ISSUE OF PROBLEM FAMILIES IN COMMUNITY DEVELOPMENT HOUSING: A LOOK AT THE ROXBURY ACTION PROGRAM

by

Georgia Earline Ellis

B.A., Hunter College, City University of New York (1974)

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Signature of Author

[Signature]

Date

Certified by

[Signature]

Professor Langley C. Keyes Thesis Supervisor

Accepted by

[Signature]

Professor Larry Suskind Chairman, MCP Committee

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# TABLE OF CONTENTS

| ABSTRACT | iv |
| ACKNOWLEDGMENTS | v |
| INTRODUCTION | 1 |

## I. OVERVIEW | 4
| Neighborhood Decline | 4 |
| The Failure of Urban Renewal | 7 |
| The Emergence of Subsidized Housing | 10 |
| Community Economic Development and Control | 16 |
| Community Housers | 20 |
| The Role of Management | 25 |
| What Is Good Management? | 26 |
| Community Housers and Good Management | 30 |

## II. TWO HOUSING PROGRAMS: ROXBURY ACTION PROGRAM AND HOUSING INNOVATIONS, INC. | 33
| The Roxbury Action Program (RAP) | 33 |
| Physical Condition of Highland Park | 38 |
| The Goals of RAP | 40 |
| RAP's Development Activities | 45 |
| RAP's Management Program | 46 |
| Management Characteristics | 47 |
| Summary | 58 |
| Housing Innovations, Inc. (HII) | 59 |
| Origins of HII | 61 |
| HII's Rehabilitation Program and its Housing Goals | 65 |
| HII Development Activities | 66 |
| HII Management Program | 68 |
| Management Characteristics | 69 |
| Summary | 76 |
| Summary of Two Case Studies | 76 |

## III. RESIDENTS' VIEWS OF MANAGEMENT AND THE DEVELOPMENT | 79
| Service, Attitude, and Treatment of Residents | 81 |
| Existence of a Tenant Organization | 81 |
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ABSTRACT

Community housers have undertaken housing ownership and management because of their view that, as community-based entities, they brought a particular viewpoint to the housing business which would be advantageous to both owners and occupants.

This study attempts to answer the questions of how, in fact, the community housers have handled the management function; whether they have been different, better or worse, at the function than traditional owner/managers; how they deal with the tough issues of rental housing, specifically problem families, rent arrearage, vandalism; and whether their vantage point in the community has given them a special leverage for dealing with these issues.

Looking at specific case examples in the city of Boston, the study examines the ways in which community housing management has handled the management function and compares the approach with that of more traditional "for-profit" management.

Thesis Supervisor: Professor Langley C. Keyes, Chairman, Department of Urban Studies and Planning
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INTRODUCTION

The purpose of this study was to take a look at the "Issue of Problem Families in Community Development Housing: A Look at the Roxbury Action Program." As the format of the study unfolded, it became apparent that the issue of problem families is related to the broader issue of housing management. Housing management has to do with the ability of management to make use of such approaches as firmness, responsiveness, and occupant responsibility. The function of good management relates to the proper blend and mixture of these three elements.

Community housers have become involved in the housing business because they believed that they could maintain and improve the housing stock in their neighborhoods and secure good living conditions within them for residents. Community housers felt they could do a better job than many of the absentee and slum landlords because they were black and also because they had a commitment and vested interest in a specific area. How have community housers dealt with some of the important issues around low and moderate income housing rental? The question whether they, by virtue of their position in the community, have an added leverage in dealing with these issues will be examined in this paper.

The study was undertaken as an outgrowth of earlier books and writings in the area of problem families and public
housing and the desire to examine these issues at the community level. The study took place over a five-month period, from January to May 1977. The research and interviewing of residents were mainly done during the first four months, while the bulk of the writing was done during April and May.

Two case studies that were used for the research were matched as closely as possible. One was a private developer, and the other was a community development corporation. It should be noted here that a private developer was selected with basically many of the characteristics of the community development corporation. The findings of the study would probably have been different if a typical "slum landlord" had been used. Both of these case studies used are on black organizations. The purpose was to eliminate race as a possible variable. This factor could have made the findings very different if one had been white and the other black.

Chapter One provides an introduction to some of the national housing policies and the mechanics of the federal programs that have helped to create an environment which has been conducive to the entrance of community housers. This chapter also discusses the issue of housing management and some basic approaches and techniques that have been found to be successful in managing low and moderate income housing.

Chapter Two presents the two case studies: the Roxbury Action Program (RAP), which is a community-based development corporation involved in housing development activities
in Highland Park, the Roxbury section of Boston, and Housing Innovations, Inc. (HII), a real estate development firm. This is a for-profit developer doing rehabilitation and new construction in Roxbury and the South End. The purpose in examining these two cases is to see whether RAP's approach to dealing with issues concerning low and moderate income housing management is similar or different from that of HII. This chapter also discusses the early history of these two groups and their present housing development activities. Finally, consideration is given to management programs and the managers' comments. The purpose in looking at these two organizations' past history is to provide some insight into why they are both presently involved in the housing business.

Chapter Three looks at the discussions that were generated by tenants who live in either RAP or HII developments. The intent, beyond the interviews with tenants, was to determine the residents' perceptions of management and whether there were any differences or similarities between them, since one is community, and the other is private.

Chapter Four presents the summary and conclusion. This Chapter discusses the wisdom of community housers going into the housing business and the value of good management.
CHAPTER I

OVERVIEW

This study deals with community housers and the management function as it relates to rental housing for low and moderate income families.

The major factors which led to the emergence of community housers in the 1960s and 1970s can be related to the interaction of several issues: neighborhood decline, the failure of urban renewal, the emergence of government subsidies in housing, and community economic development and control. The combination of all four of these variables has created a climate that has been conducive to the entrance of community organizations into the housing business.

Neighborhood Decline

Some people say that physical obsolescence is one of the reasons for neighborhood decline; on the other hand, people in the community are of the belief that it has more to do with absentee landlords and poor management. A primary reason for neighborhood decay and decline, as perceived through the eyes of community residents, is the absentee landlord, whose major concerns are not in providing services for the residents and maintenance of the property, but rather with getting the maximum amount of rent, while doing the minimum amount of maintenance. The reason for neighborhood decline may be determined by objective observers and people
in the neighborhood in very different ways. If we look at neighborhood deterioration from the viewpoint of the people living in the community, the major issue is the role of the absentee landlord. Fried, in his book *Housing Crisis U.S.A.*, illustrates this attitude of neighborhood residents, when a visiting committee of politicians, civic leaders, and newsmen came from downtown Manhattan to Brownsville in Brooklyn on a tour to look at abandoned and vandalized apartment buildings in that community. A local resident confronted the group of visitors with his views of the reasons for the present condition of housing in Brownsville:¹

> You want to know what caused this? Ask the god-damn landlords who cut down maintenance and services as soon as the first black and Puerto Rican moved into the neighborhood. Ask the owners who let their buildings go to hell while putting every penny of the rent money into their pockets or the stock market. Ask the city officials who didn't give a shit, who let the owners collect their rents and milk the buildings till there was nothing left to squeeze out of them, and then it was good-bye Brownsville. Ask them, man. Don't come around now when it's too late.

This community resident is not alone in his views that landlords and city officials help to perpetuate the decay and blight that exist in their communities now, but had no need to be involved in this manner when the resident population was white. There are, of course, other factors and other perceptions. Reasons given by authorities in the

field for neighborhood decline and deterioration are based upon the theory that the decline in demand for housing in what were good neighborhoods is a function of age and obsolescence. It is frequently argued or implied that physical deterioration and obsolescence by themselves inevitably make the housing in older areas progressively less desirable for places of residence by those people who have free access to the housing market. ² Many of the houses and dwelling units in these areas date back to an earlier period in our history when they may have provided satisfactory accommodation to their original inhabitants. Now, because of increasing incomes or for other reasons, the demand for housing in these areas has fallen. Another familiar contributing factor is the neglect of municipal governments of older neighborhoods in providing the proper crucial supportive services such as police protection, garbage collection, street clean-up, and lighting. The lowering of transportation costs has also been cited as one of the reasons for declining central city neighborhoods. Certainly, the automobile has made its contribution by closing the gap between the distance from the city to the suburbs, directly contributing to the decline of some of these areas.

and the tight money market for neighborhoods on their way down led to almost total disinvestment by other commercial and private investors. Several things happen as a result of this kind of disinvestment. First, housing prices fall, and secondly, investment in existing dwellings declines because of the fall in the return to such investment, while the quality of the housing is slowly deteriorating. Whatever the reasons given for the decline in demand for housing in older neighborhoods, the end results are basically the same. Older residents move out and, in many cases, still maintain their ownership title, while lower income households, who are restricted in their choice of residence, move in. As a result of this, absentee landlords and vandalism of property are common features in decayed and blighted older neighborhoods.

The Failure of Urban Renewal

The urban renewal programs of the 1950s and 1960s further added to the crisis situation of demand for low and moderate income housing. The federal government, concerned with the formation of slums and the deterioration of older neighborhoods, enacted programs to stem such decline and to encourage reinvestment and development of older communities and central business districts. The expectation of the urban renewal programs were very high. They were declared part of the national housing policy in the Housing Act of 1949, the Amended Housing Act of 1959, and the most recent Housing and
Community Development Act. The purpose of the urban renewal programs was to stimulate development and redevelopment along with deterring continued slums. One of the goals of the programs was to remedy the serious shortage of housing and to eliminate by demolition sub-standard and other inadequate housing in blighted areas. It was hoped that the availability of vacant marketable urban real estate would generate both private and public investment. The political and economic leverage gained for the program was used for three purposes:

1. Those structures that are so far gone that the cost of rehabilitating them would be greater than their final market value are destroyed, and the land on which such structures stood is sold to other users.

2. Through code enforcement, those structures that are capable of rehabilitation are brought up to the specifications of the housing code. Such things as over-crowding, dilapidation, and inadequate sanitary facilities are remedied.

3. To change property ownership, structures could be razed and the land can be sold to new owners for new purposes, with the intentions of creating a situation where the right use in the right place can be fostered.

As urban renewal unfolded during the early part of the 1950s and into the 1960s, it became clear that, in general, these tools worked to the advantage of businessmen, investors, and middle income households. New construction

for low and moderate income families did not equal the rate of destruction of bad housing. In most cases, once the land had been cleared, it was used for purposes other than low-income housing. Those who benefited from urban renewal were clearly the developers and businessmen who planned for projects that would create a profit and further add to the economic soundness of such financial ventures.

Both early and present day criticism of the programs is grounded in the fact that many poor people were displaced by urban redevelopment. This program has been charged with increasing racial segregation, while substantially decreasing the number of low units on the market. In many instances, slum clearance was viewed as minority removal. The worst and first cleared slum areas were usually occupied predominantly by blacks. If such slum clearance projects had been accompanied by development of vacant land to accommodate the displaced population, the cry of discrimination might never have arisen, and the event of community housers might never have occurred. Many sound structures were razed in the name of urban redevelopment. The ill effects of urban renewal programs placed intense pressure upon the housing supply for the low income segment of the market and resulted in the doubling up of the affected group or the conversion of areas occupied by other groups to occupancy by the displaced black population. Disenchantment with the program stemmed from the critical problems it created for people already poorly
housed.

The urban redevelopment programs of the sixties created an environment where concerned community activists stepped in to help save some of the available low income housing stock in their areas. In many communities, buildings began to be boarded or sealed up until some feasible program could be developed. Community-oriented groups, interested in improving the housing stock in their neighborhoods, did not have the necessary resources. What they needed was equity and technical assistance in order to go through the complex development process. Loans and mortgages needed for such investment were very hard to come by. Traditional savings and loan institutions have a long history of discrimination against minorities and their communities. As a result, conventional avenues of locating interested investors and loans for rehabilitation and construction were basically closed at the time.

The Emergence of Subsidized Housing

The reality of providing rehabilitated housing for low and moderate income families has been that the majority of apartments built under federal and state mortgage subsidy programs are too expensive. In many cases, low and moderate income residents cannot afford the units because the rent levels are too high. Without the subsidy programs, community housers cannot build housing that low and moderate income families can afford. The federal government, over
the years, has experimented with a number of different programs aimed at helping low and moderate income households to rent or own adequate housing. Most of these programs have depended heavily on private builders and developers, since their participation or non-participation could critically affect the success of the programs. Basically, the housing programs have sought the increase housing supply as well as demand in order to directly upgrade the housing stock and to offset demolition under such programs as urban renewal and highway construction.

