

A  
SELF-HELP NEIGHBORHOOD IMPROVEMENT  
PROGRAM  
FOR THE  
HIGHLAND PARK AREA  
OF  
ROXBURY  
BY  
BEVERLY L. HERBERT  
SUBMITTED IN PARTIAL FULFILLMENT  
OF THE REQUIREMENTS FOR THE  
DEGREES OF BACHELOR  
OF SCIENCE  
AND  
MASTER OF CITY PLANNING  
AT THE  
MASSACHUSETTS INSTITUTE OF  
TECHNOLOGY  
September, 1976

Signature of Author.....

Department of Urban Studies

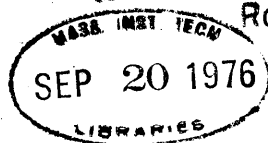
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A SELF-HELP NEIGHBORHOOD IMPROVEMENT PROGRAM

for

THE HIGHLAND PARK AREA

of ROXBURY

BY

Beverly L. Herbert

ABSTRACT

"Submitted to the Department of Urban Studies and Planning on May 7, 1976 in partial fulfillment of the requirements for the degree of Master of City Planning."

In a period when funds from the federal government for housing and neighborhood improvement are minimal and when many federal housing programs to assist low-income families have been cancelled because they did not serve their proposed clientele and were thwart with fraud, communities, themselves, must seek other means to improve their community economically, physically, and environmentally. Self-help is one method available to communities to accomplish just that. Although, this process may take longer than the conventional method of employing professional contractors, it produces improvements at lower costs and more rewarding and longer lasting results.

Highland Park is a low - moderate income community of Roxbury with a large unemployed population, with a large percentage of deteriorated and substandard buildings (both residential and community) of which a substantial number are owned by absentee landlords, with vacant lots, and with minimal community facilities.

The Roxbury Action Program (RAP) is a non-profit, community-based organization in Highland Park committed to the economic and physical development of the Highland Park community. It is already engaged in several community service projects that are directed to the revitalization, and eventual stabilization of the community, and to the control of the community by its residents.

Therefore, to address the above problems, I propose that RAP implement a new program - A Self-Help Neighborhood Improvement Program - that is related to their current activities and to their future plans. This program shall be a Youth Service/Employment/Skills/Training and learning program that shall provide both employment for the community's youth and needed services for the community and its residents. Immediate components of this program shall address cleaning up and beautifying the community, increasing community recreational facilities, and providing rehabilitation assistance for resident homeowners. Future components shall address the notion of home-ownership for the low and moderate-income community residents.

The first phase of this program will be implemented this coming summer and is presented in Part A of the program's section. Part B of this section discusses the future of this program with respect to the expansion of the above youth service..... program and with respect to the overall Neighborhood Improvement Program. I will be looking at not only how the program should be increased numbers-wise, but also how the scope of the program should be expanded. The major part this section includes a Self-Help home-ownership program for Highland Park residents. This program utilizes abandoned buildings within the community, and advocates family putting in their labor, or part of it, to rehabilitate the building - their future home. This effort, known as Sweat Equity, is then assigned monetary value and put towards the family's down payment on its home.

This entire Neighborhood Program is modelled after three (3) existing housing and neighborhood improvement programs in New York (U-HAR), and Cambridge (Just-A-Start and Homeowner's Rehab). Case studies of these three programs are presented before the above section in order to establish a foundation on which to build the proposed program.

The final section presents an analysis of the program concerned with the direct and indirect consequences of the program, and its potential for success in the Highland Park Community.

Thesis Supervisor: Lisa R. Peattie  
Title: Professor of Urban Studies

"GIVE A MAN THE SECURE POSSESSION OF A BLEAK  
ROCK, AND HE WILL TURN IT INTO A GARDEN;  
GIVE HIM A NINE YEAR'S LEASE OF A GARDEN  
AND HE WILL CONVERT IT INTO A DESERT.....  
THE MAGIC OF OWNERSHIP TURNS SAND INTO  
GOLD."

From the Diary of  
Arthur Young, 1787

DEDICATION

This document is dedicated

to

MY MOTHER

SOMEONE WHO HAS BEEN INVOLVED IN  
COMMUNITY BETTERMENT WORK EVER SINCE  
I CAN REMEMBER.

Her dedication and love for her  
work influenced me in choosing city  
planning as my professional career.

## ACKNOWLEDGEMENTS

Through many obstacles I have finally finished this document; one which I am very proud of.

I would like to thank several people without whom this document would not have been possible. They gave much of their time to provide me with information and assistance that aided me immensely in putting together this document:

LLOYD KING, Associate Director of  
the Roxbury Action Program,

MEL GADD, Executive Director of  
Homeowner's Rehab, Inc.,

GORDON GOTTSCHKE, Associate Director of  
the Cambridge Redevelopment Authority and  
Director of the Just-A-Start Program in  
Cambridge,

RITA CALLFIELD, Housing Improvement  
Program in Roxbury,

MARY O. HOPE, Dean for Student Affairs,  
Massachusetts Institute of Technology.

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## I. INTRODUCTION

Control of a community by its residents is one activity that has been discussed and even operating throughout this country for many years. The activities of the federal and state governments concerning housing and neighborhood improvement have not made the concept obsolete, but have only shown its importance.

Since as early as 1949, the federal government has been involved with the stated goal of providing a decent home for every American. The approach to solve this problem was very one-sided, however. Those in charge of Federal programs thought of deteriorated neighborhoods simply in terms of sub-standard housing and believed that upper and middled income persons (families) were the critical factor making for standard and attractive communities. They further made faulty assumptions that prevented them from being responsive to the needs of neighborhoods and their residents. ---

"There have been growing doubts about the responsiveness of federal programs to local needs and requirements, about local as well as federal bureaucratic administration of such programs, about

citizen as opposed to bureaucratic  
control of programs." <sup>1</sup>

The federal government's inability to respond effectively and successfully to the decaying of the nation's neighborhoods, and to the depressing attitudes and conditions of those neighborhoods' residents can be attributed to the faulty assumptions made on their part. Based on these assumptions, they planned, implemented, and carried out several programs which were meant to address and solve all the problems that communities were having; and to prevent these conditions and problems from occurring again by attacking the sources of them.

The federal government assumed that the problem of deteriorating neighborhoods and substandard housing rested with the presence of a large low-income population who had not the economic means to afford standard housing. The government attempted to bridge this gap by providing housing subsidy payments which were either tied to the unit, the location, the building, or were sent directly to the landlord. This method was not effective because of the structural operations of the programs which caused manipulation and fraud to take place on the part of the public officials and administrators. These practices resulted in discriminatory practices and in the programs not serving for whom they were

meant. The discovery of these practices caused President Nixon, in 1973, to place a moratorium on many of the housing programs so these could either be perfected or so that another program, more fail-proof, could be designed and implemented. As of now, though, only one program has been implemented to replace all the cancelled programs.

Lastly and more importantly, the government assumed that part of the solution for the upgrading of the neighborhoods was to upgrade the housing stock; other variables for neighborhood preservation being the improvement of the city services, the recreational services, the employment opportunities, and the degree of citizen decision-making and optimism. They attributed the poor neighborhood conditions to the deteriorated conditions of the housing. Therefore, they assumed that if they addressed and solved this problem they would then solve the neighborhood condition problem. They failed to realize, though, that housing is not a separate entity, but has many social factors related to it; and that any new housing they put up or rehabilitated would be only a short-term solution to the deteriorated conditions of the neighborhood if the other neighborhood services were not dealt with and improved at the same time.

Before the federal government realized that they were putting their money into a bottomless pit by investing solely in the housing stock, community groups did. These groups decided that they themselves needed to pursue some type of activity that would either complement or even replace the federal programs.

These community groups realized that if they organized by obtaining constituents from the community then they could deal with those factors which caused the deteriorating conditions of the neighborhood and the depression of the neighborhood residents. They also felt that this type of organizing could more effectively arrest the decay of the neighborhood and stabilize it.

Therefore, during the sixties many attempts were made to give community groups more control over government programs. This effort is described by Sherry Arnstein<sup>2</sup> on a continuum of tokenism to community control. Neighborhood improvement and stabilization suggests citizen participation at the control end of the spectrum. (See Fig. 1) It is not enough for community groups to consult or to be informed, they must have enough control to make their neighborhood theirs, to provide a stable environment in which to live, to collaborate, and to invest in the community's housing stock.

LADDER of CITIZEN PARTICIPATION

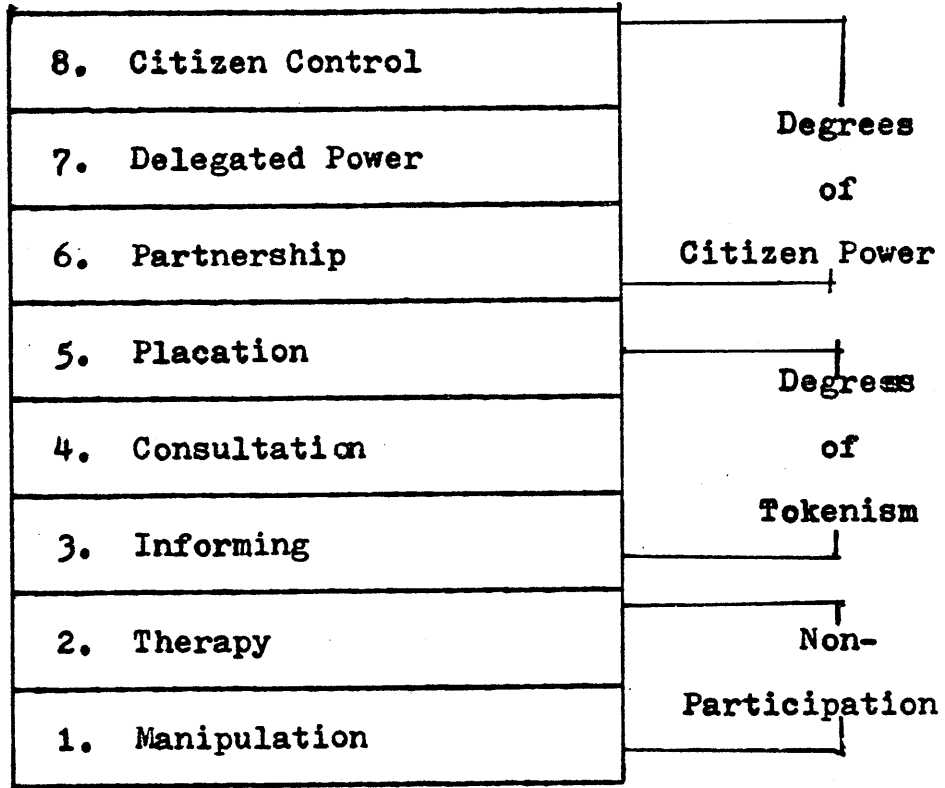


Fig. 1

From: Sherry Arnstein, "A Ladder of Citizen Participation",  
Yin, Robert K., The City in the Seventies, p111.

What this says, basically, is that "nobodies in several areas are trying to become 'somebodies' with enough power to make the target institutions responsive to their views, aspirations, and needs."<sup>3</sup>

But, in most instances, though, the result has been the same - citizens have been accomodated at the lower levels, but were made to believe that the amount of power that they had was equal to that from the upper levels.

Most communities remained at the lower power levels, though, even after the realization on their part of what little power they actually had to affect any changes or improvements in their neighborhood. A few communities, led by a community-based organization, refused to settle for this token or non-participatory roles. They realized that they, a smaller body than any others formed by the local or federal governments, could do more and better work than those organizations tied to governmental forces. Demands for community controlled schools, Black control, and neighborhood control were heard. People were demanding that degree of power (or control) which guarantees that participants or residents can govern a program, or an institution, be in full charge of policy and managerial aspects, and be able to negotiate the conditions under which "outsiders" can change them.

A neighborhood corporation with intermediaries between it and its source of funds was the model most often advocated to accomplish the above. Several of them have already formed and are producing results.

But, there is one thing that most of these corporations lack that results in the attainment of minimal accomplishments; short-term as opposed to long-term. They have concerned themselves with the external policy issues and not with that issue that could really make a difference in their community for now or for the future. That is control of the community's land and property.

Control of property, i.e. a stake in a community, in many instances will prevent families from moving and will result in the neighborhood stabilizing. Mobility these days seems connected with many of the country's social problems. Stability of residence implies home ownership which in turn gives rise to sentiment and interest in neighborhood surroundings where community concerns and needs are addressed and problems are solved or at least begin to be solved.

This property control is greatly needed if community residents wish to have the real say as to what happens in the community. This control would prevent speculators from coming in, buying up land, jacking up prices, and selling it off at a substantial profit without even

adding any improvements to the property -- the history of Harlem in New York is a perfect example of this speculation.<sup>4</sup>

This property control would also prevent those people who abandoned a neighborhood when it was beginning to decline from moving back into the community in large numbers after the neighborhood has been improved, and the housing rehabilitated and thus kicking out the present residents unable to pay the higher prices being generated at this time. -- This happened in the South End of Boston which was once white, then black, and now becoming white and higher income again with the improvements made by the city and the community groups.<sup>5</sup>

And finally, this property control would prevent absentee ownership and disinvestment occurring as it did in the Highland Park community during the early part of the twentieth century when the present owners of the buildings and land in Highland Park left the community. They still maintained control of its land and buildings but put little or no money into these properties after they left.

The Roxbury Action Program (RAP) has pursued the goal of land control in Highland Park by buying out those absentee landlords, who do not care at all about their property, let alone the community in which



their property lies, in order to effect lasting changes and improvements in the neighborhood. To this end RAP has accomplished a lot, has realized many improvements for its community, and has been quite successful in what it has attempted.

This success can be attributed to a strategy that corrects those faulty assumptions of the federal government: - it is working with the entire neighborhood and its community services, not with just the housing stock; and it assumes that low-income residents can make good residents and can be the predominant population of a viable community.

The Roxbury Action Program is a non-profit organization committed to the economic, and physical development of Highland Park. They are already engaged in several community service projects directed towards the revitalization and eventual stabilization of the community, and towards the control of the community by its residents.

Highland Park, their area of operation, is a low-moderate income community with a large unemployed population, with many vacant lots, with minimal community facilities, and with a large percentage of deteriorated and substandard buildings (both residential and community) of which a substantial number are owned

by absentee landlords.

At a time when federal programs for housing and neighborhood improvements are at an all time low and when federal funds are minimal, community organizations like RAP trying to develop a deteriorated neighborhood must seek other financial means to employ for the economic, physical, and environmental development of the community.

Self-help is one method available to these organizations to accomplish just that.

In this document I look at how RAP can employ the self-help concept for inclusion with their other activities. I suggest the implementation of a Self-Help Neighborhood Improvement Program which would engage further in stabilization activities and would relate to RAP's existing programs. The first phase of this program is a Youth Service/Employment/Skills Training and Learning Program that provides employment for the community's youth, and needed services for the community residents. The second phase is a self-help homeownership program which would enable low-income residents to become homeowners at a reduced cost. This program is presented in Section IV.

Section II presents an abbreviated account of the Roxbury Action Program and its territory, Highland Park.

Section III takes a look at three existing community organizations already engaged in some form of self-help neighborhood improvement work, and tries to draw out the elements in these programs which could be useful in Highland Park. (Detailed case studies of these programs are presented in the appendix.)

The final section presents a brief analysis of the indirect and direct consequences of such a program on Highland Park, its residents, and its community organization.

## II. THE COMMUNITY

### A. HIGHLAND PARK

Potentially, Highland Park could be one of the city's most picturesque communities. It has a high real estate potential; it presently houses five historical sites<sup>6</sup> listed in the Register of Historical Places (See Fig 3); the primary land use is residential (See Table 1) with the presence of a large stock of one, two, and three-family homes (See Table 2). It has a large amount of vacant and unimproved land, in addition to many vacant, standard buildings.

How did Highland Park become so deteriorated if it had so much potential? This question can be answered by looking at its history.<sup>7</sup>

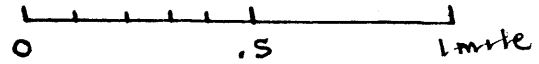
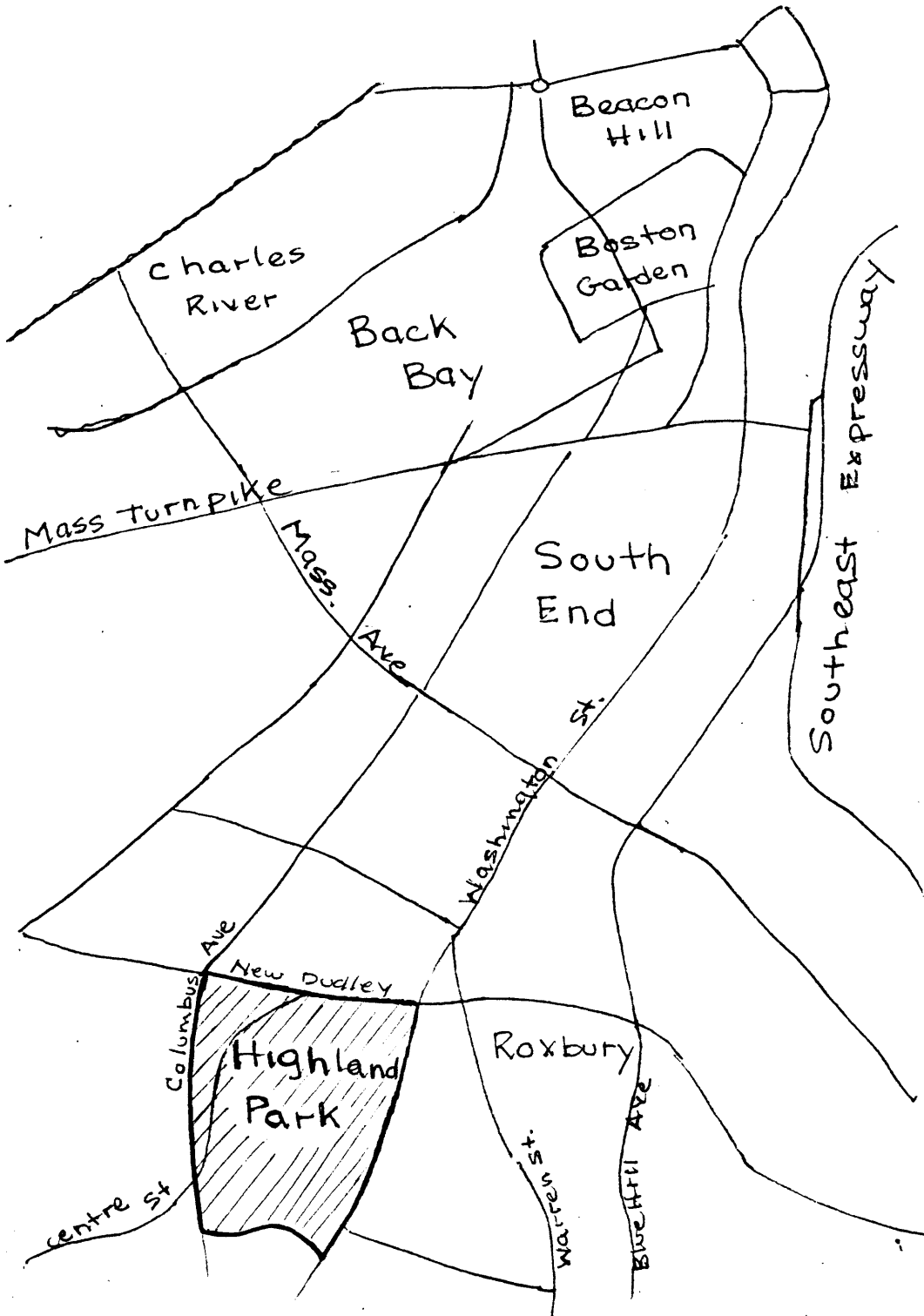
Settlement began in Highland Park as early as 1630, and centered around the Dudley and Eliot Square areas. Principal development, however, occurred during the 1825-1870 period when a group of central city residents bought a 26 acre parcel surrounding the High Fort Site and subdivided it amongst themselves.

The next development stage was the intensification of land-use and building with the construction of many row and multi-family buildings.

From 1900 to 1970, the third stage of development, the area began to change and to decline: as of 1970,

Fig. 1

# Highland Park relative to the City of Boston



there had been no new construction in Highland Park since the 1920's except for a group of apartment buildings constructed in 1969. The area was being abandoned for suburban locations by the non-Black populations and this paved the way for the immigration of Blacks and other minorities; ownership of the property and buildings remained in control of those who had relocated to other sections of the city or state. This absentee-ownership led to disinvestment in the area; this disinvestment in turn led to the deterioration and abandonment in the area.

The next period of development, the arresting of the decay of the area, and revitalization of the community while still maintaining its predominantly Black population, is taking place now with the activities of the Roxbury Action Program.

But Highland Park's main problem and one which the Roxbury Action Program must deal with is the presence of absentee landlords. They play a major part in the run-down and blighted conditions of Highland Park. These absentee landlords own a large percentage of the deteriorated buildings and vacant lots, both public and private. Valuation of this property indicates that the property owned by these owners and even by the city is assessed at a quite lower rate than that owned by community residents (See Table 4). Non-resident owners control almost

TABLE 1

LAND - USES

| <u>Use</u>                | <u>Acres</u> | <u>&amp;</u> |
|---------------------------|--------------|--------------|
| Residential               | 68           | 37           |
| Retail                    | 5            | 3            |
| Neighborhood Services     | 5            | 3            |
| Public Facilities         | 20           | 10           |
| Industrial                | 3            | 2            |
| Public Open Space         | 11           | 6            |
| Vacant or Unimproved Land | 49           | 27           |
| Streets and Public Ways   | 22           | 12           |

TOTAL: 183 acres

Source: 1970 Census of Housing and Population

TABLE 2

ENVIRONMENTAL and PHYSICAL CHARACTERISTICS

|                                       | <u>#</u> | <u>%</u> | <u>%</u> | <u>#</u>              |
|---------------------------------------|----------|----------|----------|-----------------------|
| Total Number of Parcels               | 1419     |          |          |                       |
| Vacant Parcels                        |          |          | 31%      | 440                   |
| Total Number of Buildings             | 889      |          |          |                       |
| Wood                                  |          |          | 62%      | 547                   |
| Masonry                               |          |          | 38       | 342                   |
| Total Number of Residential Buildings | 781      |          |          |                       |
| 1-Family                              |          |          | 33%      | 258                   |
| 2-Family                              |          |          | 21       | 164                   |
| 3-Family                              |          |          | 35       | 273                   |
| 4-Family                              |          |          | 6        | 47                    |
| 5-Family or more                      |          |          | 5        | 40                    |
| Total Number of Dwelling Units        |          |          |          |                       |
| Dwelling Units Occupied               |          |          | 78%      | 1332                  |
| General Vacancy Rate <sup>1</sup>     |          |          | 1.27%    |                       |
| Effective Vacancy Rate                |          |          | 1.03%    |                       |
| Mean Net Population Density           |          |          |          | 64.6 persons per acre |
| Mean Net d.u. Density                 |          |          |          | 26.3 units per acre   |
| Renter Occupancy                      |          |          | 70%      | 1235 d.u.             |

1

Effective vacancy rate is determined by deducting the number of vacant units existing in deteriorated buildings from the total number of vacant units.

Source: 1970 Census of Housing and Population



TABLE 3

POPULATION CHARACTERISTICS I

|                           | <u>Highland Park</u> | <u>Roxbury</u> <sup>*</sup> | <u>City of Boston</u> |
|---------------------------|----------------------|-----------------------------|-----------------------|
| <u>Total Population</u>   | 4,335                | 38,490                      | 661,071               |
| <u>Racial Composition</u> |                      |                             |                       |
| Black %                   | 64                   | 84                          | 16                    |
| Non-Black %               | 24                   | 10                          | 80                    |
| Puerto Rican %            | 3                    | 2                           | 1                     |
| Spanish Speaking          | 9                    | 4                           | 3                     |

\*  
Roxbury defined by census tracts 8-2 through 807  
and 814 through 821

Source: 1970 Census of Housing and Population

two-thirds ( $2/3$ ) of Highland Park's land and more than half of the buildings and dwellings (See Table 5).

An example of this is seen in the fact that only one-third ( $1/3$ ) of the dwelling units are owner-occupied even though single-family homes are the second largest dwelling unit type in the community.

Many of the buildings in Highland Park, both residential and public, are deteriorated or in need of some sort of repair; mostly substantial repairs (See Table 6). Also, much of the land is devoted to vacant lots. Highland Park is deficient in its level of community facilities; most of the land in Highland Park that is categorized public land and semi-public land is in uses that do not service the Highland Park residents; almost one-half ( $1/2$ ) of the land devoted to public facilities is in MBTA and DPW yards (See Table 1 and Figure 4).

Also, the city government, because of the not so high tax base of the community, does not provide the level of public service which would make it a pleasant community - trash collection is poor; street repair and lighting are poor; and recreation facilities and police protection are quite poor.

The residents of Highland Park offer an economic and educational resource that can be drawn on to increase the tax base of the community, and to provide the educational assistance and resources for neighborhood



Fig. 2  
Highland  
Park



Fig. 3

## Historical Sites

1. John Eliot Square
2. Edward Everett Hale House
3. William Lloyd Garrison House
4. Alvan Kittredge House
5. High Fort Park





Fig. 4

Significant  
Non-Residential  
Uses

1. Retail
2. Educational
3. Social and Institutional
4. Religious
5. Industrial
6. Public Facility
7. Recreation and Open Space

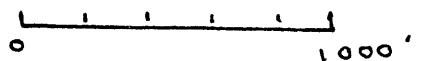


TABLE 4

PROPERTY VALUATION

|                                     | <u>Resident<br/>Owned</u> | <u>Absentee<br/>Owned</u> | <u>City<br/>Owned</u> |
|-------------------------------------|---------------------------|---------------------------|-----------------------|
| Total Square Feet                   | \$ 907,840                | \$1,044,622               | \$ 474,491            |
| Total Assessed<br>Valuation         | \$1,001,200               | \$1,382,616               | \$357,250             |
| Mean Valuation Per<br>Parcel        | \$ 4,235                  | \$ 6,475                  |                       |
| Mean Valuation Per<br>Building      | \$ 3,051                  | \$ 5,582                  |                       |
| Mean Valuation Per<br>Dwelling Unit | \$ 1,986                  | \$ 1,602                  |                       |
| Mean Valuation Per<br>Square Foot   | \$ 1.23                   | \$ 1.32                   | \$ 0.75               |

Source: 1970 Census of Housing and Population

TABLE 5

PROPERTY OWNERSHIP

|                          | <u>Resident<br/>Owned</u> | <u>Absentee<br/>Owned</u> | <u>City<br/>Owned</u> | <u>State/Fed<br/>Owned</u> |
|--------------------------|---------------------------|---------------------------|-----------------------|----------------------------|
| A.                       |                           |                           |                       |                            |
| Parcels *                | 32%                       | 37%                       | 29%                   | 9%                         |
| Buildings                | 49                        | 42                        | 9                     |                            |
| Dwelling Units           | 42                        | 51                        | 7                     |                            |
| B. Deteriorated Property |                           |                           |                       |                            |
| Buildings                | 34%                       | 51%                       | 15%                   |                            |
| Dwelling Units           | 33                        | 56                        | 11                    |                            |

\*  
Excludes buildings of public use nature

Source: 1970 Census of Housing and Population

TABLE 6

PHYSICAL CONDITION

|  | <u>%</u> | <u>#</u> |
|--|----------|----------|
| <u>Residential Building Condition</u>      | 23%      |          |
| Sound Buildings                            | 23%      | 180      |
| Buildings Needing Minor<br>Repairs         | 39       | 304      |
| Buildings Needing Major<br>Repairs         | 27       | 211      |
| Substandard Buildings                      | 11       | 86       |
| <br><u>General Environmental Condition</u> |          |          |
| Total Number of Buildings                  |          | 889      |
| Buildings sound or needing<br>minor repair | 62%      | 560      |
| Buildings Deteriorated                     | 28       | 329      |
| Buildings Vacant or<br>Abandoned           | 12       | 108      |

Source: 1970 Census of Housing and Population



improvements. Highland Park is an heterogeneous community with a wide range of socioeconomic groups. Although it has families and individuals who occupy disadvantageous positions with respect to education, employment, and income, it also has those with advantageous positions including persons of moderate and middle-income means, professionals (See Table 7) and college-educated individuals (See Table 8).

