

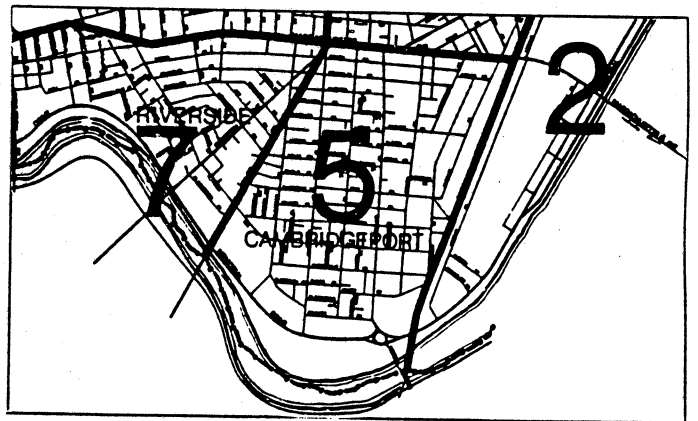


Gerontology

**College of Public and
Community Service**

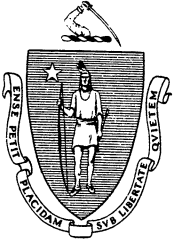
**University of
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Boston, MA 02125**

Older Residents of Riverside and Cambridgeport: **Recommendations** for a Population at Risk



Riverside and Cambridgeport are bounded on the west and east by Harvard University and the Massachusetts Institute of Technology, and on the south and north by the Charles River and Massachusetts Avenue.

Produced for the
Riverside/Cambridgeport Community Corporation
by
The Gerontology Program and Institute
College of Public and Community Service
University of Massachusetts at Boston



The Commonwealth of Massachusetts

University of Massachusetts - Boston

Downtown Center

Boston, Massachusetts 02125

Dear R/CCC Board Member:

During the past year a team of people at the Gerontology Program and Institute, College of Public and Community Service, University of Massachusetts at Boston has been researching the housing status and needs of older residents of the Riverside and Cambridgeport neighborhoods of Cambridge, Massachusetts. This work was undertaken in response to the desire expressed by the neighborhood's organization, the Riverside/Cambridgeport Community Corporation (R/CCC), to:

- better understand the implications of the current housing market for older neighborhood residents and
- determine how R/CCC and the City could respond effectively to the housing and community needs of elderly neighborhood residents.

The results of the research, analysis, and recommendations are contained in the enclosed report entitled Older Residents of Riverside and Cambridgeport: A Population At Risk. A number of our findings were expected, in that the interviewed residents (age 65 and over) reflect many of the socio-demographic and economic characteristics of older people generally. Other findings, however, are striking, particularly the average length of residence in the neighborhood (41.9 years) and the average length of residence in the same home (27.8 years). Portrayed is a long-term but primarily low-income population, whose health is declining and which, because of pressure in the housing market, may not be easily replaced in the fabric of the neighborhood.

In 1971 R/CCC stated that one of its major goals was "to provide long-term, low and moderate income neighborhood residents the opportunity to continue to live in their community in secure, sound, and affordable housing." We at the Gerontology Institute and Program hope that this goal, particularly as it relates to the elderly, is as important today as it was when first stated by R/CCC. Contained in the findings of this report is evidence of a population at risk. We urge R/CCC and the community to examine its responsibility to preserve and protect this population, a population which over many decades has provided stability and diversity to the neighborhood.

Respectfully submitted,

The Gerontology Institute
September 1986

The Gerontology Institute wishes to acknowledge the following people for their contributions to the development and completion of this report:

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Housing Resource Information and Alternatives:

Appreciation is expressed to the Massachusetts Association of Older Americans for permission to reprint in Appendix I the publication Housing Choices: Addressing The Problem Of Where to Live As We Age.

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Introduction

According to the most recent U.S. Census, the population totals of the Cambridgeport and Riverside neighborhoods in Cambridge, Massachusetts were 8,670 and 10,027 respectively in 1980. Of these, 1,143 (13%) in Cambridgeport and 556 (5.5%) in Riverside were 65 years of age or older. Approximately 90% of these residents cited Social Security as their main source of income. Women constitute a large majority of this 65-and-over population: 69% in Cambridgeport, and 67% in Riverside.

These two factors, source of income and the predominance of women residents, are significant when examining the ability of older people to survive economically in the community in the face of rising costs for housing, energy, food, and medical care. For older women particularly, these pressures are great since, based on census data, they have a significant probability of having incomes near or below the poverty line.

In Cambridgeport and Riverside, financial pressures on older residents are compounded by the fact that they live in a booming housing market. With more demand for housing than supply, housing costs continue to rise. According to many civic leaders, such market conditions have already resulted in displacement for many long-term lower-income residents.

Other older residents, who have thus far avoided displacement, face problems in maintaining homes which may be larger than they need or can afford. In many instances these homes require maintenance or repair (steps, railings, etc.) for which some elderly homeowners are either physically or financially unprepared. The net result is a population of older residents for whom shelter issues are increasingly serious and, in some cases, potentially hazardous.

In April 1985 the Riverside/Cambridgeport Community Corporation (R/CCC) of Cambridge and the Gerontology Institute, College of Public and Community Service, University of Massachusetts at Boston agreed to undertake a joint project examining the housing status and needs of older residents in the R/CCC area. The goal of the project was to assist R/CCC in planning and implementing strategies responsive to these needs, focusing not only on physical construction and rehabilitation, but also on a variety of other options to help older residents remain in their neighborhood in the face of increasing displacement and economic pressure.

Unique to this effort was the fact that this work was undertaken by six older people (ranging in age from 65 to 75) who were graduates of the College's Gerontology Certificate Program and who worked as Housing Policy Interns at the Institute. The Institute, through its Associate Director, Paul Houlihan, and a Senior Fellow, Justin Gray, trained and supervised the Interns to undertake a series of tasks designed to:

- o identify and examine, through a formal field survey, the housing status and concerns of current residents age 65 and over;
- o identify and list the services which older residents currently receive through Cambridge area elder-serving organizations;
- o identify the information and resources which the City of Cambridge and the State make available to older residents;
- o review options and models and prepare alternatives which may be applicable in the Riverside and Cambridgeport neighborhoods; and
- o prepare and submit specific recommendations to the R/CCC Board of Directors and Executive Director responsive to the housing needs and desires of its aging residents.

Between May 1985 and June 1986 the Institute's Interns and staff spent approximately 1.5 days per week in a combination of training, data collection, analysis, and review of housing options currently implemented locally, regionally, or nationally. They also met with policy makers, neighborhood leaders, agency personnel, and residents. In addition, the Interns assisted in designing a field survey instrument administered by the 56 students in the

University's Gerontology Certificate Program to 103 private housing residents 65 years of age and older. Finally, they participated in analyzing the data and writing the report.

The 103 persons who were interviewed constitute a large sample (18%) of all the Riverside and Cambridgeport residents who, according to the "City of Cambridge 1985 Street Listing," are 65 or older and live in private housing. The data collected through this field survey provides a picture of the aging Riverside/Cambridgeport community, and forms the basis for the recommendations which have been formulated in this report.

It should be noted that the recommendations contained in this report have been developed mindful of the significant decrease in federal funding caused by the policies and budget actions of the U. S. Congress and the Reagan Administration. The recommendations therefore reflect the use of existing programs, the tapping of local and regional resources, and the creative use of those funds which remain available to organizations such as R/CCC.

Section I
Methodology

Design

The field survey was conducted in the final four months of 1985. The overall design involved the use of a survey research instrument administered to 103 persons drawn from a random sample of older Riverside and Cambridgeport residents. The instrument enclosed in Appendix V is a 116- item questionnaire of which 12 questions were open-ended and 104 items were close-ended with designated categories for responses. Two sets of 16 questions were developed within the instrument, one set to be used with homeowners and the other to be used with renters.

The instrument was structured using the Total Design Method developed by Dillman (1970) which has been found to be particularly successful in previous survey research studies undertaken by the Gerontology Program and Institute. The final instrument was pilot tested and revised prior to use with the sampled population. On average the interview lasted one hour, with a range of 40 to 90 minutes. All interviews took place at the residence of the interviewee.

Fifty-two interviewers were trained in interviewing techniques for 2.5 hours per week over a 12-week period. The interviewers, for the most part, were over 60 years of age, had previous interview experience, and were generally knowledgeable concerning housing issues in the Cambridge area.

Sample

A triple-pass sampling procedure was undertaken using a random sample of older residents in Riverside and Cambridgeport. The steps utilized to develop the 103 person sample were as follows:

First, drawing from the 1985 "City of Cambridge Street Listing" prepared by the City of Cambridge Election Commission, all names, ages, and addresses of individuals 70 years old or older living in Riverside and Cambridgeport were extracted and written on separate index cards. As the study examined private housing, approximately 600 cards representing individuals living in public housing were removed from the population. All identified cards of husband-and-wife couples were attached together to serve as one interview.

Approximately 250 cards were drawn at random from the pool of names identified as the first-pass sample. Each person whose card was drawn received a form letter (see Appendix V) indicating the purpose of the study and requesting his or her participation. The potential interviewee was informed in the letter that someone from UMass/Boston would be contacting them shortly about the possibility of participating in the project. The letter stressed that participation was totally voluntary.

Interviewers were assigned and were requested to contact potential interviewees, with the expectation that about half would refuse or be unable to participate. Translators would be made available for those elders not able to speak English.

Interviewers attempted to call the names in the first pass sample with one of the following results:

- (a) the sampled individual agreed to the interview and a meeting was arranged;
- (b) the sampled individual refused to be interviewed for a variety of reasons;
- (c) the sampled individual had a verified unpublished telephone number;
- (d) the sampled individual could not be found in the telephone book;
- (e) the sampled individual had moved;
- (f) the sampled individual was sick and in a health care setting;
- (g) the sampled individual had died; or
- (h) the sampled individual's letter was returned marked "undeliverable."

For item (d), "not in telephone book," names were re-checked for telephone listings and "411" telephone information was checked. If telephone numbers were located the name was re-assigned to an interviewer. For item (h), letters returned marked "undeliverable," letters were re-issued with a request to the Post Office stamped on the front of the letters: "Address Correction Requested." Most were returned stamped "Forwarding Order Expired." The Post Office indicated that a forwarding address card is kept on a former resident for 18 months and then discarded.

Other less systematic efforts to identify the status of missing residents included checking death certificates with the Cambridge City Clerk, checking the City Voting List published by the Cambridge Election Commission, and checking with postal carriers in the area as to the status of those residents who were difficult to reach.

Because of attrition, a second pass sample was established drawing from the entire available population of older individuals who met the sampling criteria. All procedures were followed as in the first-pass sample.

The total outcome of the two passes and follow-up resulted in the identification of 73 interviewees. In order to achieve a minimum of 100 interviews the sample was then enlarged to include residents of private housing who were aged 65-69 years old. A total of 30 individuals were identified at random using the procedures discussed above, resulting in a sample of 103 residents. The 103-person sample represents approximately 18% of the population of Riverside/Cambridgeport which meets the sample criteria.

Actual interviews took place in the first half of December, 1985.

Analysis

The data was analyzed using the Statistical Package for the Social Sciences. Frequency distributions and descriptive statistics were generated on all variables and essential cross-tabulations across variables were performed. Dichotomous variables were established where logical to allow more robust statistical procedures. Chi square analysis of relationships between variables was performed. Numerous statistical and data organizational techniques were used to explore the relationships within the data set.

All data was aggregated and individual questionnaires remain anonymous.

Limits of Findings

The limitations of these findings are directly linked to the problems of access to the older population in Riverside and Cambridgeport. Although the final sample size is adequate, its representativeness cannot be confirmed. The opinions of individuals who either refused to participate, had unpublished telephone numbers, were ill, or were unavailable for some other reason might have altered the findings in some manner. We were also unable to determine whether there was any correlation between level of income and lack of telephone.

We do know that the findings are an accurate reflection of the opinions and concerns of those older people who were accessible and willing to participate in the study. The loss of information from non-respondents may prove to be important to the City of Cambridge particularly in tracking displacement and perhaps could be remedied in future data collection efforts, in Riverside/Cambridgeport and throughout the city.

Section II

Survey Findings

Sample Profile

The average age of the interviewed older resident is 73.5. Women in the sample outnumber men, 62.1% to 37.9%, which roughly reflects the ratio of older women to older men in the neighborhood. Nearly three-quarters of the sample are white older individuals with the largest minority group being blacks (19.4%, which closely reflects the percentage of black elders in the community). Approximately 37% of the population are currently married and living with a spouse, while the same number of elders -- primarily women -- are widows. Nearly 41% of the interviewees currently live alone; on average, they have lived alone for almost 15 years. Of the 59% who do not live alone, 30.2% live with a spouse, 8.3% live with a spouse and others, 8.3% live with their children or younger relatives and 12.5% share housing with older adults. Although 46.6% of the elders surveyed are homeowners, fewer elders in the Riverside/Cambridgeport area sample own their homes than comparable elders statewide (58%).

An overall profile of the age, gender, and living status of the interviewees is presented in Table 1.

Table 1.

Profile of Older Population Sampled, N = 103.

Profile:

Average Age:	73.5 years (median = 72 years)
Gender:	62.1% female 37.9% male
Race:	73.8% Caucasian 19.4% Black 1.0% Cape Verdean/Portuguese 1.9% Native American 3.9% Other
Marital Status:	37.3% married 37.3% widowed 12.7% single 12.7% divorced/separated
Living Arrangements:	40.6% alone 30.2% with spouse 8.3% with spouse and others 8.3% with children or younger relative(s) 12.5% with other older adult(s)
Location:	39.8% Riverside 60.2% Cambridgeport
Housing Status:	53.4% renter 46.6% homeowner

The older population surveyed reflects a long term population in Riverside and Cambridgeport. On average the interviewees indicated that they had not moved for nearly 28 years. For the most part, surveyed individuals revealed that they had spent their adult years in the Riverside/Cambridgeport area with the average tenure in the neighborhoods being nearly 42 years. Most of the homeowners purchased their homes in the area over 30 years ago, with the average number of years as a homeowner in the neighborhood being approximately 34 years. Over 87% of homeowners no longer have an outstanding mortgage on their property. Renters on average have rented in the area for

approximately 28 years. Summarized in Table 2 is the profile of the stability of the older population surveyed in Riverside and Cambridgeport.

Table 2.

Length of Residence of Surveyed Older Population in Riverside/Cambridgeport.

Average number of years at this residence:	27.8 yrs. (median = 29 yrs.)
Average number of years living in either Riverside or Cambridgeport:	41.9 yrs. (median = 43.2 yrs.)
Average number of years as renter:	28.5 yrs. (median = 26.5 yrs.)
Average number of years as homeowner:	33.8 yrs. (median = 35.3 yrs.)
Outstanding mortgage:	87.2% no 12.8% yes
If living alone, number of years living alone:	14.8 yrs. (median = 12.5 yrs.)

Income and Living Situation

Current federal poverty guidelines (1986) reveal that the poverty level for a single person living alone is \$5,360. At 125% of the poverty level it is \$6,700 per year. For a two-person household the poverty threshold is \$7,240 annually and at 125% of poverty it is \$9,050. As presented in Table 3, respondents in the Riverside/Cambridgeport sample revealed that 26.2% have an annual income of less than \$7,000. The largest percentage of those in or near poverty in the sample was contributed by older people living alone (53.6%); only 9.8% of elders not living alone fell below the poverty threshold.

Table 3.

Annual Income for the Riverside/Cambridgeport Sample.

Household Income	Population Percentage Subtotals
26.2% under \$7,000	
25.0% \$7,000 - \$9,999	51.2%
17.9% \$10,000 - \$12,999	69.0%
8.3% \$13,000 - \$15,999	77.4%
4.8% \$16,000 - \$18,999	82.1%
8.3% \$19,000 - \$21,999	90.5%
9.5% \$22,000 or more	100.0%

Over half of all elders in the sample who live alone, and over a quarter of all elders who do not live alone, had incomes at 125% of the poverty level or less -- a very modest income in an urban center such as Cambridge. Table 4 provides a breakdown of household income by living status.

Table 4.

Total Household Income by Living Status

INCOME LEVEL	LIVING ALONE	NOT LIVING ALONE
under \$7,000	53.6%	9.8%
\$7,000 - \$9,999	17.9%	29.4%
\$10,000 - \$12,999	10.7%	21.6%
\$13,000 - \$15,999	3.6%	11.8%
\$16,000 - \$18,999	3.6%	5.9%
\$19,000 - \$21,999	7.1%	7.8%
\$22,000 or more	3.6%	13.7%

A closer examination of the data reveals that 31.0% of Cambridgeport residents surveyed and 55.3% of Riverside residents are living alone. The overwhelming majority of individuals who live alone are women, 87.2%. A relationship exists between living alone, living at or near the poverty level, and being female, making this particular sample population quite vulnerable to economic and/or health related pressures.

Social and Health Status

The social and health measures studied indicate a fairly healthy and active population of older people. According to their own reports as summarized in Table 5, almost half consider themselves healthier than others their own age, about 13% consider themselves less healthy, and the remainder (38.6%) consider their health to be about the same as that of others in their age group. Only 8.8% of the population indicate that they are not able to go outside on their own, 7.8% indicate that they can go outside with the help of a cane, and 83.3% indicate that they can go outside on their own without assistance. Over 69% of those surveyed indicate that they go outside and talk to someone at least daily, 84.2% indicate that someone telephones them daily, 71% indicate that someone visits them at least weekly, 88.3% indicated that they have friends or relatives within 30 minutes of their residence who can provide assistance, and only 8% indicate that they would not ask these friends or relatives for assistance. Those living alone are more likely to have someone visit more frequently than those who do not live alone.

Table 5.

Self-Reported Resident Social and Health Profile

Health status:	48.5%	better than others of own age
	38.6%	about the same as others of own age
	12.9%	worse than others of own age
Mobility:	83.3%	can go outside without assistance
	7.8%	can go outside with help of a cane
	8.8%	not able to go outside on their own at this time
Outside Contact:	69.0%	go outside and talk to someone at least daily
	12.9%	go outside and talk to someone every couple of days
	5.3%	go outside and talk to someone every 3 or 4 days
	7.4%	go outside and talk to someone once a week
	5.3%	go outside and talk to someone less often than once a week
Telephone Contact:	84.2%	someone telephones daily
	7.9%	someone telephones every couple of day
	2.0%	someone telephones every three or four days
	3.0%	someone telephone once a week
	3.0%	someone telephones less than once a week
Visitors:	26.0%	visits - daily
	32.0%	visits - every couple of days
	10.0%	visits - every 3 or 4 days
	19.0%	visits - once a week
	13.0%	visits - less frequently than once a week

The respondents, although indicating a favorable social and health profile, do indicate specific activities with which they are having difficulty. Activities which present problems include: climbing stairs (33%), reaching cabinets (24.3%), getting in or out of the bathtub (18.4%), opening jars (22.3%), maintaining balance (20.4%). Survey responses indicate that few have made any changes in their residences to cope with these problems.

Home Maintenance/Repair Ability

In terms of the residents' capacity to do minor household repairs or maintenance such as changing a lightbulb or fixing a broken window shade, as shown in Figure 1, 20.8% indicate that they would not be able to do such tasks. However, 21.8% indicate that they could sometimes make these repairs and 57.4% indicate that they could make these repairs most of the time. Of those who live alone, 28% could not make such repairs compared to only 14% of those who do not live alone.

More substantial repairs such as fixing a light switch or fixing a broken window, as shown in Figure 2, proved more problematic. In fact, 61.4% indicate that they are unable to make these repairs, 11.9% indicate that they could sometimes make these repairs, and 23.8% indicate that they could make these repairs most of the time. Once again, those who live alone are least likely to make the repairs: 81.6%. In contrast, of those who do not live alone, 50.9% indicate they are unable to make these more substantial repairs.