In 1961, Congress authorized loans at low interest rates to non-profit or limited dividend corporations or cooperatives for the construction of modest housing for lower middle income families. Banks and lenders made loans available at 3% interest rates to qualified builders. The lending institutions were willing to make such low interest rate loans only because the federal government purchased the mortgages at par value. Limited dividend corporations, non-profit corporations, and cooperatives have built 98% of all units under this program.

The program's benefits are the reduced rents for tenants made possible by below-market interest rates. The reduction in the cost from such loans clearly depends on the rate at which the developer otherwise would have to borrow.

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4 Greer, p. 34. 5 Greer, p. 128.
This program was geared towards households with incomes of $4,000 to $6,000 for a family of four.  

The rent supplement program requested by President Johnson in 1965 was designed to correct the shortcomings of the subsidized loan program. The initial proposal called for subsidies to eligible families with low incomes above public housing limits provided that they paid 20% of their income in rent. Property owners would be paid by the federal government the difference between the tenant's share and fair market rents.

Three years after Congress rewrote the rent supplement program, it enthusiastically enacted two new programs for homeownership and rental assistance, structurally similar to the original rent supplement proposal and aimed squarely at lower middle income homeowners and renters. These were Sections 235 and 236 of the National Housing Act.

The rental assistance program (236) requires renters to pay one-fourth of adjusted income as rent. HUD pays the difference between this sum and fair market rents or the difference between amortization at 1%, whichever is less. Since market rents include maintenance costs, taxes, vacancy allowances, and the depreciation, the maximum subsidy at time of enactment was an estimated 35% of market rent.

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6 Greer, p. 128.  7 Greer, p. 133.
8 Greer, p. 136.  9 Greer, p. 135.
In the 1970s, HUD started inducing developers who had made their start under the below-market-interest-rate programs to convert over to the 235 and 236 programs. Part of this had to do with the rising interest rates on FHA mortgages as well as the rising cost for insurance premiums. In addition, this new rent supplement program provided a larger subsidy for projects not designed to serve households with relatively high incomes because its flexibility offered potentially greater protection of all projects against possible future drops in the incomes of tenants. Housing under both programs would be too costly for very low income families. However, up to 20% of the rental assistance units in a project may be occupied by tenants who also receive rent supplement.

The Housing and Community Development Act of 1974, P.L. 93-383, stopped the public housing program and started the Section 8 Subsidy program which is public housing in private accommodations, or leased housing. The aim of the Section 8 program would be to encourage the use of existing housing stock to shelter eligible families by allowing a public housing authority to lease decent, safe, and sanitary units on the private market for the purpose of subleasing to an assistant tenant. Assistance is made available to low and very low-income families. Low-income families are defined as earning no more than 80% of the area median income. Very low-income families are defined as earning no
more than 50% of the area median income.

Either public bodies or private entities can qualify and receive housing assistance payments on behalf of subsidized tenants under the program. Under the leased housing, assistant tenants pay the landlord a set portion of the rent. According to the regulations, assistant tenants must pay no less than 15% and no more than 25% of their gross income. 10

Section 8 was amended in 1976 to permit HUD to make housing assistance payments for vacant units after the sixty-day period. Such payments can be made in the amount of debt service attributable to the vacated units. These debt service payments can be made for a one-year period after the aforementioned sixty-day period expires.

Most profit-oriented investors would be driven away from the major housing assistance programs by the 6% ceiling on before-tax profits if generous tax provisions were not available. 11 The Tax Reform Act of 1969 increased the relative attractiveness of investment in rental housing in general and federally assisted low-income housing in particular. 12 It tightened depreciation formulas for most assets other than housing; for most assets other than federally assisted housing,


12 Aaron, p. 140.
it lengthened the period that assets must be held before excess depreciation is treated as a capital gain rather than as ordinary income; and it allows fast amortization of rehabilitated expenditures on housing occupied by low or moderate income families. These subsidy programs have provided incentives for the production of housing units for low and moderate income families because of the government's long-term commitment.

Among the issues that are bound to arise under these programs is the cost ceiling on units eligible for subsidy which may preclude construction in cities except for urban renewal areas. Pressure may arise for increasing the income limits for recipients of assistance. If the limits rise faster than personal income, both programs might be converted from aiding households who cannot afford adequate housing into a broad system of middle class housing subsidies.

The subsidy programs and the tax shelter programs of 1969 increased the attractiveness of low and moderate income housing rehabilitation for investors, developers, and renters. For investors, they provided a means by which they could have a substantial tax write-off, while doing a social good. The developers who are interested in providing low and moderate income housing had an opportunity to make a

13 Aaron, p. 140. 14 Aaron, p. 144.
15 Aaron, p. 155.
profit on their ability to sell the tax shelter for a development. The high cost of rent for low and moderate income households generally priced such units out of the range of low income families. However, the rental assistance programs that accompany such developments made it possible for low and moderate income households to take advantage of new, rehabilitated housing that this group would not have otherwise been able to afford.

Community Economic Development and Control

Economic development and control at the community level means that a community, through its organizations, builds a variety of economic mechanisms and networks that will attract outside capital into the area. The purpose is to improve the physical environment either directly or through outside resources, like municipal, state, or federal investments that will increase the jobs and business opportunities for residents either indirectly or by providing training or directly by the creation of businesses open to control by residents; it may also provide incentives and encouragement for others to provide services and goods to the community on a more accessible basis for residents.16

There are two objectives for community economic development. The first objective is for community control by

local residents in determining the kinds of programs and resources that need to go into their special area and, second, to create the conditions under which the community can participate in the economic advantages and opportunities of the dominant society. Such development is not only the function of starting new businesses, but also lets the local residents determine what their immediate priorities and objectives are.

Most priorities and objectives are centered around building or strengthening economic institutions that are controlled or owned by residents. The theory is that local control by residents enhances the power and influence of a low-income community to obtain what it needs to end neighborhood decline and poverty within their special areas.

Community control which is an important feature of minority economic development brings in the kind of resources that are needed including specialized knowledge, skills, and information. Control by the community is important in that residents actually have more knowledge about what is happening inside their community than a trained specialist from outside the community. The knowledge of community residents is crucial in community economic development. The limitations of outside experts clearly point out the reasons why many attempts to revitalize older declining urban areas in the past have failed. Outsiders have often fallen short of their objectives because they lacked knowledge, understanding,
and commitment to the needs of these communities as well as not being able to provide the necessary jobs to residents.

The wave of federal programs under the Johnson Administration was an attempt by the government to alleviate poverty through the participation of community people in the political process. This new approach to poverty and urban blight was seen as a possible alternative to prior and existing programs that were doing little to actually change the conditions of many urban areas. The kinds of programs that came out of the "Great Society" era were a realistic effort to meet the needs of poor people and their communities. Programs such as Model Cities and Community Development Corporations were designed to be responsive to black urban groups. These two programs were seen as the ideal instruments for fostering community economic development and control.

Model Cities programs at the neighborhood level were aimed at assisting the same communities as those of the urban renewal commitment. The approach was community control and advocacy for local priorities by residents in the area. It dealt with the coordination of public services and resources along with meaningful resident involvement and participation in the political decision-making process. At the same time, the Model Cities programs had a strong neighborhood focus in which resources and services were applied to specific territorially defined entities. The intent was to create an atmosphere fruitful to the collaboration of community and
government. In many instances, this collaboration produced tangible results in the area of housing. Many of the Model Cities neighborhoods were successful in preventing the destruction of sound structures in the community as well as producing some new construction and rehabilitated projects to help meet the needs of low income residents.

The most recent and presently used instrument to foster community economic development and control has been the Community Development Corporation. A CDC has several characteristics that make it a good tool for neighborhood improvement. First, the scope of activities is territorially defined as a CDC generally focuses on a particular neighborhood and uses self-help and pride-in-place as a major organizing force. Second, the organizational structure of the CDC offers residents shares or membership that carry voting rights on policy issues. Third, a CDC is an organization with multiple goals. In addition, a CDC also has social objectives that are reflected in the kinds of programs they become involved in, but the emphasis is placed on economic development and a comprehensive approach to problems of a particular area. A CDC has to deal with two fundamental tasks: (1) how to coordinate and mobilize all the possible human, financial, organizational, political, social, and economic resources from within the community and outside of the community; (2) a CDC must develop comprehensive plans and create strategies that will not get stuck on a single
project or even one type of activity but will be concerned broadly with the basic needs of the community in all sectors. People are what keeps such a corporation going. The development corporations are vehicles or tools that can be used for community economic development and control.

Community Housers

The emergence of community housing developers is related to the four factors discussed on the previous pages. Community housers have undertaken housing ownership and management because of their view that, as community-based entities, they brought a particular viewpoint into the housing business which would be advantageous to both owners and occupants. During the early days of their inception in the housing business, community housers thought and had great confidence in their ability to maintain and improve the housing stock in their neighborhoods and to secure good living within them for residents. This belief was partially based on the assumption that, as community owners and managers, they would be better than the absentee owners or slum landlords. Their confidence also stemmed from the fact that the ethnic background of the people they would be serving was also the same. This would give them an added edge in dealing with the needs of tenants as well as issues around low-income housing.

17 Federal Support for CDCs, p. 21.
The advantages to this community-based approach to housing are argued to be both economic and social. Neighborhood organizations realize what a positive impact housing development can have on their poverty-stricken community from a psychological, social, and economic perspective. Better housing can provide community residents with healthier, more modern facilities. Improved housing conditions can have a favorable impact on both the residents in the community and people outside. Family subsidies accompany the completion of low-income housing development regardless of whether they are rehabilitated or newly constructed buildings. These rent subsidy programs provide added income for occupants and the community by freeing up that portion of income that poor families would otherwise have to pay for their housing. This makes it possible for income that would be spent on rent to be freed for other purchases in the community, thus stimulating neighborhood business and employment. An economic advantage for a community-based housing effort is that it can provide additional investment benefits for community economic development. For example, an approach leveraging the economic potential of the tax shelter can provide a community houser with additional resources to be used in the project or for other social and economic programs in the neighborhood.

The most frequently used development approach under the federal assistance programs is that of a limited dividend
developer. A community housing sponsor will have more leverage in attracting technical assistance including the job training in development skills by acting directly as a limited dividend developer with its potential for profit.

Along with providing both economic and social benefits, there are also some risks involved in sponsoring housing. There are two important risks that community housers must deal with because of their financially tenuous position. First, they must deal with additional cost over and above the original specified cost; and secondly, once the project is completed, it must be managed properly so that it will not fall into foreclosure. To minimize the first risk, a community houser can hire an established builder who has financial resources to cover such possibilities. This can make it possible to have such an arrangement that, if the project costs more to complete than expected, the builders have to cover the extra cost. Because community housers may opt to choose a community-oriented firm that will employ and train minority labor, it is difficult for them to guarantee that any additional cost will not have to be carried by the project.

The second risk, in the eyes of the investors, inherent to low-income projects in inner city areas sponsored by financially weak community groups, is poor management.18

18 James L. Morey and Mel Epstein, Housing Development: A Tool for Community Economic Development in Low-Income Areas
This risk can be minimized by hiring a reputable management firm. Except, community housers may decide to do the management program themselves. If they do, they then have to come to grips with important issues around low-income rental housing while also attempting to meet their goals and objectives.

Urban Planning Aid, Inc., points out in the pamphlet Community Housing Development Corporation: The Empty Promise that this approach to community economic and social development could be a trap:

Our experience has convinced us that we were wrong. Community housing development, far from being a way to bring housing into poor communities, is a trap; it looks good but does not produce housing that meets people's needs and it prevents community people involved in the process from developing new and more effective housing strategies.\textsuperscript{19}

The empty housing promise is the inability of the housing development process to actually deliver on the housing benefits that it is supposed to provide for low-income residents and community sponsors. To be more precise, the issue of the "empty promise" does not lie with the ability or inability of community sponsors, but more with the basic structure of the federal and state housing programs


and the housing market. The realities of housing development for community sponsors make it extremely difficult for this group to be successful. The financial shortcomings of this housing process along with the conflict-layer position that community sponsors are placed in as landlords and managers can create a tension between the need to fulfill immediate responsibilities and the overall goals of agency.

The nature of property ownership is such that once one takes on the role of being owner, one takes on the same responsibilities and obligations as traditional landlords and managers in the housing market. In addition to this, community housers have the added responsibility to be more sensitive to the special needs of low-income families.

