

**ALL IN TOGETHER : RE-VISITED  
A COMPARATIVE ANALYSIS OF MIXED-INCOME MULTI-FAMILY  
HOUSING**

by

Maria M. Canales

B.S. Industrial Relations  
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Submitted to the Department of Urban Studies and Planning  
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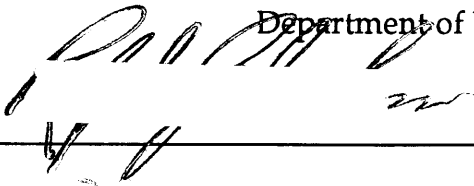
Signature of Author \_\_\_\_\_



Certified by \_\_\_\_\_

Langley C. Keyes  
Professor  
Department of Urban Studies and Planning  
Thesis Advisor

Accepted by \_\_\_\_\_



Ralph A. Gakenheimer  
Chairman  
Master In City Planning Committee

Accepted by \_\_\_\_\_

William C. Wheaton  
Chairman

Interdepartmental Degree Program in Real Estate Development

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MUSEUM SQUARE & BROOKSIDE ESTATES**

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**Maria M. Canales**

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**ABSTRACT**

Economic and racial mixing in rental housing can work when undertaken with carefully articulated underwriting, design and management policies. The two case research housing models -- Museum Square in Lawrence and Brookside Estates in Andover -- serve to illustrate the role of quality in the design and management of the properties as related to resident satisfaction.

In this thesis, I consider the characteristics of a "successful" mixing approach to ascertain its meaning and attempt to trace its evolution throughout the life of one public financing vehicle -- the Massachusetts Housing Finance Agency [MHFA]. I compare the outcome of a 1972 evaluation [*All In Together*] on mixing undertaken by MHFA with present conditions to determine whether the criteria for success as it existed in 1972 are relevant today. Moreover, I analyze how issues related to successful mixing have played themselves out at each development level. Finally, I address the question of whether privately-owned multi-family rental developments of mixed-income and race are promising housing vehicles.

In 1992, socio-economic mixing works in well-designed, constructed and managed multi-family rental developments. Residents reported high levels of satisfaction across community, location, design, development and unit construction, management and neighbors. Differences in income, race and age are not linked to satisfaction or dissatisfaction of the residents at Museum Square or Brookside Estates. Instead, dissatisfaction pointed to specific aspects of design and construction. The most common response expressed and unanimously agreed upon by residents was that variety in income, race and age as specific to housing policy *should be guaranteed*.

Twenty years later, the findings demonstrate that people of different incomes, races and ages can live together in quality developments. The survey data substantiates that peoples' housing preferences across income, race and age show minimal, if any, variation.

Thesis Advisor (Urban Studies and Planning): **Langley Carleton Keyes**  
Title: Professor of Urban Studies and Planning

**ALL IN TOGETHER : RE-VISITED**  
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**Table of Contents**

<b>Abstract</b>		<b>i</b>
<b>Acknowledgements</b>		<b>ii</b>
<b>Tables and Figures</b>		<b>v</b>
<b>1. INTRODUCTION</b>		<b>1</b>
1.1 The <i>All In Together</i> Social Audit		2
1.2 The Massachusetts Housing Finance Agency		3
1.3 The Agency Mission		4
1.4 Outline of the Thesis		5
1.5 Research Design		5
<b>2. HISTORY AND LITERATURE</b>		<b>9</b>
<b>2.1 A Record on Mixed-Income Housing</b>		<b>9</b>
2.1.1 Mixing Approaches		9
2.1.2 Comparative Resident Studies		15
2.1.3 Housing Literature Summary		18
<b>2.2 The 1973 <i>All In Together</i> Conclusions</b>		<b>20</b>
2.2.1 An Expansion on Objectives		20
2.2.2 The Findings		21
2.2.3 An Analysis of the Findings		24
2.2.4 Implications		28
<b>3. CASE STUDIES</b>		<b>30</b>
<b>3.1 The Massachusetts Housing Finance Agency</b> <b>1972 through 1992</b>		<b>30</b>
3.1.1 William H. White, 1972 Executive Director		31
3.1.2 A Re-newed Emphasis on Mixing		34
3.1.3 Marvin Siflinger, 1992 Executive Director		36
3.1.4 The Agency Mixing Goals		38
3.1.5 <i>All In Together</i> Efficacy?		39
3.1.6 Why Museum Square and Brookside Estates?		41



<b>CASE STUDIES</b>	<b>44</b>
<b>3.2 Museum Square, Lawrence, Massachusetts</b>	<b>45</b>
3.2.1 City of Lawrence	45
Market	50
3.2.2 Museum Square	51
Design	51
Financing	54
Residents	56
Management	58
3.2.3 Conclusions	60
<b>3.3 Brookside Estates, Andover, Massachusetts</b>	<b>62</b>
3.3.1 Town of Andover	62
Market	67
3.3.2 Brookside Estates	67
Design	67
Financing	71
Residents	73
Management	75
3.3.3 Conclusions	78
<b>4. ALL IN TOGETHER 1992: SURVEY RESULTS</b>	<b>80</b>
4.1 Survey Methodology	80
4.2 Survey Results	81
4.3 Comparison Between 1992 and 1972 Results	88
4.4 Conclusions	93
<b>5. ALL IN TOGETHER 1992: RE-VISITED</b>	<b>94</b>
5.1 The 1992 Findings and Implications	94
"Class" versus service to low and moderate income households	94
Relationships between MHFA, owners and managers regarding planning and operations.	96
Management Comparisons	97
5.2 Conclusions	102
<b>6. EPILOGUE</b>	<b>104</b>
<b>Appendix</b>	<b>108</b>
<b>Bibliography</b>	<b>133</b>

**ALL IN TOGETHER : RE-VISITED  
Tables and Figures**

<b>2.</b>	<b>HISTORY AND LITERATURE</b>	<b>10</b>
	Table 2.1 Black and White Attitudes Toward Neighborhoods of Varying Composition	16
	Table 2.2 DEVELOPMENTS % HOUSEHOLDS IN RENT-TO-INCOME	23
	Figure 2.1 Patterns of Formal Organizational Structure	26
	Figure 2.2 REASONS for MOVE-OUTS	27
<b>3.</b>	<b>CASE STUDIES</b>	<b>30</b>
	Figure 3.1 the Lawrence area	46
	Table 3.1 INDUSTRIAL DEVELOPMENT, 1984-1986, City of Lawrence	47
	Figure 3.2 Museum Square development	49
	Figure 3.3 Museum Square's characteristic design	52
	Figure 3.4 Museum Square's interior Lobby area	53
	Table 3.2 MUSEUM SQUARE, 1988, Loan Summary	55
	Table 3.3 MUSEUM SQUARE, Unit Survey, June 1991	57
	Figure 3.5 the Museum Square's management concierge area	58
	Figure 3.6 the Andover area	64
	Table 3.4 INDUSTRIAL EMPLOYMENT, 1980-1990, Town of Andover	65
	Figure 3.7 Brookside Estates characteristic design	69
	Figure 3.8 Brookside Estates exterior details	70
	Figure 3.9 a Brookside Estates private entrance	71
	Table 3.5 BROOKSIDE ESTATES, 1988, Loan Summary	72
	Table 3.6 BROOKSIDE ESTATES, Unit Survey, June 1991	74
	Figure 3.10 the Brookside Estates interior management/clubhouse area	76
<b>4.</b>	<b>ALL IN TOGETHER 1992: SURVEY RESULTS</b>	<b>80</b>
	Table 4.1 Design and Construction of Development and Unit	81
	Table 4.2 Management At Your Development	83
	Table 4.3 Your Neighbors	85
	Table 4.4 Your Background	86
	Table 4.5 Housing Policy	88
	Table 4.6 <i>All In Together</i> SATISFACTION LEVELS 1972	89
	Figure 4.1 <i>All In Together</i> COMPARISONS	90
	Figure 4.2 <i>All In Together</i> RACE	91
	Figure 4.3 <i>All In Together</i> INCOME	92
	Figure 4.4 <i>All In Together</i> AGE	93
<b>5.</b>	<b>ALL IN TOGETHER 1992: RE-VISITED</b>	<b>94</b>
	Figure 5.1 Pattern III: Organizational Structure	98
	Figure 5.2 Manager Checklist	99

## INTRODUCTION

*When the Rent Supplement Program was introduced in 1965, President Johnson described it as "the most crucial new instrument in our effort to improve the American city." Clearly, it has fallen short of these expectations. With limited funding and a concentration on new construction, unit completions have been few. The program has had little success in achieving a range of incomes in its projects or in dispersing them throughout the community; It has been directed to an extremely low income clientele, which has discouraged middle income families from living in rent supplement projects and has made them unattractive to more affluent neighborhoods.<sup>1</sup>*

A long history of controversy surrounds the housing policy option of mixing residents of varied incomes and races in the same developments. Conventional wisdom has generally dictated that placing people of markedly diverse incomes and races in close proximity simply does not work. Income, it is argued, is so central to an establishment of diverse lifestyles and moral values that it encourages separateness. The mid-sixties, considered the boldest period of experimentation in social programming, produced the classic and cited-above example of the period's mixed-income housing failures. What was viewed at its inception as a radical and innovative departure for national housing policy was, at its conclusion, viewed as a disappointing initiative. Here was another example of the "failed" efforts of the Great Society.

In the latter days of the Johnson Administration, economic and racial mixing in rental housing was viewed with skepticism. It was considered a risky ingredient in any financing agency's development strategy. The disappointing performance of the Rent Supplement Program fueled the skepticism.

I commence this thesis with a different premise. Economic and racial mixing in rental housing can work when undertaken with carefully articulated underwriting, design and management policies. The case research models are two Massachusetts Housing Finance Agency (MHFA or Agency) -financed developments – Museum Square in Lawrence and Brookside Estates in Andover. MHFA has been committed for over twenty years to the development of

rental housing via an implementation of its “mixing” strategy. A mixing strategy that was created as an alternative to the public housing model.

I consider the characteristics of the “successful” mixing approach to ascertain its meaning and attempt to trace its evolution throughout the life of the Agency. I compare the outcome of an evaluation on “mixing” undertaken by MHFA in 1972 with present conditions to determine whether the criteria for success as it existed in 1972 are relevant today. Moreover, I analyze how issues related to successful mixing have played themselves out at each rental development level. I address the question of whether privately-owned multi-family rental developments of mixed income and race are promising housing vehicles. Finally, I consider what the characteristics of successful mixed income developments are and evaluate the role of quality in the design and management of these properties to resident satisfaction.

## **1.1 The *All In Together* Social Audit**

In 1972, William H. White, then Massachusetts Housing Finance Agency (MHFA) Executive Director, set out to demonstrate the viability of income and racial mixing. It was his view that public housing residents were frequently blamed for the poor condition of their housing. It was his assessment that the blame lay with the designers and not the users.

Convinced that residents in the MHFA-financed mixed-income developments were more satisfied than those in non-MHFA market properties, he hired a research team of outside consultants to conduct a study of resident satisfaction. The research question was whether economic, social and racial integration was working in the Agency’s portfolio of rental properties. The study was a detailed statistical analysis from a cross section of 16 MHFA developments evaluated opposite non-MHFA market comparables. A total of 197 residents were interviewed. The sampling engaged residents in the Agency’s superior, moderate and traditionally subsidized multi-family rental developments. Indeed, special attention was paid to the range of socio-economic levels found in the developments.

One year later, the conclusions of the study entitled *All In Together* (Social Audit or study), reaffirmed what White and MHFA staff already knew – the mixing worked. Residents in

the market units were indifferent to their low income counterparts in aspects of race and income. Race and lower income were not found to be determinants of satisfaction. Quality in design, construction and management were identified as key determinants of resident satisfaction. The higher the quality of each – the higher that resident satisfaction levels rose.

The study results showed that producing well-designed, well-managed housing at affordable rents provided “satisfaction” which was not mitigated either by racial or income mixing. White and his staff at MHFA were convinced that adopting the mixed-income housing concept based on a person’s ability to pay would work. Today, *All In Together* remains one of the most comprehensive studies on mixed income housing.

## **1.2 The Massachusetts Housing Finance Agency**

When the Massachusetts Housing Finance Agency was created in 1966, there was a clear mandate from the state for socio-economic mixing. The mandate was a first in the Commonwealth as well as in the rest of the nation. It was a policy which promoted economic and racial housing integration. MHFA’s origin can be traced to the New York State Housing Finance Agency which had been established in 1960. These financing agencies had the power to issue tax-exempt bonds and notes guaranteed on the full faith and credit of their respective state. The notes and bonds were sold and the proceeds applied to their purchase, redemption and payment.<sup>2</sup>

Since its 1968 Constitutional challenge, MHFA’s commitments have been manifold. In June of 1969, the Supreme Court upheld the Agency’s statute on constitutional grounds. Several years later, the Massachusetts General Court and then Governor Michael S. Dukakis authorized the borrowing of one million dollars for lending purposes. Today, its financing extends to low, moderate and middle income renters throughout the state. It has closed and committed loans for more than 60,000 units of housing. This is a milestone given the mixing concept’s controversial nature. MHFA has been fully committed to the implementation of this concept by way of its development policies.

### 1.3 The Agency Mission

MHFA, often referred to as a bank with a social purpose, has been responsible for making and securing loans to construct, acquire and rehabilitate housing. In lending to multi-family project developers, a 20 to 25% low income rental requirement has been secured as required by statute. Specifically, it is self-supporting and its mission includes:

- housing promotion and provision via financing while maintaining housing quality and affordability targeted at people of varied economic means throughout the Commonwealth of Massachusetts;
- assuring sound economic management of the housing; and
- providing low interest rate financing for homeownership opportunities for low and moderate income households.

Since its inception in 1969, the MHFA has financed 565 rental housing developments with 68,493 apartments (50,246 of which are in its permanent portfolio).<sup>3</sup> This is an investment of \$2.9 billion with an additional 25,443 homeowner mortgages and home improvement loans representing a total of \$1.5 billion. In its 21 years, MHFA had only 13 multi-family loans totaling 641 units foreclosed, delinquency rates at the 3% margin and only 57 of its 24,351 single-family loans foreclosed.<sup>4</sup> It has been a housing provision vehicle for private sector investment statewide by creating an estimated 92,000 units for low and moderate income persons.

The inability of low income families to move outside inner cities was at the core of the state's housing policy. The emphasis was placed on transforming what was perceived to be a local problem into a statewide effort. The state supported what was referred to as a "metropolitan approach" to solving housing supply inadequacy.<sup>5</sup> Federal housing legislation and state statute would be amended to accommodate reform. Specific goals included:

- Heightening metropolitan consciousness and responsibility to lessen economic and social disparities;
- Diversifying housing and emphasizing geographic dispersal;
- Responding to low income housing responsibility as an expanded broader goal; and

- Overcoming the negative image of public housing.

Local cooperation and innovation were called upon by the state from federal, state and local personnel involved in housing and urban renewal. The emphasis was placed on creating new demand and opportunity while avoiding the “sharp” distinctions between public and private.<sup>6</sup> This was a call to recapture the enthusiastic spirit which gave rise to the New Deal housing policy initiatives of the 1930s.

In due course, investigative conclusions of low-rent housing properties would have significant implications. Studies such as *All In Together* and the *National Academy of Sciences Report*<sup>7</sup> concluded that quality and value were the means of overcoming resistance to diversification. A central focus of these studies was substantiating that mixing in rental housing offered equitable opportunities for social and economic integration.

## 1.4 Outline of the Thesis

In this work, I will follow much of the original design of the 1972 *All In Together* study. I compare and contrast the results for the two developments, and also differentiate my 1992 results to the earlier 1972 study conclusions. Thus, my research quest is twofold - looking at the differences in the viability of mixing at the two properties and relating these findings to the 1972 implications. My research results, as we will see in Chapters 3, 4 and 5, confirm that well-designed, well-constructed and well-managed mixed-income developments promote social and economic integration.

## 1.5 Research Design

My thesis is a comparative analysis of two mixed income multi-family rental developments financed by the MHFA -- Museum Square in Lawrence and Brookside Estates in Andover. The developments were chosen because they were mixed income, subsidized multi-family rental properties of similar scale in northeastern Massachusetts. My research design and methodology essentially follow the 1972 *All In Together* study.

Museum Square is a rehabilitated high-rise warehouse structure bordering on Lawrence’s economically depressed downtown. Brookside Estates is new garden-style

construction nestled in an area enjoying land preservation status. These developments have maintained high rates of occupancy and active rental marketability. They are considered outstanding models of successful housing integration among MHFA staff and the respective development owners.

In determining the satisfaction levels of the residents at the two developments, I replicate the methodology used in the *All In Together* study as closely as possible. The 1972 design addressed whether it was feasible to produce housing developments with diverse income levels and high levels of resident satisfaction, while remaining racially integrated. In 1992, I re-visit the 1972 study for identical reasons.

Satisfaction levels are measured by separating as much as possible the effects of income mix and racial mix on resident satisfaction. This is accomplished by using two data collection procedures: (1) surveying the development residents and (2) interviewing Agency staff, the developers, site management staff and local officials.

The level of satisfaction measured at each development is obtained by combining individual scores and estimating total percentage satisfaction levels of the residents responding to the survey. I include a description of the survey procedure, instrument and results, and other relevant data in Chapter 4. A number of variables will be considered in this study in addition to the survey results on residential satisfaction.

1) **developer variables** such as overall concept of design such as quality suburban versus traditional developments;

2) **town variables and demographic characteristics** such as location, median income levels, household size and composition, and minority demographics;

3) **town reaction variables**, such as feedback from local officials;

4) **mortgage variables** such as unit numbers to be financed, subsidy mix and number of apartments with 3 or more bedrooms;

5) **construction and design** including quality and adequacy of units and quality of community facilities;



- 6) **rental policy** including screening procedures and minority receptivity;
- 7) **management style** such as adequacy of maintenance, rent collection policies and procedures and judged management competence;
- 8) **development population characteristics** such as average income, average age, family composition, income variability and racial mix; and
- 9) **social relationships** including social networks.

In this first chapter, I have provided an introduction to the mixing concept and its relevance in light of public housing policy inadequacies. I also have defined the concept and described applications of mixing. The policies of MHFA in 1972, *All In Together* and its relevant findings were introduced. The questions and thesis design were developed and are based on a 1992 re-visitation of the 1972 study.

In Chapter 2, I develop a historical description of mixing approaches, and review a variety of resident satisfaction studies and other relevant literature. Since the 1972 study, *All In Together*, is central to this thesis, a lengthy discussion is given of its major findings and conclusions.

A major part of the research work consisted of an analysis of the Massachusetts Housing Finance Agency role and case analyses of the two developments - Museum Square and Brookside Estates. This analysis references criteria used in the *All In Together* study. There is particular emphasis placed on the design of the developments, the local housing market, characteristics of residents, and the operation and management of the developments.

In Chapter 4, the results of the analysis from the case interviews and the survey are developed further. The results from the case analyses of the two developments are compared and contrasted. Similarities and differences are evaluated for their likely effect on viable mixing. The results from the 1992 study are also compared to the earlier *All In Together* results. In Chapter 5, the descriptive conclusions from the 1992 survey of residents is presented.

In the Epilogue, the implications of this research for housing policy are developed, and the results assessed against the ideals introduced in Chapter 1.

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<sup>1</sup> Robert Taggart, *Low-Income Housing: A Critique of Federal Aid* (Baltimore: Johns Hopkins University Press, 1970), 61.

<sup>2</sup> Massachusetts Housing Finance Agency, *Composite Statute* (Section 8 : 1990) , 26.

<sup>3</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1991.

<sup>4</sup> *Ibid.*, 1991.

<sup>5</sup> Commonwealth of Massachusetts, *Special Commission on Low Income Housing* (Chapter 107: April 1965), 81.

<sup>6</sup> *Ibid.*, 82.

<sup>7</sup> Michael Leccese ,*On The Waterfront: Harborside Towers Are Transformed Into A Mixed -Income Enclave*, Boston, Massachusetts , Architecture, July 1990.

## A RECORD ON MIXED-INCOME HOUSING

Housing literature is in general agreement on one point -- "like prefers to live with like." Why people choose to live in certain neighborhoods is key in accounting for housing preferences. This is at the core of any attempt to promote integration. The literature reflects an acknowledgment that people, via preferences, are either biased against diversity or outright racist. The literature further points to the importance of a design approach in multi-family housing provision. The former premise my investigation into mixing and other relevant literature.

In the succeeding literature review, I will explore mixing from a historical perspective. A challenge and support of the concept's importance against the quandary of racism will serve as an introduction to a detailed analysis of the *All In Together* study. Lastly, the *All In Together* study analysis and discussion of its most relevant implications will serve as a summary.

### 2.1.1 Mixing Approaches

*Blaming the victim is an ideological process. Which is to say that it is a set of ideas and concepts deriving from systematically motivated, but unintended, distortions of reality. An ideology develops from the "collective unconscious" of a group or class and is rooted in a class-based interest in maintaining the status quo.*<sup>1</sup>

In *Blaming the Victim*, William Ryan considered the "quality of our moral assumptions."<sup>2</sup> Assumptions which he interpreted as sets of ideas and concepts derived from systematic and internalized individual distortions of reality. It was his view that blaming the victim was not a process of intentional distortion, albeit, it did serve the class interests of those who practiced it.

Slavery was justified on the basis of a complex ideology that conclusively proved its usefulness to society. In 1825, societal actions supported and sought to preserve slavery due to its reasonableness and sound justification. Ryan surmised that in order to persuade a moral man to do evil, he need not be persuaded to become evil. He need only be persuaded that his behavior was righteous.

Ryan argued that deluding ourselves into thinking that ideological monstrosities were created by monsters represented group interest. Thus, racism developed through a process which substantiated what he referred to as "valid scholarship."<sup>3</sup> A racist ideology supported by tables of numbers, copious footnotes and scientific terminology. This is why it has been difficult for people to believe that racism's principal function has been to block social change.

A historic division of residence by race has exacerbated separateness. Separateness has been characterized as the way that things have been done in the housing market. It has been largely supported by the federal government and real estate industry. In the 1940s and 1950s, the Federal Housing Authority (FHA) supported mortgage programs in favor of whites and their new suburban housing. These policies have preserved segregation and encouraged concentration of minority poor in inner cities nationwide. The decision as to where to locate subsidized housing has been historically complex. The presence or proposed siting of subsidized residential developments has stirred debate again and again.

Zoning has been cited as another factor constraining integration by encouraging separateness. Its function has largely been to restrict households from moving into middle and upper income locations. Some would argue that zoning has been most effective in limiting market adjustments to new circumstances -- its intended purpose. In this vein, it has served to preserve old locational patterns.

On the other hand, the zoning ordinance has been instrumental in the establishment of reasonable and non-excessive goals in the development of low and moderate-income housing. Its designers have sought to establish land use standards to assist in the development of such low and moderate housing. Developers have characterized zoning ordinances as burdensome. This is due to a requirement that a percentage of units be allotted for low and moderate rental unit use with such use defined quite narrowly or restrictively.

Selling "exclusive" housing by appealing to certain income groups has conditioned whites and minorities to think of separate housing markets. People have attached status

considerations in the selection of their housing. Neighborhood disinvestment and redlining have been based on subjective judgments of likely outcomes of racial integration in a neighborhood.

In the 1960s, Charles Abrams tackled mixing via what he interpreted as a "more sensible distribution of families."<sup>4</sup> In his view, private builders or nonprofit associations could provide considerable housing in the suburbs for needy families at reasonable rents. Housing would be chosen based on proximity to employment and schools. This would help to dissolve the racial and economic segregation in the city-suburban dichotomy.<sup>5</sup> The primary aim was to augment a depleted supply of new and rehabilitated housing.

Abrams' goals were visionary. He reiterated his commitment to social and economic mixing via a call to preserve the many viable ethnic enclaves. Thus, slum clearance targeted at ethnic communities and businesses which infused variety and interest while providing livelihood to owners and their workers would be prohibited.<sup>6</sup>

Another pragmatist, Edward J. Logue, came at mixing from a different perspective. In 1966, Logue stated that the urban crisis was due to increasing numbers of middle class whites fleeing to the suburbs.<sup>7</sup> It was his view that for cities to survive, the poor had to be moved. He argued that the suburbs would have to share the burden of housing the poor.<sup>8</sup> However, there was little evidence that supported any successes on this front. Logue has been aptly criticized as an ideologue who changed course according to where the political winds were blowing.

The basic premise of Logue's plan was that "all residents of the metropolitan area should have equal opportunities to live anywhere they chose in the area and that denial of such opportunities would be detrimental to both the area's economy and its morale."<sup>9</sup> This was an adaptation of equal opportunities in housing, education and employment through civil rights and local enforcement. The plan fell short of its goals largely because enforcement was left to local municipalities vehemently opposed to such integration.<sup>10</sup>

In *The Rehabilitation Planning Game*, neighborhood persons were characterized as players with whom the redevelopment authority had to negotiate.<sup>11</sup> In his book, Langley Keyes espoused successful rehabilitation as a process where middle and low income resident

involvement ensured public investment. This argument was defined in social and economic terms.

Keyes concluded that areas chosen for rehabilitation should be complex social units where communication, activity and group identity cut across income, education and occupation.<sup>12</sup> Understanding those who were included and those excluded would require closer scrutiny of the socio-political and economic elements in the proposed area of rehabilitation.

In his critique of low income housing policies, Robert Taggart addressed mixed income gains of rent-supplemented families. It was his view that mixed income developments were likely to be unsuccessful when specifically targeted at subsidized families. He felt it was even less possible to expect voluntary location of white middle income families into subsidized developments.<sup>13</sup> This was due to the limited amenities which these developments offered and the stigma associated with public housing residency. It was his view that these developments were often found to lack architectural integrity.

Mixing was generally limited to a "cohabitation" of low income families receiving subsidies and other assistance and lower income families receiving additional support. However, Taggart argued for maintaining rent supplements due to their value as a housing tool. The supplements reached a lower income population not served elsewhere. They were especially effective when used as a double subsidy to integrate lower income categories into developments supported by other subsidy programs.

Design treatment has been linked to resident mixing success in multi-family developments containing units of different sizes and rents. Based on developer practices, the tolerance of marked social and economic disparity was significantly less within residents of single family developments. A wide variety of interior configurations was perceived as more apt to encourage and maintain diverse resident population mixtures.<sup>14</sup> Within a larger scale, clusters of units could be separated from other clusters at different price levels with varied amenities.

In a paper entitled "*Attitudes on Race and Housing: A Social-Psychological View*," Thomas Pettigrew addressed white and black attitudes toward open housing. He concluded that

behavioral change typically preceded attitudinal change.<sup>15</sup> This supported the view that interracial living would effectively diminish opposition to open housing. His findings supported the results of a 1966 survey on the urban North and West conducted by the United States Commission on Civil Rights.<sup>16</sup> Socio-economic mixing in education was found to be an effective vehicle in promoting other types of integration among whites and blacks.

The Pettigrew survey found that blacks and whites who attended interracial schools as children expressed a marked willingness to live in a mixed environment. White and black adults were found to be more trusting of one another, sharing "positive" attitudes for both races. They were more likely to send their own children to desegregated schools. Thus, integration was perceived to be a "cumulative process" for both races, spreading over generations.<sup>17</sup>

The most important finding in the Pettigrew survey was that behavior preceded attitudinal change. One cautionary note was that increased interaction could lead to either more tolerance or more prejudice. Pettigrew was convinced of the former. Thus, reversing opposition to mixed income housing was only possible by creating models of integration.

Dudley Onderdonk, Donald DeMarco and Kathy Cardona argued that dual housing markets, characterized by a high degree of segregation, were persistent in the United States through the early 1970s.<sup>18</sup> Once again, segregation was largely due to the policies and performance of the real estate and lending industries. Blacks and other minority consumers were relegated to limited geographic areas while the larger housing market remained open to whites.