Figure 1. Capacity to Perform Minor Household Repairs

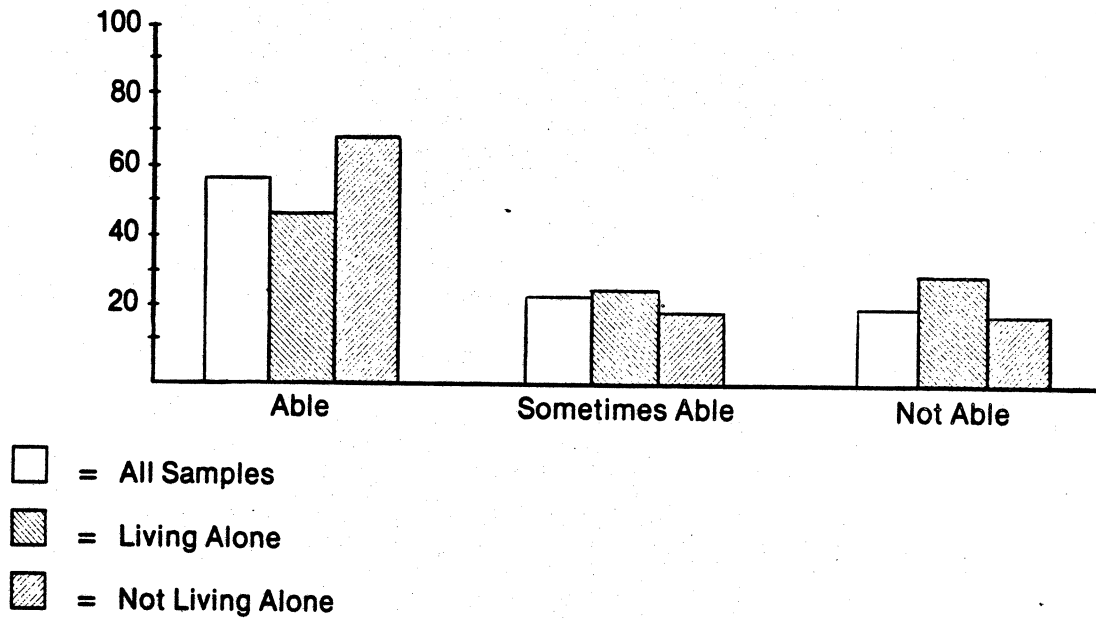
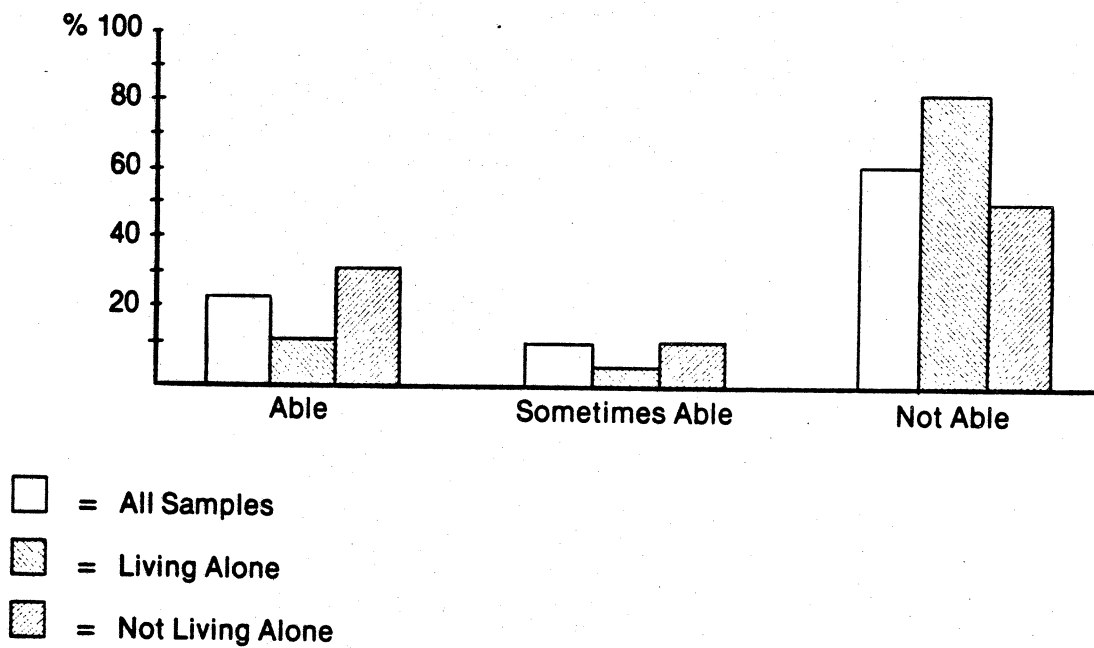


Figure 2. Capacity to Perform Major Household Repairs



Condition of Residence

In general, respondents indicate the physical condition of their home to be adequate or good. The most problematic areas are the condition of windows and doors (11.6% reported problems) and steps, railings, and porches (10.4% reported problems). A minority of tenant respondents reported difficulties having timely repairs made to the residence. These difficulties included: getting an owner to make repairs (14.8%), finding the right person to do the job (20%), the quality of work (16%), scheduling the worker (15.8%), or understanding the contract (3.4%). A total of 93% of tenant respondents indicate that an emergency repair such as a broken front door lock would be repaired within two days, with 76.8% indicating it would be repaired within one day. Nearly 92.2% of the renters indicate that the owner is somewhat or very responsive to their requests. Only 4% indicate that their residences are not cleaned frequently enough for them and 11% indicate that heavy cleaning is not done frequently enough. A total of 92% of the respondents indicate that snow is removed from their walks within a day, and 58% indicate the snow would be removed within a few hours of a snowstorm. Nearly 70% of the respondents indicate that their residences do not have a peephole in the door, 57.3% do not have a chain lock, and 63.1% do not have a portable fire extinguisher.

Approximately 48% of the respondents indicate that they have had an expert examine the energy condition of their residences. Over 56% have had their attics insulated, 38.2% have placed insulation in the exterior walls, 63.7% have placed caulking or weatherstripping around windows, 50% have insulated their heating ducts, 52.9% have insulated their hot water heaters, 52.1% have insulated their hot water pipes, and 88.1% have covered their windows with storm windows or used a plastic window covering.

Use of Services

Knowledge of services available to residents in the community varied considerably. Those services of which three-quarters or more of the population sampled are aware include: home-delivered meals or other meal programs (85.4%), transportation services (76.7%), home care services (75%), visiting health services (81.6%), senior center activities (82.5%), and rent control (81.6%). Those services of which less than half of the population are aware include: legal services (45.6%), home repair programs (47.6%), daily telephone check (47.6%), rental assistance (39.8%), and housing inspection services (38.0%). Independent of whether the individual had used these services or not, they were asked if they would be willing to use the identified service in the future. Several services were identified for either possible or definite future use by three-quarters or more of those surveyed. These priority services include: transportation services (75.7%), home care services (76.7%), visiting health services (82.5%), and health care services (75%). The services that individuals are least willing to use, where approximately half of the respondents indicated that they would not use them in the future, include: adult day programs (49.5%) and housing inspection services (40.5%). A closer analysis of the data reveals that for several services, older respondents, those 75 years old or older, are less willing to use community services. The services in which there was less interest expressed by older respondents compared to respondents under 75 include: home care services, adult day programs, senior center activities, and daily telephone check.

When respondents were asked what type of housing options they would consider if circumstances made it difficult for them to live independently, the most positive response by nearly 73% of the respondents was having help come in on a part-time basis. Nearly 52% indicate that they possibly or definitely would consider going to subsidized or public housing for the

elderly. The less preferred options are: a rooming house (5.8%), moving in with others (17.5%), a rest home or nursing home (19.4%), and a life care community, (20.4%). Over 64% indicate that if they had to move they would like to stay in their current neighborhood.

Problems with Keeping the Residence

Although respondents are for the most part independent or have few barriers to remaining independent, several areas are somewhat problematic, particularly to those elders who live alone. Nearly 26% of the older homeowners surveyed in Riverside-Cambridgeport indicate that real estate taxes are a problem for them in keeping the property, 22.7% indicate that maintenance repairs are a problem (this figure jumps to 41.7% for the elderly homeowners who live alone), 40.4% indicate that fear of crime is a problem, and 26.1% indicate that the change in their neighbors is a problem for them in keeping their residences. Nearly half, 45.8%, of the homeowners indicate that they have been approached in the last few years to sell their residences, but 95.2% say that they do not consider selling their property.

Over a quarter of the renters indicate that fear of crime is also an issue for them in staying in their rental unit. 21.6% indicate that loneliness is a problem; however, this is much less an issue for homeowners (10.9%).

Summary

Remembering that this sample does not reflect the status of the entire elder community, the findings reveal a remarkably long term community of older renters and homeowners. Homeowners on average bought their homes when they were in their late 30s and early 40s for a median price of \$5,600. Over 87% of these homeowners no longer have an outstanding mortgage. Renters have been equally stable in the community, averaging 28.5 years of renting.

As individuals, these homeowners and renters are, for the most part,

healthy and active. They have minor problems with remaining independent but their incomes (particularly for those elders who live alone) place them at considerable risk. Residents could use home repair services and assistance with routine maintenance. Many would be possible candidates for home equity conversion options. The overriding problems for homeowners were fear of crime, taxes, changing neighbors, and performing home maintenance tasks. In addition to fear of crime, renters indicate that loneliness can be a problem for them.

The biggest risk to Riverside and Cambridgeport may not be to the individual older resident but to the composition of the neighborhood itself. These older neighbors represent a long term community of low-income independent people who have made Riverside/Cambridgeport home for most of their adult lives. Now that their property values have increased dramatically and the threat of displacement has intensified, what type of population will replace the current aging group in Riverside and Cambridgeport? What will this mean to the diversity of the neighborhoods and of the City? How should the community and the City assess this probable change and in what way, if any, should they intervene? This discussion will be the focus of the Recommendations section of this report.

Section III

Recommendations

Based on the assessment of community resident status, as well as the desire of R/CCC to respond effectively to its aging population, ten recommendations have been formulated in three areas: A) Housing Production and Preservation; B) Linkage with Other Programs and Organizations; and C) Information and Advocacy.

These recommendations have been developed so as to enhance the ability of older residents to remain in the community in the face of their own constraints (mobility, maintenance of residence, income, and health), and in the face of external pressures (taxes, housing market volatility, and displacement).

Finally, these recommendations have been developed mindful of the significant reduction in funding available to community-based organizations such as R/CCC due to federal retrenchment in the areas of housing development, rehabilitation, and service delivery. We have avoided recommendations which would require a significant input of new capital.

Summary of Recommendations

A. Housing Production and Preservation

- A1. R/CCC should work to ensure that at least 400 units of housing are constructed on the Simplex site, and that a significant portion of these units are made affordable and available to low and moderate income families and elders in Riverside and Cambridgeport.
- A2. R/CCC should develop a bulk buying capacity for weatherization, small home repairs and maintenance, and environmental adaptation materials.
- A3. R/CCC should explore the feasibility of establishing a Riverside/Cambridgeport Home Maintenance Service.

B. Linkages with Other Programs and Organizations

- B1. R/CCC should develop a formal working relationship with the regional Elder Home Equity Conversion Program.
- B2. R/CCC should negotiate with the several legal aid resources at the Harvard Law School concerning possible affiliation to benefit area residents.

C. Information and Advocacy

- C1. R/CCC should designate a staff member to serve as Community Information Specialist and increase its information and outreach effort.
- C2. R/CCC should plan and conduct a series of workshops and information sessions for community residents concerning resources, services, and programs.
- C3. R/CCC should petition the Cambridge City Council to support a bill currently in the Massachusetts Legislature (S. 1542) providing property tax relief for low-income persons, the elderly, and the infirm.

- C4. R/CCC, working with the Cambridge City Council, should intervene with the MBTA to obtain at least one bus route to serve the needs of Riverside and Cambridgeport residents.
- C5. R/CCC should intervene with MIT/Forest City and the MBTA to ensure that Forest City's proposed shuttle bus service becomes operational and serves the Riverside and Cambridgeport neighborhoods as well as its own employees.

A. Housing Production and Preservation

Recommendation A1: R/CCC should work with the Cambridge City Council, MIT, Forest City Corporation, and the Simplex Steering Committee to ensure that at least 400 units of housing are constructed on the Simplex site, and that a significant number of these units are made affordable on both a rental and ownership basis for low and moderate income families and as transitional housing for elders residing in Riverside and Cambridgeport.

The Issue: Riverside and Cambridgeport are neighborhoods undergoing rapid change. The area has become desirable for professionals employed in academic, scientific, and high-technology enterprises in the Boston/Cambridge area. Interest in this area has served to increase housing values significantly. As with many issues there are positive and negative aspects in this situation. Those older residents who have owned homes for many years have seen their property values, and thus their equity, increase dramatically. On the other hand, these residents, most of whom are lower-income, face steeply increasing taxes and maintenance costs, and are often besieged by invitations to sell. Tenants, many long-term in the area, face increasing pressure to move in the face of condominium conversion.

As the Institute's survey has documented, there has been and continues to be a significant amount of movement by elders taking place in the community. The factors impelling some elders to move from long-time homes include sale of property, condominium conversions, decreasing financial independence, declining physical mobility, and failing health. Many have moved into Cambridge's elderly housing or out of the community altogether.

Because of the factors cited above, R/CCC's role in Simplex property development is crucial. As stated in its Draft Environmental Impact Report (IV I-8), Forest City Corporation plans to create up to 8,000 jobs, primarily in scientific areas, but plans to construct only 110 housing units of which 27.5 dwellings are designated for families with low or moderate incomes.

While it is important that R/CCC play an active role in Simplex housing development R/CCC should do so in a way which protects and fosters the interests of the residents of Riverside and Cambridgeport. Mindful of R/CCC's original goal of providing "long-term low and moderate income residents the opportunity to continue to live in their community in secure, sound, and affordable housing," R/CCC should proceed in this matter with the following points in mind:

- a) R/CCC should seek to increase the number of units to be constructed beyond that which Forest City has suggested since the Forest City plan does not begin to offset the number of Cambridge rental units which have been eliminated from rent control in the last 10 years, nor does it adequately respond to the needs of 8000 new employees, nor does it respond to Riverside and Cambridgeport residents who have or will be displaced in the coming years.
- b) The Simplex property will likely be the last major development opportunity for the community, and as such it should protect and reflect the area's unique income, age, and racial/ethnic diversity. In addition, careful attention must be given to land use planning, eg. appropriate siting of housing vis-a-vis industry, the scale of housing (low vs. high rise), and provision of appropriate public services (schools, play areas, shopping, transportation).

- c) RCCC should utilize the housing construction programs and funding which are available to support a sizeable development of affordable housing units on the site. These resources include:
- SHARP (State Housing Assistance for Rental Production)
 - MHP (Massachusetts Housing Partnership)
 - Section 705 Program
 - The Massachusetts Government Land Bank
 - MHFA (The Massachusetts Housing Finance Agency)
 - CEDAC (The Community Economic Development Assistance Corporation)
 - CDFC (The Community Development Finance Corporation)
- d) R/CCC should secure approval for its construction of both rental units and home ownership units to foster equity development and a sense of permanence for community residents. Firm percentages should be allocated according to income mix, family housing, elderly housing, and handicapped housing.
- e) Regarding elderly housing, R/CCC should seek to develop a number of units which meet the transitional needs of older persons. This type of housing would serve a population which requires or seeks less housing space, which has physical mobility problems, or which finds it necessary to move from present housing because of health or safety concerns.
- f) Prior to final decision making by R/CCC concerning the Simplex property it should consider conducting several community meetings or hearings in Riverside and Cambridgeport in order to gain the perspective and suggestions of the community relative to development of this parcel.

Recommendation A2: R/CCC should develop a bulk buying capacity in the area of weatherization materials, small home repair and maintenance materials, and environmental adaptation materials.

The Issue: Survey results indicate that 69% of older residents expressed a need for, and interest in, home weatherization and repair resources. At the same time there exists the possibility that R/CCC's funding base will be further strained due to continuing federal cutbacks in the areas of block grants and weatherization. R/CCC needs, therefore, to maximize its financial resources for home repair and weatherization. One strategy for accomplishing this is to engage in bulk buying of goods and materials. While requiring an initial capital investment, experience has demonstrated that significant cost savings are achieved. This savings would extend R/CCC's purchasing power and stretch the resources available to the community.

Regarding weatherization, R/CCC should establish a working relationship and tap into the considerable energy materials resources of the Energy Federation, a non-profit coalition of community organizations with warehouse facilities in Framingham. The Federation makes bulk purchases directly from the manufacturer, thus deriving significant savings which would benefit R/CCC. The Energy Federation's contact, Brad Steele, (527-5383) has been apprised of R/CCC's potential interest in development of a working relationship.

Regarding home repair and maintenance materials, R/CCC should review the resources of the Boston Building Materials Cooperative. This organization may be able to provide a working arrangement similiar to that offered by the Energy Federation. If not, R/CCC should consider a moderate stockpiling of home repair materials for use by its own staff, purchase at cost (plus handling charge) by the Cambridge Minor Home Repair and Maintenance Program, and purchase at cost (plus handling charge) by community residents.

Regarding environmental adaptation measures, R/CCC should request the assistance of the Adaptive Environments Center of Boston. The Center can offer guidance in staff training and in the development of a stockpile of low-cost adaptive measures suitable for housing units of older and/or handicapped residents who because of physical limitations or disabilities would be aided by such installations. The Center's Executive Director, Elaine Ostroff (739-0088), has been briefed by the Gerontology Institute regarding R/CCC and is interested in developing a working relationship.

Recommendation A3: R/CCC should explore the feasibility of establishing a Riverside/Cambridgeport Home Maintenance Service in order to enhance the ability of older homeowners to maintain their homes in a safe and economical way.

The Issue: The overwhelming majority (91.2%) of older Riverside/Cambridgeport residents want to remain in the community, many of them in the homes they have occupied for 30 to 40 years. Data shows, however, that a number of these residents (particularly those who are older, female, and living alone) are experiencing increasing difficulty in physically maintaining their homes. One of the main ways in which R/CCC can help these residents is to provide home maintenance and repair services. Models of effective maintenance programs exist throughout the country. One model, operated by a community corporation in Baltimore, Maryland (see Appendix II), operates as follows:

Older residents are organized to join the Home Maintenance Service. Clients pay an annual fee of \$25.00 which entitles them to \$50.00 worth of home improvement materials made available through the program. After the first \$50.00, clients pay for their own materials at cost. Once a client is enrolled, his or her home is surveyed and needed repairs are prioritized. During the one-year period covered by the basic fee, clients may make up to three "call back" requests for additional repair work. Repairs in the program include safety measures (repair

of unsafe stairs and floors, repairs of railings, installation of grab bars); security (deadbolt locks, peep hole and sash locks, adjustment of doors); energy (caulking and weatherstripping, repair of broken windows, change of furnace filters); exterior maintenance (minor roof repairs, repair of gutters/downspouts); interior maintenance (cleaning clogged drains, repair of leaking faucets, repair of toilets, repair of switches, repair of doorbells).

Security measures would be an important feature of this effort since the Institute study has determined that 70% of the households surveyed do not have peepholes, 57.3% do not have chain locks, and 63.1% do not have portable fire extinguishers. The program could also do 'accessibility' repairs in the homes of the frail and disabled elderly. This program would be linked to the home repair and weatherization programs currently operated by R/CCC and could draw from the bulk-purchased inventory cited in Recommendation A2.

Several sources of skilled manpower might be tapped to conduct this type of project. They include:

- the recruitment of retired skilled craftspeople who live in the area and who, on a part-time basis and/or on a stipend, would be willing to participate in this project;
- linking with the Cambridge Council on Aging's Minor Home Repair and Maintenance Program, which sponsors a carpenter who provides repair services to older residents;

- discussion with one of the building trade unions the possibility of their retired members donating labor and expertise to such a product; and
- discussion with Cambridge Rindge and Latin School or the Just A Start Program concerning the possibility of student projects under R/CCC's supervision (in conjunction with one of the above resources).

B. Linkages with Other Programs and Organizations

Recommendation B1: R/CCC should develop a formal working relationship with the Massachusetts Elder Equity Program and its local affiliate, Elder Serve, based in Watertown.

The Issue: With advancing age a number of neighborhood residents (house-rich, and cash-poor) face the problem of inadequate income necessary to maintain their homes. These are residents who have built significant equity in their homes due to the date of purchase, length of ownership, and the sharp rise in housing market values. It is clear from the survey results that a number of resident homeowners live on very low to moderate fixed income while facing rising costs. The Massachusetts Elder Equity Program is available to provide counseling, assessment, and information to older homeowners about the techniques of using the equity in their homes for monthly supplemental income.

While home equity conversion is not an appropriate solution for every older homeowner it is an important resource for those who can make use of it. The Equity Conversion Program has provided assistance to several Riverside/Cambridgeport residents already and is interested in a more formal linkage with a neighborhood-based operation such as R/CCC.

Recommendation B2: R/CCC should negotiate with the several legal aid resources at the Harvard Law School concerning a possible affiliation to benefit older (and younger) residents of the Riverside and Cambridgeport neighborhoods. These resources are:

- a) Students for Public Interest Law (SPIL)

Telephone: 495-4394

Austin Hall, Harvard Law School

(Represents Cambridge tenants with housing problems before the Cambridge Rent Control Board. Focus is on rent increases, evictions, rent control, and removal of housing stock.)

- b) Harvard Legal Aid Bureau

Telephone: 495-4408

Gannett House, Harvard Law School

(Serves low-income clients in civil matters in areas of landlord-tenant law, government benefits/entitlements, consumer law, and family law. Limited personnel, so they cannot respond to all requests for assistance.)

The Issue: A particular interest in the availability and potential use of legal assistance was expressed by 69.9% of survey respondents. A linkage by R/CCC with the Harvard Law School program, together with an information campaign, would make area residents more aware of these resources and more likely to utilize them.

C. Information and Advocacy

Recommendation C1: Designate an R/CCC staff member as Community Information Specialist and increase its information and outreach effort concerning both the programs/resources of R/CCC and those operated by other agencies in the Riverside and Cambridgeport neighborhoods.