Community housers have the task of making this approach to neighborhood improvement work. Part of the success lies with the ability of a group to get through the development process. Once this is accomplished, management of the project plays a crucial role in completing the success story. Management then becomes the key to the longevity of the development. This function can become somewhat thin when the construction costs are high and the incomes of the households are low. Low and moderate income rehabilitated developments have been known to operate on the margin just because of these two reasons. As a result, community housing management must concern itself with issues and problems that could eventually threaten the financial, social, and physical
well-being of a development. Problem tenants, rent arrears, and vandalism can destroy the objective and goals of a community project.

In the 1960s, a number of community groups throughout the country took the plunge and became involved in the housing business. Now, after a number of years in the business, the question is "How have the groups fared?" and, in particular, "How have they carried out the actual management of the buildings?"

Before attempting to answer that question, it is important to have a sense of what one means by management and, in particular, good management.

The Role of Management

In the last ten years, conditions in the urban housing market for low and moderate income families have stimulated a growing awareness on the part of federal and state governments along with community organizations that the shortage of housing in this area cannot be attacked from the perspective of supply only. It has become evident that some of the gap between the demand and the supply of low-income housing can be closed through better use of the stock of new and existing housing. Good management can be helpful in this. Good management has to do with the ability to manage and maintain low-income housing, so that it remains financially sound and does not fall victim to foreclosure or default or be abused or physically neglected.
Whether a building has been rehabilitated or is newly constructed, the life expectancy of such a project can be drastically reduced to a mere five years or less under poor management. For some areas of Roxbury in Boston, for example, buildings have been rehabilitated three or four times within the last ten years. Certainly, there are other factors involved as well; but poor management can be considered a major element in the rapid deterioration of both rehabilitated and newly constructed projects. Evidence of management failure can be seen in urban areas in the scarred hulks of buildings abandoned by both the private market and residents. It can also be seen in the rate of foreclosure of insured rehabilitated buildings in urban areas. In part, some of the underlying problems have to do with the lack of financial resources available to maintain and keep up the developments. It also has to do with provision and delivery of housing services to residents who live in such housing. The role of good management for this segment of the housing market can be seen as being important from both an economic and a social perspective.

What Is Good Management?

Before this thesis gets into a discussion on the differences and/or similarities between community management and private management, some definitional clarifications should be made as to what is considered good management. Housing management has been defined by the Urban Institute
as "encompassing the entire set of interactive behaviors of occupants, owners, and management staff in the context of residential buildings and grounds and the surrounding environment."\textsuperscript{20}

The Second Progress Report, On Management," also put out by the Urban Institute, indicates that no single management style, approach, or philosophy is appropriate to the variety of conditions embraced by publicly assisted housing, but that there are some viable management techniques regarding firmness, responsiveness, and occupant responsibility. The precise combination or mixture of these three factors is dependent on the development conditions, the ability of management to be flexible, and its willingness to make changes over time as circumstances and conditions change for a given development. The three approaches and techniques have to do basically with behavior and attitude on the part of the manager.

The Institute defines firmness as the need for management to have firm standards in enforcing behavioral rules, as they relate to rent collection, eviction, and problem tenants. To be more precise, the management behavior and attitude should be firm in enforcing the rules. Rent should be collected fully and on time. Evictions, whether for

behavioral problems or failure to pay rent, should be initiated when necessary to protect the project's viability and, in general, occupant behavior should be dealt with firmly, when it is destructive of the well-being of the residents or the maintenance of the housing stock. The responsiveness of the management program is also crucial. For both publicly and privately owned housing, prompt, courteous service to residents is vital. The needs of the occupants should be reflected in decisions concerning such services a recreation and security. Individual attention must be given families to the extent that residents' personal problems affect the successful functioning of a project.

Occupant responsibility is viewed as another major ingredient in good management. Regardless of whether occupants assume an active role in a development, there still must be a degree of occupant responsibility in order to effectively deliver housing services. The degree of participation can be to the extent that tenants provide some services to their own apartments and do not behave in a manner that would be detrimental to the viability of the development. Tenant organizations do not have to follow any rigid form but can vary depending on whether residents have assumed active responsibilities on their own.

Although part of the problem relating to poor or

\[^{21}\text{Sadacca, et al., p.68.}^{22}\text{Sadacca, et al., p. 67.}\]
ineffective housing management has to do with the lack of financial resources, necessary to provide housing services and to maintain the stock, there is also evidence that, even when the financial resources exist, satisfying housing services cannot be accomplished without effective management.23 Good housing management has to do with the ability of management to make use of such approaches as firmness, responsiveness, and occupant responsibility. The function of good management relates to the proper blend and mixture of these three elements. To the extent that this does not happen could very well lead to poor management and the decline of the development, physically and financially.

Another important perspective of good housing management as it relates to the financially weak position of community housing developers is the human and financial trade-off that must take place in providing housing for this segment of the market. Abrams and Blackman, in their book Managing Low and Moderate Income Housing24 emphasize the requirement that managers make daily value judgments that relate human needs to costs and monthly payments. The manager must effectively interpret the limitations of the financial system within which he must operate as it affects those

23 Sadacca, et al., p. 77.

human needs.\textsuperscript{25} The authors also point out that the manager often has to make decisions within the limits set by a financial system that does not allow sufficient operating income to meet the normal needs of the development. Some maintenance cannot be deferred without causing deterioration of the life of the project as time goes by.\textsuperscript{26} Consequently, the manager is always caught in a tension created by the demand to pay the bills and the demand to maintain the development in good condition, while maintaining its economic soundness as well. Maintaining the economic soundness of a project involves meeting the mortgage payments, paying the taxes, utility bills, and miscellaneous cost which can be anywhere from replacing a glass door that was broken for $700 to installing new safety screen windows that cost well into the thousands. Organizations that are involved in developing low-income housing are constantly trying to balance these two important realities: how to meet tenant needs for services and maintenance, while also coping with rising costs over which they have no control.

\textit{Community Housers and Good Management}

Given the above definition of "good" management, the issue that concerns us is the degree to which the definition

\textsuperscript{25} Abrams and Blackman, p. 35.
\textsuperscript{26} Abrams and Blackman, p. 35.
conforms to the way in which community housers have been able to carry out the management function by virtue of their role as a community-based organization. Have they been better able to implement firmness and prompt service delivery? Does being a community manager mean a different management style or approach?

The major question to be answered in this study is whether community housers, by the nature of their position in the community, have been more sensitive to the needs of low income families, while also having some kind of leverage to provide rewards and sanctions to the tenants in order to foster desirable tenant behavior, in other words, "How does their position as a community-entity affect their ability to manage?"

Related to this question are such factors as whether or not there is a gap between the rhetoric and the reality of community housing management. That is to say, has the nature of the housing business over time forced community housing managers to take an either-or position? Do they end up being harder than the regular landlords, or do they, by virtue of being a community manager, end up being more lenient? Are there a series of generic issues around managing low income housing which exist regardless of whether management is community-based or private? Finally, to what extent does an attitude about community goals affect or color the way in which the management function is carried out?
To summarize neighborhood decline, the failure of urban renewal, the emergence of subsidized housing and community economic development and control have resulted in community groups getting involved in the housing business in the late 1960s. Now, after a number of years of gaining experience, the question is, how have community housers done and, in particular, how have they carried out the management of the buildings? The following chapter will be looking at one community group, the Roxbury Action Program, which is a neighborhood development corporation, to determine how they have carried out the management function. It will also look at a for-profit real estate development firm, Housing Innovations, Inc., for a comparative analysis. The case studies will provide an empirical basis for attempting to answer this range of questions about how community managers can operate and how that does or does not differ from the private sector.
CHAPTER II

TWO HOUSING PROGRAMS: ROXBURY ACTION PROGRAM
AND HOUSING INNOVATIONS, INC.

The Roxbury Action Program (RAP)

The origin of RAP dates back to the civil rights and black power movements in the mid-1960s. In 1966, both the director, George Morrison, and the executive director, Lloyd King, worked for the American Friends Service Committee (AFSC) in the field of housing. Housing was the specific area the two men chose because of their prior experience working with youth gangs in Boston. This experience with the youths taught them that, to have an impact on the total family, one had to do more than work through the youths. It was necessary to deal with the necessities of life. Shelter was one of the necessities.

During their stay at AFSC, over a two-year period, the civil rights movement was changing its focus to black power. The call for black power by such civil rights activists as Stokely Carmichael, H. Rap Brown, and many others was to consciously make blacks aware of the need to redefine themselves and to reclaim their identity and history. This old but new approach to the black experience in America by blacks generated such key phrases as "Black Power," "Black is Beautiful," and "I'm Black and I'm Proud." These key phrases caught on and were espoused by community workers,
organizers, and leaders in urban minority areas across the country. This created an environment where blacks began to question the roles that white people and white organizations were playing in their communities. Black power meant participation in and control over the decisions and activities that affected their chances and opportunities in the main stream of America's economic and political system. Blacks had to be the ones who determined, or at least took part in, determining their destiny. Community people, in many urban areas, were beginning to take and ask for meaningful roles in the policy and decision-making processes.

By 1968, within a matter of two years, George Morrison and Lloyd King felt a need to tackle some of the social and economic problems plaguing blacks on their own. Bidding good-bye to the Quakers and tucking the AFSC's parting gift of $46,000 a year for a two-year period in their pockets, they left.¹

The Roxbury Action Program, which would be the name of the new agency, first set up offices at 350 Blue Hill Avenue. In terms of being in the middle of everything, the two men could not have picked a better location. During the time, approximately twenty-five to thirty agencies involved in community organizing and social service activities were located along this strip. It did not take RAP long to

realize that there was no room for them on Blue Hill Avenue. The issue then became one of where to locate. Apparently, all of the surrounding areas had been staked out by other community action agencies. Mattapan, which was just opening up to blacks during the late sixties, was not the answer. Community groups were already out there. Washington Park had been blanketeted by the BRA, and Lower Roxbury Crossing was already a community at work. The South End had gained a reputation as being a "wild polyglot."

Highland Park, a one square-mile area, inhabited by a small, predominantly black population, was an area off to itself in the Roxbury section of Boston. It was a vacuum, an area which, for all intents and purposes, had been forgotten and overlooked by other community agencies. Highland Park was a small geographical area without any strong community commitment. The neighborhood was easily definable with a population of only 4,300 residents. It had a prime location, less than fifteen minutes from downtown Boston by bus or train. Its topography indicates that it has been, and potentially remains, one of the city's most picturesque areas. Highland Park's most obvious assets are all of the unique characteristics mentioned. People could see that it was a neighborhood that was workable.

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RAP changed its location and its focus from Blue Hill Avenue to 63 Lambert Street in Highland Park. This was a house purchased by the agency. The agency's offices were located on the second floor, while the first and third floors were rented out to residents. The next question RAP moved to solve, once relocated, was what to do to service this community. It was clear to them that community organizing was not the answer for this neighborhood. This approach was too nebulous and could not produce any immediate or tangible results. In the summer of 1969, RAP set up operations to deal with housing for the Highland Park Community. The housing stock in the neighborhood was in a deplorable state. RAP could see that it had a role to play in the area of housing, as the owner and landlord of not only 63 Lambert Street, but other properties in the community that had been donated to the agency by residents when they came.

This small geographical area was on the decline. The community was suffering from urban decay, absentee landlords, abandonment, and deterioration. Therefore, the focus and objective of the organization was clear. The director saw that Highland Park could be prime turf, depending on the ability of RAP to do tangible things. Housing development was obviously the most tangible approach for this community.

Both Morrison and King recall that the area was very soft and ripe for picking by immigrants. King stated that, during that time, "there were three types in Highland Park:
elderly white people, the commune or hippie-types, and then, middle-class young white people were beginning to buy, the same type that was moving into the South End." The last group were the people RAP was most concerned about. The South End, once a community of lower class minority people, had been taken over by realtors and developers who were making large profits from rehabilitating and selling many of the rowhouses in that neighborhood. Young professional middle-class white families, who no longer wanted to move to the suburbs, found the housing and the location to be desirable. This group of interested renters and homeowners were willing to pay prices way above what the present residents could afford. As a result, many low-income families and low-income dwelling units were being priced out of this segment of the market in order to accommodate interested middle-income families.

Highland Park had many of the marketable characteristics of the South End. The people at RAP did not want to see their neighborhood go the same way. This small geographical area had the potential to become "A Model Black Community" for its residents. Shelter was an important common denominator for the community and RAP.