In *Housing the Urban Poor*, Arthur Solomon found that new construction was particularly cumbersome to encouraging a scattering of low income households. It was his view that anti-snob zoning along with new construction proposals had been relatively ineffective at dispersing these low income households.<sup>19</sup> This was due to the projects' negative image and local opposition which led to delay and, more often than not, cancellation.

In 1974, successfully completed rental developments were most often located within a slum area or an isolated, undesirable location. These were areas viewed by private developers as undesirable due to a lack in municipal services, public transportation, schools and retailing.

Solomon cited the former Columbia Point housing project, located here in Massachusetts, as one notorious example of isolation in an unwholesome environment. He confirmed that concentrating low income families in decrepit housing created “negative spillover” effects.<sup>20</sup>

Another major problem was what he referred to as the developments’ poor environmental qualities.<sup>21</sup> He made distinctions between subsidized developments which created forbidding environments from within and those which inherited a pre-existing physical and social vacuum. It was his view that these developments were insufficient to assist in the upgrading of declining neighborhoods. Thus, upgrading public services, neighborhood infrastructure and housing stock deserved greater attention.

The literature point to residential segregation as linked to poor quality in municipal services for minorities who remain entrapped in inner cities. Housing is perceived as more than mere shelter. It is an agglomeration of services and opportunities based on specific location. Housing provides an objective criterion for the image each of us has of one another and of our position in the social order.

Today, housing market duality continues to exist. While the purpose of inclusionary housing programs has been to increase low and moderate income housing opportunities within a broader context of social and economic integration, much work needs to be done. Whites and blacks continue to gravitate or are attracted to communities predominantly occupied by other whites or other blacks. This perpetuates a social order in which groups are concentrated in one place or another. There were few cases in the literature wherein stable, racially mixed communities predominated.

Gentrification has been lauded as an exception to the pattern of housing segregation.<sup>22</sup> It takes place when expensive housing is constructed through substantial rehabilitation of decaying urban neighborhoods. However, there are well-known and documented cases wherein housing development has taken place on the backs of displaced lower income residents. The fact that developers are often required to mitigate damages by way of exactions or contributions into housing funds, does not negate unintended or intended impacts.



## 2.1.2 Comparative Resident Satisfaction Studies

James Millen has argued that social interaction and a degree of racial harmony serve to favor movement and sustenance of mixed neighborhoods.<sup>23</sup> His findings were based on a survey of sociological evidence of racial mixing in residential areas entitled, *"Factors Affecting Racial Mixing in Residential Areas."* Millen argued that mechanisms for securing equal rights and opportunities in housing for different races could be identified in such neighborhoods. This was possible by observing and documenting the actions of people living in these segregated and integrated housing environments.

Millen viewed the formal and informal operation of the housing market as restricting freedom of choice for minorities. The restriction was facilitated by government intervention in determining patterns of residential and racial association. Freedom meant greater diversity and not a new uniformity or standardization in interracial living patterns. Thus, federal action in the housing market was perceived as too restricted to improve the conditions of minorities.

In sum, Millen perceived socio-economic mixing in rental developments as feasible. Mixing was expected to increase, provided that reduced discrimination and economic advancement were supported. Millen went on to list factors working to produce successful mixing, including:

- racial mixing stability guaranteed in rental housing with management support i.e., central management in facilitating entry by diverse groups, encouraging an atmosphere in which mixing was regarded as normal while maintaining marketability via quality or value for the money; and rental housing as being a lesser financial risk for occupants as compared to owner-occupied housing;
- racial mixing as feasible at all price and rental levels i.e., resistance lessened to minorities who could afford rents of white residents;
- quality and value for the money as means of overcoming resistance to racially mixed housing i.e., amenities and the suitability of location, price and quality as necessary in securing white acceptance; and
- location and neighborhood facilities as major factors in housing preferences to influence mixing success i.e., location judged on physical appearance, employment proximity, friends, retailing and public facilities plus the quality and cost of services, education and crime factors.

Millen predicted that “deliberate” efforts to attract occupants from diverse racial categories would succeed in the suburbs and inner-cities. Yet, attitudes were certainly difficult to measure given that developer choice of location, as influenced by public agencies and financing sources, had historically reinforced discriminatory marketing.

In 1978, an analysis based on a sample of 743 white and 400 black Detroit households hammered at the complexity in attitudes toward integration.<sup>24</sup> Blacks were asked to document preferences for neighborhoods defined by black percentages. Whites were asked to choose comfort levels with types of neighborhoods defined by racial composition.

The data in Table 2.1 shows that 82% of total black residents selected a 45% black neighborhood as their first choice while only 5% chose a predominantly white neighborhood. Further, a large number of blacks (62%) felt that whites would not welcome them into their neighborhoods. However, fully 38% of all black respondents answered that they would be willing to be the first black to enter an all-white neighborhood provided they found a house they could afford.

**Table 2.1**

**Black and White Attitudes Toward Neighborhoods of Varying Composition**

% BLACK	Black Percentage Neighborhood		White Percentage		
	1 or 2*	Would Move In	Discomfort	Would Move Out	Would Not Move In
100	17.0	69.0	NA**	NA	NA
80	68.0	99.0	NA	NA	NA
60	NA	NA	72.0	64.0	84.0
45	82.0	99.0	NA	NA	NA
30	NA	NA	57.0	41.0	73.0
20	24.0	95.0	42.0	24.0	50.0
7	5.0	38.0	24.0	7.0	27.0

\* Neighborhood Type

\*\* Not Applicable

Source: Farley, Schuman, Bianchi, Colasanto and Hatfield 1978

Data from the study on the attitudes of whites indicated that large numbers of whites felt uncomfortable living in a racially mixed neighborhood. Indeed, whites expressed an overwhelming willingness to move out and not move into these neighborhoods. Only 50% of

whites stated that they would move into a neighborhood with as few as 3 blacks out of 15 predominantly white households. A majority of whites (40%) expressed concern for decreased property values in their reasoning behind opposing integration.

These findings suggested that any advance toward integration would have to address the “strongly held beliefs” affecting the behavior of both blacks and whites. Moreover, powerful incentives would be necessary to offset these deep-seated attitudes – attitudes often shaped and reinforced by existing patterns of housing segregation.

In tandem with *All In Together*, a report completed by the Citizen’s Housing and Planning Association found that there were no significant differences that could be identified along income lines in measuring lifestyle preferences, values and attitudes of tenants.<sup>25</sup> More recent studies report that mixed-income projects were successful due to financial feasibility, no decreases in value to nearby properties, and high levels of resident satisfaction.

The *Church Corner*, another study conducted by MIT<sup>26</sup>-colleague Jennifer Pratt, revealed that a portion of the market rate residents were disturbed by the numbers of and noise created by children in their complex located here in Cambridge.<sup>27</sup> This was identified as the primary dissatisfaction found by residents at the developments.

MIT-colleagues Jeffrey Loustau and Buckley Yung concurred on the issue of commonality in interests. Loustau argued that mutual needs and common interests cemented an interaction of true community. It was his view that education, health care, politics and business provided “occasions for interaction.”<sup>28</sup> However, much change to create interaction needed to take place. His conclusions rested on a central theme – creating interaction was difficult. He surmised that housing provided an appropriate, if not immediate, beginning.

Buckley Yung argued that mixed residential housing was one of the few ingredients serving to integrate whole communities.<sup>29</sup> While he stated the goal was an ambitious one, he concluded that mixing fostered greater social interaction. His research led him to assert that this form of housing enjoyed higher levels of satisfaction among residents, management, developers,

town and state agencies. Indeed, Yung was convinced that integration or socio-economic mixing in housing was a laudable goal.

Gary Orfield, in his paper on the rationale and nature of housing integration, wrote that communities which preserved stable integration offered assurances of relative stability as they were no longer seen as places from which to flee.<sup>30</sup> These were places in which investment was more secure than in areas experiencing gentrification. It was his view that integrated communities had mastered future threats by mobilizing resources and empowering community organizations.

Orfield identified patterns of racial change in metropolitan Chicago's 1970 through 1980 census tracts to trace 61 stably -integrated neighborhoods. The tracts' property values ranked far above minority and other areas undergoing racial diversification. Finally, the tracts showed income and educational levels in higher proportional levels among white and minority residents.

### 2.1.3 Housing Literature Summary

Based on the above, mixing can be characterized as a powerful tool in housing reform. It deals with race and class separation, school segregation and neighborhood decline all at once. Moreover, it creates conditions that foster improved race relations by informed attitudinal introspection.

It has been suggested that in order for mixed developments to succeed, subsidized housing designers must design with white prejudice in mind. This demands that these developments be made analogous and that they be designed to minimize racial conflict. On the other hand, influencing peoples' housing preferences zeroes in on the desirability of their options. If subsidized developments are scattered throughout metropolitan areas, white households' incentives to move would be minimized.

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<sup>1</sup> William Ryan, *Blaming the Victim* (New York: Random House, Inc. , 1971), 10.

<sup>2</sup> *Ibid.*, 10.

<sup>3</sup> *Ibid.*, 21.

<sup>4</sup> Charles Abrams, *The City Is The Frontier* (New York: Harper & Row Publishers, 1965), 268.

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- <sup>5</sup> Ibid., 268.
- <sup>6</sup> Ibid., 271.
- <sup>7</sup> Michael D. Appleby, *Logue's Record in Boston: An Analysis of His Renewal and Planning Activities* (New York: Council for New York Housing and Planning Policy, 1966), iv.
- <sup>8</sup> Ibid., iv.
- <sup>9</sup> Ibid., 19.
- <sup>10</sup> Ibid., 20.
- <sup>11</sup> Langley C. Keyes, *The Rehabilitation Planning Game* (Cambridge: The MIT Press, 1969), 6.
- <sup>12</sup> Ibid., 14.
- <sup>13</sup> Robert Taggart, *Low-Income Housing: A Critique of Federal Aid* (Baltimore: Johns Hopkins Press, 1970), 58.
- <sup>14</sup> Allan Mallach, *Inclusionary Housing Programs: Policies and Practices* (New Brunswick: Center for Urban Policy Research, 1984), 98.
- <sup>15</sup> Amos H. Hawley and Vincent P. Rock, "Segregation in Residential Areas" (Washington, D.C.: National Academy of Sciences, 1973), 21.
- <sup>16</sup> United States Commission on Civil Rights (Volume I and II, 1967), 108-113, 221-241.
- <sup>17</sup> Amos H. Hawley and Vincent P. Rock, "Segregation in Residential Areas" (Washington, D.C.: National Academy of Sciences, 1973), 59.
- <sup>18</sup> D. Ordendonk, D. DeMarco, K. Cardona, "Integration in Housing: A Plan for Racial Diversity" (Village of Park Forest: 1977), 9.
- <sup>19</sup> Arthur P. Solomon, *Housing the Urban Poor* (Cambridge: The MIT Press, 1974), 21.
- <sup>20</sup> Ibid., 175.
- <sup>21</sup> Ibid., 21.
- <sup>22</sup> Allan Mallach, *Inclusionary Housing Programs: Policies and Practices* (New Brunswick: Center for Urban Policy Research, 1984), 170.
- <sup>23</sup> Amos H. Hawley and Vincent P. Rock, "Segregation in Residential Areas" (Washington, D.C.: National Academy of Sciences, 1973), 149.
- <sup>24</sup> R. Farley, H. Schuman, S. Bianchi, D. Colasanto and S. Hatchett, "Chocolate City, Vanilla Suburbs: Will the Trend Towards Racially Separate Communities Continue" (Social Science Research 7: 1978), 319.
- <sup>25</sup> W. Ryan, A. Sloan, M. Seferi, E. Werby, "All In Together: An Evaluation of Mixed -Income Multi-Family Housing" (CHAPA: 1974).
- <sup>26</sup> Massachusetts Institute of Technology
- <sup>27</sup> Jennifer Pratt, "The Church Corner" Unpublished paper, Massachusetts Institute of Technology, Department of Urban Studies and Planning, (Cambridge: 1990).
- <sup>28</sup> Jeffrey Loustau, *Common Ground: The Promise of Mixed Income/Mixed Use Development* (MIT Department of Urban Studies and Planning Thesis: 1991), 3.
- <sup>29</sup> Buckley Ken Yung, *Housing Integration: State Efforts at Promoting Mixed Income and Mixed Race Housing* (MIT Department of Urban Studies and Planning Thesis: 1989), 75.
- <sup>30</sup> Gary Orfield, "The Movement for Housing Integration" (Chapel Hill: University of North Carolina Press, 1986), 22.

## 2.2

### ***ALL IN TOGETHER:* An Evaluation of Mixed-Income Multi-Family Housing**

In 1972, the mixed-income housing idea faced resistance in Massachusetts due to a notion that mixing races and income groups in similar housing would be disastrous. A study conducted that year entitled *All In Together : An Evaluation of Mixed-Income Multi-Family Housing* (Social Audit or study), challenged the notion by affirming MHFA's resident mixing goals. *All In Together* confirmed that mixed-income residents at MHFA-financed developments were more satisfied than residents living in non-MHFA housing.

Interviews with 197 residents from 16 MHFA-financed developments and 125 residents from the non-MHFA group substantiated that 89% of MHFA residents responded that they were highly satisfied compared to 78% for the non-MHFA group. Moreover, the study found that market and subsidy residents in the Agency-financed developments were equally satisfied.<sup>1</sup>

Quality in design, construction and management were found to be the critical components in the Agency's successful strategy of resident mixing. In other words, the higher the quality at these developments, the higher the satisfaction level among the residents. As my research focuses on this earlier 1972 study, I will expand my discussion in the following sections.

#### **2.2.1 An Expansion on Objectives**

The study led to an association between satisfaction of the residents and development mix vis-a-vis design, construction and management attractive to both subsidy and market residents. Seventy-five percent of residents surveyed stated that diversity in income and race was either "desirable" or "failed to matter." According to Dr. William Ryan, head of the research team, the most frequent source of resident dissatisfaction was found to be inferior construction -- pointing away from income or race factors. The Social Audit showed that in addition to quality in design and construction, site planning, maintenance and management were important considerations. These results were heartwarming news to housing advocates, given the gloomy prediction for national housing policy under the 1972 Richard M. Nixon White House.

## 2.2.2 The Findings

While the Social Audit's purpose was centered on the evaluation of resident mixing, the team expanded its conclusions. They recommended that the Agency consider "performance improvement measures." These measures were intended to add new dimensions to an established, successful and proven approach in MHFA's affordable housing strategy. The team's suggestions are summarized as follows:

- MHFA should aggressively encourage location of developments in places which are more accessible and attractive to households needing housing.
- Sites should be sought closer to major state population centers in adjacent suburban communities and close-in neighborhoods.
- Agencies should be more aggressive in locating sites, developing use concepts, funding appropriate developers and developing appropriate financial incentives.
- MHFA should encourage development of additional "quality" housing to serve a higher proportion of low and moderate income persons including minorities and families than are being served by "ordinary subsidized" developments while increasing the quality of developments pre-destined to become "ordinary subsidized."
- High quality should be combined with broader marketing and resident selection approaches to achieve a wider mix in the best developments. A broader development mix should be expanded to apartment types including market and three bedroom units.
- Agencies should encourage better selection and encouragement of developers who will perform in accordance with public purposes and requirements.
- Affirmative Action procedures should be re-examined when they fail to meet planned objectives.
- MHFA needs to broaden its approach and experimentation with programs that can supplement three types of developments funded in the past, including inner-city rehabilitations in black and Puerto Rican communities, inner-city high rises for the elderly and garden-style apartments in outlying locations. Some examples included high-rise developments with larger units for families with children, minority neighborhood rehabilitations, home ownership program implementation centered on single-family ownership and cooperative development. Additional possibilities included non-residential property development and purchasing for housing purposes in line with MHFA housing goals.
- MHFA needs to devise methods to keep rents in line with current rent-to-income ratios so that passing costs to residents may be avoided.
- MHFA policies and requirements should be codified in order to more effectively communicate Agency expectations to owners and managers. Codification must focus on expected MHFA outcomes rather than the development's operation.

- An Agency goal must be the achievement of systematic and comprehensive staff capability at the project planning and monitoring stages of the development. Methods include monitoring of apartment size distribution, subsidy decisions and affirmative marketing techniques during the rent-up period.

- Social Audit tools, including population data and resident interviews, should be employed on a continual basis.

Social Audit team suggestions fell under four general categories. These included MHFA program links to state housing problems and needs; “class” versus service to low and moderate income households; financial status of residents in Agency developments and economic pressures on properties, developers and MHFA; and enhanced relations between MHFA, owners and managers regarding planning and operations. We now turn to these four categories.

1) **MHFA program links to state housing problem and need.**

Given a system wherein quality housing production was in place, another Agency objective had been met. The attainment of a successful development population mix was linked to overall community acceptance. To MHFA’s credit, research team recommendations highlighted developments wherein mixing was an asset to the health of the community in which they were located. These quality developments served to win over communities resistant to the local development of public housing.

A majority of MHFA’s quality developments were concentrated in specific areas. These areas offered lower land prices in communities where public housing development was a priority. Thus, concentration of these developments in older cities and towns was unavoidable. One team recommendation to MHFA was to invest in land options and anti-snob measures, where necessary, to expand mixed-income housing development into other areas.

2) **“Class” versus service to low and moderate income households.**

The team found that the quality developments were restrictive in the types of residents being served -- childless couples, elderly and single persons. These renters were given first priority by owners. In addressing this issue, recommendations to be incorporated in the development mortgage application were made. First, a minimum number of apartments should



fall under the 3-bedroom category and, second, developments should contain a “healthy” number of market units.

3) **Financial status of residents in Agency developments and economic pressures on developments, developers and MHFA.**

The team found that approximately half of the residents surveyed paid less than 25% of their gross income for rent while 48% of total households paid more than standard. Specifically, as **Table 2.2** indicates, 52% of households were below the 25% of rent as a percent of income range compared to 48% of all households above that standard.<sup>2</sup>

**Table 2.2**

**DEVELOPMENTS  
% HOUSEHOLDS IN RENT-TO-INCOME**

< than 20%	10.2
20 to 24.9%	32.2
25 to 25.9%	10.0
under 26%	52.4%
26 to 29.9%	22.2
> than 30%	25.4
over 26%	47.6%

Source: Social Audit 1973

A higher percentage of households paying more than 26% were concentrated in the subsidy units. Fifty-eight percent of households, or approximately half of the total for the 16 sampled developments, paid more than 26% of their income for rent. The hardship of increased costs was not shared equally amongst total households – younger and older categories tended to pay higher than 26% of their income in rent. Further, a number of older households and female-headed households were found to have been living on fixed incomes. Introducing rent increases in these developments placed undue financial burdens on resident categories who were already carrying a larger share of costs relative to their income.

In this vein, suggested techniques for owners included operating budget guarantees, equity escrow funds, mortgage escrow funds or waivers of dividend distributions in providing funds for owners. MHFA -related recommendations included fundamental re-structuring of

state housing programs, possibility of state operating subsidies for classes of properties or direct state loan programs.

4) **Relationships between MHFA, owners and managers regarding planning and operations.**

The MHFA relationship with owners and managers was not one of a traditional lending institution serving a restrictive monetary role. The Agency role was one of commitment and interest in the developments it financed. However, the team found that among owners, MHFA's approach lacked a consistent standard of requirements. Areas of concern included the management of operating costs, maintenance, wear and tear, site location and insuring quality while promoting residential mixing.

Team suggestions included "codification" or standardization of MHFA's philosophy, approach and requirements by increased formalization in staff operations. MHFA needed a basic framework from which developers could identify Agency expectations. This would serve to improve performance by monitoring construction and management of the developments – on-site or off.

The final comments focused on the developer's influence over the completed development. Diversity of interests and experience was a central tenet in team discussions as related to development quality. It was suggested that the Agency was in a position to demand "careful" distinctions among developers to produce the desired output while meeting standards.

### **2.2.3 An Analysis of the Findings**

MHFA had appropriated financing to 102 housing developments during that summer of 1973. Thirteen thousand of those units were under the new construction category while 1,900 units were located in rehabilitated inner-city neighborhoods. Developments surveyed by the study team had to have been 80% occupied beyond six months in order to ensure robust results. The team decided that 16 developments would suffice, given the percentages of units (market and three bedroom), income ranges and family types. Garden-style developments were heavily weighted in the survey due to their abundance in the MHFA portfolio.

The study objective was to collect information on the development process from diverse sources including those involved in the utilization and management of the developments. Two specific phases were identified: (1) design and construction and (2) rent-up and management. Included in interviews for the design and construction phase were mortgage lenders, designers, management, developers, architects, town officials, townspeople and abutters. Data was compiled into sub-studies focusing on specific individuals and procedures as well as on the development residents. In an effort at representativeness, six variables were selected for use in the comparison: subsidy type, family composition, race, age, rent and number of bedrooms. The University of Massachusetts, under the guidance of a Research Survey Group, conducted the resident interviewing and data compilation from a list of 528 addresses.

The type of organization, motivation and operation style were found to be a central role in the development culture and its management style. Overall, most developers had a strong idea about the type of development to build and who to target. Strong views were expressed in relation to population mix and links to success. A clear correlation was drawn between the design concept and culture of the development in operation.

Two factors impacted relations between residents and the town in the 16 developments – site location and the town officials' view of subsidized housing. Site location included the neighborhood's housing composition, isolation or centrality. In terms of the views of town officials, the team found links between view and office held. It was found that the general view of the MHFA developments was a favorable one based on design and maintenance. The public housing stigma did remain as perceived by the respective communities. However, most developments were found to have fused with their communities.

Fifteen of the developments were managed by the owner/developer or an outfit hired directly by same. There was variation in the role and involvement of the owner/developer, staffing pattern and experience. **Figure 2.1** illustrates five patterns of formal organizational structure from the owner/developer to the on-site property manager.

**Figure 2.1**  
**Patterns of Formal Organizational Structure**

<b>I</b> own/dev<>mgr	<b>II</b> own/dev on-site mgr	<b>III</b> own/dev executive mgr on-site mgr	<b>IV</b> own/dev executive mgr	<b>V</b> own/dev independent mgr independent exec mgr on-site mgr
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Source: Social Audit 1973

In the first pattern, the owner/developer was a principal player in the management company. In the second pattern, the owner/developer role was one of day-to-day involvement in the operation of the development. In the third, the management organization becomes increasingly bureaucratic with an executive at the higher level. The fourth pattern illustrates executive direction from above -- carried forth by managers on-site. The final organizational pattern was found in one development where management took place via contractual agreement by all parties. There appeared to be a correlation between initial conception and investment in management of dollars, experience and personal time and a reflection of values and goals as related to management policy.

The team found that management at the 16 developments reflected "traditional" property management orientation and philosophy as related to rent collection and maintenance. Further, the traditional orientation was influenced in degrees by MHFA policy and intervention as well as management experience. Questions did arise regarding the Agency's intervening role as related to who was "in charge." However, there was general agreement that a "good" working relationship between the Agency and site managers had been achieved. A prevalent view of managers in regard to low-income renters was that these renters were "educable." The team found that management personnel in general tended to project their own biases by affirming a resentment toward subsidized renters.

The owner, concept, bedroom size, mix, subsidy eligibility requirements, MHFA policies, market and town receptivity impacted resident selection. Developer similarities and differences were found in attitude, rent-up and screening as related to resident selection. The team found

that perceptions of the Agency role varied in actual practice. Managers notified the Agency of planned rejections after all decisions were made. Thus, limited Agency flexibility in the resident selection process was found to be a major management complaint. MHFA policy in handling evictions was viewed as a "costly threat to management control."

A relationship was found between move-out rates and resident length of stay. These rates were found to increase substantially beyond the first year of occupancy. Further, market residents were found to be the major contributors in the fluctuation of move-out rates. Employment and personal/family reasons were found to be the major reasons in resident move-out rates as illustrated in Figure 2.2.

Figure 2.2

REASONS FOR MOVE-OUTS  
[5 developments]

	#	%
employment	32	16
personal/family	30	15
home purchase	9	4
out of state	15	8
financial hardship	14	7
neighbors/residents	9	4
location	5	3
apartment/facilities	6	3
other	2	1
eviction	11	6
management	10	5
no notice	21	11
other reason	3	2
no reason	<u>32</u>	<u>16</u>
	199	100

Source: Social Audit 1973

Sixteen percent of total residents moved for unrelated reasons or due to employment/military transfers. Fifteen percent moved for personal reasons such as marriage, divorce, death or illness, and eleven percent moved without giving notice while sixteen percent gave no reasons. Financial hardship and moving out-of-state were found to be the other two major reasons for fluctuations in move-out rates.

The term *social management* was defined as a *resident-oriented philosophy of management* by MHFA staff. The team found that managers were wary of the term or failed to define what it meant. Costs associated with social management strategies were of major concern to managers, given MHFA demands. Further, questions remained as to the Agency's pertinent role in demanding suitable social management strategies. The role of resident organizations in advocacy and negotiation at the development was perceived as unwarranted by site managers. Thus, resident groups were not participants in management conflicts as such participation was considered a threat by site managers.

## 2.2.4 Implications

Conclusions confirmed that management at the 16 developments was competent and reasonable in their interaction with residents. When the developer/owner's main business concentrated on development, a direct site management style was the norm. Experience was found to be a critical aspect of housing management while it failed to guarantee competence or effectiveness.

The quality of the management operation reflected the values, goals and motivation of the owner/developer. The orientation tended to be traditional but influenced by MHFA values, policies and regulations. MHFA policies were not consistently communicated, understood or carried out at the site management level. Indirect forms of discrimination targeted at special groups resulted in developments which were categorized as *subsidized* by managers given unit sizes and rental procedures. Resident participation was limited to social or recreational areas with minimal or no involvement in management policy formulation.

In terms of social services, approximately half of all residents in the MHFA-financed developments considered social management as critical compared to less than one-fifth for the non-MHFA group. A number of questions related to child-rearing, consumption priorities, political attitudes or heterogeneity and homogeneity of the residents produced interesting results. Sixty-six percent of residents (a majority), expressed similar views on child-rearing, politics,

income and race. Most importantly, the most common resident response regarding the choice of income and race specific to each development's population was that it "did not matter."

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<sup>1</sup>W. Ryan, A. Sloan, M. Seferi, E. Werby, *All In Together: An Evaluation of Mixed -Income Multi-Family Housing* (CHAPA: 1974).

<sup>2</sup> Ibid., *All In Together*.

## MASSACHUSETTS HOUSING FINANCE AGENCY 1972 through 1992

An alternative to tax subsidies offered directly to investors was a subsidy funneled through state issuance of tax-exempt bonds. The bond vehicle provided mortgage funds to developers or home buyers at below market rates. This financing practice was initiated in the 1960s and was targeted at multi-family housing production.

In 1975, state financing agencies issued \$900 million in multi-family bond financing.<sup>1</sup> During this period, these agencies initiated financing for single-family as well as multi-family housing. By 1980, the single family output had surpassed multi-family production by a factor of 3.6 or a total of \$5 billion.<sup>2</sup> This increase was attacked by critics who charged that the mortgage revenue bond program failed to reach basic goals. The criticism stemmed from the notion that most of the developments would have been constructed without subsidy. Thus, critics charged, the subsidy program failed the test of cost effectiveness.

The first section of this chapter is an expanded discussion on one state housing finance agency -- the Massachusetts Housing Finance Agency. The model state financing agency which engendered the mixed income housing concept. The mixing concept was aggressively pursued by two of the Agency's most prominent and highly regarded Executive Directors, William H. White and Marvin Siflinger. An exploration of the temper and management styles of these men and Agency links to *All In Together* will lay the groundwork for a presentation of the two research cases. Detailed analyses of the two research cases takes place in the last two sections of this chapter.