The Issue: Survey results clearly identify a lack of knowledge by older community residents (particularly older women living alone) about the various programs offered by R/CCC (home repair, weatherization, etc.) as well as the services offered by other organizations such as the Cambridge Housing Authority and local health facilities. R/CCC could do two things to improve this situation:

- a) designate an R/CCC staff person to serve as an Information Specialist (possibly Receptionist/Secretary). This person would be responsible for providing current, concise, and clear information to community residents about the availability, guidelines, qualifications, etc. of R/CCC-operated programs as well as those other Cambridge programs providing services in the area. A listing of these programs and services (not exhaustive) is presented in Appendix III of this report. The Information Specialist would be responsible for periodically updating this information so that it remains accurate and timely. Ideally, computerization of this information would provide the most effective means of keeping this information current and readily available.

- b) R/CCC should provide written service and program information bulletins to residents of the area. This might consist of flyers, booklets, stuffers in church bulletins, and posters. In addition, a door-to-door information campaign could be undertaken in order to make residents more aware of services for which they might qualify.

In order to carry the information and outreach campaign forward, R/CCC should discuss and coordinate the effort with other agencies providing services in the area in order to gain their support and assistance. A coordinated campaign could be mounted to keep elders informed of those services which might be crucial to their continued residence in the neighborhood.

In a related effort, R/CCC should also coordinate its efforts with other agencies to determine more closely what has happened to the many older residents no longer at their place of residence as listed in the Street Directory. The Institute found in its survey that approximately one-quarter of the population it attempted to reach (94 persons) had moved within the year. The Institute was unsuccessful in tracking these persons, but it remains important for service agencies and the City Government to determine the extent of this phenomenon, both in the R/CCC area and in other neighborhoods. Are these persons moving in with relatives? To nursing homes? Out of the area? Are they deceased? The Institute has these 94 names and previous addresses on file and is willing to confer with an appropriate agency or City official about follow-up.

Recommendation C2: R/CCC should plan and conduct a series of workshops and public information sessions for the community with special emphasis on attracting and responding to needs of older residents.

Issue: Elders need clear and understandable information about resources, services, and programs. Our involvement with older residents of Riverside and Cambridgeport has made clear their need for better understanding of services for which they may be eligible and which would help them remain in the neighborhood.

By undertaking an outreach campaign geared to attracting older residents to the workshop/information series, R/CCC would affirm its commitment to older residents. It would have the opportunity to explain its own program services, while making practical information about other services available both verbally and in writing. Such sessions could focus on:

- o R/CCC's housing rehabilitation, repair, and weatherization services;
- o tax information/assessment/rebate issues;
- o community health system and services (see Appendix III);
- o housing services and alternatives available to older residents (see Appendix I);
- o income benefits and issues facing older people (Medicare/Medicaid/SSI);
- o crime prevention in the community; and
- o preparation for retirement (55-65 year age group)

R/CCC might sponsor this service in conjunction with churches and social services agencies in the community. In essence, it is a way to further assess, and respond to, the interests and needs of the aging population. It is also a way for R/CCC staff to target households which may need and be interested in utilizing the services available.

Recommendation C3: R/CCC should petition the Cambridge City Council to support SENATE 1542 -- AN ACT TO PROVIDE PROPERTY TAX RELIEF FOR LOW-INCOME PERSONS PRESENTLY BEFORE THE MASSACHUSETTS LEGISLATURE.

The Issue: The Gerontology Institute's survey indicates that the elderly -- particularly those who are poor (25.5%) -- find themselves vulnerable to rapidly increasing property taxes in the City.

While the State and City have programs to help the elderly reduce their tax burden, the recent revaluation of property at full cash value has minimized, to a large degree, the tax relief offered. The City's recent updating of housing values has resulted in an average assessment increase on residential properties of 17%. The City's largest assessment increase on two-family homes, however, occurred in the Riverside neighborhood (38%). Cambridgeport assessments have risen 34%.

Housing advocates, in response to property assessment increases in a number of communities, have filed State Legislation to provide property tax relief for both older and low-income homeowners. The legislation if passed will require City of Cambridge home rule approval. The proposed State legislation, if passed by the Legislature and adopted by the City of Cambridge will:

- a) Expand the present property tax deferral to allow low-income persons -- as well as the elderly -- to take advantage of the deferment.

b) Establish a new property tax exemption based on income.

Exemptions would be allowed to all persons whose income does not exceed 80% of the median income for Cambridge and whose other assets, other than the property to be exempted, do not exceed \$10,000. (This standard is comparable to that used by the federal government to determine eligibility for subsidized housing).

c) Amend the "hardship" exemption to make it clear that assessors may grant relief to anyone who is elderly, poor, or infirm. The present language is ambiguous and is sometimes read to mean that all categories must be met in order to qualify.

Recommendation C4: R/CCC working with the Cambridge City Council, should intervene with the MBTA to obtain at least one bus route which primarily serves the needs of the residents of Riverside and Cambridgeport

The Issue: The survey of older residents identifies accessible transportation as a high-priority need for the elderly living in Cambridgeport. Over 75% indicated they would possibly or definitely use transportation services. Health providers also cited lack of transportation to and from the hospital as a key problem in servicing the aging and handicapped population.

The Central Square Red Line subway station is the hub of the MBTA transportation system in the Riverside/Cambridgeport area. Radiating out from this subway hub are five bus routes that run through or are adjacent to the two neighborhoods. But only incidentally are Riverside and Cambridgeport served by these five bus routes, and the buses are often overcrowded. These routes are designed primarily to serve a wide range of metropolitan locations throughout Boston, Watertown, and Waltham. Not a single MBTA bus route exists designed primarily to serve the needs of Riverside and Cambridgeport. Of the five bus routes that the MBTA claims are serving Riverside and Cambridgeport, four (Nos. 47, 63, 64, and 70) run inbound and outbound from Central Square on different streets which are so distant from each other that many neighborhood residents -- particularly the elderly -- are able to utilize the bus routes in only one direction. The fifth route (No. 1) only skirts the edges of Riverside and Cambridgeport and offers minimal service to the residents of

the two neighborhoods.

Riverside and Cambridgeport will never be well served by the existing MBTA routes. The need is clear. New routes are required -- possibly one for Riverside and one for Cambridgeport -- which loop through the neighborhood streets, with a single origin and destination at Central Square.

Presumably a smaller vehicle will have to be utilized -- one that can make the sharp turns necessary to use the area's narrow streets.

Recommendation C5: R/CCC should intervene with MIT/Forest City and the MBTA to make certain that Forest City's proposed Shuttle Bus Service, between the proposed Simplex development and Central Square, becomes operational and serves the Riverside and Cambridgeport neighborhoods as well as its own employees.

The Issue: Forest City's Draft Environmental Impact Report (DEIR) for the Simplex development (IV, A, pages 78-80) states that Forest City "has indicated a willingness" to (1) work with the MBTA or (2) develop a private shuttle bus system. The DEIR suggests that service be on a fixed route, clockwise, on Sidney, Pacific, Brookline, Green, and River Streets and Massachusetts Avenue, between the hours of 6:30 AM and 6:30 PM.

No commitment is made by Forest City in the DEIR to provide this shuttle bus service. In addition, the State's Executive Office of Environmental Affairs' conditional approval of the DEIR requires no such commitment. Also, the DEIR is silent on whether neighborhood residents will be allowed to use the shuttle bus service, or only the 8,000 proposed new employees of the Simplex development. Finally, even if neighborhood residents are permitted to use the shuttle buses, both the route and hours as outlined in the DEIR suggest that the Forest City's service will have limited value for the residents of Riverside and Cambridgeport.

If neighborhood residents, as well as the employees of the Simplex development, will be allowed to use Forest City's shuttle bus service, R/CCC should support making the bus service operational. At the very minimum, the bus service

may aid in encouraging some of the proposed 8,000 employees in the Simplex development not to use their cars in their journey to and from work. Finally, R/CCC should work to ensure that the route and hours of service complement and improve the existing MBTA bus service through Riverside and Cambridgeport, not simply serve the needs of the Simplex development.

APPENDIX I

HOUSING CHOICES

Addressing the problem of where to live as we age: thinking beyond the single-family home

By Ruth Mendelsohn

Where will I live when I am old? What changes in lifestyle will confront me? Where can I go for help in making these important decisions?

How few of us are able to chart out the last years of our lives. We hope to maintain independent status, managing ourselves, but we know the day may come when someone else's advice will be needed. There are wide ranges of possible alternatives now being talked about and in stages of planning. The Older American will discuss these alternatives in this and the April and June 1986 issues, in the hope that individuals, their families, and community groups may use the articles as starting points in planning for their own, their parents', and their community elders' housing options.

The housing picture

Suddenly the future is upon us. The American dream of safe, affordable, decent and appropriate housing for all, supported by United Nations declarations and Title I of the Older Americans Act, is still a dream. Much has been done, but much more waits, and the impetus lags.

Despite good will and many millions of dollars spent on housing construction by state, federal and private funds, the housing shortage grows as the years go by. The reasons are many: the rapid increase in the numbers of the elderly population because of longer and healthier lifespans; decreasing federal funding for housing construction and assistance; costly and vanishing home repair services; increased property values, taxes and insurance costs; entrenched zoning codes; and the demand for single units insuring privacy, reinforced by federal and state laws and regulations.

The solutions lie not only in producing more housing units, but in developing many kinds of options that can provide satisfying living arrangements. Elders do not fit any single picture. Many kinds of

alternatives to fit individual requirements would be available in a perfect world, so that the aged might make choices best suited to their own needs and preferences.

The Resource Guide

The Massachusetts Association of Older Americans will publish a Resource Guide on Housing Alternatives in early summer 1986, under a Community Services Block Grant from the Executive Office of Communities and Development.

The intent of the Guide is not so much to outline the needs, funding mechanisms and issues involved, as to identify possible solutions for consideration by individuals, families and planning groups. A further article in the June 1986 Older American will describe how planners can involve elders when housing problems are discussed and decisions made, and how local groups can work to train elders in participation skills.

The problems of homelessness and long-term care will not be included in the Guide, since it is to be focused on options for elders who are able to make independent choices.

Planning for change: the individual

If an individual and his or her family were to create an ideal life plan, the following elements would be needed:

- A priority list would be made of desirable options.
- A counseling service would be available to help.
- The local community would have a system of options which could be explained by the counselor.
- A statewide network would be in place, offering information about options available outside the community.

On the other side, these components would exist in the community:

- At the state level, a Housing Options Plan would have been thought out and put in place by state, nonprofit and private agencies working together, and available in each commu-

nity.

- Community networks would have been formed.
- Alternatives would have been organized in each community by groups in the network and linked to the Plan.
- Counselors would have been trained to offer assistance to individuals in transition and their families.

These steps have already been taken in some communities, but the total plan for the state is still in a formative stage.

Steps toward a goal of comprehensive assistance

As society addresses the growing problem of housing its elderly, some steps have been taken toward creating an actual system:

- On the federal level, the Federal Council on Aging, an Administration advisory group, in 1984 reported that there was urgency on a nationwide level to begin forming a housing system. Its first suggestions regarding housing were to develop congregate units, reverse equity loans, and accessory apartments, and asked for the promotion of these concepts on the federal level.

Meanwhile, and even pre-dating the FCOA report, Members of Congress had and are filing bills to help ease the elderly housing crisis.

- In Massachusetts, a Mass. Housing Partnership was established early in 1985 by Gov. Michael Dukakis. It is intended to be a cooperative public and private effort to confront housing needs and broaden local opportunities for affordable housing. Its goal is to expand the supply of housing at all income levels, and to preserve affordable housing that does exist. It works through local Housing Partnerships that are to develop and implement a local housing agenda. The Partnership will succeed only if local communities make it happen, and this will depend on hard work of individuals, including the elderly who know what local elders needs are.

● The Massachusetts Housing Finance Agency (MHFA) in June 1985 published "Housing Options for the Elderly," which described ten basic options for elders who do not require medical supports but who must consider changes in their current housing situations. It lists five options for those who wish to remain in their present homes but need help to do so, and five for those who want to move to different kinds of accommodations.

For elders who wish to remain in their homes MHFA lists three kinds of home equity conversions, creation of accessory apartments, and tax relief programs. For those who want to move, there are suggestions of equity exchange, purchase of deep equity cooperatives, retirement communities, congregate housing, and elder cottage housing. These options will be described in the April article.

● A publication "How to Obtain Housing Assistance in Massachusetts" was issued by the Executive Office of Communities and Development in April 1984, prepared by EOCD Secretary Amy Anthony and Asst. Secretary Joseph Flatley.

This publication, available from EOCD, explains public and other subsidized housing, delineates eligibility guidelines, tells how to look for a suitable apartment in the private market, and lists eleven groups of agencies and offices with names and addresses, where information about housing units can be obtained.

● A state-funded Elderly Housing Program was announced in the spring of 1984. The new program changes focus somewhat to target congregate housing. Of about 100,000 elderly units then in existence in the state at that time, 31,000 had been state-funded, and the others by the U.S. Dept. of Housing and Development (HUD). State agencies involved in the Program are the Executive Office of Elder Affairs and Communities and Development and the Dept. of Public Welfare.

The state has provided bonding authorizations almost every year for elderly housing. On Jan. 4, 1986 Gov. Dukakis signed the largest housing bill in state history, including \$66.6 million for 1300 elderly units.

Outside government efforts are such programs as these:

● Local community groups and religious groups have begun to develop retirement facilities, home sharing programs, shared and congregate housing, housing counseling, and home repair and renovation services.

● Private developers under federal and state guidelines and funding have built elderly housing with both market and sub-



● Many groups and coalitions have conducted conferences and workshops and published materials for public consciousness-raising about housing alternatives and for facilitating networking. Action for Boston Community Development (ABCD) through its Elder Services component has long worked in public education and training on elder housing issues. Its Home Equity Conversion project has developed a model for counseling programs. It has published three Shared Living Planning Guides and a Shared Living Handbook, plus a slide show program on elder housing alternatives, and is about to produce a film on the subject.

Citizens Housing and Planning Association of Boston was a forerunner in research and technical assistance for congregate housing.

No "one-stop" housing assistance

In a preface to "How to Obtain Housing Assistance in Massachusetts," Gov. Dukakis observes:

Massachusetts continues to face a severe shortage of affordable housing — one which affects families, single people, and the elderly throughout the Commonwealth. It's not a problem we alone face. The national economic situation, with general inflation, large deficits, and high interest rates, has worsened the picture for housing in all areas of the country. Cutbacks in federal programs have also affected the availability for housing for many of our citizens.

Massachusetts is a national leader among all states in providing decent, affordable and safe housing for its people. No state comes near our record of providing housing resources for those in need. I am very proud of the record we've established, and am working to improve the situation, to do even more for those of you who need housing.

In the Introduction, the writers tell us that the housing "system" in the state is made up of many parts and many people

at all levels of government and in the private sector as well. Unfortunately, there is no "one-stop shopping" location to find all the answers to everyone's questions about housing.

There are a multitude of laws, rules and regulations which guide and control this housing "system"; no one person has all this information easily available, and no one booklet could easily condense everything into a readable format. Data may be obsolete the day they are published. Because the housing "system" is a maze in which it is relatively easy to get confused or lost, and because there simply are not enough housing resources to accommodate everyone's housing needs, the process of receiving assistance in making choices can be long and frustrating.

Barriers that face planners

Many of the necessary components for an effective overall housing plan for the elderly seem to be in place. But there are barriers.

There are financial limits to what the most socially-conscious governments, nonprofit groups and private developers can do. Planners are faced with a conundrum: people want "entitlements." In the past, individuals' expectations have been elevated to the point that there may be a pervasive belief that all elders are entitled — have a basic right — to decent, affordable, accessible, safe and appropriate housing. This belief has been expanded to the point that it means housing that features a private unit with one's own bath, living space and home care services. This is a noble if unattainable goal.

Studies show that there is a great demand for "single-person" housing for citizens 65 and over, reflecting a continuing trend toward independent lifestyles. "The evidence indicates that, when they can afford it, large segments of the elderly population opt to live independently from other members of their families," reported the National Center on Housing and Living Arrangements for Older Americans of the University of Michigan.

There are obviously measures that can be taken to help elders achieve that aim of independent lifestyles, but these solutions do not address the social problem of lack of housing units for all who want or need them, and lack of funding to accomplish the total grand plan. It is true that government policies have encouraged the expectation that one person to a single unit is feasible.

Under the state's 1984 Congregate Unit plan, the Massachusetts state government has formulated policies that back away from that ideal, and press instead for housing in which elders share units. This

policy is also reflected in the growth of home-sharing and shared housing projects undertaken by some community and nonprofit groups.

Need for a Plan

Added to the barrier caused by insufficient funding possibilities, is that of lack of planning and coordination among the multiple agencies and groups that produce conventional housing and alternatives. Coordination of efforts does exist in some of the components, but an ideal state plan must include many other components and methods of achieving coordinated planning and development. There might be a State Housing Plan, similar to the State Health Plan, that goes beyond construction of units. The Plan should include provision for local counseling services that have the capability to say to a client: "We have heard you tell us what your problems and needs are. Now we can show you what different solutions there are that may help you solve your problems about housing." This also implies a statewide information sharing network.

There are such agencies in some neighborhoods. These model programs could be replicated. Coordination could take place through an umbrella agency. Older advocates can play an important role and take responsibility to be involved in the discussions and problem-solving that must take place as the network develops. Housing Partnerships are a beginning.

(The February 1986 *Older American* carried the first of three articles on the variety of choices available to older people who are contemplating changes in their home living situations. It observed that there is no "one stop" housing assistance service in most communities, and that counseling about alternatives is the key component for an adequate system.)

There are three categories of older individuals or couples who face having to make new choices about their living arrangements: homeowners, renters, and those in transition. Basic to all is the overwhelming desire of most to stay in their own homes or neighborhoods, or to move to an environment that is even more desirable.

PROBLEMS FACING HOMEOWNERS

Barring death or serious infirmities, at some time all homeowners may be faced with having to find a new housing arrangement more appropriate to their age and changing physical condition.

For high-income elders, it may mean only finding household staff assistance or other amenities money can buy.

As for the moderately affluent, when the time comes when it is no longer possible for them to remain in their homes and maintain a current lifestyle, there are these options: adapting the present home to meet new needs; bringing in a hired companion; moving to a retirement community; or selling the house and buying or building a smaller, more manageable home, a condominium, or a cooperative.

Money helps. There is extensive literature that attests to the importance of personal income in determining how and with whom an older person lives. For the moneyed groups, the kinds of needs are special. There may be problems in finding suitable household help or paid companions. There may be no close relative to whom to turn for advice. If one chooses to adapt the home environment to more suitable living space, there may be problems in finding contractors and builders. There are not enough options for suitable choices of retirement facilities.

Owning a home may not be the wise way to use one's money that investment counselors have traditionally thought it to be. The *Wall Street Journal* in December 1985 reported that this demise stems from a variety of factors, most unforeseen as little as four years ago.

For one thing, inflation rates have decreased. The federal budget deficit is prompting tax increase proposals that would shrink home ownership tax advantages. There is a threat by the Federal National Mortgage Association (Fannie Mae) to crack down on inflated real estate appraisals because of foreclosures caused by over-valuations. Returns on house sales as investments can be less than on money invested in other ways, such as in government-backed mortgage bonds.

There are other drawbacks to ownership: houses eat up money for upkeep. They don't pay dividends until they are sold. Many elders are house-poor, with insufficient monthly income to maintain a decent, healthful standard of living within the homes. The *Journal* also reported in February 1985 that a record number of families were falling behind in mortgage payments.

Perhaps repairs and maintenance need to be done, but there is not enough cash coming in to pay these bills. Often homeowners have such a fear of debt that they will endure poor nutrition, inadequate health care, and social isolation caused by no-money-in-the-pocket, rather than give up on home ownership. Rising property values add to the problem by causing taxes to increase and insurance costs to climb. Lack of repair and maintenance can cause deterioration of the building and affects ultimately the total state housing stock availability.

If one wishes to sell a too-large house and move to smaller one, one finds that there may be very few on the market that are more suitable, without a long and careful search. Also, a seller must face high pressure sales methods from some real estate brokers who are frantic to get listings.

If one opts for a retirement facility, these are hard to find in Massachusetts, and carry a high price.

If one hopes to find a rental unit, in Boston and other metropolitan areas in Massachusetts, finding rental space at a reasonable cost may be a lost hope. Rents are astronomical and vacancies few.





Possible options for homeowners

Many kinds of projects for alternative choices have been developed here and there around the state. Most have been implemented by planning and development monies from many sources, private and public, and by dedicated work of agencies, organizations and volunteers.

Category one: for homeowners who wish to remain in present residences if some changes can be made.

1. Adaptive reuse of present home.

Often a householder may be able to remain in his or her present residence if some minor changes are made. For example, doorways may be widened and ramps built in to accommodate wheelchairs. Grab bars can be installed in bathrooms. Kitchen cabinets can be rearranged and work surfaces lowered.