In pursuance of their objectives as a community development corporation doing housing development, RAP combines a full- and part-time staff of about fifteen people with a large team of volunteer professionals. Together, they
provide academic and practical experience in community development activities. Almost all of RAP's staff and board members reside in the community. The technical expertise that RAP uses very skillfully includes lawyers, architects, planners, politicians, and other professionals from universities, institutions, and firms in the Boston-Cambridge communities as well as from other areas.

Physical Condition of Highland Park

Highland Park is a classic example of an older declining neighborhood, once populated by wealthy middle-class families who have moved on. Today, many of the social, physical, and economic problems of the community are related to blight and deterioration, substandard housing, unemployment or underemployment, absentee landlords, and a general disinvestment in the community by the city and the residents as well.

While the general environmental conditions provide a good indication of the overall character of a residential neighborhood, it is the condition of the individual buildings that determines the nature and the extent of measurable deterioration and blight within a neighborhood. Survey data indicate the following existing conditions for Highland Park: 3

- Sound Buildings 23%
- Buildings needing minor repair 39%

3"Intermediate Planning . . .", p. 16.
Buildings needing major repair 27%
Substandard buildings 11%

The poor condition of the housing stock in the area can be attributed to a significant degree to the nature of property ownership. Rentor occupancy is high throughout the community and is measured at being 73% for the area. The table on the following page illustrates that property ownership for Highland Park shows that absentee owners, private and public, contribute measurably to the blighted conditions existing within RAP's area. There is relatively high relationship between absentee landlords and deterioration.4 The assessment data also points out that, while the city owns over half as much land as the resident owners, the land owned by the city is assessed at less than one-third (31%) of that of the resident owners, excluding land of public nature.5 The low assessment of city-owned property is due to two facts: (1) 79% of the city-owned buildings are deteriorated, and (2) larger amounts of vacant parcels owned by the city became vacant due to the demolition of deteriorated buildings.6 Thus, while the city has acquired and is acquiring many disinvested properties previously owned by absentee owners, this change of ownership has simply provided a change in the nature of the absentee owner of blighted and vacant and non-vacant properties.7

PROPERTY OWNERSHIP FOR HIGHLAND PARK

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<th>Absentee Owned</th>
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<tr>
<td>Dwelling Units</td>
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<td>51%</td>
<td>7%</td>
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<th>Deteriorated Property</th>
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<tr>
<td>Buildings</td>
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<td>Dwelling Units</td>
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The Goals of RAP

Blight and deterioration, substandard housing, and absentee landlords were the primary reasons for RAP getting involved as a community organization. RAP's major focus has been to provide decent housing for its residents and related services for the homeowners in the area. In order to address these needs, the agency has a strategy that requires them to recognize the following things:

1. Housing for the disadvantaged cannot be attacked separately from broader problems of neighborhood and society in which housing is to be provided. The neighborhood must be a hospitable one, economically, socially, and physically for residents to live together in a normal mix that encourages successful mobility.

2. No one legal instrument, no one construction technique, no one organizational tactic, no one financial tool--no single approach of any kind can solve the so-called housing problem because that problem is, in fact, a set of many interconnected problems.

Only a comprehensive, designed, multi-faceted strategy will work, so that many different tactics can be used in a mutually supportive multiplier effect.

3. Community residents' control is essential, but it must be joined with high-level technical and professional services. There is a crucial distinction between policy decisions (for community control purposes) and the sophisticated implementation of those decisions. Only residents can pinpoint problems, and only they have the right to determine the solution that will affect their lives, but technical problems require the flexibility for technical implementation of solution.

4. Neighborhood preservation and the provision of decent housing must be carried out on the scale of actual neighborhoods. Entire slums cannot be centrally regenerated, but neighborhoods with residents working together can do the job on a manageable yet impactful scale. Decentralized programs in separate neighborhoods may then assist each other and support each other and each other's common tasks, but this integration of effort must be built from the foundation of humanly manageable delimited areas.

5. Physical structures may appear concretely as the evidence of housing program success, but ultimately, success can be measured only by maintenance and preservation—a people problem. People must be depended upon to discern the need for maintenance and prevent unnecessary depreciation and vandalism. The full cost of housing must include the cost of working on people's problems.

RAP's five strategies are relative to their goals and objectives as a CDC, and their desire to comprehensively approach community development by using resources inside and outside of Highland Park. It also points out that the problems are identifiable and solvable, providing people are willing to work together. The final strategy clearly states that housing development can, in the long run, be measured only by maintenance and preservation which is a people problem.
Although the director still feels that housing is the thing to do, the full cost of housing does not include the cost of working on people's problems, but because the agency is concerned about people's problems, they take the risk. For RAP being a community houser means the following things:

It means stability, availability, and delivery of a necessity of life that people can see, feel, and touch. It means accountability, it means all those positive things that are not generally associated with the housing industry.  

What makes them different from a for-profit developer is that:

It is not strange for any developer not to be attached to a neighborhood, to be less responsive. We live here, we are accessible, and a resident does not have a problem trying to find someone to address their needs.  

RAP feels that, as a black community development corporation in a black community, it has a responsibility to be sensitive to the needs of the people who live there. RAP does not take a one-dimensional approach to housing development, but sees housing as part of a larger set of issues. 

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9 Personal interview with RAP Director, March 1977.
10 Personal interview with RAP Director, March 1977.
11 Personal interview, as above.
Even though housing is a necessity of life, it goes beyond that—to live in a house, you need money, recreation, open space so that economic and social problems can be attacked in a comprehensive method.

Housing is not the only activity in which the agency is involved. In order to respond to the special needs of a depressed community, RAP realizes that an effective strategy is one that synthesizes problem solving and culture building into a comprehensive approach. A sense of "Self" as well as a sense of "Community" is essential in order to unify individuals into a collective political and economic force. To promote community spirit and cohesiveness and to correct distortions concerning black people and their history, RAP celebrates major black holidays. A total of ten birthdays are recognized of notable black figures. The highlight of RAP's annual celebrations is the Insight On RAP Day and RAP's Appreciation Day which honors those people who have made special and outstanding contributions to the community.

The social programs at RAP encourage involvement by the neighborhood's youth as well as the elderly. Together, these groups make up half of the community's population. The Highland Park Four Hundred is the senior citizens' association which represents for hundred elderly members. This group meets twice a month and has enjoyed numerous events since it founding. RAP has organized a supplementary education program for teenagers and an urban internship program to train youths in the governmental and financial intricacies of
community development. In addition, RAP administers a city-wide Rent-A-Kid-Program. The main purpose of the program is to channel youths into meaningful career-oriented jobs during their high school years. Complementing the Rent-A-Kid-Program is the Marcus Garvey Continuing Education Center and the Teen Center. These programs provide educational, cultural, and recreational activities after school. The Highland Park Youth Skills Program involves youths in light rehabilitation projects and is geared toward providing on-the-job training. Eventually, participants will be able to do full-scale rehabilitation jobs.

Due to deteriorated housing conditions and the nature of older housing stock in Highland Park, families often live in housing which wastes significant amounts of energy. As a result, hard-earned money is spent on large amount of fuel. RAP has attempted to address this issue by providing technical and research assistance in the area of weatherization and alternate sources of energy. RAP has offered emergency assistance to needy households in the community and distributed information concerning ways to cope with rising utility bills. Future activities in this area include a weatherization program that employs Highland Park's youths, organizing insulation cooperatives to reduce material and labor costs, solar energy demonstration projects, and a referral service to improve the effectiveness of existing energy-related services. Energy conservation, especially the conservation of
heat energy, complements housing strategies that are responsive to the critical needs of low-income families.12

RAP's Development Activities

RAP-Up I

This project was completed in 1971 and consists of 33 units of rehabilitated housing on scattered sites. Initially financed by MHFA, the project has subsequently acquired HUD 236 subsidy and provides housing for both low and moderate income residents. Forty percent of the units are leased to the BRA with 45% of the residents under rent supplement. Though initially intended as a homeownership cooperative, initial tenants have indicated no present desire for such a status.13

RAP-Up IIB

This project was completed in 1973 and consists of fifty dwelling units and two commercial spaces on scattered sites. The project was financed under HUD, and the entire development has deep subsidy. Twenty percent of the residents receive rent supplement, while the other 80% of the residents are under Section 8.

RAP Inc.

This development is all conventional housing and consists of 27 dwelling units. RAP Inc. is comprised of twenty buildings presently. Most of this property was bought to go into development packages. The Nixon moratorium left RAP holding property for which it must find alternate ways of rehabilitation. About 50% of RAP Inc. property is not in use and is a mixture of residential and commercial dwellings.

RAP-Up IIA

This new construction project will be the


13 RAP, "Towards a Model Black Community" (Boston, Massachusetts: Publicity Club of Boston, Public Service Committee, 1977), p. 12.
cornerstone of the revitalization of John Eliot Square. It will consist of 85 apartments for the elderly and 37 family apartments. There will be community space and approximately 9,000 square feet of new commercial space. Funding for IIA will be provided by MHFA. Commencement day for construction is June 1977.

**RAP-Up III**

This project will consist of 120 units of new townhouse development on six and one-half acres of land. The unique feature of RAP-Up III was the formation of the RAP-Up III Neighborhood Planning Group (NPG), a group of ten residents who were given full responsibility for the development.

**Kittredge Square Urban Renewal**

This project will rehabilitate thirty buildings containing one hundred apartments in the Kittredge Square area. The project is being funded by the state's 705 program. RAP will build and manage, and the city will own this low-income development. The total project will house four hundred people.

**John Eliot Square**

RAP's most ambitious venture is the revitalization of historic John Eliot Square. The square, when fully developed, will contain 26,000 square feet of ground floor retail commercial space and an additional 53,000 square feet of upper floor space for business offices and apartments. The Square has been designed to be a place of black civic prominence, a visual and social focal point, with modern apartment complexes, convenience and specialty shops, and a network of mini-parks for recreation.

**RAP's Management Program**

By the time RAP-Up I was completed in 1971, the RAP had already been buying and managing property in Highland Park since 1969. Developing their first rehabilitation project in the early days made it possible for them to gain technical expertise in three major roles: sponsorship, construction, and management.
High Fort Inc. was formed as the separate management arm of RAP, so that management would not have to limit its housing activities in Highland Park to only RAP housing. High Fort maintains the up-keep of 110 units, distributed among the first three developments. All of the three developments are on scattered sites and, as a consequence, management is organized to deal with this fact. The management staff is headed by a Certified Property Manager (CPM), one assistant property manager, and two maintenance men. The property manager handles the administrative tasks along with overseeing the maintenance crew and handling the rental of turn-over apartments. The assistant property manager handles most of the clerical duties along with recording all payments. All of the bookkeeping is done by hand, and rent collection takes place in the office at 10 Linwood Street. Tenants also have the option of mailing their rents into the office.

The two maintenance men do general clean-up and minor repairs. Major repairs and the preparation of apartments for rental is handled by the Highland Park Housing Service Program which is RAP's Neighborhood Improvement Program, funded by CSA.

Management Characteristics

The management staff was asked a series of questions about issues around low and moderate income housing management from a community perspective. Basically, the questions dealt with five areas:
1. The difference between community and private management operation.

2. The role of management in the development process.

3. Management opinions on rent arrearages, evictions, and problem tenants.

4. The role of the financing agencies and Housing Court in management.

5. Maintenance and the role of tenant selection.

The purpose of the questions was to get an idea of management's attitude and approach toward these issues since these are two factors that often help to shape the way both management and occupants behave.

1. The Difference Between Community and Private Management

As a community housing management program, management sees themselves as being different from most private developers in the housing business by virtue of their position in the community as a black landlord with an economic, political, and social commitment to a specific area. At times, management feels that it has to play the role of a social worker:

What we are and what we are forced to be by the type of tenants we have to deal with some of the time is a kind of glorified social worker. When a tenant cannot pay the rent, we must go and find ways so that tenant can pay. Sometimes, you must forgive some of the rents if you're really interested in the tenant.

As RAP management people perceive it, community
management is different in the sense that they are more sensitive to the needs of the tenants and are earnestly concerned about the people that live in the apartments. Management demonstrates their sensitivity by being flexible around the issue of rent payments. For those tenants who cannot pay on the first, but instead on the fifteenth of the month, arrangements are made, so that they can change where this poses a problem for some tenants. Management also tries to be a little more responsive by being knowledgeable about programs or subsidies that the residents can take advantage of to help tenants who need assistance in paying their rent. It is the belief of management that the community manager's goal and the tenant's goal should be the same. Both should want good housing. Tenants should want it because they must live there, and management should want it because it is his/her objective to provide decent housing for community residents.