### 3.1.1 William H. White, 1972 Executive Director

*The housing programs of this nation, born in the 1930s, were no longer valid, economic or humane. Public housing had, in fact, been a national disgrace, both socially and financially. Traditionally, the occupants of public housing projects have been blamed for the terrible condition of most such projects but the stigma which had been created should be a stigma on public policy, not on the tenants. The nation's housing policy should be to create well-designed, well-managed housing that was economically and socially integrated. I am urging the nation to adopt the concept of mixed income housing of the highest possible standard backed by one simple single subsidy program based on a person's ability to pay.*<sup>3</sup>

The above quotation was taken from a 1973 speech delivered at a Boston College Citizen Seminar by MHFA Executive Director White. White's words were an urgent cry for implementation of mixed income housing policies. This was a call for policy implementation despite an acknowledged \$100 billion public housing history of failure.<sup>4</sup>

A native of working class roots, White founded his own real estate company and supported 1960s Fair Housing Laws in the Commonwealth of Massachusetts. He was one of the first to break housing segregation by opening borders which had previously excluded racial and religious groups. At MHFA, he was the primary policy innovator and staunch supporter of the mixed income housing idea. White had a reputation for a banker's perspective and developer's know how.<sup>5</sup> According to White,

*The whole history of our country had been of different classes living together, farmers sharing lands with merchants, craftsmen and statesmen.*<sup>6</sup>

Under White's direction since 1969, MHFA increased production of low, moderate and middle income housing through bond sales. White succeeded in his quest to expand Agency control over financed developments by exercising, with federal approval, independent authority over allocated subsidies. At that time, the Agency had repaid \$100,000 out of \$300,000 loaned to it by the state legislature.<sup>7</sup> The remainder was paid with funds amassed in less than five years of operation. A total of \$300 million had already been committed as loans to developers willing to set aside 25% of total units in each development to low income renters.<sup>8</sup> Further, the Agency

minimized debt and taxpayer burdens to the Commonwealth by charging private developers for the use of its financing services.

*He was amazed that he would be in meetings with high level people and felt that he was probably the only one in the room with a tattooed hand and shoulder. He did not have a college degree but, was impressed with those who did. He was entrepreneurial -- a developer. That's why the Agency during those years was involved in a lot of development . . . new development. We did a lot of experimenting. He relied on the people who reported to him to do the work. If you brought something for him to sign, he didn't even read it. He would just look at you and say "This better be right." He had a great sense of humor. In 1976, there was a staff meeting wherein he sang to encourage the staff . . . to encourage them.*<sup>9</sup>

Joy Conway, former MHFA Public Information Officer, and others remembered White as being someone who was good with people.<sup>10</sup> She described him as a brilliant negotiator who was always able to influence people away from stubborn positions. White changed the way real estate professionals conducted business in the state by introducing the "Multiple Listing Service" in the marketing of single family housing.<sup>11</sup> This meant an expansion of real estate activity to other market areas by brokers willing to share their commissions.

During the 1960s, White's efforts as a member of the National Association of Realtors led to an inclusion of fair housing legislation as part of the group's socio-political agenda. Conway was quick to point out that by 1988, this group was a principal lobbyist for fair housing. Fairness and diversity were words associated with White's management style, although his style came under increasing criticism for being too centralized.<sup>12</sup>

In 1975, Agency Chairman Gordon E. Emerson warned White that the year would prove difficult for the Agency and its Executive Director.<sup>13</sup> MHFA faced possible default and imminent extinction, due to deflated bond values triggered by New York City's financial collapse.

In New York, the Urban Development Corporation, under Edward J. Logue, former Boston Redevelopment Authority head, had issued more bonds than it could honor. Consequently, the New York Housing Finance Agency was in a financially unstable state. The rippling effect of the collapse exerted particular pressures on the MHFA. The Agency had

roughly half a billion dollars in bond anticipation notes outstanding.<sup>14</sup> These bonds were a hard sell to prospective buyers given New York City's problems. In order to survive the ordeal, Emerson and White asked then Governor Michael S. Dukakis and the Massachusetts legislature to enact state legislative guarantees on Agency notes and bonds.

On September 1975, special legislation was adopted and signed into law.<sup>15</sup> The Commonwealth committed a total of \$500 million in short-term bonds to be issued by MHFA for housing production.<sup>16</sup> Governor Dukakis' pledge, in a message to the Massachusetts Senate and House of Representatives, served to insure final approval of the legislation.

*I am today introducing legislation which will assure that the present instability of the municipal bond market will not jeopardize the Commonwealth's commitment to provide low and moderate income housing to the state through the Massachusetts Housing Finance Agency.<sup>17</sup>*

While conventional lenders for single and multi family housing production grew increasingly skittish with their investment activity grinding to a halt, MHFA-financed housing became the only "game in town." It was White who considered this status for state financing agencies across the nation to be a bad idea despite legislative mandates. His discomfort was justifiable given the poor image that subsidized housing held for prospective private investors. State financing agencies were being required to perform a delicate balancing act -- raising capital via private investors distrustful of public promises.

While MHFA survived its ordeal, White did not. The \$500 million legislative guarantee did little to relieve the fears of nervous investors. This was due to additional Agency deficits totaling roughly \$2 billion.<sup>18</sup> The crisis and subsequent guarantee led to a Study Commission inquest appointed under state auspice.<sup>19</sup> Chief among the Commission's criticisms was the passive role that the Agency's Board of Directors had played and its reliance on White. It criticized the oversight and managing of financed properties, recommended an integrated Management Information System and pointed to discrepancies in the Agency mortgage application process.<sup>20</sup>

During that period, a number of heads of these financing agencies were pressured to go -- Ed Logue and Bill White chief among them. This was primarily due to what Conway described as a loss of "political clout."<sup>21</sup> In 1977, White left to serve under the Carter Administration at the Department of Housing and Urban Development (HUD). He had demonstrated an "extraordinary ability to dream pragmatically, build creatively and to care deeply about people."<sup>22</sup>

### 3.1.2 A Re-newed Emphasis on Mixing

In Boston, public housing projects such as Columbia Point in Dorchester and others located in Charlestown and Roxbury served to group the poor. The mixing concept provided seeds of hope, however, generating interest and participation in such a novel approach to housing provision would prove difficult. White's plan of attack was to provide incentives so that upper and lower classes would both wish to partake.

In 1973, MHFA continued developer financing, surpassing its own earlier achievements in a year in which President Richard M. Nixon and his Administration had declared a moratorium on most housing programs.<sup>23</sup> Evidence of MHFA successes led the federal government to exempt the Agency from the moratorium. It was a year in which:

*MHFA had clearly demonstrated that low and middle income people need no longer be segregated from the rest of American society. The housing experts and theorists who stated that people of different income groups could not live together have been proven wrong. We have been studied and re-studied and now, we are studying ourselves. This year the Agency engaged an outside research team to do a thorough, in-depth analysis of the social and economic implications of our program.<sup>24</sup>*

While housing need increased nationwide, the moratorium served to stem the tide of state and federal funding necessary to meet it. Additionally, public support in overcoming the federal inertia was lacking. The issue became all the more serious as housing need spilled over into working and middle class communities.

*After searching for three years for a decent place that she could afford on her \$266 monthly income, Mary Griffin, a 43 year old disabled welfare mother, moved her family two years ago into Queen Anne's Gate Apartments, a landscaped, modern housing project where poor, middle class and affluent tenants lived side by side. The low income tenants pay no more than 25% of their income for housing and middle income tenants 25% to 40% of their income, while those who can afford it pay full market rent. Neighbors Fred and Winnie Carleton, a semi-retired couple earning \$22,500, pay \$319 a month for a unit similar to Mrs. Griffin's. "We love it," Mrs. Carleton says. "Oh, sometimes we think we are paying top dollar for what welfare people are getting for free, but we don't mind." <sup>25</sup>*

The mixed-income housing concept, two years after White's impassioned speech, had the look and feel of a national housing policy model. While it was acknowledged that the negative perception of subsidized housing programs was largely due to its proclivity toward isolation, mixing served as an alternative. In White's view, mixing would particularly sell in suburban communities where the negative perception of subsidy housing was quite virulent. Further, mixing was responsive to a middle class being priced out of the housing market.

In 1973, the Massachusetts legislature enacted *Chapter 884 of the Massachusetts General Laws* assigning MHFA and the Department of Community Affairs mutual authority to work with residents and local housing authorities in targeting planned housing re-development. MHFA put its mixed income idea to work by focusing on the state's public housing.

In Massachusetts, public housing had reached such levels of deterioration that it failed to provide "decent, safe and sanitary shelter for residents."<sup>26</sup> In targeting planned re-development, resident and economic feasibility requirements had to be met. After sale to private developers, housing re-development projects had to abide by design and management plans ironed out by residents. This process was exclusive to MHFA-financed properties.

By 1974, state financing agencies in Illinois, Michigan, Minnesota and West Virginia were imitating MHFA's mixing and financing models with federal policy in close pursuit.<sup>27</sup> HUD began the housing funding stream by distributing direct subsidies while encouraging applicants to find private housing. Thus, subsidies were initiated for private developers willing to set aside 20 to 25% of the development's units for low income applicants.

MHFA did fulfill its bond market obligation to the legislature without the need for additional appropriation of state funding. The Agency enhanced the administration of its loan portfolio by hiring additional staff. It continued to regard bond financing as a top priority and became increasingly assertive in dealing with incompetent site managers and in its relations with mortgagors. It expanded its Management Information Systems to integrate financial data and adopted standard criteria in the selection of site development proposals.

### 3.1.3 Marvin Siflinger, 1983 Executive Director

*We realize that in the 70s, 80s and to this day, we don't have all the answers to assure that low and moderate income people are living in decent housing, at rents they can afford or do have homeownership opportunities. So, there is always experimenting going on and there should be. Until we get it right and we don't have it right yet.<sup>28</sup>*

In 1981, President Ronald W. Reagan's Administration agenda had been characterized as "extremely ambitious." The Reagan Administration planned to reduce inflation, increase defense spending while cutting domestic expenditures, corporate and personal taxes.<sup>29</sup> Reagan's objectives were perceived to be not only economic but, more importantly, philosophical.

The Administration was convinced that social programs interfered with the efficient operation of government. Unemployment benefits provided a convincing example. It was argued that these benefits created employment disincentives while increasing costs for employers.<sup>30</sup> Further, there was the notion that public dissatisfaction with the performance of social programs was one main reason for the Reagan win.

In terms of budget cuts, the housing sector offered myriad opportunities. Housing and community development accounted for 20% in overall expenditures and 5% in actual outlays.<sup>31</sup> Specifically, there were four main goals in the Administration's pursuit of social program reduction:

- Efficiency and cost effectiveness in pursuing objectives;
- Expanded emphasis on private sector implementation;
- Targeted assistance to those in need; and,
- Decentralized decision making and program implementation to the maximum degree.

Consequently, a Reagan Administration housing policy pattern sprang forth.<sup>32</sup> One trend was the decentralization of housing policy by increased coordination at the local levels. Another trend was improved efficiency in targeting and providing assistance to those whose housing needs were gravest. There was general retrenchment of housing programs with many replaced by thriftier options.

In 1983, when Marvin Siflinger, a former Manager in the HUD Boston Regional Office, joined MHFA to become its new Executive Director, the Administration began moving toward increased use of existing housing on the basis of cost justification. In the early 1970s, the cost of providing one newly constructed unit had been higher than leasing a privately owned existing one.<sup>33</sup> For MHFA and its newly appointed Executive Director, the Reagan Administration's change in housing policy brought with it great uncertainty.

*The reason is that I believe in America. I believe in a society in which people from all walks of life, from whatever country of origination, from any color, can be and should have the opportunity to be whatever they want. . . and one of the things we ought to be doing in this country is giving people an opportunity to live together. Even though they may be different economically or racially or ethnically. In my mind , that is the essence of America.*<sup>34</sup>

A native New Yorker, Siflinger received his graduate degree in public administration from the Maxwell School of Public Affairs at Syracuse University. In 1961, he joined HUD as an analyst, advancing through the ranks to become an executive in charge of the Boston Area Office within a 15 year period.

During that period, the Boston Area Office was awarded the highest departmental commendations from HUD Cabinet Secretaries Harris and Landrieu for excellence in housing production and housing management activities.<sup>35</sup> Siflinger had been responsible for the management of over 500 Federal Housing Agency-insured developments in the Commonwealth. He oversaw HUD-financed State Housing Finance and Economic Opportunity and Community Development (EOCD) programs.

A trained and experienced public administrator, he brought to MHFA an application of public administration theory modified by his own practical and teaching experience. Training,

teaching and experience were his management trademarks. Siflinger described his style of management as deliberate and participatory while centered on the strength of people and their varied talents.<sup>36</sup>

The Siflinger management style and his approach to development are highly regarded among Agency staffers -- present and former. A number of former MHFA staffers including Joy Conway, Steve Rioff (Management Officer under Bill White), and Paul Burbine, the current MHFA Financial Director, described Siflinger as a politically skilled and avid negotiator with an excellent understanding of the technical details of housing and real estate development. He has been widely regarded as a brilliant spokesman and aggressive supporter of mixed income housing. Based on the above, Siflinger management style similarities to Bill White's style are numerous.

### **3.1.4 Agency Mixing Goals**

In 1983, MHFA had been exploring development possibilities which would enable housing production without the need for subsidies.<sup>37</sup> If subsidy programs were phased out, the 25% income rental requirement would have to be re-evaluated. Given the Reagan Administration's housing policy retrenchment, the assumption was that HUD would back out of housing production altogether.

There were other serious matters which demanded immediate attention. The Reagan Administration "voucher" program of rental subsidies had not been created to fill housing production gaps. The Ullman Bill threatened MHFA's existence along with all other financing agencies nationwide.<sup>38</sup> This bill originally called for deep cuts in tax-exempt financing for multi-family housing production while altogether ending single-family mortgage financing. Moreover, the Section 8 program and mechanisms for selling tax-exempt bonds for multi-family rental housing were also threatened with extinction.

The Neighborhood Revitalization Act of 1981 amended MHFA's statute in a number of ways.<sup>39</sup> It entrusted the Agency with additional financing power to expand existing housing rehabilitation. In this vein, two rehabilitation approaches were developed: (1) direct loans to



developers for housing rehabilitation with Section 8 program funding allocation; and, (2) “new” partnerships with Commonwealth cities to enable a continuance of ongoing, successful rehabilitation programs against a backdrop of federal funding cuts.<sup>40</sup>

In selecting “new” partnerships, the following guidelines were set forth:

- A capacity to market a moderate rehabilitation program, do write-ups, cost estimates and inspections;
- A proposal targeted at neighborhood improvement areas under existing Community Development Block Grant program to make improvements beyond housing rehabilitation;
- Census data should be presented to confirm percentage numbers of low and moderate income people residing in targeted areas;
- Displacement prevention and relocation methods must be described when necessary;
- Description of equal opportunity and affirmative action program must be used; and,
- Local bank(s) willingness to participate must be indicated.

### 3.1.5 *All In Together Efficacy?*

While the Ullman Bill was revised to accommodate and support housing finance agencies nationwide, the fate of the Section 8 program had been sealed. There was the notion that the federal government had every intention to undermine MHFA’s existing portfolio.<sup>41</sup> In 1984, a cap on Rent Supplement Programs came into effect. Rent Supplement Programs including Chapters 13A and 707, Section 221(d)(3), 235, 236, 8 and, most recently, the State Housing Assistance for Rental Production (SHARP) have historically provided the funding necessary to serve moderate and low income peoples.<sup>42</sup>

At this juncture, a brief history of these programs is useful. The 1961 National Housing Act laid the groundwork for rental housing production via the Section 221(d)(3) program. The program purpose was rental cost reduction given an interest mortgage subsidy of 3%. Given the subsidy’s limitation, Congress enacted the Section 235 and 236 programs in 1968. These were targeted at moderate to low income earners. However, the deep subsidies provided by the 236 program failed to reach an even lower income group. Inflation, as a consequence of the oil embargo, was largely to blame.

In the early 1970s, the state’s Chapter 13A program had outlived its financial utility. This program used monies to reduce mortgage interest rates to provide housing for moderate and low

income households. Up to 1978, Agency rental production financing had been supported under the Chapter 707 and Section 8 New and Rehabilitated Housing Program.<sup>43</sup> These programs awarded subsidies based on new construction, substantial rehabilitation and existing units.

In 1983, the SHARP program supported additional production of rental multi-family housing. SHARP funds were used to subsidize the cost of interest payments on Agency loans as low as 5% for a term up to 15 years.<sup>44</sup> The reduced payments would be funneled to the development via rent reductions. Further, the funds were awarded as a loan predicated on economic self-sufficiency for the developments after the 15-year period.

The 1980s "Massachusetts Miracle" increased homeownership opportunities for households via reduced lending rates. It also exacerbated housing needs due to an increase in workers joining the Commonwealth's employment ranks. Homeownership costs increased so rapidly that they outpaced cost of living increases.<sup>45</sup> Thus, housing demand once again exceeded supply.

While the SHARP program helped MHFA respond to local rental housing need, the federal government moved to altogether halt housing production targeted at low income households.<sup>46</sup> Additionally, a number of other factors had a negative impact on the Massachusetts housing market, including rampant inflation and high mortgage interest rates.<sup>47</sup>

While Siflinger and others busily implemented their agenda at MHFA, Governor Dukakis sought to invigorate the state's housing policy. Under Siflinger, a revampment and standardization of MHFA policies and procedures took place. Administrative, Internal Audit and Management Information Systems were updated and an enhanced and interactive Human Resource Department was created. Most importantly, Siflinger designed and implemented the Agency's multi family housing operation.

### 3.1.6 Why Museum Square and Brookside Estates?

*At the FHA Office, we had people like Eleanor White, myself. . . I am proud to say we were a very creative and innovative group and we were looking to do things like the Social Audit. We admired when others did things like that.<sup>48</sup>*

Under the stewardship of Marvin Siflinger and his Chief of Operations, Eleanor G. White (no relation to Bill White), MHFA created a vast portfolio. The portfolio consisted of more than 50,000 apartment units and some 25,000 home mortgage loans.<sup>49</sup> Eleanor White, a Harvard-Radcliffe graduate, shared Siflinger's enthusiasm and commitment to housing during their years at HUD. At MHFA, she has distinguished herself as a critical player.

Prior to her arrival nine years ago, MHFA had been on the housing front for thirteen years promoting socio-economic mixing. The Agency endured a test of its Constitutionality and provided proof of the viability of its mixing policies. The *All In Together* conclusions were clear. MHFA-financed properties were of superior design and construction and were better managed than the non-MHFA group.<sup>50</sup> Moreover, residents at these properties expressed higher levels of satisfaction.

A concern of Eleanor White was the Agency's strategy of social management. This was due to challenges in the delivery of housing services in an atmosphere of fiscal restraint. The newly elected Massachusetts Governor, William F. Weld, made clear his intention to improve the efficiency of the Commonwealth's public agencies.<sup>51</sup> One main Weld objective was to reduce the number of agencies duplicating services. Facing a severely restricted resource base, program expansion became a critical component in MHFA's renewed focus. White was convinced that another test of the *All In Together* conclusions was most timely.

The two research cases, Museum Square and Brookside Estates, are models of the Siflinger-White ideal of mixed income housing. These multi-family rental developments enjoy positive visibility in their communities. They are perceived as effective models of integration by MHFA staff and the prospective developer/owners.

There are two other important reasons why these properties serve as appropriate models for case study research. First, they resemble in detail the design, construction and management of the properties used in the 1972 *All In Together* study. The second is that the developer/owners, Robert Kargman, Arthur Ullian and Arthur Winn, were personally acquainted with former Executive Director Bill White and understood the relevant ramifications of the earlier 1972 study.

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<sup>1</sup> Kevin Villani, *Finding the Money to Finance Low Cost Housing, Housing America's Poor* (Chapel Hill: The University of North Carolina Press, 1987), 153.

<sup>2</sup> *Ibid.*, 153.

<sup>3</sup> Boston College Seminar, *William H. White Speech*, (1973).

<sup>4</sup> *The Boston Globe*, Boston, November 14, 1972.

<sup>5</sup> Joy Conway, MHFA Public Information Officer 1970-1982, interview by author, Boston, Massachusetts, 22 July 1992.

<sup>6</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1973.

<sup>7</sup> *The Boston Globe*, Boston, November 14, 1972.

<sup>8</sup> *Ibid.*, *Boston Globe*.

<sup>9</sup> Paul Burbine, MHFA Financial Director, interview by author, Boston, Massachusetts, 10 July 1992.

<sup>10</sup> *Ibid.*, Conway.

<sup>11</sup> *Ibid.*, Conway.

<sup>12</sup> Massachusetts Housing Finance Agency, *Study Commission Report* (June 1976), 5.

<sup>13</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1976.

<sup>14</sup> *Ibid.*, Burbine.

<sup>15</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1975.

<sup>16</sup> *Ibid.*, 6.

<sup>17</sup> *Ibid.*, 6.

<sup>18</sup> *Ibid.*, Burbine.

<sup>19</sup> Massachusetts Housing Finance Agency, *Study Commission Report* (June 1976), 1.

<sup>20</sup> *Ibid.*, 5.

<sup>21</sup> *Ibid.*, Conway.

<sup>22</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1977.

<sup>23</sup> Massachusetts Housing Finance Agency, *Study Commission Report* (June 1976), 9.

<sup>24</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1973.

<sup>25</sup> *The Wall Street Journal*, New York, June 25, 1974.

<sup>26</sup> Massachusetts Housing Finance Agency, *Annual Report*, 1974.

<sup>27</sup> *Ibid.*, *Wall Street Journal*.

<sup>28</sup> Marvin Siflinger, MHFA Executive Director, interview by author, Boston, Massachusetts, 5 January 1993.

<sup>29</sup> R. Struyk, N. Mayer, J. Tuccillo, *Federal Housing Policy at President Reagan's Midterm*, (Washington, D.C.: Urban Institute Press, 1983), 1.

<sup>30</sup> *Ibid.*, 1.

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- 31 Ibid., 2.
- 32 Ibid., 5.
- 33 S. Mayo, S. Mansfield, D. Warner and R. Zwetchkenbaum, *Housing Allowances and Other Rental Programs: A Comparison Based On The Housing Allowance Demand Experiment II* (Cambridge: Abt Associates, 1979).
- 34 Ibid., Siflinger.
- 35 Massachusetts Housing Finance Agency, *Public Information Office*, July 1992.
- 36 Ibid., Siflinger.
- 37 Massachusetts Housing Finance Agency, *Transition Document*, January 7, 1983, 34.
- 38 Massachusetts Housing Finance Agency, *The Second Generation at 33 Months*, A Report by John T. Eller, May 28, 1980, 13.
- 39 Massachusetts Housing Finance Agency, *Transition Document*, January 7, 1983, 97.
- 40 Ibid., 97.
- 41 Ibid., Conway.
- 42 United States Department of Housing and Urban Development, *Programs of HUD 1986/1987* (Washington D.C.: HUD, 1986), 34-35.
- 43 Massachusetts Housing Finance Agency, *"The Housing Environment in Massachusetts"* (July 1987).
- 44 SHARP Program Guidelines, July 1987.
- 45 Ibid., 3.
- 46 R. Bratt, A. Meyerson, C. Meyerson, *Critical Perspectives on Housing* (Philadelphia: Temple University Press, 1986), 362-363.
- 47 Massachusetts Housing Finance Agency, *"The Housing Environment in Massachusetts"* (July 1987), 6.
- 48 Ibid., Siflinger.
- 49 Massachusetts Housing Finance Agency, *Annual Report*, 1991.
- 50 W. Ryan, A. Sloan, M. Seferi, E. Werby, *"All in Together: An Evaluation of Mixed-Income Multi-Family Housing"* (CHAPA: 1974).
- 51 The Boston Globe, Boston, April 3, 1992.

**3.2**  
**CASE STUDY**

**Museum Square**  
**Lawrence, Massachusetts**



## 3.2

### Museum Square Lawrence, Massachusetts

In 1987, Boston Investment and Development Company, under the direction of Robert Kargman and Arthur Ullian, proposed to rehabilitate the former 10-story Morton Warehouse Building into a 176-unit mixed-income multi-family rental development. This development, located in the City of Lawrence, was to be a combination of rehabilitation and new construction. Upon completion in 1989, residents would enjoy “skylit covered access to a guarded lobby area with concierge service and a central mail room with two passenger elevators providing access to the development’s eleven floors.”<sup>1</sup>

Museum Square would achieve a successful rent-up and high occupancy, due to strong demand and limited supply of comparable rental housing units in Lawrence. Lawrence’s proposed revitalization would serve to gentrify and, thereby, boost the residential attraction of the neighborhood.

The qualitative analysis in this section centers on the locale, market, design, financing, residents and management of the development.

#### 3.2.1 City of Lawrence

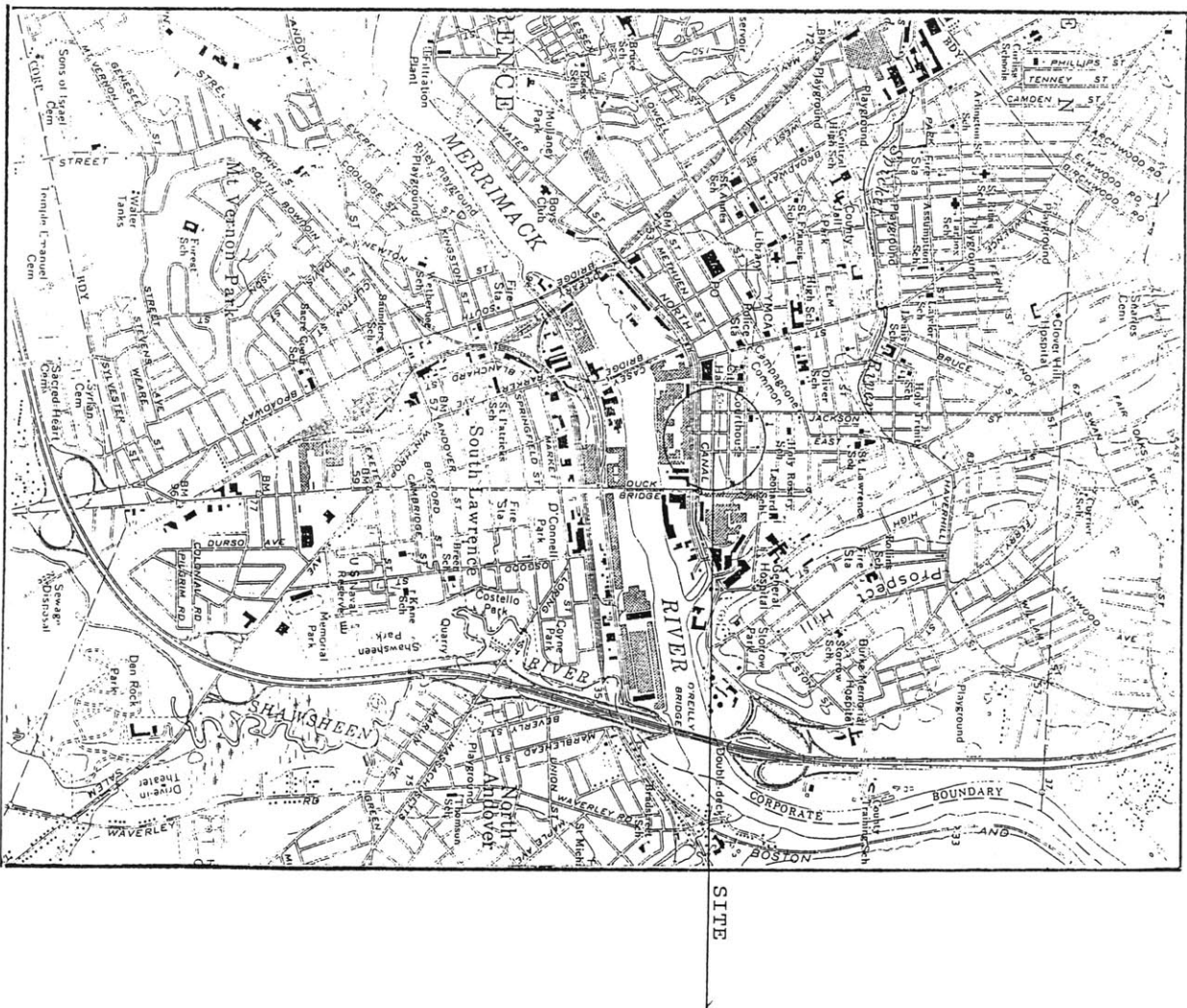
Lawrence, an Essex County city located in the northeast section of the State of Massachusetts, was originally settled in 1708. The city was founded in 1847 and named after Abbott Lawrence – a textile manufacturing tycoon. By the 1900s, the Great Stone Dam, the North and South Canals, machine shops and textile mills transformed the city into a leading textile manufacturing center. Lawrence drew immigrants from all over the world by providing work in its flourishing mill industry.