There are sources for help in planning and executing adaptive reuse. One example is the Adaptive Environments Center in Boston, which addresses the problems faced by elders with functional limitations. Its staff helps identify and solve problems connected with hearing loss, failing vision, diminution of muscular strength, memory loss, and troubles with balance. Modest fees are charged. Adaptive Environments does not provide the actual work, but makes design recommendations and can suggest available contractors to do the jobs.

2. Home maintenance and repair services

Many communities have developed services that provide minor home repairs and maintenance for homeowners. The state Energy program does weatherization for low-income people. (See the February 1986 issue of *The Older American* article on home repair services.)

3. Financing options

Frequently a homeowner is house-poor, and unable to finance repairs. There are several kinds of financial solutions to this problem that have arisen within the past decade. Homeowners should be aware of these. They include:

- a. Home equity conversion. There are a number of varieties of ways to convert equity in a home into income, either to maintain the structure or to provide money for other uses for the owner. All home equity conversion plans involve some risk for the owner.
 - One may complete the equity, and outlive it.
 - There are allied costs, such as fees, brokers' commissions, and financial loss if the value of the property should rise.
 - If the person has a low income and is a Medicaid and/or SSI recipient, the transaction could mean loss of those benefits because of added monthly income.

The following home equity conversion plans were outlined in a publication prepared by Sherry Edmonds, Housing Analyst at the Massachusetts Executive Office of Elder Affairs (EOEA), "Informational Packet on Home Equity Conversions," in a U.S. Senate Special Committee on Aging report, "Turning Home Equity into Income for Homeowners," and in reports from ABCD (Action for Boston Community Development) on its Home Equity Program.

- (1) **Reverse Mortgages.** Sometimes called RAM (Reverse Annuity Mortgage), this option provides a series of monthly loan advances to a homeowner with repayment of all interest and principal deferred until an agreed-upon future time. Terms may be for a fixed number of years, or may be explicitly related to the

elder's age. In all plans the loan becomes due if the borrower dies or sells the house prior to the end of the term. The loan is repaid in a lump sum when the term is over, and so works best for people who plan to sell the home at a later date. It can serve to provide elderly homeowners with added years in that home.

In this model, the owner keeps title to the property, and possible appreciation in value is retained. This kind of loan is usually a gap-financing tool for a limited amount of time.

The Ecumenical Social Action Committee of Boston (ESAC) has used the RAM model in its counseling with clients.

- (2) **Sale-leaseback.** This arrangement is one of the oldest methods of equity conversion. There are several ways to structure this form. All involve an investor who purchases the elderly seller's home, and then grants life tenancy in the home, or the right to a more limited tenancy at a specified rental payment. The seller may be able to take the one-time capital gains deduction of up to \$125,000 on the sale.

The seller may receive payment in a variety of ways: a lump sum; in equal monthly payments based upon an annuity purchased by the investor; or in monthly mortgage payments from which the monthly rent is deducted. The method used will depend upon income needs of the elderly homeowner, and the tax situation of both seller and buyer. The agreement establishes a contract between the buyer and the seller which clearly spells out the elderly person's right to continued occupancy, the rent schedule, and other financial responsibilities, and assigns responsibility for the maintenance and care of the property. It specifies disposition of the remainder owed, should the elderly person die before completion of the payment.

Sale/leasebacks have the advantage that all of the transaction is completed at the beginning, giving the older homeowner a view of future income and expenses to be calculated. The seller is protected against default by the buyer, by the mortgage and annuity purchased at the time of the sale.

- (3) **Shared equity.** A form of the above, this model can be used within a family. With legal advice, equity can be divided among family members. For example, a son may buy half equity in a parent's home, with the arrangement that he is to provide a monthly income to the parent as long as the value of the equity lasts. Careful legal and financial arrangements must be made to protect the interests of both sides.

(4) **Split equity.** In this arrangement the homeowner is guaranteed a lifetime tenancy in the property, while a public body becomes the owner of a remainder interest. The homeowner retains title until death. In essence, it represents a long-term installment purchase of the property. A Buffalo, New York model, HELP (Home Equity Living Plan), was instituted in 1981.

(5) **Deferred payment loan.** The DPL is another means by which elderly homeowners can draw upon equity to maintain and repair their homes, thus preventing loss of property value. The loans permit homeowners to defer payment of all principal and interest either for a specified time or until the home is sold. For homeowners who wish to move to smaller quarters or into other housing arrangements, these loans permit rehab and repairs to make the house more saleable and perhaps increase its value. Others use such loans to make repairs and changes which permit them to remain in their homes comfortably and with greater independence for the rest of their days or until another kind of housing is needed. Homeowners whose monthly incomes are too small to qualify for conventional loans could use deferred payment loans to create an income-producing unit in the home, to provide greater monthly income, and to be used to repay the loan.

Groups and individuals interested in pursuing information on various kinds of home equity conversions are advised to consult with Sherry Edmonds, EOE, 38 Chauncy St., Boston MA 02111. Edmonds has produced two helpful booklets on the subject.

(6) **Refinancing a mortgage.** For those older homeowners whose homes are mortgaged at a high rate, it may make sense to try to refinance the mortgage at a lower rate to reduce monthly payments, and to take on a new one at lower rates.

A caveat here is that careful watch must be made on how much bank and processing charges may wear away the benefits of the changes. For example, one would be charged fees for a reappraisal of the value of the home, document preparation, and bank attorney's review. If one switches to a new lender, there would be charges for a new title search, title insurance, and a credit report. According to the American Mortgage Bankers Association, the national average cost of a mortgage closing is 2.48% of the total loan amount. Most mortgage bankers say it makes little sense to go through the hassle of refinancing a mortgage unless there is at least a two percentage point spread between the old and new interest rates.

At present, few do equity conversions

According to estimates, 5 to 10 percent of Massachusetts elderly homeowners are eligible for equity conversion programs. There are 37,000 unmortgaged housing units occupied by owners age 65 and older. The number of actual participants in such programs is likely to be low, since counselors apparently perceive the program as a last resort. The program works well for a person waiting to move into a retirement community, or one with short life expectancy, or one whose children will buy the house when the loan period is finished.

The message to elderly homeowners who are considering some version of home equity conversion is: don't do it without advice and counseling from a disinterested source. Edmonds of EOE can put people in touch with such sources.

4. Tax relief

There are methods of securing relief from burdensome real estate taxes that threaten low and moderate income elders: exemptions and deferrals. Local assessors can explain them in detail and answer specific questions. They are set forth in Section 5 of Chapter 59 of the General Laws, and Chapter 653 of the Acts of 1983.

— Tax exemptions.

There are tax exemptions specifically designed for elders:

- a. Clause 41 and 41B. Must be 70 or older and have owned and occupied as principal residence real property in Massachusetts for five years, and lived in the state for ten years. Income eligibility is \$10,000 (single) and \$12,000 (couple), and value of estate \$20,000 and \$23,000. If you qualify, your assessor may grant either a tax exemption of \$4000 on the property valuation, or a deduction of \$500 from your tax bill, whichever benefits you the most.

- b. Clause 17. If you do not qualify for an exemption under Clause 41 or 41B, you may be eligible for a Clause 17 exemption, which would provide an exemption of \$2000 on the property valuation or the sum of \$175 as a deduction, whichever is greater. Your estate must not exceed \$20,000, and you must have lived in the residence for 10 years. There is no income requirement.

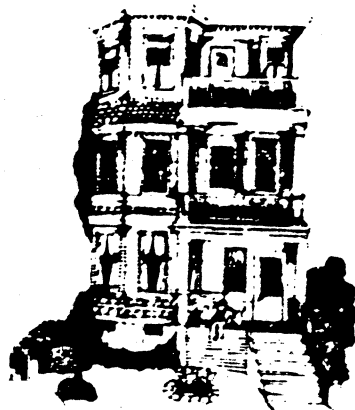
c. Other exemptions:

- Clause 18: for property owners unable to pay because of age, infirmity or poverty.
- Clause 22: Certain disabled veterans
- Clause 37: The blind.
- Clause 42: Widow of a police officer or firefighter killed in the line of duty.

All exemptions are made at the discretion of the local Assessor. If your application is denied, except for Clause 18, you may appeal to the state Appellate Tax Board.

— Tax deferral

Under Clause 41A, with 5-year present property residency and 10-year state residency, you may apply for tax deferral. Under this program, the taxes must be paid eventually, if necessary after your death, by your estate or heirs. A lien is placed on the property during the deferral. Tax deferral does not represent savings because interest is charged, but does permit those in need to avoid payment temporarily.



CATEGORY TWO: HOMEOWNERS IN TRANSITION

As age advances, home ownership may become less desirable. Perhaps the house is too large, with housekeeping and maintenance beyond the scope of the owner. Perhaps the elderly person or couple has infirmities that prevent them doing upkeep. Perhaps there is isolation and loneliness. Perhaps transportation is a problem, for marketing, appointments and social occasions. And perhaps costs have become insurmountable.

Housing counselors have several options to suggest, ranging from sale of the property, to sharing of the house, to building of accessory apartments or an additional cottage on the property:

1. Sale of property

The very first consideration when one thinks of selling a residence is "Where will I go to live when someone else owns this house?" There must be a place ready and waiting to receive the former homeowner, if the change is to be successful. It must be remembered that there is a severe housing shortage in most areas of Massachusetts, and that rental inflation has been astronomical. Most housing authorities and developers have long waiting lists for both subsidized and market-rent units. Construction of new units has slowed because of the cutback of federal housing money. Former rental units are "going condo."

There may be severe psychological effects when a person or couple moves into small quarters after having been used to a large private space. There are decisions to be made about what to do with one's personal effects and furniture when there won't be room for all of them in the new quarters.

It is important, too, to be wary of aggressive real estate operators hungry for listings, who may try to persuade an elderly owner to sell at a below-market price. Often a sale will be made at one price, only to have the seller discover later that the buyer has re-sold at a considerable profit in the second transaction. If a homeowner decides to sell, an independent appraisal should be made before the home is offered.

There are several kinds of transactions that can be made if a sale is being considered:

— *Equity exchange.* In this kind of sale, equity in the house is exchanged for equity in a smaller, more convenient house, or a condominium, or a share in a cooperative. It is a real estate transaction usually conducted by professional brokers.

— *Outright sale.* Proceeds from an outright sale can be used to buy into a retirement facility, which requires payment of a "founder's fee" and monthly rent. Some founder's fees are not retrievable when the resident dies or moves out of the facility. Elders looking at retirement residences should be aware of that fact.

There have also been cases of the retirement complex going into bankruptcy, and residents losing their long term housing investment.

There is a shortage of retirement facilities in Massachusetts. There are several "continuing care" or "life care" communities, and each is costly. The state has many Level 4 "rest homes" where occupants have a private room but share other space, and other facilities where apartments of various sizes are provided, with no support services.

Another option might be sale of a home, and then purchase of a mobile home. There is a community of mobile homes for the elderly in Carver. A new "Leisurewoods" community in Rockland, reported in the Boston Globe of Jan. 25, 1986, is described as a new breed of mobile homes, "manufactured" homes, ready-built and installed on permanent foundation slabs. These homes have been available at prices from \$59,000 to \$90,000. Single family homes of this kind may allow more personal independence than is generally associated with a communal setting, but also can provide special features important to elderly people, like security and emergency call buttons linked to a central site.

An option frequently discussed but not often available is a deep-equity cooperative purchase, in which monies from the sale of a home or another source is used to buy shares in a housing cooperative. The demand for low-cost co-ops far exceeds the supply. Competition among buyers is intense. If the project is developed by a neighborhood group, priority may be given to area residents who are facing eviction due to condo conversions or rent raises. Cooperatives are organized when individual shareholders are brought together to own and manage property jointly. They do not own their units, but do own shares in the building or complex.

Higher cost cooperatives may be available in some communities.

A newer concept around the country is the recent development by the Neighborhood Reinvestment Corporation's Neighborhood Housing Services corporations of the Mutual Housing Association

(MHA), a partnership-based, nonprofit organization committed to the development, financing, ownership and management of affordable housing in the public interest. "Mutual" housing is different from other kinds of co-operatives in several aspects, particularly in the way it can generate additional units, and in the involvement of the broader community. A mutual housing complex is owned by its residents, but they are not able to sell their units at a profit. According to Bob Kuttner, writing in the Boston Globe of Dec. 27, 1985, there are 1800 mutual housing associations in West Germany, one-third of all homes built since World War II.

Elder and their counselors should watch for local announcements of such projects.

Changes in the home itself

There is another possibility for homeowners whose residences are too large, inappropriately designed, or too expensive to maintain. A large home can be remodeled to provide for an "accessory apartment," and space made for private living areas with bath and kitchenette that can be rented out. Zoning code approval is necessary.

Or a family with a large home may remodel to provide space for an elderly relative, a "granny flat." (See Accessory Apartments/ECHO housing on page 8 of this issue).

An innovative plan is just taking shape in Massachusetts, although well known in other countries. Known as ECHO (Elder Cottage Housing Option) the plan takes this form: a small cottage, frequently of the manufactured variety, is placed on a family's property to be used as a private residence for an elderly relative. It is self-contained and can be removed when no longer needed.

An option now more in the public eye than ever before is the home-sharing plan, in which an older person moves into the home of another, non-relative to share expenses, provide mutual support, or give or receive services. The opposite happens, too, when the older person has the home and another person moves in. There are home sharing counselors at various senior citizen sites around the state, under many names: in Boston, at Boston Aging Concerns; in Woburn, at the Council on Social Concerns; at United South End Settlements in Boston, for example.



THE SITUATION FOR RENTERS

Although statistics tell us that most Massachusetts elders are homeowners, there are many long-term renters who have not owned their homes, often by choice. Of the over-80 aged population, at least 20% are no longer or have never been owners.

There are about as many kinds of rental housing as there are income groups of renters. For the purposes of these articles, the various kinds of rental environments are divided into those appropriate for still-independent elders, and those for semi-independent elders.

• For independent elders

For the well-to-do, there are still apartment hotels and retirement villages that provide all amenities. For the merely affluent, there are apartment complexes, retirement facilities, and occasional free-standing homes on the rental market. For moderate and low income people, the situation deteriorates.

Almost every community in the state has produced housing sponsored by private or nonprofit developers for elderly residents, some facilities with subsidized units and some at market rents. Abandoned school buildings and old mills have been favorite sites for renovation for elder housing. Religious groups like Jewish Community Housing for the Elderly and American Baptist Homes have been especially active in housing projects. As in the case with subsidized public housing, these new or renovated complexes are in such demand that waiting lists exist for almost all of them prior to opening day.

— Housing developments

Under various state and federal funding programs, subsidized hous-

ing has been constructed in Massachusetts to an extent found in few other states. Also, with Section 8 federal certificates and Chapter 707 state certificates, elders can be placed in public and private developments which have participated in construction programs.

In some communities there may be a wait of 3 to 5 years before a unit can be found. According to Boston Globe reporter Chris Chinlund (Dec. 23, 1985), there are almost 9000 elders on waiting lists just in Boston and the larger inner suburbs — an all-time high. On the other hand, such figures may be misleading because some names appear on more than one list, and there is no clearinghouse of names.

Rents are based on 25 to 30 percent of income, and there is an upper income limit, high enough to include a large percentage of Massachusetts elders.

Elders in reasonable health should be encouraged to place their names on waiting lists if they wish to enter subsidized housing, and expect a wait of a year at least. The Mass. Housing Finance Agency publishes an updated list of all agency-financed apartment complexes. Prospective residents can use the list to locate possible housing units, and can contact the management agent of each about vacancies, possible subsidies, waiting lists, and application procedures. Public housing lists are maintained by each community's Housing Authority, or in rural areas by a regional Authority. "How to Obtain Housing Assistance in Massachusetts" from the state Executive Office of Communities and Development lists all Housing Authorities, as well as privately owned subsidized developments.

One problem with the public housing lists is that preference is given to present residents of a community which may cause problems for par-

want to move to be near their children. Each community has its own rules about acceptance of such non-resident family-connected elders. Non-resident elders without family connections in a community may find it difficult to find a unit.

In some of the non-public housing developments a certain percentage of units are subsidized. There are maximum income limits, but these vary according to the program granting the subsidies, so that a person may be eligible for one program and not for another. Applications are taken by the management office of each development. Local Councils on Aging should be able to provide names for these developments as well as for public housing. It is important to place one's application on file as soon as public announcements are made of openings.

A point sometimes raised about development of elderly housing is that many older people do not wish to reside in "age segregated" housing. These complexes have been referred to as "geriatric ghettos, (Aging Magazine, No. 351, 1985) similar to being shunted off on a side railroad track for the remainder of one's life." To each his/her own!

In another kind of housing assistance, individuals may apply for and receive Section 8 (federal) or Chapter 707 (state) certificates, and search out their own units where the certificates are accepted. Housing Authorities administer these programs as well as their own developments. There are also some regional nonprofit agencies and the state EOCD that administer programs statewide. Not all Housing Authorities provide all rental assistance programs. The sad fact about this kind of assistance is the shortage of landlords who will accept the certificates, because of shortages of rental units.

— The private market

There is no single place to look for suitable rental housing in the private market. The most desirable places are usually rented by word-of-mouth as soon as there is a pending vacancy. Realtors may have listings of available places. Often a neighborhood "network" is useful, including bulletin boards at laundromats, multi-service centers, supermarkets, churches and other public places. A classified ad in a community newspaper may bring results.

In some municipalities the Council on Aging can give suggestions about how to begin a search. There may be neighborhood-based organizations that can provide assistance. A person may call the state Elderly Hotline (1-800-822-2003) for information about names and phone numbers for Housing Authorities, privately owned housing developments, and community development corporations. These listings appear in the EOCD booklet described above.

— The SRO

The SRO (single room occupancy) unit, either in a lodging house or an apartment hotel, has almost disappeared from the housing market. Most have been taken by developers and turned into condominiums. In larger cities, a disproportionate number of low-income people, usually men, have traditionally lived in SRO housing, where people rent single furnished rooms and share bathroom facilities. Sometimes common kitchens or living room space is provided. These units have given the independent elderly, who do not require or want services, a balance of privacy and community not available elsewhere.

In city after city, this supply of traditionally affordable and desirable housing is endangered if not almost extinct. The increase in property values due to successful downtown revitalization efforts has put pressure on owners to convert or demolish lodging houses, for other more profitable uses.

Boston Aging Concerns, Young and Old United (BAC-YOU), an independent, nonprofit organization

originally created as a consortium of neighborhood churches and agencies in Boston's Back Bay, has during the past six years purchased and developed two former lodging houses and recently has acquired a third, for a total of about 65 units saved for lodging house tenants. (See Shared Housing, below).

It is not known how many actual lodging houses exist in the state, for it is believed many exist which are not licensed by their communities. Those that are known are gradually disappearing. SROs no longer represent a valid return on investment monies. There are bureaucratic headaches: codes, inspections because the houses are businesses, licensing problems because town governments may be reluctant to perpetuate them. Owners frequently cannot or will not put sufficient money into the houses to keep them up to code; this may happen because rents are not sufficient to produce money for that purpose. Municipalities are in a no-win situation: they must enforce codes for a safe environment, but there is displacement of tenants if the building is closed down. Most of the structures are old, many in disrepair, with no reinvestment in roofs, heating systems, electrical systems and so on, and no possibility of re-mortgaging for cash to do repairs. It is easier to sell to condo developers.

There are serious limits to what a municipality can do about the problem of SROs. Private property is untouchable. By law, tenants' rights are secondary to owners' rights. Furthermore, the state mental hospital population decreased from 25,000 to about 2000 a few years ago, with many of the discharges disappearing into the mass of homeless and transients looking for shelter, and sometimes settling into SROs, where followup services by the Department of Mental Health may be difficult to perform.

— Shared housing/home sharing

In many communities organized efforts have resulted in houses or apartments that are shared, with no principal householder, and two or more people using the space under the aegis of a community organization, a

religious group, or even a spontaneous gathering of friends.

Action for Boston Community Development (ABCD) has published guides to developing shared housing projects.

With shared housing, two or more unrelated individuals live in the same home, each having a private room, and sharing other common areas.

For the purposes of this article, differences are drawn between shared housing and shared living/home sharing. In the former, usually sponsored by an agency, there is structured communal living, with all occupants sharing responsibilities. The agency, rather than the individuals, assumes responsibility for arrangements.

With shared living (home sharing) the initiative may come from the home owner who is seeking companionship, services in lieu of rent, or help in expenses. Agencies may assist in finding compatible matches.

The houses developed by Boston Aging Concerns, described above under SROs, actually are conducted as shared housing. The difference is the nonprofit ownership and tax status, shared management, and the use of common space.

In the city of Newton, which is made up of many "villages," a group of individuals, religious organizations and others gathered together to assess needs and plan for group houses in each of the villages. At this point, one house has been successfully established.

Home sharing programs

Most home-sharing programs are nonprofit, grassroots that pair housemates and usually provide followup services. There are several such pro-



grams in Greater Boston: Cambridge Home Match, Elderserve in Watertown, Share-a-Home in Somerville, Student Housing Exchange Service in Boston, and Woburn Homesharing.

