to get it together again.

I'm working on a community newspaper now. That's why I say it's hard to keep

my fingers out. I haven't been at all active but I started getting some telephone calls of complaints, and so we are trying to get a community newspaper going. We ran a survey last week of how people feel about the community. Some of the people are very involved and couldn't care less, and Melvin and some of the people who worked very, very hard are resentful. But in my community, there are only a few people who work.

CUTLER: Melvin is resentful of the fact that everyone doesn't. . . .

SIEGEL: That everyone doesn't work and then if someone has a loud party or if people throw trash outside, or if children don't attend school, he sets such high standards that he is resentful that they're not treating the community as the treasure that he feels it is, and that we know it is.

But a lot of the people who live there didn't work very hard for it and I think had it been a professional group of people who really know how to get a group together, maybe, they would have worked harder. But it was just a core of Scotland people who really poured their hearts out for this, so the others don't know what we went through.

CUTLER: Well, who was it who ran the survey last week? Were any of them residents of Scotland?

SIEGEL: Oh, yes. The residents of Scotland, about five of them, and I got together and we printed up this survey and mailed it out. So, we're just getting started.

CUTLER: You don't know how much cooperation you will get in answering it yet?

SIEGEL: That's right.

CUTLER: You're still waiting.

SIEGEL: I think the community center will help because there are lots and lots of children in Scotland. Now they go to the Bells Mill Elementary School, and I think that if a large enough number. . . . and they are long-time families, and they are all black, and they are different than the white

kids. Years ago when the school was planned, the Fox Hills residents raised a ruckus with the black students there, the Scotland people would be going to school with their children. It was just terrible and the School Board got involved and then it became a community planning thing. I think the schools really tried to work with the different kind of thing for Montgomery County. It doesn't happen very often in Montgomery County.

I hope Scotland will be a community where people can grow out of it and maybe a place where people can stay. I don't know. Melvin is terribly afraid that it will turn out like Quebec Terrace. That's why he is just so intent. He is paranoid about it. We had a great difference last week over this. I object to the management company.

CUTLER: Well, maybe that's something we can talk about next time. It looks as if we've talked you a long time today. Thank you so much.

SIEGEL: You are welcome.