2. The Role of Management in the Development Process

RAP management feels that managers should be involved in the development process at the very beginning. This is simply because, in their view, the architects and developers are not sensitive to the kinds of maintenance problems that will occur from the different products and things they will use. The reason given for this opinion is that management must deal with the building once it is constructed.
Therefore, they should be involved in the kinds of hardware that should go into a project. This has to do with the kind of carpet, tile, amount of closet space, and the general physical design which all affect how successful management will be at maintenance and the amount of complaints they will have from tenants. In order to develop a project where you get the least amount of complaints and will have the least amount of maintenance problems, management should be involved in the initial stages. If tenants are happy with the apartments, they will take better care of the unit. Management felt that there was a need for the lending institutions to find a way to hold architects and developers more accountable for the buildings that are going up. As it is now, everyone is involved in going in a different direction. Usually, the architect is caught up in the design, the developer is concerned about making the numbers work, and the contractor is concerned about putting the development together for his fees. Because of this, this group of actors in the development process are not as concerned as they should be about design as it relates to management and about the kind of hardware that should go into a project. For all the various stages in the development process, management should have a definite input. Management has had a more active role in the development process since RAP's first project in 1969; however, management feels that the input should not be limited to just certain aspects, but should be incorporated into the process all
3. Rent Arrearages, Evictions, and Problem Tenants

RAP's management attitude is that rent arrearages are high for the development because tenants are aware of how long it takes for the eviction process to go through. Another reason is the cost. Housing in the community is supposed to be low and moderate income, but the rent levels are higher than what tenants can afford to pay in most cases.

RAP's management feels that it cannot evict every tenant who gets behind on the rent, nor do they have a desire to operate on such a strict basis. The eviction process is usually left for those persons which management feels are taking advantage. If a tenant gets $400 to $500 behind in his/her rent and is not making a sincere effort to repay some of the back rent every month, then the eviction process is carried out. Other than following through on this procedure, there is very little that management can do when it is also attempting to be fair with the people in the developments. Unfortunately, management has no way of determining who will take advantage of them until that resident is substantially behind. For those people who are out to rip off management, the only legal alternative available is eviction, and management still has no way of recovering the outstanding balance that these tenants leave behind. Management considers this group of people who take advantage to be a small minority.
In spite of this, these people still cause problems in terms of having an effective management program and the tenants must suffer the additional cost.

The other side of this picture is that there are residents who are having legitimate problems, and management has to be willing to work with them. For example, there was a family in RAP-Up IIB who were having problems paying their rent. The manager at RAP described the situation as follows:

The husband had gotten shot, and the wife was expecting a baby. They could not afford to pay their rent. The family finally got on welfare for a couple of months. They paid a little for a couple of months, but they still couldn't afford to pay. We knocked off a month of their rent. They had gotten four months behind in their rent before the husband got well enough to go back to work, and when he did, they paid so much until they had caught up.14

This was a special case in the sense that management is rarely in a position to make such reductions on residents' rent, even on a one-time basis. However, there have been instances where management has felt that this was the only alternative to be of assistance in keeping a good tenant. Delinquent rents also have to do with the attitude of the residents who feel that they have an added edge. As RAP management perceives it, a lot of people have the tendency to try and take advantage, because RAP is black, and they are black, and because RAP is a community agency. For some

14Management staff interview, RAP, March 1977.
tenants, management has found out, rent is the last thing that they pay with their money.

Rent payment is low priority on some of the residents' list. People will call in and say that they have other bills to pay, and they cannot pay their rent on time or they will pay it the following month.\textsuperscript{15}

Interestingly enough, management has problems with some tenants that will not come in and discuss what problems they may be having. From management's perspective:

Once some tenants get behind in their rent, they don't feel that they can come in and discuss it with us, even though we tell the residents if they cannot pay their rent, to please come in.\textsuperscript{16}

They think this is so because "they are still looking at us as traditional landlords, as one that does not really care about them."

To avoid some of the problems with delinquent rent, management now sends out late notices after the first of the month, and it is quicker to at least start eviction process for those who avoid management and do not give any explanation for their delinquency. In this respect, tenants are not given as much leeway as they were previously.

One of the problems with the eviction process from management's perspective is that it takes too long. Evictions

\textsuperscript{15}Management staff interview, March 1977.
\textsuperscript{16}Management staff interview, March 1977.
can stretch over a six-month period and can cost thousands of dollars. Although management is prompt in sending out late notices to the residents who are late with their rent, they would much prefer to work with the tenants and make some arrangement and draw up an agreement where the tenant can pay a small portion of the back rent over a period of time rather than go through the hassle of trying to take the individual or family to court. If a tenant moves out owing back rent, management has no way of making that person accountable, once he has moved out.

From discussion with managers in Roxbury and the South End, it is apparent to them that there is a group of people who can be categorized as rent dodgers or development jumpers. Rent dodgers are usually those people who do not plan to pay their rent from the day they move into a development. Development jumpers can also be rent dodgers, but usually, they are people who are guilty of vandalizing the property and then moving on to the next new development. Managers from both of these areas have attempted to deal with this problem by getting together on a monthly basis and exchanging information around this and other related issues.

A deterrent to the eviction process is the attitude of the housing court which is very sympathetic towards the tenants. Eviction cases can get thrown out where a tenant owes management large sums of money simply on a technicality, totally disregarding the real issue of the back rent.
RAP's management has three categories for problem tenants. First, they see a problem tenant as one who does not pay his/her rent on time; second, a tenant who is a nuisance to everyone else by either being too loud and disruptive or has children who cause problems by making noise in the hallway, writing on the walls, or vandalizing the property; finally, a tenant who does not keep his/her apartment clean and, thus, affects other tenants in the building.

4. The Role of Financing Agencies and Housing Court in Management

Although RAP's management can understand the HUD and MHFA have a role to play as the regulatory agencies, they are of the opinion that these agencies hinder management from operating more effectively many times by setting such low management fees and also by requiring management to rent to people who have been displaced and evicted from other places on what management would consider to be questionable grounds.

The Housing Court plays an important role in how successful a manager can be in some areas. Because of the tenuous financial situation of most inner city rehabilitated projects, it can either make or break a manager if he or she is having problems with rent collection. Presently, the court takes sides with the person who is renting the apartment. Another problem with the legal system is that the court does not allow a manager to represent the agency; they
want the director or a lawyer. In most cases, this would not be necessary nor is it realistic. It is the manager who should deal with the complaint, since he is the closest to the residents.

5. Maintenance and the Role of Tenant Selection

RAP's management feels when it comes to maintenance that all the essential work has to be done. This includes repair and upkeep of the units, garbage collection, and keeping the sidewalks clean. Minor repairs are taken care of within two days, and the exterior area inside RAP-Up IIB is cleaned on a weekly basis. Extermination services are provided for all the buildings. Management feels that the longevity of RAP-Up I which is seven years old is due to adherence to the maintenance policy just mentioned. This project was not expected to last very long by the financing agency:

MHFA said themselves that they just did RAP-Up I, and it was their first one, and they were willing to write it off as a loss. We have gotten a number of compliments on that project by MHFA and other people.17

Why did MHFA not expect the project to last?

This has to do with the fact that we were a community group who had never done anything before,

17 Management staff interview, March 1977.
and they had their doubts about whether we would make it.

The fact that the developments are on scattered sites means that there are always more halls to keep clean and more sidewalks to clean and remove snow from. Management feels that the developments could be maintained better. Cosmetic maintenance is usually what has to be deferred in place of immediate repairs and upkeep. Utility costs are considered a sizable bite out of the management budget. Management feels that because utilities are included in the rents, tenants are not as energy conscious as they could be.

The tenant selection or screening process can play a major role as a preventive measure in avoiding evictions and nuisance tenants. Although this process does not guarantee that you will not end up with either one, good tenant selection can limit the total number. Management feels at times that the extent to which the process does not work can be blamed on federal and state guidelines that do not allow management to have the final say in who shall rent a unit.

Management also feels that residents could be of assistance to them if they just thought about some of the things they did before they do them and showed more concern for the areas outside their apartments. Management would like to encourage the tenants to do these small things like not throwing cigarette buts in the way or leaving wrapping paper from candy bars in the hallways, and disciplining their
children; it could make a big difference in maintenance and upkeep.

Summary

From the interviews with people at RAP and the management staff, it would appear that RAP's management does not find itself in a better position to deal with major issues around low and moderate income rental housing because they are black and in the community. In some instances, this may very well work to their disadvantage when people are looking to take advantages. However, being community based does work to management's advantage when attempting to be sensitive to the needs of residents and when the residents are responsive. Because they are black and live and work in the community, management can do a better job at providing services and assisting residents that have problems with their rent payments. But this only works when the tenants are genuinely concerned about dealing with the payment issue.

It would be fair to say from the information gathered that RAP's management is more lenient with their tenants because they want to be more sensitive to their needs. Because management feels that they have a responsibility towards their residents, they make an extra effort to find out and look for programs and rent subsidy money that can be of assistance to residents. Meanwhile, RAP has changed its policies around rent collection and has firmed up its policies and notifies tenants after the first month instead
of after the second or third month. However, what is clear is that there is a real tension between the desire to be responsive to the needs and problems and the reality of dealing with problematic tenants. Being community based does not make these problems easier but rather makes dealing with them often more difficult.

Housing Innovations, Inc. (HII)*

HII is a for-profit real estate development firm, specializing in housing, particularly in inner city neighborhoods. Its base of operation is Roxbury, a predominantly black community in Boston. The following section will described the community in which HII operates, the organization, the housing development activities it has been involved in, and, finally, the management function and the important issues around it.

From a physical perspective, Roxbury is an interesting community. It has curbing and winding streets and a vista of downtown Boston. The area is a mixture of Victorian mansions, bowfront townhouses, wooden single and triple decker homes. Scattered throughout the area is contemporary low and moderate income multi-family housing. In spite of the positive characteristics, this area is not without a number of severe urban problems: deteriorating housing, indifferent landlords, inadequate schools, poor

* Background information on HII is based on an interview with the firm's president.
city services, and a high crime rate.

Housing development programs in Roxbury have not always contributed positively to the vitality of the community. Many of the housing development projects, such as the Washington Park Urban Renewal Program of federally subsidized 221(d)(3) and section 236 housing units, have been poorly constructed and maintained and have rapidly deteriorated. Most of the housing stock in Roxbury is spacious and attractive; however, a great deal of it is dilapidated because of either poor management or insufficient capital. The 1970 census reports the total number of housing units at 33,662. Only 18% of these housing units are owner-occupied, with 71% being renter occupied. Vacant units total 11%. A small percentage of the property is made up of abandoned buildings. Another interesting figure is that approximately 5,000 units are currently, or about to go into foreclosure. The population of the community is composed almost entirely of minority groups. Out of the total population of 94,693 people in Roxbury, 73,640 are black with whites and Spanish speaking people accounting for 9.4% and 2.9%, respectively.

The federal programs in the community have taken their toll on the area like most other urban centers that have experienced a wave of federal support in the 1960s. Roxbury

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18 Greater Roxbury Development Corporation Overall Economic Development Plan, October 1976, p. 45.
still has not shaken off the negative effects which these programs generated. In the Roxbury community alone, some 5,000 units of federally subsidized housing under 236 and 221(d)(3) programs are about to enter foreclosure, which can be considered an indication that the program did not work for America's minority and under-privileged citizens.19

The concern of community organizations in Roxbury is the acquisition of these units by investors with a proven interest in the community. They consider this essential in order to prevent a continuation of the past trend. Most of the investors have been community development corporations who have concentrated their efforts in specific pockets of the community. As discussed above, the RAP is involved in housing rehabilitation for Highland Park. The Lower Roxbury Development Corporation has demolished many old and dilapidated buildings and replaced them with 256 new housing units.