These early immigrants bolstered a textile manufacturing industry that has today all but vanished. Textile and shoe manufacturers moved out of Lawrence and fled south where labor costs were low and unions non-existent or powerless. By the mid-1960s, the region’s economy

had moved away from textiles and leather toward a service-oriented employment base -- high-technology and services.<sup>2</sup>

The advent of transportation links, Interstate 495 and Route 128, and concentration of high-technology industries impacted directly on cities such as Lawrence, Lowell, Andover, North Andover, Methuen and others. Please refer to the map of the City of Lawrence and the surrounding area in Figure 3.1.

Figure 3.1



-the Lawrence area-



These cities provided affordability and availability of land and a willingness of local governments, through zoning, to work out zoning arrangements with prospective industrial buyers. Industrial buyers looking to expand their back-office operations included Wang Laboratories, Honeywell and Digital Equipment. Thus, a transformation in the industrial base of the City of Lawrence from manufacturing into high-technology took place. However, development in the high-technology sector failed to fuel the city's economic growth in the long term. In the economically-depressed 1980s, manufacturing and services re-emerged as the main employers for the population of Lawrence and surrounding areas.<sup>3</sup> This was due to a downturn in the computer industry and, specifically, Wang Laboratories' problems.

**Table 3.1**

**INDUSTRIAL EMPLOYMENT  
1984 - 1986  
City of Lawrence  
(thousands)**

	1984	1985	1986
manufacturing	52.8	55.3	52.2
construction	8.5	9.9	1.1
transportation & utilities	5.6	6.2	6.6
retail trade**	30.6	32.1	34.7
FIRE*	5.1	5.4	5.9
services**	27.7	29.5	30.8
government	17.9	18.7	19.1

\* finance, insurance, real estate

\*\* including high-technology

Source: Massachusetts Department of Labor 1986

The above **Table 3.1** illustrates that manufacturing for years 1984, 1985 and 1986 employed the largest share (32.9%) of the Lawrence labor force. However, the sector experienced minor decrease in 1986. The above further confirm increases in two other large industrial sectors over time – retail and services. Further, transportation, utilities, finance, insurance and real estate experienced increases as well. In 1986, manufacturing and construction were the only sectors to record percentage decreases in total employment numbers for Lawrence.<sup>4</sup>

The influx or expansion of companies such as American Telegraph & Telephone in North Andover, Wang Laboratories in Lawrence and Lowell, and Raytheon in Andover temporarily stemmed employment losses in manufacturing for the area. On the services sector side, 30,800 jobs or an 11.2% employment growth was created between 1984 and 1986.<sup>5</sup> Trade and retailing provided 34,700 new jobs or 21.8% of employment opportunities in the area in years 1986 and 1987. In the same period, the services sector experienced growth nationwide.

An analysis of 1988 and 1989 industrial averages for the lower Merrimack Valley area confirms the pre-eminence of the manufacturing and service sectors. Annual employment averages for manufacturing are listed as 42,346 in 1988 and 40,115 in 1989; while they are 27,820 in 1988, and 28,440 in 1989 for services.<sup>6</sup> In 1989, the largest number of persons employed in Lawrence were concentrated in the manufacturing (8,919), services (6,343), retail (3,348) and FIRE (1,189) sectors.

Lawrence downtown revitalization goals included the expenditure of \$50 million in public and private financing over a 10-year period. One target of these efforts was focused on the three blocks bordering on Museum Square. In 1987, there was legislative and administrative action to ensure economic growth which would compliment the residential and commercial development then under way. Such development included the Lawrence Heritage State Park Museum, spearheaded by the Massachusetts Department of Environmental Management. This targeted area of development included the Visitors Center, located on the corner of Canal and Jackson Streets, completed at a cost of \$1.5 million. Other development included the Canal, Union and Lawrence Street re-constructions, the Museum of American Textile History included in the re-construction of the JoGal Building into a mixed-use development and, lastly, Pemberton Park -- a historic public park.

The Heritage State Park, as a statewide urban renewal effort, was expected to generate strong market demand for Lawrence in general and Museum Square in particular. This effort was focused on the provision of recreational public areas throughout Lawrence and the rehabilitation of historic structures, such as the museum, to encourage private development and

attract people to the city's downtown. The Heritage State Park was expected to generate employment opportunities in Lawrence's downtown with such complexes as Riverwalk, Digital Equipment, Wang Laboratories and Honeywell used as anchors to attract shoppers and retailers to the area.

The city's downtown was designated as a Commercial Area Revitalization District (CARD), focusing on qualifying commercial properties for low- interest loans and tax-exempt financing. Industrial Revenue Bonds were approved by the city's Industrial Development Finance Authority to finance developments -- including Riverwalk.

Additionally, there are three colleges in the Merrimack Valley area -- the University of Massachusetts at Lowell , Merrimack College in North Andover and Northern Essex Community College in Haverhill. Emerson College's new campus was expected to promote business and residential activity to revitalize a long neglected and deteriorated area by relocating from Boston's Back Bay to South Lawrence.

Figure 3.2



-the Museum Square development -

Museum Square's location, bordering on the North Canal as illustrated in the preceding Figure 3.2, had historically been zoned industrial. In 1987, its immediate environs remained industrial and within the development area parameters were concentrated warehouse, office, retail and other commercial structures. While the Canal and Jackson Streets and Museum Square area re-constructions were completed, other Lawrence area development came to a halt due to a lack of state and federal funding. In 1992, Wang Laboratories filed for bankruptcy and other high-technology giants curtailed operations in the area.

### Market

While median income levels for Lawrence doubled between 1980 and 1990, housing costs tripled during the same period. In 1991, there were approximately 4,500 households, representing 28% of total households for the city, earning less than \$10,000 annually and approximately 7,200 (30%) of households who earned less than \$15,000.<sup>7</sup> The annual income required to afford a 1990 median rent of \$470 per month was \$18,800. This number was above half of Lawrence's household incomes.

Housing stock for Lawrence did not increase dramatically during the past decade although some areas of the city were touched by the state's economic boom during the mid-1980s. The percentage of owner-occupied units dropped from 29.5% in 1980 to 28.9% in 1990. Renter-occupied units accounted for 61.3% of the housing stock over the 10-year period while vacant units increased from 8.4% in 1980 to 9.8% in 1990.<sup>8</sup>

During the past two decades, total population numbers indicated tremendous increases in Lawrence's minority and Spanish-speaking population – 3.6% to 16.3% over a 10-year period. Census data confirmed increased minority growth and an overall decrease in total white population numbers – otherwise referred to as “white flight.” While the elderly population has decreased in number, their need for affordable housing still exists due to lower earning power. Increases in Lawrence's younger and lower income population meant growth in households for which homeownership was impossible. This was due to, once again, the lower earning and purchasing power of these households.

Given Lawrence's increase in persons under age 18, it is important to note that the marketing of Museum Square was targeted at households in the 18 to 34 age group and those age 55 and older. The development's design was billed as luxurious with amenities projected to appeal to both groups -- a roof-top swimming pool, fully-equipped health club, private sun deck. In 1987, there were 42,798 persons in the 18 to 34 year old categories and 37,351 persons 55 or older in the City of Lawrence.<sup>9</sup> According to the Census Bureau, 51.5% of the total population for Lawrence fit the targeted marketing categories.

### 3.2.2 Museum Square Design

This mill structure, formerly known as the Morton Building, was open to the public in 1989. It was originally constructed in 1919 to be used as a cotton storage warehouse facility. The Museum Square renovation, as mentioned earlier, included conversion of the 10-story building into 176 units of mixed-income rental housing.

I visited the property accompanied by architects Brooke Williams and Gregory Havens on two separate occasions -- February and March of 1992. [Please refer to Appendix B for a detailed analysis of Museum's architectural design.] In identifying *All In Together* design and construction characteristics, we focused our observations on building type, arrangements for parking, overall planning and design of the development, play areas and community facilities, quality of the overall construction and the livability of the apartment layout.<sup>10</sup> Figure 3.3 illustrates the development's entrance delineating its characteristic design as seen from the Jackson Street side.

Figure 3.3



**-Museum Square's characteristic design-**

The main entrance to Museum Square is on the east side of the building -- directly adjacent to its parking garage. It is an inviting and easily accessible entrance for pedestrians enjoying strong "curb appeal." In other words, the development's landscaping and entrances serve to enhance the interest and appeal of the property to passersby. Vehicle access is provided via the main entrance to the development on the east side of the garage. Conversely, resident access is provided, as mentioned earlier, on the east side. Thus, the garage is functional in its design and layout as well as in its proximity to downtown Lawrence.

As one enters the development, the lobby area is spacious with ample seating available for residents and guests -- accentuating the public nature of the place. The lobby's furnishings, plantings and colors serve to create a welcoming environment -- conventional but cozy. The connection of the concierge to the residents encourages daily management/resident contact, serving to deformatize their relationship. Invariably during my visits, residents lingered in the lobby area to converse with the concierge staff [Figure 3.4].

Figure 3.4



**-the development's interior Lobby area-**

The development enjoys additional advantages, including river and downtown views due to the building's height and its units' wide windows, self-containment for security purposes, central lobby and various services. The one-bedroom unit shown to us had a fully-applianced kitchen, wall-to-wall carpeting, ceiling-to-floor bathroom tiling and an ample living and dining area. A private interior stairwell lead to the eleventh floor (roof area) where the swimming pool was located.

In my view, disadvantages include wasted space at the building core, no outdoor public spaces or play areas for adults or children, except for roof areas, and inferior structural detailing. The Museum Square development is self-contained. Its public areas are limited to seating on the Canal Street side of the development along the Merrimack River. A mill structure in its former life, the landscaped median at the entrance and surrounding areas of the development accentuate the residential character of the place. Overall, I would say that the Museum Square designers made a difficult building go further.

## Financing

As Museum Square was subsidized by the State Housing Assistance for Rental Production Program (SHARP), it is important to reiterate the program's main points. The program was targeted at affordability and rental housing demand in the state. SHARP was focused on rental housing supply augmentation while recognizing the inability of the state to provide housing subsidies for private development. The program's designers envisioned facilitating and encouraging production of diverse housing types via private means. At the core of the program was a requirement that 25% of total units be targeted at low income households to guarantee funding approval.

The SHARP operating subsidy for Museum Square was calculated at 125% of maximum (\$649,866) conditioned upon a subsidy mix of 20 one-bedroom units and 24 two-bedroom units requiring Section 8 or 707 Certificates to meet the 25% requirement. Low income rents were based on existing Fair Market Rents for April 1987 inflated at 5% per annum up to March 1989. Twenty-five percent of Museum Square's units were subsidized under the Section 8 program and Chapter 707 funding guaranteed by the Commonwealth's EOCD.



**Table 3.2**  
**MUSEUM SQUARE**  
**1988**  
**Loan Summary**

Closing Loan Amount:	\$19,060,000
Rate: Estimated/Actual Construction:	7.80%+.4%+.5% Term: 18 months
Est/Act Permanent:	7.80%+.4%+.5% Term: 30 years
Est/Act Constant:	.0955089

Development Officer:	Donald N. Davis
Closing Attorney:	John Doherty
Closing Record Date:	6/18/87

SHARP First year:	\$649,866
707 BackUp:	Approved
HODAG:	\$4,200,000

UDAG:

LEND Loan:

Other:

Project approved as Housing Development Area by EOCD.

Occupancy Restrictions: NONE

Zoning Restrictions: NONE

**LETTERS OF CREDIT:**

Construction: 6%	= \$1,143,600
Operating: 4%	= \$762,400
Annual Rental Payment Guarantee:	= \$517,754
Developer Subsidy:	= \$411,174
Parking Garage State funds:	= \$1,217,624

Stages 2, 3, 4, 5 of five were completed as of December 23, 1988.

Source: MHFA Financial Compliance Department 1988

**Table 3.2** illustrates total subsidy dollars received by the developers at the development's mortgage financing stage. Museum Square received considerable SHARP, HODAG and Chapter 707 pre-approved program funding. The implication was that the development's scheduled opening would be assured and its cost overruns reduced.

During the construction period, a loan re-processing took place and the loan amount was increased from \$10,348,922 to \$19,060,000 with a reduction in the projected rate from 10.5% to 7.80%. The numbers indicate that Museum Square received a substantial amount of financing at both local and state levels. An operating pro-forma submitted by the owner, Jackson Street Housing Associates, to MHFA projected a sliding scale of rental increases predicated on improved economic conditions in the region over time.

In 1990, Museum Square faced a loan re-structuring due to constraints in its operating budget. Deficits of \$100,000 were attributed to lower than expected occupancy at initial stages of rent-up and a larger than expected payroll -- addition of an office assistant, two additional janitors, a painter and lifeguards. The owner sought to increase the replacement reserve schedules to correct the deficits and stabilize the development's financial position. Although the development achieved 8 to 10% rental increases in 1989, Museum Square recorded no increases in 1990 and 1991. The depressed state of the Lawrence rental market was to blame. At present, Museum Square rents remained attractive compared to comparable market rents.

### **Residents**

In 1991, Museum Square's resident population consisted of a majority of younger families who were blue collar, professional and managerial workers earning moderate to upper incomes. While a majority (92 units) had no children, thirty-one families reported having one to two children in their one or two bedroom units. According to the MHFA Survey, resident income distribution at Museum Square ranged from \$15,000 to over \$65,000. Out of 124 respondents (74%), average incomes hovered around \$35,000 with a total of 73 residents (a majority) earning between \$25,000 and \$45,000 annually.

Table 3.3

**MUSEUM SQUARE  
Unit Survey\*  
June 1991**

Occupied by BR's:	1BR: 52 2BR: 72
Occupied by HH#s:**	1HH: 33 units 2HH: 51 units 3HH: 22 units 4HH: 16 units
Occupied by HH AGE:	more than 65: 8 less than 65: 115
Occupied by CHILD:	NONE: 92 1: 15 units 2: 15 units 3: 1 unit
Occupied by INCOME:	\$15-24,999: 8 \$25-34,999: 37 \$35-44,999: 36 \$45-54,999: 23
Occupied by MINORITY:	YES: 68 NO: 55
Occupied by CAREER:	retired: 9 student: 0 clerical: 7 blue collar: 44 technical: 5 professional: 34 managerial: 14 sales: 7 self-employed: 1

\* in total numbers

\*\* number of persons in each household per unit

Source: MHFA Research and Development Department 1991

**Table 3.3** illustrates resident breakdowns along a number of variables including bedroom, household type, age, children, income, ethnicity and occupation. An interesting trend has been the concentration of minority professionals in the development's market units. This confirms that Museum Square marketing has tapped into a "niche" of minority professionals in Lawrence. These figures have changed minimally since 1990 when data recording for this development was initiated.

## Management

According to the Museum Square "Resident Handbook," one of the most important goals is to make residents' experience as comfortable and convenient as possible. The Handbook listed services and facilities available to residents, emphasizing pride in the appearance and operation of Museum Square. The development's Management Office is located on the first floor and accessible to residents on a 9 to 5 basis -- Monday through Friday. A 24-hour telephone service is available for residents to contact the office after hours. Maintenance, including plumbing, electrical or other repairs, is handled by the Management Office via work orders. Maintenance requests have a 24-hour response rate with emergencies responded to immediately. In all cases, management reserves the right to enter any unit without necessarily notifying residents. Security deposits are held subject to unit inspections and in cases where damages are reported.

Figure 3.5



-the management concierge area-

The preceding **Figure 3.5** illustrates management and resident interaction in the development's concierge area. According to Joyce Chiaia, the Boston Land Company Marketing and Social Services Director,

*managers are trained to treat all residents (subsidy or otherwise) equally, developments are to be run like hotels, high physical standards are maintained, there is an acute focus on maintaining low resident turnover by way of sensitivity and accommodation of the "special needs" categories and equal attention to the market rate residents and, lastly, the Boston Land philosophy is one wherein company management is treated like family.<sup>11</sup>*

Site Manager Colleen McAnespie is given independent authority to make decisions in the daily operation of the development.<sup>12</sup> McAnespie's social service management strategy centers on inquiring and observing in dealings with residents -- "a policy of social work on the job." McAnespie stated (confirmed by Case Worker Mary Sullivan at the Lawrence Housing Authority, Supervisor Lisa Pilorz and Director Joanne Stevens at the Departments of Mental Health and Mental Retardation), that social service staff and Museum Square management work closely -- knowing one another on a first-name basis. Lisa Pilorz and Joanne Stevens described the Museum Square management "attitude" and attendant behavior in meeting resident needs as exemplary.<sup>13</sup>

At Museum Square, rental policy adheres to the SHARP mandate for fair rental marketing. Management maintains rental confidentiality by conducting interviews in a private setting. Its reference inquiry process for market and subsidy applicants includes credit checks, income verification and landlord references. One exception to strict guidelines is a review of applicant bank records to determine financial stability.

Another exception is a management policy wherein rental delinquencies are placed on bi-monthly installment payment plans. The assumption is that exceptions lessened delinquency and evictions by easing resident financial burdens. Rental payment is due on the first of each month with payments made at the Management Office. If the rent remains unpaid beyond the first of the month, notice is sent. Repeat offenders are referred to site management for review. Further,

notices from management are placed on a bulletin board located in the mailroom while legal notices are mailed directly to residents.

### 3.2.3 Conclusions

Attitude and effectiveness are linked to the successful management style of the Museum Square development. As outlined above, great emphasis is placed on making applicants feel comfortable by explaining procedures and applicant requirements in detail. The social service commitment is expressed through the involvement of area experts such as Joyce Chiaia, who works closely with site management in the daily operation of the development. Timeliness, control and adequacy of applicant qualifying and screening procedures for approving rentals are other examples of effectiveness. Lastly, knowing their product, competition and target population is linked to the rental success at Museum Square. Museum Square's resident population mirrors that of the City of Lawrence -- Hispanic and white blue-collar and professional.

Jose Zaiter, Economic Development and Planning Liaison for Lawrence, stated that Lawrence's interest in this formerly under-utilized warehouse structure had been to create housing for personnel connected to Emerson College.<sup>14</sup> The general belief was that the warehouse could not be converted into housing due to its structural arrangement. Emerson College bowed out, local re-development was halted and manufacturing remained a leading employer in the Lawrence area. The local re-development effort was limited to area street re-constructions and completion of the Heritage State Park Museum abutting Museum Square.

In this scenario, Museum Square management shifted its marketing strategy. The shift went from a "luxury" focus to one in which rental affordability, security and amenities offered were more important.<sup>15</sup> Moreover, Museum Square enjoyed visibility while undergoing construction and aggressively marketed its amenities to area residents -- spacious units, covered parking, swimming pool, exercise club and concierge service. As a result, unit rentals were phased but stable with occupancy remaining consistently high (95%).

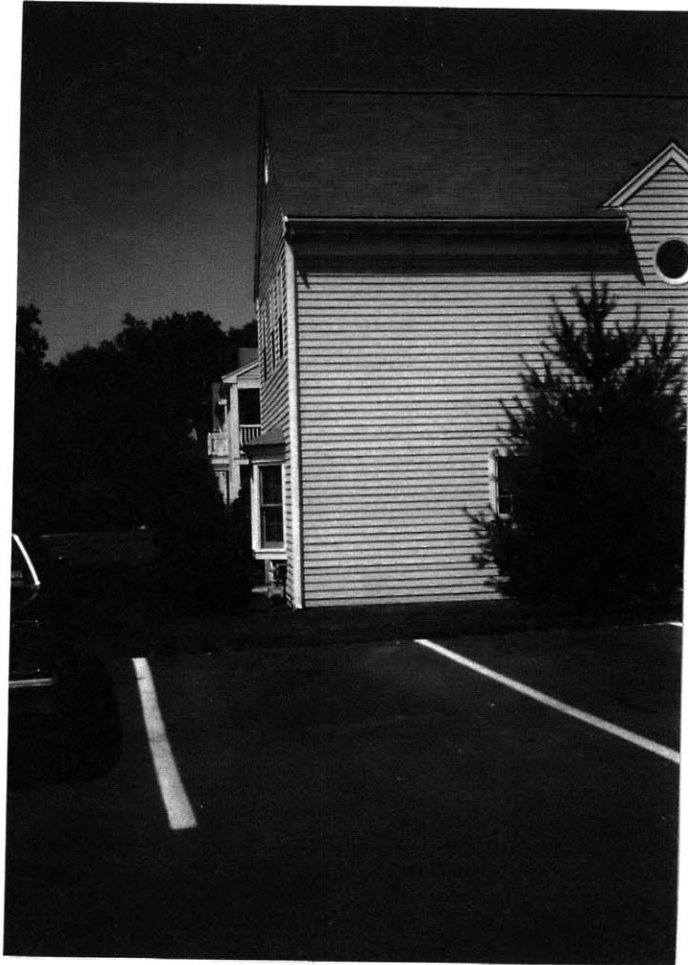
While initially considered a “white elephant,” Lawrence’s aging housing stock and unreasonable rents became key generators of prospective applicants for the development. Museum Square gave residents an opportunity to move from moderately or poorly maintained three-decker housing into a higher-quality apartment and neighborhood at comparable rent.

Museum Square achieved transformation from a formerly industrial warehouse into residential use. Its design and curb appeal attest to the success of this transformation. This development is one of the most attractive in the area with clearly articulated borders. The function of the concierge area, space and make-up of its units are other examples of successful design. Interviews with public officials, brokers, social service area persons and residents led me to conclude that Museum Square remains a prominent housing model. It has been uniquely identified as a Lawrence product.

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- <sup>1</sup> UST Investment Advisors, Inc. Market Study (1987), 2.
  - <sup>2</sup> Central Merrimack Valley Regional Planning District Commission (1968).
  - <sup>3</sup> Massachusetts Department of Labor, City of Lawrence, *Industrial Employment* (1984-1986).
  - <sup>4</sup> United States Bureau of the Census 1980.
  - <sup>5</sup> United States Bureau of the Census 1980.
  - <sup>6</sup> Commonwealth of Massachusetts, Department of Employment and Training, *Employment and Wages Report* (1987, 1988, 1989).
  - <sup>7</sup> National Planning Data Corporation (1991).
  - <sup>8</sup> United States Bureau of the Census 1990.
  - <sup>9</sup> National Planning Data Corporation (1987).
  - <sup>10</sup> W. Ryan, A. Sloan, M. Seferi, E. Werby, *All In Together: An Evaluation of Mixed-Income Multi-Family Housing* (CHAPA: 1974).
  - <sup>11</sup> Joyce Chiaia, Vice President, Boston Land Company, telephone interview by author, Boston, Massachusetts, 26 November 1991.
  - <sup>12</sup> *Ibid.*, Chiaia.
  - <sup>13</sup> Lisa Pilorz, Supervisor, Department of Mental Health, Lawrence, interview by author, Lawrence, Massachusetts, 30 January 1992 and Joanne Stevens, Housing Director, Department of Mental Retardation, Lowell, interview by author, Lowell, Massachusetts, 15 January 1992.
  - <sup>14</sup> Jose Zaiter, Economic Development and Planning Department Liaison, City of Lawrence, interview by author, Lawrence, Massachusetts, 24 July 1992.
  - <sup>15</sup> *Ibid.*, Chiaia.

**3.3  
CASE STUDY**

**Brookside Estates  
Andover, Massachusetts**





### 3.3

## **Brookside Estates Andover, Massachusetts**

In 1988, Arthur Winn Development, represented by President William Wollinger, proposed to acquire a 36-acre site on North Street in the Town of Andover. The proposed rental garden-style development, Brookside Estates, would consist of 168-units of new construction. The units would be designed to fit into 12 townhouse wood-frame 2 to 3 story buildings and included 18 one bedrooms, 12 two bedrooms, 112 three-bedroom apartments and 26 three-bedroom townhouses. Forty-two (25%) would be earmarked for low income renters while 126 would be available to market renters. The development would offer a swimming pool, community building with day care center, meeting room and site management offices. Additionally, other amenities included tennis courts, tot lots, designated public spaces for adolescents and teenagers, a resident garden area and 348 outdoor parking bays.

The property would be located in a desirable location. It would enjoy strong demand for rental apartment units and central business district proximity. The design and construction of the Brookside Estates development was likely to guarantee positive results.

As in the Museum Square case, this analysis centers on locale, market, design, financing, resident and management components of the Brookside Estates development.

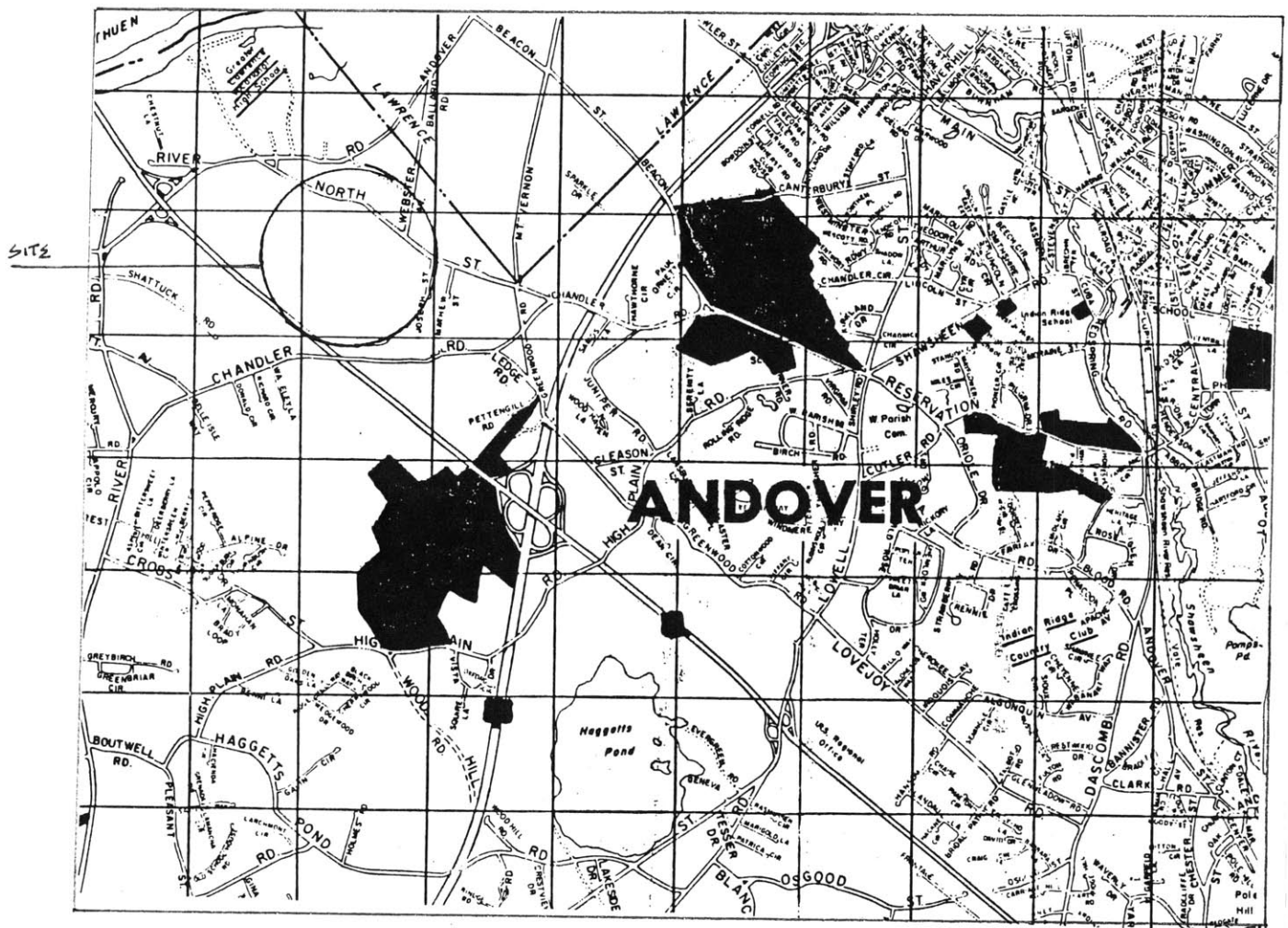
### **3.3.1 Town of Andover**

Cochisewick, otherwise known as Andover, was originally settled in 1642. In 1646, Cochisewick was renamed Andover after an English town from which a majority of its residents originated. As in Lawrence, manufacturing was the prime employer. The first powder mill was established in 1775 by Samuel Phillips. In 1789, paper manufacturing was established while Andover's mill industry flourished through 1821. Other manufacturing products included flax fibers, white flannel and rubber goods.