Many of Highland Park's residents are poor, too, without substantial income on which to live. Although the average yearly income of the residents is only \$7,382, almost one-third of the residents have incomes below the poverty level. Very few of these receive any type of assistance - neither welfare, nor social security (See Table 9).

Highland Park's main resource is its residential population which has begun to stabilize over the past five to ten years. Many of the present residents have lived in the Highland Park Community for an average of fifteen years; a large percentage of the households are husband-wife families, and/or elderly. Highland Park is a young community with dependants comprising one-third of the population (See Table 10).

It is a neighborhood with a lot of problems, but

TABLE 7

LABOR FORCE CHARACTERISTICS

|  | <u>Black</u><br>(%) | <u>Non-Black</u><br>(%) | <u>Total</u><br>(%) |
|--|---------------------|-------------------------|---------------------|
| <u>Labor Force Composition</u>                   |                     |                         |                     |
| Total Labor Force                                | 61                  | 39                      |                     |
| Male   | 51                  | 52                      | 51                  |
| Female   | 49                  | 48                      | 49                  |
| Married Women in Labor Force,<br>husband present | 13                  | 13                      | 13                  |
| <u>Unemployment</u>                              |                     |                         |                     |
| Total Labor Force                                | 6                   | 6                       | 6                   |
| Labor Force, Male                                | 8                   | 3                       | 6                   |
| Labor Force, Female                              | 4                   | 11                      | 6                   |
| <u>Nature of Employment, M&amp;F</u>             |                     |                         |                     |
| Professional, Technical, etc.                    | 9                   | 25                      | 15                  |
| Managers and Administrators                      | 6                   | 3                       | 5                   |
| Sales Workers                                    | 1                   | 2                       | 2                   |
| Clerical and Kindred Workers                     | 20                  | 18                      | 19                  |
| Craftsmen, Foremen, etc.                         | 8                   | 14                      | 10                  |
| Operatives                                       | 18                  | 14                      | 16                  |
| Transport Operatives                             | 8                   |                         | 5                   |
| Laborers, Blue Collar Workers                    | 8                   | 4                       | 7                   |
| Farm Workers                                     | 1                   |                         | 1                   |
| Service Workers                                  | 16                  | 20                      | 17                  |
| Household Workers                                | 5                   |                         | 3                   |

Source: 1970 Census of Housing and Population

TABLE 8

INCOME CHARACTERISTICS

|   | <u>Black</u><br>(%) | <u>Non-Black</u><br>(%) | <u>Total</u><br>(%) |
|---|---------------------|-------------------------|---------------------|
| <u>Family Income</u>                            |                     |                         |                     |
| Less than \$1,000                               | 7                   | 7                       | 7                   |
| \$1,000 to \$3,999                              | 30                  | 21                      | 27                  |
| \$4,000 to \$4,999                              | 6                   | 5                       | 6                   |
| \$5,000 to \$5,999                              | 4                   | 5                       | 4                   |
| \$6,000 to \$7,999                              | 18                  | 12                      | 16                  |
| \$8,000 to \$9,999                              | 11                  | 21                      | 15                  |
| \$10,000 or more                                | 24                  | 29                      | 25                  |
| <u>Families with Income Below Poverty Level</u> |                     |                         |                     |
| Percent of all Families                         | 24                  | 24                      | 24                  |
| With Female Family Head                         | 52                  | 47                      | 51                  |
| Receiving Public Assistance                     | 25                  | 53                      | 34                  |
| <u>Mean Family Income</u>                       |                     | \$7,382                 |                     |
| <u>Median Family Income</u>                     | \$6,312             | \$6,639                 |                     |
| <u>Social Welfare</u>                           |                     |                         |                     |
| Families with Public Assistance Income (%)      |                     |                         | 19                  |
| Families with Social Security Income (%)        |                     |                         | 14                  |

Source: 1970 Census of Housing and Population

TABLE 9

EDUCATION - HIGHLAND PARK RESIDENTS

|                                    |      |
|------------------------------------|------|
| With 8 years education or less (%) | 29   |
| College, 4 years or more (%)       | 9    |
| Median School Years Completed      | 11.5 |

Source: 1970 Census of Housing and Population

TABLE 10

POPULATION CHARACTERISTICS IIAge Composition

|                             |        |  |
|-----------------------------|--------|--|
| Persons under age 18 years  | 33     |  |
| Persons age 62 and over (%) | 16%    |  |
| Dependency Ratio            | 87/100 |  |

Household and Family Composition

|                                 |       |       |
|---------------------------------|-------|-------|
| Number of Households            | 1,461 |       |
| One Person Households (%)       | 29%   |       |
| Number of Unrelated Individuals | 309   | (21%) |
| Number of Families              | 873   | (61%) |
| Husband-Wife Families (%)       | 67%   |       |
| With Female Family Head (%)     | 33%   |       |
| Average Household Size          | 3.3   |       |
| Average Family Size             | 4.2   |       |

Source: Census of Housing and Population

with many motivated residents organized around the community-based organization's activities, the Roxbury Action Program, to upgrade the land and physical stock of Highland Park.

But despite all the problems, Highland Park residents are still encouraged and are working for the improvement and revitalization of their neighborhood. As you walk through the neighborhood you see signs of togetherness and community awareness; residents working together to clean-up vacant lots, to plant community vegetable ("survival") gardens; you see projects that were planned for the older and younger generations so their time will not be so idle; and you see a friendly community.

B. The ROXBURY ACTION PROGRAM

"The philosophy of RAP is predicated on the belief that Black people can do best the things that are needed to alleviate Black People's problems, as well as get people involved in understanding the solutions themselves, so that they do not become dependant on RAP or any other organization for the long-range answers and solutions of their social, personal, and economic problems."

George Morrison, Dec, 1973

The Roxbury Action Program (RAP) is a non-profit community-based, community-staffed organization in Highland Park. It has been working for eight years to rebuild, rejuvenate, and revitalize one of the city's most blighted and depressed neighborhoods; and to turn this community into a "model Black community" - one that is controlled by its residents.

RAP is a comprehensive self-help neighborhood planning and development corporation. The employees of this corporation wish to make the Highland Park area a place residents will have pride in and in which they will

continue to live, and will not leave for the suburbs. RAP wishes to revitalize the Highland Park area so that it is economically stable, financially self-sufficient, and physically attractive; at the same time, keeping out any real estate speculators whose interests are not with the welfare of Highland Park, but with their own increased economic well-being.

RAP grew out of the Metropolitan housing program of the American Friends Service Committee which was established in Roxbury in 1964; its founders, George Morrison and Lloyd King, being originally members of the Housing section of the Cambridge-based American Friends Service Committee, an activist Quaker group seeking to change those aspects of community life which deny basic rights and equality of opportunity to certain sectors of the country's population.

It moved into the Highland Park community from the Blue Hill Avenue area in July, 1969. A move from there was necessitated by the presence of a large number of already existing community organizations, thus stifling their good will efforts. They chose the Highland Park community because it had "urban values but no value seekers (real estate speculators); it had plenty of social problems, but few social agencies." 13

RAP's initial activities focused on housing because it was "the most tangible, it was physical,



it was there and nobody could ignore it.

RAP's goal of a model Black community is embodied in the following objectives:

1. To prevent Highland Park area from becoming another neighborhood dominated by speculators during the course of its development;
2. To own or control the land in Highland Park;
3. To organize the Black citizens through an effective community organizing staff;
4. To organize the Black citizens of the Highland Park area politically, economically, and culturally;
5. To develop a wide use of co-operative and individual owned housing;
6. To promote and support the economic self-development of groups and individuals in the community in co-operative efforts;
7. To provide, through education and training, the opportunity for participation in community development by those who have the most to gain in salvaging the neighborhood - its residents.

As a means to accomplish the previously stated objectives, six areas were formed to constitute RAP's present program:

1. Community Organization to reach the people
2. Housing Development and Management

3. Physical and Social Planning
4. Business Planning and Economic Development
5. Fund Raising
6. Administration of Grant Funds.

However, principal to RAP's program implementation is control of the land through property acquisition and housing development; take the land out of the hands of the absentee landlords and the city and into the hands of the community's residents. This allows the residents to control the neighborhood's fate; to determine what should and should not be built there; to realize those increased prices when land costs rise; to put those monies back into the community not elsewhere; to increase the tax base, economic state, physical and environmental conditions, and most of all its residents' state.

Control of the land is the key to RAP's success. The only way they can develop the Highland Park Community into a model, something different and one that other community organizations will pattern their neighborhoods after, is if they, themselves, have that control and that fate in their hands.

RAP has succeeded in accomplishing several things. Central to this is the right given RAP by the Boston Redevelopment Authority to develop the Highland Park

area and to carry out functions normally performed by a Redevelopment Authority; The first organization in Massachusetts to be given such a right. Additional accomplishments include: the acquisition of eleven individual parcels of Highland Park's 1419; the acquisition, rehabilitation, and management of 26 buildings containing 97 low and moderate income dwelling units, and 7,100 square feet of commercial space. These properties are worth \$1,728,000; the ownership of the Marcus Garvey House, a 5 story community services building with 33,000 square feet of office space.

RAP plans the revitalization and economic development of John Eliot Square. This development will include a straight commercial development of the square which will create 400 jobs during construction and 200 permanent jobs. When completed, the square will house a retail business center, a hotel conference center, commercial space, and a pedestrian mall. Also four (4) of the historic buildings presently in the square, three of which are abandoned, will be renewed, and the renovation of the Marcus Garvey House, and the building of 60 new units of elderly housing and 8 new units of family housing **will take place.**

RAP initiated a pioneer experiment aimed at providing

intense involvement of neighborhood residents in the entire planning and decision-making process of the creation of one of the community housing development projects.

It also obtained a commitment from Mass Dept of Communities and Development for construction of a community child care facility.

Finally, as a sign of their achievement towards land control, RAP paid taxes to the city in 1975 **one-quarter of a million dollars.**

Also, principal to RAP's activities and success is the ability to become a self-supporting **organization which** does not depend on outside sources for monetary assistance, technical assistance, or for any needed community services. RAP's philosophy is to borrow, to use people and any available resources, but not to depend on them. RAP's approach is to spin-off operations into self-supporting and independant subsidiary businesses:

RAP started a full-service community pharmacy which stocks more than 4,600 items including convalescent and surgical items; provides extended service hours, discount prices, and free delivery service ; and fills an important need for the elderly and shut-in residents. It is currently a profit-making enterprise - during its first year its sales exceeded \$200,000.;

Also, RAP formed a small-scale exterminating

company, established a continuing education drop-in center for the youth of the community, and the Roxbury Rent-A-Kid which provides summer jobs for neighborhood teenagers;

It also set up an internship program (named in honor of Marcus Garvey) designed to prepare inner-city youth for work such as theirs or similar. It is presented each year to a local youth and trains him in governmental and financial intricacies of community development.

The major portion of RAP's housing development was accomplished through the formation of limited partnerships, with RAP as general partner and outside investors as the limited partners. RAP acted as sole general partner in the limited dividend approach to housing development provided for by the Federal 236 housing legislation, which provides a tax shelter incentive to high tax bracket individuals as encouragement to provide front end equity for low and moderate income housing developments. In RAP-up I and IIB, outside investors invested over \$200,000. Both housing projects are presently self-supporting, make modest profits, and pay management fees totalling almost 100,000 annually to RAP.

RAP also earns developer's fees, when it successfully arranges a housing development package. These fees, out of which development costs must be deducted, are

equivalent to about 10% of the total cost of the development.

The drug store started by RAP, the Roxbury Action Pharmacy, was financed by a \$30,000 investment in equal parts by Circle Venture Capital Fund and by the Community Development Corporation and a \$40,000 ten year loan guaranteed by SBA, with the National Shawmut Bank as the participating bank. RAP, as the developer of the drug store, is the major stockholder, owning 60% of the stock, with Circle and the Community Development Corporation owning 20% each.

With its housing and economic development and housing management programs self-supporting, only a core staff of administrators, planners and human services personnel and programs remain that depend on support from outside sources. Funding for these programs comes from foundations, churches, individuals, corporations and governmental agencies. State and city governmental agency grants have been used to fund human services programs such as the Drop-in Center, and Rent-A-Kid and for planning of pioneer projects, such as RAP-up III.

Another major approach of RAP's is to mobilize and co-ordinate resources from a multitude of public and private work for its pioneering work. Resources have been provided by the Mayor's Office, Model Cities, ABCD, BRA, BHA, MDC, MHFA, HUD, AFSC, Friends at Cambridge, Friends at Wellesley, New England Friends, foundations, churches, banks, the media, faculty and students of Harvard, MIT, and the Boston Architectural Center, Circle Venture Capital Fund, Boston CDC, Boston Community Media Center, the Black Caucus, Federation of Black Directors, and the Black Community. Many Resources.

The administration of the Roxbury Action Program is a perfect example of RAP's policy of borrowing but not depending. It consists of three On-going groups with others formed when needed; those of the latter group are composed substantially of outsiders.

First, RAP is governed by a policy committee consisting of 5 staff members (including the executive director), 8 Highland Park residents, 2 non-residents, and 2 members from the Teen Council of the Drop-in Center. Both non-residents are required to contribute three hours of volunteer work per week within the community.

Second, RAP is advised by the Professional Planning Group (PPG) which meets weekly and advises it on its overall planning. This group consists of approximately 15 persons including lawyers, architects, professors, within the community and outside it.

Third, RAP's staff presently consists of 22 persons. All staff members must either be residents or must move into Highland Park as soon as possible if they are not.

Finally, when need warrants, **advisory** committees are formed. Two of these, the Neighborhood Planning Group and the RAP-up III Professional Planning group, were formed to form RAP-up III (one of RAP's housing developments).

#### FUTURE

The future of the Roxbury Action Program is very important as its accomplishments represent the ideal of what so many concerned throughout the country have striven for for so long; accomplishments achieved without reliance on federal funding and with modest amounts of private funding; and which have the potential to create a lasting improvement in the community and a significant impact on the lives of the community residents.

Plans for future activities of RAP include those concerned with environmental maintenance, economic development, land-use and control, and prevention of abandonment.

Firstly, RAP has proposed to the Mayor's Office the formation, by RAP, of a service corporation to contact



with the city for the maintenance and up-keep of city-owned parks, vacant land, and abandoned buildings.

Secondly, RAP has proposed to the Southwest Corridor Coalition (SWCC) to contract for the maintenance of that section of the corridor that runs from Ruggles Street to Jackson Square.

Thirdly, RAP is continuing the process in developing John Eliot Square, and the areas around it, commercially.

Fourthly, RAP is undertaking Bicentennial activities in co-ordination with the city's activities. RAP is applying for a matching grant from Boston 200 of \$1500 to conduct environmental improvements in the area. These improvements include the up-grading of vacant lots, and play areas, the planting of community gardens, shrubbery, trees, and flowers, the installation of benches, and the paving of certain areas, etc.

Fifthly, RAP will undertake environmental improvement and maintenance of the entire Highland Park area. A Community Development Block Grant of \$50,000 has been allocated for this activity. These funds have not been approved by the city council yet.

Next, RAP has submitted a proposal to the Community Services Administration for Research and Development funds to develop a demonstration laboratory that will provide documentation and quantitative measures that will demonstrate the different elements

important to housing and neighborhood preservation. The program modules include (1) a land-banking mechanism using low-cost options for future development; (2) a low-income community land trust for shared ownership and the protection of residents' values; (3) homeowner's acquisition fund to enable low-income persons to buy homes; (4) eminent domain powers for control of absentee landlords; (5) emergency housing facilities; (6) a revolving, low-interest home repair loan fund for low-income homeowners; (7) counseling services on tax abatements, home improvement credits and other forms of relief or assistance available to homeowners; (8) a Community Clerk of the Works; (9) A Carpentry Corps providing services at cost to low-income residents; (10) an environmental service corporation which would contract with the city to perform non-heavy duty public works; (11) administration of selected governmental programs, such as Federal 312 Loan program, by a community agency. The two year budget for this program is set at \$876,000; but each of the above modules can be implemented individually. No funds have been secured for this program yet.

Also, RAP plans the renewal of Kittredge Square; an urban renewal area. This area contains the most multi-family buildings, contains the most deteriorated and abandoned, and is the most blighted section of the

community, BUT two of the historical sites are in this section, therefore, Kittredge Square warrants a great deal of work.

Lastly, RAP has made application to the Department of Community Affairs for participation in the state's Neighborhood Improvement Program. The purpose of this program is to provide safe, sanitary, and decent housing to low-income persons at a 'reasonable' cost. RAP's plans under this program are concerned with the improvement of the housing and the community facilities in Highland Park; that is, to increase the level and quality of community and recreational facilities, and to rehab existing units. To perform the latter, RAP will participate in Chapter 705 - a neighborhood preservation program, for low-income people, with the ability to do major rehab on scattered sites.

III.

NEIGHBORHOOD IMPROVEMENT

and

URBAN HOUSING REHAB: 3 APPROACHES  
TO ILLUSTRATE PRODUCTIVE and MEANINGFUL  
DWELLER PARTICIPATION

In this section I look at three community organizations that either are engaged in housing services and neighborhood improvement services or both - the Just-A-Start Corporation and Homeowner's Rehab, Inc. both in Cambridge, Massachusetts, and the Urban Homesteading Assistance Board in New York, New York.

I look at the programs of these three organizations - their operations, purposes and philosophies. I then look at how these programs could relate to the activities of the Highland Park Community Organization, The Roxbury Action Program. The questions answered include the following:

-- Can what any of these organizations have done be carried out in the Highland Park area too?

-- How would such a program relate to RAP's activities - as a separate component or part of an on-going program?

-- What are the similarities or dissimilarities between the communities and between their respective community organizations that would make such a program feasible in Highland Park? or not?

-- What problems does one of those community groups or communities have or not have that RAP and/or Highland Park has that would affect the program's implementation in Highland Park by the Roxbury Action Program?

-- What changes would be necessary?

## Cambridge, Massachusetts

The housing market of Cambridge is so tight because of the demand of all the students and professionals in the area, that housing prices are very much inflated and many of the people who have been living in Cambridge for years are unable to comfortably afford the rents let alone the costs for homeownership. Also, the low to moderate incomes of many of the residents prevent them from even doing repairs to their homes, if they are already homeowners.

These two situations prompted the formation of two community corporations: the Just-A-Start corporation engaged in housing and neighborhood improvement, and homeownership; and Homeowner's Rehab, Inc., engaged in home improvement and home ownership. The presence of these two corporations in Cambridge has greatly aided Cambridge residents.

### A. JUST - A - START

The Just-a-Start (JAS) program is a skills training and learning experience program in which youth are employed and/or volunteer under supervision and provide certain housing and community development assistance through work-service activities. JAS integrates learning experiences in skills development and self-development both on the job

and in special seminars and skills training programs.

The JAS Program operates in the Wellington-Harrington Neighborhood Stabilization Area in East Cambridge. This neighborhood is a multi-ethnic neighborhood of approximately 10,000 persons. Predominant ethnic-cultural groups are Portuguese, Italian, Irish, Spanish-speaking, Polish, Lithuanian, and Greek.

JAS is an integral component of the on-going Wellington-Harrington Neighborhood Program. Assistance offered by the **youth** enrolled in the program include (a) housing renovation - repair work for needy and low and moderate income families, individuals and senior citizens (tenants and owners); (b) recreation program - operation at five (5) sites, sports program organizing and operation (major and minor sports, boys and girls, pre-teen and teen) on a district-wide basis, and interrelated with city-wide sports leagues; (c) neighborhood beautification on individual properties, vacant lots, parking lots, and playgrounds.

The program was designed to meet community needs including; (a) improving existing apartments and homes in run-down condition; (b) improving housing conditions for low to moderate income people; (c) improving recreation facilities and services in the neighborhood for children; (d) developing skills of residents to work on these problems themselves and their self-confidence

in their own and community's ability to do these things, and (e) improving the visual/environmental image of the neighborhood.

The JAS youth employment/skills training program started as only a summer program. It now has two phases - summer and school year. The summer phase is the most extensive. It employs the largest number of city youths; the corporation attempts to hire at least 150 youngsters for the summer. These youth work on both a paid and voluntary basis. Those who work during the school year are employed under the City of Cambridge High School Work Study Program and Vocational Education Department with additional help from college students under the college work study program.

Background. The JAS program was originally operated by the Cambridge Redevelopment Authority as a part of its Wellington-Harrington housing rehabilitation and neighborhood improvement program. A non-profit community corporation, the Just-A-Start, was organized in 1969 to provide local neighborhood input into the program, and to assist with fund-raising from private sources. Since that time, the activities of the corporation have increased both in size and in scope, so that JAS now encompasses several different types of community development activities.



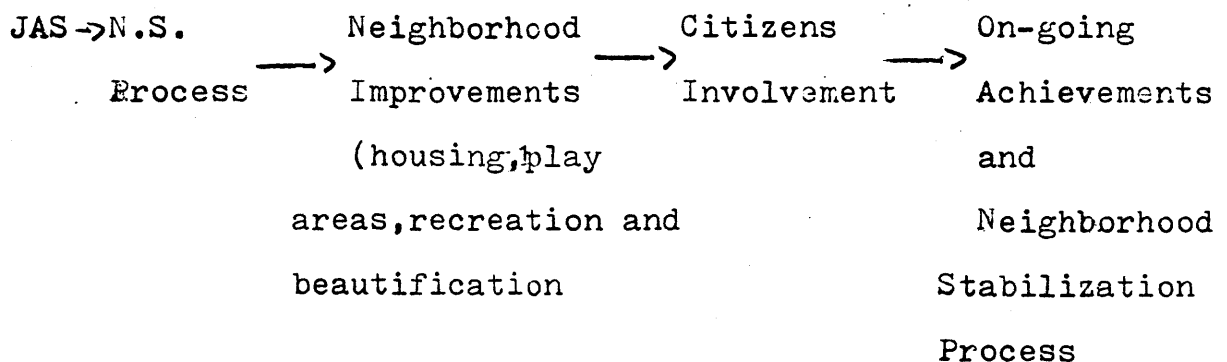
All programs of the JAS Corporation center around the dual purposes of: (1) providing meaningful employment, skills training and vocational opportunities to local youth, and more recently to unemployed adults as well; and (2) making available to the community needed services either free or at reduced cost, providing the community with a way of solving some of its own problems with its residents.

Neighborhood Stabilization. The concept behind JAS-Neighborhood stabilization was conceived by Gordon Gottsche (presently assistant director of the CRA) while he was Deputy Director of the South End Area. The program there originated as a Saturday clean-up program and began as a volunteer program. Its main focus was neighborhood stabilization (neighborhood improvement), but it lost its focus; resulting in very little being accomplished.

Later at the CRA Gordon Gottsche formed the JAS Program whose focus, too, was neighborhood stabilization. Neighborhood Stabilization is an alternative to urban renewal. That is, rehabilitation and neighborhood improvement can be done without clearing out large tracts of land or putting up all new developments. What is needed to bring housing up to standard is some housing rehab. What is needed to make a neighborhood more attractive and enjoyable is better community facilities

and services (ex. better recreation programs, playfields and playgrounds).

The JAS Program "fits within" the Wellington-Harrington neighborhood stabilization process (NSP). It is NOT the sole component of the process. This means that JAS is related to other activities which are occurring within the NSP. JAS must fit within the process and not be the process in order to be successful. The impact of its accomplishments on residents, the public, the government, private agencies will result **in** on-going success. This on-going success depends on citizen involvement and is also needed to generate more and more government and private funds.



Without the rest of the NSP, JAS would not be able to succeed because without the NSP the neighborhood would not be improved and citizens would not be concerned with what the program is doing and would thus **not** get involved with it.

Funding. Funding for the JAS program comes from a variety of sources. The major amount comes from the CRA. Up until last year most of the funding came from HUD, but now with the block grants they are unable to receive as much as **they used to.** **Private funding amounts** to about one-fourth of the budget. Local foundations and businesses also provide funding. Finally, due to the success of the program over the years, the city is now committed to support the program. These funds are **matched** by funds provided by the CRA.

Advantages of the program. The program has been operating for seven years successfully. Why it has run so long and will continue to run for many more years is attributed to the advantages of the program:

- (1) The JAS corp acts as general contractor for all the work. This cuts off about 15% from the costs of the work;
- (2) By using youth, this saves about \$2,500 - \$3,000 for every job done;
- (3) This program creates work for the private construction industry;
- (4) Before JAS Corp will accept a job to do and before the bank will accept the case for funding, a total and viable rehab package is necessary. The financial manager of the JAS program staff puts together this package together with all involved parties. This package will include jobs for both JAS Corp and usually for a private construction worker;
- (5) JAS work is more comprehensive in scope;

and (6) JAS enables more rehab to be done within the community.

Problems. JAS presently has three problems that it has to address. First, money. Because the city is now receiving less under the block grants than under the categorical grants, this results in JAS also receiving less.

Second, finding supervisors. The number of supervisors that are repeating (i.e. coming back to the program from year to year) is dwindling and it has proved difficult finding replacements.

Third, finding a variety of jobs. In order to provide skills training a variety in the type of jobs and their level of difficulty are needed, but they have been hard to find. **They hope that by expanding into the East Cambridge neighborhood, this problem will be alleviated.**

Despite these problems, though, JAS has been operating for seven years and has been quite successful. The **three keys to its success, according to Gordon Gottsche, are:**

(a) The program ties in with the neighborhood stabilization process;

(b) The program plays a very important supplemental role in the putting together and implementation of the rehab and financial packages;

(c) The work is supervised. The money from the

block grants and from the city enables the JAS staff to hire qualified supervisors for all its components. Therefore, clients can be sure that good, thorough jobs are being done; the JAS staff can be sure that the youth employment/skills training program is working and the youth are gaining the skills.

BUY-A-HOUSE PROGRAM. The Buy-A-House program is another program undertaken by the Just-A-Start Corporation and is thus another component of the on-going Wellington-Harrington Neighborhood Stabilization Process.

The Buy-A-House program includes an active search for non-owner occupied properties for sale and a thorough evaluation of rehab needs and economic feasibility of each potential undertaking. The properties are purchased through a revolving fund. The repair and/or renovation work is broken down according to the ability of a potential owner-occupant to accomplish certain aspects of the work.. The JAS Corp is responsible for all other aspects of the package. Upon completion of a rehab package on a property, sale of the property to an eligible owner takes place, the conventional mortgage proceeds being returned to the revolving fund for another job.

This program was designed for those families presently living in the East Cambridge and Wellington-Harrington neighborhoods and unable to purchase a home because of the

High sale prices caused by the tight housing market.

Selection of the family is made by drawing after initial extensive screening for eligibility has been conducted. Any family drawn must attempt to obtain a mortgage, if he has no success in this, another drawing is held, etc. until one family is drawn who is able to obtain the mortgage.