Home sharing requires compatibility, cooperation, and tolerance for another's habits and personality traits. It means some loss of privacy. There are advantages and disadvantages, costs and benefits. A main reason for doubling-up is financial, but other reasons are important. There may be a need for companionship, for help in home maintenance tasks, for someone in the house in case of emergencies, to be able to stay in one's own home and neighborhood. Problems may come with territoriality, an unwillingness to share one's kitchen. There may be differences in values, in religious philosophies, or politics, in ethnic attitudes. Careful screening is of utmost importance. Barbara Stanford of Santa Barbara in a dissertation "Shared Housing for the Elderly" described two problems: the slave syndrome and the free lunch syndrome. Details of commitments must be written down and signed.

Retirement homes and communities

Retirement homes and communities are designed to provide comfortable and congenial homes for older people who choose not to remain in their previous residences for various reasons. Some of the developments are intended for those who want and are fully able to live independently; others are for those who want a residence that provides meals, social activities, housekeeping services, and health services, or some of these.

The facilities are found in a variety of forms ranging from apartments, retirement and mobile home communities to residential hotels. One kind of program is the multi-type facility that includes a variety of living arrangements designed for those who are fully independent, as well as for those who are not. This may be a campus-type setting with cottages and joined residential units, or with accommodations in one building.

Sunbelt states offer most retirement housing opportunities. There are few in Massachusetts as compared with Florida, California, Texas and New Jersey. New Jersey itself has 41 retirement villages.

Oryx Press offers a "National Directory of Retirement Facilities," for sale at \$110 plus postage. Over 12,000 facilities are included. Public libraries may have copies.

Retirement communities are planned with older people in mind. Some are private business ventures; others may be projects of organizations like labor unions, fraternal groups, military retirees or religious groups. Special features are built into the units, like non-skid floors, grip rails, ground-level entrances and safety features. There is usually a long waiting list of applicants for admission so one's own application must be entered well in advance of the time he, she or they wish to enter.

Retirement residences in the Boston area without services include Morville House in Boston, Revere House, Trilling House in Randolph, and Farnsworth House and Beacon Chambers in Boston, to name a few.

Continuing care facilities (life care) may also provide accommodations for older adults who do not require support services. These include Carleton Village in Bedford, Loomis House in Holyoke, Whitinsville Retirement Society, The Protectory in Lawrence, North Hill Retirement Community in Needham, Brandon Woods in South Dartmouth, and The Willows at Westborough.

• For semi-independent elders

There is a known need for housing for elders who are in fairly stable health, can use public transportation or have cars at their disposal, who can do their own marketing and get to health appointments, but still want the support of some kinds of services. Perhaps it is the case of a retired widower who has never learned to plan meals and cook. Or it may be a woman with mobility problems. Whatever the reason, there appears to be a growing number of elders who cannot or do not wish to live completely independently, for whom there is a housing need. There are kinds of housing suitable for them.

— *Rest homes.* The choice that most people know about is the Level 4 nursing home, or rest home. This op-

tion provides protective supervision for residents who do not routinely require nursing care or other medically-related services. Most elderly retirement homes are classified this way. They all provide social services and organized recreational and activities programs.

The Women's Educational and Industrial Union (WEIU) of Boston publishes a directory, "Levels of Care Facilities in Massachusetts" which describes all four levels in all parts of the state, listing them by alphabetical order, by community, by foreign languages spoken, and also how Supplemental Security Income can help pay fees in Level IV homes. It is a most valuable handbook for individuals and families searching for housing of this kind. It does not list homes for the aged which are certified as boarding homes.

— *Boarding homes.* It is estimated that during the 19th century one-fourth to one-third of all Americans either lived in someone else's home as a boarder, or took boarders in. These flexible living arrangements have almost disappeared during this century as the desire for family privacy has grown. Public and private housing facilities have added to the privacy mindset by providing only self-contained apartments for elders. In fact, only recently were Section 8 guidelines revised to allow for certificates for space in shared housing.

Some boarding homes do still exist. In a study of lodging and boarding homes in Merrimack Valley done for the area's Home Care Corporation, Elder Services of Merrimack Valley, it was found that most of these homes are in urban areas. Each must be licensed by the community in which they exist. Town and city halls have listings. Regulations that govern them are those issued by the state fire marshal, and involve the building, and are not concerned with the residents except as health and fire codes relate.

A boarding house that operates without government or private subsidy is St. Helena's House in the South End of Boston. Bathrooms are shared; breakfast and dinner are served in a common dining room.

The majority of boarding homes, according to a report from Citizen's Housing and Planning Association (CHPA) in Boston, seem to be religious or charitable homes.

There is also a state program of boarding placements for infirm elders, such as the one organized by Massachusetts General Hospital for dischargees.

— *Congregate housing.* There is a problem of definition when one speaks of "congregate" housing. The state-funded Congregate Housing Program describes it as "housing for low-income 'frail' elderly in which design modifications and the availability of home care services address the shelter, social and service needs of each resident." A "frail" elder is defined as an elder who has a functional impairment and/or is socially isolated and not capable or does not wish to live a totally independent life but is not a candidate for the constant supervision and intensive health care of an institution.

On the other hand, the Executive Office of Elder Affairs (EOEA) has defined congregate housing as "a unique new housing concept where older people can maintain their independence and dignity in private living areas while gaining social support by sharing some living space with others"

The U.S. Housing and Community and Development Act of 1978 defined congregate housing as a living environment in which some or all of the dwelling units do not have full kitchen facilities, and are connected to a central dining facility to provide meals and support services. For the purposes of this article congregate living is differentiated from shared living by the definition of provided services.

In 1984 EOEA issued a publication "Independence Through Interdependence: Congregate Living for Older People" by Polly Welch, Valerie Parker and John Zeisel, in cooperation with Building Diagnostics of Boston and Housing Services Group of Cambridge, under an Administration on Aging grant. It is intended for those interested in sponsoring, deve-

loping, or seeing congregate housing built in a community, and would be a "must" resource for any group contemplating such an endeavor, from a community group to a private developer.

Congregate facilities are being supported with great enthusiasm throughout the state. This attention represents a recent change in concepts of how elderly semi-independent people might live. Started as a demonstration program in 1976 at Norfolk Street in Cambridge, by 1984 the state had 198 units in 14 state-subsidized sites. A recent listing shows 22 private congregate sites with a total of 572 units, and HUD programs of 10 sites with 342 units. In 1984 state funding was allocated for an additional 329 units in 23 communities, under Chapter 574.

The congregate housing program was designed from the beginning to serve both shelter and service needs for frail elders. There is a Memorandum of Understanding between the Executive Offices of Communities and Development and Elder Affairs, in which EOCD agrees to build and provide operating funds for congregate housing, and EOEA agrees that residents will receive priority status for home care services. These agencies with the Dept. of Public Welfare have developed the state Congregate Housing Program for Elders.

A congregate unit in the state program is a multi-bedroom apartment or house. Each resident has his or her own bedroom, and there may be private bathrooms and kitchenettes. Residents share a large eat-in kitchen, or kitchen and dining room and other common space. Congregate developments have ranged from 3 to 20 bedrooms. There is no single model. Designs vary with the population serviced, and whether the building was new construction or adaptive reuse of an old building. (Norfolk Street was formerly a convent).

OECHO (Organization of Elder Cooperative Housing Options) in Cambridge which is concerned neither with cooperative ownership nor ECHO (Elder Cottage Housing Option) housing, instead is a private nonprofit agency that develops and

manages congregate or shared housing for elders. Over the past eight years it has opened apartments in three Cambridge neighborhoods. Its target clients are those elders who can live in a semi-independent fashion.

COUNSELING AND EDUCATION THE KEY

"Growing Old in America," a three-hour television special program produced on Dec. 28, 1985 and hosted by Hugh Downs, reported that the generation now retiring, who lived through World War II as young adults, are critically unprepared for the problems of aging. Downs spoke of the need for a new Presidential Commission to take a look at all stages of aging, from the "first stirrings" about retirement to the last years of life. Each year the over-65 population swells its ranks, and its problems multiply.

Individuals have a personal responsibility to make realistic plans about their own aging. Communities have a group responsibility to plan for a continuum of alternatives for their residents, including physical shelter appropriate to individual needs. There must be sharing of information among planners, administrators and elders who need the housing alternatives.

The core of the total housing effort is education of the public and especially of the elderly and soon-to-be-elderly population about kinds of shelter arrangements that are or might be available, and the provision of counseling services to aid elders and their families in making appropriate choices.

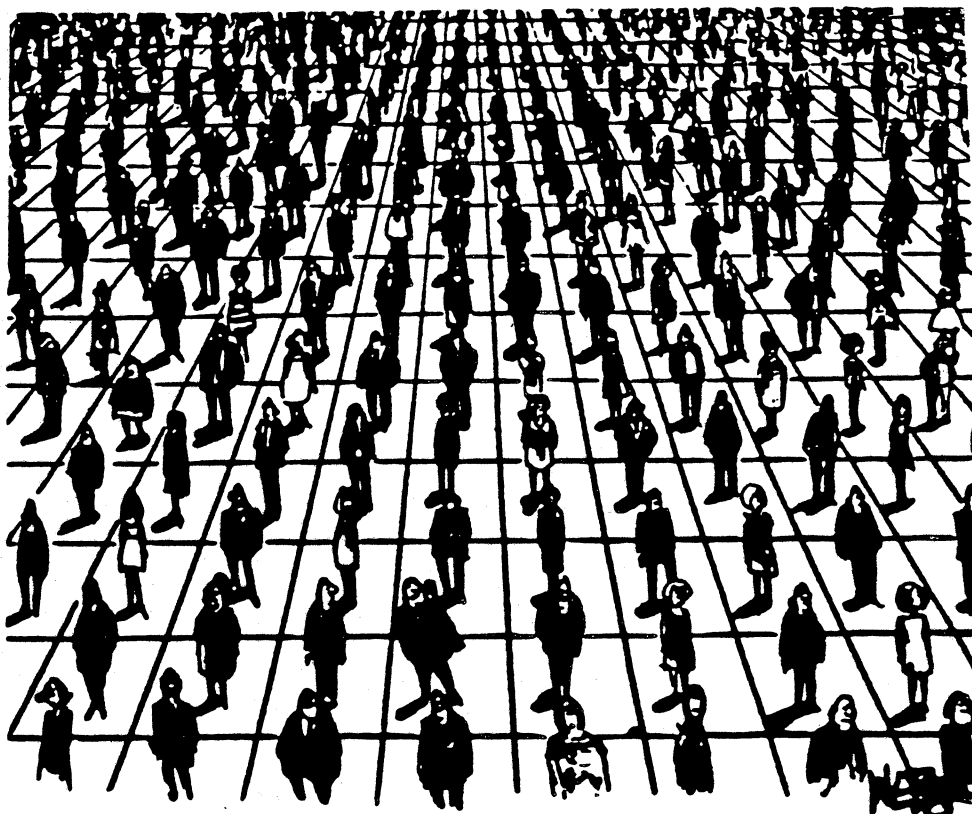
Problems are exacerbated by the continued cutbacks by the federal government, and increasing demands upon state budgets.

Ideally, the state would establish interagency agreements to provide the structure for a network of counseling services. Using programs already in place as models, each community or rural area would have one body designated as a counseling site, working with such groups as Councils on Aging, Home Care agencies, local housing authorities, local Congressional offices, advocacy groups and private sector developers.

At the same time, groups would be encouraged to increase the kinds of housing options available to elders seeking to make changes in their home living arrangements.

The three installments of HOUSING CHOICES in the February, April and June 1986 issues of The Older American and the Advocacy Training Manual in this issue have been prepared under a grant agreement from the Special Projects Fund, Massachusetts Community Services Block Grant Program, Commonwealth of Massachusetts, Executive Office of Communities and Development.

Massachusetts Association Of Older Americans
110 Arlington Street, Boston MA 02116-5396



'Excuse me, sir. I am prepared to make you a rather attractive offer for your square.'

APPENDIX II

Minor Repairs, A Major Problem For Older Homeowners

Low-cost home repair service aids four Baltimore neighborhoods

by Kimberley McCleary

What do you do if you're in your 60's or 70's, live alone and don't have the strength or the skills to make minor repairs on your home? Older people often find themselves in this situation, and for some, friends and relatives provide the needed help.

But a widow living in Maryland whose two sons have moved to California may have no one to call when her roof begins to leak. Even though contractors provide valuable services, many are in business primarily to complete major repairs and renovations. Most simply will not accept small jobs. Those who are willing to take on jobs such as minor toilet repairs and paint touch-ups feel they must charge their standard hourly rates so as not to lose profitable work time. Thus, older customers may spend hundreds of dollars yearly on repairs they once did for themselves. Some seniors become frustrated and allow their homes to deteriorate. Others give up lifelong residences and move to apartments.

These unhappy alternatives can be avoided, however, as one Baltimore organization has shown, if communities are willing to take the time to

organize a home maintenance program to help out the elderly. Banner Neighborhoods Community Corporation (BNCC) is a non-profit organization involved in various projects to assist residents of four predominantly working class neighborhoods—Baltimore-Linwood, Butchers Hill, McElderry Park and Patterson Place.

Funded by a combination of public and private sources, including Community Development Block Grants, the Macht Foundation, the Baltimore Oriole's Foundation and Hechinger's home-improvement stores, Banner Neighborhoods is committed to assuring stability and growth in the four neighborhoods it serves. It acts as an umbrella organization for the neighborhood associations and groups in each of these areas in helping them to address common problems, ranging from trash in the streets and housing code enforcement to crime prevention and summer youth employment.

BNCC's strongest and most successful venture, however, is its Home Maintenance Service. The program's goal is to provide home repair service to area homeowners who are at least 60 years of age (at least 55, if they are disabled) and whose income will not permit the expense of contractors. Eligibility is currently limited to elderly persons with incomes under \$8,000.

Started in 1978 with support from The Ford Foundation, the Home Maintenance Service soon became a

Kimberley McCleary is a freelance writer and photographer pursuing a degree in English at the College of Notre Dame of Maryland. Ms. McCleary spent the summer of 1985 observing and working with the staff and clients of Banner Neighborhoods Community Corporation.

demonstration project of the U.S. Department of Housing and Urban Development. After the demonstration ended, the Banner Neighborhoods Community Corporation assumed responsibility for the program in 1983.

Repairs In 200 Homes

Today, the Home Maintenance Service enrolls 200 elderly homeowners, whose requests for repair services are handled by an amazingly small crew—a supervisor in his 50's and a 21-year-old worker. Last summer, they were assisted by four teenagers hired as house painters through Baltimore's youth employment program, and another teenage worker hired with BNCC funds.

"We may be small, but the service handled about 1,000 repair jobs last year," notes Mrs. Neetu Dhawan-Gray, Executive Director of BNCC.

Explaining how such a small crew can handle repairs in 200 homes, she points out that a good number of the homeowners have been enrolled in the program for three or four years. "For them, the initial labor-intensive home repairs, involving costly materials, have been completed and we are now engaged more in preventive home repair. Continued enrollment

for these homeowners is a kind of insurance that they will have access to our services when and if they need them."

The Executive Director stresses that costs in time and materials for the client and for the program really go down the longer they are enrolled in the service. "It's the first-time enrollees that cost the most."

Clients pay an annual fee of \$25 which entitles them to \$50 worth of home improvement materials made available through the program. After the first \$50, clients pay for their own materials at cost. Once a client is enrolled, his or her home is surveyed, and needed repairs are made. Any time during the 1-year period covered by the basic fee, clients may make up to three "call-backs," requests for additional repair work. Repairs covered by the program include the following:

Safety

- Repair of unsafe floors and stairs
- Repair and/or installation of railings
- Patching of mice and rat holes
- Installation of grab bars and smoke detectors

Security

- Installation of deadbolt locks on

exterior doors, peep holes on entry doors, window bars, and sash locks on windows.

- Adjustment of doors

Energy

- Weatherstripping and caulking of windows and doors
- Repair of broken windows, storm windows and screens
- Installation of plastic on windows
- Change of furnace filters

Exterior Maintenance

- Painting: cornices, window trim, doors, steps, wooden gates, shed doors
- Minor roof repairs
- Grouting of steps
- Cement patching in yard
- Replacement of exterior door
- Rebuilding of wooden gate and wooden steps
- Repair or installation of railings
- Repair of gutter and downspouts

Interior Maintenance

- Plumbing: cleaning clogged drains, repair of leaking faucets, repair of over-flowing and non-flushing toilets, installation of new faucets
- Electrical: repair of faulty switches, receptacles, and fixtures, and repair of doorbells



The program is not equipped to do major improvements or renovations but will provide referrals to contractors or other housing repair resources in the city. Since BNCC is dependent on public and private funding of approximately \$65,000 each year for the Home Maintenance Service, enrollment must be limited. However, to the 200 elderly East Baltimoreans participating in the program, its services are indispensable.

A Proud, Ethnic Neighborhood

East Baltimore is best known for its "neighborhood life" and its strong sense of community. From the neatly-lined row houses of Baltimore-Linwood to the turn-of-the-century homes of McElderry Park, Baltimore's eastern section is an area of working class people struggling to preserve ethnic pride and neighborhood unity in an age of increasing depersonalization.

The religious, racial, and ethnic mix is quite varied, with the predominant nationalities being German, Irish, Italian, Polish and Ukranian. Some residents are immigrants, but many are first- or second-generation Americans who grew up hearing the immigration stories of their parents and grandparents.

"When the potato famine struck Ireland," explains lifetime resident Kathryn Burke, "our people came to this area looking for work." Most East Baltimoreans can make similar statements; either they or their families emigrated to escape hardship and find opportunity. The steel industry, a local meat-packing plant and numerous small, privately-owned shops provided work when they came to this country, and the small, newly developed row homes offered affordable housing.

Bob Orem, President of the Baltimore-Linwood Association, estimates that even today, 75% of his community's homes are owner-occupied.

"I've lived in this house all my life," says Frances Mary Adams of Patterson Place. "I was born right



Mrs. Dausch is happy to see her door fixed by John Wilson from Banner Neighborhoods.

here. I'm 76, and I'm not about to leave now." After her mother's death, Mrs. Adams and her husband bought and renovated the house. Now a widow, she depends on the Home Maintenance Service for the upkeep of her home. "They've done so many things I could never do myself," says Mrs. Adams.

Dot Rupp of Baltimore-Linwood agrees. "The program is wonderful," she says. "The men are always pleasant and helpful. I'm proud of my home. The program takes care of all the little jobs that keep it nice."

Keeping their homes and neighborhood clean and attractive is important to longtime East Baltimoreans. Nina DeSimone, president of Community Taking Action (CTA), Patterson Place's neighborhood organization, stresses the importance of community cooperation. She believes that the key to a successful neighborhood is "getting as many people involved as possible."

Bob Orem agrees. He describes his neighborhood briefly and emphatically. "Fan-tastic! There's no place like it." Although Orem leads his neighborhood organization, he personally attends to many of the smaller yet essential tasks such as surveying local streets and alleys for sanitation and exterior home mainte-

nance problems. For the staff and friends of BNCC, "community service" is far more than an organizational description. It is a way of life.

Jackie Hernandez works as the corporation's maintenance counselor. "I don't mind the paperwork," Jackie explains, "but it's the people I love. I really enjoy working with the senior citizens. They have so much to say, so many memories." Ms. Hernandez and her family live just a few blocks from the BNCC offices, and the program's enrollees are her friends and neighbors. As maintenance counselor, she visits them in their homes, explains the program to them and shares a little of their lives.

"When we first started in 1983," Director Neetu Dhawan-Gray says with a smile, "we had to prove ourselves. This neighborhood is like a big family. Outsiders are not immediately welcome." Working with an entire community of strong-spirited working class people, she believes, requires a deep intangible knowledge of their life style, beliefs, dreams and conflicts. She also believes that hiring members of the community can mobilize natural neighborhood strengths and increase the sense of commitment among the residents. "The workmen *want* to do a good job because they are working

for friends and neighbors—their own people."

"Most of the work crew are young men," says client Grace Potts, "and a lot of young people nowadays are irresponsible. These boys are different. When they say they're going to do something, they do it!" Like other BNCC clients, Mrs. Potts has trust in the program's staff.

Neetu Dhawan-Gray believes it's Banner Neighborhoods' "us helping us" philosophy that builds the trust. "I know most of these people and how to work with them," Ms. Dhawan-Gray tells a visitor in between phone conversations. Much of her time is spent in phone negotiations. BNCC works hard to maintain excellent relations with its board of directors whose members are drawn almost entirely from the community and local businesses. The board understands the pride East Baltimoreans have in their heritage, their surroundings and most of all, their homes.

"This place might not be fabulous, but it's my home, and I love it. I don't know how I'd manage its upkeep without help." Frances Adams raises her voice a little whenever she talks about Banner Neighborhoods.

"God bless that Maintenance Service!"