Andover was known for the educational institutions located within its town boundaries – Phillips Andover and Abbott Academies. Phillips Andover was founded in 1770 by Samuel

Phillips while Abbott was one of the first girls' academies established in 1829. The town, as Figure 3.6 illustrates, was bordered by Lawrence and Methuen on the north, North Andover on the west, North Reading and Wilmington on the south, Tewksbury and Dracut.

Figure 3.6



-the Andover area-

Andover's transportation links resemble those of Lawrence. It is accessible via Interstate 495 and Route 128 and bordered along its northwestern boundary by the Merrimack River. The Andover employment base includes manufacturing, high technology and services. In 1990, it

provided 38% of total manufacturing jobs for the Merrimack Valley Region with manufacturing plants accounting for 50% of total local labor force employment.<sup>1</sup>

The Merrimack Valley Region grew from 103,008 total jobs in 1980 to 126,354 in 1988.<sup>2</sup> In 1990, employment figures grew to 177,138 representing approximate increases of 71.9% during the years 1980 through 1990.<sup>3</sup> However, Lawrence's numbers showed a decrease in employment opportunities. It lost 6,976 jobs during the 10-year period while its regional employment share plummeted. The data on Table 3.4 depict an intra-regional picture of employment share shifts for the period.

**Table 3.4**

**INDUSTRIAL EMPLOYMENT  
1980 - 1990  
Town of Andover  
City of Lawrence  
(thousands)**

	Lawrence		Andover	
	#	CHANGE	#	CHANGE
manufacturing	-5,733	-45%	2,799	36%
construction	-170	-28%	203	53%
transportation & utilities	-1,013	-62%	211	86%
FIRE*	-187	-14%	216	26%
services**	1,281	24%	3,053	152%

\* finance, insurance, real estate

\*\* including high-technology

Source: Massachusetts Department of Labor 1990

While Lawrence experienced marked decrease, Andover's employment share increased. Once again, manufacturing is a pre-eminent employer in the Andover area. However, a number of trends emerged. One of the most telling trend is the contrast in growth between Andover and Lawrence. The other is the increase in services sector growth in both areas – Andover (3,053) and Lawrence (1,281).

The middle to latter 1980s brought substantial industrial development to Andover. The River Road Industrial Park located on Interstate 93 along with high-technology employers such as Raytheon, Digital, Gillette, Hewlett-Packard, GCA, MKS Instruments, AT&T, Infnit and New

England Telephone all brought increased employment opportunities and revenue.<sup>4</sup> Andover was expected to experience stable employment increases due to a zoned capacity to accommodate 4.7 million square feet of industrial space.<sup>5</sup> In 1989, employment for the Andover area was concentrated in manufacturing (11,068), wholesale and retail trade (3,487), services (5,441) and government (4,034).<sup>6</sup>

Notwithstanding this growth, a number of economic development goals for the town remained. These included completion of an access road linked to the River Road Industrial Park and public facility improvements along the southern portion of Interstate 93. The utilization of industrial parks with ample undeveloped sites and infrastructure access supported continued economic expansion. Moreover, mill buildings had been characterized as development assets and resources in fueling economic growth. Andover moved to rehabilitate a number of these mill buildings for adaptive reuse. One example is the former Tyre Rubber Plant rehabilitated into residential use.<sup>7</sup>

There was the notion that rehabilitated mills would increase commercial and residential activity and, thereby, revitalize depressed areas. Increased employment would fuel downtown retailing and increase revenue. The Merrimack River corridor represented another resource with substantial economic development possibilities. The possibilities stemmed from the use of fisheries, boat manufacturing and hydropower generation to serve as employment incubators.

The Brookside Estates development is located in the northeasterly section of the Town of Andover on North Street. The surrounding area consists of low density older and newer single-family dwellings. This area is considered semi-rural due to its open fields interspersed with single-family dwellings. Recent development for the area includes the new Andover Research Park as well as the Andover Business Park. The Greater Lawrence Technical High School is situated along River Road and North Street. Other proposed development includes the construction of Emerson College as well as a 220-unit subsidized apartment complex situated along the Andover/Lawrence boundary.

Andover is considered one of the most desirable residential communities within the northeastern portion of the state. Its downtown area has been renovated extensively over the latter 1980s and is considered a retail magnet for residents across the area.

### **Market**

While Lawrence experienced a doubling of incomes and tripling in housing costs, Andover gained the highest percentage increases in per-capita income of the two communities -- \$10,267 in 1980 to \$26,327 in 1990.<sup>8</sup> In 1987, the average annual income for a majority of the white Andover labor force was \$26,640. Between 1979 and 1989, Andover's median household income increased by 99%. Households in the 45 to 64 age category (a majority) earned more than \$50,000 in median income while the 65 and over categories had the largest household percentage in the moderate to low income range.<sup>9</sup> In 1990, the minimal annual income required to purchase a median house, valued at \$254,000, was \$77,000.

While 30.9% of the labor force are Andover residents, 41.6% were North Andover, Methuen and Lawrence commuters.<sup>10</sup> Thus, it is predicted that future employment expansion in Andover is dependent on the amount of available housing within commuting distance.

Andover's housing characteristics in year 1990 include 10,892 dwelling units from which 7,898 units or 72.5% are single-family. Moreover, 2,860 units or 26.3% of total stock are two or more family dwellings. In the multi-family buildings, the number is five or more units per structure. The total increase (22%) in housing units is due to over 170 multi-family units added from the renovation of the Tyre Rubber building -- renamed Andover Commons in 1981. Further, 1988 construction includes Brookside Estates and Riverview Commons.

## **3.3.2 Brookside Estates**

### **Design**

These low-rise wood-frame newly constructed structures known as Brookside Estates opened to the public in 1989. Brookside Estates includes 168 apartment units situated in 12 wood-frame buildings and 26 attached two-story three bedroom townhouses.

On July 24, 1992, I visited the property accompanied by Brooke Williams to complete the site analysis of design and construction characteristics. [Please refer to Appendix B for detailed Brookside architectural comments.] The entrance of the complex is on North Street less than three miles from the River Road Exit on Route 93. It is somewhat hidden from the main road nestled among clusters of pine and birch trees in landscaped greenery. Brookside Estates accentuates suburban living in close proximity to an urban setting.

Its entrance is designed to accommodate pedestrian and vehicular traffic via landscaped access with outdoor uncovered parking available to residents. You are welcomed to the development by tennis courts located to one side of the entrance. The structures, resembling New England townhouses, and grounds are appealing and well-maintained. The club house, playground, swimming pool and day care center all represent the creation of a micro-community. Residents are encouraged to use the facilities due to the convenience and security incentives the development offers. Once again, locating the management office in the club house serves to deformatize the management/resident relationship. I found residents gathered engaging in casual conversation on a number of occasions. Other facilities available to residents include a fully-equipped fitness center, a community garden, tot lots and the aforementioned tennis courts.

Figure 3.7

**-Brookside Estates characteristic design-**

As Figure 3.7 illustrates, the development can be characterized as “luxurious.” Brookside features wooded views, self-containment and inversed floor plans. The model one-bedroom unit has a modern European-style kitchen, washer and dryer, wall-to-wall carpeting, custom blinds and decorative architectural detailing. A number of units contain cathedral ceilings, bay windows, wood-burning fireplaces and external balconies. The multi-paneled Quaker doors and ornamental roof-top widow’s walks add a traditional New England flavoring.

Disadvantages include an absence of seating along the landscaped pedestrian pathways, external wall materials which accelerate weathering and unavailability of club house and other amenities to be used after day hours. There is a lack of public space areas targeted at adolescents and young adults. Only one elevated structure was designed and its unit layout was limited to

one bedroom units -- no two or three bedroom unit layouts were designed. Further, the development is only accessible by bus and automobile traffic.

Figure 3.8



**-Brookside Estates exterior details-**

Overall, the design of the development lends itself to that of the surrounding community. As Figure 3.8 confirms, it is upscale, suburban and private. Entrances to the individual units, parking and landscaped greenery resemble that of suburban residential single-family living. The location of the management office projects what I would refer to as a service-oriented management approach -- informal and sociable.

Moreover, the design articulates external activity within the complex -- playground, tot lots, swimming pool, day care, club house and public garden lots. I noticed private entrances



decorated to individual resident tastes [Figure 3.9]. In my view, this is an articulation of personal boundaries within a larger design context.

Figure 3.9



-a Brookside Estates private entrance-

### Financing

As in the Museum Square case, Brookside Estates received SHARP funding. The SHARP subsidy (\$688,666) was applied during the first year in operation to decline over a 10-year period. Twenty-five percent of the units would be rented to low-income renters at a level higher than originally approved. This was due to a special condition required by the HUD rental commitment.

As the succeeding Table 3.5 indicates, a \$20,794,996 MHFA 30-year loan was approved based on agreement on the SHARP conditions. The conditions included a 15-year decline deadline and consequent increases in market rents projected over operating budget increases.

Table 3.5

**BROOKSIDE ESTATES**  
1988  
**Loan Summary**

Closing Loan Amount:	\$20,794,996	
Rate: Estimated / Actual Construction:	9.0% on \$19,522,941	Term: 30 years
Est / Act Permanent:	8.5% on \$19,522,941	Term: 30 years
Est / Act Constant:	.098051 on \$19,522,941	
	.100186 on \$1,272,055	

Development Officer:	Shelley I. Hoon
Closing Attorney:	Bernie O'Shaughnesy
Closing Record Date:	8/26/88

SHARP First Year: \$688,666  
First year SHARP approved at 99.8% of SHARP Round IV Base level.

707 BackUp:	Approved
HODAG:	N/A
UDAG:	N/A
LEND Loan:	N/A

Other:  
CDAG received a CDAG grant of \$420,000 for on-site improvements.

EOCD provided CDAG funds through MHFA to cover the on-site construction activities.

LETTERS OF CREDIT:	
Construction: 6%	= \$1,247,700
Operating: 4%	= \$831,800
Developer Subsidy:	= \$561,245
CDAG Guarantee:	= \$420,000

Developer provided verification of real estate taxes.  
Provision of 25% of all units to be set-aside for low income occupancy in perpetuity.  
Mortgagor committing 10% of cash flow above 10% DCR and limited dividend to the Commonwealth.  
Mortgage committing 10% residual value to the Commonwealth at time of refinancing or sale.

Source: MHFA Financial Compliance Department 1988

The developer acknowledged the Agency's effort to insure that commencement of the SHARP loan coincide with market and low income unit occupancy. The low income rents were based on 120% of Existing Fair Market Rents as prescribed in the Federal Register. Chapter 707 rental back-up assistance was based on fulfilling the 25% low income occupancy requirement. Thus, Brookside Estates allotted 42 units for low income resident occupancy.

There was agreement between the Agency, EOCD and the Brookside Estates owner/developer that a CDAG would be awarded in case of any rental decrease between initial

occupancy and final cost certification period. This was based on the developer's guarantee of same. In 1989, the Mortgage Department recognized a cost certification excess of \$50,547 approved as a replacement cost item. Thus, the loan amount remained the same albeit total replacement costs were increased by \$50,547.

In 1990, Winn Management requested a waiver of its replacement costs based on actualized operating deficits. The request was approved with such replacement reserves reduced to \$3,850 in year 1991.<sup>11</sup> The deficits were attributed to rents which remained flat given the regional economic depression in the late 1980s.

### Residents

*Upon the first rental of each low income housing unit, first preference for rental shall be given to financially qualified residents of the Town of Andover; second preference shall be given to residents of Massachusetts within groups known as affirmative action groups; and third and last preference to other residents of Massachusetts. For the purpose of this condition "residents of the Town of Andover" shall include persons employed by the Town of Andover on a full time basis, whether or not living in the Town.<sup>12</sup>*

Brookside Estates' management achieved most of the goals mentioned above. In 1988, up to 75% or more of the development's units were rented to residents in the Town of Andover. Approximately 15% of total units were rented to other area residents within the Commonwealth of Massachusetts. The balance (10%) were targeted at residents in the outer Massachusetts surrounding areas.

In 1991, Brookside Estates' resident population consists of a majority of white professional and technical workers earning incomes in the \$45,000 to over \$65,000 range. A majority of respondents (74) are Andover residents in the over \$65,000 income category. Out of 124 total respondents, a majority (100) are white renters living in the market and townhouse units. This data was collected from a sampling of SHARP-financed developments by Agency Research and Development staff.

**Table 3.6**  
**BROOKSIDE ESTATES**  
**Unit Survey\***  
**June 1991**

Occupied by BR's:	1BR: 0 2BR: 8 3BR: 116
Occupied by HH#s:**	1HH: 19 units 2HH: 46 units 3HH: 30 units 4HH: 29 units
Occupied by HH AGE:	more than 65: 11 less than 65: 113
Occupied by CHILD:	NONE: 62 1: 27 units 2: 25 units 3: 5 units 4: 5 units
Occupied by INCOME:	\$15-24,999: 1 \$25-34,999: 2 \$35-44,999: 7 \$45-54,999: 25 \$55-64,999: 15 over \$65,000: 74
Occupied by MINORITY:	YES: 24 NO: 100
Occupied by CAREER:	retired: 9 student: 0 clerical: 0 blue collar: 14 technical: 14 professional: 83 managerial: 0 sales: 4 self-employed: 0

\* in total numbers

\*\* number of persons in each household per unit

Source: MHFA Research and Development Department 1991

As Table 3.6 illustrates, resident data has been collected along a number of variables; including bedrooms, household type and age, children, income, ethnicity and occupation. The majority of the resident population were under 65 years of age and most had children -- one or two children per family ratio. Additionally, the data demonstrates that total numbers in market unit applications doubled over a one-year period -- 32 in 1989 to 61 in 1990.<sup>13</sup>

A June 1991 resident profile lists whites as a clear majority in both the market and subsidy units of the development -- 82 market and 32 low income.<sup>14</sup> The resident make-up at Brookside Estates is a reflection of the community in which it is located. Thus, we can conclude that since 1988, demographic shifts experienced in other area towns and cities have had minimal impact in Andover.

The Brookside Estates development contains one elevated structure in which all of the units are one bedrooms. These units were pre-allocated and are presently occupied by white elderly low income renters. The structure, referred to as the "elderly building," is located on one side of the complex across Brookside's only playground. According to Winn Management, this consolidation of elderly ensured efficient unit design and social service delivery to these residents.<sup>15</sup>

### **Management**

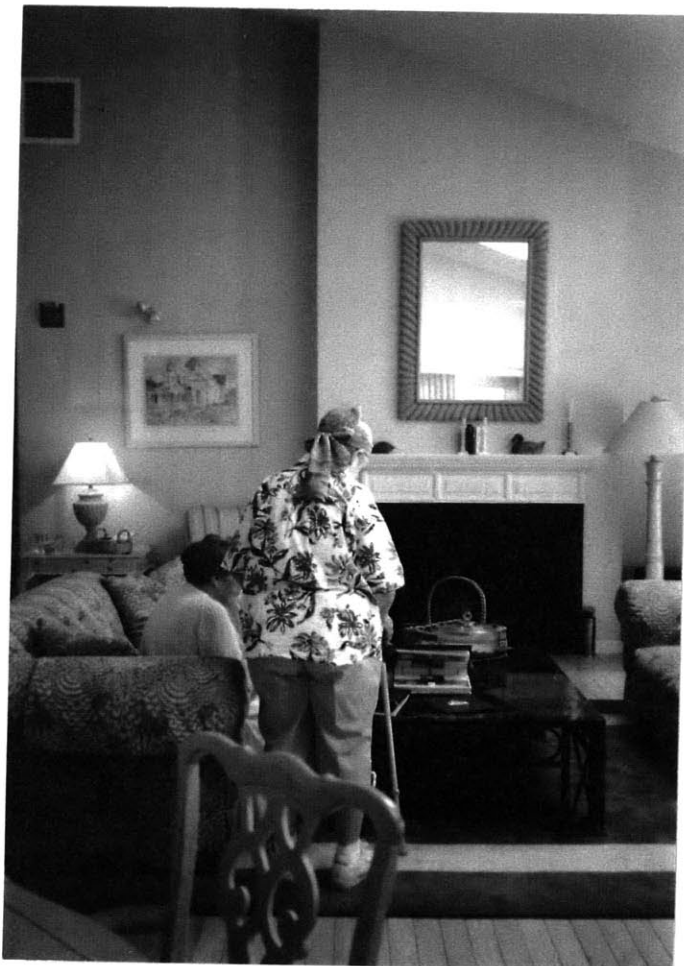
The Brookside Estates marketing brochure invites applicants to "take part in the special events presented by management!" The brochure boasts unprecedented luxury and spectacularly decorated units with lavish amenities. Indeed, applicants are enticed to join a carefree community brought to them by Winn Management -- "the people who gave Boston the elegant Bostonian Hotel at Faneuil Hall Marketplace."

As mentioned earlier, the Management Office is located in the Brookside Estates club house. It is accessible to residents, guests and visitors on a 9 to 5 basis seven days of the week. Service, repair and emergencies are handled by calling the Management Office or a 24-hour answering service.

All requests for routine maintenance are made directly to the Management Office during office hours. A maintenance person will respond and leave a copy of the repair notice in the unit. Residents are encouraged to abstain from calling after hours unless it is an emergency. Trash removal is the resident's responsibility due to the wide availability of trash compactors across the premises.

As in the Museum Square case, security deposits are held throughout residency. Lease termination requires a 30-day notice with deposit held against any damages to the unit. No painting, repairs or alterations are permitted without the written consent of management. Finally, residents are urged to respect the privacy and peaceful enjoyment of their neighbors. In the event of public disturbances, residents are advised to telephone the police and report the incident to the Management Office in writing. The clubhouse or community space use is limited to casual resident gatherings with bulletin boards and resident newsletters used to announce a range of activities [Figure 3.10].

Figure 3.10



-the Brookside Estates interior management clubhouse area-

William W. Wollinger, President of Winn Development, referred to a pro-active approach to mixed income housing development and management.<sup>16</sup> He made other references to a management philosophy of professionalism, applicant comforts, knowing your product, competition and target populations. Janice McInnes, Director of Marketing, referred to a progressive and innovative management philosophy where residents are "our clients."<sup>17</sup> Douglas Jones, Brookside Estates Assistant Property Manager, focused on a Winn Management philosophy of "customer service being second to none."

Colleen Kelley, MHFA Senior Management Analyst for Brookside Estates, characterized the management staff as experienced professionals.<sup>18</sup> Kelley made references to Winn Management as being socially conscious. She cited an episode wherein Winn Management organized subsidy residents to address and build opposition to Chapter 707 funding cuts. In her view, management treats subsidy families the same as market families.

This development replicates the Museum Square rental advertising and marketing strategy. Management maintains confidentiality by separating the subsidy and market applicant interview processes and conducting interviews in private. Brookside's reference inquiry process includes credit checks, income verification and landlord references. Resident and broker referral programs in which \$250 to \$500 are awarded as rental incentives has produced favorable results. Management works with corporations and the local chamber of commerce in relocating employees to the development. Moreover, an informal waiting list is maintained.

Leslie Giddings, MHFA Management Officer, considers the Winn Management philosophy to be quite sound.<sup>19</sup> In her view, they are very good about taking care of their asset. Winn Management is considered to have administrative and maintenance systems working well and in tandem. At MHFA, the Winn reputation has been cemented by a recognition that Winn site management works very hard to meet the needs of its residents.

### 3.3.3 Conclusions

The management philosophy serves to promote the "Winn micro-community." This is grounded in a service-oriented strategy that creates continuous opportunities for resident-community interaction. The management staff include experts in the elderly and subsidy social service areas. Further, site management hold myriad parties for residents and their families throughout the year.

As in the Museum Square case, timeliness, control and adequacy of qualifying and screening procedures are lauded as effective tools in the successful management of Brookside Estates. Once again, knowing their product, competition and target population are other examples of successful rental strategies.

Steven Colyer, Andover Town Planner, stated that the 1987 opposition to Brookside Estates arose due to the proposed number of planned multi-family units.<sup>20</sup> Quality of life and neighborhood impacts were other public concerns raised against any comprehensive planning approvals for the property. In building support for the development, Winn Management provided resident profiles which were included in Brookside's marketing brochures.

It was Colyer's view that Art Winn worked very well with the public. One example was Winn's invitation to neighboring abutters that they participate in selecting the Brookside landscape design. Colyer stated that once the community realized the development would be upscale, opposition ceased. He added that when the dust settled, people were satisfied.

The Brookside Estates development has fused with its surrounding area. Its appearance, amenities and range of incomes attest to the fact. The development failed to negatively impact traffic or the town's infrastructure. Further, it is Colyer's view that the need for subsidized housing in Andover is grave. Based on interviews with residents, public officials and abutters, increased multi-family rental development similar to that of Brookside Estates is what Andover needs.



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<sup>1</sup> Merrimack Valley Region includes the cities of Haverhill, Lawrence and Newburyport and the twelve towns of Amesbury, Andover, Boxford, Georgetown, Groveland, Merrimack, Methuen, Newbury, North Andover, Salisbury, West Newbury and Rowley.

<sup>2</sup> Massachusetts Department of Employment and Training 1990.

<sup>3</sup> Massachusetts Department of Employment and Training 1990.

<sup>4</sup> Merrimack Valley Planning Commission, United States Department of Commerce , *Economic Development Administration* (Haverhill, MA 1991), 24-25.

<sup>5</sup> 1992 Housing Report for the Town of Andover, "*Housing Element*" (Andover Planning Department 1992), 55.

<sup>6</sup> Massachusetts Department of Employment and Training, "*Employment and Wages in Massachusetts Cities and Towns*," October 1990.

<sup>7</sup> Merrimack Valley Planning Commission, United States Department of Commerce , *Economic Development Administration* (Haverhill, MA 1991), 30.

<sup>8</sup> United States Census Bureau 1980 and 1990.

<sup>9</sup> 1992 Housing Report for the Town of Andover, "*Housing Element*" (Andover Planning Department 1992), 55.

<sup>10</sup> United States Census Bureau 1980 and 1990.

<sup>11</sup> Conrad Cheung, Senior Analyst, Financial Compliance, Memorandum, March 19, 1990.

<sup>12</sup> Town of Andover, Massachusetts, *Zoning Board of Appeals*, Decision #1932, September 4, 1987.

<sup>13</sup> MHFA, Research and Development Department, SHARP Survey, June 1991.

<sup>14</sup> Brookside Estates, Andover, Massachusetts, *Resident Profile Report*, June 30, 1991.

<sup>15</sup> William W. Wollinger, President, Winn Management Company, interview by author, Boston, Massachusetts, 21 August 1992.

<sup>16</sup> *Ibid.*, Wollinger.

<sup>17</sup> Janice McInnes, Director of Marketing and Property Manager, Winn Development Company, interview by author, Boston, Massachusetts, 21 August 1992.

<sup>18</sup> Colleen Kelley, MHFA Senior Management Analyst, interview by author, Boston, Massachusetts, 10 July 1992.

<sup>19</sup> Leslie Giddings, MHFA Senior Management Officer, interview by author, Boston, Massachusetts, 10 July 1992.

<sup>20</sup> Steven Colyer, Town Planner, Town of Andover, Planning Department, interview by author, Andover, Massachusetts, 23 July 1992.

## ***ALL IN TOGETHER 1992: SURVEY RESULTS***

In the last two sections of Chapter 3, the two case studies - Museum Square and Brookside Estates - were described in qualitative terms. In this analysis, I referenced field work observations and personal interviews. I describe the locale, market, design, financing, resident and management components of each development. We examine the descriptive results from a survey conducted in the summer of 1992. Many of the questions on the survey instrument were similar to questions asked by the researchers in the 1972 *All In Together* study. First, we compare the survey responses for the two developments. In the final section, we compare the 1992 results to a number of the earlier 1972 study results.

### **4.1 Survey Methodology**

The survey work was supported by the Massachusetts Housing Finance Agency, and completed during the summer of 1992. The survey instrument was designed as a mail questionnaire, but the forms were personally delivered by me. I conducted informal meetings at the two developments to allow residents an opportunity to air any questions, or concerns they might have about the survey. The questions on the survey instrument and the responses are listed under Appendix A.

Since the response rate to the first-round delivery of the surveys was low, a second-round was distributed. However, the final response rates were still quite low. From a total of 340 residents (172 units at Museum Square and 168 at Brookside Estates), we received responses from 101 residents. This is an overall response rate of 30 percent. The response rate at Brookside Estates was higher (41%) than at Museum Square (19%).

While the overall response rate is within typical range for mail surveys, we had hoped for higher rates across developments. As there were a large number of Hispanic American residents at Museum Square, the survey instrument was also prepared in Spanish. However, Museum's response rate was still the lowest of the two developments. The survey

was presented as part of a research project, and completion of the forms was strictly voluntary. The higher response rates at Brookside Estates may be a reflection of higher educational levels of the residents at that development.

## 4.2 Survey Results

In section (A), we asked questions about the community and the development. Table 4.1 provides the most frequent responses to selected questions. Again, the complete results are provided under Appendix A.

Table 4.1

### Design and Construction of Development and Unit

Museum Square [N=32]	Brookside Estates [N=69]
1. Dev facilities accessible? YES = 97%	1. Dev facilities accessible? YES = 94%
2. Is dev better than others in area? YES = 97%	2. Is dev better than others in area? YES = 72%
3. Is dev well-designed and constructed? YES = 97%	3. Is dev well-designed and constructed? YES = 87%
4. Is unit well-designed and constructed? YES = 1.00%	4. Is unit well-designed and constructed? YES = 84%
5. Adequate parking? YES = 1.00%	5. Adequate parking? YES = 87%
6. Any dev changes? YES = 53%	6. Any dev changes? YES = 68%

A higher percentage of Museum Square respondents considered their development to be better than others in the area. All of the Museum Square respondents considered their unit to be well-designed and constructed, compared to 84% of Brookside respondents. A possible explanation for this high level of satisfaction is the design of the development, and rehabilitation into residential use while maintaining its character as a "Lawrence product." The overall expression of satisfaction regarding "*development perception*" was very high among the Brookside Estates respondents. Here one might argue that the designers of the Andover development succeeded in fusing Brookside with its surrounding community, as residents and abutters expressed satisfaction with the results.

Responses listed under the open-ended question regarding "*any development changes*"

for Museum Square included storage access, adding elevators and entrance ramps, exercise equipment, handicap elevators, kitchen areas, washer and dryers, community rooms, deeper pool, no economic mix, garage entrances linked to development, gas billing system, less/more security, no resident conduct, no children standards, no resident noise, play areas, rules enforcement and enhanced maintenance staffing.