The major goal of this program is to add an additional element to the JAS corporation's overall neighborhood stabilization effort by providing local tenant families with the opportunity to purchase housing that becomes available there.

Since this program is part of JAS, it, too, operates only in the Wellington-Harrington area with future expansion into East Cambridge expected. Housing in these two areas consists mostly of wood-frame one to six family structures, ranging in age from 80 to 125 years, and in dire need of repair or upgrading.

The purposes of the Buy-A-House program are:

1. To establish <sup>an</sup> on-going program for conversion of small, absentee-owned rental properties to resident-owner occupancy for families of low and moderate income now living as tenants in Cambridge;
2. To provide financial counselling on budgeting and ownership responsibilities for tenants interested in owning their own home, and opportunities for ownership of

safe, standard housing by such tenants;

3. To establish a revolving fund for direct financing of property acquisition, materials purchase, and related rehabilitation costs, the entire amount of such rehabilitation investment to be recaptured from the mortgage utilization in subsequent ownership/development opportunities as they arise;

4. To provide training on-site rehabilitation, property maintenance, and related skills for both the new homeowners and youth and adults participating in the JAS skills training programs, while at the same time utilizing these labor resources as a subsidy to reduce rehabilitation costs.

JAS Corp completed one house under the program back in 1973. Since then they have been trying to find the money to fund the program.

Based on successful completion of its 1973 Buy-A-House program, the JAS Corp can cover the major rehab work required on the structure under its current operating framework. The carpentry, masonry repair, gutting out, structural repairs and jacking operations, porch construction, siding, gutter and fascia installation, sheetrocking, all aspects of redecoration work, and basic landscaping would all be handled by the JAS Corporation's processes. All other work will either be performed by subs or the family.

Funding. The JAS Corp requested \$50,000 from the Kresge Foundation; received none, but received \$22,000 total from various other sources. This decrease in funds forced the corporation to reevaluate their strategy and resulted in the following: first, the reduction of the program's goal from two houses per year to one house; and second, the families now eligible for the program was reduced from low and moderate income families to only moderate income families. Because it will take almost the entire amount of \$22,000 to rehab the house, the corporation is presently seeking additional funds in order to give themselves leverage with the project. This additional effort is preventing them from commencing on another Buy-A-House project. Resource money for all other costs accrued under the program such as rent subsidy, salaries, training stipends, or subsidization of the purchase price of the property include the following: funds from the JAS Corporation and in-kind contributions in the form of technical assistance from the locally-financed rehab and conservation program of the city of Cambridge; the Department of Architecture at MIT and other sources like the Community Service Fund; self-help labor of proposed owner-occupant family and other families interested in buying a house through the program; volunteer labor resources of the JAS corporation; Section 8 (formerly Section 23), leased housing program which applies to



multi-family properties acquired and rehabilitated under the program; and supplementary vocational education and manpower resources. Plans for the future of this program **involve** the inclusion of basic orientation and training in mechanical systems installation and services for the youth in the youth employment/skills training program. This is necessitated by the very extensive and complicated work connected with the buy-a-house program and the JAS youth participants are not skilled for such work. This new labor resource will lower the costs to the prospective homeowner even more. A longer range plan of the JAS corporation is to develop the program to the point of offering a special project for small home construction on present vacant lots.

B. HOMEOWNER'S REHAB, INC.

Homeowner's Rehab, Inc. is a non-profit corporation designed to maintain and facilitate home-ownership for low and moderate-income families in the city of Cambridge through the administration of two programs - the Home Improvement Program and the Work Equity Program.

-- The Home Improvement Program, which has been in operation for over 6 years, provides assistance to homeowners in sustaining and upgrading their homes; the Work Equity Program has been in operation for almost three years and

provides tenant families with the opportunity to purchase their own homes at reasonable expense through self-help mechanism by which family's labor assumes a cash value. This corporation is a spin-off from a Cambridge Corporation composed of Model Cities and Cambridge residents who ran only the Home Improvement Program.

Home Improvement Program. The Home Improvement Program (HIP) assists homeowners in obtaining loans for rehab and provides direct grants which act as subsidies. Basically a family receives a \$20 grant for every \$80 they secure from other sources (such as their personal savings, passbook loans) up to a total of \$6,650. The loan/grant ratio is usually 4:1.

The families who participate in the program are selected by the HIP advisory committee after careful analysis of each family's needs and financial status. Persons eligible must have been a Cambridge resident for at least a year; must **have** owned a Cambridge home for at least that time; and must want to do repairs.. Income guidelines for the program follow those for the 221(d)(3) program (see appendix).

The HIP provides two kinds of assistances: financial and technical. The services provided under these include property inspections, feasibility studies, general estimating, locating other funding sources, space

planning and the preparation of technical documents. These two assistances provided each family throughout its period of participation in the program. The type of repair and/or improvement is the decision of the family. By employing the loan/grant method as opposed to the conventional loan, a person is able to save about \$16 per month. The goal for the HIP is \$15,000 to \$30,000 worth of rehab work a year. This amount can aid 50-75 families or about 20 structures.

The Work Equity Program. Through the experience of the HIP, it became apparent to the administrators of the HIP that the housing stock of Cambridge could be greatly improved by offering assistance to residents desiring homeownership as well as to present homeowners. Also, increased homeownership provides greater stability for a neighborhood, and an owner's personal investment generates further efforts toward the overall improvement of the neighborhood. In order to provide additional homeownership opportunities, the Work Equity Program was created and was modelled after the Better Rochester Living Program in Rochester, New York, a self-help homeownership program.

Under this program, severely deteriorated structures are purchased by Homeowner's Rehab, Inc., using their own capital funds or interim financing. The staff attempts, when possible, to secure purchase options for

buildings chosen by participating families. Families are considered by the work equity advisory committee (made up of Cambridge homeowners), following basic credit checks and financial analyses. If a family has an unusual debt burden, they are counselled until their financial situation improves. The value of the work to be performed by the family is negotiated and a conditional mortgage commitment must be secured before a family receives final approval from the advisory committee. Once the family has been approved and the building is secured, rehabilitation begins.

The rehab staff acts as general contractor to insure the major rehabilitation is completed, and the family moves into the building at the earliest possible time, paying only enough rent to cover Homeowner's Rehab. Inc.'s expenses. The family finishes the rehabilitation itself with continued support and counselling from the staff. When the rehabilitation is completed, which may take twelve to eighteen months, the building is sold to the family. The permanent mortgage negotiation covers Homeowner's Rehab, Inc.'s acquisition costs, development cost, and a portion of its overhead.

Because of the demand of a large percentage of college students, the Cambridge Housing market is very tight. This state has affected the market so much that landlords pay taxes on abandoned (i.e. unoccupied)

buildings and even ask exorbitant prices for a burnt-out shell (ex. \$7,000-\$10,000). This large an acquisition cost affects the cost of rehabilitation, the final sale price of a home, and necessitates Homeowner's Rehab placing a restriction on what income group they can serve; the yearly figure reached for a family is \$10,000. This restriction is also necessitated by the lack of single family homes thus forcing future homeowners to purchase multi-unit buildings. Rehab assumed that the total rehab costs for such a building would total \$15,000 maximum per unit necessitating the obtainment of an \$30,000 mortgage and according to their calculations only a family with an income of \$10,000 (2 adults working and including rental income from the other unit(s)) could comfortably afford such a mortgage. Once, though, Homeowner's Rehab accomodated a family with an income as low as \$5,200. This was made possible by the formation of an 8-unit condominium; the increased number of participants decreased the costs one family had to bear.

Participants include both two-headed and single-headed households. Only families are sought for this program as they, more so than single persons, represent stabilization. At the present time, Homeowner's Rehab does not purchase a home if calculations show that costs will exceed \$15,000 per unit. Plans are now being developed to form a write-down fund so that if

they are forced to purchase such a building, they can draw on this fund first then utilize bank home improvement loans; the result is decreased costs caused by decreased interest payments.

Rehab's work equity program has worked with between 20-30 buildings per year for the past three years. Their inability to increase their yearly goal, set at 30 buildings a year, is affected by their small staff of three which right now is the optimal size needed to counsel and assist up to 30 families per year. The staff of Homeowner's Rehab, Inc. see the work equity program continuing for many more years as more families learn about the program and see that they, too, can become homeowners.

Problems. The problems that each of these programs have deals primarily with money - the lack of it or the cost of it. First, the Rehab staff is unable to plan for the HIP because of their inability to forecast their cash flow since it takes so long for the city to reimburse the funds. Second, construction and home improvement money is expensive (10-11%). This high an interest rate prevents some families from participating in the program as the total costs they will pay, due to this high rate, would be too much of a burden for them to assume. Last, the inflated real estate market; with the housing prices as high as they are now and still rising, more families will be priced out of the homeownership program.

Conclusion. In addition to an upgrading of the Cambridge housing stock, Homeowner's Rehab, Inc. is producing several other important results. Families who participate in the program gain an understanding of rehabilitation, maintenance, and various financing mechanisms, and can reasonably anticipate and handle on-going problems associated with homeownership. In addition, the capacity of financial institutions to work with home improvement loans for low-income and moderate-income families is being continually expanded by the program; the tax base of the city has been increased; the housing stock is being stabilized by the increased number of homeowners generated by the work equity program.

ANALYSIS OF THE CAMBRIDGE PROGRAMS.

First, in comparing these programs and their location to the Highland Park community, it seems that the main advantage that the city of Cambridge has over Highland Park is that it is in a better physical condition. Therefore, resources allocated to the city do not have to be dispersed to so many different, decaying neighborhoods, but to those really in need. Because of the smaller size of Cambridge than Boston, resources allocated can be given to the few organizations in existence that are working in co-operation to upgrade the city and not duplicating efforts; but because Boston is so

large, has so many different sections, and in such bad shape that resources have to be spread over all these communities. This action includes hundreds of agencies with varying interests and overlapping activities such that they can not be singled out very easily. Therefore, resources can not be distributed and employed efficiently. Politics tends to be employed in the distribution of these resources, rather than needs; there is the desire to not put too much money into one neighborhood, especially predominantly Black ones. Contending with a problem like that is difficult, but necessary if funds given to the city will be put to the betterment of the city's neighborhoods in decaying conditions; and RAP has to deal with this problem in order to continue its work.

Second, the home improvement programs in operation in Cambridge are excellent programs which would fit well into RAP's activities and which RAP should consider becoming administrator of in Highland Park. (This issue is dealt with more specifically in the next section.)

Third, the JAS youth employment/skills training program. Given the concept behind it and what it is trying to accomplish, then a program similar to it should be implemented in the Highland Park community and be administered by RAP. Both communities are fairly similar in that both have a mixed ethnic community but with Highland Park being



predominantly Black and Wellington-Harrington being predominantly White. Both neighborhoods are old, but Wellington-Harrington is in fairly decent condition because the outmigration of a large percentage of the white population resulting in disinvestment has not taken place there yet to such a great extent as in Highland Park. The Roxbury Action Program has several advantages over the JAS Corporation that would make implementation of the program and operation of it run more smoothly and more easily in Highland Park. First, RAP is the developer of the area, as designed by the BRA, therefore they receive quite a bit of Community Development Block Grant money that they in turn can allocate as they see fit; JAS Corporation receives CDBG money solely for the youth program and its related programs. Second, RAP has been conducting community improvement work for many years now. It is understood by outsiders what they are attempting in Highland Park, and they see that RAP is doing a very good job of upgrading one of the city's most depressed neighborhoods. Therefore, if RAP implements such a program in Highland Park, then they should not have as much problem establishing creditability with government officials and financial institutions because they would have already established a great deal of it already. Third, RAP already runs programs that would relate to such a program's goals and purposes, and would tie in

quite well with these activities. Also, because RAP has a larger pool within Roxbury and the city as a whole, then it should be easier to locate supervisors for the program. Next, the locating of varied and more difficult jobs as time goes on should not be overly difficult in Highland Park because of the conditions of the physical stock- awful, substandard, and in need of many repairs. Getting residents included in such a program so that they care what does and does not happen in their community should not be very difficult or even take too much time as the Highland Park community is already a fairly tight community where many residents are involved in some facet of RAP's activities. RAP and its accomplishments already has begun to motivate many residents and make them see and believe that their community can be beautiful, despite the fact that it is a predominantly Black community; and they will work hard to realize the goal. But, lastly, the fact that Highland Park is an historical area of Boston (it being one of the first suburbs of Boston) and the fact that it is Bicentennial Time and Boston "is where it all began", then RAP is receiving funds to upgrade their community which can be used for the funding of such a program in Highland Park.

Fourth, the Buy-A-House program would be a possibility for Highland Park. The large number of **abandoned buildings**, the existence of the youth service program to be implemented this summer, and the fact that RAP has already assumed

the role of general contractor several times makes implementation of this program in Highland Park very feasible. But there are two problems that the Buy-A-House program experiences that RAP should not experience because of its operational location of Boston (Roxbury). First, the problem of high acquisition costs should not be too much of a problem in Boston, yet alone Highland Park because of the large number of abandoned buildings and city-owned buildings. This state should lower acquisition costs and thus the final per unit cost of the building. Therefore, a lower-income group, than what is served by the Buy-A-House program, could be then be served by the potential program in Highland Park. This serving of a lower income group is necessary because of the high percentage of low-income and poverty-level residents in Highland Park. Second, RAP's ability to receive free assistance from outside professionals is an important asset that would aid them further in the reduction of the housing costs and in the serving of their low-income residents; and a few of the needed personnel for such a program are already under RAP's employ.

Homeowner's Rehab's work equity program is a compromise between U-HAB and JAS's Buy-A-House program. It does not involve solely self-help labor as in the U-HAB process; and does not involve too many outsiders (professionals, youth, but not the family) as the

Buy-A-House process. These two factors result in less time being necessary to turn over a house; still low costs, but not as low as under U-HAB, and still offers the family the chance to put their own personal touches into the building. This program seems to fit in well with RAP's goal of neighborhood revitalization and stabilization, with its desire to undertake housing projects that are done well, but which do not require too much time, which fit in with RAP's funding methods, and with its desire to establish self-sustaining projects. H. Rehab originally operated solely in a Model Cities area, a run-down, depressed, disinvested area; one that physically has the same qualities of Highland Park. Now it operates in the entire city of Cambridge, but again qualities similar to Highland Park's are inherent: low-income population, abandoned buildings, etc. If this program were implemented in Highland Park, or some form of it, it should fair quite well. (See the homeownership section for more details)

C. The URBAN HOMESTEADING ASSISTANCE BOARD

The Urban Homesteading Assistance Board (U-HAB) is a non-profit housing service which assists low-income New Yorkers with the self-help rehabilitation of abandoned buildings. It is sponsored by the Cathedral Church of Saint John the Divine and was implemented in June, 1974 to provide assistance to an existing homesteading project and to hopefully to many more projects. Its goal is to enable modern-day homesteaders to return these dwellings to the city's decimated stock of decent low-cost housing. U-HAB does not provide handouts but it does offer technical assistance to self-helpers willing to salvage and restore abandoned buildings, and to give them new life. U-HAB focuses on New York city's more than 150,000 abandoned dwellings (in over 10,000 buildings); a number that is increasing every day. It was modelled after the work equity program of Homeowner's Rehab, Inc. in Cambridge, Mass. The participants in this homesteading program tend to be members of the city's most oppressed group who are struggling to maintain lives, jobs, and families in the worst buildings and neighborhoods in the city (includes veterans, welfare mothers, the unemployed, Muslims, gang members). The homesteaders participating in this program do so out of dire need for standard

housing; there is no one else whom they can turn to but themselves to provide this housing. For some participants homesteading is also a way to prove to themselves and to the world that irregular, self-initiated housing alternatives can work, and that the struggle for a decent home must continue.

U-HAB collaborates with city agencies and local neighborhood housing groups in attempts to strengthen grass roots homesteading efforts by offering access to trained construction supervisors, architects, cost estimators, lawyers, accountants, tradesmen, expeditors, purchasers, and others who can make the difference between an inexperienced but willing group of amateurs, and an effective self-help construction and management team. U-HAB's activities build on New York's sweat equity program, which enables the city to re-loan to homesteaders money which it borrows through its tax-free Municipal Bonding Authority. Through this program, the fundamental economics of abandonment are attacked in seven ways:

1. Long-term, below-market mortgages  
(approx 25 years at 7-8%)
2. Self-help construction savings ranging from  
20-40%
3. Ten year tax abatements
4. Zero or token purchase prices for the  
abandoned property

5. Cooperative ownership eliminating overhead  
and profit factors
6. Supplemental job-training funds (in some projects)
7. Self-help management and maintenance

Therefore, buildings which have passed the stage of being lucrative investments and income properties can still become viable and stable non-profit residences. The results of such a composite financial package yields between \$7,000-12,000 worth of construction materials and contract labor for gut rehabilitation (financed by the low-interest municipal loan mortgage) and approximately \$750 worth of technical assistance (funded by contributions to U-HAB for staff). All remaining costs are absorbed by the inputs of self-help labor, yielding carrying charges to the co-op homestead owners ranging from \$80-180 per month. Comparable commercial costs for gut rehabilitation currently run at well over \$25,000 per unit, and new construction at over \$40,000. Adequate subsidies simply do not exist to align these extremely high costs with the incomes of the poor.

The key to this homesteading/sweat equity program is that it does not require a single cent of public subsidy. All money borrowed by the homesteaders is returned to the city at slightly greater interest rates than the city's own borrowing rate. Even the tax

abatements represent no loss, but a profit, as when a homestead building is pulled from the demolition pipeline, saving the city an immediate \$6,000 or more in wreckers' costs.

The homesteading process takes about 1 to 2 years depending on how much time a person has to spend working, on the condition of the building, the number of people involved, etc. Participants are expected to put in a minimum number of hours per week on their project. If they do not, then at the completion of the project, their unit will remain vacant while they provide assistance to another homesteading project to make up the time.

During U-HAB's first year of operation, assistance was provided to over 60 buildings, of which nearly 50 are now active homesteading projects. These buildings total over 55- individual apartments, enough housing for nearly 2,000 people. U-HAB helped to package and process more than \$3.7 million in homesteading loans through the city's sweat equity portion of its Municipal Loan Program. In addition, U-HAB helped to generate \$1.3 million in Federal job-training funds, so that some of the homesteaders are paid stipends while learning construction skills as they salvage and renovate abandoned buildings for their own homes.

Urban homesteading and sweat equity assumed unique importance because these programs did not replicate the



private sector's abandonment of the worst areas.

New York City was particularly well suited to seize the homesteading potential as it could draw on its special resources and its already existing activities. The city had four major resources that enabled her to implement such a program:

1. Its people, through their spontaneous and organized actions had brought maturity to the city's cooperative housing movement'

2. Its huge stock of abandoned buildings. There are some 10,000 abandoned, structurally sound, brick, multiple unit buildings containing from eight to 36 apartments throughout the city; about two to three are abandoned each day;

3. Its Municipal Loan Program. This program is a local effort unaffected by the uncertainties of federal policy and is missing in most other homesteading cities. Without this program, the cost of financing renovation would have been too great and would have become possible only for the more affluent;

4. The existing momentum behind is official municipal programs, such as sweat equity and co-op conversion which had begun to complement the unofficial and spontaneous "people's movement" (people joining together to collect money and undertake or see that the repairs are done). The momentum of this spontaneous

movement, coupled with the city's existing sweat equity and co-op conversion programs, provided the basic foundation for U-HAB's urban homesteading effort.

Goals. Generally, U-HAB has worked to strengthen and expand homesteading and sweat equity activities in New York and to develop the program into a routine, ongoing activity within the range of housing policies of New York City. The main thrust of the first year's activities was in responding to requests for technical assistance from residents and local housing groups in depressed neighborhoods who are seeking to improve their housing conditions.

Problems. U-HAB has been experiencing many problems. These can be grouped into three categories --financial (i.e. finding seed money and technical assistance for the staff, obtaining mortgages, etc.); Bureaucratic (i.e. the city is slow in addition to being incompetent in processing applications; it is also unwilling to accept such a program); and finally, Field (i.e. murders, shoot-outs, police problems, etc.). "Hundreds of Problems", but they are still there.

Due to this period of national recession and spiralling fuel and maintenance costs, abandonment is increasing very rapidly. For this reason, the U-HAB staff does not see an end to their program in sight.

Analysis. The community that U-HAB operates in is similar to the neighborhood RAP operates in in the respect that a large percentage of minorities, and unemployed are present. But the New York residents are in a worse state of depression than the majority of the Highland Park residents. Therefore, what they are doing in New York could easily be done, in theory, in Highland Park, but not in practice because of the existing state and city programs (such as their sweat equity and municipal loan programs in addition to its co-op conversion program) that enable lower-income persons to do home repairs or become home owners. Neither Boston nor Massachusettes have any such programs available that RAP utilize for a similar program in Highland Park. They, therefore, must rely on federal programs that are uncertain and unreliable.

Both communities, though, have a large percentage of abandoned buildings owned by absentee landlords that must be wrestled with and are a natural asset for a home ownership program. Each also have large community populations, relative to their respective city or state population sizes whom they can employ in such a program. Also, both are considered high risk areas by banks, because of the characteristics of their population group, such that they are reluctant to put money into the communities in the form of loans or mortgages.

Highland Park has an advantage, though, in one respect - RAP, the community-based organization has been dealing with the banks as well as with other financial resources for quite a few years now and hopefully the **rapport and** good financial standing they have established with them during this time is employable for yet another financial backing on the banks' part. Also, the presence of middle and upper-middles income residents in Highland Park makes the community a mixed income community not solely a one-income one. These residents have the resources to aid such a program in Highland Park and also may have the connections to attract or even bring the needed resources into the community for such a program.

Another funding source that is at U-HAB's disposal is the Consumer Farmer Foundation which provides a tremendous service to those unable to obtain sufficient **funding** ; without this foundation many of the U-HAB sponsored projects could not have happened.

Lastly, RAP has been involved in activities that have not taken as much time to complete as a self-help project. Their concern is to produce visible results, to both the community residents and to the outside areas, quickly and thus establish good creditability. This type of approach, though, could limit the type and scope of programs (like U-HAB) that RAP could

administer.

Concluding, then, a program similar to that run by the Urban Homesteading Assistance Board could work well in Highland Park given its resources, given the resources (or some form of them) that U-HAB employs and given RAP's desire to engage in such a time-consuming project. Implementation of such a program in Highland Park is definitely limited by **RAP's decision;** whether RAP wishes to continue conducting housing like it has been for the last seven years, or whether it wishes to try a new and different type; one that they may not be too pleased with, but **one in which residents** may greatly enjoy participating.

IV.

THE

SELF-HELP NEIGHBORHOOD IMPROVEMENT PROGRAM

So how does the work that I will present here relate to RAP's present and future programs, and to its short-range and long-range objectives? Simply, to expand the scope of RAP's activities in order to speed up the development and revitalization process for the community; to further control the land by its residents.

Highland Park, because of its heterogeneous socio-economic population, has the potential to be developed into a viable community. This program will aid in the attainment of the development of Highland Park's potential to the fullest.

This program will be a self-help neighborhood improvement program where a large percentage of the community residents become involved and aid in the continued revitalization and the stabilization of the area. It will be geared to more active involvement of residents in the neighborhood improvement process; to the retardation of the deterioration of the area; to the "reversal of the disinvestment" in the Highland Park area; to the decreasing of rehab and home ownership costs so even the lowest income group can either undertake home improvements or become a Highland Park homeowner; to land control by the residents, to community control.

## WHY SELF - HELP?

As stated in the introduction, self-help is a very inexpensive means with which to do improvements - both home and neighborhood - and is more rewarding because of the non-inclusion of professional contractors. These contractors inflate the costs with their high labor costs and their strict union rules; this professional work may not necessarily be better work than that by properly supervised amateurs.

Self-help where residents perform a considerable amount of the work themselves is lacking in RAP's operations. Some of RAP's program do already include a type of self-help, but the level of self-help they utilize is minimal with regard to the number of residents in Highland Park. Also, their type does not affect the final cost of the neighborhood and home improvements carried out in the community. In all their rehabilitation work, contractors were hired to perform the work. But, it is a proven fact that the use of these men raises the rehab and labor costs; these increased costs in turn lead to higher per unit costs which in turn lead to higher rents and higher sale prices of homes. (See Appendix A)

This process needs to be addressed by RAP now. Federal subsidies, to pay that part of the rent someone is unable to pay, are a short-range solution. These subsidies aid those persons now, but the federal government can not be relied upon to continue such a program and especially on the scale that is and will be needed throughout the country, given the large percentage of families below the poverty level (especially in Roxbury).

It was stated earlier that residents had no desire to join into a housing co-operative. This is understandable. In order for a co-operative to work successfully, the tenants must understand what co-operative means; residents must trust each other, to be able to get along and to work together in order to maintain the upkeep of the building. This does not come overnight especially in a neighborhood where a family's possessions are limited, their income is low, and their future uncertain.

Working together towards a common goal, like a decent home that they rehabilitated together, so that they further get to "know" and understand each other seems to be a prime prerequisite for such a housing policy. This is what the Urban Homesteading Assistance Board and other housing co-operatives in New York have been successful in accomplishing. The participants in



U-HAB are people with income levels and surroundings similar to those as Highland Park residents or even less. But yet persons are becoming co-operative owners. If it can happen in New York, it can happen also in Highland Park, an area with a strong political based community organization, committed to the development of the of the area, and with motivated and caring resident.

RAP should also consider alternative rehabilitation methods that result in lower costs and thus stimulate and enable more homeowners to undertake repairs and/or improvements to their homes. The results obtained from such a program could be dramatic with respect to what the program does to revitalizing the community.

In the next section, I look at three organizations who are involved in the housing field and in neighborhood improvement. Two (Just-A-Start and Homeowner's Rehab, Inc.) have both rehab and home ownership programs; the other (U-HAB) deals only with home ownership. I will look at how they operate and manage their program(s) and how their programs can be related to RAP's current activities and its long-range goal.

The final result will be a new RAP activity -- a Self-Help Neighborhood Improvement Program. One that

will be another step towards the stabilization and community control of Highland Park. This program will continue because of residents' desire for it to. If the program is terminated it will not be because of the failure of federal funds to come through, but because of residents' wish for it to be.

The next two sections will present the self-help neighborhood improvement program which I propose for implementation in Highland Park by the Roxbury Action Program.

The First part discusses the first phase of the program which shall be implemented this summer - A Youth Service Program. This program provides summer employment for young people age 14-21 while they provide needed services for the community.

The Second part discusses the future of the neighborhood improvement program with respect to the expansion of the above youth service program and to that of the overall neighborhood improvement program. The major part of this section will include the development of a home ownership program for residents of Highland Park; a program that will enable more residents of Highland Park to become home owners -- both low and moderate-income persons. The issues to

be addressed in this section include the following:

- (1) How should the program be enlarged and why;
- (2) How should the scope of the program be expanded (i.e. what components should be added to the program; and what other **client** groups should be included in the program);
- (3) What funding sources should be sought for the expansion;
- (4) When should it be expanded; and
- (5) The staff and administration of the program (Who should run it and what staff is needed).

The last section will present a brief analysis on the impact this type of program will have on the Highland Park residents and on the neighborhood as a whole. Issues to be addressed will include the direct consequences of the program (that is the impact on the quantity, quality, and distribution of housing and housing services) and the indirect consequences (that is the impact on employment, income, distribution, etc.).