Governor Adds Repair Services to 1986 Housing Initiative

Since this article was written for *Aging*, Banner Neighborhoods has been involved in an exciting development that may mean creation of home repair services for the elderly throughout the State of Maryland. Governor Hughes has approved and incorporated into his 1986 housing initiative a proposal to fund nonprofit organizations across the state to develop home repair services modeled on the Banner Neighborhoods program. If the Legislature approves the proposal, BNCC would provide technical assistance to these groups.

Banner Neighborhoods was also recently awarded a \$10,000 grant by United Way to receive referrals from the Visiting Nurses Association (VNA) and Francis Scott Key Hospital to do "accessibility repairs" in the homes of the frail and disabled elderly—widening of

doorways to accommodate wheelchairs, relocation of plugs and switches, addition of grab bars, and installation of special doorknobs and fixtures for the arthritic. The State Vocational Rehabilitation agency has agreed to train the Banner Neighborhoods staff in making these adaptations.

"We, in turn, will be referring clients who need home health services to the VNA and Key Hospital," says Banner Neighborhood's Executive Director Neetu Dhawan-Gray. "It's really crucial for health organizations and grassroots groups like ours to begin talking to one another about meeting the needs of the frail elderly. It's this kind of coalition building that will be the wave of the future in finding solutions to the multiple problems of elderly people who want to live out their lives in their own homes."

APPENDIX III

Agencies Serving Riverside/Cambridgeport Elders

NOTE: The following is not meant to be an exhaustive list of service providers in the Riverside and Cambridgeport neighborhoods. Rather, it is intended to describe the resources available to elders in several key areas: home care, health, legal, general services.

a) Home Care

Organization: Somerville/Cambridge Elder Services Inc.
1 Davis Square
Somerville

Services: Provides in-home and social services to Cambridge and Somerville residents over 60 years of age, including homemakers, chore service, transportation, laundry, social day care, nutrition, crisis intervention/protective services, respite, escort, employment, and information/referral.

b) Health

Organization: Riverside Adult Health Center
5 Callendar Street
Cambridge

Services: One of the Cambridge Hospital Health Clinics. Provides check-ups, treatment for illness, podiatry, mental health counseling, house calls to home-bound patients.

. Organization: Cambridgeport Health Center
150 Erie Street
Cambridge

Services: Another of Cambridge Hospital's Health Clinics.
provides primary health care, general medicine,
podiatry, mental health counseling, and nutritional
counseling.

. Organization: Cambridge Hospital
1493 Cambridge Street
Cambridge

Services: Supervises the neighborhood clinics program and
provides specialized back-up services. Over half
of the patients are 60 or older.

. Organization: Cambridge Home Health Inc.
35 Bigelow Street
Cambridge

Services: Provides home health care through the Visiting
Nursing Association, Cambridge Care, and Hospice of
Cambridge.

c) Legal Assistance

. Organization: Cambridge and Somerville Legal Services (CASLS)
24 Thorndike Street
Cambridge

Services: Provides legal representation and advice to
low-income and elderly persons who are low-
income. Focus includes landlord/tenant issues,
evictions, housing code violations, utility
issues, food stamps, Medicaid, Supplemental
Security Income (SSI), and welfare allotments.
Home visits provided if necessary.

Additional Legal Services cited in Recommendation B2.

d) General Services

. Organization: Council on Aging
c/o Dept. of Human Services Programs
51 Inman Street
Cambridge

Services: Provides information/referral, transportation, emergency fuel assistance, home match and home repair, home visiting, employment, family support, recreation, education, a senior center, and a monthly newsletter.

. Organization: Cambridge Committee of Elders
15 Pearl Street
Cambridge

Services: Operates a senior multi service center, a daily meals program, an elderly housing assistance program, employment assistance, and recreation.

APPENDIX IV

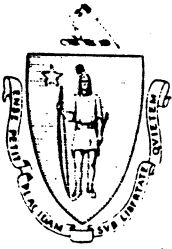
Training and technical assistance was provided to the Housing Policy Interns by the following persons:

<u>Leader</u>	<u>Subject</u>
Edmond Ayres	Small Home Repair Program (Cambridge Council on Aging)
Pablo Calderon & Staff	Riverside/Cambridgeport Community Corp. Program
William Cavellini	MIT/Forest City's Simplex Development
Edward Cyr	Cambridge Committee on Elders Program
Brad Day	Single Room Living Programs (Boston Aging Concerns Young & Old United)
Alice Dunn	Home Improvement Programs (Riverside/Cambridgeport Community Corp.)
Oliver Farnum	Riverside Neighborhood
Ellen Feingold	Non-Profit Subsidized Housing for the Elderly
Judith Fein	Public Housing Programs (Cambridge Housing Authority)
Marcy Fisher	Public Housing Programs (Cambridge Housing Authority)
Joanne Gallo	Cambridge Council on Aging Programs
Rep. Sandra Graham	Cambridge History and Issues
Justin Gray	Riverside/Cambridgeport Land Use Cambridge and Riverside-Cambridgeport Data Base Cambridge's Development History Legislative Foundations of Federal Housing Programs Reagan Administration's Impact on Federal Housing Programs
Mark Haycock	Single Room Living Programs (Organization for Elder Cooperative Housing Options)
Henry Howell	Home Improvement Programs (Riverside/Cambridgeport Community Corp.)
Leonard Jones	Congregate Housing
Michael Kane	Property Tax Relief for Low Income and Elderly
Robert Levite	Cambridge Rent Control Statute

Atty. Laura Monroe	Massachusetts Tenants Rights Statutes
Norma Mosley	Home Equity Conversion Program (Jamaica Plain Community Housing Task Force)
Vincent O'Donnell	Rehabilitation Programs (Cambridge Homeowners Rehab)
Virginia Robinson	Home Equity Conversion Program (Action for Boston Community Development)
Lisa Sloane	Congregate Housing and Single Room Living Programs (Organization for Elder Cooperative Housing Options)
James Stockard	Public Housing Programs (Cambridge Housing Authority)
Susan Stockard	Housing Services
Elaine Werby	Housing Management
Patricia Ziegler	Cambridge Neighborhood Health Centers and Service

Atty. Laura Monroe	Massachusetts Tenants Rights Statutes
Norma Mosley	Home Equity Conversion Program (Jamaica Plain Community Housing Task Force)
Vincent O'Donnell	Rehabilitation Programs (Cambridge Homeowners Rehab)
Virginia Robinson	Home Equity Conversion Program (Action for Boston Community Development)
Lisa Sloane	Congregate Housing and Single Room Living Programs (Organization for Elder Cooperati Housing Options)
James Stockard	Public Housing Programs (Cambridge Housing Authority)
Susan Stockard	Housing Services
Elaine Werby	Housing Management
Patricia Ziegler	Cambridge Neighborhood Health Centers and Service

APPENDIX V



The Commonwealth of Massachusetts

University of Massachusetts - Boston

Downtown Center

Boston, Massachusetts 02125

Nov. 20, 1985

Dear Friend:

A number of community organizations are concerned about the housing related needs of older residents in the Riverside and Cambridgeport neighborhoods. We share their concern and wonder if you would be willing to assist us in learning more about ways to help you remain a resident of this community.

If you are contacted in the next few weeks by an interviewer from the University of Massachusetts at Boston, please make an appointment with him/her to talk about your concerns. Your cooperation will help us better understand the needs of our older residents, potentially benefiting hundreds of others like yourself. The interview will take place in your home with a specially trained interviewer knowledgeable about the community who, in most cases, will be over 60 years old themselves. Information from the interview will be kept anonymous, no one in the community will know what you tell the interviewer. Over 200 older individuals will be interviewed, providing us with a comprehensive portrait of the issues facing residents 70 years old and over.

This effort is being planned with the cooperation of the Riverside Cambridgeport Community Corporation (RCCC) and the final results of the project will be shared with the city and the social service agencies in Cambridge. Once again, we do hope you will participate in this interview.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Scott A. Bass".

Scott A. Bass, Ph.D.
Director, Gerontology Program

RIVERSIDE-CAMBRIDGEPORT QUESTIONNAIRE

Please do not write in this space.

Card: Column (s)

Interviewer's ID Number: / / / /

1:1-3

Respondent's ID Number: / / / /

1:4-6

To be completed by interviewer prior to interview.

Age of respondent: _____ years old

1:7-9

Gender of primary respondent: 0 male
1 female

1:10

Does respondent have a telephone? 0 no
1 yes

1:11

Location of respondent: 0 Riverside
1 Cambridgeport

1:12

Language interview conducted in: 1 English
2 Spanish
3 Portuguese
4 Other _____

1:13

I am going to be asking you some questions about your needs as a resident of the (Riverside, Cambridgeport) community. We are particularly interested in issues affecting your housing. The goal of this study is to identify the concerns of older residents in the neighborhood. I want to remind you again that what you tell me will remain anonymous. The information will be used with interviews of hundreds of other residents in the community to help improve the overall neighborhood life and living conditions.

Let's begin with some background questions.

Q1. Approximately, how many years have you lived in this residence? _____ years 1:14-15

Q2. Approximately how many years have you lived in either the Riverside or Cambridgeport community? _____ years 1:16-17

Q3. Of the total years you have lived in Riverside or Cambridgeport, approximately how many years have you been:

a. a renter _____ years 1:18-19

b. owner _____ years 1:20-21

Q4. What is your current housing status? 1:22

0 rent

1 resident owner with tenants

2 a condominium owner of an individual unit

3 own residence

Q5. What is your racial identification based on the following categories?

1:23

- 1 Caucasian
- 2 Black
- 3 Hispanic
- 4 Cape Verdean/Portugese
- 5 Native American
- 6 Asian
- 7 Other (specify) _____

Q6. What is your marital status? Are you:

1:24

- 1 married
- 2 widowed
- 3 single
- 4 divorced/separated

Q7. Do you currently live:

1:25

- 1 alone
 - 2 with spouse
 - 3 with spouse and others
 - 4 with children or other younger relative
 - 5 with other older adult(s)
- (If alone)

Q8. How many years have you been living alone? __ years

1:26-27

(N.B. Code "99" if not living alone)

Q9. Compared to other people your age would you say that your health is:

1:28

- 1 worse
- 2 about the same
- 3 better

Q10. Do you have any medical or physical problems which limit your daily activities:

1:29

- 0 no
 - 1 yes
- If yes, please explain: _____
- _____
- _____

Q11. Are you able to go outside on your own?

1:30

- 1 not at this time
- 2 with the help of a wheelchair
- 3 with the help of a walker
- 4 with the help of a cane
- 5 yes, I am able to go outside on my own

(If 2-5)

Q12. How frequently do you go outside and talk to someone?

1:31

- 1 at least daily
- 2 every couple of days
- 3 every three or four days
- 4 once a week
- 5 less often than once a week
- 9 not applicable

Q13. Do you have any problems with:

(If yes) Have you made any changes in your home to deal with these problems?

	<u>no</u> <u>yes</u>		<u>no</u> <u>yes</u> <u>not applicable</u>			
a. getting out of bed	0	1	0	1	9	1:32,33
b. climbing stairs	0	1	0	1	9	1:34,35
c. reaching cabinets	0	1	0	1	9	1:36,37
d. getting in or out of the bathtub	0	1	0	1	9	1:38,39
e. using the stove	0	1	0	1	9	1:40,41
f. using the sink	0	1	0	1	9	1:42,43
g. opening jars	0	1	0	1	9	1:44,45
h. maintaining your balance	0	1	0	1	9	1:46,47
i. using faucets or doorknobs	0	1	0	1	9	1:48,49

Let me now ask you some questions about your residence

Q14. In your opinion, what is the condition of the following parts of your residence? Would you say that there are problems in need of immediate attention, that the condition is presently adequate but repairs may soon be needed, or that it is in good condition? (Circle one item)

	<u>problems</u>	<u>adequate</u>	<u>good</u> <u>condition</u>	<u>don't</u> <u>know</u>	<u>not</u> <u>applicable</u>	
a. roof	1	2	3	8	9	1:50
b. gutters & downspout	1	2	3	8	9	1:51
c. chimney	1	2	3	8	9	1:52
d. windows & doors	1	2	3	8	9	1:53
e. steps, railings & porches	1	2	3	8	9	1:54
f. exterior siding, boards, bricks, shingles, or paint	1	2	3	8	9	1:55
g. heating system	1	2	3	8	9	1:56
h. plumbing	1	2	3	8	9	1:57
i. electrical system	1	2	3	8	9	1:58
j. common spaces, elevators, hallways, stairways, grounds, or entryways	1	2	3	8	9	1:59
k. interior walls, floor, or ceiling	1	2	3	8	9	1:60
l. other _____	1	2	2	8	9	1:61

(If any items listed above are identified as problems or adequate but repairs soon may be needed, continue to Q15.)

Q15. When and by whom do you think the work will be done to the property? (see attached sheet)

Q16. Has an energy expert examined the energy condition of the building? 1:62

- 0 no
- 1 yes
- 8 don't know

Q17. Has this residence been insulated or weatherized in any of the following ways?

	<u>no</u>	<u>yes</u>	<u>don't know</u>	<u>not applicable</u>	
a. insulation placed in attic	0	1	8	9	1:63
b. storm windows or window plastic covering	0	1	8	9	1:64
c. insulation placed in exterior walls	0	1	8	9	1:65
d. caulking or weatherstripping around windows	0	1	8	9	1:66
e. insulation of heating ducts	0	1	8	9	1:67
f. insulation of hot water heater	0	1	8	9	1:68
g. insulation of hot water pipes	0	1	8	9	1:69

Q18. Are you currently able to do minor repairs and maintenance like fixing a broken window shade or changing a light bulb?

1:70

- 1 no
- 2 yes, sometimes
- 3 yes, most of the time

(If no or yes, sometimes)

Q19. How would you get this work done? (See attached sheet-- possible incident)

Q20. Are you currently able to do more substantial repairs and maintenance to your residence, like repairing a broken light switch or fixing a broken windowpane?

1:71

- 1 no
- 2 yes, sometimes
- 3 yes, most of the time

(If no or yes, sometimes)

Q21. How would you get this work done? (See attached sheet-- possible incident)

/_/_/_/_/
/_/_/_/_/

Q22. Have you had any problems in obtaining a person to make repairs to the residence, such as:

	<u>no</u>	<u>yes</u>	<u>not applicable</u>	
a. reaching owner (if respondent a renter)	1	2	9	1:72
b. getting owner to make repairs (if respondent a renter)	1	2	9	1:73
c. finding the right person to do the job	1	2	9	1:74
d. having the money to pay for repairs	1	2	9	1:75
e. having problems with the quality of work	1	2	9	1:76
f. having problems of availability of the worker	1	2	9	1:77
g. having problems with the scheduling of the repair work	1	2	9	1:78
h. having an understanding of the contract	1	2	9	1:79

Enter "1" in Column 80; repeat entries in Columns 1-6 from Card 1

2:7

Q23. On the average, how long does it take to have snow removed from the walk to your residence?

- 1 within a few hours of a snowstorm
- 2 within a day
- 3 within two days
- 4 longer than two days
- 5 until it melts

Q24. In general when you have needed a repair, how long would you say it has taken from the time you noticed the problem until the time of repair?

2:8

- 1 a week or less
- 2 more than a week but less than two weeks
- 3 more than two weeks but less than three weeks
- 4 more than three weeks

/_/_/_/
/_/_/_/

Q25. In the case of an emergency repair, such as a broken front door lock, how long would you say it has taken from the time you noticed the problem until the repair?

2:9

- 1 within a day
- 2 within two days
- 3 two to three days
- 4 more than three days

Q26. On the average, how frequently is the general living area of your home vacuumed, swept and dusted?

2:10

1. daily
- 2 twice a week
- 3 once a week
- 4 about every other week
- 5 less often than every other week

Q27. Is this frequency of cleaning for you:

2:11

- 1 not enough frequency
- 2 acceptable frequency
- 3 frequency just right

Q28. Is the frequency that you have heavy cleaning done in your home, such as scrubbing floors, cleaning windows, or turning the mattress not frequent enough, acceptable, or just right?

2:12

- 1 not enough frequency
- 2 acceptable frequency
- 3 frequency just right

Q29. How many rooms do you have in this residence? ____

2:13-14

Q30. How many of these rooms do you currently use? ____

2:15-16

/ / / /
/ / / /

Q31. Does your home or unit have:

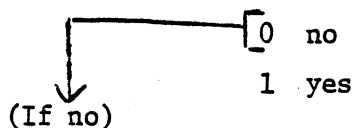
	<u>no</u>	<u>yes</u>	<u>yes, but not usable</u>	
a. a peephole	0	1	2	2:17
b. a chain lock	0	1	2	2:18
c. a dead bolt lock	0	1	2	2:19
d. secure latches on windows	0	1	2	2:20
e. smoke detector(s)	0	1	2	2:21
f. exterior walkway or hallway	0	1	2	2:22
g. portable fire extinguisher	0	1	2	2:23

Q32. If you live in a multi-family building, does the front or rear exit have:

	<u>no</u>	<u>yes</u>	<u>not applicable</u>	
a. a buzzer/intercom system	0	1	9	2:24
b. a dead bolt lock	0	1	9	2:25

Q33. Since you have been living here are many of your friends and neighbors in the community still here?

2:26



Q34. How has this change influenced your ability or desire to live here? (See attached sheet--incident)

Q35. On the average, how frequently does someone telephone you?

2:27

- 1 daily
- 2 every couple of days
- 3 every three or four days
- 4 once a week
- 5 less frequently than once a week
- 9 not applicable

Q36. On the average, how frequently does someone visit you here?

2:28

- 1 daily
- 2 every couple of days
- 3 every three or four days
- 4 once a week
- 5 less frequently than once a week

Q37. Do you have friends or relatives within 30 minutes of your residence who can help you if you need assistance?

2:29

0 no
 1 yes

(If yes)

Q38. Would you ask them for assistance if needed?

2:30

- 0 no
- 1 yes, possibly
- 2 yes, definitely
- 9 not applicable

Q39. If you had your choice would you like to stay in this residence?

2:31

- 0 no
- 1 yes

Q40. Why or why not? (See attached sheet-incident)

/_/_/_/_/
/_/_/_/_/

The next set of questions has to do with services that are available in the community

Q44. Are you aware of the following services? If so, have you used any of them, and should you need them would you be willing to use them in the future?

	<u>awareness</u>		(If yes) Have you used them		(If yes) What was the <u>quality</u> of service?			Use in <u>future</u> ?			
	No	Yes	No	Yes	poor	fair	good	would not use	possibly would use	definitely would use	
a.home delivered meals/meal programs	0	1	0	1	1	2	3	0	1	2	2:43,44,45,46
b.transportation services	0	1	0	1	1	2	3	0	1	2	2:47,48,49,50
c.legal services	0	1	0	1	1	2	3	0	1	2	2:51,52,53,54
d.home repair programs	0	1	0	1	1	2	3	0	1	2	2:55,56,57,58
e.fuel assistance programs	0	1	0	1	1	2	3	0	1	2	2:59,60,61,62
f.weatherization programs	0	1	0	1	1	2	3	0	1	2	2:63,64,65,66
g.community organization or church involvement	0	1	0	1	1	2	3	0	1	2	2:67,68,69,70
h.structural changes for handicapped needs	0	1	0	1	1	2	3	0	1	2	2:71,72,73,74
i.homecare services	0	1	0	1	1	2	3	0	1	2	2:75,76,77,78

Enter "2" in Column 80; repeat entries in Columns 1-6 from Card 1.

Q44. (cont.)

/_/_/_/_/
/_/_/_/_/

	<u>awareness</u>		(If yes) Have you <u>used</u> them		(If yes) What was the <u>quality</u> of service?			Use in <u>future?</u>			
	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>poor</u>	<u>fair</u>	<u>good</u>	<u>would</u>	<u>possibly</u>	<u>definitely</u>	
								<u>not</u>	<u>would</u>	<u>would</u>	
							<u>use</u>	<u>use</u>	<u>use</u>		
j.visiting health services	0	1	0	1	1	2	3	0	1	2	3:7,8,9,10
k.adult day programs	0	1	0	1	1	2	3	0	1	2	3:11,12,13,14
l.senior center activities	0	1	0	1	1	2	3	0	1	2	3:15,16,17,18
m.health care services	0	1	0	1	1	2	3	0	1	2	3:19,20,21,22
n.escort services	0	1	0	1	1	2	3	0	1	2	3:23,24,25,26
o.daily telephone check	0	1	0	1	1	2	3	0	1	2	3:27,28,29,30
p.rental assistance	0	1	0	1	1	2	3	0	1	2	3:31,32,33,34
q.housing inspection services	0	1	0	1	1	2	3	0	1	2	3:35,36,37,38
r.rent control	0	1	0	1	1	2	3	0	1	2	3:39,40,41,42

HOMEOWNER SECTION (to be answered by homeowner)

Q45. There are now programs which allow homeowners to remain in their homes while receiving monthly payments based on their home's value. If this program were available to you, would you be interested? 3:43

- 0 no
- 1 yes, possibly
- 2 yes, definitely
- 9 not applicable

Q46. To the best of your knowledge what was the purchase price of your residence? 3:44-49

_____, _____

(if unknown, enter 000,000; if not applicable, enter 999,999)

Q47. Is there an outstanding mortgage on the property? 3:50

- 0 no
- 1 yes
- 9 not applicable

Q48. What is your estimate of the property's current value? 3:51-56

_____, _____

(if unknown, enter 000,000; if not applicable, enter 999,999)

Q49. To what extent are the following items a problem to your keeping your property?