The Brookside Estates resident responses on "*changes*" included adding security systems, insulation, new rugs, storage, barbecue areas, bicycle routes, central mail boxes, garage ports, high ceilings, recreational areas, sound proofing, better maintenance, no children, elderly socials, entrance patios, expansion of club hours, swimming pool heating system, parking, peace, re-cycling, no subsidy, parking access, parking lighting, ball playing field, no rent increases, unnecessary rules, unruly children, walk-up design, better transportation and pet allowances.

The survey results regarding management at the two developments are summarized in the following **Table 4.2**. Overall, respondents at both developments express high levels of satisfaction with management. At Brookside, respondents directly identified Douglas Jones, Site Manager, as personally in charge of the daily business of managing the development. A majority of residents referred to him on a first-name basis and commented that they perceived him to be "professionally and personally committed to managing." Management planning of social events was also noted by a large percentage of Brookside respondents.

Table 4.2

## Management At Your Development

Museum Square[N=32] Brookside Estates [N=69]

1. Who runs your dev? No Response= 100%	1. Who runs your dev? Jones= 45%
2. Are you able to talk to management? YES= 100%	2. Are you able to talk to management? YES= 93%
3. Is it easy to reach management? YES= 100%	3. Is it easy to reach management? YES= 96%
4. Is management courteous to you? YES= 100%	4. Is management courteous to you? YES= 94%
5. Are you notified of management rules? YES= 94%	5. Are you notified of management rules? YES= 93%
6. Is management prompt with repairs? YES= 94%	6. Is management prompt with repairs? YES= 93%
7. Is management good about building/grounds maintenance? YES= 91%	7. Is management good about building/grounds maintenance? YES= 94%
8. Is management responsive to security issues? YES= 88%	8. Is management responsive to security issues? YES= 83%
9. Are you happy with management? YES= 84%	9. Are you happy with management? YES= 87%
10. Does management plan community socials? NO= 66%	10. Does management plan community socials? YES= 86%

Another set of survey questions focused on relationships with neighbors. Overall, residents at both developments considered their neighbors to be friendly, with 88% of the Museum Square respondents and 81% of the Brookside Estates respondents answering "Yes" to an overall question of "*Are your neighbors friendly?*" Very high percentages reported that they got along with their neighbors (97% for Museum and 93% for Brookside). In regard to "*Should there be more minority families?*," a most frequent response for both developments was "does not matter." Fairly few respondents answered "No," but the percentage was higher for Museum (28%) than for Brookside (17%). These results are summarized in the succeeding Table 4.3.

Respondents expressed less satisfaction with the behavior of their neighbors. Twenty-eight percent of the Museum respondents and 26% of Brookside respondents stated their neighbors were not "well behaved." Some of the more interesting responses were generated from

the question *"Is the development a good place to raise children?"* A majority of Museum residents considered their development was not an appropriate environment in which to raise children. Only 17% of the Brookside respondents answered negatively.

These results may be linked to Museum's design problems, where adequate play and recreational areas for children and families do not exist. This exacerbated other stresses encountered by residents at this development. The number of elevators is insufficient to accommodate the needs of families who live on the development's upper floors. Museum residents commented on the inaccessibility of the elevators. Moreover, a number of the elderly residents expressed particular frustration. The inaccessibility of the elevators was compounded by another issue – unit turnover. Many comments centered on the necessity of placing elevator-use restrictions on people moving in and out of the development.

There was dissatisfaction expressed at both developments with children's behavior and management's handling of the perceived problem. At Museum, residents considered management enforcement to be lax. It was their view that management failed to set the example for subsidy families. The comments were centered on the "lack of discipline" or "perceived mistreatment" of children by subsidy families. There may be underlying differences of perception as to what constitutes appropriate child-rearing across cultural groups, and possible resistance to mixing. On the one hand, some residents felt that subsidized families would benefit by living with others who would "set the example." On the other hand, there was a view that a desire to keep problem families away from "normal" families was a central reason as to why mixing should be avoided.

Museum Square's respondents were less likely to get together with neighbors and management than the Brookside resident sample. The opportunities for resident interaction in the Lawrence development appeared to be more limiting.

Table 4.3

## Your Neighbors

Museum Square[N=32]	Brookside Estates [N=69]
1. Are your neighbors friendly? YES = 88%	1. Are your neighbors friendly? YES= 81%
2. Guess lowest and highest income? LOWEST= 10,000 HIGHEST= 50,000	2. Guess lowest and highest income? LOWEST= 10,000 HIGHEST= 100,000
3. Which ethnic groups live in your dev? WHITE= 100% BLACK= 91% PUERTO RICAN=97% DOMINICAN=97% CHINESE= 13% SOUTHEASTASIAN=16% OTHER= 22%	3. Which ethnic groups live in your dev? WHITE= 93% BLACK= 86% PUERTO RICAN= 67 % DOMINICAN=35% CHINESE= 74% SOUTHEAST ASIAN=51% OTHER= 39%
4. Should there be more minority families? NO MATTER=59% NO= 28%	4. Should there be more minority families? NO MATTER=71 % NO= 17%
5. Are neighbors well-behaved? YES= 69% NO= 28%	5. Are neighbors well-behaved? YES= 68% NO= 26%
6. Do you get along with neighbors? YES= 97% NO= 3%	6. Do you get along with neighbors? YES= 93% NO= 1%
7. Is your development a place to raise children? YES= 41% NO= 50%	7. Is your development a place to raise children? YES= 68% NO= 17%
8. Do you get together with neighbors/mgmt? YES= 13% NO= 78%	8. Do you get together with neighbors/mgmt? YES= 20% NO= 54%

Another set of questions concerned the family background of the respondents. The majority of survey respondents were market renters. The majority of Museum Square respondents had no children (59%), while the Brookside respondent numbers were higher (67%). Brookside respondents had higher education levels, and higher percentages of working spouses (38% as opposed to 22%). Further, Brookside respondents were more likely to own a car (93% as opposed to 81%).

Another important result was that 50% of the Museum respondents stated they were not satisfied with the quality of Lawrence schools, whereas only 4% of the Brookside respondents were not satisfied with the quality of Andover schools. This reflects the higher overall

quality of Andover's schools relative to those in Lawrence. These results are summarized in Table 4.4 below.

Table 4.4

## Your Background

Museum Square[N=32]	Brookside Estates [N=69]
2. Are you subsidy or market? SUBSIDY= 16% MARKET= 69%	2. Are you subsidy or market? SUBSIDY= 26% MARKET= 68%
3. Education? SOME HIGH SCHOOL=16% HIGH SCHOOL=19% SOME COLLEGE= 22% COLLEGE= 22% ADVANCED=22%	3. Education? SOME HIGH SCHOOL=6% HIGH SCHOOL=10% SOME COLLEGE=10% COLLEGE= 29% ADVANCED=35%
4. Do you have children? YES= 41% NO= 59%	4. Do you have children? YES=67% NO=29%
5. What was your prior residence? SINGLE-HOME=28% APARTMENT= 72% OTHER=0%	5. What was your prior residence? SINGLE HOME=41% APARTMENT=41% OTHER= 14%
6. What is your work? RETIRED= 19% CLERICAL= 16% SERVICES= 13%	6. What is your work? RETIRED= 13% ENGINEER= 13% SERVICES= 9%
7. Does spouse work? YES=22% NO= 31% NOT MARRIED= 47%	7. Does spouse work? YES= 38% NO= 20% NOT MARRIED= 38%
8. Do you own a car? YES= 81% NO= 16%	8. Do you own a car? YES= 93% NO= 1%
9. Is it easy to get to work? YES=75% NO=3%	9. Is it easy to get to work? YES=67% NO=13%
10. Is it easy to get to shopping? YES=91% NO=6%	10. Is it easy to get to shopping? YES=90% NO=4%
11. Is it easy to get to school? YES=50% NO=9%	11. Is it easy to get to school? YES=67% NO=0%
12. Are you satisfied with school quality? YES= 16% NO= 50%	12. Are you satisfied with school quality? YES= 54% NO= 4%

There was general agreement across respondents that “variety in residents' income, race and age should be guaranteed.” Percentages of respondents favoring policies that “*guarantee housing to a variety of resident incomes*” were 47% for Museum and 38% for Brookside. Similar percentages were indicated for race (44% and 49%, respectively), and age (41% and 59%, respectively). Few respondents answered negatively to the aforementioned three questions,



with the remaining responding "does not matter." These results seem to reaffirm the results of the earlier *All In Together* study, that income, race and age do not seem to be important issues to residents living in mixed rental housing developments. The results on responses for these housing policy questions are given in the succeeding **Table 4.5**.

There was also positive response to the question "*Does it matter to you that the development has residents with limited physical and/or mental abilities?*" Several respondents at both developments answered "Yes" to this question, and we noted that there have been perceived "problems of social service agencies and their clients." This stemmed from the number of incidents, to the chagrin of management and residents at both developments, associated with these clients. However, most respondents considered providing rental subsidies to be a "good" idea (81% at Museum and 71% at Brookside).

The majority of residents were unaware of the MHFA financing role in the construction and operation of their development. A number of personal comments centered on state financing agencies leaving the financing and production of "luxury" housing to private investors.

Table 4.5

## Housing Policy

Museum Square[N=32]	Brookside Estates [N=69]
1. Guarantee variety in resident incomes? YES = 47% NO=2% NO MATTER=41%	1. Guarantee variety in resident incomes? YES= 38% NO= 23% NO MATTER=33 %
2. Guarantee variety in resident races? YES = 44% NO=13% NO MATTER= 44%	2. Guaranteed variety in resident races? YES= 49% NO= 9% NO MATTER= 35%
3. Guarantee variety in resident ages? YES= 41% NO= 16% NO MATTER=44%	3. Guaranteed variety in resident ages? YES= 59% NO= 6% NO MATTER= 29%
4. Matter to you that dev. has residents with limited physical/mental ability? YES= 13% NO= 47% NO MATTER= 41%	4. Matter to you that dev. has residents with limited physical/mental ability? YES= 4% NO= 49% NO MATTER= 42%
5. Good idea to provide rent subsidies? YES= 81% NO= 9% NO MATTER= 9%	5. Good idea to provide rent subsidies? YES= 71% NO= 23% NO MATTER= 1%
6. Knew MHFA financed development? YES= 47% NO= 53%	6. Knew MHFA financed development? YES= 39% NO= 57%

### 4.3 Comparison Between 1992 and 1972 Results

In the 1972 *All In Together* study, peoples' preferences for "quality" or well-designed, constructed and managed properties supported social and economic goals. Twenty years later, the survey data collected in this research also supports that broad income mix is working in the Agency's multi-family development portfolio.

In comparing 1992 data against the 1972 findings, I have selected four factors that were weighted and combined in the *All In Together* study. One factor is centered on the satisfaction level of residents with their unit. The other three provide measures of resident satisfaction with the development, management and neighbors. The results for these four factors are given in Table 4.6. These combined factors from the 1972 study are matched to closely related questions from the 1992 survey. The 1972 sample totaled 197 residents across developments

categorized as traditionally subsidized, moderate and superior. Survey questions were matched across 1992 [N=101] and 1972 [N=197] sample data to generate four graphs. In the twenty-year period, the similarities are compelling.

Table 4.6

*All In Together*  
**SATISFACTION LEVELS**  
**1972**  
**(in percentages)**

	MHFA [ N=197 ]	
1. Satisfaction with Apartment	Very Satisfied	56%
	Just Satisfied	40%
	TOTAL	96%
2. Satisfaction with Development	Very Satisfied	46%
	Just Satisfied	42%
	TOTAL	88%
3. Satisfaction with Management	Very Satisfied	41%
	Just Satisfied	44%
	TOTAL	85%
4. Satisfaction with Neighbors	Very Satisfied	32%
	Just Satisfied	54%
	TOTAL	86%

Source: Social Audit 1973

In generating the graphs, I compared 1972 data with the following 1992 data: the 1972 "*satisfaction with development*" percentage score (88%) was compared to the 1992 "*satisfaction with development design and construction*" percentage score for each development -- Museum Square (97%) and Brookside Estates (87%); the 1972 "*satisfaction with management*" percentage (85%) was compared to the 1992 "*are you happy with management*" percentage -- Museum (84%) and Brookside (87%) respectively; the 1972 "*satisfaction with neighbors*" percentage (86%) was compared to the 1992 "*do you get along with neighbors*" percentage -- Museum (97%) and Brookside (93%); and, lastly, the "*satisfaction with unit*" percentage was compared to the "*satisfaction with unit design and construction*" percentage of each development -- Museum (1.00%) and Brookside (84%).

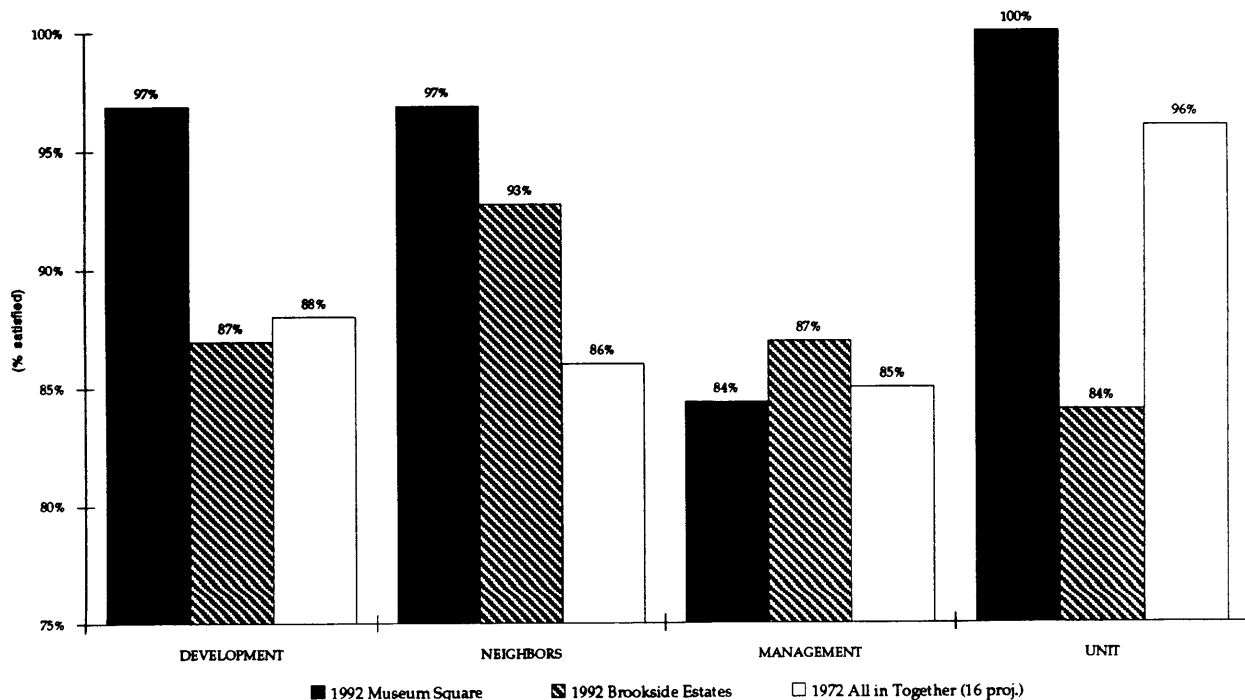
In 1972, the four factors described above represented four different approaches to the same question. Independent analyses of the data included a comparison of satisfaction levels of MHFA residents within subsidy, moderate or 236 Rent Supplement Program residents and what

were referred to as the "superior" or market groups.

A comparison of the studies, over the twenty-year period, points to similarities. The succeeding Figure 4.1 illustrates that residents of these mixed-income developments are satisfied with their neighbors. The data overwhelmingly supports that neighbors are not linked to resident dissatisfaction at Museum Square or Brookside Estates. In the 1992 survey, the percentage expressing satisfaction is higher than in 1972.

Figure 4.1

*All In Together COMPARISONS*

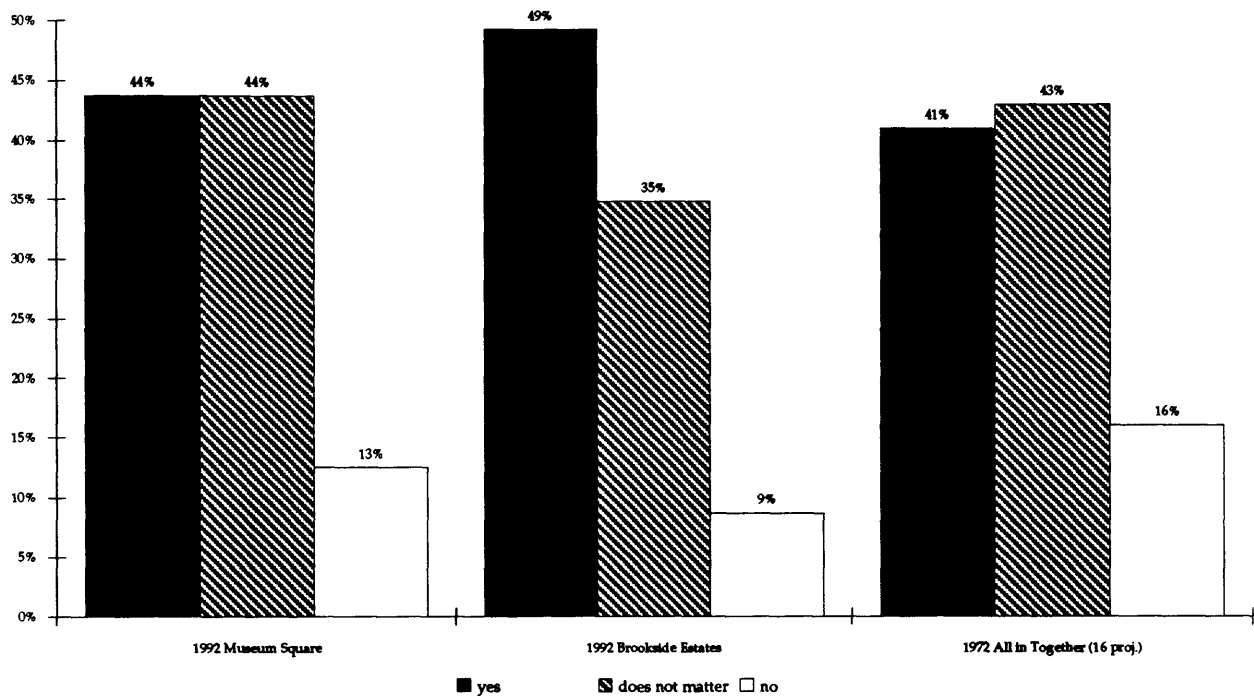


The "satisfaction with the development" percentages are also high in both time periods. Once again, these results are shown in Figure 4.1 above. Moreover, Museum's results are particularly high (97%). The data point to high levels of satisfaction, most likely linked to the quality of the design and construction of the developments and units. Further, conclusions point to satisfaction as linked to the commonality of resident opinions on neighbors and management.

On the issue of "diversity in race," conclusions are clear. In tandem with the opinions of residents twenty years ago, respondents of the 1992 survey considered diversity in the race of the resident population "should be guaranteed," or stated that it "did not matter." These comparisons are shown in Figure 4.2 below. A majority of the 1992 respondents favored a policy that "guarantees housing to a variety of races."

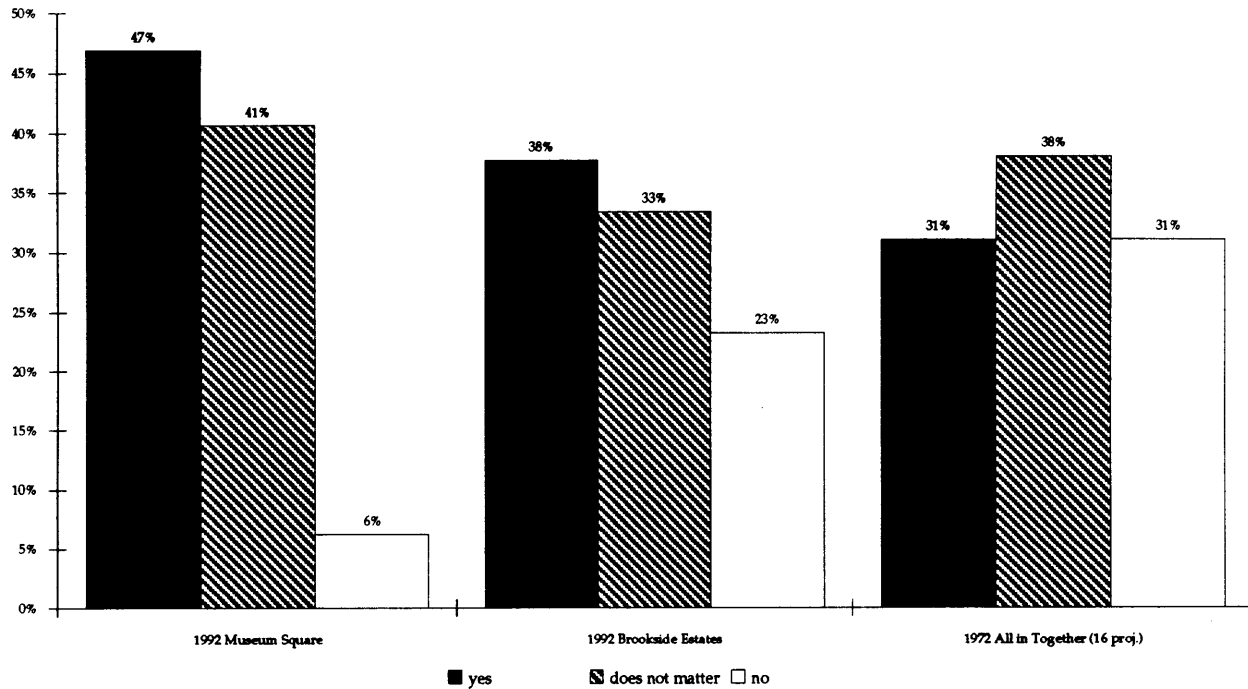
Figure 4.2

*All In Together RACE*



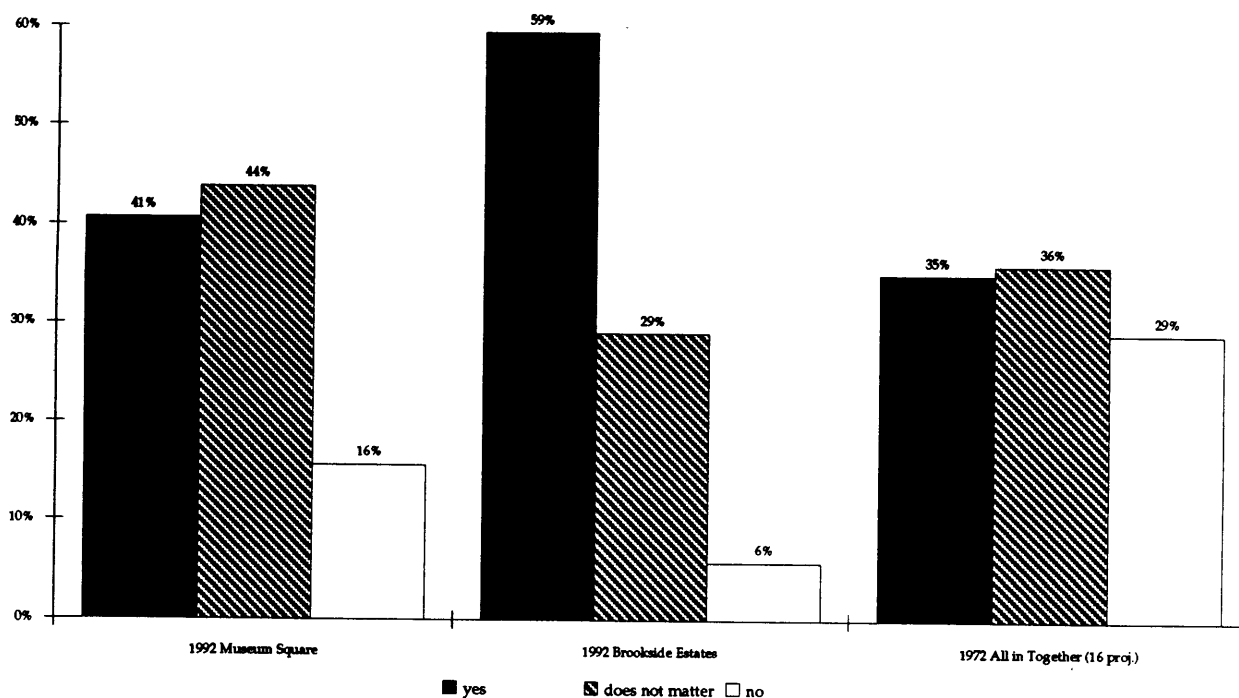
The same held true for resident population "diversity in income and age." These results are shown in Figures 4.3 and 4.4. There are increases from the 1972 data (31%) in support of resident income diversity up to 1992 percentage totals of 47% at Museum Square and 38% at Brookside Estates. The respondent percentages reflecting indifference to income heterogeneity were close to each other -- 38% in 1972 up to 41% at Museum and down to 33% at Brookside. The Brookside percentage was closer to the 1972 percentage indicating significant support for resident income homogeneity at this development.

Figure 4.3

*All In Together INCOME*

Opinions that favor maintaining “diversity in the age” of resident populations have also increased over the twenty-year period. The developments surveyed in 1992 showed percentage increases over the 1972 results, with the Brookside percentage markedly higher. The period saw a dwindling of residents who opposed diversity in age – from a 1972 percentage of 29% down to 16% at Museum and 6% at Brookside.

**Figure 4.4**  
*All In Together AGE*



## 4.4 Conclusions

Income, race and age mixing does seem to work in the developments surveyed. Residents reported high levels of satisfaction across community, location, design, development and unit construction, management, and neighbors. Differences in income, race and age do not seem to be linked to satisfaction or dissatisfaction of the residents at these two developments. Instead, dissatisfaction pointed to aspects of design and construction.

Once again, twenty years later, the findings demonstrate that people of different races, incomes and ages can live together. Peoples' housing preferences across race, income and age show minimal, if any, variation.

## ***ALL IN TOGETHER 1992: RE-VISITED***

This chapter is focused on the survey resident responses and other data gathered from the Museum Square and Brookside Estates developments. The descriptive analysis is nested in the *All In Together* study multi-variate criteria. The first section of the chapter serves to highlight the 1992 findings. An analysis of the findings and comparisons, set against the 1972 results, follow as a conclusion. In looking for contrasts, emphasis is placed in areas which parallel the 1972 questions. A complete listing of the data results is listed under Appendix A for further review.

### **5.1 The 1992 Findings and Implications**

Museum Square, an inner-city high-rise, is located in a predominantly Hispanic community. The Brookside Estates development is located in a white suburban community or formerly "closed-in neighborhood." These developments have achieved a resident mix and overall community acceptance. They have been characterized as assets to their communities serving to win over resistance to mixed rental multi-family housing.

Museum Square and Brookside Estates are located in sites which are accessible and attractive to households needing rental housing. One development contains larger two and three bedroom units "targeted," as a program funding provision, at elderly or young subsidy and market families with one, two or more children. The targeting has played itself out at each development with disparate results.

#### **"Class" versus service to low and moderate income households.**

The efficacy of mixing policies that profess to offer decent and affordable housing to those who need it the most comes into question. Museum Square's design is somewhat responsive to the space needs of its intended users -- families and the elderly whose need for housing is great. The irony is that families and the elderly are the singular reasons why developments such as Museum Square and Brookside Estates were funded for construction in the



first place. These developments received funding through the SHARP program. The SHARP program is primarily focused on increasing housing provision to multi-family users.<sup>1</sup> Its secondary focus is producing housing which is highly marketable so that economic self-sufficiency for each development can be achieved.