**Phase 1:**

**A**

YOUTH SERVICE/EMPLOYMENT/SKILLS TRAINING

and

LEARNING PROGRAM

INTRODUCTION

The first phase of the self-help neighborhood improvement (SHNIP) is the Youth Service/ Employment/ Skills Training and Learning Program. This program is designed to respond creatively to several community needs, and has been inspired by the similar, highly successful program operating in the Wellington-Harrington neighborhood in Cambridge, Just-A-Start. Basically, the program will **provide summer employment** for Highland Park youths, aged 14-21, and will develop in them specific employable skills; will keep them out of trouble during the most critical season of the year - summer; will provide much needed services to community residents; and will create a strong, positive force within the community. The collective result will be a strengthening of community pride and togetherness which will complement and advance Roxbury Action Program's seven year old, on-going efforts to revitalize

and rebuild Highland Park.

Why this type of program?

This YSEST and L Program is modelled after the Just-a-start program in Cambridge. The rationale for this decision rests with the fact that RAP, as is the JAS Corporation, is concerned with the neighborhood improvement, preservation, and revitalization and stabilization of its area. This program will address these concerns.

Also, the needs of community residents warrant such a program. There are a great many young people in Highland Park who are poor, and year after year spend the summer hanging around in Highland Park with nowhere to go and nothing to do. Many get into trouble. Those who do not, lead a bleak, barren existence. These young people, in addition, have received grossly inadequate schooling, and are ill-equipped to find jobs upon completion of their schooling. At the same time, the community itself is substantially blighted and depressed. Many residents live in housing that needs repairs - sometimes moderate, often substantial. In addition, there is a great deal of blighted vacant land which is a constant depressant to residents. Finally, recreational activities for young Highland Park children are at a minimum; those that exist are

greatly unorganized. This condition also necessitates that even younger children hang around during the summer.

#### PROGRAM PHILOSOPHY

The main focus of this program is neighborhood stabilization. The Neighborhood Stabilization Process (NSP) is concerned with first the improvement, preservation, and revitalization of the area, and second, the maintenance<sup>17</sup> of the present population of the community. It is an alternative to urban renewal; that is housing rehab and neighborhood improvement can be achieved without clearing out large tracts of land; that is "deteriorated housing can be rehabilitated"; that is, the provision of better community facilities and services will make the area more attractive and enjoyable resulting in present residents not wanting to leave the Highland Park area. They will see that action is being undertaken to revitalize their community and make it more livable as "general environmental conditions in a residential community are a major factor in determining its desirability as well as its attractiveness to present and future residents".<sup>19</sup>

The premise is that when residents see results being achieved to improve their community, they will become involved in the self-help neighborhood process. Community involvement is the key to the success and

continuation of community programs, even including this program. This inclusion of citizens working towards a common goal and improving their neighborhood by their own effort, will result in on-going achievements, continued success and a new neighborhood. They have to rely solely on their own initiative, motivation, and concern to determine if anything positive will happen in their community. If nothing gets done that is long-lasting, they have only themselves to blame.

Because strong community support and participation is necessary for success to be attained and for the continued operation of the program, citizens shall be sought to be involved in the SHNIP in the Highland Park Community and to play various roles - as Community Organizers, as members of various councils, as administrators of the program, as participants in the program as clients and/or workers (paid or volunteer) and as supporters of the program.

The second issue of the neighborhood stabilization process is concerned with **how this Youth Service/ Employment/Skills Training and Learning Program** will relate to other activities being undertaken in the Highland Park Community. This program shall not be the only component of the NSP, but shall **be only one of** the on-going neighborhood improvement components; Any activities undertaken shall relate to any other activities

undertaken in the community by the Roxbury Action Program that are geared towards neighborhood improvement, and stabilization. -- Youth hired to participate in the YSESTL Program will not be hired to clean-up just for the sake of cleaning-up, but shall be hired to provide a service - a needed service - for community residents; a service that will benefit residents and will encourage them to become involved to continue the up-swing of the community.

In order to provide feed back to all the participants, especially the youth, in the program about the kind of job they did, their accomplishments, and how much it was appreciated and also in order that the older residents and younger ones have the opportunity to participate in a joint activity where they can meet and get to know one another a little better, an end of the summer activity will be scheduled; another mechanism to be employed to keep people coming out, communicating, and working for the program and their community.

#### ADMINISTRATIVE STAFF

The administrative staff of the YSESTL Program consist of a program director, financial manager, a construction supervisor, and two advisory committees. All but the program director and construction supervisor, who will be drawn from RAP's payroll, will be new.



The Program Director will be responsible for the operations of the program through the summer and for the planning and programming of the program for the other nine (9) months of the year.

The duties of the Financial Manager will be to put together the entire rehab package; (to evaluate economics with physical) that is determine what the person can afford with what he/she wants done rather than evaluating the job solely on the condition of the building; to communicate with all persons involved in the rehab work (i.e. owner and tenants). This person may not be necessary for the first summer because the rehab component may not be too large nor the type of work too extensive; a person can be sought to provide part-time consulting

in conjunction with city rehab counselling. In a few years, though, when the size and scope of the program has been expanded, then the person shall be added to the program staff. But the rehab component should not continue without his/her addition as the future and success of the rehab component lies in his/her hands.

To recruit this person, notices of this employment opportunity should at least be sent to Community Agencies, Colleges, and Professional Agencies such as the Boston and Cambridge Redevelopment Authorities, Boston Housing Associates, ABT Associates of Cambridge, Justin Gray Associates, and Stull Associates.

Suggested qualifications would be (1) He/she should be tough; (2) should have the ability to evaluate owner's and tenants' housing costs and the owner's ability to pay (taking into consideration rent if it is applicable); should have some experience in undertaking this type of work.

If this person is not hired for the first summer then the BRA or a city agency who engages in this type of work will be sought to provide any assistance in this type of work performed by the financial manager.

The construction supervisor's responsibilities will be to inspect all the work being done to make sure it is being done correctly, to approve the work after it is completed, to obtain any needed permits, to provide any needed instruction to the supervisors prior to the commencement of any work job or throughout it. The need for this person can be overly stressed.. In order to establish creditability with the residents so that they will continue to use this program for rehab, it is necessary that all in-house jobs be done well, right, and thoroughly. This person, in addition to the skilled supervisors, plays an important part in the attainment of this goal.

Advisory committees are the selection advisory committee and the rehab advisory committee. The selection advisory committee shall consist of teens and adults from the

Highland Park Community. Its main responsibilities being to interview and select all youth - both from the community and from outside - for the program; to follow-up on these youth, especially the resident youth, after the program is over in order to learn how they liked the program, and how it could be improved or changed, how the program may have affected them (i.e. are they better able to obtain a job with the skills they gained from the program?).

The specific function of the rehabilitation advisory committee is to work along with the program staff to decide on how to handle certain policy issues for the housing repair and rehabilitation component of the program. Final form of any policy is up to them, but because of the nature of the housing rehabilitation program, I suggest that initially they attend to the following two issues: (1) recruitment and admission of members to the committee, and (2) rent increases in buildings in which the housing repair program does work.

First, a need for a set of procedures for recruitment and admission to the rehabilitation advisory committee is needed. These procedures need to be open enough so that persons desiring to be on the committee are welcome to join, and restricted enough to keep it from turning over every year or becoming a political organization. I define a political organization as one where committee

members are not concerned solely with the operations of the committee, and their ability to aid as many residents as possible through the program, but are concerned with the power they now have at their disposal. This power enables them to affect the lives of so many community residents, but they could use this power to affect only a chosen few, to be as selective as possible and choose only their friends and/or relatives to be clients of the program.

The turning of the rehabilitation advisory committee of this self-help neighborhood improvement program into a political organization needs to be prevented because such an action would cause the community residents to distrust even community-based activities, to not want to participate in the community activities, and would not only decrease the credibility of the neighborhood improvement program, its purposes and goals, but also that of the Roxbury Action Program, its activities, goals, and purposes.

Committee members selected should be those who have shown interest in the community and its revitalization, improvement, and stabilization activities. Members should consist of both homeowners and renters. This would bring to the committee a mix of residents - residents who may not only have lived in Highland Park for a long time, but also residents who might have just moved into the community within the last five years.

The inclusion of both homeowners and renters on the committee is necessitated by the fact that long term residency in Highland Park does not necessarily imply homeownership. Because of the large percentage of absentee-owned residential buildings and/or persons of limited income, many families, even those who may have been living in Highland Park for more than ten years or who plan to reside there for at least that length of time, are forced into renting. Membership should not be open to students who want to join the committee only to obtain information for a school paper and will then leave; or those who have a grudge against or axe to grind with some resident who is either an administrator of the program or is a potential client.

Second, the rehabilitation advisory committee needs to consider the possible need of a "rent control program" to ensure that renters are not displaced or over-burdened by rent increases brought about by repairs and/or improvements done under this program.

#### IMPLEMENTATION

The implementation of this program in the Highland Park Community for now and for the future is illustrated in the following steps:

1. Design a small part of the proposed program to run during the summer of 1976. Include Environmental Activities.

2. Decide on the scale of the program - that is how many youth will be hired, and how much can be done during the first summer - and the administration;
3. Secure funds from public and private organizations;
4. Publicity
5. Youth apply and are hired; Supervisors and assistant supervisors apply and are hired;
6. The program is implemented and operates for the summer;
7. Visible accomplishments are achieved by the program over the course of the summer;
8. Plan program for the next summer
  - (a) Get citizens involved in the form of advisory councils, volunteer workers, provide work for the youth, feedback to persons on what was done in the community by the program,
  - (b) Enlarge the program and expand its scope;
9. A larger program is administered during the following summer;
10. More accomplishments;
11. Publicity
12. Involvement of more residents;
13. Continued operation of the program; expansion
14. Spin-off activities and related activities implemented
15. More and more improvements
16. Neighborhood Revitalization. and Stabilization

PROGRAM

As stated previously, the program that I propose for implementation in Highland Park is a self-help neighborhood improvement program to be administrated by RAP; the Youth Service/Employment/Skills Training and Learning Program (YSESTLP) being the first phase.

This program generally, is designed to meet community needs; to provide initially summer employment for youth; to provide them with employable skills at the same time; in the future, to provide year-round employment for youth and unemployed adults; to provide community services that are vital to community residents, that improve the area and make it a more desirable place to live; to aid residents in making repairs to their homes possible and at a reduced cost; to improve recreational facilities and services in the neighborhood for the children; to improve the visual and environmental image of the community; to improve existing apartments and homes in run-down conditions; and finally to develop the skills of the residents to work on these problems themselves.

More specifically, the objectives, goals and statements on how the goals will be met are as follows:

Objective 1: To provide employment and monetary assistance for neighborhood youth of the employable age.

Strategy 1: Contact community organizations and schools in order to provide youth for the program.

Criteria 1:

- a. 80% of youth employed will be from the Highland Park area (24kids);  
20% of youth employed will be from the Greater Boston Community.
- b. All youth participating in the program will be paid:  
66 2/3% (20kids) of the youth will be  
33 1/3% (10kids) of the youth will be employed part time.

Objective 2: To develop and offer meaningful work experience for youth with no previous work experience, for disadvantaged youth and for youth without any skills in housing rehab, recreation, and neighborhood stabilization services.

Strategy 2: To provide orientation for the youth about the program, its goals, its purposes and their responsibilities;

To provide orientation in basic work habits (punctuality, accounting for time, clothing, performing assigned tasks, basic work equipment), general work practices and communication with other team members.

To provide supervised work in the above.

To offer employment with jobs involving



"basic housing assistance" and "normal scheduling" or recreational activities.

Criteria 2: Number of first-job youth employed

a. Number of first-job youth employed.

Goal: 33 1/3% of participants will be employed for the first time.

b. Time performance standards of first-job youth.

Goal: 60% of youth employed for the first time will meet 100% time performance standards at mid-summer evaluation.

(note: time performance standards will be evaluated by looking at the time sheets).

c. Basic work habits and attitudes of first-job youth will be evaluated by crew supervisors.

Goal: 60% of first-job youth will obtain a "satisfactory" or better rating on a four point scale (excellent, satisfactory, fair, poor) at mid-summer evaluation;

80% will obtain a satisfactory or better rating at final evaluation.

Objective 3: To offer summer employment and training opportunities in housing rehab, recreation, and neighborhood stabilization services for teenagers with some previous

work experience who are from the neighborhood and from other parts of the city.

Strategy 3: To provide orientation for the youth about the program, its goals, its purposes and their responsibilities;

To provide orientation in basic work habits, the performance of assigned tasks, general work practices, and communication with other crew members;

To provide well supervised jobs;

To provide jobs which offer an increased level of work experience and require increased responsibility and skill;

To offer job promotions from year to year to those who meet performance standards and who exhibit leadership qualities;

To search out and set-up a range in the kind of tasks to be done;

To initially provide only on the job training; in the future, to provide formal skills training.

Criteria 3:

- a. 100% of rehab work assignments will involve basic housing assistance (i.e. painting, wallpapering);

100% of recreational activities will involve normal scheduling;

- b. 66 2/3% of participants will have at least one previous job behind them;
- c. Scope of training opportunities made available .

Goal: Rehab training in four technical skills  
Recreation training in four technical skills.

60% (18 youth) of participants will acquire these skills.

Objective 4: To develop skills for youth that will be employable in the future.

Strategy 4: To provide technical skills that can be utilized by residents of the community and by businesses and community groups in the Greater Boston Community;

To follow-up on youth who were in the program to learn what kinds of temporary or permanent employment they obtained after they left the program.

Criteria 4: Scope of employable skills available through the program.

Goal: 100% of the skills gained through the program will be employable.

Objective 5: To provide youth with skills and to develop those skills that they can later use on their homes or on homes of friends, relatives, etc.

Strategy 5: To develop among participants the skills needed to perform "real jobs" well and thoroughly;

To develop high standards of workmanship through the on-going evaluation, by supervisors, of the quality of their work.

Criteria 5:

- a. Skills acquired by participants will be evaluated by crew supervisors.

Goal: 40% of first jobbers and 60% of those with previous work experience will master at least two different "work tasks" and perform up to the program's standards.

- b. Standards of workmanship will be evaluated by crew supervisors.

Goal: One-third (1/3) of all participants will improve one category (excellent, satisfactory, fair, poor) between initial evaluation, midsummer evaluation, and final evaluation.

Objective 6: To provide the youth with a learning experience that develops the individual's self-worth,

self-pride, his/her attitude towards others, his/her team spirit and his/her perspective towards personal opportunities.

Strategy 6: To develop skills and perform real jobs well;

To integrate supplementary program activities and seminar career and vocational planning;

To recruit youth from different sex, age, racial, economic, and community groups; of different levels of skill, maturity, and experience and intermix them within the program and on the crews to encourage day to day communications and to enable them to learn from one another.

Criteria 6:

- a. Skills acquired. See Criterion 4a
- b. Demographic analysis of youth participants in the program.

Goal: The program will have an intermix of youth

- c. Demographic analysis of crews.

Goal: Each crew will have an intermix of youth

- d. Skills learned or information acquired through seminar and training program.

Objective 7: To offer services to the community that are vitally needed and are not readily available such as recreation, neighborhood beautification, low-cost

interior and exterior housing rehab assistance to low and moderate income property owners and tenants in the Highland Park area.

Strategy 7: To develop production and service goals for the recreation, beautification, rehab components of the program;

To interrelate these goals and services with the on-going neighborhood revitalization process in the area.

Criteria 7:

a. Production Goals

Outside rehab assistance on 10 structures

-- 1 structure/week/crew

Inside rehab assistance on 15 structures

-- 1 1/2 structures/week/crew

Recreation programming on 2 playgrounds

10 neighborhood clean-up and beautification projects -- 1/week/crew.

b. Number of service projects interrelated with on-going neighborhood revitalization program.

Goal: 100% of work projects will be related to the 7 years of the revitalizing and rebuilding of the neighborhood by RAP.

Objective 8: To initiate and promote active citizen participation in the program.

Strategy 8: To carry out an intensive publicity program;

To involve adults in the community in planning the different beautification and recreational activities;

To involve parents of participants and other adults in the program's activities;

To attract resources - monetary and physical - from the local area;

To draw in volunteer hours.

Criteria:

a. Level of Publicity.

Goal: Weekly news items in Roxbury newspaper and in RAP News,

Production of 1 documentation of the program on film.

b. Level of volunteer participation

Goal: 400 hours of volunteer time from youth and adults -- about 10 people at 40 hours/week.

c. Number of community activities involving parents and other adults.

Goal: 2 activities

Objective 9: To develop resident self-confidence in their own ability and their community's ability to do these things.

Strategy 9: To achieve the on-going goal of neighborhood stabilization in the area.

Criteria 9:

a. Quality level of work tasks completed

Goal: 100% of work projects completed shall be done well and thoroughly.

b. Residents involved in the decision-making process.

Goal: 100% of decisions made concerning rehab, recreation, and beautification jobs shall be done so with input from citizens of the area;

100% of decisions made concerning rehab, recreation, and beautification jobs shall be done so by citizens of the area;

50% of the decisions made shall be done so by community administrators.

Objective 10: To secure and integrate into the program, resources of related programs, and coordinate programs with those of other public and private agencies so as to prevent duplication and maximize the impact of limited resources.

Strategy 10: To participate on an on-going, year-round



basis with local community agencies and with greater Boston agencies.

Criteria 10:

- a. Number of co-ordinated meetings attended by staff;
- b. Amount of supplementary resources integrated into the program.

Goal: salaries of youth provided or subsidized by college work-study, Neighborhood Youth Corps (Roxbury-North Dorchester APAc), and LEAA.

- c.. Integration of activities with already existing and/or planned city-sponsored activities and programs.

Objective 11: To secure our identity as a self-help neighborhood improvement and stabilization program.

Strategy 11: To set down the goals and purposes of this program;

To not incorporate our activities into an already existing program.

Criteria 11: City and neighborhood recognition as a neighborhood improvement and stabilization program for the Highland Park Community.

The program will be composed of three components:

(1) clean-up and beautification; (2) recreation, and (3) housing rehabilitation. The duties within each component shall be as follows:

- (1) Clean-up and Beautification: Clean-up vacant lots, and play areas; plant flowers and vegetable gardens, etc.
- (2) Recreation: Man play areas, run recreational activities for children of various ages (ex. field trips, games, sports teams, etc.)
- (3) Housing Rehabilitation
  - (a) Inside Rehab: paint, plaster, wallpaper, etc.
  - (b) Outside rehab: paint, shingle, put in bricks, fix porches, etc.

Initially, the components shall be small in scale in order to assure the achievement of immediate results that shall be visible to community residents and which shall indicate to them that their community is being up-graded. Hopefully, this will encourage community to become involved in the program. With their participation and dedication continued operation of the program can occur in addition to on-going achievements and success.

The program will run about twelve weeks, and will operate five days a week solely within the Highland Park area. It shall start around June 15, 1976 and run through September 1, 1976. A day shall be from 8.30 to 5.00 pm.

The program office shall be the Marcus Garvey Youth Drop-in Center presently on Roxbury Street in Highland Park. Facilities to be used for the recreational component shall be Doris Tillman Park and Connolly Playground.

#### OPERATIONS

The work performed under this program shall be done in work teams (crews). Each crew shall consist of one supervisor and assistant supervisor, and between 6-8 teenagers. There shall be either three or four crews, each crew being responsible for one of the above three components (if sufficient funding is secured, there shall be two crews assigned to housing rehab - one for inside rehab, and one for outside rehab).

Youth shall be assigned to crews in order that each crew represent a mix of youth. They shall be mixed by age, racial group, skill and experience level, by level of maturity, and by what community group they are from. This method of mixing shall be utilized in order to provide the youth participants with a learning experience-

i.e. learning from each other.

Supervisors and assistant supervisors shall be assigned to crews based on their skill and experience level in one of the three components. They shall be sought specifically to supervise that crew they are assigned to. (For detailed criteria for selection, see the next section on recruitment.)

Training and Orientation. Training and orientation sessions shall be held for the youth and supervisors prior to the beginning of the program's operations. Two shall be held - one solely for supervisors and assistant supervisors with the program staff; the other one for all program participants including also future program clients and Highland Park residents if they so desire.

The orientation for supervisors will be held about two to three weeks before the commencement of the program for about a few days. Information disseminated will include The Roxbury Action Program - its history, goals, programs, and long-range plans; the Youth Service/Skills/Training and Learning Program - its purpose, its short-range and long-range objectives, their roles and responsibilities under the program, the seminar program, the structure of the program, the type of jobs their crew will be performing, the evaluation process to be undertaken during the summer, and the future plans of the program.

The second orientation program will be held during the entire first week of work. It will be geared especially to the youth participants and to any community residents and potential clients who come. The information disseminated at this orientation session will include much the same as that at the staff orientation with some additions including introductions to the RAP and Program staffs, statement of their duties and responsibilities, the role and responsibility of the supervisors and the assistants, and the components of the program and what each one entails, and the day to day operations of the program. After the above information is brought forth and discussed, the remainder of the week will include a mini-training session in the instruction of the basic skills to be employed in each component of the program; Continuous and more extensive training will be provided by the supervisors on-the-job as warranted by the work task. These basic skills will include hammering, painting, wallpapering, planting and landscaping, arts and crafts, playground operation, fence building, and rules of certain sports. At this time youth participants will learn to which crew they have been assigned for the summer.

Day-to-Day Operations. Participants arrive at the central office by 8:30 am; any announcements or changes in schedule are made at this time. Participants work

till 5:00 pm with an hour off for lunch. A typical day for a person is determined by which crew they are on. Beautification and rehab jobs are basically the same from week to week, but during rainy weather, though, the outside rehab crew and beautification crew will be assigned interior rehab or community service jobs in either RAP-owned buildings, community buildings, or residents' homes.

The recreational crew's days are more varied because they have a varied client group to serve throughout the summer. These groups include young children, pre-teens, and teenagers. Some of their duties would be (1) to man playgrounds, supervise the young children there, and provide them with on-the-site activities (including checkers, arts and crafts, etc.); (2) to supervise the younger children when field trips to museums, factories, or to other programs in other sections of the city; (3) to provide activities for older youth at various neighborhood locations including instruction in different sports including basketball, baseball, chess, tennis, handball, volleyball; and (4) run tournaments in the above sports. Some of these recreational activities will be run in conjunction with the Marcus Garvey Youth Drop-In Center's activities.

The Rehab component. Unlike the other two program components, the rehab component works directly for a specified person; it also involves costs on the part of

that person for the scheduled work. How this rehab process is handled is discussed here. First, participants must be resident homeowners.

Second, the costs referred to above will be for only the materials - pain , wallpaper, shingles, bricks, tiles, or whatever is needed for the job. The labor provided by the trained rehab crews will be free to the resident. The administrative staff of the program will provide them with any assistance they will need in (1) determining how much repairs will cost, what will need to purchase, how much they will need, and where they can obtain these products at a low price, but of good quality; in (2) obtaining financing, if needed, to undertake the repairs, and in obtaining any needed permits. Jobs chosen will be based on (1) need, (2) what the end product will add to the resident's immediate neighbors and to the Highland Park area; and (3) what educational experience will be given the youth participants by doing the job.

Third, any persons interested in doing repairs under this program shall go through the following process:

(1) Express desire to participate to the program staff. The program director will then discuss the program with them so they realize what can and can not be done under the youth service program at the present time; inform of the application process, and what steps will be

necessary before a decision is reached as to whether they will be selected.

(2) Make application.

(3) A construction supervisor will inspect their residence to determine what they wish done, if this is really necessary, if there is anything else much more pressing that should be done, and if this work is too comprehensive for the program. If much more work is needed or wanted done than what the youth service program can reasonable accomodate, they will be encouraged to consider participating,also, in the Boston Home Improvement Program and/or hiring professional sub-contractors to do some of the work with the rehab crew complementing the professional's work and thus still enabling the resident to save some money with the use of this free labor.

The reason for the policy of not accomodating too large a job is to allow for the ability to reach as many residents as possible. This program is not meant to be solely a rehab program to provide rehab work at a low cost, but is also meant to render improvements to both homes and the neighborhood and to encourage residents to take the initiative to do or get repairs done.

(4) Approval or disapproval by the staff.

(5) The financial manager will then discuss with them the costs with respect to their ability to pay. If any financing in additional to their savings is needed,



The financial manager will help them secure it either through the 312 Low-interest Home Improvement loan program from banks, or through the Home Improvement Program; at the same time counseling them about what such a commitment would entail.

If any tenants are present in the building, they shall also be included in the process to inform them as to what is happening and how it might affect their rents. If a rent increase is necessary, it will be calculated with respect to the owner's need to cover costs and to the tenants' ability to pay. If any tenant is unable to meet these increased costs, Chapter 707 Public Housing Rental Assistance Program will be utilized to subsidize the rent, in addition to Section 8 Leased Housing Program. If any tenant is unable to pay the increased rent, but does not wish to relocate outside the community, they then have two other choices: move into RAP-owned property some of which is already under the Leased Housing Program or consider home-ownership.

The counseling taking place **above is a very important** element to the success of the rehab program as the extensiveness and completeness of such sessions can determine if (1) residents continue to participate in the program, default on any loans they secured, view the program as a serious-minded program, and (2) if creditability on the part of governmental and financial

sources is to be established.

Seminar Program. A learning experience can be gained from (1) performing work and thus learning the skills behind the work; then apply for employment with these skills behind them; (2) and a formal educational experience. The former experience will be gained by participating in the overall youth service program; the latter being gained from a seminar program - a very important addition.

Initially, this program will be centered around the backgrounds of the supervisors (and maybe the assistant supervisors). These people could hold seminars based on:

- (1) Their career. ex. teacher, lawyer, planner
- (2) Their interest and hobbies. ex. community development, sports, rehab, hammering, puttying, etc.
- (3) General. ex. career planning, counseling.

Another segment of the seminar program, for the future, will be Tours. Tours selected will be those that are both educational and interesting for the age group going, and can be of paint factories, computer terminals, etc.

RECRUITMENT of youth, supervisor, and clients.

of Youth. As previously stated a mix of youth shall be attempted for participation in the program. (see Table 1 to see how this will be achieved) Those sought shall vary in age from 14 to 21 years of age. They shall be recruited from the following community groups:

1. The Neighborhood Youth Corps (NYC)
2. LEAA
3. The Highland Park Community
4. The Greater Boston Community
5. Volunteers.

Youth chosen shall be those committed to undertaking the responsibility of a full-time summer job. The criteria to be used in selecting them shall consist of the following:

1. Desire and commitment to participate in such a program;
  2. Desire and commitment to work hard and seriously throughout the entire summer;
  3. Desire to undertake community improvement work;
  4. Ability to work with people of various ages and from different racial groups;
- and 5. Ability to accept supervision and criticism by elders.

Final selection all youth to participate in the program will be made by a committee composed of members

Table 1

PARTICIPANT PROFILE

|  | <u>Staff Profile</u> |         |                | <u>Youth Profile</u> |                 |       |
|--|----------------------|---------|----------------|----------------------|-----------------|-------|
|  | Admin                | Program | Work-<br>Study | NYC                  | Volun-<br>teers | Total |
| Number of Staff  | 2                    | 4       | 4              | 30                   | 10              | 50    |
| Number currently<br>employed by sponsor<br>agency in full-<br>time position. | 1                    | 0       | 0              | 0                    | 0               | 1     |
| % White  | 0                    | 25      | 0              | 10                   | 30              |       |
| % Black  | 100                  | 75      | 100            | 90                   | 70              |       |
| % Bi-Lingual   | 0                    | 25      | 25             | 15                   | 0               |       |
| % Males  | 100                  | 75      | 50             | 60                   | 50              |       |
| % Females  | 0                    | 25      | 50             | 40                   | 50              |       |

Ratio of participants to Staff: 10 participants for every 1 Staff Person

123

Table 2

TARGET POPULATION

Geographic Area to be Served: Highland Park

| <u>Population Characteristic</u>  | <u>Target</u>       |
|---|---------------------|
| 1. Average Daily Attendance   | 80                  |
| 2. Total Number of Different participants during the Summer (includes those employed in the program and those using the program and its different components) | 200                 |
| 3. % Males  | 60                  |
| 4. % Females  | 40                  |
| 5. Age Range  | 5-21 plus grown-ups |
| 6. % Black  | 70                  |
| 7. % White  | 10                  |
| 8. % Hispanic   | 20                  |
| 9. % Special Needs<br>(assuming everyone has special needs)   | 95                  |
| 10. % with previous experience in sponsoring agency's programs  | 75                  |

from both the adult and youth communities of Highland Park with priority given to those associated with the Marcus Garvey Drop-In Center. Chosen for the task will be those who feel that they know people fairly well and have worked with youth before so that they are able to screen out the serious-minded worker, who wishes to work hard and to experience a worthwhile employment opportunity, from the freeloader who just wants to go along for the ride.