Origins of Housing Innovations, Inc. (HII)

HII came about as a result of an interracial group's interest in developing a homeownership program for Roxbury. In its early days, they first spent several years raising funds for and attempting to get the homeownership program off the ground. During this period, they were able to raise over $400,000 for the program, while successfully getting

19 Greater Roxbury Development Corporation, p. 47.
some families to participate. The failure of the program was due to several factors which eventually led HII into multi-family rehabilitation. They first found out that many of the people who live in Roxbury and who could afford to or had the psychological drive to become homeowners did not want to own homes in the area. Secondly, HII found out that they had over-rehabilitated for the market. The organization was rehabilitating two- and three-family homes that cost anywhere from $23,000 to $30,000, once completed, when the nicest and most expensive homes in the community cost $12,000. Another factor that worked against the homeownership program was that Roxbury was not considered a stable community by the lending institutions in the area. Instead of the price of a house increasing or remaining constant, the cost of a house in the community was actually depreciating. Although the program was never quite the success it was supposed to be, HII gained some valuable knowledge in real estate development.

Once it was clear that the homeownership program could not work, the decision for HII to go into multi-family rehabilitation was made based on the fact that from a business perspective, there were some financial rewards to be gained from doing this type of rehabilitation. The community being served would basically be the same, Roxbury around Blue Hill Avenue on Streets like Creston, Lawrence, Interval, and Fayston.
In 1969, with a substantial investment from John Hancock, HII started doing multi-family low and moderate income housing rehabilitation, which was what they had actually been doing before, but now, they went through an evolutionary process. HII started doing a higher quality rehabilitation and a more extensive one because there was more money available from the federal programs that the firm was now using. The homeownership program had no federal monies. The firm did six units of infills with the city of Boston which led to a more extensive infill project; then, they did fourteen dwelling units; then forty-five, and kept on going. From the decision in 1969 that the homeownership program would not work and that there was another alternative, it has been a relatively straight line for the company.

The basic goal of the firm is to go where the programs and money are. The goals of HII may change over time if the external environment changes. An important piece of legislation got passed in 1969 which made rehabilitation attractive to real estate developers and investors. If the laws were to change today, HII would probably do less rehabilitation and move away from ownership and rentals, and get involved in some other facet of the housing market. The fact that one can make money out of this particular operation is a very important criterion and is one of the major reasons why HII is involved in low and moderate income housing
Another major factor which led to their present involvement in the housing business is that, during the late 1960s, when minority people were getting involved in various business ventures, real estate development turned out to be the one business in the minority community in which a minority entrepreneur could have a realistic shot at being successful. One of the problems with real estate is that it is political and it is tied up with the community. These factors become an advantage to minority developers because the community is usually behind them when they are producing housing in a minority neighborhood. To the extent that the federal government has an interest in producing low and moderate income housing in these communities, there is an added advantage to minority developers to getting things approved by both community agencies and the federal, state, and local government.

HII, in the past, tried unsuccessfully to move out of the field of minority housing, only because from a business perspective, it is unwise to have all assets tied up in one area, regardless of what your views or commitments are to providing such a service. The opportunities to stretch out in other directions were not there at the time. Usually, when the firm did hear about a piece of land or a development in the suburbs, it was something that white realtors had turned down and that HII should turn down for
the very same reasons. The opportunities for real estate development in other areas were not as plentiful as those opportunities for low and moderate income housing rehabilitation in Roxbury.

HII's Rehabilitation Program and Its Housing Goals

Since 1970, HII has built up a track record and extensive experience and expertise in the area of housing rehabilitation. What they do and the decisions that are made around the kinds of things that they do are business decisions. One of the major reasons why the firm is still in Roxbury is because it still makes good sense from a business point of view to be doing low and moderate income housing rehabilitation. It is an area in which HII can produce and provide a service to the community along with gaining some monetary rewards.

To be in the business of providing rehabilitated low income housing means several things for HII. First, it means that subsidy is a must. It means that a developer has to have well-built units. In contrast, if a developer were in a middle income community or a neighborhood on its way up, it might be possible to get away with a rehabilitation job that is not extensive, but more cosmetic. The developer may only own the building for five or ten years, or even if he owns the building longer, he can be relatively sure that the rents will go up, the market will improve, and he will be
able to refinance it. If a developer is in Roxbury, he does not have the certainty of that. The position of HII is that it is important to know that the buildings are of a quality rehabilitation, so that they can be viable structures for the time that a developer will have to manage them. Their attitude is that a developer has to spend more money in Roxbury to produce better products because the market may not be able to rescue it from the many problems that might occur from doing otherwise. Construction has to be of high quality, and it is important to have more than adequate subsidy because the tenants might not have the money for increased operating costs. Management is not a separate thing that comes in at the end of the development process.

From the time that HII has had a management staff, which dates back to at least five or six years ago, the managers have played a major role in the development of a housing package. It is the belief of HII that managers have to be involved in the development almost from its initiation. On occasion, managers are involved when the decisions are being made about which development to do.

HII Development Activities

Concord Houses--New Construction

This development has 181 units and is located in Boston's South End. It was completed in 1976 and consists of two seven-story brick buildings, one for the elderly, and one for small families. The three- and four-bedroom apartments in the family building have off-the-street entries, completely separated from the elevator to the upper floors and from the one- and two-bedroom apartments.
Rehabilitation--Four Scattered Site Developments in Roxbury

Intervale Associates contains 14 dwelling units and was completed in 1970.

Norfield Associates, a 45-unit development, was completed in 1972.

Lawrenceville Associates was completed in 1974 and consists of 149 units.

Franklin Park Associates, Ltd., consists of 228 units on thirteen scattered sites in Roxbury and Dorchester. This is the largest scattered site rehabilitation financed by MHFA and was the first project in the country to qualify for Section 8 subsidies.

Bergen Circle--Real Estate Managers

The location of this development is in Springfield, Massachusetts. It has 201 units of which 91 are for the elderly. The seven story high-rise contains 161 one- and two-bedroom units. There are seven two-story townhouses that contain forty-three two-bedroom units with a commercial building which has approximately 12,000 sq.ft. of floor space.

Since 1970, HII has been involved in the restructuring of over 550 units of distressed properties, Bergen Circle, Franklin Park Associates, and Lawrenceville Associates. These three developments represent the successful restructuring and completion of previously defaulted or foreclosed real estate property. As a result of HII's success with distressed properties and its experience and expertise with low and moderate income housing rehabilitation, they have built a reputation on being able to deal with such problems as: 20

20 HII, Housing Innovation, Inc. 1977 (Publicity material).
Deciding the method of property acquisition, whether by outright purchase or work-out with existing owners and mortgages.

In the case of projects still under construction, the establishment of a new development team, including, in most cases, a new architect, contractor, and managing agent, and usually the redesign of the original project.

The development of a comprehensive rehabilitated program for existing properties to make them marketable again.

Syndication or resyndication of the properties to raise the necessary equity funds.

Rehabilitation, tenant relocation, continuing management of the properties until they become financially and socially stable.

HII Management Program

Tenants Services, Inc. (TSI), is the property management arm of HII. It is a separate entity, providing its clients with a full computerized accounting service as well as janitorial, maintenance, and administrative services. Rents are collected by mail and reported monthly by the computer. TSI manages over 1100 units of which approximately 75% are for affiliated companies of HII and the remainder for other owners.

The management staff has had expensive professional experience in state housing financing agencies and in the
Department of Housing and Urban Development. TSI is headed by a Certified Property Manager (CPM), and most members on the staff are involved in seeking the CPM designation. The administrative staff consists of the Director, the Administrative Assistant, and two property managers. Their duties include overall management of property and administration of Tenants Services, Inc., rent increases, rent-up of new properties, tenant selection, and control of janitorial and maintenance staff.

Management Characteristics

TSI was asked basically the same questions that the RAP Management Staff had been asked in order to compare approach and attitude of the two programs and to see whether there are any differences or similarities between the two.

1. The Difference Between Community and Private Management Operation

As a minority firm, providing low and moderate income housing to a minority community, TSI does not see their position as being different from a community management program. To them, the problems are the same:

We are really no different. Our philosophy in terms of management is the same because all of our property is located in Roxbury, Dorchester, and the South End, and the idea is to provide decent housing to families in the community.\(^{21}\)

\(^{21}\)TSI Management interviews, March 1977.
TSI feels that they are all faced with the same problem of economics: rising costs as opposed to families whose incomes are not increasing. This is a major dilemma facing managers now, how to break-even. Taxes are rising, the cost of utilities have gone up tremendously, and insurance premiums are high. These are operating costs over which management has no control which must be paid. How to provide services and do maintenance is a big issue. Obviously, the provision of services and adequate maintenance is one of the most pressing issues facing low and moderate income housing management.

2. The Role of Management in the Development Process

HII management people firmly believe that managers should come into the development process right at the beginning. Once a developer is seriously considering doing a particular project or development, they should also seriously consider calling in a manager. A manager should be involved throughout the entire process because the manager can prevent a lot of little things from happening which can later on be very expensive to correct or cause a great deal of problems. It is also important to have the manager involved because he can represent the interest of the tenants who will eventually have to live in the building.

It was not until HII did the Lawrenceville development that management was involved from the very beginning.
By that time, HII had already completed several projects and realized from experience that the need to have management input was important. TSI believes that managers should be free agents. A manager should not have to concern himself with the same kinds of issues as the developer. By being a free agent, a manager can fight for the things a development needs in order to make it viable. The best approach when dealing with general contractors over fixtures and hardware for the developments is to start out by asking for the best. The point is that, if it is necessary to settle for second or third best, it is still quality as opposed to ending up with a cheap item. To fight over the quality of hardware that goes into a project is essential, when a manager thinks of future problems that can be prevented in terms of tenant complaints, replacement cost, and maintenance time.

3. Rent Arrearages, Eviction and Problem Tenants

Because the tenant ends up paying only part of the rent in subsidized housing, HII feels they lose the sense of responsibility for the unit. That is not the intention of the firm at all. TSI tries to make people understand that they are responsible for the unit, no matter how much they are paying, even though the government is paying the rest. The management staff spends a lot of time with families when a rent increase is necessary in order to convey their feelings about the development and to be sure that residents
understand the reasons for the additional cost. This does not always work. TSI management has had instances where an individual rent was $50, and the person did not pay for five months. The failure of the tenant to pay the $250 is an indication of that person's lack of responsibility. Management knows that there are other families in the community that need the space and would use the subsidy and would be very glad to have the apartment. Management sees evictions as hard to come by because the housing court is still slightly biased toward the tenants after being so long pro-landlord. TSI spends a lot of time dealing with the housing court. This costs money. Although evictions are a lot faster than what they used to be, management feels that they still take too long and end up costing management too much money.

Management sees a problem tenant as one who never calls the management office. There is no way of determining whether that tenant is or is not satisfied. There is also the tenant who calls every day at 2:00 PM. Once their complaints has been eliminated and they continue to about this and that, at some point, the manager realizes that the problem lies with the person and not the apartment. It then becomes a problem because the maintenance staff is being taken away from real problems. Those tenants who pay their rent late are a problem, but they are not as much of a problem as those who do not pay and do not intend to pay rent. Then, there are people who move into a new apartment with
the mental attitude that it will not last. This type of people presents the biggest problems. Such tenants start out with a self-fulfilling prophecy attitude which a manager can detect while showing them the model apartment:

Oh, this is so beautiful, I hope I get accepted, but it won't last. Oh, look at this refrigerator, this is really nice, but it won't last. Are you letting to people on welfare? (Yes, everyone is eligible.) It won't last. 22

From the very beginning, one knows that this person will do nothing to make it last, and management can expect nothing out of them. They will be waiting to see it deteriorate.

4. The Role of the Financing Agencies and Housing Court in Management

TSI was of the opinion that tenant selection guidelines, set up by MHFA, restrain management in terms of who gets into the apartments. It is not easy to reject an applicant applying for an apartment if he or she falls into MHFA stated guidelines, even though a manager may have some serious questions about the housing history of a potential occupant. A lot of potential rentors are wise to the right kind of terminology to be used on the applications, and they get in that way, while those who do not know do not have a fair chance.