Museum Square's resident numbers point to white and Hispanic single and double heads of household, most of whom were below the age of 65 -- 1HH: 33, 2HH: 51.<sup>2</sup> Out of 124 surveyed units [1BR: 52 and 2BR: 72], 15 were occupied by one-child households, 15 were occupied by two-child households and one unit was occupied by a three-child household. While the numbers represent one slice of Museum Square's resident profile, a number of points are illuminated.

A designed lack of public space areas may be linked directly to why total numbers for families at Museum Square are sparse. The point is reinforced by the fact that a notable majority of Museum's residents (92) have no children. The implication here is that families will gravitate to housing developments where public or play space areas for children are guaranteed. Museum Square may, clearly, not be one of those developments. Architectural designers share some of the blame for insensitivity to the space needs of multi-family housing users. It is the developer, however, who sets the design tone through his or her concept. Moreover, it is the role of the public financing vehicle to decide how best to actualize the developer concept.

Brookside Estates' resident numbers replicate those of the Lawrence development but, point to white single and double householders under age 65 -- 1HH: 19 and 2HH: 46 out of 124 Agency-surveyed units.<sup>3</sup> Brookside's design is more responsive to the space needs of its multi-family resident users. Allocations were made, at the outset of the approvals process, for the construction of tennis courts, playgrounds, tot lots and a swimming pool for use by its resident population. However, the development manifests two unintended consequences of mixing: (1) a majority of its low income renters are white and elderly, and (2) 18 of those elderly renters have been "grouped" into the development's finite number of one bedroom units all located under one roof.

This structure, otherwise referred to as the “elderly building,” has been a source of dissatisfaction to Agency staff charged with the task of insuring that low income units be integrated throughout financed developments. An integration which is consistent with the Agency’s philosophy of income and racial mixing. In the Brookside case, however, the resident location plan had been pre-approved and underwritten by the Mortgage and Development Departments prior to review by Agency Housing Management staff. I might add that while Agency staff raised objections to what were characterized as “blatant” contradictions of the SHARP program provisions, Brookside’s unit distribution remained intact.<sup>4</sup>

### **Relationships between MHFA, owners and managers regarding planning and operations.**

*So, we have a HUD agency which certainly MHFA has to work with that says to you to take the poorer of the poor. People who have relatively no income and all kinds of social problems because we don't have social program money any more. Then, they won't even let us have social help. They won't let us have a line item in a HUD project . . . we would not be able to have a salary for someone to work with the kids. MHFA, with its Tenant Assistance Program and all of the other various programs has been very focused on the social needs of the tenants.<sup>5</sup>*

The standardization of MHFA’s mixed-income housing philosophy and social programs as a framework from which developers can identify Agency expectations has been implemented. The implementation was initiated in 1980 by then Executive Director John T. Eller and strengthened through the efforts of Marvin Siflinger, Eleanor G. White, Anthony Flaherty and others. Each development’s marketing, rental screening, operations and affirmative action procedures are closely monitored by a number of Agency departments including Housing Management, Equal Opportunity and the Tenant Assistance Program.

However, developer/owners continue to exercise “careful” distinctions in the design and operation of their developments. As stated earlier, the pre-approved and pre-assigned location of the 18 one bedroom units to white low income renters at the Brookside development is one example. This phenomenon, aptly referred to as *grouping*, facilitates an identification of subsidy residents on the development’s premises. In the Brookside case, the reference is the “elderly building.” The phenomenon enhances the perceived oneness of the grouped participants to

outside observers and reinforces the group's dissimilarity to the larger whole. This defeats the central premise behind social and economic mixing.

The Brookside Estates rental policy is focused on maintaining the rental process for prospective market applicants separate from that of the subsidy applicants. William Wollinger made clear his commitment to preserving the development's market appeal to an affluent pool of market applicants. In my view, the Winn Management intent has been to avoid the risks of exposing market applicants to the "unpredictable" behavior of subsidy applicants. Thus, assigned staff handle the disparate and distinct rental and screening needs of market and subsidy applicants.

At Museum Square, the absence of public areas for families and their children has been a source of resident dissatisfaction. A common complaint has been that children are "unruly" playing unattended in the hallways and in the development's only two elevators. Complaints targeted at families with children are exacerbated by an Agency pre-approved placement of these families on the development's upper floors. Inadvertently, children will play unsupervised throughout the Museum Square development.

Given each development's target population, design uncertainties could have been resolved at the earlier stages of the underwriting and approvals process. As the above quote demonstrates, developer responses are limited to what are perceived to be the outmoded design and screening requirements of a majority of Rental Supplement Programs.

### **Management Comparisons**

There is minimal variation in the role of the owner/developer at each development. At Brookside Estates, President Wollinger, Marketing Director and Property Manager Janice McInnes and Site Manager Douglas Jones illustrate what was referred to as *Pattern III* in the 1972 findings. The same characterization applied to the Museum Square development wherein Senior Partner Robert Kargman, Vice President of Administration Joyce Chiaia and Site Manager Colleen McAnespie played the roles. This pattern, illustrated in **Figure 5.1**, is somewhat bureaucratic given an executive at a higher level.

**Figure 5.1**  
**Pattern III Organizational Structure**

<b>III</b>	<b>Museum Square</b>	<b>Brookside Estates</b>
owner	Kargman et al	Wollinger et al
executive manager	Chiaia	McInnes
on-site manager	McAnespie	Jones

Source: Social Audit 1992 Re-Visited

The management orientation is centered on service provision. Museum Square's concierge area and the Brookside Estates club house support this service orientation. The management operation is in the background while emphasis is placed on the resident community activity. In terms of rent collection and maintenance procedures, both styles can be characterized as traditional. There was a correlation between initial conception and investment in management dollars, experience and personal time as reflected in the values and goals of the managing staff.

Management comments focused on the Agency's intervening role were limited to subsidy procedures that were too focused on residents' rights while undermining managers' difficult roles.<sup>6</sup> In other words, resident-oriented procedures hindered management's authority and made the daily operation of the development all the more complex. The difficulties in screening and/or evicting troublesome cases given a lack of judicial support to managers were cited as examples. McAnespie commented that she found social service agency support unevenly weighted on the resident side in spite of "overly responsive and responsible site management."<sup>7</sup>

Unlike managers in the 1972 study, Jones and McAnespie considered residents and their lifestyles as similar in all respects including individual tastes. Their perception was that all residents wanted the same amenities -- new, clean, modern units and "good" service. I observed no resentment of the subsidy residents. An overwhelming view of the 1972 managers was that white subsidy residents would benefit from mixing with white market renters because subsidy renters were "educable." Thus, they would learn proper middle class norms or what managers referred to as training in the "puritan" ethic. In 1992, site-managers Jones and McAnespie considered mixing's worth to be enhanced by the learning opportunities that it presented to

subsidy and market renters alike. **Figure 5.2** points to individual manager responses to questions presented to McAnespie and Jones.

**Figure 5.2**

**Manager Checklist**

	<b>Museum Square McAnespie</b>	<b>Brookside Estates Jones</b>
<b>a) General Information:</b>		
length of time at development?	2.5 yrs	2.3 yrs
what interested you about job?	assisted mgr	new construction interest
live in development?	no	yes
staffing make-up?	3-tier management	3-tier management
who do you report to?	pres, vice pres	pres, market dir/mgr
frequency/nature of MHFA contact?	once monthly	twice monthly
your satisfaction with your responsibilities?	very satisfied	clearer subsidy focus
<b>b) Development Perception:</b>		
good/bad aspects of development?	good=innovative bad=no children areas	good=location/design bad=family/storage areas
compare other managing experience? how do you know residents?	opinion/input matters personal applicant meetings	gained more experience daily contact/important to know them
characterize resident types?	mixed	young students, professionals/families, retirees
residents have same lifestyles? what would you change? in site? in design? in construction? in maintenance? in management? in MHFA rules? in resident selection?	yes no comment location add children's' area no out of stock materials durable area rugs none none pet allowances	yes, super mix no comment fitness equipment car ports, larger pool add open areas add maintenance items subsidy process focus add subsidy support equitable treatment of subsidy/market

Source: Social Audit 1992 Re-visited  
Site Manager Interviews

Design of the units, subsidy requirements, MHFA rental and screening policies, rental housing market and area receptivity impacted resident selection. The results are development resident populations somewhat reflective of the community in which each is located -- the white elderly, Lawrence white and Hispanic blue-collar and professional employees, white Andover professionals. A majority of renters at both developments are single or childless couples who are

young professional and technical employees. These renters' dissatisfaction with (1) the "unruly" behavior of children; (2) familial treatment of children; and (3) management's unsuitable responses to both, has been quite pronounced. I have substantiated dissatisfaction of children and families across developments by a careful record of comments stemming from the *All In Together* 1992 resident survey forms. A vast majority of comments can be traced to the elderly and unmarried survey group respondents.

There are less families located in the Museum Square development as compared to Brookside. Moreover, the number of families at Brookside Estates supersedes Museum's numbers across subsidy and market levels. An inordinate amount of Brookside's subsidy and market renters have one or more children per household – 62 total surveyed units.<sup>8</sup>

The rental selection procedure seemed less formal at Museum Square wherein a suggestion was made that pets be allowed in the development. Screening and applicant rejection decisions were left up to site management closely monitored by MHFA's Housing Management staff. Moreover, market resident move-out rates were generally related to employment shifts in a depressed regional economy.

The managers expressed a commitment to the Agency social service approach to management. This was expressed via the permanent staffing of social service experts who handled elderly, the mentally or physically handicapped and subsidy population needs – Joyce Chiaia and Janet Clark at Museum Square and Jean Bernstein at Brookside Estates.<sup>9</sup> The validity of the Agency social service effort was limited to screening and monitoring of each development. Moreover, the role of the resident organization was perceived as unnecessary by management.

Twenty years later, conclusions reaffirm that management at the two developments is competent and reasonable in their interactions with residents. There were few comments from subsidy residents regarding unfair treatment at both developments. In both cases, the developer/owner was concentrated on the daily operation of each development. Thus, a direct management style was the norm. Management experience was correlated with development activity and interactive relations between residents and management.

Again, the quality of the management operation reflected the values, goals and motivation of the owner/developer. Management at these developments emphasized an attainment of permanence and community for the residents. The Brookside commitment to community and permanence was reinforced by apportioning development units to site-management staff as living quarters. Thus, their daily presence at the development and availability to residents would be assured.

MHFA policies were understood and closely monitored to guarantee management implementation. Nonetheless, subsidy resident grouping took place and remains the norm at the Brookside Estates development. SHARP guidelines were further violated given that these units were prematurely earmarked for white elderly low income renters. In this case, Winn Management re-affirmed its commitment to Agency mixing policies by allotting larger two and three bedroom units to low income families. The implication is that negotiation between the developer and MHFA facilitated the fulfillment of the funding guidelines. In this instance, commitment to the SHARP guidelines by the Agency and its developer was not clear cut.

In terms of social services, management and residents perceived them to be important. Resident participation had been limited to social and recreational activities at management request. I observed no resident involvement in management policy formulation or management interest in initiating such interaction. Questions related to child-rearing, consumption priorities, political attitudes or heterogeneity/homogeneity of the residents were limited to a site visit forum. I invited residents and management to assemble and comment on the relevance of the residential surveys. Their comments were limited to the importance of rearing children in developments such as Brookside Estates and Museum Square. These housing environments were considered somewhat consistent with the goals of providing safe, sanitary and decent housing for their families.

Most importantly, the most common response expressed and unanimously agreed upon by residents was that variety in income and race as specific to housing policy "should be guaranteed."

## 5.2 Conclusions

The conclusions from my study correlated resident satisfaction with rental and utility costs, the structural re-arrangement of the unit and development including the addition of storage, elevators, exercise equipment, washer and dryer, community room, entrance ramps and the role of management. All of these pointed away from income, race, age and physical handicap. In terms of the resident population, the emphasis was placed on the noise and actions stemming from what were perceived to be "unruly" children.

Surveys from 101 respondents at both developments confirmed that a majority of the residents favored a policy which "guaranteed variety in their resident population." Eighty-four percent of residents surveyed responded that they favored a policy which "guaranteed variety in resident income." Ninety-four percent responded that they favored a policy which "guaranteed variety in resident race." Seventy-four percent responded that income differences "did not matter" while 78% responded that race differences "failed to matter." The most frequent sources of resident dissatisfaction were found to be site planning and the role of management. These findings parallel those of the 1972 analysis.

In 1972, the minority resident presence was limited to black families residing in developments characterized as "traditionally subsidized." Their mere numbers were correlated with lower satisfaction levels. Further, these developments were inferior in design, construction, management and location from the outset. In 1992, Museum Square has a majority of Hispanic renters across subsidy and market categories. Its design can be characterized as "luxurious" given the poor condition of the Lawrence housing stock. Its visibility and location are considered highly marketable.

The 1972 "superior" developments were well-constructed, maintained and managed containing large numbers of market units. They were garden-style construction located in primarily affluent suburban communities. These developments were occupied by a white resident population who were older living in smaller families with fewer children. In 1992, Brookside's design, location and resident population closely resembles that of the "superior"



developments. While a majority of the Brookside subsidy and market renters are white, 1992 shifts are notable. Subsidy and market categories consist of decreased elderly residents and increases in the numbers of young single heads of household and young families with more children. In fact, the numbers of children across the surveyed developments has increased over the twenty-year period.

Variables tied to satisfaction in 1972 including design, construction, facilities, maintenance, management and locational convenience are also tied to 1992 satisfaction levels. The levels of satisfaction of the 1972 MHFA residents were 89% for *very satisfied* and *just satisfied* responses. In 1992, development satisfaction levels were listed as 97% for Museum and 87% for Brookside. In response to opinions on the diversity of the development populations, a most common 1972 resident response was *indifference*. In 1992 as in 1972, diversity is preferred by more residents as compared to those who preferred similarity.

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<sup>1</sup> SHARP Program Guidelines, July 1987.

<sup>2</sup> SHARP Development Survey, MHFA Research and Development Department, June 1991.

<sup>3</sup> *Ibid.*, SHARP Survey.

<sup>4</sup> Colleen Kelley, MHFA Senior Management Analyst, Memorandum, May 1, 1989.

<sup>5</sup> William W. Wollinger, President, Winn Management Company, interview by author, 21 August 1992.

<sup>6</sup> Douglas Jones, Assistant Site Manager, Brookside Estates, interview by author, 28 August 1992.

<sup>7</sup> *Ibid.*, Jones and McAnespie.

<sup>8</sup> *Ibid.*, SHARP Survey.

<sup>9</sup> *Ibid.*, Jones and McAnespie.

## *EPILOGUE : Relevance and Lessons*

*Can people of different income levels, ranging from low up to middle income, live harmoniously in the same housing developments? Or does income separate people as to lifestyle, values and attitudes? Is a family paying the full market rent for the same type of unit and management services as another family being assisted with a subsidy a cause for friction or discontent? <sup>1</sup>*

The ideal should not only be that people live harmoniously but that such housing integration become the *norm* and not the *exception*. As Museum Square and Brookside Estates have confirmed, creating and maintaining mixed- income environments is difficult. Myriad policy pressures are at work against the undertaking. The proposition takes on special significance when an incoming William J. Clinton Administration makes clear its goal to revamp and revitalize federal housing policy.

An ability to support a desirable economic and social mix of residents is one of the keys to enhancing the quality of subsidized housing. Competency in the design of Rental Supplement Programs to improve responses to market shifts, targeted production and greater flexibility and social service agency support to managers can also help.

*The All In Together survey data illustrated in 1972, as it did today, that people of different income levels can live harmoniously in the same housing developments. In fact, a majority of resident respondents supported an increase in the number of minority families residing at their developments. On the other hand, the data revealed an increase, compared to 1972, in the numbers at Brookside who considered that income homogeneity should be maintained. This implies that resident market resentment targeted at the subsidy family may be lurking in the background. Thus, considered underwriting, design and management is critical to the success and maintenance of mixed-income environments .*

Undoubtedly, income mixing has been less successful at Brookside Estates. A number of its subsidy residents have been grouped and are easily identifiable. The social differences between market and subsidy residents were clearly articulated by the residents that I

interviewed. These differences were centered on how children misbehaved and how they were treated by, what were perceived to be, subsidy families. On the other hand, Brookside's management emphasis on "micro-community," or an encouragement of resident interaction in a social and recreational setting, is centered on building tolerance. Brookside exhibits a lively friction between residents who want to stay and those who want to go due to the subsidy resident presence. It is a friction between support for and intolerance to mixed-income housing by management and residents alike.

The same holds true at Museum Square. The development presents a rental alternative to blue-collar workers and professionals looking for safe, decent and affordable housing in a city that offers few quality comparables. Intolerance at Museum is manifested through a market resident distaste of young families and their "unruly" children. These are mixing stresses exacerbated by what I would characterize as "insensitive design." An interesting fact is that a number of Museum's market residents are of Hispanic descent. Thus, subsidy intolerance in this development is not specific to the race of the market renters.

Museum and Brookside exhibit a number of characteristics which are essential to the success of mixed-income environments. These developments enjoy marketing visibility and are responsive to affirmative action practices. Other assets include pedestrian curb appeal, distinct residential borders, accessible location, marketable amenities, subsidy rental affordability, social management orientation, development population as reflective of the local community profile, market "niche" identification, landscaping, private and secured parking, design accentuated on the public nature of space, panoramic views, self-containment for security purposes, central management and services, adequate financing at initial stages from federal and state sources and public program responsiveness in management, maintenance and the resident services areas.

Indeed, the Commonwealth's commitment to the provision of quality subsidized housing, manifested through public financing vehicles such as MHFA, is laudable. MHFA's accomplishments in the mixed-income housing area are singularly significant. However, the cases demonstrate that the essential nature of socio-economic mixing may be sacrificed when the

developer fine tunes the development proposal to fit market needs. Most importantly, the efficacy of state and federal funding programs that profess to promote housing integration as a goal is threatened.

In 1972, exercising careful distinctions meant financing and constructing developments of “superior” and “inferior” quality to address the supposedly distinct needs of market versus low income residents. In 1992, developers conceptualize and are financed to construct housing developments replete with amenities targeted at single persons and childless couples. Amenities targeted at a segment of the population whose need for playgrounds and public seating spaces is secondary. While demographics attest to a growth in young families with modest incomes, Brookside offers apartments with minimal storage space. In Lawrence, Museum offers no play or public areas. The two offer rents that may be considerably high when rental affordability is a key premise of the state funding program.

In the twenty years, the *traditionally subsidized* developments have been supplanted by *superior* developments. The Lawrence development, Museum Square, confirms this fact. Moreover, *superior* developments represent the recent bulk of MHFA’s multi-family rental development portfolio. However, subtle social and economic management distinctions abound.

One of the most significant is the passive role that managers play when challenged on the very notion of mixing. The policy by managers that subsidy priorities be subservient to those of the market leads to an impression of discomfort with the very idea of mixing. My impression is that managers are not yet sold on the permanency of the mixing concept. As Brookside and Museum resident responses confirm, neither are a number of the market and subsidy residents.

One can trace this undermining of mixing policy to the provisions of the funding program itself. The SHARP provision is clear in its long-term goal of economic self-sufficiency for these multi-family rental developments. What economic self-sufficiency means is that once the mortgage obligation is fulfilled, Agency control is relinquished to the owner/developer. The owner/developer can do with the units as he or she pleases. There are few safeguards to maintain rental affordability or availability of units to low income renters. Maintaining the

affordability of these units in perpetuity is one.

There certainly is apprehension. The historic phasing out of mixed-income housing programs implies that social and economic mixing may do for now but, may not do in the future. However, the commitment by residents to see to it that housing diversity options are maintained and guaranteed thrives. After twenty years, maintaining diversity in the income, race and age of housing development populations advocated by residents who live in these mixed environments resonates. Once again, the blame in the shortsightedness of housing program policy point to the program designers and not the users.

A reiteration of the role that Museum Square and Brookside Estates play as housing models in the quest for successful socio-economic mixing is necessary. While problematic, these developments are critical as they are vehicles toward housing integration. I am confident that the above shed some light into the deficiencies of current criteria in this process of development.

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<sup>1</sup> W. Ryan, A. Sloan, M. Seferi, E. Werby, *"All In Together: An Evaluation of Mixed-Income Multi-Family Housing"* (CHAPA: 1974).

## **Appendices A, B**

**Appendix A**

***All In Together***

*1992 Resident Cover Letter , Reminder Letter and Survey*

*-English Version-*

**MARIA CANALES Department of Urban Studies & Planning / MIT  
77 Massachusetts Avenue Cambridge, Massachusetts 02139**

Dear Resident:

Subject: **Resident Survey**

Let me introduce myself,

My name is Maria Canales. I am a graduate student in the Planning Department at MIT and have spent the last nine months as an intern at the Massachusetts Housing Finance Agency (MHFA) gathering data on mixed-income housing. I believe that people of different incomes and races can live together in peace and comfort in quality housing and I am preparing a report on this subject for school.

You live in a development financed by MHFA. Over the last 22 years, MHFA has financed over 60,000 units of economically and racially mixed housing throughout the Commonwealth. MHFA takes great pride in working with for profit and non-profit developers to provide well-designed, well-constructed and well-managed housing for a diverse population -- people who are just like you. In 1973, an independent research team conducted a study for the Agency which proved that economically and racially diverse people living in quality Agency-financed developments were happier than those living in non-MHFA developments -- their income and race were not significant.

I am conducting this study to determine if the same holds true today. Can you help me?

Please take a few minutes -- complete the resident survey and return it to me in the enclosed self-addressed stamped envelope. The survey is ANONYMOUS and CONFIDENTIAL -- no name is needed and your owner or manager will not be provided your individual survey information. I will be visiting your development on **August 12th** to answer any questions or you can reach me by telephone at MHFA (617) 451-3480 x550.

Thank you once again for your help with this research.

Yours truly,



Maria Canales

**MARIA CANALES** Department of Urban Studies & Planning / MIT  
77 Massachusetts Avenue Cambridge, Massachusetts 02139

Dear Resident:

Subject: **Resident Survey R E M I N D E R**

Hello, I am Maria Canales – remember me? Two weeks ago, I left a survey for you. I wanted to let you know that I greatly appreciated the responses I have received. There are many of you I have not heard from – and would like to. **If you responded, thank you very much and please ignore this reminder!**

**If you did not get a chance -- it is very important for me to have an opportunity to hear from you now!**

It will only take a few minutes to complete the resident survey. Please return it to me in the enclosed self-addressed stamped envelope. The survey is ANONYMOUS and CONFIDENTIAL – no name is needed and your owner or manager will not be provided your individual survey information. I will be happy to answer any questions – you can reach me by telephone at MHFA (617) 451-3480 x550.

Once again, thank you for your help with my research.

Yours truly,



Maria Canales



**THIS STUDY IS BEING CONDUCTED TO EVALUATE RESIDENT SATISFACTION WITHIN YOUR DEVELOPMENT. We would like to understand your views so, please answer all of the questions.**

**Thank you for your help with this research. Maria Canales, graduate intern**

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**A) some questions about your community and development:**

1. When did you move into your apartment? \_\_\_\_\_ month \_\_\_\_\_ year
2. When did you move into town? \_\_\_\_\_ month \_\_\_\_\_ year
3. How did you find your development?  
\_\_\_\_\_
4. Why did you choose your development?  
\_\_\_\_\_
5. What do you like about it?  
\_\_\_\_\_
6. What do you not like?  
\_\_\_\_\_
7. Are you happier today than when you first moved? \_\_\_\_\_ more happy \_\_\_\_\_ less happy
8. Did you look into other developments? \_\_\_\_\_ yes \_\_\_\_\_ no  
Explain/list them \_\_\_\_\_
9. What is the reputation of your development in your community?  
\_\_\_\_\_

**B) some questions about the design and construction of your development and apartment:**

1. Are your development facilities (grounds, garage, health club, swimming pool) accessible?  
\_\_\_\_\_ yes \_\_\_\_\_ no
  2. Is your development better than other developments in the area? \_\_\_\_\_ yes \_\_\_\_\_ no
  3. Is your development well-designed and well-constructed? \_\_\_\_\_ yes \_\_\_\_\_ no
  4. Is your apartment well-designed and constructed? \_\_\_\_\_ yes \_\_\_\_\_ no
  5. Is there adequate parking? \_\_\_\_\_ yes \_\_\_\_\_ no
  6. Is there anything that you would change in your development? \_\_\_\_\_ yes \_\_\_\_\_ no  
if yes, explain \_\_\_\_\_
- 

**(please continue on the other side, if necessary)**

**C) some questions about management at your development:**

1. As far as you can tell, who runs your development on a day-to-day basis?  
\_\_\_\_\_
2. Are you able to talk to management about problems? \_\_\_\_yes \_\_\_\_no
3. Is it easy to reach management during the day? \_\_\_\_yes \_\_\_\_no  
evenings? \_\_\_\_yes \_\_\_\_no weekends? \_\_\_\_yes \_\_\_\_no
4. Is management courteous to you? \_\_\_\_yes \_\_\_\_no
5. Are you notified of management rules? \_\_\_\_yes \_\_\_\_no
6. Is management prompt in making repairs? \_\_\_\_yes \_\_\_\_no
7. Is management good about building and grounds maintenance? \_\_\_\_yes \_\_\_\_no
8. Is management responsive in dealing with security at your development? \_\_\_\_yes \_\_\_\_no
9. Are you happy with management? \_\_\_\_yes \_\_\_\_no
10. Does management plan community social activities? \_\_\_\_yes \_\_\_\_no

**D) some questions about your neighbors:**

1. Are your neighbors generally friendly? \_\_\_\_yes \_\_\_\_no
2. Guess the lowest and highest income of families in your development:  
\$\_\_\_\_\_lowest \$\_\_\_\_\_highest
3. Which of these ethnic groups live in your development? \_\_\_\_White, \_\_\_\_Black,  
\_\_\_\_Puerto Rican, \_\_\_\_Dominican, \_\_\_\_Chinese, \_\_\_\_Southeast Asian, \_\_\_\_Other
4. Should there be more minority families? \_\_\_\_yes \_\_\_\_no \_\_\_\_does not matter
5. Are neighbors well behaved? \_\_\_\_yes \_\_\_\_no  
if no, explain \_\_\_\_\_
6. Do you get along with neighbors? \_\_\_\_yes \_\_\_\_no
7. Is your development a good place to raise children? \_\_\_\_yes \_\_\_\_no
8. Do neighbors get together for discussions about the development? \_\_\_\_yes \_\_\_\_no
9. Who calls the meetings? \_\_\_\_\_
10. Is there adequate community space to hold meetings? \_\_\_\_yes \_\_\_\_no

**E) some questions about your background:**

1. What is your ethnic background? \_\_\_\_\_
2. Are you a subsidy or market tenant?  subsidy  market
3. What is your education?  some high school  high school graduate/GED  
 some college  college graduate  
 advanced degree
4. Do you have children?  yes  no
5. What was your residence before?  single home  apartment  other \_\_\_\_\_
6. What kind of work do you do? \_\_\_\_\_
7. Does your spouse work?  yes  no
8. Do you own a car?  yes  no
9. Is it easy to get to work?  yes  no
10. Is it easy to go shopping?  yes  no
11. Is it easy to get to school?  yes  no
12. Are you satisfied with the quality of the schools?  yes  no

**F) final questions:**

1. Do you favor a policy which guarantees variety in resident incomes?  
 yes  no  does not matter
2. Do you favor a policy which guarantees variety in resident races?  
 yes  no  does not matter
3. Do you favor a policy which guarantees variety in resident ages?  
 yes  no  does not matter
4. Does it matter to you that your development has residents with limited physical and/or mental abilities?  
 yes  no  does not matter
5. Do you think it is a good idea to provide rent subsidies for low income households?  
 yes  no
6. Did you know, prior to this survey, that the Massachusetts Housing Finance Agency financed your development?  
 yes  no

**Thanks again. Don't forget to use the self-addressed stamped envelope to return the survey to me.**

Do you have any comments? \_\_\_\_\_  
 (please continue on the other side, if necessary)

**Appendix A**

*All In Together*  
1992 Resident Cover Letter , Reminder Letter and Survey  
-Spanish Version-

**MARIA CANALES    Departamento de Estudios Urbanos y Planificación / MIT**  
**77 Massachusetts Avenue Cambridge, Massachusetts 02139**

Estimado Residente:

**Tema: Encuesta de Residentes**

Permítame presentarme,

Me llamo Maria Canales. Yo soy un estudiante graduado en el Departamento de Planificación en MIT y he pasado los últimos nueve meses como interna en la Agencia Financiera de la Vivienda de Massachusetts (MHFA) recogiendo datos sobre vivienda de ingreso mixto. Yo creo que gente de ingresos y razas diferentes pueden convivir en paz y cómodamente en vivienda de calidad y estoy preparando un reporte sobre este tema para la universidad.