In the future, youth with previous years of participating in the program with a good track record will be given priority in the selection process.

of Supervisors. Persons sought to fill the role of supervisors shall be someone older and who is willing to devote his/her summer towards the success of the program. He/she will be sought from vocational and public schools in the greater Boston and Highland Park communities. Their responsibilities will be to teach the youth the skills necessary for the job; to work with them; to make sure they are responsible and are doing their work; to see that the jobs which are completed are done right, well, and thoroughly; and finally, to see that the youth enjoy the program.

Supervisors will be sought who fill the following criteria:

1. Have the summer free;

2. Have the desire and commitment to participate in such a program;

3. Have the ability to relate to people of all ages, especially young people;

4. Have the ability to teach skills;

5. Have the experience and skills in whatever component they are supervising. Because of the scope of the work, the rehab supervisors should be more skilled than the other two supervisors; the exterior rehab supervisor should be more skilled than the interior rehab supervisor because of the complexities of the work involved.

Specifically, the skills looked for in the supervisors are as follows:

1. Rehab - basic housing improvement skills such as painting and hammering plus:

Exterior - carpentry, shingling;

Interior - plastering, putting in tiles, etc.

2. Recreation - knowledge of several sports and their rules such as baseball, basketball, volleyball, tennis; creativity to aid in the development of recreational activities for children of all ages (from age 5 to High School age).

3. Clean-up and Beautification - carpentry, landscaping, cleaning-up.

of Assistant Supervisors. College work - study students will be sought for the roles of assistant supervisors. Basically the same criteria will be used in selecting assistant supervisors. It will be necessary that they exhibit some skill level in whatever component they are assigned to, but they will not have to be as skilled as the supervisors. The presence of some skill is necessitated by the fact that on some day when the supervisor is absent, the assistant supervisor will have to assume the responsibility and make sure the job continues and **is done correctly.**

of Clients. Potential clients of rehab component shall be informed of the program via the monthly community newspaper RAP NEWS (see the article in the appendix.). Also, a small door-to-door program will be conducted to inform them further and to learn how many would be interested in participating in such a program now or in the future. This additional method is necessary in order to reach a larger sample of residents. Final selection of clients will rest with the program staff based on <sup>20</sup> guidelines established by the rehab advisory committee. It will be important that they determine if a person wants to undertake repairs in order to improve his/her home - this improvement thus adding to the improved visual image of the neighborhood; or if they are doing solely for the profits they can obtain



from such improvement with eventual sale of his house in mind. The latter person will not be allowed to participate in the rehab program. The rehab advisory committee will be able to offer some insight into this issue, but they should not be sought for comment too often as conflict between residents could arise as a result of this. We do not wish that to happen as it could negate all we are trying to accomplish with this overall neighborhood improvement program.

#### FUNDING AND THE AGGREGATION OF RESOURCES

Funding for this program is being sought from various sources. Funds allocated for this program will be those sought specifically for the Youth Service Program and those received from RAP for the operation of certain neighborhood improvement activities.

Funding sources that fall into the former category are the Associated Foundation of Greater Boston, the Neighborhood Corps (NYC), and the College Work Study Program (CWSP).

AFGB is a group of 15 foundations and 8 corporations committed to funding summer youth programs throughout the city. It has a central staff that reviews all the applications sent in for duplication and worthiness and then disperses them to those foundations or corporations who may be interested in funding that type of summer program. If any programs are duplicates of each other, the

staff then works with those involved to co-ordinate their programs. The process utilized by AFGB is meant to encourage "inter-agency co-operation to plan collaborately to share resources, and to minimize the duplication of services".

An application was submitted to them in February for the sum of \$19,000.. On May 11, 1976 we received word that \$14,500 had been appropriated for this summer program (see the appendix for the breakdown).

The major portion of the amount requested is allocated for salaries (see Tables 3 to 5) -- for the salaries of the supervisors as there is no funding source available that pays for supervisory or at least part of it; for one-third the salary of the assistant supervisors. Only college students eligible for work-study, will be accepted for the positions, but under this program the federal government only pays two-thirds (2/3) of the students' salaries leaving the participating agency to pay the other third (1/3); for the salaries of the youth recruited from NYC. Through RAP's long-term relationship with the Neighborhood Corps (administered

by the Roxbury-North Dorchester APAC), RAP will recruit NYC workers, many of whom will be neighborhood residents. NYC, though, pays for only 30 work hours per week for each youth under their program. Since this program wants a full week's work from all its participants,

Funds for the ether ten (10) hours had to be secured; for salaries of any other youth in the program not recruited through NYC. Funds for the entire salary amount of these youth had to be secured since no other source was available that would pay all or part of their salaries.

Sources that fall into the latter category of funding are the following: the Neighborhood Development Council which has approved funds for RAP to provide environmental services in Highland Park; Boston 200, through its Birthday Book Program, will be providing street and park furniture for the up-grading of vacant lots; the Real Property Department which has granted permission to RAP to use several plots of city-owned land for survival gardens; and Parks and Recreation who will be providing land, fertilizer, and fencing for the project; the 4-H club is coordinating its plans to support the survival garden project; and finally Summerthing who will be providing entertainment as part of the recreation program.

Special resources will be sought specifically for the rehab component. They are grants through the Boston Housing Improvement Program and the 312 Low-Interest Home Improvement Loan Program.

Section 312 provides direct 3% loans to homeowners for rehab and/or refinancing existing mortgage. These loans may only be used wihtin limited urban renewal or

Table 3

PROJECTED BUDGET

| <u>Expenses</u>                            | <u>To Be<br/>Paid From<br/>AFGB Sources</u> | <u>Other Sources</u> |
|--|---|----------------------|
| 1. Staff                                   |   |                      |
| Administrative                             | 0   | \$ 4,800             |
| Program                                    | \$15,100                                    | 19,650               |
| Work Study                                 | 1,400                                       | 5,760                |
| Consultants                                | 0   | 0                    |
| Training                                   | 0   | 0                    |
| Fringe Benefits                            | 0   | 0                    |
| 2. Rental. Lease. Purchase of<br>Equipment | 1,000                                       | 0                    |
| 3. Telephone/Postage/<br>Duplication       | 250   | 0                    |
| 4. Transportation                          | 250   | 0                    |
| 5. Insurance                               | 100   | 0                    |
| 6. Admissions                              | 1,000                                       | 0                    |
| 7. Space                                   | 0   | 450                  |
| 8. Program Resources                       | 0   | 2,000                |
| 9. Clerical Supplies                       | 200   | 0                    |
| 10. Food                                   | 0   | 1,500                |
| 11. Other                                  | 0   | 0                    |
|  | <u>TOTAL</u>                                | <u>\$34,160</u>      |
|  | \$19,340                                    |                      |
| TOTAL BUDGET                               | \$53,500                                    |                      |
| COST PER PARTICIPANT PER DAY               | \$13.36                                     |                      |

TABLE 4

SALARY BREAKDOWN

|                            | <u>Weekly Pay</u>     | <u>Total</u>    | <u>Paid by Others</u> |
|----------------------------|-----------------------|-----------------|-----------------------|
| 1 Program Director         | \$200.00 * 12 weeks = | \$ 2,400        | \$ 2,400              |
| 1 Technical Advisor        | 200.00 * 12 weeks =   | 2,400           | 2,400                 |
| 4 Team Supervisors         | 150.00 * 12 weeks =   | 9,600           | 2,400                 |
| 20 Workers                 | 92.00 * 10 weeks =    | 18,400          | 11,500                |
| (Senior youth - 40 hrs/wk) |                       |                 |                       |
| 10 Workers                 | 57.50 * 10 weeks =    | 5,750           | 5,750                 |
| (Junior youth - 25 hrs/wk) |                       |                 |                       |
| TOTAL                      |                       | <u>\$45,750</u> | <u>\$29,210</u>       |

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Table 5

PROJECTED INCOME

| <u>Source</u>                                   | <u>Amount</u> |
|---|---------------|
| AFGB Member Grants                              | \$19,340      |
| Other Foundation or Corporation<br>Grants       | --            |
| Government Contracts                            |               |
| NYC   | 17,250        |
| Work Study                                      | 5,760         |
| CDRS Block Grant<br>(Environmental Maintenance) | 2,000         |
| Support from Sponsor Agency                     | 7,650         |
| Individuals                                     | --            |
| Local Fund-Raising Efforts                      | 1,500         |
| In-Kind Donations                               | --            |
|   | <hr/>         |
| TOTAL   | \$53,500      |

concentrated code enforcement areas. Funds for this program are allocated yearly. As of now all the money for Fiscal 1976 is gone, but funds should be due soon. RAP is able to utilize this program because the Kittredge Square of Highland Park is an urban renewal area and is also the most deteriorated section of the community. Lobbying is being done to assure that this program is made a permanent piece of the legislation.

The City Housing Improvement Program was designed to prevent neighborhoods in Boston from further deterioration by providing incentives for rehabilitation of residential housing stock. The program's purpose is essentially to restore housing before the costs of repairs become prohibitive and more drastic action, such as demolition, is necessary. This program was designed as the answer as the answer to the "115" and "312" programs which required too much time to determine eligibility for participation in the program. Five incentives were built into the program in order to encourage city residents to participate in the program. They are: (1) A person making certain home improvements is eligible to receive a grant rebate equal to 20% of the repair value as estimated by a rehab specialist. This grant can be used to improve loan availability from the lending institutions, or as a direct rebate to the person upon satisfactory completion of repairs; (2) He will

be exempt from property tax reassessment because of the eligible improvements being undertaken. This incentive should encourage more persons to use the program;

(3) He may receive informal or formal counseling upon request in all matters relating to the financing and construction of the intended home improvements; (4) This program is meant to respond rapidly and to minimize red tape while encouraging active homeowner involvement in the rehabilitation process; (5) It has the support of other municipal departments and relevant private institutions.

The housing improvement program is funded by the Mayor's Office of Community Development via a first year Community Development Block Grant of \$5.15 million. This block grant, which covers the period of June 1, 1975 to April 30, 1976, is approximately one-sixth of the total community development allocation of \$32.1 million.

In order to be eligible for these grants, a person must request assistance before starting their repairs. Work completed prior to a program survey will not qualify. Eligible persons include homeowners throughout the city of Boston provided that: the property to be improved is of one to six family units; the property to be improved is owner-occupied; the owner(s) has a "taxable income" of less than \$16,000 per annum as it appears on the most recent Internal Revenue Service Form 1040 or Short Form 1040A.



The grant received by any one homeowner is limited to the amounts listed below. For example, the maximum rebate which could be received on a two-family is \$1,800 based on a repair value of \$9,000.

| <u>Unit Size</u> | <u>Max. Rehab Value</u> | <u>Max Rebate</u> |
|------------------|-------------------------|-------------------|
| One              | \$ 5,000                | \$1,000           |
| Two              | 9,000                   | 1,800             |
| Three            | 11,000                  | 2,200             |
| Four             | 13,000                  | 2,600             |
| Five and Six     | 13,000                  | 3,000             |

It is the person's decision as to WHO and HOW the work is completed. The rebate is always based on 20% of the market value of the repairs.

The rebate can be used in four ways depending on the needs and preferences of the homeowner. Three of the options help the person with the financing of a loan with the lender of his choice. The fourth option is a direct grant rebate.

Ex. #1 Owner A may not be able to acquire a loan to make \$5,000 in repairs. His 20% rebate of \$1,000 could be used to help acquire financing from a local bank.

Ex. #2 Owner B may not have a problem getting the financing or he may be doing his own repairs with savings. His \$1,000 grant can be received within a few weeks after completion of the specified work.

In all cases it is mandatory that a program rehabilitation specialist survey the property before the work begins and certifies the work after completion.

The steps required in processing a typical case are as follows:

1. Homeowner requests Housing Improvement Assistance
2. The Housing Improvement Program rehabilitation specialist surveys the property and prepares the work write-up and cost estimate. The estimate includes all intended repairs plus additional code-related repairs, if any. Work can commence.
3. The work write-up is typed and checked by the principal rehabilitation specialist as to form and content. The principal will also determine whether the cost estimates are fair.
4. The rehab specialist delivers to the homeowner a copy of the work write-up and cost estimate and requests signature of the "owner's receipt". The receipt form is used as recognition by the homeowner that he/she has read and approves the work write-up and cost estimate. Revisions to the work write-up and cost estimate will be made, if necessary.
5. Financial counseling and assistance in acquiring finances will be provided, if necessary. This step is optional.

6. At the completion of all repairs, certification that the work is satisfactorily completed is made by the rehab specialist and the principal rehab specialist. Revisions to the cost estimate and the amount of the rebate will be made if the completed repairs vary from the work proposed in the approved write-up.

The rehab specialist, principal rehab specialist, and site office director sign the "certification of final inspection" form and submit it to the central office for processing of a rebate check. The rebate check request is submitted to the office of Community Development for further processing.

8. The check is drawn and made payable to the homeowner (or bank and homeowner when so requested). The site office director delivers the check to the homeowner who signs a receipt for it.

The first five steps should not require more than one week. Step 6 will not occur until the owner has completed all required work, and since participants have up to one year to complete the work, the time between steps 5 and 6 can vary considerably. Step 6 through 8 normally require three to four weeks as applications are not processed at the main office until the receipt of a certain number of applications.

At no cost to the owner, the city will provide the following services upon request:

### Rehabilitation Counseling

- Work specifications and cost estimate (mandatory for rebate)
- Personalized instruction of homeowner initiated repairs
- A list of available contractors in their neighborhood
- Identification of most practical methods of correction
- Identification of most cost effective energy saving improvements
- Procurement of bids from qualified contractors, if requested.

### Consumer Protection

- Evaluation of owner-contractor agreements prior to signing
- Advice on progress of work
- Standardized owner-contractor agreement forms (contracts)
- Advice on contractor selection.

### Finance Counseling

- Assistance in obtaining financing
- Homeowner money management advice
- Insurance information.

### Security Counseling

- Advice of practical methods of deterring burglaries
- Suggestions on the improvement of security hardware.

The program specialist who visits a home is concerned with reducing potential health and safety hazards and preserving property values. Therefore, the specialist will go through a home to insure substantial compliance with the state housing codes upon completion of all repairs.

Eligible repairs on which a 20% rebate may be received may include:

|  |                           |
|--|---------------------------|
| water systems                                  | sewer systems             |
| porches  | foundations               |
| gutters and downspouts                         | roofs                     |
| chimneys                                       | insulation                |
| windows  | insect/rodent eradication |
| heating systems and components                 |                           |
| electrical systems and components              |                           |
| plumbing including defective sinks, tubs, etc. |                           |

walls, ceilings, floors (that are seriously deteriorated) and exterior walls, including painting and siding.

Actual eligibility, though, of all work **items and value** of repairs is determined by the program **rehab specialist** after surveying the home.

The housing improvement program operates out of twelve neighborhood offices located throughout the city; Roxbury being one of them. Locations were chosen for accessibility to homeowners and for speed with which services could be provided.

## FUTURE AND GROWTH

Plans for the future growth and operations of this program include the following recommendations:

1. Expand to a larger scale. That is increase the number of participants employed in the program, the number of jobs completed over the course of the summer, and the number of recreational activities sponsored;

2. Expand the scope of citizens' involvement. That is involve them in the program in greater numbers, in more roles with more decision-making power;

3. Expand to a year-round program.

- co-ordinate the program with the public schools and/or vocational schools to establish a work-study program where students obtain credit for their participation in the program, as they obtain experience in a vocational career;
- Co-ordinate the program's activities with RAP's Adult Training Program
- Employ unemployed adults from the community, receive funds for them from the federal government under the CETA program. The aims of such a program would be to decrease the community unemployment level while providing them with employable skills; this program being a stepping stone to a better and higher paying job.

4. Expand the scope of the program. That is expand into areas that are related to existing components and that are needed by community residents - such as a community discount facility where residents can purchase used appliances and materials at low price; a community carpentry corps which provides this service at a reduced cost; and a homeownership program which would enable residents to become resident homeowners and at a low cost to them. (a recommended homeownership program is further in this section)

5. Add more difficult tasks to the Youth Service... Program's job profile: to provide youth with a higher level of skill training and experience.

6. Expand the recreational program to a year-round program.

7. Enlarge the seminar program and expand its scope; that is provide more off-the-site training and learning sessions. Most of the skills training and learning has been on-the-job, but off-the-site is also another useful training mechanism as the knowledge gained from these sessions can be more comprehensive as more topics can be discussed and taught.

8. Expand the program staff. That is as more activities are undertaken by the program, more people

will be needed to run it. Additional people would include fund-raisers, secretaries, and a program manager.

9. Enlarge and expand the scope of the rehab program. That is accomplish more jobs over the course of the summer, serve more residents, and include increasingly more difficult job tasks.

--- I propose that RAP become administrator of the Housing Improvement Program in the Highland Park community in order this program serve more of its residents, especially those of low-income.

As this program stands, there are two inherent problems with it. First, the grant is a rebate, not an out right grant. Therefore, resident homeowners must have the initial funds to lay out for repairs, then to receive the money later as a rebate check after the work has been completed and after the long application process has happened. Therefore, if any persons do not have savings which they can draw on they must seek financing elsewhere (like a bank). If they live in a high risk area (from the lending institutions point of view), though, then their ability to receive such financing is really minimal. Of the 600 persons who applied to the Roxbury office, the majority of them have used their own savings, and about 2% were turned down because they were unable to secure some financing.



"It is very difficult to obtain loans in Roxbury because the property is older, a large percentage of the homeowners are old, and a large percentage of the total residents are either elderly or on welfare." <sup>25</sup>  
Highland Park is a perfect example of this as one-third of its residents have income less than \$4,000, almost one-half have incomes less than \$6,000, and only one-fourth have incomes greater than \$16,000 .

Counseling as provided under this program on loans can be obtained, but the residential conditions warrant the banks saying "no way". <sup>26</sup>

Also, because of the condition of the physical stock of Roxbury, Highland Park being no exception, major not minor repairs are needed. This means more money is needed for repairs. <sup>27</sup> So how does a person finance these high-costing repairs? If a bank does consider them too risky, then where do they go? If a bank does provide them with a loan, then they may need help with budgeting their financial affairs, especially since their income is not too substantial, so that they can be successful in their endeavor, not default on their loans and aid in the establishment of creditability for their neighborhood by the lending institutions.

Second, the amount of paperwork is excessive; operating on such a large scale as the entire Roxbury Community, the paperwork necessary in the HIP could take

a long time and thus negate the incentives provided under the program.

Thus, if a smaller community organization like the Roxbury Action Program, non-profit, too, committed to the improvement of a Boston neighborhood would administer the Housing Improvement Program in their area, then they could better address and deal with these issues.

To address the problems above, a revolving fund should be established that would be used as a source of financing for those unable to obtain any sort of financing for those unable to secure sufficient financing; direct grants can also be provided from this fund. When the city sends the rebate check, it would be made out to the homeowner and/or RAP to return to its fund. Initial fund for this fund could be obtained through the Community Development Block Grant money allocated to RAP for its activities.

Also, because the program will be operated on a smaller scale, the paperwork will not seem as overwhelming.

The financial manager, already part of RAP's rehab component of the Youth Service... Program, will play a larger role in the rehab process because of the expanded program.

Finally, a solution to red-lining should be

formulated. A suggestion **is** to encourage residents to deposit in those banks **that** will provide home improvement loans to the community residents.

Since the rehabilitation under the rehab component of the Youth Service... Program is similar to that under the City Housing Improvement Program and since they both have similar concerns, then there should be no objection on the part of the Mayor's Office of Community Development to further decentralize the program.

10. And finally, the establishment of a separate corporation to administer the **Youth Service/Employment Skills Training and Learning Program**. Because of this program's comprehensiveness, a separate non-profit entity should be formed whose main responsibilities would be to run the present operations and future activities of the program with fund-raising activities being continued throughout the year. This action will enable the Roxbury Action Program to boast of another independent activity spun-off from its activities, and will also free RAP to carry on all its other activities which are extremely time-consuming, and to start new programs.

## Phase 2:

### THE HOME OWNERSHIP PROGRAM

As has already been stated, control of the Highland Park community by its residents is one of the goals of the Roxbury Action Program; and the way they are attempting to accomplish this is by securing control of the land within the community from the absentee owners and by maintaining control of it.

The achievement of this end all goal was illustrated previously in RAP's ownership of several parcels, buildings and housing development. But in all the cases where property has changed hands, that new owner has been the Roxbury Action Program. Control of the land by the community resident, not solely by a community-staffed and based organization, is also a necessity. It seems that land dispersed over several owners would be harder to obtain than that under the ownership of a single person; more time would be necessary to locate the various owners and convince them to sell, etc. A hypothetical situation might convince you of the gravity of the situation. If RAP disappears and if by then it owns a substantial amount of Highland Park, then the ownership of this property would become absentee or non-existent thus leaving all this property to be put into the hands of land grabbers and real estate speculators.

Therefore, more residents should become homeowners in Highland Park. Besides dispersing ownership and controlling the land use and landownership, it will promote the stabilization of the area; "Homeownership is the key to stabilization because those those who own tend to move less because of their stake in the community; something to call their own.

RAP has not dealt as actively with this issue as they should have. They attempted co-operative ownership but residents weren't interested; no follow-up has been taken to determine why they didn't like this type of ownership. According to a survey done recently by RAP, present Highland Park residents want to become homeowners, but inadequate income and/or information prevent them from doing so. Too many residents are in the lower-income bracket.

Therefore, any homeownership program for Highland Park and its residents should address those residents and their inherent problem and how these residents can become homeowners. It should also not fail to address those in the moderate income bracket; those whose income isn't low, but is barely enough to live on and thus need a little financial assistance to get by. It should also direct, but not concentrate its attention to the upper middle income blacks who

presently do not own a building or any land, but given their income are perfectly capable of doing so. They too would contribute to the control of the community by its residents.

Under this program, RAP will (1) either purchase the building a family wishes and then sell it to them at a later date after all necessary rehab work and repairs have been completed by the family. (2) enable the family (lies) to purchase the building outright and then undertake the repairs and/or improvements; (3) buy a building, rehab it and then sell it to that family selected for the building.

These three different processes will enable RAP to serve approximately all of the different population groups in the Highland Park community. It will also provide flexibility in the homeownership market, gear itself to those with different time and work schedules, income levels, needs, desires and hobbies; and of varied ages, family sizes, dependency ratios, abilities to pay; and ability to engage in self-help labor.

No matter what process is involved, the following characteristics will hold for all three:

1. Some form of self-help labor will be involved.

Results will be lower costs, **providing** residents with useful skills with which to find employment and/or to perform future repairs in their home, the prevention of manipulation by public agents and professional contractors, better quality work as care and love will go into the work performed by them for themselves, and work that is desired;

2. Extensive financial and technical counseling. Results will be - to open homeownership up to even those with very low incomes, with faulty credit, with many bills, with no or very little knowledge about financing, homeownership, budgeting, or rehab skills.

This counseling will be held before the family begins its participation in the program, during the participation in the program, and after they are through with the program directly and are paying on their mortgage (follow-up) in order to deal with any problems the family has at anyone of these stages, to educate them on the above matters, and to make their transition to homeownership rewarding and enjoyable.

3. Involve the purchasing of as many residential buildings from absentee landlords as possible.

4. Only those who will live in the building they purchase will be eligible. Result will be - more

resident-owned, and controlled property.

5. Those families who will participate in this homeownership program will be chosen by a Homeownership Advisory Committee, composed of community residents. This committee is analagous to the rehab advisory committee, will consist of similar people and be chosen in a similar manner.

Priority in the selection process will be given to those with the greatest need in terms of their lack of income and so need some assistance in order to become homeowners;; the condition of their present residence; the size of their present residence and how it relates to their family size; and their age. These persons will be selected according to who applied first, second, etc.

6. Estimates of rehab cost plus acquisition cost of the building will be done before any decision as to what building a family will purchase is made.

This calculation is necessary in order to determine what income group can "comfortably afford" the house with its repair work, or to determine what size mortgage will be needed; and to determine how much financial assistance a family will need who can't "comfortably" afford the house. An upper limit for rehab costs



will be set in order to prevent pricing any income group out of the program.

7. Includes both families (single headed households, too) and groups. A group of people or families could join together and jointly buy, rehab, and own a building several units. They would have the option of forming co-operative ownership where each person (family) owns a share of the total building with maintenance contracted out or a condominium where each person (family) owns his own unit plus some portion of the open space.

The decision will be up to those involved; but information on both alternative housing ownership methods, their benefits, the costs involved, their responsibilities will be disseminated to them so they will know what they are getting themselves into.

The result of these alternative housing methods will be further reduction in renter-occupied units and an increase in owner-occupied buildings, and even lower costs for the families as more people are involved in the ownership process among whom the costs will be divided.

8. A revolving fund set-up from community development block grant funds to serve several purposes:

(a) to provide the assistance in financial and technical matters free or at a very, very low cost;

(b) to write-down unit costs of buildings, especially those above the limit;

(c) to provide seed money in the form of low-interest loans to those unable to obtain any or not enough financing from the lending institutions;

(d) to purchase buildings, pay legal fees, salaries, and overhead or part of it.

9. Low-interest Home Improvement Loans will be sought for the rehab work; low-interest mortgages will be sought for purchasing of homes.

10. Will cater primarily to families, not singles, as there is a higher percentage chance that they will remain living in the community.

11. A resale agreement will be included in each contract drawn up between RAP and those participating in the program giving RAP the first option to purchase and then resell the building to a community family. This contract will reassure the continued ownership of Highland Park property by Highland Park residents. If RAP does not wish to buy the building, the family can then sell to whomever they wish. Hopefully, though, they will look for someone within the community to purchase it and thus prevent speculators coming in and purchasing it.

The first process is that employed by Homeowner's Rehab's work equity program and is a self-help process on the part of the family-to-be-homeowner. RAP purchases the residential building from the existing owner for the new owner. They then fix-up the place just so that the home is livable. The family moves in and they themselves assume the remainder of the repairs. Instruction and supervision will be provided by the construction supervisor on RAP's staff. Sub-contractors will be avoided unless it is extremely necessary. The employ of them will speed the repairs up, but will also inflate the costs to be borne by the family.

This process is geared to those both without and with sufficient savings and/or unable or able to obtain initially and on their own sufficient or some financing from the lending institutions. This process can also include those with debt burdens, or bad credits, and those without an enormous amount of time to put into locating a home, acquiring it, and fixing it up.

Since RAP's homeownership funds would be tied up in a number of residential buildings, since a yearly goal for the number of buildings that will be turned over by this program will be set, since RAP's funds should not be tied up in any one building for a substantial amount of time in order that their funds can be revolved to serve more families over, say, a 5-year period and that they

establish financial creditability for this program with the banks so that they will become less skeptical about granting mortgages for Highland Park residents, then a maximum rehab period of 18 months will be allowed. In order that the family realize this time limit, a work schedule which they must follow will be made up stating what should be done, and how long it shall take. Periodically, the schedule will be checked with their progress to date. If they are behind schedule, but are working diligently, assistance will be provided; But if they are behind schedule but are lackadaisical about the repairs then a minimum number of hours they must put in per week will be required until they get back on schedule. If their attitude continues on that line, though, then they will lose the purchase option on the home and will have to move out.