	<u>not a</u> <u>problem</u>	<u>somewhat a</u> <u>problem</u>	<u>a</u> <u>problem</u>	<u>not</u> <u>applicable</u>	
a. maintenance repairs	1	2	3	9	3:57
b. taxes	1	2	3	9	3:58
c. utilities & heat	1	2	3	9	3:59
d. insurance & bank payments	1	2	3	9	3:60
e. cleaning	1	2	3	9	3:61
f. cooking & personal care	1	2	3	9	3:62
g. fear of crime	1	2	3	9	3:63
h. loneliness	1	2	3	9	3:64
i. change in neighbors	1	2	3	9	3:65

///
///

Q50. Have you been approached to sell your residence in the last few years?

3:66

- 0 no
 - 1 yes, explain (see attached sheet-incident Q50a)
 - 9 not applicable
- (If yes)

Q51. Did you consider selling the property?

3:67

- 0 no
- 1 yes
- 9 not applicable

Q52. Why or why not? (See attached sheet - incident)

RENTER QUESTIONS - (to be answered by renters)

Q53. Has anyone ever approached you about purchasing your unit or your moving out?

3:68

- 0 no
 - 1 yes, explain
 - 9 not applicable
- (If yes)

Q54. Please explain (See attached sheet-incident)

Q55. Does the owner:

	<u>no</u>	<u>yes</u>	<u>not applicable</u>
a. live in the building	0	1	9
b. live in the (Riverside Cambridgeport) neighborhood	0	1	9

3:69

3:70

Q56. In your opinion to what extent is the owner of the property responsive to your requests?

3:71

- 1 not responsive
- 2 somewhat responsive
- 3 very responsive
- 9 not applicable

Q57. Have the owner or your neighbors ever done anything which has made you consider leaving your home?

3:72

- 0 no
 - 1 yes, explain
 - 9 not applicable
- (If Yes)

Q58. Please explain (See attached sheet - incident)

Enter "3" in Column 80; repeat entries in columns 1-6 from Card 1.

Q59. To what extent are the following items a problem to your staying in your rental unit:

	<u>not a problem</u>	<u>somewhat a problem</u>	<u>a problem</u>	<u>not applicable</u>	
a. physical condition of unit	1	2	3	9	4:7
b. amount of rent	1	2	3	9	4:8
c. condominium conversion	1	2	3	9	4:9
d. utilities and/or heat	1	2	3	9	4:10
e. cleaning	1	2	3	9	4:11
f. cooking and/or personal care	1	2	3	9	4:12
g. fear of crime	1	2	3	9	4:13
h. loneliness	1	2	3	9	4:14
i. change in neighbors	1	2	3	9	4:15

Q60. Do you believe you are paying less than, about right, or more than you can afford for rent?

4:16

- 1 less than I can afford
- 2 about right
- 3 more than I can afford
- 9 not applicable

/_/_/_/_/
/_/_/_/_/

THE NEXT SET OF QUESTIONS CONCERNS YOUR ABILITY
TO MEET EXPENSES - (ALL RESPONDENTS)

- Q61. In the past have you been threatened with a shut-off by the:
- | | <u>no</u> | <u>yes</u> | <u>not applicable</u> | |
|----------------------|-----------|------------|-----------------------|------|
| a. electric company | 0 | 1 | 9 | 4:17 |
| b. gas company | 0 | 1 | 9 | 4:18 |
| c. oil company | 0 | 1 | 9 | 4:19 |
| d. telephone company | 0 | 1 | 9 | 4:20 |
- Q62. Given your housing expenses do you currently have enough money to meet other necessities such as food, clothing, and health care? 4:21
- 0 no
1 yes
- Q63. After meeting expenses are you currently able to save any money? 4:22
- 0 no
1 yes
- Q64. Which category best approximates your household's total income? 4:23
- 1 less than \$7,000 per year
 - 2 more than \$7,000 but less than \$10,000
 - 3 more than \$10,000 but less than \$13,000
 - 4 more than \$13,000 but less than \$16,000
 - 5 more than \$16,000 but less than \$19,000
 - 6 more than \$19,000 but less than \$22,000
 - 7 more than \$22,000
 - 8 refuse to answer
- Q65. In your opinion, is there anything that could be done right now to improve your housing situation or physical environment to help you remain in the (Riverside, Cambridgeport) community? (see attached sheet)
- Q66. Is there anything else you would like to tell me about your housing situation and/or ability to continue to live in the (Riverside, Cambridgeport) neighborhood? (see attached sheet)

Thank you.

Q15. Work to property.

Part of the Property

When

By Whom

Q19. Minor Repairs.

Q21. More Substantial Repairs.

///
///

Q34. Effect of change on ability/desire to live here.

Q40. Reason(s) to stay/not stay in residence.

Q43. Why stay/not stay in current neighborhood.

/ / / /

/ / / /

OPEN Interviewer Comments about Interviewee and Residence.

/_/_/_/_/
/_/_/_/_/

ALL RESPONDENTS

Q65. Immediate way(s) to improve housing/environment.

Q66. Other.

RENTER ONLY

/ _ / _ / _ /
/ _ / _ / _ /

Q54. Approach to purchase/move out (Incident).

Q58. Influenced by owner/neighbors to move (Incident).

HOMEOWNER ONLY

/_/_/_/_/
/_/_/_/_/

Q50a. How approached to Sell (Incident).

Q52. Why/ Why not Considered Selling (Incident).



Gerontology

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LICENSED LODGING
HOUSES

CITY OF CAMBRIDGE

REPORT

AND

RECOMMENDATIONS

Produced for the
City of Cambridge, Department of Human Services
and the
Organization for Elder Cooperative Housing Options, Inc. (ECHO)
by
The Gerontology Institute
College of Public and Community Service
University of Massachusetts at Boston

November 1986



The Commonwealth of Massachusetts

University of Massachusetts - Boston

Downtown Center

Boston, Massachusetts 02125

Gerontology Institute

**To: The Department of Human Services
City of Cambridge**

**The Organization of Elder Cooperative
Housing Options, Inc.**

Subject: Licensed Lodging House Survey Report

The purpose of this report is to provide the City of Cambridge and The Organization for Elder Cooperative Housing Options (ECHO) with a current assessment of the licensed lodging house situation in the City. This report includes the results of a survey and analysis undertaken by the Gerontology Institute together with recommendations for future action.

Licensed lodging houses in Cambridge provide shelter not only to people who receive their income through employment but also to many people who live on fixed incomes, including Social Security, SSI, and Disability Insurance. Lodging houses provide an important source of housing for this population. Unfortunately, the City has experienced a rapid decline in this type of housing, and unless immediate steps are taken many additional residents will face housing displacement.

This report is intended to provide the City and ECHO with concrete information upon which to base a campaign to encourage the continuation of this form of housing. The Gerontology Institute is willing to provide whatever additional assistance we can toward accomplishment of this goal.

Respectfully submitted,

A handwritten signature in cursive script that reads "Paul Houlihan".

**Paul Houlihan
Gerontology Institute**

ACKNOWLEDGEMENTS

The Gerontology Institute wishes to acknowledge the following people for their contributions to the development and completion of this report:

Survey Researchers:

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1. Contract Requirements

Per contractual agreement the Gerontology Institute was retained by the City and OECHO to complete three tasks:

- a) design and reproduce a survey instrument to be administered to licensed lodging house operators to identify factors which may influence their continued operation
- b) recruit, train, supervise a staff of surveyors for the purpose of contacting licensed lodging house operators and conducting in-person interviews
- c) tabulate, collate, analyze the collected survey data and incorporate into a report to the City and OECHO.

2. TASK COMPLETION

Each of these tasks has been completed as follows:

a) Design/Production of survey instrument

Attachment I is a copy of the survey instrument which was developed by the Institute after review by the City.

b) Recruitment/Training/Supervision of Surveyors

The Institute was successful in recruiting six (6) of its Gerontology Program graduates. Each surveyor had previous formal training and direct experience in survey design and field interviewing. Each surveyor was assigned five (5) licensed lodging houses to contact and instructed to interview either the owner or operator of each facility. Contacts were made and interviews took place between mid July and mid August 1986.

c) Tabulation/Analysis of Data

Section 3 of this report presents the data and analysis which has been developed through the survey process.

3. Status of Licensed Lodging Houses in Cambridge and Survey Analysis

Previous reports on lodging houses in the City indicate that this form of shelter is in rapid decline. For example, between 1970 and 1983 over fifty (50) Cambridge lodging houses ceased operation, displacing more than 900 individuals. Between 1979 and 1986 50% of the remaining lodging house rooms were removed from the market.

In mid 1985 the City estimated that there were fifty five (55) to sixty (60) licensed lodging houses in operation in Cambridge. By May 1986 this number had decreased to thirty (30). It was this list of thirty that the Institute attempted to contact and interview.

a) The following list provides an indication of the result of this effort:

<u>ADDRESS OF FACILITY</u>	<u>OWNER</u>	<u>RESULT OF CONTACT</u>
NEIGHBORHOOD 1:		
186 Otis Street	Mitchell Barczikowski 123 Voulst Street Melrose, MA 662-8792	Agreed/ Completed Interview
NEIGHBORHOOD 4:		
55 Cedar Street	Cleophus Gaulin 55 Cedar Street Cambridge, MA 354-3372	Agreed/ Completed Interview
NEIGHBORHOOD 5:		
151-153 Auburn	R and W Realty Trust 151 Auburn St. Cambridge, MA 02139 c/o Wm. Bestucci 80 Broad St. Boston, MA 02109 423-4840	Refused Interview
164 Auburn Street	Harold Geboard (office) 497-4300	Agreed/ Completed Interview
196-198 Auburn St.	Harold Geboard (office) 497-4300	Agreed/ Completed Interview
205-207 Green St.	James Albright 211 Green St. Cambridge, MA 02139 497-2040	Agreed/ Completed Interview
211 Green St.	James Albright 211 Green St. Cambridge, MA 02139	Agreed/ Completed Interview
36 Pearl Street	Patrick Kearney 36 Pearl Street Cambridge, MA 02139 876-0298	Refused Interview

<u>ADDRESS OF FACILTY</u>	<u>OWNER</u>	<u>RESULT OF CONTACT</u>
40 Pearl Street	Sarah Smith 991 Mass. Avenue Cambridge, MA 02139 354-4687	Refused Interview
112 Pearl Street	Philip Pierce Jay Realty Trust Newton, MA 02162	Converting to 4 room apartments
27 - 29 Williams	Charles & Jean Allen 29 Williams Street Cambridge, MA 02139 354-0178	Agreed/Completed Interview
45 - 47 Williams	Joginger Singh 50 Williams St. Cambridge, MA 02139 354-3412 or 547-0464	Language problem/ One bldg. appears to be family members
50 Williams	Catherine McCabe 41 Williams Street Cambridge, MA 02139	
NEIGHBORHOOD 6:		
50 Bishop Allen Drive	Marie O'Keefe 49 Austin Street Cambridge, MA 02139 664-6673	Now a rental unit - not a lodging house
8 Bigelow Street	Lewis McCauley 8 Bigelow Street Cambridge, MA 02139 354-0689	Agreed/Completed Interview
13 Bigelow Street	Helen Ryan 13 Bigelow Street Cambridge, MA 02139 547-9092	Bldg. has been sold
407 Broadway	Allen Beck 407 Broadway Cambridge, MA 02139	Bldg. appears to be vacant
84 Ellerly Street	Nicholas Lafauci 84 Ellerly Street Cambridge, MA 02139 492-3023	Refused Interview

86 Ellerly Street	Nicholas Lafaunci 84 Ellerly Street Cambridge, MA 02139	Refused Interview
288 - 290 Harvard St.	Resource Consulting Group 1000 Massachusetts Avenue Cambridge, MA 02139 491-8315	Refused to admit to ownership of building
342 - 344 Harvard St.	Manley Realty Trust 3 Rehabilitation Way Woburn, MA 935-5000	Refused to admit ownership of building
40 Highland	James & Carol Polley 40 Highland Cambridge, MA 02139 876-2395	Plan to sell Declined Interview
NEIGHBORHOOD 8 :		
67 Garfield Street	Nellie Wadman 67 Garfield Street Cambridge, MA 02139 547-0522	Refused Interview
67 Hammond Street	Eva Mahoney 71 Hammond Street Cambridge, MA 864-7380	Refused Interview
71 Hammond Street	Eva Mahoney	Refused Interview
10 Russell Street	Eleanor Bouchard 10 Russell Street Cambridge, MA 02140	Owner in hospital Bldg. appears vacant
NEIGHBORHOOD 9 :		
9 Upland Road	Richard Farrington 6 Frost Street Cambridge, MA 02140 868-5374	Refused Interview
114 Upland Road	Elizabeth Hough 5 Craigie Circle Cambridge, MA 02140 876-8879	Agreed/Completed Interview
NEIGHBORHOOD 11 :		
35 Harvey Street	Norman Ducet 2253 Mass. Ave. Cambridge, MA 02139 661-8466	Agreed/Completed Interview

b) Result of Survey Contacts

<u>Status</u>	<u>Number</u>
- Agreed To and Completed Interview	10
- Refused Interview	12
- Property Sold	1
- Property Appeared Vacant	2
- Property Converted to Other Uses (Rental Units)	2
- Other (Language Difficulty)	2
	<hr/>
TOTAL	30

Based on the results of this survey process the number of licensed lodging houses which continue to operate has since May 1986 decreased from thirty (30) to approximately twenty two (22). This represents a 27% decrease in facilities.

c) Description of Findings

The description and analysis of data which follows is based on the ten interviews which were completed by the Institute surveyors. Completed interviews represent 45% of the entire sample (22).

o Total Interviews Completed:		10
o Type of Ownership:	resident owners	5
	nonresident owners	5
o Length of Ownership of Facility:	3 years	2
	5 years	2
	8 years	1
	10 years	1
	15 years	2
	37 years	1
	50 years	1
o Status of Facility When Purchased:	lodging house	9
	private residence	1
o Present Age of Facility:	70 years	3
	80 years	1
	100 years	2
	101 years	1
	110 years	2
	148 years	1

AVERAGE AGE = 95.4 YRS.

o Source(s) of Income of Tenants:

- Social Security	=	24
- SSI	=	4
- Disability	=	16
- AFDC	=	8
- Pension/Savings	=	1
- Wages	=	60

TOTAL 113

o Percent of Owners Who Have Explored Rental Subsidy Programs Through the Cambridge Housing Authority: 50% (5)

o Percent Successful in Receiving Subsidy: 100% (5)

o Owner Responses Concerning Positive Aspects of Operating the Facility:

- One's own home	10%
- Helping a family member	10%
- Source of income	20%
- Provides a needed service	60%

o Owner Responses to Potential Problems in Operating the Facility:

	<u>not problem</u>	<u>sometimes</u>	<u>major problem</u>
- licensing of bldg.	70%	10%	20%
- City codes/regulations	70%	10%	20%
- Delays with repair people	100%	0%	0%
- Costs of borrowing money	50%	10%	40%
- Tenant abuse of property	50%	30%	20%
- Vandalism	80%	20%	0%
- Costs of bldg. maint.	20%	10%	70%
- Maintaining full occupancy	90%	10%	0%
Other:			
- Evictions/owner rights	0%	30%	0%

o Owner Response to Potential Tenant Problems:

	<u>not problem</u>	<u>sometimes</u>	<u>major problem</u>
- Rent payments	40%	60%	0%
- Tenant mental health	80%	10%	10%
- Tenant physical health	40%	60%	0%
- Drinking	30%	70%	0%
- Drug use/abuse	80%	20%	0%
- Tenant fighting	70%	30%	0%
- Cleanliness	30%	70%	0%
- Racial tension	100%	0%	0%

o Owner Response to Offer of Training/Technical Assistance by City or Local Organization:

	<u>no interest</u>	<u>maybe</u>	<u>interest</u>
- Financial Mgt.	80%	10%	10%
- Rent Control policies/procedures	90%	0%	10%
- Referral to Social Services	80%	0%	20%
- Maintenance/Repair of Bldg.	100%	0%	0%
- Dealing with problem tenants	100%	0%	0%
- Role of City Depts.	100%	0%	0%
- Getting financing	80%	10%	10%
- Getting rent subsidies	90%	10%	0%

o Future Plans of Owners Regarding Continuation in Lodging House Business:

- Plan to continue indefinitely - 20%
- Continue 5 to 10 more years - 20%
- Plan to sell within 5 years - 20%
- Plan to sell after 10 years - 20%
- Plan to sell as soon as possible - 10%
- Plan to continue as long as healthy - 10%

o Major Reasons for Those Owners Who Plan to Sell Their Properties:

- Rent Control - 10%
- Building Codes - 40%
- Not enough income - 40%
- Too much bureaucracy - 10%

d) Analysis of Data

There is an association between the number of years of facility ownership and the owner's desire to sell the property. The longer the owner has owned the lodging house the greater the likelihood that the owner will sell. Note that three out of the ten facilities are projected to be sold within the next five years.

The number of rental units and the number of tenants is not associated with whether an owner would continue or sell. Also, the age of tenants is not associated with plans to sell or continue. Of the total number of tenants, over half (60) have incomes derived through jobs. This is followed by 24 whose income source is Social Security, and 16 whose income is derived through Disability. A very small number of tenants derive their income from other sources: SSI (1), AFDC (8) or retirement pension (1).

The largest problem cited by interviewed owners concerning lodging house operation is the cost of building maintenance (70%), followed by the cost of borrowing money (40%). Problems with the City concerning licensing and City codes/regulations were cited by 20% of respondents. Significantly, those owners who cited problems in borrowing money have also experienced problems with the City regarding codes and regulations. There is not, however, a strong correlation between the problem of borrowing money and plans for continuing ownership of the lodging house.

With the exception of mental health issues which were cited as a major problem by 10% of owners, tenant issues are either a problem only sometimes or no problem. Tenant drinking and cleanliness are sometimes a problem in 70% of owner responses. Rental payment difficulties and tenant physical health are cited as a problem sometimes by 60% of owners. In these cases owners are as likely to take no action as to take a specific action such as getting a tenant to a hospital or intervening with the tenant.

With regard to the offer of training or technical assistance to be

provided by the City or a local organization the vast percentage of owners expressed a distinct lack of interest. Twenty percent (20%) express interest in training/technical assistance regarding social service referrals. Ten percent (10%) express interest in financial management, rent control policies/procedures, and acquiring financing. An additional ten percent (10%) cite a possible interest in financial management and acquiring financing.

4. Recommendations for Next Steps

It is clear that the licensed lodging house stock in the City of Cambridge is rapidly dwindling. Unless intervention is undertaken, market forces will further diminish this form of housing for a significant number of low income residents reliant on Social Security, Disability, AFDC, and Supplemental Security Income.

Financial problems, in the form of insufficient income from operation, the cost of building maintenance, and the cost of borrowing money for building repair/renovation, form the largest base of concern to lodging house operators. A second, and related set of problems, lies in the area of owner concerns vis-a-vis building code and licensing issues. Lack of sufficient business income and problems with building codes, in fact represent 80% of the reasons why owners plan to sell their properties.

If the City of Cambridge is to have any impact on the problem of lodging house supply it must focus on the areas of finance, licensing/code enforcement, and mechanisms to facilitate purchase of available properties by entities which will continue to operate them as lodging houses. To accomplish this the City should seek to meet the following goals:

1.0

The City should work to establish/improve rapport between licensed lodging house owners and the City. Steps taken should include the following:

1.1

The City Manager or his designee should invite licensed lodging house owners to meet with him in order to open lines of communication and to seek specific avenues of cooperation. Public recognition should be given by the City for the role which licensed operators play in providing needed housing in the community.

1.2

The City Manager or his designee should re-activate the Interagency Task Force on Lodging Houses with particular attention to direct involvement of City Department Directors/Supervisors. A

specific task of this group should be to mediate and expedite issues around licensing, code enforcement, and assessment.

1.3

The City, through an appropriate Department or the Task Force should offer information sessions for owners/managers on available social services, rent control policies/procedures, and financial management.

2.0

The City should work to create improved financing mechanisms for purchase, maintenance, and rehabilitation of lodging houses in the community.

2.1

The City, through an appropriate Department, should communicate to the Cambridge banking community that it considers licensed lodging houses to be an important and needed source of housing for residents and request that the banking community work with the City in identifying financial capital sources for purchase, maintenance and renovation.

2.2

The City should seek public-private partnerships and private foundation support to fund lodging house development and loan subsidization for repair and maintenance of existing facilities.

2.3

The City, through an appropriate Department, should assist in designing attractive rehabilitation financing packages for current operators who want to maintain and upgrade their properties and provide information to owners about rehabilitation programs and rent subsidy programs.