Usted vive en una vivienda financiada por la MHFA. Durante los últimos 22 años, MHFA ha financiado más de 60,000 unidades de vivienda económica y racialmente mixta a través de Massachusetts. La MHFA se enorgullece de trabajar con constructores para proveer una vivienda que es bien-diseñada, bien-construida y bien-administrada para una población diversa — gente justamente como usted. En 1973, un grupo investigador independiente llevó a cabo un estudio para la Agencia el cual demostró que personas económica y racialmente diversas viviendo en viviendas de calidad financiadas por la Agencia eran más felices que aquellas viviendo en viviendas no financiadas por MHFA-condición económica y raza no fueron significativos.

Yo estoy conduciendo este estudio para determinar si lo mismo es cierto hoy en día. ¿Me puede ayudar?

Por favor tome unos minutos - complete la encuesta de residentes y devuélvala en el sobre con estampilla, dirección y nombre. La encuesta es ANONIMA y CONFIDENCIAL - no hay necesidad de poner su nombre. Asimismo, la información de su encuesta individual no será proporcionada ni al dueño ni al gerente. Yo estaré visitando su vivienda el 12 de agosto de 2:00 a 4:00 en la tarde para responder a preguntas o se puede comunicar conmigo por teléfono en la MHFA al (617) 451-3480 x550.

De nuevo, le agradezco su ayuda con este estudio.

Sinceramente,



Maria Canales

**MARIA CANALES** Departamento de Estudios Urbanos y Planificación / MIT  
77 Avenida Massachusetts Cambridge, Massachusetts 02139

Estimado Residente:

**Tema: Encuesta de Residentes AVISO**

*Se acuerda de mi? Yo deje una encuesta de residentes para usted en su buzón. Le quería comunicar que yo aprecio las respuestas que he recibido -- pero la mayoría de los residentes hispanos no contestaron. Quiero saber lo que usted piensa. **Si usted respondió, muchísimas gracias y ignore este aviso!***

***Si no ha tenido oportunidad -- es muy importante para mi tener la oportunidad de recibir sus comentarios ahora!***

*Por favor, tomese unos cuantos minutos y mandeme la encuesta -- devuelvámela en el sobre incluido con la dirección de MHFA. La encuesta es ANONIMA y CONFIDENCIAL -- no es necesario que incluya su nombre. Asimismo, la información es confidencial y privada -- su gerente no tiene derecho a sus comentarios individuales. Estoy disponible a contestar cualquier pregunta - por favor llámeme al número (617) 451-3480 x550.*

*De nuevo, le agradezco su ayuda con mi estudio.*

Sinceramente,



Maria Canales

**EL PROPOSITO DE ESTE ESTUDIO ES EVALUAR LA SATISFACCION DE LOS RESIDENTES DENTRO DE SU VIVIENDA. Nos gustaría entender sus puntos de vista de manera que, por favor responda a todas las preguntas.**

**Gracias por su ayuda con esta investigación. Maria Canales, interno graduado**

**A) algunas preguntas acerca de su comunidad y la vivienda:**

1. ¿Cuándo se mudó a su apartamento? \_\_\_\_\_mes\_\_\_\_\_año

2. ¿Cuándo se mudó a esta ciudad? \_\_\_\_\_mes\_\_\_\_\_año

3. ¿Cómo encontró su vivienda?

4. ¿Porqué escogió su vivienda?

5. ¿Qué le gusta de ésta?

6. ¿Qué no le gusta?

7. ¿Se encuentra más feliz ahora que cuando se mudó al principio?

más feliz     menos feliz

8. ¿Buscó a otras viviendas?

sí     no

Explique/Ístelas \_\_\_\_\_

9. ¿Cuál es la reputación de su vivienda en su comunidad?

**B) algunas preguntas acerca del diseño y construcción de su vivienda y apartamento:**

1. ¿Son las instalaciones (jardines / parques, parqueo, centro de salud, piscina) de su vivienda accesibles?  sí     no

2. ¿Es su vivienda mejor que otras viviendas en el área?  sí     no

3. ¿Está su vivienda bien diseñada y bien construida?  sí     no

4. ¿Está su apartamento bien diseñado y construido?  sí     no

5. ¿Hay parqueo adecuado?  sí     no

6. ¿Hay algo que usted cambiaría en su vivienda?  sí     no

Si lo hay, explique \_\_\_\_\_

(por favor continúe en el otro lado si es necesario)

**C) algunas preguntas acerca de la administración en su vivienda:**

1. Hasta donde pueda decir, ¿quién administra la vivienda diariamente?

---

2. ¿Puedes hablar con la administración acerca de problemas?  sí  no
3. ¿Es fácil contactar a la administración durante el día?  sí  no
- al atardecer?  sí  no
- fines de semana ?  sí  no
4. ¿Es la administración cortés contigo?  sí  no
5. ¿Recibes notificación sobre las reglas de la administración?  sí  no
6. ¿Actúa la administración rápidamente para efectuar reparaciones?  sí  no
7. ¿Es la administración buena con respecto al mantenimiento de edificios y parques/jardines?  sí  no
8. ¿Muestra la administración interés en el aspecto de seguridad en su vivienda?  sí  no
9. ¿Se encuentra feliz con la administración?  sí  no
10. ¿Planea la administración actividades sociales para residentes?  sí  no

**D) algunas preguntas acerca de sus vecinos:**

1. ¿Son sus vecinos amigables generalmente?  sí  no
2. Estime los salarios más bajos y más altos de las familias en su vivienda:  
\$ \_\_\_\_\_ más bajo      \$ \_\_\_\_\_ más alto
3. ¿Cuáles de estos grupos étnicos viven en su vivienda?  Blancos,  Negros,  
 Puertorriqueños,  Dominicanos,  Chinos,  Asiáticos del Sureste,  Otros
4. ¿Deberían haber más familias de minorías?  sí  no  no importa
5. ¿Se comportan bien los vecinos?  sí  no
- Si la respuesta es no, explique \_\_\_\_\_
6. ¿Se lleva bien con los vecinos?  sí  no
7. ¿Es su vivienda un buen lugar para criar niños?  sí  no
8. ¿Se reúnen los vecinos para discusiones sobre la vivienda?  sí  no
9. ¿Quién inicia la reunión? \_\_\_\_\_
10. ¿Hay espacio comunitario adecuado para tener las reuniones?  sí  no

**E) algunas preguntas acerca de sus antecedentes:**

1. ¿Cuál es su grupo étnico? \_\_\_\_\_
2. ¿Es usted un inquilino de subsidio o de mercado?       subsidio       mercado
3. ¿Cuál es su educación?       algo de bachillerato       graduado de bachillerato/GED  
 algo de universidad       graduado de universidad       título avanzado
4. ¿Tiene hijos?       sí       no
5. ¿Qué era su residencia anteriormente?       vivienda unifamiliar       apartamento  
 Otro \_\_\_\_\_
6. ¿Qué tipo de trabajo desempeñas? \_\_\_\_\_
7. ¿Trabaja tu esposa(o)?       sí       no
8. ¿Posees un automóvil?       sí       no
9. ¿Es fácil llegar al trabajo?       sí       no
10. ¿Es fácil ir de compras?       sí       no
11. ¿Es fácil llegar a la escuela?       sí       no
12. ¿Está satisfecho(a) con la calidad de las escuelas?       sí       no

**F) preguntas finales:**

1. ¿Está en favor de una legislación que garantice variedad en condición económica de los residentes?  
 sí       no       no importa
2. ¿Está en favor de una legislación que garantice variedad en la raza de los residentes?  
 sí       no       no importa
3. ¿Está en favor de una legislación que garantice variedad en la edad de los residentes?  
 sí       no       no importa
4. ¿Le importa que su vivienda tenga residentes con capacidades físicas y/o mentales limitadas?  
 sí       no       no importa
5. ¿Cree que es una buena idea proporcionar subsidios de renta a las familias de baja condición económica?       sí       no
6. ¿Sabía usted, previamente a esta encuesta, que la Agencia Financiera de la Vivienda de Massachusetts financió su vivienda?       sí       no



**Gracias nuevamente. No olvide usar el sobre con estampilla, dirección y nombre para devolverme esta encuesta.**

**¿Tiene cualesquiera comentarios?** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**(por favor continúe en el otro lado, si es necesario)**

## APPENDIX A

	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>COMMUNITY AND DEVELOPMENT</b>						
<b>1 How did you find your development?</b>						
Newspaper	10	31%	21	30%	31	31%
Visited	9	28%	21	30%	30	30%
Housing Aut.	7	22%	7	10%	14	14%
Other	3	9%	14	20%	17	17%
No Response	3	9%	6	9%	9	9%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>2 What do you like about the development?</b>						
Maintenance	N/A	N/A	20	29%	N/A	N/A
Amenities	N/A	N/A	18	26%	N/A	N/A
Space	N/A	N/A	16	23%	N/A	N/A
Service	N/A	N/A	12	17%	N/A	N/A
Other	N/A	N/A	3	4%	N/A	N/A
No Response	N/A	N/A	0	0%	N/A	N/A
	<u>N/A</u>	<u>N/A</u>	<u>69</u>	<u>100%</u>	<u>N/A</u>	<u>N/A</u>
<b>3 What do you not like about the development?</b>						
Unenforcement	6	19%	4	6%	10	10%
Noise	5	16%	6	9%	11	11%
Children	5	16%	6	9%	11	11%
Nothing	2	6%	0	0%	2	2%
Expenses	1	3%	9	13%	10	10%
Other	7	22%	11	16%	18	18%
No Response	6	19%	33	48%	39	39%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>79%</u>
<b>4 Are you happier today than when you first moved?</b>						
Yes	14	44%	29	42%	43	43%
No	8	25%	20	29%	28	28%
No Response	10	31%	20	29%	30	30%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>5 Did you look into other developments?</b>						
Yes	17	53%	40	58%	57	56%
No	15	47%	23	33%	38	38%
No Response	0	0%	6	9%	6	6%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>6 What is your community's reputation in the community?</b>						
Highly Positive	7	22%	17	25%	24	24%
Positive	20	63%	25	36%	45	45%
Other	2	6%	2	3%	4	4%
No Response	3	9%	25	36%	28	28%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## APPENDIX A

MUSEUM  
SQUAREBROOKSIDE  
ESTATES

## TOTAL

# % # % # %

## DESIGN AND CONSTRUCTION OF YOUR DEVELOPMENT AND UNITS

## 1 Are your development facilities accessible?

Yes	31	97%	65	94%	96	95%
No	1	3%	0	0%	1	1%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## 2 Is your development better than others in the area?

Yes	31	97%	50	72%	81	80%
No	1	3%	4	6%	5	5%
No Response	0	0%	15	22%	15	15%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## 3 Is your development well designed and constructed?

Yes	31	97%	60	87%	91	90%
No	1	3%	5	7%	6	6%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## 4 Is your unit well designed and constructed?

Yes	32	100%	58	84%	90	89%
No	0	0%	6	9%	6	6%
No Response	0	0%	5	7%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## 5 Is there adequate parking?

Yes	32	100%	60	87%	92	91%
No	0	0%	5	7%	5	5%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## 6 Is there anything that you would change in the development?

Yes	17	53%	47	68%	64	63%
No	14	44%	14	20%	28	28%
No Response	1	3%	8	12%	9	9%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

APPENDIX A	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>MANAGEMENT AT YOUR DEVELOPMENT</b>						
<b>1 Who runs your development?</b>						
Site Manager	0	0%	0	0%	0	0%
Doug Jones	0	0%	30	43%	30	30%
No Response	32	100%	39	57%	71	70%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>2 Are you able to talk to management?</b>						
Yes	32	100%	64	93%	96	95%
No	0	0%	0	0%	0	0%
No Response	0	0%	5	7%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>3 Is it easy to reach management?</b>						
Yes	32	100%	66	96%	98	97%
No	0	0%	0	0%	0	0%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>4 Is management courteous to you?</b>						
Yes	32	100%	65	94%	97	96%
No	0	0%	0	0%	0	0%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>5 Are you notified of management rules?</b>						
Yes	30	94%	64	93%	94	93%
No	2	6%	0	0%	2	2%
No Response	0	0%	5	7%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>6 Is management prompt with repairs?</b>						
Yes	30	94%	64	93%	94	93%
No	2	6%	1	1%	3	3%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>7 Is management good about building/grounds repairs?</b>						
Yes	29	91%	65	94%	94	93%
No	3	9%	1	1%	4	4%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>8 Is management responsive to security issues?</b>						
Yes	28	88%	57	83%	85	84%
No	4	13%	4	6%	8	8%
No Response	0	0%	8	12%	8	8%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>9 Are you happy with management?</b>						
Yes	27	84%	60	87%	87	86%
No	5	16%	4	6%	9	9%
No Response	0	0%	5	7%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## APPENDIX A

	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>10 Does management plan community socials?</b>						
Yes	11	34%	59	86%	70	69%
No	21	66%	3	4%	24	24%
No Response	0	0%	7	10%	7	7%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

APPENDIX A	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>YOUR NEIGHBORS</b>						
<b>1 Are your neighbors friendly?</b>						
Yes	28	88%	56	81%	84	83%
No	4	13%	7	10%	11	11%
No Response	0	0%	6	9%	6	6%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>2 Guess lowest and highest income?</b>						
\$10,000	18	56%	22	32%	40	40%
\$50,000	6	19%	2	3%	8	8%
\$100,000	0	0%	13	19%	13	13%
No Response	8	25%	32	46%	40	40%
	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<b>3 Which ethnic groups live in your development?</b>						
White	32	100%	64	93%	96	95%
African American	29	91%	59	86%	88	87%
Puerto Rican	31	97%	46	67%	77	76%
Dominican	31	97%	24	35%	55	54%
Chinese	4	13%	51	74%	55	54%
Southeast Asian	5	16%	35	51%	40	40%
Other	7	22%	27	39%	34	34%
	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<b>4 Should there be more minority families?</b>						
Yes	3	9%	3	4%	6	6%
No	9	28%	12	17%	21	21%
Does not matter	19	59%	49	71%	68	67%
No Response	1	3%	5	7%	6	6%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>5 Are the neighbors well behaved?</b>						
Yes	22	69%	47	68%	69	68%
No	9	28%	18	26%	27	27%
Does not matter	1	3%	0	0%	1	1%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>6 Do you get along with the neighbors?</b>						
Yes	31	97%	64	93%	95	94%
No	1	3%	1	1%	2	2%
Does not matter	0	0%	1	1%	1	1%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>7 Is the development a good place to raise children?</b>						
Yes	13	41%	47	68%	60	59%
No	16	50%	12	17%	28	28%
Does not matter	3	9%	7	10%	10	10%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## APPENDIX A

	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>8 Do you get together with neighbors/management?</b>						
Yes	4	13%	14	20%	18	18%
No	25	78%	37	54%	62	61%
Does not matter	3	9%	15	22%	18	18%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

APPENDIX A	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>YOUR BACKGROUND</b>						
<b>1 Are you a subsidy or market tenant?</b>						
Subsidy	5	16%	18	26%	23	23%
Market	22	69%	47	68%	69	68%
No Response	5	16%	4	6%	9	9%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>2 What is your education level?</b>						
Some High School	5	16%	4	6%	9	9%
High School Grad.	6	19%	7	10%	13	13%
Some College	7	22%	7	10%	14	14%
College Grad.	7	22%	20	29%	27	27%
Adv. Degree	7	22%	24	35%	31	31%
No Response	0	0%	7	10%	7	7%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>36%</u>
<b>3 Do you have children?</b>						
Yes	13	41%	46	67%	59	58%
No	19	59%	20	29%	39	39%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>4 What was your prior residence?</b>						
Single Home	9	28%	28	41%	37	37%
Apartment	23	72%	28	41%	51	50%
Other	0	0%	10	14%	10	10%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>5 What is your work?</b>						
Retired	6	19%	9	13%	15	15%
Clerical	5	16%	3	4%	8	8%
Services	4	13%	6	9%	10	10%
Sales	1	3%	6	9%	7	7%
Engineer	0	0%	9	13%	9	9%
Other	5	16%	11	16%	16	16%
No Response	11	34%	25	36%	36	36%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>6 Does your spouse work?</b>						
Yes	7	22%	26	38%	33	33%
No	10	31%	14	20%	24	24%
Not Married	15	47%	26	38%	41	41%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>7 Do you own a car?</b>						
Yes	26	81%	64	93%	90	89%
No	5	16%	1	1%	6	6%
No Response	1	3%	4	6%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>



	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>8 Is it easy to get to work?</b>						
Yes	24	75%	46	67%	70	69%
No	1	3%	9	13%	10	10%
No Response	7	22%	14	20%	21	21%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>9 Is it easy to get shopping?</b>						
Yes	29	91%	62	90%	91	90%
No	2	6%	3	4%	5	5%
No Response	1	3%	4	6%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>10 Is it easy to get to school?</b>						
Yes	16	50%	46	67%	62	61%
No	3	9%	0	0%	3	3%
No Response	13	41%	23	33%	36	36%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>11 Are you satisfied with school quality?</b>						
Yes	5	16%	37	54%	42	42%
No	16	50%	3	4%	19	19%
No Response	11	34%	29	42%	40	40%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

	MUSEUM SQUARE		BROOKSIDE ESTATES		TOTAL	
	#	%	#	%	#	%
<b>HOUSING POLICY</b>						
<b>1 Favor policy that guarantees housing to variety of resident incomes?</b>						
Yes	15	47%	26	38%	41	41%
No	2	6%	16	23%	18	18%
Does Not Matter	13	41%	23	33%	36	36%
No Response	2	6%	4	6%	6	6%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>2 Favor policy that guarantees housing to variety of races?</b>						
Yes	14	44%	34	49%	48	48%
No	4	13%	6	9%	10	10%
Does Not Matter	14	44%	24	35%	38	38%
No Response	0	0%	5	7%	5	5%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>3 Favor policy that guarantees housing to variety of ages?</b>						
Yes	13	41%	41	59%	54	53%
No	5	16%	4	6%	9	9%
Does Not Matter	14	44%	20	29%	34	34%
No Response	0	0%	4	6%	4	4%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>4 Does it matter to you that the development has residents with limited physical and/or mental abilities?</b>						
Yes	4	13%	3	4%	7	7%
No	15	47%	34	49%	49	49%
Does Not Matter	13	41%	29	42%	42	42%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>5 Do you think that it is a good idea to provide rent subsidies for low income households?</b>						
Yes	26	81%	49	71%	75	74%
No	3	9%	16	23%	19	19%
Does Not Matter	3	9%	1	1%	4	4%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>
<b>6 Did you know that prior to this survey the MHFA financed your development?</b>						
Yes	15	47%	27	39%	42	42%
No	17	53%	39	57%	56	55%
No Response	0	0%	3	4%	3	3%
	<u>32</u>	<u>100%</u>	<u>69</u>	<u>100%</u>	<u>101</u>	<u>100%</u>

## **Appendix B**

### **The Architectural Substudy**

*A physical and aesthetic evaluation of each development.*

**Brooke N. Williams AIA**

**March 5 and July 24, 1992 Site Visits**

### **A Social Audit of Mixed-Income Housing**

**The Massachusetts Housing Finance Agency**

#### **1) types of buildings**

Lawrence - The conversion of a reinforced skeletal structure mid-rise mill building into an apartment building with adjacent entry court and covered parking garage.

Andover - Recently constructed, low-rise buildings with wood frame and some steel, on concrete slabs. Adjacent parking areas, social and recreational facilities, landscaped grounds and natural conservation spaces.

#### **2) arrangements for parking**

Lawrence - Parking is provided in a covered, secured and partially enclosed adjacent garage.

Andover - Parking is provided in landscaped areas adjacent to each residential unit.

#### **3) overall planning and design of the development**

Lawrence - The focus of the design is the creation of a micro-community accessed through gates which separate and secure the complex from the street. The design also utilizes social and health functions to create gathering places for tenant interaction. The role of the complex administration is as a service-provider to the tenants analogous to a concierge in a hotel. Design of these areas reflects this role.

Andover - While a relatively high-density development in an area of single-family suburban homes, the mass of the development has been lessened by separating the developments into 15 units. These units are then arranged throughout the site with landscaping and using the conservation areas to further enhance the sense of space between the units.

#### **4) play areas and community facilities**

Lawrence - The primary exterior amenity provided is the landscaped entry court. Recreation areas are grouped towards the top of the building. There is discussion of creating additional indoor play areas in unused spaces. Community facilities are related to and complement circulation through the project.

Andover - A special emphasis is given to these areas. Tennis courts, a swimming pool, and adjacent fitness, child-care, and recreational areas are provided.

5) **quality of the overall construction**

Lawrence - The general quality of the construction based on limited inspection seems good relative to similar market-level projects.

Andover - The general quality of the construction based on limited inspection seems good relative to similar market-level projects. Maintenance level of the construction based on limited inspection seems excellent.

6) **the livability of the apartment layout**

Lawrence - The apartment interiors have a contemporary design with certain traditional features such as moldings and woodwork.

Andover - The units combine spacious contemporary interiors with custom features such as fireplaces, ceiling fans and storage cabinets. Units also have private exterior balconies.

7) **character of the surrounding area**

Lawrence - The project is among the nicest in the surrounding area. The boundaries of the complex are clearly articulated.

Andover - The surrounding area is primarily single-family upscale and residential.

*Evaluative Summary*

While Brookside Estates and Museum Square are in very different communities, similarities between the two high-occupancy developments can be observed from functional and design perspectives. Andover, the site of Brookside Estates, is an upscale suburban community which has benefited from surrounding high-tech industries. The Lawrence location of Museum Square is an ethnically diverse formerly industrial city with a large low-income population. The surrounding low-density neighborhood of Brookside Estates contrasts with the high-density urban neighborhood of Museum Square. Similar to other developments, both provide various amenities at the unit and complex levels. Yet, beyond these initial comparisons, both developments are similar in several respects.

First, both developments successfully relate to a local upscale residential model and then develop a community around it. In Lawrence, the luxury hotel model found in urban areas is used. The building has an entry court, concierge, and lobby all taken from this model. At Brookside Estates, the model is the suburban single-family residential development. The "houses" or estates are located on a named street or drive off the main public road. Parking for each unit is located in individual landscaped areas adjacent to the units, off the street similar to residential driveways. Landscaping of these areas is quite lush and similar to ornamental gardens in the surrounding Andover neighborhood. Finally, detailing such as roof forms, entry doors and signage is patterned after similar elements found in hotels or single-family houses. Thus, all of these elements are used to reinforce the association with the models.

Management areas in the complex also further this association. Design of management facilities in the complexes is service-oriented and supportive of community activities. At Museum Square, the management interface is through the concierge desk and at Brookside Estates, the management personnel are “neighbors” in that they live in the complex and are readily available and in many cases on a first-name basis with residents. Although, in both complexes, the management areas are adjacent to community social areas, management functions are background elements. Emphasis is given to maximizing and facilitating opportunities for community activities.

While both complexes also have a mixture of tenant types – market and rent-assisted , the design models and functional organization also assist in promoting a sense of community. While the floor plans and, in the case of Andover, patio space allow for individuality of tenants, the overall design of the complexes provides a strong positive image which all the residents share. This is achieved by the careful planning evident in the design of both developments’ social spaces which provide for interaction outside the public realm but, within the complex. In Lawrence, this is demonstrated by the sequence from arrival by car or from the street, through the entry court and lobby, and up in the elevators to the unit levels. At Brookside, an equal community sense is promoted by locating many of the social functions at the center of the complex as a clubhouse and through prominent location of others such as the tennis courts near the entry of the complex. These common areas are well-maintained, secure, and constructed with materials consistent with the models.

By using a local model, providing supportive management and developing a positive community image, the complexes are similar. These factors provide a key to understanding their high occupancy with a mixture of tenant types from a design and functional standpoint.

*Brooke N. Williams AIA*  
Architect  
294 Commonwealth Avenue  
Chestnut Hill, Massachusetts 02167

## Appendix B

### The Architectural Substudy

*A physical and aesthetic evaluation of each development.*

Gregory Havens RA, MCP

February 2, 1992 Site Visit

**A Social Audit of Mixed-Income Housing  
The Massachusetts Housing Finance Agency**

#### 1) types of buildings

Lawrence: warehouse concrete structure

The problems with converting this building to housing, in my view, are primarily a function of the building's floor plate size and shape. Square floor plates of the size found in this building result in large amounts of internal space removed from natural light and ventilation. While this space may provide opportunities for expansion and unforeseen uses and needs, its use is limited by the fact that no natural light penetrates the area.

The large columns found in warehouses of concrete construction present several challenges in terms of interior space planning, especially on the lower floors where the columns are necessarily larger. However, the concrete structure itself seems highly appropriate for housing as it is fireproof, and does not transmit as much noise as a wooden structure.

#### 2) arrangements for parking

Lawrence:

The provision of an on-site garage directly linked to the building provides excellent access and an adequate number of spaces. The garage offers protected and secure parking.

#### 3) overall planning and design of the development

Lawrence:

The design of the complex has been carried out in a straightforward manner. While the exterior has been adequately renovated in technical terms, it does not evoke an image of housing. This could have perhaps been accomplished by a different type of window design -- one which looked less like the standard office building model. The relationship between the building itself and the adjacent garage is disjointed in terms of materials and character.

The buildings' location within the context of the city seems positive. While some of the adjacent structures are in decline, the building is located near the city's downtown. Thus, allowing residents access to some essential goods and services.

**4) play areas and community facilities**

Lawrence:

It is unfortunate that play areas have been an after thought in the design of this project. Considering that the building was programmed for family housing, play areas should have been designed into the building plan from the start. The make-shift play area now being planned is less than adequate in that no natural light is available. Exterior play space could and should have been provided – perhaps on the roof.

The pool and work-out facilities, while a positive feature, do not address the needs of families in an adequate manner. The pool in particular is small and no wading pools or play features are provided for children. Perhaps it would be used more often if views were provided.

**5) quality of the overall construction**

Lawrence:

The materials used in the renovation of the project are of adequate but not exceptional quality. Carpeting in particular tends to be toward the low-end. Overall, the craftsmanship of the renovation appears to be good. The materials and details are standard for housing of this type and, therefore, presented few problems in terms of construction.

The details and materials utilized in the common spaces are of good quality and have been incorporated well. Overall, the quality of construction is good.

**6) the livability of the apartment layout**

Lawrence:

The apartments are spacious and contain an impressive amount of closet space. The natural light is one of the better qualities of the units. In terms of the plan and layout, the units are desirable and provide good functional and aesthetic arrangements. Amenities such as dishwashers add to the appeal of the units.

In some cases the structural columns have been incorporated into the apartment layout in an awkward manner. Additionally, the heating and air conditioning ducts have been placed in areas that often disrupt space, i.e. along the exterior wall extending into the room. It is unfortunate that the designs could not have taken better advantage of the volumetric aspects of the building. Ceilings seem much lower than what the structure would have allowed.

*Gregory Havens RA , MCP*  
Architect and Urban Planner  
Cambridge, Massachusetts 02138

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