The management staff spends a lot of time dealing with the Housing Court which can be both expensive and time 22 TSI Management interviews, March 1977.
consuming. As mentioned previously, the Housing Court seems to be slightly biased toward the tenants. This is unfortunate because, in many cases, the blame does not lie with the managers but with the tenant. The Housing Inspectors are also more sympathetic toward the tenant. Management has had instances where a tenant has torn the sink off the wall. The tenant can call the Housing Court and say that they don't have any water, and management will have to replace the sink. You can bill them, but what happens if they do not pay? Management has no way of making them pay. What management has to do in many cases is go back to the residence for a rent increase. It has had other instances where a tenant will owe rent and will break something in their apartment and say that they have not paid because of the broken item. That tenant then can take management to court and stand a very good chance of winning the case with a Public Legal Assistance Lawyer. These lawyers' attitude is one of "Get the landlord," regardless of whether the tenant has a legitimate case or not. The attitude of Public Legal Assistance lawyers becomes a problem when dealing with people who know the system, who set themselves up at project jumpers or rent dodgers. These people are part of the community. They are there. Management can try to avoid these tenants, but when they do get this type of tenant and come up against them or their Public attorney, the situation becomes totally one-sided in favor of the resident.
5. Maintenance and the Role of Tenant Selection

TSI feels that management and landlords are at a cross-road when it comes to utilities because of the high cost. Nowadays, the utility companies are quick to turn off electricity and gas if the bills are not paid or take the money directly from the tenants' rent. If the utility company has to step in and do the latter, it then becomes impossible for management to do maintenance. Management believes that some of the utility costs should go back to the residents in order to make them more energy-conscious. Maintenance and upkeep for scattered site developments tend to be more involved because the projects are not concentrated. TSI feels that residents can do more to assist management with maintenance by being concerned about their apartments, the exterior, how they go about disposing of their garbage and preventing their children from vandalizing the property. Management finds that, in some buildings, tenants care more, and they believe that the amount of responsibility a tenant shows towards his/her unit has more to do with the individual's upbringing and "it doesn't matter what management does."

Tenant selection plays an important role when dealing with people who are out to take advantage one way or the other. Management can try to weed them out when doing a tenant selection review. The big question to ask a potential tenant is the name and telephone number of his previous landlord, not his present landlord. The motivation behind
this is that the tenant's present landlord, if he is having problems with that person, will give a perfect reference in order to get rid of him. The previous landlord has nothing to lose and can be relied on for the most honest reference.

**Summary**

HII feels that its problems are basically the same as those of the developer doing business in a low income community. The problems of rental arrearages and tenant selection are no different here than for community-based housers.

**Summary of Two Case Studies**

On the whole, the variation in responses between RAP and HII was not very great. Neither RAP nor HII took an extreme position. It was possible to discern that the attitude of the two management programs are slightly different. This difference has to do with the fact that RAP operates on the assumption that it is providing a service for the community and has the responsibility to stretch out to those people who have problems. HII operates on the assumption that they are a business, providing a service to the community. The extent to which each maximizes the risk is where they differ.

RAP perceives its position as being different because it is in the community. Therefore, as a community-based organization, RAP's management has a responsibility to the
residents to not only provide housing, but other services as well, whereas HII is a business, providing a service. The fact that they are in Roxbury is secondary to their business objectives. Because RAP has a responsibility to the community and its residents, their position is somewhat more conflict-laden as a community-based operation. In term of management, this means that RAP cannot always be as professional as HII, although they would like to.

There were several issues that came out in the interviews, but did not come out while discussing these questions. It would appear that both management programs have an informal way of making MHFA and HUD guidelines more responsive to their particular situations. Both RAP and HII felt that, in spite of HUD and MHFA policy, to put pressure on managers to deal with families whose rental history is somewhat questionable might make it possible to work with the family or person on an individual basis in order to remedy the problem.

Although both RAP and HII have had or are having problems with tenants who disrupt the social fabric of a building, these to management groups both appeared to be indifferent to some extent. It was not that management was not concerned about the damages, but more an attitude of "What can we do?" Once, you have done everything, sent letters, spoken to the tenant, and have started court proceedings, there is very little else to do but wait. The attitude of the managers around this issue can probably be attributed
to the fact that the housing court does not give much attention to evictions for social reasons. Mainly, attention is given to evictions for non-payment of rent. In most instances, the mother who has the child who is vandalizing the building always pays her rent on time. The same is true of the tenant who is a bad housekeeper or the one that has a drinking problem. Ultimately, both RAP and HII have the same kinds of problems and the same kinds of responses.
CHAPTER III

RESIDENTS' VIEWS OF MANAGEMENT AND THE DEVELOPMENT

This chapter will be looking at the discussions that were generated by tenants who live in both RAP and HII developments. The purpose of the interviews was to get the tenants' perception of management and to compare the information. Fifteen tenants were interviewed from each management program for a total of thirty residents. No attempt was made to pick a random sample. Most of the interviews took place during the day and early evenings. The largest category of residents interviewed were female-headed households which made up 40% of this small sample. Twenty percent of the participants were housewives, 17% were men, 13% were Spanish-speaking, 7% were single persons, and 3% one senior citizen.

The two developments were matched as much as possible in terms of age, which was how long it has been since both RAP and HII have had their bases of operation in Roxbury. It is also important to note that, although HII has their main office in downtown Boston, they also have an office on-site for the Lawrenceville Development. The managers and the maintenance staff and crew work out of this office. The general physical and social characteristics of this predominantly black community is pretty consistent throughout.

Both developments are heavily subsidized. Those tenants who are not under Section 8 or 236 are either on
rent supplement or welfare. The Boston Housing Authority leases a small number of units in both developments, and there are a few tenants that are paying basic rent for their units. The screening process in the two developments are basically the same since, as federally and state assisted project, they both must give priority to the same type of families.

The purpose of talking to the residents in the case of RAP housing was to find out their opinions of how they felt management treated them and to determine whether they felt any personal investment or commitment to the housing. Each tenant was asked a series of questions relating to management and their feelings about the major issues around low and moderate income housing. The overall goals and objectives were the same for HII in order that the two could be compared to determine whether there were any differences or similarities between the residents of these two management programs. The author was also interested in getting some indication of whether the residents were satisfied with the housing and felt they were getting their money's worth. The following areas were covered during the interviews and discussed with the tenants for both developments:

1. Promptness in service, consistency in attitude, management treatment of residents.
2. The existence of a tenant organization.
3. The relationship between tenants in the building.
4. Residents' opinion on rent arrearages, vandalism, and disruptive tenants.
5. Should management give advice to families with problems, find part-time jobs for the youths, teach residents how to make small repairs?


Service, Attitude, and Treatment of Residents

Most of the residents, 70% of the total number, felt that management was pretty fair and were satisfied with them. Tenant satisfaction stemmed from management's prompt response to calls for repairs and the maintenance and upkeep of the buildings. This same group stated that it takes management at least one to two days to respond to a call for repair, while general clean-up of the interior of the buildings takes place at least on a weekly or bi-weekly basis. Seventy-three percent of the total number of residents felt that management was consistent in providing services, while 27% either felt that management did not make any repairs or the services were not as good as they were when they first moved in. Tenants who live in RAP Inc. and RAP-Up I do their own clean-up of the hallways because the buildings in these developments usually house no more than four families. By law, the tenant then has the responsibility to keep his individual area clean. All other maintenance is carried out by management.

Existence of a Tenant Organization

None of the buildings for each of the developments that were visited actually had an active tenant organization. Most of the tenant committees had been started when the
development was new and had since petered out. In buildings where one did exist, the reason most often given for its demise was that the person most instrumental had either died or moved elsewhere. Interestingly, some of the buildings that had had a tenants' group at one time still have some kind of informal network operating. Usually, this consisted of at least one person from the old group to whom everyone come and talk if a problem occurred. For example, one resident in Roxbury said:

Did have a committee, things have changed so. People moving in and out, the majority of them go to work every day. Used to meet and discuss things. The group now is not caring. It's "I don't give a damn" attitude. We could try for another group. People were more concerned because we all knew each other. Things go wrong, knock knock on the door. You know who's there, let them in, help them. This group is not as cozy.*

To the question if people do get along in the building and if you can call on them, when you need them, the answer was: "Sure, the majority come to me. Anything goes wrong, they all knock right on that door. That's right." More than 50% of the people interviewed from both developments said "yes" to the question whether there was a need for a tenants' committee. Some of the residents gave some definite reasons why they felt one was needed:

Yes, in a sense, really for screening tenants.

*This and all following quotes from interviews, March 1977.
We have a very bad tenant at one time because there was no screening committee. People come in, and they want to know what they can and can't do.

Another resident said:

It's needed to talk about things that are wrong and the things that people need and to talk about the community . . . .

Relationship Between Tenants in the Building

When people were asked whether they associated with other tenants in the building, most residents said "no." "I mind my business." The use of the word "association" may have been wrong. When questioned further, the residents knew who their next-door neighbor was, or they talk to at least one other person in the building. Most tenants said that, if they heard strange noises in the hallway, they would stick their head out the door to check. In one building in Highland Park, all of the residents communicated, so that they could coordinate the day when the exterminator should come. As far as tenants associating with each other was concerned, most tenants mind their own business. One resident in Highland Park put it this way:

I am about the youngest person that lives in the building, and I get along well with everyone. I don't really associate with other tenants in the building that much because I feel that I am better off staying alone in my apartment and minding my own business. Except when there is an emergency. I do get nosy and try to find out what is happening, even if I can be helpful to someone.
On the issue of rent arrearages, tenants had many things to say. Everyone appeared to realize the importance of paying rent. Mostly all of the people started out their discussion with variations of one of the three phrases "Wherever you go, you have to pay your rent" or "People should pay their rent, they cannot live in the streets" or "People know they have to have some place to live, and they should pay their rent." When asked how long management should wait before taking action, about 13%, almost an equal share of tenants in Highland Park and Roxbury, thought that people should be made to move almost immediately. More than 50% felt that management should wait.

It depends on why you don't pay. As long as you get it paid in a reasonable time, they should wait. If they hear from you, they should be understanding.

One male resident in Roxbury said:

People don't have the money. Management should talk to them first. Just because you don't have the money, they shouldn't put you out.

How long should they wait?

Three months.

Another women in Highland Park said:

When you call in and say that you don't have it, they should wait and see whether you pay it when you say you would.
A small percentage of people in Highland Park thought that the tenants either got away with murder or took advantage of the situation:

They get away with murder in RAP properties. Large sums of money, and they stay there and pay so much on their back rent, and they do that for a while and then, they move out. I feel that if they get at least two months behind, you should start eviction notices and get somebody more reputable to move in. But it doesn't always work that way up here.

Another resident in Highland Park said:

I am always late, it is just the way I am. Management has always been nice, but I feel that the people who don't pay their rents are just taking advantage and management should be firm with them.

Management should really let them know that they are not playing because people tend to take advantage if you let them.

When people were asked how they would deal with the issue of vandalism, residents talked about many things from breaking and entering (B&E) to children writing on the walls and destroying property, people throwing garbage out the window, and the kind of security that was needed for the development. In RAP-Up IIB, which is only four years old, they are still having problems with B&Es. A lot of it is due to the fact that there are no gates or safety screens on the first floor apartment windows. The Lawrenceville development has had a reduction in the number of B&Es since the installation of a new kind of security screen on all of the ground floor apartments and basement windows.
When most tenants talked about vandalism, it was usually around such issues as locks on their apartment doors and the entrance door to their building. At least 20% of the people in Roxbury complained about the security--broken locks on entrance doors and not being able to put additional locks on their apartment doors. Most of the vandalism was attributed to either children in the building or children from the community. When asked what they would do about it, residents in general thought there was nothing much that could be done, but put new locks on the entrance door.

Hardly any of the residents interviewed made any complaints about disruptive tenants, less than 9% out of the total number interviewed. Most of the concern was expressed around people playing their record-player too loud. I had expected to hear many more complaints about the loud record players than were made. In visiting the buildings in both Highland Park and Roxbury, there was a certain degree of liveliness to them. Music was always more than audible, coming from the apartments into the hallways.

What Should Management Do?

Overwhelmingly, tenants for both RAP and HII felt that management should give advice to tenants that are having problems with their rent; 87% gave a positive answer to the question. One resident in Highland Park felt that "If they have problems, they should help if the tenants have been good tenants in the past." Another resident in Roxbury felt
that "In order for them to protect their interest, they should try to be as helpful as possible." The residents in High-
land Park knew that RAP employed the young people in the community. A total of 90% of the residents of both areas answered in the affirmative on part-time jobs for youths. One resident in Roxbury said:

There are a lot of young people looking for jobs. Since they have property in the community, they should want to keep the community going and help the young people.

A small percentage, 10%, of people from both areas felt that it was management's place to do repairs. Most residents, 87%, felt however, that it could only work to the advantage of management and residents alike if they could make small repairs on their own.