Also, because of RAP's funds being tied up in the buildings, approval to participate in this program will not be given until the family has cleared up their debts, and/or obtained a mortgage commitment.

While the family is occupying the building and undertaking repairs, it may be necessary for them to pay rent to RAP for its expenses accrued.

When all repairs have been completed and inspections done, the family will secure the mortgage from the bank and buy the building from RAP.

The second process, too, is geared to those unable and able to secure sufficient financing, but requires much more self-help on the family's part and will be the least expensive method.

Under this program families will obtain the mortgages initially themselves thus enabling more buildings to be turned-over and more families becoming homeowners during the course of the year. Because of the numbers of families/persons that can be accomodated by this process at one time, the hiring of a sub-contractor will be possible. His costs to the families will be less because they will be paid by several parties. This person will supervise and give extensive teaching in all aspects of the repairs the family has to do on its building, including major repairs such as the installation of a heating system.

The program staff will undertake the title search under this process, too. The family may not be able to move in immediately after the building is bought because of its poor condition. But, after they have performed initial necessary repairs to make the place livable, they can then move in. This action will result in a **financial bonus for them, because they will not have to pay rent anymore.**

How long this process shall take will be dependant on many factors: family-related factors such as the

presence of working adults or not, their skill level, the number persons working on the building, and the inclusion or non-inclusion of males; and external factors such as the condition of the building, the financing available to them, etc. But families will be required to put in a minimum number of hours per week so that the work can proceed continuously and stagnation will not set in.

The third process, where the program staff purchases the building, rehabs it and then sells it to the selected family, is geared more to those without the ability to assume any type of self-help rehab (the elderly or handicapped), or the time (one-headed households or one with only one capable adult and he/she works several jobs and thus many hours a day).

This process is still an expensive method of homeownership, but offers less flexibility and decision-making power than the other two processes because of the inclusion of several external parties, but it is offering a service those who wish to become homeowners but just do not have the time or capability to secure homeownership through the previous two processes, nor the income to secure it through the conventional method.

This process is a very similar to that employed by RAP at the present time, but with one exception - a

building is purchased by RAP, sub-contractors are hired to do some of the work, and the youth employed in the Youth Service/Employment/Skills Training and Learning Program will perform the remainder of the work; a substantial amount of it. The sub-contractors will only do that work definitely unable to be done by the youth such as putting in a cellar, repairing a foundation, or roofing.

When the building rehab is underway a search for the future tenant-owner will be carried out. Publicity of the building including the building's characteristics (size, land around it, etc.), the family size and income level sought, the family's ability to pay and the steps in the process to be taken before the family is selected and the building is actually sold, will be made. The family selected will then provide input into what it wants the house to look like (i.e. color of outside, of rooms, etc.), and to have such as a porch, 3 BR and a den or 4BR, etc). The family chosen must be able to secure a mortgage.

At the completion of the work, the family secures the mortgage, buys the building, and moves in. The money received from the sale will be returned to the fund to be used for the next building.

Because of the extensive use of the youth participants, and the need for a high skill level on their part, this

process could not be implemented for several years after the inception of the Youth Service.... Program. This time will allow for the youth's development of rehab skills by their participation in the program from year to year.

Also, only a few houses per year (less than 5) can be turned over under this process because of the huge financial investment on RAP's part both to cover the acquisition, development, and legal costs accrued and to run an expanded rehab component of the YouthService.. Program in order to accomodate this homeownership process.

Now granted all three programs can not be implemented simultaneously because of the creditability for the program that would need to established, and the increased staff and resources that would be necessary to run just one program. Therefore, initially one would need to be chosen by RAP to begin the Homeownership Program. My personal feelings make me want to suggest that RAP implement Process #2 because it is a more extensive program to rehabilitate the residents and would give the new owners more satisfaction from their home because they did it all themselves. Also, because of its scope, more residents could get involved in the program and offer assistance to the self-helpers; a further development of community unity.



But RAP is very concerned with time, establishing creditability, and not having their funds tied up for overly long periods. In this light, I would have to suggest the implementation of Process #1, with Process #2 implemented second, and Process #3 implemented last.

Funds for this program will be similar to those sought for the overall neighborhood improvement program : from foundations, individuals, churches, financial institutions, and Community Development Block Grants with the CDBG paying the major part.

In the future, funds for this program **could be** obtained through Boston's Homesteading Program which enables families to purchase a HUD-owned abandoned building at little or no cost, rehab the building, and then move in (rent out the other unit if it is a multi-family building). The family must live in the building for at least three (3) years. The homesteader must put down a downpayment of at least \$1,000 before (s)he will be approved for the program.

With a homeownership program already established in Highland Park that involves self-help labor as the Boston program is supposed to, and has similar goals as that program, RAP should be able to become administrator of this program in Highland Park as with the Home Improvement Program.

The only problem and main problem with that Homesteading Program are the faults inherent in it that need to be ironed out before RAP becomes involved with it. The consequences of the program as it is now might be to upgrade a few scattered houses, but in the long-run would result in the eventual dwellers of the rehabed building being the same as many others - renters. These renters may be eventually renting from absentee landlords, paying high rents for something they had no part in producing or say in what becomes of it. After a few years of wear and tear, the house probably would not look any different from most rental buildings - having maintenance problems, and tenant apathy. The program is geared solely to middle-income (or higher) persons with good credit records who can withstand all the sorts of red tape and bureaucracy which is arranged in the program like a maze; the presence of too many actors with very different interests and motives for participating in the program; the use of only HUD-owned property which limits the number of participating families; the level of self-help is not enough to lower costs significantly; the financing mechanism prevents<sup>1</sup> further the inclusion of low-income families.

<sup>1</sup> For a more detailed critique and account of the Boston Homesteading Program, see "The Urban Side to Self-Help Housing, A Look at Boston's Homesteading Program". L. Giles, B. Herbert, W. Tibbs, spring 1976

## CONCLUSION

In conclusion, this program as with the overall self-help neighborhood improvement program will result in a new neighborhood with the physical aspects of deterioration arrested, and the community upgraded. But also, there will be the added advantage of upgrading the residents by giving them new knowledge, skills, control, and a new chance. These residents will have gained a respect and love for their property and pride in their community because they had the chance to form it, fix it with their own hands, and to own it.

In the long run I see the Highland Park residents keeping their homes and their community in good condition because they will know how and will want to because of their love and pride. They will become more community conscious because they experienced a new role or saw new activities begun in their community that may open a lot of new doors for them. Those who participated in any component of the neighborhood improvement program could become advisors to any self-helpers in the future.

Owning a home, having decision-making power within their community, rehabilitating or fixing up their home or a home, landscaping community property may cause residents to become self-confident to perhaps seek more

knowledge, maybe even to tackle a different job, or the same one with more vigor, or even assume a greater or more important role within the community.

All this plus the control of the land and the buildings will definitely result in the Highland Park Community becoming "a model Black community".

NOTES

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Yin, Robert K., The City in the Seventies, F.E.  
Peacock Publishers, Itasca, Illinois, 1972, p105.
2. Arnstein, Sherry R., "A Ladder of Citizen  
Participation", \_\_\_\_\_  
\_\_\_\_\_, pp111-112.
3. Arnstein, Sherry R., "A Ladder of Citizen  
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4. Osofsky, Gilbert, "Harlem",

During 1775-1800 Harlem was an isolated, poor rural village. After the 1870's Harlem was transformed into an upper- and upper-middle class residential suburb, Manhattan first suburb. During the development of New York City many of the older residents and older immigrants moved to Harlem to avoid contact with the "uncouth citizens" that would be found downtown. With the expansion of the elevated train further north, further development of Harlem could take place so land was in demand. At this time speculators again moved and made "fortunes" buying Harlem land for a while, and reselling at great profits. Also, builders purchased land, constructed houses and sold them as soon as they were completed at outlandish prices. Further speculation and development took

place when the subway was brought further into Harlem. Speculators bought all the remaining vacant land including the marshes, garbage dumps, and lots left unimproved or undeveloped and built a large number of residential buildings on this property also to resell at astronomic prices and profits at the subway's completion.

9. Hall, Jim, "Property Ownership" (An addendum to A Study of Housing and Community Development: Highland Park).
10. The city of Boston is a major owner of open land in Highland Park. Its properties are weed-infested breeding grounds attracting rodents and trash disposal.
11. RAP, "Towards a Model Black Community", December, 1973.
12. Called "Civil Rights Row".
13. Kay, Jane Holtz, "Rebirth of Boston's Highland Park", Planning, Chicago, Illinois, ASP0, Volume 41, Number 2, February 1975, pp26-31.

One agency that tried to operate within the Highland Park community was the Model Cities Program. This program operated there in the early sixties. Besides the inherent problems with the Model Cities Program, this program was not effective because of the lack citizen participation because of the lack of control over the area and its future.

14. See Note #9.
15. See Note #9

16. Source: interview with Gordon Gottsche, creator and director of Just-A-Start, in February 1976; and with Mel Gadd, director of Homwowner's Rehab Inc., in March 1976.
17. This is neighborhood stabilization. The whole issue of neighborhood stabilization and what it means requires much discussion and could be a thesis topic in itself. The question is "Why are community organizations advocating the stabilization of an area? It can be seen throughout history that the residents of the City of Boston are a very mobile group; otherwise how could Blacks have moved from "the Hill" (Beacon Hill) to North Dorchester and now to Mattapan in a period of 20 years. But is stopping residents from moving so much the goal of community groups or what? I contend that they wish to arrest the reasons why the people, especially minorities move into that area in large numbers. Therefore, the stabilization of a population means giving the residents better services, facilities, and housing in their present neighborhood so that they will not feel pressed to leave in order to obtain these services of a better quality elsewhere. If they do leave, it will be out of choice to pursue a change, rather than out of desperation.
18. The Roxbury Action Program and Stull Associates, Inc., Highland Park Neighborhood Preservation Study, October 17, 1974 (Revised November 27, 1974).

19. IBID.
20. The rehab advisory committee will not make the selection of the clients because there is a chance that the personal feelings of the committee members may overwhelm their rational judgment. Information obtained from Gordon Gottsche about when the JAS rehabilitation program used that process testified to the occurrence of the above. They subsequently changed their process to where the committee sets policy and the staff approves/disapproves the clients for the program.
21. I hoped that the outcome that took place in the Wellington-Harrington Neighborhood would not be the same for Highland Park if the rehabilitation advisory committee selected the clients, but I still do not recommend the selection of the clients by the committee. If it does happen that committee members let personal feelings outweigh rational judgment in the selection process, then it would be necessary to take that responsibility from them. This type of action could hurt the program more than it could help; and because of what is planned and hoped to be accomplished under the overall self-help neighborhood improvement program, we should not experiment with this type of process to select clients.
21. Taylor, Janet C., "How Boston Built Cooperation into Funding Summer Programs", Foundation News, January/February 1976.



22. Section 115, Housing Assistance Grants to assist in the rehabilitation of property located in Feder ally assisted code enforcement areas, urban renewal areas, areas certified for later renewal, and for properties in areas under a state wide Fair Access to Insurance Requirements. Section 115 was added by the Housing and Urban Development Act of 1965, but is not very active now.
23. Taxable income is defined as a person's adjusted gross income minus all deductions and exemptions.
24. 16,000 was chosen as the upper limit because it excludes all the upper income owners who can readily afford housing repais while including the middle-income who in these inflationary times are in need of public assistance.
25. Rita Callfiedl, Housing Improvement Program, Roxbury Office, in an interview in March 1976.
26. This financing problem is not much of a problem in other sections of the city, such as Brighton-Allston, because the neighborhoods are newer and have a different racial and economic composition.
27. City of Boston, "A Summary of the Housing Improvement Program", March 10, 1976.  
  
In the predominantly moderate income areas of West Roxbury, Roslindale and Hyde Park, homeonwers have put a greater emphasis on minor repairs and exterior maintenance (siding, painting, storm

windows, gutters). In the older lower-income neighborhoods of Roxbury, South End, and Franklin Field substantial repairs including systems work and major exterior work have been prevalent (electrical, heating, plumbing, porch construction, roof). This difference in repair types has resulted in rebates for Roxbury and the South End averaging \$832 and \$925 respectively; and \$400 and \$384 for the neighborhoods of West Roxbury and Hyde Park respectively.

28. \$50,000 has been allocated to RAP for its environmental activities.

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21. Just-A-Start Corporation, "CRA JUST-A-START 1975-1976", October 1, 1975.

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## APPENDIX A

The following tables illustrate how much can be saved by the employment of self-help labor to undertake housing repair and improvement work.

Table AIa is the write-up of a rehabilitation project undertaken by the Just-A-Start Corporation in 1974.

Table AIb charts the costs for the above project if a general contractor was used.

Table AIc charts the savings by the use of self-help labor to undertake some of the housing repair and rehabilitation work.

Table AId illustrates the costs of the rehabilitation project based on 1976 labor and material costs.

Table AIe charts the savings gained by using self-help labor for the Just-A-Start rehabilitation project.

Table AIIfa charts estimated costs for a few housing repair and improvement jobs.

Table AIIfb charts the savings an individual will gain by undertaking these jobs or part of them him(Her)self.



Case Study: Just-A-Start Rehabilitation Project

The Just-A-Start Corporation undertook the rehabilitation of a small single-family four-room house in the Wellington-Harrington Area of Cambridge.

Work tasks involved included the following:

1. Gutting out the house
2. Repairing the roof
3. Electrical Work
4. Taking off one "L" of the house and building another part on including building the foundation and framing
5. Rebuilding the cellar foundation
6. Jacking up the house
7. Putting up kitchen and wall cabinets
8. Sheetrocking
9. Plastering
10. Shingling
11. Flooring
12. Painting
13. Wallpapering
14. Tile Work
15. Insulation
16. Purchase appliances
17. Plumbing
18. The installation of a new heating system

The total cost for the project was \$16,510 (197 figures).

TABLE A1a

JUST-A-START REHAB PROJECT

COST WRITE-UP\*

| <u>Work Task</u>   | <u>Total Cost to JAS CORP.</u> | <u>Cost Breakdown</u> |  | <u>Cost Breakdown</u> |                      |
|--|--------------------------------|-----------------------|--|-----------------------|----------------------|
|  |                                | <u>Labor (\$)</u>     | <u>Materials (\$)</u>                                    | <u>Labor (%)</u>      | <u>Materials (%)</u> |
| • Gutting out  | \$ 500                         | 0                     | \$ 500   | 0                     | 100%                 |
|  |                                |                       | includes the cost for the dumpster and getting it dumped |                       |                      |
| • Roofing- A-frame   | 950                            | 570                   | 380  | 60%                   | 40%                  |
| • Electrical   | 560                            | 360                   | 200  | 65%                   | 35%                  |
| • Masonry  | 1,900                          | \$1,200               | 700  | 60%                   | 40%                  |
| Includes taking off one 1" L of the house, building the foundation, framing, and enclosure.  |                                |                       |  |                       |                      |
| 6. Interior Improvement:<br>putting up cabinets, sheet-rocking, plastering, cedar shingling, flooring, painting, wallpapering, fascia board, tile work in bathroom, lay tiles, rebuild foundation, insulation, jacking up the house, purchase of equipment | \$10,800                       | 0                     | \$10,800   | 0                     | 100%                 |
| 6. Plumbing  | 2,300                          | 1,200                 | 1,100  | 50%                   | 50%                  |
|  |                                |                       | (for the purchase of a baseboard radiator)               |                       |                      |
| <b>Total</b>   | <b>\$ 15,510</b>               | <b>\$ 3,300</b>       | <b>\$ 12,210</b>   | <b>39%</b>            | <b>61%</b>           |

\*1974 Figures

Source: Joe Youngworth, financial manager of the  
Just-A-Start Corporation

TABLE A1b

JUST-A-START REHAB PROJECT

Cost of the Project if a general contractor was employed \*

| <u>Work Task</u>      | <u>Cost to JAS</u> | <u>Cost if G..C.</u> | <u>Cost Breakdown (\$)</u> |                  | <u>Cost Breakdown (%)</u> |                  |
|-----------------------|--------------------|----------------------|----------------------------|------------------|---------------------------|------------------|
|                       |                    |                      | <u>Labor</u>               | <u>Materials</u> | <u>Labor</u>              | <u>Materials</u> |
| Gutting out           | 500                | \$2,000              | \$1,500                    | 500              | 75%                       | 25%              |
| Roofing - A-frame     | 950                | 950                  | 570                        | 380              | 60%                       | 40%              |
| Electrical            | 560                | 560                  | 360                        | 200              | 65%                       | 35%              |
| Masonry               | 1,900              | 1,900                | 1,200                      | 700              | 60%                       | 40%              |
| Interior Improvements | 10,800             | \$20,000             | 9,200                      | \$10,800         | 50%                       | 50%              |
| Plumbing              | 2,300              | 2,300                | 1,200                      | 1,100            | 50%                       | 50%              |
| <b>TOTAL</b>          | <b>\$17,010</b>    | <b>\$27,710</b>      | <b>\$13,330</b>            | <b>\$14,380</b>  | <b>60%</b>                | <b>40 %</b>      |

\* 1974 figures

Source: Joe Youngworth, financial manager of the  
Just-A-Start Corporation

TABLE A1c

JUST-A-START REHAB PROJECT

\*  
SAVINGS

THIS table charts how much the Just-A-Start Corporation saved by employing self-help labor for some of the tasks.

| Work Task                | Cost to JAS | Cost if G..C. | Savings \$ | %   |
|--------------------------|-------------|---------------|------------|-----|
| 1. Gutting out           | 500         | \$ 2,000      | \$ 1,500   | 75% |
| 2. Roofing - A-frame     | 950         | 950           | 0          | 0   |
| 3. Electrical            | 560         | 560           | 0          | 0   |
| 4. Masonry               | \$1,900     | \$1,900       | 0          | 0   |
| 5. Interior Improvements | \$10,800    | \$20,000      | \$ 9,200   | 50% |
| 6. Plumbing              | 2,300       | 2,300         | 0          | 0   |
| TOTAL                    | \$17,010    | \$27,710      | \$10,700   | 35% |

\*1974 figures

Source: Joe Youngworth, financial manager of the  
Just-A-Start Corporation

TABLE AId

JUST-A-START REHAB PROJECT

Costs of JAS Rehab Project

(based on 1976 costs)

| Work Task                | Cost to JAS | With 20% Increase | With 30% Increase | Cost if G.C. | With 20% Increase | With 30% Increase | Savings               |        |
|--------------------------|-------------|-------------------|-------------------|--------------|-------------------|-------------------|-----------------------|--------|
|                          |             |                   |                   |              |                   |                   | (\$)                  | (%)    |
| 1. Gutting Out           | \$ 500      | \$ 610            | \$ 650            | \$ 2,000     | \$ 2,400          | \$ 2,600          | \$1,790-<br>1,950     | 75-77% |
| 2. Roofing               | 950         | 1,140             | 1,235             | 950          | 1,140             | 1,235             | 0                     | 0      |
| 3. Electrical            | 560         | 672               | 728               | 560          | 672               | 728               | 0                     | 0      |
| 4. Masonry               | 1,900       | 2,280             | 2,470             | 1,900        | 2,280             | 2,470             | 0                     | 0      |
| 5. Interior Improvements | 10,800      | 11,016            | 11,124            | 20,000       | 24,000            | 26,000            | \$12,984-<br>\$14,876 | 54-58% |
| 6. Plumbing              | 2,300       | 2,760             | 2,990             | 2,300        | 2,760             | 2,990             | 0                     | 0      |
| TOTAL                    | \$17,010    | \$18,278          | \$18,951          | \$27,710     | \$33,292          | \$36,023          | \$14,774-<br>\$16,826 | 15-22% |

Source , Joe Youngworth, financial manager

A-6

TABLE AIIa

ESTIMATED COSTS FOR CERTAIN HOUSING REPAIR TASKS

| Task  | Total Cost | Cost Breakdown (\$)                  |                                      | Cost Breakdown(%) |           |
|---|------------|--------------------------------------|--------------------------------------|-------------------|-----------|
|   |            | Labor                                | Materials                            | Labor             | Materials |
| 1. Paint the Exterior of a house- 6 room, 2-story house   | \$ 1,500   | \$ 1,200                             | \$ 300                               | 80%               | 20%       |
| 2. Paint a room incl. the ceiling and the wood-work   | 200        | 130                                  | 70                                   | 65%               | 35%       |
| 3. Paneling- 1 room, 4 panels   | 56         | 32<br>(unit cost- \$8.000 per panel) | 24<br>(unit cost- \$6.000 per panel) | 57%               | 43%       |
| 4. Window Installation- 1 window, double pane   | 160        | 100                                  | 60                                   | 63%               | 37%       |
| 5. An additional cost would be the general contractor coming out and looking over the work, the electrical system, etc. stating what the problem is, and how much it will cost. | Varies     | Varies                               | 0                                    | 100%              | 0%        |

Source: Joe Youngworth, financial manager with the Just-A-Start Corporation

TABLE AIIb

SAVINGS - The Employment of Self-Help Labor

\*  
Project - a six-room, two-story house.

| Task   | Total Cost                            | Cost Breakdown (\$) |               | Savings (\$)   | Savings (%) |
|--|---------------------------------------|---------------------|---------------|----------------|-------------|
|  |                                       | Labor               | Materials     |                |             |
| 1. Paint the exterior of the house                     | \$1,500                               | \$1,200             | \$ 300        | \$1,200        | 80%         |
| 2. Paint four (4) rooms of the house                   | 800                                   | 520                 | 280           | 520            | 65%         |
| 3. Panel two (2) rooms of the house, ten (10) panels   | 140                                   | 80                  | 60            | 80             | 57%         |
| 4. Window Installation, four (4) windows, double pane. | 640                                   | 400                 | 240           | 400            | 63%         |
| 5. Inspection and Estimation                           | \$0 if you know what needs to be done |                     |               |                | 100%        |
| <b>TOTAL:</b>  | <b>\$3,080</b>                        | <b>\$2,200</b>      | <b>\$ 880</b> | <b>\$2,200</b> | <b>69%</b>  |

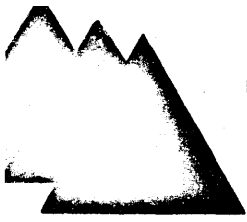
\* This is an hypothetical situation.

Source: Joe Youngworth, financial manager with the Just-A-Start Corporation

APPENDIX **B**

1. Recruitment Letter
2. Article about the Program submitted to  
RAP NEWS.
3. Detailed case studies of:
  - (a) Just-A-Start
  - (b) Homeowner's Rehab, Inc.
  - (c) Urban Homesteading Assistance Board





# ROXBURY ACTION PROGRAM

10 LINWOOD STREET, ROXBURY, MASSACHUSETTS 02119 (617) 442-4400

March 23, 1976

Dear:

This is to inform you of our new Highland Park Youth Services Program that we hope to implement this summer and continue on a year round program.

This program is designed to respond to several community needs and is molded after a successful program now operating in Cambridge, Ma. Basically the program will provide summer employment for youths 14-20 years in meaningful employability skills.

The service and assistance will be provided within three (3) components of the program. The three (3) components are as follows:

1. Clean-up and beautification of vacant lots, recreation areas, planting of flowers, installation of benches and play equipment.
2. Recreation-staff or play area and conducting recreational activities for children of various ages.
3. Housing Rehabilitation-inside and outside, painting, plastering, wall papering, shingling, brick laying and light carpentry.

We are looking to recruit students under work-study and/or instructors who have skills and experience to be supervisors and assistants for each of our work crews in the above components.

If you have any perspective clients who are interested in this exciting challenge please contact me at 442-4400 for further information and/or appointments.

Sincerely yours,  
ROXBURY ACTION PROGRAM, INC.

*Lloyd H. King*  
Lloyd H. King  
Associate Director

P.S. We would appreciate anybody who would like to volunteer

for this program also  
Selected By The United States Jaycees As One Of The Nation's 100 Most Successful Self - Help Programs

PATRICIA RAYNOR  
CHAIRPERSON

GEORGE J. MORRISON  
PRESIDENT

LLOYD H. KING  
VICE PRESIDENT

FORSYTHIA A. CRAYTON  
TREASURER

WANT YOUR HOUSE PAINTED?, YOUR WALLS PATCHED UP?

YOUR LIVING ROOM WALLPAPERED.....?

(article submitted for  
publication in RAP NEWS)

This summer for the first time RAP will offer a Youth Service Program which will enable resident homeowners a chance to get either interior or exterior rehab work done on their home at a very low cost.

Quality of work will be high. Labor will be provided free by trained youths working in teams under the guidance and training of skilled supervisors. Tools will be provided by RAP. All you have to provide are the materials: the paint, wallpaper, shingles, bricks, tiles, or whatever is needed for the job.

The staff of the program will provide you with any assistance you need in (1) determining what you will need to purchase, how much you will need, and where you can find these products at a good price; and in (2) obtaining financing to undertake the repairs, if it is needed.

Jobs will be chosen based on (1) the Need and (2) what the end-product will add to its immediate neighbors and to Highland Park area.

This will be the program's first year of operation and will be run on a small scale.

If you would like some work done on your home, or if you have some questions or would like some additional information, please contact LLOYD KING at RAP, 442-4400.

---

WE ALSO NEED YOUR HELP

---

We need supervisors and assistant supervisors for the rehab component and for the other two components of the youth service program. The other 2 components are (1) recreation and (2) clean-up and beautification.

Recreation would include the staffing of play areas, the running of recreational activities for children of all ages, e.g. field trips, etc.

Clean-up and beautification would include the clean-up of vacant lots and play areas; the planting of flowers, and the planting of community food gardens.

We need volunteers of all ages, too, to help run the program, and to participate in the carrying out of the work.

So contact LLOYD KING if you want to be involved, and/or if you want more information on the program.

## A. JUST-A-START

### INTRODUCTION

The Just-a-start (JAS) program is a skills training and learning experience program in which youth are employed and/or volunteer under supervision and provide certain housing and community development assistance through work-service activities. JAS integrates learning experiences in skills development and self development both on the job and in special seminars and skills training programs.

JAS is an integral component of the on going Wellington-Harrington Neighborhood Stabilization Program. Assistance offered by the youth enrolled in the program include (a) housing renovation - repair work for needy, low and moderate income families, individuals and senior citizens (tenants and owner); (b) recreation program - operation at five sites, sports program organizing and operation (major and minor sports - boys and girls, pre-teens and teens) on a district-wide basis, and interrelated with city-wide sports leagues; (c) Neighborhood Beautification on individual properties, vacant lots, parking lots and playgrounds.

The program was designed to meet community needs including:

- (a) improving existing apartment and homes in run-down condition;
- (b) improving housing conditions for low to moderate income people;
- (c) improving recreation facilities and services in the neighborhood for children;
- (d) developing skills of residents to work on these problems themselves and their self-confidence in their own and the community's ability to do these things, and
- (e) improving the visual/environmental image of the neighborhood.

## PROGRAM COMPONENTS

The major programs now being undertaken by the JAS Corp are the following:

### A. Youth Employment/Skills Training

The major purposes of this program element are to offer a meaningful experience to young people, some skills training, and useful services to the community. Paid and volunteer youth learn to solve problems of older city neighborhoods and receive training in specific skills under trained supervisors.