5. Conclusion

The recommendations cited above are not intended as complete solutions to the problem of declining numbers of licensed lodging houses in the City. They are rather intended as immediate steps which should be taken in order to improve rapport between the City and operators, and respond to the real problems which owners face concerning financing for maintenance, repair, and rehabilitation.

The key point which must be stressed is that unless the City acts effectively in this matter it is only a matter of time until most remaining licensed lodging houses are sold and converted to other uses. The real estate market forces in the City are such that this trend is inevitable, and will cause displacement of an additional number of Cambridge residents who are lower income.

A P P E N D I X

LICENSED LODGING HOUSE SURVEY

Administered on behalf of the City of Cambridge and
ECHO(Elder Cooperative Housing Options, Inc.) by the
Gerontology Institute, University of
Massachusetts at Boston.

NAME OF INTERVIEWER _____

DATE: _____/_____/_____

ID# NEIGHBORHOOD

| | |
| | |

(Name of Interviewer)

LICENSED LODGING HOUSE QUESTIONNAIRE

1. Contact (NAME) _____
(1) OWNER (2) MANAGER (3) BOTH
(circle one)

2: _____
 52 53

2: _____
 54

2. Address _____

2: _____
 55

3. Telephone _____

2: _____
 56

4. Contact Response(circle one):

a. agreed to interview

b. refused interview

List reasons _____

2: _____
 57

c. no decision

d. other _____

5. Best DATE for interview _____/_____/_____

Best TIME for interview _____ AM/PM

Best PLACE for interview _____

6. Other information

INTERVIEWER'S BUILDING OBSERVATIONS

7. Building Style and Structure(check all that apply):

- (1) ATTACHED
- (2) DETACHED
- (3) WOOD FRAME
- (4) BRICK
- (5) OTHER(specify) _____

2: _____
58

2: _____
59

8. General Condition of Building(external):

- (1) WELL MAINTAINED, EXCELLENT CONDITION
- (2) REPAIRS NEEDED, NEEDS SOME IMPROVEMENT
- (3) SEVERAL REPAIRS NEEDED, DETERIORATING

2: _____
60

9. General Condition of Building(internal):

- (1) WELL MAINTAINED, EXCELLENT CONDITION
- (2) REPAIRS NEEDED, NEEDS SOME IMPROVEMENT
- (3) SEVERAL REPAIRS NEEDED, DETERIORATING

2: _____
61

10. Is building very clean, generally clean or needs cleaning?

- (1) VERY CLEAN
- (2) GENERALLY CLEAN
- (3) NEEDS CLEANING

2: _____
62

11. How cooperative was the respondent?

- (1) VERY COOPERATIVE
- (2) SOMEWHAT COOPERATIVE
- (3) NOT COOPERATIVE

2: _____
63

ID NEIGHBORHOOD

--	--

1: 1 2

LICENSED LODGING HOUSE SURVEY

The city of Cambridge has asked the Gerontology Institute of the University of Massachusetts at Boston to carry out a study of Licensed Lodging Houses. Cambridge city officials are interested in supporting the continuation of lodging houses.

The city of Cambridge, is therefore, interested in the kind of assistance/resources in which lodging house owners/managers are interested.

The interview will take approximately 15 to 20 minutes. If you agree, we can begin. Do you have any questions? GOOD! LET'S BEGIN.

First, I would like to begin by asking you about the owner and manager of this lodging house.

1. Is this building owned by a resident owner, a non-resident owner, a realty trust or someone else?

- (1)RESIDENT OWNER
- (2)NON-RESIDENT OWNER
- (3)REALTY TRUST
- (4)OTHER(specify)_____

1: _____
3

2. How many years has the present owner owned this building?

_____YEARS

1: _____
4 5

3. When the present owner purchased this building was it a lodging house, a private residence, an apartment building, commercial property, used several ways(mixed use) or something else(other)?

- (1)LODGING HOUSE
- (2)PRIVATE RESIDENCE
- (3)APARTMENT BUILDING
- (4)COMMERCIAL PROERTY
- (5)MIXED USE
- (6)OTHER(specify)_____
- (8)DON'T KNOW

1: _____
6

4. How many years has the present manager had responsibility for this facility?

_____YEARS

1: _____
7 8

NOW I'D LIKE TO ASK YOU A COUPLE OF QUESTIONS ABOUT THE BUILDING ITSELF.

5. How old is the building?

_____ YEARS
(0)DON'T KNOW

1: _____
 9 10

6. How many rental units does the building have?

1: _____
 11 12 13

THE NEXT SEVERAL QUESTIONS I WILL ASK YOU CONCERN THE TENANTS IN THIS BUILDING.

7. How many tenants live in the building?

1: _____
 14 15

8. How many tenants are male?

1: _____
 16 17

9. What is the average age of the male tenant?

1: _____
 18 19

10. What is the age of your oldest male tenant?youngest?

_____ AGE OF OLDEST _____ AGE OF YOUNGEST

1: _____
 20 21

1: _____
 22 23

11. How many tenants are female?

1: _____
24 25

12. What is the average age of the female tenant?

1: _____
26 27

13. What is the age of your oldest female tenant?
.....youngest?

1: _____
28 29

_____AGE OF OLDEST

_____AGE OF YOUNGEST

1: _____
30 31

14. Do tenants live here, on the average, for less than 6 months, more than 6 months but less than 1 year, more than 1 year but less than 3 years, more than 3 years but less than 5 years, more than 5 years but less than 10 years or more than 10 years?

(1)LESS THAN 6 MONTHS

(2)MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR

(3)MORE THAN 1 YEAR BUT LESS THAN 3 YEARS

(4)MORE THAN 3 YEARS BUT LESS THAN 5 YEARS

(5)MORE THAN 5 YEARS BUT LESS THAN 10 YEARS

(6)MORE THAN 10 YEARS

1: _____
32

15. What is the longest time any of your tenants has lived here?

- (1) LESS THAN 6 MONTHS
- (2) MORE THAN 6 MONTHS BUT LESS THAN 1 YEAR
- (3) MORE THAN 1 YEAR BUT LESS THAN 3 YEARS
- (4) MORE THAN 3 YEARS BUT LESS THAN 5 YEARS
- (5) MORE THAN 5 YEARS BUT LESS THAN 10 YEARS
- (6) MORE THAN 10 YEARS

1: _____
33

16. How do you go about getting new tenants?

- (1) NEWSPAPER
- (2) WORD OF MOUTH
- (3) REALTOR
- (4) OTHER (specify) _____

1: _____
34

1: _____
35

17. Do you screen your applicants?

- (0) NO
- (1) YES ---> If yes,

HOW? _____

1: _____
36

1: _____
37

18. When tenants move in, how long do they usually indicate they intend to stay?

1: _____
38 39

19. How many of your tenants are now living on income from the government, such as Social Security, SSI or Disability?

(1) Social Security _____ # OF TENANTS

1: _____
40 41

(2) SSI _____ # OF TENANTS

1: _____
42 43

(3) DISABILITY _____ # OF TENANTS

20. How many tenants are living on income from public welfare (AFDC)?

1: _____
44 45

_____ # OF TENANTS

1: _____
46 47

21. How many tenants are living on income from a pension or savings (retired)?

_____ # OF TENANTS

1: _____
48 49

22. How many tenants are living on wages received through a job (working)?

_____ # OF TENANTS

1: _____
50 51

23. Concerning meals, do most of your tenants prepare meals in their rooms, eat together in the house, eat at local restaurants or something other?

- (1) PREPARE MEALS IN THEIR ROOMS
- (2) EAT TOGETHER IN THE HOUSE
- (3) EAT AT LOCAL RESTAURANTS
- (4) OTHER (specify) _____

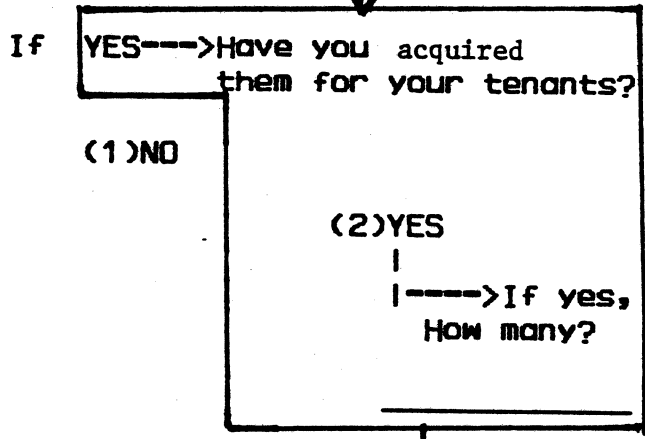
1: _____
52

1: _____
53

24. Have you ever explored rent subsidy programs such as Section 8, 707 with the Cambridge Housing Authority?

- (0) NO
- (1) YES --> If YES, Which ones?
 - (1) SECTION 8
 - (2) 707
 - (3) OTHER

1: _____
54



1: _____
55

1: _____
56

If YES --> How has it worked out?

1: _____ 57 _____ 58

1: _____ 59 _____ 60

NOW, THE NEGATIVE ASPECTS...

26. I'm going to list a set of problems which tend to be common among lodging house operators. Please tell me if they are not a problem, are sometimes a problem or if they are a major problem for you.

(circle one number)
NO SOMETIMES MAJOR

- | | | | |
|---|---|---|---|
| 1. LICENSING OF THE BUILDING | 1 | 2 | 3 |
| 2. CITY CODES/REGULATIONS | 1 | 2 | 3 |
| 3. DELAYS WITH CONTRACTORS OR REPAIR PEOPLE | 1 | 2 | 3 |
| 4. COST OF BORROWING MONEY | 1 | 2 | 3 |
| 5. TENANT ABUSE OF THE PROPERTY | 1 | 2 | 3 |
| 6. VANDALISM | 1 | 2 | 3 |
| 7. COST OF MAINTAINING BUILDING | 1 | 2 | 3 |
| 8. MAINTAINING FULL OCCUPANCY | 1 | 2 | 3 |

1: _____
67

1: _____
68

1: _____
69

1: _____
70

1: _____
71

1: _____
72

1: _____
73

1: _____
74

27. Are there any other issues which have not been mentioned which are problems for you? What are they?

1: _____
75

IF RESPONDENT HAS NO PROBLEMS----->SKIP TO QUEST.
29--PAGE 10.

28. For the issues which are sometimes a problem or are a major problem for you, how have you dealt with them?

1) LICENSING OF BUILDING:

Action Taken _____

1: _____
76

2) CITY CODES/REGS:

Action Taken _____

1: _____
77

3) DELAYS WITH CONTRACTORS/REPAIR:

Action Taken _____

1: _____
78

4) COST OF BORROWING MONEY:

Action Taken _____

1: _____
79

5) TENANT ABUSE:

Action Taken _____

1: _____
80

6) VANDALISM:

Action Taken _____

2 IDNUM 2: _____
1 2 3

7) COST OF MAINTAINING BUILDING

Action Taken _____

2: _____
4

2: _____
5

8) MAINTAINING FULL OCCUPANCY

ACTION TAKEN _____

2: _____
6

9) OTHER

ACTION TAKEN _____

2: _____
7

NOW I'D LIKE TO ASK YOU SOME QUESTIONS ABOUT THE MANAGEMENT OF YOUR TENANTS

29. In dealing with your tenants, are any of the following issues ever not a problem, sometimes a problem or a major problem for you?

(circle one number)
NO SOMETIMES MAJOR

a. RENT PAYMENTS	1	2	3	2: _____ 8
b. MENTAL HEALTH OF TENANTS	1	2	3	2: _____ 9
c. PHYSICAL HEALTH OF TENANTS	1	2	3	2: _____ 10
d. DRINKING	1	2	3	2: _____ 11
e. DRUG USE/ABUSE	1	2	3	2: _____ 12
f. TENANT FIGHTING	1	2	3	2: _____ 13
g. CLEANLINESS PROBLEMS	1	2	3	2: _____ 14
h. RACIAL TENSION	1	2	3	2: _____ 15
i. OTHER(specify)				
_____	1	2	3	2: _____ 16

IF RESPONDENTS HAVE NO PROBLEMS----->SKIP TO QUEST. 31, PAGE 13.

30. As before, for issues which are sometimes a problem or are a major problem tell me how you have dealt with them.

1) RENT PAYMENTS:

Action Taken _____

2: _____
17

2) MENTAL HEALTH OF TENANTS

Action Taken _____

2: _____
18

3) PHYSICAL HEALTH:

Action Taken _____

2: _____
19

4) DRINKING:

Action Taken _____

2: _____
20

5) DRUG USE:

Action Taken _____

2: _____
21

6) TENANT FIGHTING:

Action Taken _____

2: _____
22

7) CLEANLINESS PROBLEMS:

Action Taken _____

2: _____
23

8) RACIAL PROBLEMS:

Action Taken _____

2: _____
24

9) OTHER:

Action Taken _____

2: _____
25

31. Finally, I would like to ask you a few questions about training and technical assistance. I will read you a list of items. The city or a local organization might be able to provide training for lodging house operators if there is interest.

For each, please tell me if you would be interested in attending a workshop on :

a. FINANCIAL MANAGEMENT

(0)NO

(1)YES

(2)MAYBE

2: _____
26

b. RENT CONTROL POLICIES/PROCEDURES

(0)NO

(1)YES

(2)MAYBE

2: _____
27

c. HOW TO REFER TENANTS TO NEEDED SOCIAL SERVICES

(0)NO

(1)YES

(2)MAYBE

2: _____
28

d. HOW TO MAINTAIN AND REPAIR YOUR BUILDING

(0)NO

(1)YES

(2)MAYBE

2: _____
29

(OVER)

e. HOW TO DEAL WITH PROBLEM TENANTS

(0)NO

(1)YES

(2)MAYBE

2: _____
30

f. THE ROLE OF CITY GOVERNMENT DEPARTMENTS

(0)NO

(1)YES

(2)MAYBE

2: _____
31

g. GETTING FINANCING YOU NEED

(0)NO

(1)YES

(2)MAYBE

2: _____
32

h. GETTING RENT SUBSIDIES FOR YOUR TENANTS

(0)NO

(1)YES

(2)MAYBE

2: _____
33

32. Are there any other areas in which you would like to receive training?

(0)NO

(1)YES--->If yes, what areas? _____

2: _____
34

2: _____
35

2: _____
36

33. Of the following list which areas are of most interest to you?

- (1) FINANCIAL MANAGEMENT
- (2) RENT CONTROL POLICIES/PROCEDURES
- (3) HOW TO REFER TENANTS TO NEEDED SOCIAL SERVICES
- (4) HOW TO MAINTAIN AND REPAIR YOUR BUILDING
- (5) HOW TO DEAL WITH PROBLEM TENANTS
- (6) THE ROLE OF CITY DEPARTMENTS
- (7) GETTING THE FINANCING YOU NEED
- (8) GETTING RENT SUBSIDIES FOR TENANTS
- (9) OTHER (specify) _____

2: _____
37

2: _____
38

***** INTERVIEWER *****

If respondent is OWNER of the lodging house
GO TO the next page--question 34:--PAGE 15.

If respondent is MANAGER of the lodging
house, skip to last page--question 36: PAGE 17.

FOR OWNERS OF LODGING HOUSES ONLY

34. Given your situation today, what are your future plans for staying in the business of running your lodging house(s)?

- (1) I WILL CONTINUE TO OPERATE THIS PROPERTY AS A LODGING HOUSE INDEFINITELY
- (2) I WILL CONTINUE FOR A LEAST 5 MORE YEARS
- (3) I WILL CONTINUE MORE THAN 5 YEARS BUT LESS THAN 10 YEARS
- (4) I PLAN TO SELL IN LESS THAN 1 YEAR
- (5) I PLAN TO SELL WITHIN 5 YEARS
- (6) I PLAN TO SELL IN LESS THAN 10 YEARS BUT NO MORE THAN 5 YEARS
- (7) I PLAN TO SELL AFTER 10 YEARS OR MORE
- (8) I PLAN TO CONVERT MY LODGING HOUSE FOR OTHER USES(specify)

- (9) I PLAN TO CONVERT TO THIS OTHER USE WITHIN THE YEAR
- (10) I PLAN TO CONVERT IN MORE THAN 1 YEAR BUT LESS THAN 5 YEARS
- (11) I PLAN TO CONVERT IN MORE THAN 5 YEARS BUT LESS THAN 10 YEARS
- (12) OTHER _____

2: _____
39

2: _____
40

2: _____
41

*****ONLY ASK IF PLANNING TO SELL*****

35. If you are planning to sell the building or discontinue its use as a lodging house, what are the major reasons for this decision?

- 1. _____
- 2. _____
- 3. _____
- 4. _____

2: _____
42

2: _____
43

2: _____
44

2: _____
45

FINAL STATEMENT

That completes this questionnaire.

Thank you for your cooperation in completing this questionnaire. I would like to remind you that all the information you have provided will remain completely confidential. The information which you and the other owners/operators provide will assist the City in providing technical assistance and support to lodging houses in Cambridge. Thank you again.

*****INTERVIEWER--STOP*****

FOR MANAGERS OF LODGING HOUSES ONLY

36. From the knowledge of your situation today, how long do you think the present owner will continue to operate this lodging house?

- (1) S/HE WILL CONTINUE TO OPERATE THIS PROPERTY AS A LODGING HOUSE INDEFINITELY
- (2) S/HE WILL CONTINUE FOR A LEAST 5 MORE YEARS
- (3) S/HE WILL CONTINUE MORE THAN 5 YEARS BUT LESS THAN 10 YEARS
- (4) S/HE PLANS TO SELL IN LESS THAN 1 YEAR
- (5) S/HE PLANS TO SELL WITHIN 5 YEARS
- (6) S/HE PLANS TO SELL IN LESS THAN 10 YEARS BUT MORE THAN 5 YEARS
- (7) S/HE PLANS TO SELL AFTER 10 YEARS OR MORE
- (8) S/HE PLANS TO CONVERT LODGING HOUSE FOR OTHER USES(specify)

- (9) S/HE PLANS TO CONVERT WITHIN THE YEAR
- (10) S/HE PLANS TO CONVERT IN MORE THAN 1 YEAR BUT LESS THAN 5 YEARS
- (11) S/HE PLANS TO CONVERT IN MORE THAN 5 YEARS BUT LESS THAN 10 YEARS
- (12) OTHER _____

2: _____
46

2: _____
47

2: _____
48

*****ASK ONLY IF OWNER IS PLANNING TO SELL*****

37. If the present owner is planning to sell the building or discontinue its use as a lodging house, what are, in your opinion, the major reasons for his/her decision?

- 1. _____
- 2. _____
- 3. _____
- 4. _____

2: _____
49

2: _____
50

2: _____
51

2: _____
52

FINAL STATEMENT

That completes this questionnaire.

Thank you for your cooperation in completing this questionnaire. I would like to remind you that all the information you have provided will remain completely confidential. The information which you and the other owners/operators provide will assist the City in providing technical assistance and support to lodging houses in Cambridge. Thank you again.

RECEIVED BY
CITY CLERK

FEB -6 PM 4:5

CAMBRIDGE MA.

James and Ethel Caragianes
4 Williams St.
Cambridge, MA 02139
February 6, 1987

Cambridge City Council
Cambridge City Hall
795 Mass. Ave.
Cambridge, MA 02139

Dear Councillors:

While we were not able to attend the community meeting held at the Morse School to review the findings of the Blue Ribbon Committee's study of the Cambridgeport Industrial District, we have read the report and feel that it is just what we need to get the University Park development going.

For too long, the same people have continued to oppose this development. Now that we have the benefit of a city council-appointed committee finally coming together in agreement over what type of development should happen, we should thank them for their dedication and hard work, take the report, and get on with the improvement of Cambridgeport.

We urge our friends and neighbors to join with us in support of the Blue Ribbon Committee's report.

James A. Caragianes
James Caragianes

Ethel Caragianes
Ethel Caragianes

RECEIVED

FEB 6 1987

James & Ethel Caragianes
4 Williams
Cambridge, MA 02139

The Honorable Members of the Cambridge
City Council
Cambridge City Hall
795 Mass. Ave.
Cambridge, MA 02139

S-1987
#89

RECEIVED BY
OFFICE OF CITY CLERK

1987 FEB -9 PM 2:08

CAMBRIDGE MA.

February 6, 1987

Cambridge City Council
City Hall
Cambridge MA 02138

To The Honorable Members of the Cambridge City Council:

We are encouraged that responsible development looks like it might finally go forward in the Cambridgeport Industrial District and that this blighted part of our neighborhood will finally receive its needed revitalization.

We support the work of the Cambridgeport Blue Ribbon Committee. We think they did an excellent job in resolving long standing differences between landowners, city, business interests and various viewpoints in the residential community.

We encourage the City Council to approve this report and move forward with the development of this area.

Maurice Mahberg
24 Kelly Rd

Muriel Brown
353 Pearl St.

Henry Magno
18 Peter St.

Marie Christofaro
20 Kelly Rd

John P. Bennett
18 Kelly Rd.

Myrtle Hannon
James J. Hannon
91 Kelly Rd. Camb

S-89A