Feeling of Personal Investment in the Building

Two-thirds of all the residents for Highland Park and Roxbury felt that they had some kind of personal investment in their housing. Highland Park residents have been living in RAP housing for a while. More than half of the residents interviewed had been under management for three years or more. One tenant said:

I feel it is my responsibility to keep it up. When you rent an apartment, you should treat it like it was your own. I would not let my children (eight and five) tear up the walls.
The same can be said about the residents in the Lawrenceville development. More than half of the residents have been under management for more than three years, and some feel they have some kind of investment or responsibility to the building in which they live. One resident in Roxbury said:

Because I live here, I will try to keep it up the best and because I live here, I want it to look good and not to destroy. I speak out to the children that are being bad.

Summary of Residents' Comments

In general, the responses from the two developments were just about equally balanced. Tenants for both areas seem to have the same opinion about management on the whole. Those people who had complaints were in the minority and, in most cases, were numbered equally for both Highland Park and Roxbury. Most of the people on welfare for both areas expressed concern about the rent being too high for the amount of money they received from the Department of Social Services. Tenants from both developments were aware that both RAP and HII were black organizations.

A small percentage for both areas complained about the small size of their apartments. Interestingly enough, with the exception of one resident, no one wanted to move because of this. For RAP residents, some had heard that RAP is planning to put up another development, and they wanted to wait on that. HII tenants knew that they had a number of other buildings and wanted to wait and see whether they
could be switched to a larger apartment. Ultimately what is significant is that the distinction between "community-based" or "for-profit" perception of management and ownership was not a way of thinking that tenants had of the people running their buildings.
CHAPTER FOUR

SUMMARY, CONCLUSION, AND SUGGESTED REMEDIES

Summary

The underlying assumption for community housing development has been that they could do a better job than private developers and landlords; and that, by virtue of being a community sponsor of housing, the commitment of tenants to such housing would be stronger.

In looking at RAP and comparing it to HII, one would have to say basically that there is no clear way in which "community based" translates into a different management style or tenant response. This is not to say that there are no differences. The difference as discussed in Chapter II has to do with the approach and risk factors of both these groups. The fact that RAP has a responsibility to reach out to those residents with problems means that, some of the time, they will experience some tension between wanting to operate an equitable business and their goals and objectives as laid out in Chapter II, whereas HII has its bottom line as a business enterprise. Although HII also has to deal with the same basic issues of a RAP, the fundamental motivation behind their activities is different. To some extent, however, the difference that exists can probably be considered marginal when compared to the broader issues of low and moderate income housing which they both face.
Both of the management programs can be considered to have almost the same attitude and approach to these basic issues around housing management. Both believe that absentee ownership does not work and place importance on being responsive to tenants' needs. Both programs realize the special importance of maintenance and upkeep. It would appear that the tenants from both Highland Park and Roxbury were basically satisfied with their apartments and the buildings in which they lived because of good management. The repairs were prompt, one to two days, the buildings were kept clean, and exterminating services are provided for residents on a regular basis. Promptness of service is one of the most important variables identified by the Urban Institute Study on "Housing Management." In their study, for example, within both the public and privately-owned developments, promptness of service was positively associated with occupant satisfaction with the manager.

In terms of the major issues around low and moderate income housing, both have problems. Rent arrearages are at the top of the list. For whatever reason, this segment of the housing market has a tougher time paying their rent. Coupled with this problem is also the problem of the rent dodgers and the development jumper, but the jumping occurs with equal frequency in both developments. The turn-over and rent arrearage rates for Highland Park and Roxbury were about the same. Tenant evictions present a special problem
for both developments. The major difficulty with this process is that it takes too long and the development is losing money regardless in which direction management goes. Evictions are expensive not only in terms of lost rent, but also includes the cost of removing the tenant's furniture and keeping it in storage. Problem tenants can fall into a number of categories. Both RAP and HII were in agreement that the most serious group of problem tenants are those who do not pay their rent. RAP's management program has firmed up its rent collection policies in an attempt to deal with the problem of delinquent rents before it gets too serious.

The financing agencies and the housing court also present similar problems for these two sponsors. The 5% management fee that is allowed by federal and state agencies for housing developments is considered not enough to efficiently cover maintenance cost. Another major problem with the regulatory agencies is their insensitivity to management opinions regarding who should occupy a unit. From the perspective of the two management programs, the housing court further adds to the tenuous financial position of community housers with their bias toward the tenant.

Conclusion

Interestingly enough, the study shows that a community sponsor of housing is basically faced with the same set of issues and problems as that of a private developer and landlord. Their approach in dealing with these problems
is basically the same as HII's. From the study, it is not absolutely clear that they are in a better position to deal with some of these issues. Being a community sponsor of housing does not necessarily mean that a community houser will be able to tap a set of ideologies or commitments by the tenants that can further enhance their position, while carrying out the management function. This does not mean that a CDC should or should not go into housing management, but that a community sponsor will not necessarily be in a better position to cope with these issues and in some instances fare a little worse. In fact, being a community housing sponsor can carry more problems when dealing with the financial issues that are crucial to operating a development. These problems involve a conflict of interest. The dilemma of wanting to run the management program like an equitable business and the responsibility to be sensitive to the special needs of low and moderate income residents is obvious. The conflict of interest comes from the number of goals and objectives of RAP. Because of the conflict, community housers find themselves in an ideological conflict which is less in terms of the private sponsor. Thus, the community sponsor must recognize from the start that the overriding realities of tenant-landlord relations seem to subsume any view that being "of the community" can simplify the relationship and make for easier management.
Suggested Remedies

From the study, it would appear that some obvious policy changes should be made by all of the actors involved in community housing development. Suggestions for remedies will be made for federal and state financing agencies and for stronger tenant organizations.

There exists a great need to subsidize operating cost in order to develop the conditions that are more conducive to successful management through federal and state policies. Since the government has a commitment to provide decent housing for poor and low-income people, they also have an obligation to support the community housing developer in a more meaningful way.

It has been well documented that the reason most often given for foreclosure in subsidized HUD and MHFA programs is the under-estimation of operating cost, including taxes. The purpose in under-estimating the project expenses is to make the project attractive to the funding agencies; inflationary trends in the cost of utilities, materials, unexpected severe rises in insurance rates, and taxes in urban areas, vandalism, and destructive persons in the neighborhood are some of the other reasons for premature default and foreclosure on HUD and MHFA projects. Usually, the federal and state financing agencies require at least a full year of operating experience before a rent raise is granted. The problem with this is that the rent raise is usually granted on
the basis of the past year's experience. Meanwhile, costs are continuing to increase, and the raise is never sufficient. This places community housing developers in a financially precarious position constantly because they are not allowed any margin for error or emergencies or small or big failure. If for whatever reason, there is a large loss due to vacancies, a large number of turn-overs, non-payment of rent, emergency repairs, unusual vandalism, increased taxes, the management program is in immediate financial trouble. Subsidized operating costs would be one way of easing the tension that can develop when costs in management, maintenance, operations, and taxes rise, which they have consistently done for the last twenty years. The only alternative now available to management is through rent raises in order to recapture the increased expenses. The degree to which rent raises can continue is limited when one realizes that in low income areas, the market cannot really support continuous rent increases. Community organizations are an important part of the whole job of providing decent housing, and those most intimately concerned with it should be willing to support the additional risk that is involved by subsidizing the cost.

Tenant groups have an important role to play. The size of the group, how frequently it meets, or whether it is a formal or informal group should not be the issue. The most important thing is that they take an interest in their
building by participating in a screening committee, communicating with those tenants who cause problems, and disrupting the harmony in the building. Tenant activities are related to what management is doing, while they are also interacting and responding to management procedures. Active tenant groups may also be better suited to approach delinquent rent payers, since this issue ultimately affects them. A tenant group has a direct link with the tenants and can assist the manager where such assistance is needed. This could be an invaluable assistance to the management function.
EXHIBIT #1

RAP DEVELOPMENT FACT SHEET

Location: Highland Park
Type of Project: Rehabilitated--Scattered Site
Number of Units: 110

Efficiency 7
1 Bedroom 19
2 Bedroom 57
3 Bedroom 10
4 Bedroom 17

Rental Assistance Programs: Rent Supplement
BHA Leased Housing
Section 8

* * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * * *

EXHIBIT #2

LAWRENCEVILLE FACT SHEET

Location: Roxbury
Type of Project: Rehabilitated--Scattered Site
Number of Units: 149

Efficiency 5
1 Bedroom 26
1½ " 28
2 " 53
2½ " 18
3 " 3
3½ " 5
4 " 9
5 " 1
6 " 1

Occupancy percentage: Rental Assistance Program: 236
Vacancy percentage:
Completed:

Rent Levels: Basic Rent

Efficiency 3 Bedroom $263.00
1 Bedroom $171.00 3½ Bedroom $268.00
1½ Bedroom $186.00 4, 5, 6 Bedroom $268.00
2 Bedroom $217.00
2½ Bedroom $221.00
EXHIBIT #3
DEMOGRAPHIC PROFILE OF HIGHLAND PARK

<table>
<thead>
<tr>
<th>Area</th>
<th>1 Square Mile</th>
</tr>
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<tbody>
<tr>
<td>Population</td>
<td>4,433</td>
</tr>
<tr>
<td>Persons age 62 and over</td>
<td>13%</td>
</tr>
<tr>
<td>Persons under 18</td>
<td>34%</td>
</tr>
<tr>
<td>Black</td>
<td>64%</td>
</tr>
<tr>
<td>Puerto Rican or Spanish-speaking</td>
<td>12%</td>
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<tr>
<td>Non-black</td>
<td>24%</td>
</tr>
<tr>
<td>Mean Family Income</td>
<td>$7,382</td>
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<tr>
<td>Median Family Income</td>
<td>$6,639</td>
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<tr>
<td>Families receiving public assistance</td>
<td>19%</td>
</tr>
<tr>
<td>Families with Social Security income</td>
<td>14%</td>
</tr>
<tr>
<td>Families with income below poverty level</td>
<td>24%</td>
</tr>
<tr>
<td>Parcels lacking environmental maintenance</td>
<td>20%</td>
</tr>
<tr>
<td>Deteriorated buildings</td>
<td>50%</td>
</tr>
<tr>
<td>Vacant or abandoned</td>
<td>15%</td>
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Source: 1970 Census Data
EXHIBIT #4
GENERAL AND SOCIAL CHARACTERISTICS

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<thead>
<tr>
<th>Population</th>
<th>Highland Park</th>
<th>Roxbury*</th>
<th>Boston</th>
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<tbody>
<tr>
<td>Total Population</td>
<td>4,433</td>
<td>38,490</td>
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<tr>
<td>Racial Composition</td>
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<tr>
<td>Black %</td>
<td>64</td>
<td>84</td>
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<tr>
<td>Non Black %</td>
<td>24</td>
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<td>80</td>
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<tr>
<td>Puerto Rican %</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Spanish Speaking %</td>
<td>9</td>
<td>4</td>
<td>3</td>
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<tr>
<td>Age Composition</td>
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<tr>
<td>Persons under 18 years %</td>
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<td>36</td>
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<tr>
<td>Persons age 62 and over %</td>
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<td>13</td>
<td>16</td>
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<tr>
<td>Dependency Ratio</td>
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<td>96/100</td>
<td>80/100</td>
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<tr>
<td>Household and Family Composition</td>
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<td>Number of Households</td>
<td>1,461</td>
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<tr>
<td>One-person Households %</td>
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<td>27</td>
<td>29</td>
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<tr>
<td># Unrelated Individuals</td>
<td>309</td>
<td>4,806</td>
<td>127,201</td>
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<tr>
<td># Families</td>
<td>873</td>
<td>8,838</td>
<td>142,019</td>
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<tr>
<td>Husband-wife families %</td>
<td>67</td>
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<tr>
<td>w/Female Family-Head %</td>
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<tr>
<td>Average Household Size</td>
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<tr>
<td>Average Family Size</td>
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<td>Education</td>
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<tr>
<td>8 years or less %</td>
<td>29</td>
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<tr>
<td>College, 4 years or more %</td>
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<td>4</td>
<td>10</td>
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<td>Median school years completed</td>
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<td>10.9</td>
<td>12.1</td>
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<td>Social Welfare</td>
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<tr>
<td>Families</td>
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<tr>
<td>w/public assistance %</td>
<td>19</td>
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<tr>
<td>w/Social Security %</td>
<td>14</td>
<td>16</td>
<td>23</td>
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*) Roxbury defined by census tracts 802 through 807 and 814 through 821.

Source: 1970 Census of Housing and Population
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