The JAS Youth Employment Skills/Training Program started as only a summer program. It now has two phases - Summer and School Year. The summer phase is the most extensive program. It employs the largest number of city youths. The corporation attempts to hire at least 150 youngsters for the summer. These youth work on both a paid and voluntary basis. Those who work during the school year are employed under the City of Cambridge High School Work Study Program and Vocational Education Department with additional help from college students under the college work study program.

Recreation workers operate programs on local playgrounds, while beautification crews landscape and improve playgrounds, and other public areas, build planters, windows boxes, wood fences, and lay brick sidewalks. The housing rehabilitation crews provide services and gain skills in carpentry, painting sheetrocking, wallpapering, tiling, shingling, and other rehabilitation tasks, working in both public and private housing.

Training is chiefly on-the-job, though there are organized training programs in recreation, sports organizing, and certain rehab skills during the summer. Work crews consist of 6-8 boys and girls, with a full-time supervisor, and an assistant supervisor.

On-the-job training has been provided in the following skills:

Inside Rehabilitation Teams

1. Use of hammer
2. Use of paint brush
3. Use of hand saw
4. Basic tools and their use
5. Use of step ladders

Outside Rehabilitation Teams

1. Use of hammer

2. Use of paint brush
3. Use of hand saw
4. Basic tools and their use
5. Initial familiarity with  
A-frame staging

#### Beautification Teams

1. Use of hammer
2. Use of paint brush
3. Use of hand saw
4. Basic tools and their use
5. Use of step ladder
6. Special use of wood for  
planter boxes, concrete  
forms, etc.

#### Recreation Teams

1. Maintenance of playgrounds
2. Maintenance of equipment
3. Relating to children
4. Relating to and working with  
the neighborhood
5. Use of arts and crafts  
materials
6. Organizing special events



## SPORTS STAFF

Basic rules of:

- (a) basketball
- (b) street hockey
- (c) baseball

Since the inception of this program in 1968, Approximately 550 families have been assisted in improving their living conditions and over 2,000 children have been involved in recreation and sports program.

### B. Manpower Training-Job Development

This program is aimed at providing on-the-job skills training and subsequent permanent job placement to unemployed adults. On the job and supplementary training is in the areas of carpentry, property maintenance, and housing renovation - rehabilitation. The program is operated under contract with the city Manpower Office, which has a commitment to fund three supervisor-trainers, a job developer, other supplementary staff, and some trainees. Work sites are public and private housing and other public facilities, thereby providing needed services to the community at reduced cost.

The program began about May, 1975.

C. Home Improvement Program

The purpose of this program is to encourage voluntary rehabilitation of privately owned housing by providing a subsidy to conventional loans and technical assistance in the rehab. The JAS Corp is one of the three organizations with which the city is under contract for the administration and operation of the program. The city provides the funds for a loan subsidy pool and administrative costs.

D. Better Playgrounds

The purpose of this program is to improve the level of services on local city playgrounds, prevent the deterioration and decline of newly renovated play areas, expand the year-round use of the playgrounds, and increase the community's input into the operation of the playgrounds. The JAS Corp has operated the program under contract with and with funding from the City of Cambridge since March, 1974 on four playgrounds in the Wellington-Harrington neighborhood. For each playground, a local community resident has been hired by JAS to work twenty (20) hours per week year-round maintaining and operating programs on each location. During the summer, the contract calls for additional full-time recreation staff, who are supplemented by recreation workers from the youth employment program.

During the first year of operation, there was a significant improvement in the maintenance and overall

appearance of each of the playgrounds, and year-round programming has been instituted.

E. Housing Management Program

The JAS Corp received a grant from a local foundation to develop a housing management program aimed at:

(1) providing a high quality housing management and maintenance service program to low-moderate income housing developments in Cambridge; and (2) training neighborhood residents for permanent employment in housing management vocations. JAS Corp secured a commitment to manage 100 units of housing in two developments in the Wellington-Harrington Neighborhood under a joint venture agreement with a private management company, which will provide the training. The joint venture is in the final stages of negotiation.

F. The Buy-A-House Program

The newest component of the Just-a-Start program is the buy-a-house program. This program enables community residents to purchase homes at a very low cost.

Because this program is a program that is needed in the Highland Park area, a more detailed report about this component will follow this report.

Because of what RAP is trying to do in its community, this report deals mainly with the Youth Employment Skills/ Training Component (YESTC) of the program.

## A. The Youth Employment Skills/Training Component

### BACKGROUND

The JAS YESTC program began as a summer youth employment-community service program operated by the Cambridge Redevelopment Authority as a part of its Wellington-Harrington housing rehabilitation and neighborhood improvement program. A non-profit community corporation, the Just-A-Start Corporation, was organized in 1969 to provide local neighborhood input into the program, and to assist with fund-raising from private sources. Since that time, the activities of the corporation have increased both in size and in scope, so that JAS now encompasses several different types of community development activities. All programs of the JAS Corporation, however, center around the dual purposes of: (1) providing meaningful employment, skills training and vocational opportunities to local youth, and more recently to unemployed adults as well; and (2) making available to the community needed services either free or at reduced cost, providing the community with a way of solving some of its own problems with its own residents.

The JAS program operates in the Wellington-Harrington Neighborhood Stabilization Area in East Cambridge. This neighborhood is a multi-ethnic neighborhood of approximately 10,000 persons. Predominant ethnic-cultural groups are

Portuguese, Italian, Irish, Spanish-speaking, Polish, Lithuanian and Greek.

#### NEIGHBORHOOD STABILIZATION

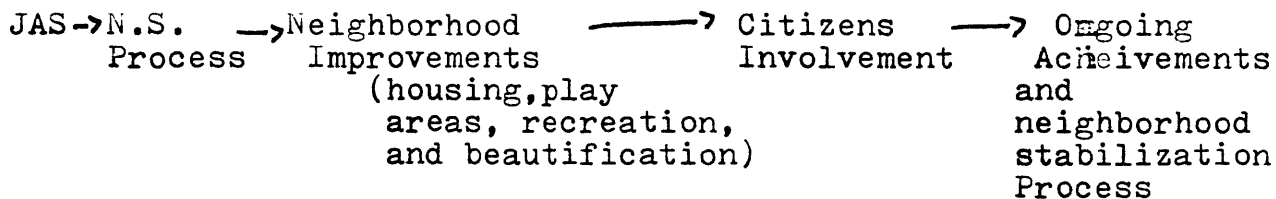
The concept behind JAS - Neighborhood Stabilization- was conceived by Gordon Gottsche (presently assistant director of the CRA) while he was Deputy Director of the South End Area. The program there originated as a Saturday clean-up program in the South End. It began as a Saturday volunteer program. Two year funds were provided by the BRA; later by the Mayor's Office and ABCD. Its main focus was neighborhood stabilization (neighborhood improvement). That is, whatever work was done by the program was to tie in with other physical improvements in the neighborhood. This program was not to be the only program. This South End Saturday program lost its focus, though, resulting in very little being accomplished.

Gordon Gottsche, later moved to the CRA where he again attempted to implement his neighborhood stabilization concept. There in the Wellington-Harrington area of Cambridge, it has been more successful. The name of the program he made Just-A-Start (self-explanatory).

Neighborhood Stabilization is an alternative to urban renewal. That is, rehabilitation and neighborhood improvement can be done without clearing out large tracts of land or putting up all new developments. What is needed to bring

housing up to standard is some housing rehab. What is needed to make a neighborhood more attractive and enjoyable is better community facilities and services (ex. better recreation programs, playfields and playgrounds).

The main focus of the JAS program is neighborhood stabilization. The JAS program "fits within" a neighborhood stabilization process (NP). It is NOT the sole component of the process. This means that JAS is related to other activities which are occurring within the NSP. JAS must fit within the process and not BE the process. The impact on residents, the public, the government, private agencies of its accomplishments will result in on-going success. This on-going success depends on citizen involvement and is needed to generate more and more government and private funds.



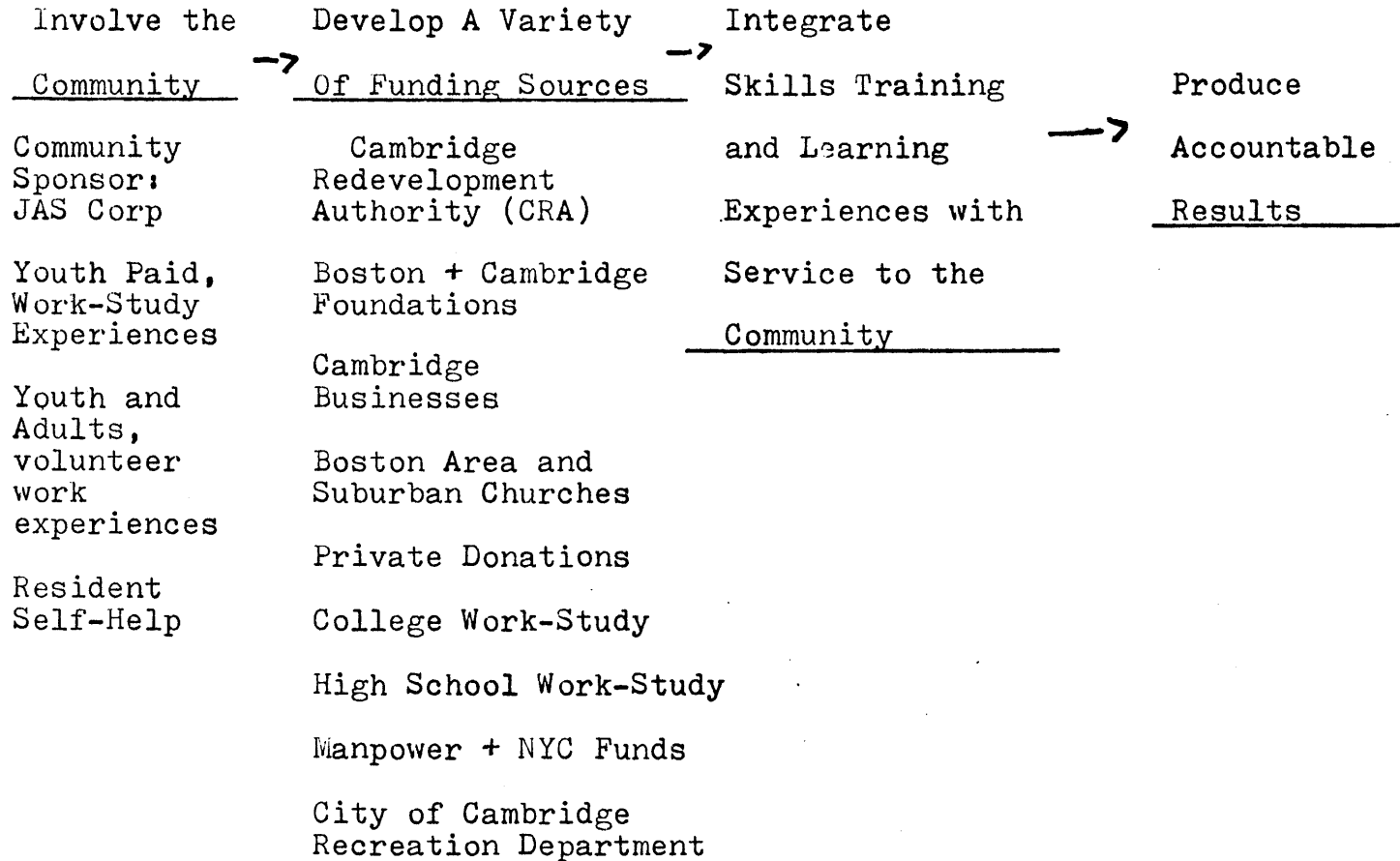
The supplemental key foci of the JAS program at the time of conception were:

- 1) To provide prime recreational services; the city did not provide much.
- 2) To provide a sports program
- 3) To expand from a summer program to a year-round

Wellington-Harrington Area

Neighborhood Stabilization/ A Community Development Approach

Strategy in Operation: THE JUST-A-START PROCESS, 1968 - Present



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Fig. 1

Wellington-Harrington Area

Neighborhood Stabilization/ A Community Development Approach

The Just-A-Start Process

JUST-A-START

housing rehab

interior

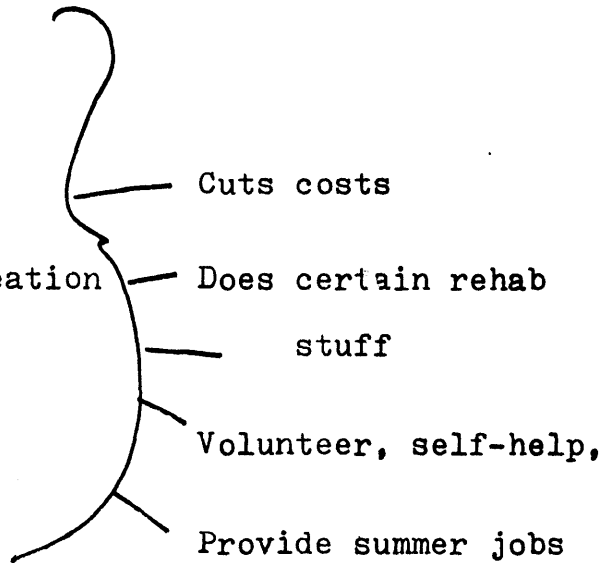
exterior

run a few recreation

programs

clean-up

beautification



OPERATIONS

1. rehab processing
2. property financing
3. citizen participation
  - rehab advisory
  - sponsors new housing
  - advising on neighborhood impact actions area-wide
4. community facilities and services
5. low-density new residences

B-17

Fig. 2



program

- 4) To obtain school credit for students for participating in the program.

Without the rest of the NSP, JAS would not be able to succeed because without the NSP the neighborhood would not be improved and citizens would be concerned with what the program is doing and would not get involved with it. An example of how NSP works can be seen with the CRA-JAS recreation-sports programs (Fig.3).

#### OBJECTIVES

The objectives of the JAS program and how they will meet them are:

- 1) To develop and offer meaningful first work experience opportunities for disadvantaged and other teenagers with no skills.

Strategy-- To provide orientation and supervised work participation in basic work habits (punctuality, accounting for time, clothing, performing assigned tasks, basic work equipment), general work practices, and communication with other team members.

- 2) To offer on-going, increasingly complex summer employment and training opportunities in housing rehab, recreation, and neighborhood stabilization services for teenagers with some previous work experience from the area and other parts of Cambridge.

CRA Just-A-Start Program

WHY RECREATION + SPORTS PROGRAMS ARE IMPORTANT TO THE COMMUNITY AND TO  
THE WELLINGTON-HARRINGTON STABILIZATION PROGRAM

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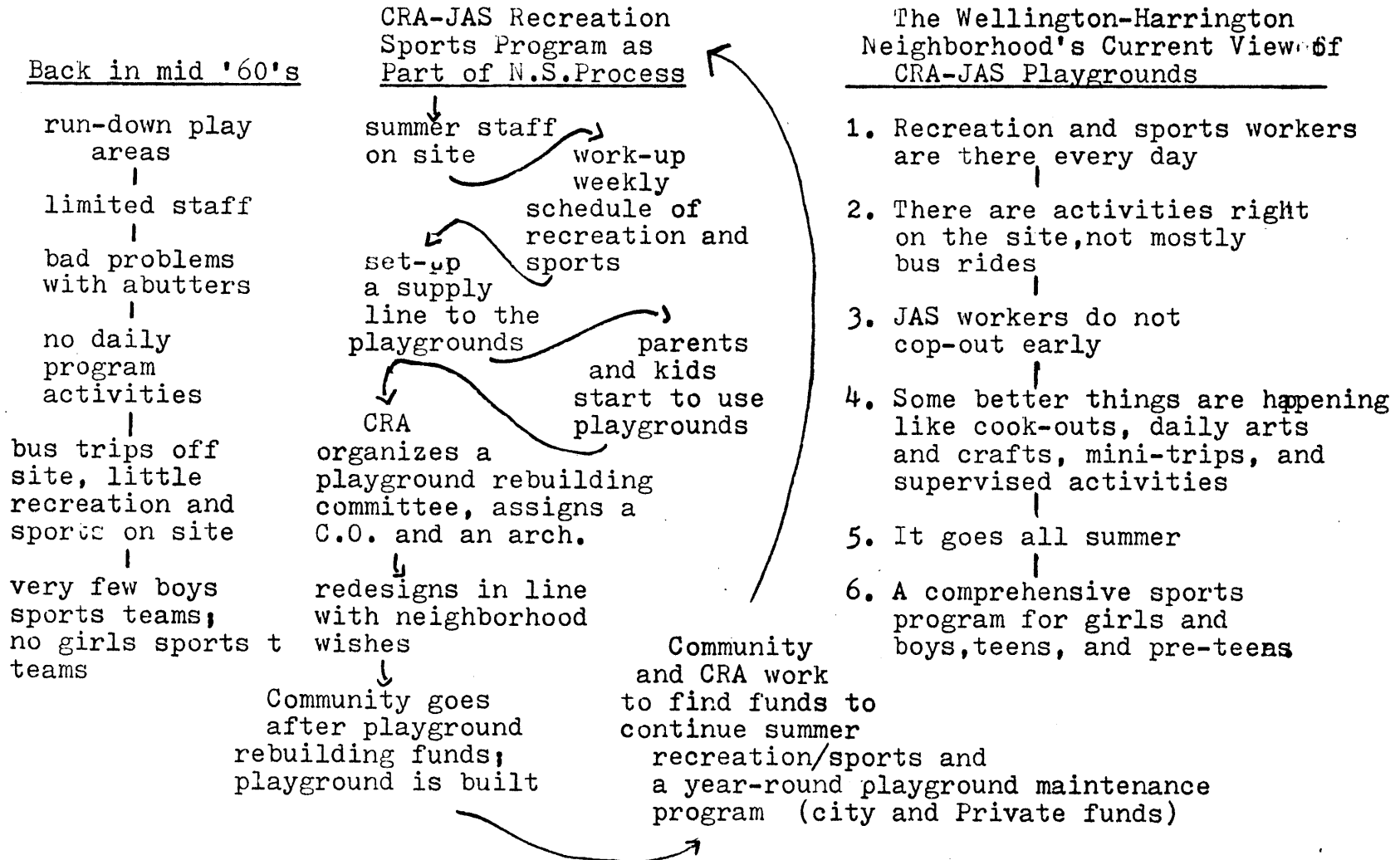


Fig. 3

Strategy -- To provide well supervised jobs offering a progression of work experiences requiring increased responsibility and skill; to assign increased responsibility and offer job promotion from year to year to those who meet performance standards and show leadership capability; to search out and set up a range of complicated work service tasks; to provide both on-going on-the-job training and formal advanced skills-training to those with previous experience.

3. To develop the skills of community youth in the areas of housing rehab, recreation, and beautification through involvement in the program, so that these youth can then use these skills in their own houses and neighborhoods.

Strategy -- To develop skills among the participants to perform real jobs well; to develop higher standards of workmanship through competent day to day supervision and on-going evaluation of quality of work; to develop awareness of how participants' work in the program is benefitting the community.

4. To provide learning experiences that develop the individual's concept of self-worth, attitude towards others, and perspective towards personal opportunities.

Strategy -- To develop skills to perform real jobs well; to integrate supplementary program

activities into the work program, including formal work training in areas related to the jobs, and seminars in areas of both general interest and specific value for vocational and career planning; to recruit youth of different racial, ethnic, and economic backgrounds, boys and girls, motivated and unmotivated, and inter-mix them on work crews to encourage day-to-day communication.

5. To offer services and assistance not otherwise available to the community, such as recreation, neighborhood beautification, and low cost interior and exterior housing rehabilitation assistance to low and moderate-income property owners and tenants in the Wellington-Harrington Area.

Strategy -- To develop production - service goals related to the recreation, beautification and rehab services, to interrelate these with the on-going neighborhood stabilization process.

6. To promote active citizen participation in the program.

Strategy -- To carry out an intensive publicity program; to involve community adults in planning various beautification and recreation activities; to involve parents of participants in program activities; to draw in local contributions of

resources and/or volunteer hours.

7. To secure and integrate into the program resources of related programs, and coordinate programs with those of other public and private agencies so as to prevent duplication and maximize the impact of limited resources.

Strategy-- To participate on an on-going, year-round basis on appropriate coordinating structures, such as the CCS Summer Program Planning Committee and COLSARP line staff groups; to search out and attract supplementary government-assisted funding programs and related resources to initiate or participate in joint sponsorship of programs not affordable on an individual basis.

### GOALS

Every year the staff of JAS has not set goals. This past year, though, they set goals every objective above. A few of this past summer's goals were:

1. That 50% of the youth, for whom this is their first job, will have no previous work experience.
2. That 50% of rehab work assignment will involve a scope of work beyond basic housing assistance;

That 20% of the recreation program activities will involve recreation services beyond normal scheduling.

Fig. 4

Wellington-Harrington Area

Neighborhood Stabilization/ A Community Development Approach  
Involving Housing Rehabilitation and Conservation

Program Elements/ Technical Assistance in Operation as part of Neighborhood Stabil.

MULTIPLE - ELEMENT APPROACH

| <u>Rehabilitation</u>                   | <u>Property Financing Package</u>  | <u>Community Organization Services</u>                                      | <u>Resource + Program Developing Services</u>  |
|---|--|---|--|
| Door to Door Code Surveys               | Develop Conventional loans and mortgages   | Rehab advisory council (on-going role)                                      | 1. Section 8 leases  |
| Case Packaging                          | Use govt. low interest loans and grants  | Neighborhood Improvement Council (Wellington-Harrington citizens committee) | 2. Self-help actions re: city services zoning appeals                                    |
| Construction Supervision and Monitoring | Financial counseling for residents   | Community Service program sponsors (Just-A-Start Corp)                      | 3. Downzoning to secure housing stock  |
| Self-help Assistance                    | Determine feasibility levels related to owner and tenant incomes (family interviews) | Community Housing Sponsors (Wellington-Harrington Development Corporation)  | 4. Co-ordinated rent control processing  |
| Quality Control                         |  | Door-to-Door Organizing   | 5. Improved recreation services  |
|   |  |   | 6. Develop and operate manpower training and learning experience programs (Just-A-Start) |

B-23

Fig. 5

Wellington-Harrington Area

Neighborhood Stabilization/ A Community Development Approach

Involving Housing Rehabilitation and Conservation

Economic Feasibility Process in Housing Rehabilitation

-- Rehabilitation within the means of current owners and tenants --

B-24

CO Information  
work-up for surveys  
and resident interviews

Analysis - Economic  
Feasibility Level

Our Program is Required  
to locate and use  
Supplementary Resources  
to make money

Non-Displacement Policy

Owner Capacity

1. Refinancing of mortgages  
(new mortgages or loans)

Code Basis

Tenant Needs

2. Section 8 (Prior Section 23)

Economic Feasibility  
approach

Code Requirements

3. Just-A-Start Self-help  
assistance

Self-help opportunities

4..Owner-tenant self-help

Surveys + Interviews

5. Agency acts as general (g.c.),  
this cuts of 15% of custs

Property surveys -  
buildings and all  
dwelling units

6. Phased Rehab

Financial interviews of  
owners and tenants

7. Combination Financing (Fed or  
State or Conventional)

8. Rent skewing

9. Assessment Abatements

10. City Rehab-financing program in  
initial funding phase

11. General contractor or subs doing work

Basic Housing Assistance is defined as follows:  
exterior-painting, including scraping, re-nailing,  
caulking, priming, and application of the  
finish coat.

interior-such as sanding, scraping, minor  
patching, priming, and application of the  
finish (paint, sealer).

More Complex Projects include:

exterior-replacing moulding, fascia, gutters,  
eaves, reshingling, re-clapboarding, other  
carpentry work, any work involving use of  
more than 3 tiers of A-frame or 20 feet longer  
extension ladders.

interior-wallpapering, panelling, replacing  
more than 50% of wall surface with sheetrock,  
closing in door and window openings, constructing  
partitions, finish carpentry, interior painting  
where a combination of step ladder and planking  
is required (i.e. 3-story hallways), digging  
out and installing concrete floors.

Normal Scheduling of recreation program activities  
includes:

- (a) Organizing and supervision of games
- (b) Supervision of use of playground facilities  
and equipment



- (c) Developing and carryin out a variety of arts and crafts activities
- (d) Organizing and supervising teams in major sports for teen and pre-teen boys and girls.

Recreation services beyond Normal Scheduling are considered to be:

- (a) Developing inter-playground recreation projects, such as junior olympics, carnivals, mini-trips, etc.
- (b) Special events on individual sites, such as cook-outs, mini-trips, puppet show, carnivals, etc.
- (c) Integrating sports teams into city-wide leagues where they exist, and developing district-wide leagues for boys and girls in which no city leagues are organized.

Fig. 2 is an actual schedule of playground activities for one week, which is typical of scheduling for the whole summer.

3. That there will be a large scope of training opportunities available to participants.

4. That 30% of new aides, and 75% of previously employed aides will master three different real work tasks up to the program's performance standards.

Real work tasks for each component of the program are:

Inside Rehabilitation

- (a) Sheetrocking large areas of a wall
- (b) Preparing surfaces for painting
- (c) Painting process

Outside Rehabilitation

- (a) Using A-frame staging
- (b) Preparing surfaces for painting
- (c) Painting processes

Neighborhood Beautification

- (a) Planting sod or seed
- (b) Planting shrubs and flowers
- (c) Wood fence construction
- (d) Setting of brick in sand
- (e) Window box construction

Recreation

- (a) Organizing activities on a playground
- (b) Organizing special events
- (c) Arts and crafts

Sports

- (a) Organizing and coaching sports teams
- (b) Officiating at sports events
- (c) Organizing special events

5. That each crew will have an intermix of youth
6. That at least 75% of seminar/training participants

will acquire at least three (3) skills or points of information in their area of interest they select.

7. That weekly items in Cambridge newspapers; coverage by 2 - 3 TV or radio programs; production of two (2) program brochures.

8. That 1000 hours of volunteer time from youth and adults will be volunteered.

9. That at least five (5) community activities involving parents or other adults will be held.

10. That a monthly community calendar with all recreational activities of all community groups be published.

#### ACCOMPLISHMENTS

Most of their stated goals they met during the course of the summer. Those they did not meet, it was barely. Some of their accomplishments are below:

1. Of 63 rehabilitation work projects completed through the ninth week of the program, 44 (70%) involved a scope of work beyond basic housing assistance;

2. A sizable percentage of rehab and beautification workers acquired at least one level of the desired skills or improved on their existing skills by the end of the program;

3. More than 75% of training participants acquired at least three skills.

4. Work Projects Completed

(a) Interior Rehabilitation

-- 32 projects in dwelling units, hallways, cellars, or other interiors of buildings.

(b) Outside Rehabilitation

-- 26 structures

(c) Special Projects

--3 one-day neighborhood clean-ups

--lead-base paint removal experiment

--construction of float for the Great Cambridge Parade

--setting up rehab training locations

--demolition of concrete block garages

--construction of recreation training room

(d) Neighborhood Beautification

--two special impact areas concentrated on

--37 beautification work projects completed

(e) Recreation and Sports programming

--recreation programs conducted on 5 neighborhood play areas

--47 sports teams organized, of which 26

were boys teams and 21 were girls teams

--15 boys were interrelated with city

leagues (all sports in which the city had

leagues). All remaining teams were in JAS leagues;

5. Of the 63 rehabilitation work projects completed, 45 (71%) were interrelated with the on-going neighborhood stabilization program;

6. 1,539 hours of volunteer time were contributed by youth and adults;

7. They succeeded in receiving many of the program resources donated:

\$100 - Local supermarket - food for neighborhood party on Market Street Playground

\$27 - Lexington Nursery - annuals

\$327 - Lexington Nursery - value of discount on shrubs

\$75 - Sudbury contractor - Loan

\$240 - City of Cambridge - annuals

\$104 - Lexington contractor - brick

\$62 - Somerville contractor - brick

\$90 - Ferrante Dege - value of discount on camera rentals

\$100 - Project Inc. - value of discounts on use of darkrooms

\$250 - Polaroid - cameras

\$200 - Polaroid - film

\$30 - Boston University - value of discount on

rental of cameres

\$160 - Value of discount on purchase of railroad  
ties

\$148 - Lexington Nursery - value of donation on  
annuals

\$2339 - Cambridge business - donation of arts and  
crafts and office supplies

\$50 - Lexington Nursery - value of discount on  
nursery stock.

8. Many agencies and/or organizations cooperated  
in the seminar programs:

(a) Career Planning Seminar

Mt. Auburn Hospital

McDonalds

State Police Academy

Jimmy's Harborside Restaurant

Mass Dept of Labor and Industries

McFarland Construction Company

Cambridge Field Branch Library

Cambridge Police Dept

U.S. Coast Guard, Boston Office

(b) Photography Seminars

Cambridge Community Center

Cambridge Arts Center

Mass Inst of Tech

Cambridge Field Branch Library

9. The four community activities involving parents or other adults were:

- (a) Neighborhood Independence Day Party on Market Street Playground for families and senior citizens
- (b) JAS Raffle sponsored by the JAS Corp
- (c) Awards Night Dinner for all JAS staff and supporters, sponsored by JAS Corp
- (d) End of the summer party on Market Street Playground for senior citizens and families.

10. They succeeded in hiring youth from different racial groups, age groups, income groups, and different community groups:

This past summer there were 145 youth participants. 70% were males and 30% were females. They ranged in age from 14-45. The racial breakdown was 74% White, 12% Black, 5% Spanish, and 9% Portuguese.

11. They succeeded in obtaining varied funding for the youth participants in the program:

--15 were funded by the Cambridge High School  
Work Study Program

--15 were funded fully or partially by the  
Neighborhood Youth Corps (NYC)

--15 were funded by college work study from  
different institutions

-- 3 were funded by the Middlesex County  
Regional Probation Program

--16 volunteered their time 2-5 days per week

--the remainder of the participants received  
funding from the JAS Corp

Those who received funding from the JAS Corporation  
were classified as neighborhood aides. 104 were full-  
time; 30 were part-time. Part-time neighborhood aides  
ranged in age from 14-16 years of age. At 16½, they  
are usually hired as full-time aides. This past  
summer there were 17 work service teams and 10 seminar  
training groups.



## OPERATIONS

How are Youth participants determined?

Efforts are made to obtain a racial, economic, and age mix. Publicity, word of mouth, and contact with different community groups are methods used to accomplish this.

As previously stated, participants range in age from 14-17 years. Major emphasis is on those in school i.e. less than 18 years old. Sometimes a teen who is older, out of school, and/or not working is accepted to the program. The rationale behind hiring this person is that this employment may motivate him/her to find a full-time job.

Contacts between schools in the area are also kept in order to attract college students. These schools include Tufts, Northeastern University, Boston College, MIT, University of Vermont.

Due to the college work study program cut-back, some students are unable to obtain this funding and thus are unable to participate in the program. But, if a person fits into this category, is from the neighborhood, and has worked in the JAS program before, then an exception will be made for him/her and (s)he will be hired.

There is a great deal of interest on the part of youth to participate in this program. This results in 250-300 more youth being turned down than hired every year.

Crews are formed so that there is a mix among crew members of different ethnic, racial, and community groups; of the mature and not so mature; of the experienced and inexperienced; and of those with different skills .

How are Rehab jobs chosen?

There are five steps taken to determine if the job should be undertaken by the JAS Corp:

- (a) Does the job need to be done? that is is the rehab work really necessary or does the person just want it done.
- (b) Does the job affect the Wellington-Harrington area? That is does the job aid in the improvement of the neighborhood.
- (c) Is the work challenging? The JAS staff searches for jobs that will provide a learning experience for the youth participants.
- (d) What condition is the house? that is if the house is in bad condition, and they want the outside only painted, then the job will not be done.
- (e) Priority given to resident homeowners.

These five criteria determine if a total rehab package is to be done. If so, then the client may be accepted.

The different crews can be broken down as follows:

1. Recreation

1 assistant supervisor (college age)

3 or 4 workers

2. Beautification

1 skilled supervisor (older college kid or school  
teacher)

8 youth

3. Outside Rehab

1 very skilled supervisor

8-10 youth

4. Inside Rehab

5-6 youth

How are Supervisors chosen?

The JAS staff seeks people who have skills to contribute to the program and who have the summer free. They require that (s)he have some identification with Cambridge; that is, (s)he either speaks the language and/or teaches there, and/or lives there, etc.

Most supervisors tend to be school or shop teachers within the Cambridge school system.

An exception may be a person who has been a lif-long (or very long) resident of the city, and then finally moves out.

Three methods are used to find supervisors:

- (a) word of mouth
- (b) referrals by already hired supervisors
- (c) communication with the Spanish council. and with COPA (Portugeuse council).

This last method is fairly new in an effort to fill the gap of the lack of supervisors.

How are Rehab Clients chosen?

Potential clients learn of the program via work of mouth and/or the newspapers, TV, radio, etc. They apply and are selected by the JAS staff with the policy on selection criteria set by the advisory committee. Then a total rehab package is written.

Sometimes, an exception to having a total rehab package is made. These occur when requests are made from the housing authority for the elderly and the needy.

How is the Total Rehab Package put together?

Potential clients decide what they want done. The finance man then refers them to sources of loans. He then discusses with them the financial package. If tenants are involved, he converses with them about the effects of the rehab will or may have.

The rehab package is then done with JAS included as one of the resources. This step enables clients to save between \$2,500 to \$3,000 in rehab costs - up to 15% (See Fig. 3 for more details).

## FUNDING

Funding for the JAS program comes from a variety of sources. The major amount comes from the CRA (up until last year, most of the funding came from HUD, but now with block grants they are unable to receive as much as they used to. Private fund raising is conducted via letters and personal visits. These funds account for about one-fourth ( $\frac{1}{4}$ ) of the budget. Local foundations and businesses also provide funds. Finally, due to the success of the program over the years, the city is now committed to supporting the program. These funds are matched to the funds provided by the CRA.

## ADVANTAGES of the PROGRAM

The JAS program has been operating for 7 years successfully. Why it has run for so long and will continue to run for many more years are the advantages of the program which are as follows:

1. JAS Corp acts as general contractor (G.C.) for all work. This cuts off about 15% from the costs of the work;
2. By using youth, this saves about \$2,500 - \$3,000 for every job done;
3. Before the JAS Corp will accept a job to do and before the bank will accept the case for funding, a total and viable rehab package is necessary; included in this package will be a job/jobs for JAS Corp, but there may

Just-A-Start Youth Employment/Skills Training Program

Statement of Income and Expenses

Summer, 1975

| <u>A. Expenses</u>   | <u>#</u> | <u>Paid From<br/>AFGB Sources</u> | <u>1<br/>Other Sources</u> |
|--|----------|-----------------------------------|----------------------------|
| <u>1. Staff</u>  |          |                                   |                            |
| Administrative   | 3        | ---                               | \$ 7,100                   |
| Supervisory  | 10       | ---                               | 500                        |
|  |          |                                   | <u>\$14,500</u>            |
| Neighborhood Aides   |          |                                   |                            |
| Full-time, Teenage<br>\$75-99/week   | 104      | \$ 5,590                          | \$22,271                   |
|  |          |                                   | <u>25,849</u>              |
| Part-time, Teenage<br>\$41/week  | 30       | 2,024                             | 4,400                      |
|  |          |                                   | <u>3,416</u>               |
| Work-Study<br>(College and High School)  |          |                                   |                            |
| (a) College - \$122/Week   | 13       | 600                               | \$11,350                   |
|  |          |                                   | <u>9,440</u>               |
| (b) High School  | 15       | ---                               | incorp in (a)              |
| Consultants: Voluntary assistance; also provided<br>for the summer by Associated Foundation<br>of Greater Boston without cost to them. |          |                                   |                            |
| Fringe Benefits:   |          | 500                               | 250                        |
|  |          |                                   | <u>3,800</u>               |

1. Top line is other private contributions, in-kind as noted in income and non-HUD government funds/contracts. Bottom line is HUD matching secured through CRA and the city of Cambridge.

| <u>Expenses</u>   | <u>Paid from<br/>AFGB Sources</u> | <u>Other Sources</u>                                   |
|---|-----------------------------------|--|
| 2. Rental/Lease/Purchase<br>of equipment, rehab.,<br>Sports/Recreation/<br>Neighborhood Beautif<br>Beautification | \$ 1,400                          | <u>\$1,200</u><br>7,175                                |
| 3. Telephone/Postage/<br>Duplication  | 100                               | <u>75</u><br>325                                       |
| 4. Transportation   | 650                               | <u>370</u><br>1,680                                    |
| 5. Insurance<br>(vehicle, liability,<br>special risk)   | 511                               | <u>220</u><br>700                                      |
| 6. Admissions   | 250                               | <u>75</u><br>--  |
| 7. Space<br>In-Kind Contribution  | ---                               | 1,575  |
| 8. Program Supplies<br>Rehab, Recreation,<br>Beautification   | 2,800                             | <u>4,550 (incl.in-kind)</u><br>4,230                   |
| 9. Clerical Supplies  | 125                               | <u>25</u><br>260                                       |
| 10. Food  | 150                               | <u>70</u><br>1   |
| 11. Other   |                                   |  |
| Seminars and Skills<br>Training   | 1,200                             | <u>300</u><br>2,450                                    |
| Publicity   | 600                               | <u>130</u><br>---                                      |
| <u>TOTAL:</u>   | \$16,500                          | Top: \$34,336 private<br>Bottom: \$82,500 Hud Matching |

Just-A-Start Youth Employment/Skills Training Program

Statement of Income and Expenses

Summer 1975

| <u>B. Income</u>   | <u>Amount</u> |
|--|---------------|
| 1. AFGB Member Grants  | \$16,500      |
| 2. Other Foundation or Corporation Grants  |               |
| Cove \$1,500; A.O. Wilson \$100  | 1,600         |
| MIT Community Service Fund   | 2,000         |
| Boston and Metro Area Churches   | 5,600         |
| Cambridge Businesses   | 1,900         |
| 3. Government Contracts  |               |
| Middlesex County Regional Probation<br>(LEAA Share)  | 270           |
| High School Work-Study<br>(School Sept. Share)   | 3,360         |
| College Work-Study<br>(Federal Share Only)   | 7,996         |
| NYC  | 3,725         |
| 4. Fees - None   |               |
| 5. Support from Sponsor Agency   | 82,500        |
| 6. Individuals   | 700           |
| 7. Local Fund-Raising Efforts<br>(these consist of the funds secured by the corporation<br>in 1,2,3,4,5,and 6 above) |               |
| 8. In-Kind Donations   |               |
| Food   | 200           |
| Landscaping Materials  | 901           |
| Seminar Equipment/Supplies   | 670           |



| <u>Income</u>                 | <u>Amount</u> |
|-------------------------------|---------------|
| Recreation Materials/Supplies | \$ 2,239      |
| <u>Subtotal:</u>              | \$ 4,010      |

9. Other

|                              |       |
|------------------------------|-------|
| Volunteer Labor: 1m539 hours |       |
| Office and Warehouse Space   | 1,575 |
| MIT Research Assistant       | 800   |
| City Recreation Support      | 800   |

|               |                 |           |
|---------------|-----------------|-----------|
| <u>TOTAL:</u> | JAS Corporation | \$50,836  |
|               | Matching        | 82,500    |
|               |                 | <hr/>     |
|               |                 | \$133,336 |

also be a job/jobs for a private construction industry.

Therefore, this program creates work for the private construction industry;

4. JAS work is more comprehensive in scope;

5. JAS enables more rehab to be done within the community.

### SUCCESS

The JAS Youth Employment/Skills Training program has been a very successful program at providing community facilities and services and at improving the neighborhood. According to Gordon Gottsche, the three (3) keys to its success are:

1. The program ties in with the neighborhood stabilization process:
  - recreation
  - clean-up
  - rebuilding
  - beautification on public sites and private sites;
2. It plays a very important supplemental role in the putting together and implementation of the rehab and financial packages;
3. The work is supervised.
  - The money from block grants and from the city enables the JAS staff to hire qualified

supervisors for all four areas. Therefore, clients can be sure that good, thorough jobs are being done and the JAS staff can be sure that the youth employment/skills training program is working.

Success can also be attributed to the strong community support and participation over the years.

### PROBLEMS

The JAS program is having several problems like all the other programs. Their major problem is money. Since the city is now receiving less under the block grants, then JAS also receives less.

Secondly, JAS is having problems finding supervisors. The normal methods used to find supervisors is not enough now. Very few supervisors are coming back to the program from year to year and it has proven difficult to find replacements for them. This problem is attributed to the fact that people do not do a job for the summer; those who do have the skills are doing something else.

Therefore, JAS has resorted to (1) promoting kids who have been working in the program for years to supervisors (about 3/4 of the supervisors from the previous year were promoted from neighborhood aide to supervisor; and (2) recruiting from the Portuguese and Spanish communities via the Spanish Council and the

Portugeuse one (COPA). This last method has not proved to be very successful, though. Therefore, different recruitment efforts will be sought for future years.

Thirdly, the problem is finding a variety of jobs. This variety is needed in order to provide a skills training and learning experience for the youth in the program. This has been a problem because their area of operation was confined to the Wellington-Harrington area. With their expansion to East Cambridge, though, this problem should be alleviated. This move will increase not only the number of jobs available, but also the kinds.

#### FUTURE and GROWTH

JAS has grown a lot since its inception in 1968 --- from a summer program to a year-round program; from an environmentally-based program to a many sided program.

Because of the success and accomplishments of the program thus far, the JAS staff is anxious to expand the program. First they wish to expand the program into the East Cambridge area. As stated above, this will provide a greater number of jobs and a larger variety in the kinds of jobs available.

Second, they want to be able to hire more people for the program. Money - the lack of it - will have a negative affect on this growth, though.

Third, they want to expand the scope of that they do from year to year. Last year, training, beyond on the job, in rehab, recreation, and sports was provided. Previously, all the training was on the job.

Fourth, they want to diversify, that is expand into different but related types of areas. For example Housing Management.

Fifth, they want to expand the manpower training program in order to gear it to out-of-school adults.

Sixth, they want to expand the program in order to provide man-power for year-round recreational activities.

Sixth, they want to organize a full-time publicity function separated from the seminar program so as to give it more emphasis.

Last, they need to do some work on citizen participation so that more activities involving parents can be held.

#### SUMMARY

The Jas yest program has proved to be a much needed and worthwhile program for the residents of the Wellington-Harrington area. Based on its accomplishments of past years and based on the strong community support and participation that has resulted in the improvement of this area, this program should be continued. Hopefully the money needed to continue its operations will continue to come through.

## B. BUY - A - HOUSE PROGRAM

### INTRODUCTION

The Buy-a-House program is another program undertaken by the Just-A-Start corporation. It is another component of the on-going Wellington-Harrington Neighborhood Stabilization Process.

This program was designed for families presently living in the East Cambridge and Wellington-Harrington neighborhoods. Many of these families have lived in these neighborhoods for generations. Most of the people living in Cambridge do so by choice, not out of necessity.

These two neighborhoods are like all other sections of the city - they hold a high degree of attraction for students attending the nearby universities and for many other transient young people. The demand for housing by all these young people has thus made the housing market in East Cambridge and Wellington-Harrington areas, as well as throughout the city, very tight. Therefore, there is much competition for both the renting and buying of available housing. This factor, in addition to rapidly rising housing costs, has made it extremely difficult for low- and moderate-income families to remain living there;

it has made it almost impossible for them to purchase housing when it comes on the market. This has resulted in much of the housing reverting to absentee-ownership.

These factors led to the conception of the Buy-A-House Program by the HAS Corporation. The major goal of this program is to add an additional element to the JAS's program's overall neighborhood stabilization effort by providing local tenant families with the opportunity to purchase housing that becomes available in their area.

#### LOCATION

Since it is part of the JAS Corporation's program, it too operates in the Wellington-Harrington area with expansion due into the East Cambridge neighborhood, also.

East Cambridge and Wellington-Harrington neighborhoods (Areas 1,3,4) are multi-ethnic, working class neighborhoods. The housing consists mostly of wood-frame, one to six family structures which range from 80-125 years old. Much of this housing is in dire need of some degree of repair or upgrading.

#### BACKGROUND

##### Just-A-Start's Buy-A-House Success Story

"The single-family house at 27 Union Street in Cambridge had suffered from years of neglect of property maintenance under the previous owners and had been scheduled for acquisition and demolition through the

Cambridge Redevelopment Authority's Wellington-Harrington Neighborhood Renewal Plan. It was economically unfeasible for rehabilitation, even under existing federal housing rehabilitation program. The neighborhood was making significant progress in upgrading the properties along Union Street, and, as the residents of 27 Union Street were planning to move out, the time was right for action on the property.

The JAS Corporation, a non-profit community service corporation interested in housing conservation and rehabilitation, saw in this situation an opportunity to renew the useful life of the structure for another 20-30 years and to provide a home for a neighborhood tenant family interested in owning a property. It was also an opportunity to provide more complex housing skills-training and learning experiences for local youths in the JAS program.

The Corporation proposed and successfully developed what it named its Buy-a-House program, under which the property would be rehabilitated by the JAS Corporation on a non-profit basis and sold, upon completion, to a local tenant family interested in home ownership, at cost.

The corporation presented the proposal to the Cambridge Redevelopment Authority, owner of the building, and was given title to the property on the condition that satisfactory property development package be set up



and carried out.

Better Cities, Inc., of Boston, was approached with the development proposal and agreed to float the necessary construction loan for the rehabilitation to the JAS Corp. Architectural services were secured for the project and financial and rehabilitation packaging services were provided by the CRA and the JAS Corp.

Work was undertaken by JAS workers in the School Year Phase of the year-round youth employment program with proper guidance and supervision, starting with jacking the house and repairing and replacing portions of the foundation. While professional services were necessary for electrical, plumbing and heating systems work, the JAS workers were responsible for all gutting work, resecuring of structural members, removal of exterior porches, new framing work, underlayments, sheetrocking of walls and ceilings, and all aspects of final redecoration work, including panelling and wallpapering, ceramin tiling, painting, and woodwork finishing. On the exterior of the building, work items included installation of entire window and door units throughout the building, new siding, new porches and decks, gutter and fascia installation, all exterior landscaping work and laying of forty-two feet of brick sidewalk.

With the assistance of the JAS Corporation, the CRA, Better Cities, Inc., and hundreds of hours of work from

JAS workers and area youth mvolunteers, the property is now owned by the Lionel Foster family of Cambridge; formerly tenants for thirteen years in a property in the neighborhood, and now property owner-occupants with a financial stake in the long-term stability and development of their community." <sup>1</sup>

### PURPOSES

The purposes of the Buy-A-House program are:

1. To establish an on-going program for conversion of small, absentee-owned rental properties to resident-owned units for families of low and moderate-income now living as tenants in Cambridge;
2. To provide financial counselling on budgeting and ownership responsibilities for tenants increased in owning their own home, and opportunities for ownership of safe, standard housing by such tenants;
3. To establish a revolving fund for direct financing of property acquisition, materials purchase, and related rehabilitation costs, the entire amount of such rehabilitation investment to be recaptured from the mortgage utilization in subsequent ownership/development opportunities as they arise;
4. To provide training on-site rehabilitation, property maintenance, and related skills for both the new homeowners and youth and adults participating in the JAS

skills training programs, while at the same time utilizing these labor resources as a subsidy to reduce rehabilitation costs.

#### SCOPE OF THE PROGRAM

The program includes an active search for non-owner-occupied properties for sale and a thorough evaluation of rehabilitation needs and ultimate economic feasibility of each potential undertaking. The properties are purchased through the revolving fund. The repair and/or renovation work is broken out according to the ability of a potential owner-occupant to accomplish certain aspects of the work. The JAS Corporation is responsible for all other aspects of the package. Upon completion of a rehabilitation package on such a property, sale of the property to an eligible owner (former tenant family) takes place, the conventional mortgage proceeds being returned to the revolving fund for another job.

The Process. In order for the Buy-A-House program to work, it is necessary for the JAS Corp to follow several steps:

1. Establish a revolving fund. This fund is to drawn upon for property acquisition, construction financing, and other front end costs. It is to be wholly recaptured from the proceeds of conventional mortgages and returned to the revolving fund for re-use.

2. Locate non-owner-occupied properties for sale or locate sites suitable for new construction within the program area boundaries. Prepare preliminary scope of work and evaluate the feasibility for rehabilitation or new construction within an economic range suitable for re-sale to a community tenant family.

3. Select prospective owner according to their eligibility and the community guidelines (to be expanded on later).

4. Purchase the dwelling and move the family in at an appropriate time.

5. Determine the rehabilitation and repair work needed to bring the property up to code standards. Include in this the family's priorities for additional work they would like done if it is feasible.

6. Prepare cost estimate, and determine which work items are to be performed by each of the following groups of people: Professional and/or tradesmen; Crews of trainees in the JAS Manpower Training Job Development Program; Supervised crews of teenagers in the JAS Youth Employment/Skills Training Program; and Self-Help by prospective owner.

7. Prepare specifications for work to be performed by all sources of labor; bid appropriate work items; coordinate and monitor all work.

8. Coordinate all available assistance programs with the family.

9. Provide the family with counselling in budgeting and property management.

10. Assist the family in obtaining a mortgage commitment for financing the acquisition of renovated property.

11. Determine satisfactory completion of all work with the family.

Owner-Occupant Selection Process. In order that the program succeed, it is necessary to have prospective owners that are reliable and economically able to undertake a major purchase item as a house. Therefore, the JAS Corporation set down specific steps they follow in selecting prospective owners:

Upon purchase of a property and the development of a feasible rehabilitation package, the JAS corporation publicizes the property and the rehabilitation package. They offer applications to low and moderate income tenant families throughout the neighborhoods.

All returned applications are then screened for income level, family size, and eligibility as to present non-ownership of a home.

All eligible applicants are interviewed by the finance counselling staff and reviewed with a conventional lending institution for mortgage eligibility.

A drawing is then held at which each eligible applicant family is randomly assigned a number from 1,2, 3, etc. Family #1 is the first to be given assistance in securing permanent mortgage financing. If this is successful, a closing is held and the property is sold to them. If Family #1 cannot secure such permanent mortgage financing, Family #2 is given the chance then Family #3 etc, in order, until a mortgage commitment is secured by a family.

Sale of the property is the first family, in order of priority number, and who is also able to secure a mortgage.

Training. Based upon the successful completion of the 1973 Buy-A-House Program, the JAS Corporation can cover the major rehabilitation work required on the structure under its current operating framework. Carpentry, masonry repair, gutting out, structural repairs and jacking operations, sheetrocking and all aspects of redecoration work, and basic landscaping requirements would be all handled by the JAS processes.

Since the Buy-A-House program involves more extensive and complicated work, the JAS Corporation sees a need for participants in the JAS program to be trained in this level of work so that the cost to the prospective owner will still be minimal. For these

reasons, the Corporation will attempt to include basic orientation and training in mechanical systems installation and services. These services will be co-ordinated with local contracting firms and with vocational educational programs of the Cambridge School Department and of the State Department of Education.

#### FUNDING

In March, 1975, the JAS Corporation applied to the Kresgee foundation for a total of \$50,000 to be used to set up their revolving fund. This amount would enable them to turnover one typical one to 2-family house every six months or two houses per year; or one typical 3-family or a 2-family and commercial unit, with the commercial to be converted to a residential unit, every 6-7 months.

How the Revolving Fund Would Work. As previously mentioned, funds allocated to this program will be used entirely on a revolving basis. This funds are escrowed<sup>2</sup>. They are used to purchase an existing residential structure, to buy materials to be used by the JAS crews, and to cover some of the technical assistance costs accrued for the rehab packaging.

The entire funding amount is then recaptured and recycled into the purchase and rehab of another.

property on the same basis.

The revolving funds are not used for any rent subsidy programs, for salaries, for training stipends for students or trainees, or for the subsidization of the purchase price of the property for the new owners.

Because the revolving fund would not be utilized for all costs accrued under the program, the JAS staff had to seek out additional program resources:

Funds secured by the JAS Corporation and in-kind contributions in the form of technical assistance from the locally-financed rehab and conservation program of the city of Cambridge. These resources would be used by the program for rehab and financial assistance for packaging and operating the program;

The Dept. of Architecture at M.I.T. and other M.I.T. sources like the Community Service Fund;

Self-help participation of proposed owner-occupant family and other families interested in buying a house;

Voluntary labor pool resources of the JAS Corp;

Section 8 (formerly Section 23) - Leased Housing - applies to multi-family properties acquired and rehabilitated under the program;

Supplementary vocational education and manpower resources.



Why the amount requested was set at \$50,000. This fund was set at the amount of \$50,000 because of the following factors:

1. The previous experience they had with the single family house on 27 Union Street in which costs accrued to buy, rehabilitate, and turn over the property amounted to \$20,000. This was based on a significant write-down of the acquisition by a public agency;

2. Previous experience with the rehab of several one to three family houses where a combination of resources was aggregated and used to secure resident ownership;

3. The desirability of the JAS Corporation of being able to deal with the private market as well as with publicly acquired properties;

4. The estimated turnover costs which are based on current costs of from \$20,000 - \$40,000 for publicly and/or privately acquired properties;

5. The desirability of the JAS Corporation to increase the number of dwelling units processed each year and to have an inventory for a year-round basis.

Status of Funding Request. As previously stated, the JAS Corp requested \$50,000 from the Kresgee Foundation, and this would enable them to provide home-ownership for two Cambridge families a year.

But, JAS did not receive the requested amount from

the Foundation. They did receive, though, \$22,000 total from various sources.

Because of the decrease in funds available for this program, the JAS Corporation has had to reevaluate their strategy which has resulted in two things: first, the reduction of their yearly production goal from two houses a year to one house a year; and second, the elimination of low-income families from being able to participate in the program - limited now only to moderate-income families.

Because of this financial set-back, the corporation will not begin work on another property for another year. They had originally planned to commence operation with the establishment of the \$50,000 revolving fund; the extra time being necessary to raise additional funds. They do, though, at this present time have a house in mind for rehabilitation.

#### FUTURE

A longer range plan of the JAS Corporation is to develop the Buy-A-House program to the point of offering a special project for small home construction on what are presently vacant lots. They will be utilizing the combined resources of the Cambridge School Department, some Community Development Revenue Sharing Funds from the city of Cambridge, the continuing use of Buy-A-house revolving fund seed money, and Just-A-Start work teams.

NOTES

1. Excerpt from "Proposal for the Establishment of a Revolving Fund for the Buy-A-House Program," Just-A-Start Corporation, March, 1975.
2. Escrow - the deposit of instruments and funds with instructions to a third neutral party to carry out the provisions of an agreement or contract.

B. HOMEOWNER'S REHAB INC.

INTRODUCTION

Homeowner's Rehab, Inc. is a non-profit corporation in Cambridge, Massachusetts which exists to help low and moderate income families own and maintain their own homes. Their main objective is neighborhood stabilization like the Just-A-Start Corporation.

Rehab, Inc. achieves its goal by running two different but related programs. The first program is the Home Improvement Program (HIP). The purpose of this program is to assist homeowners in making repairs and improvements to their own home. The second is the Work Equity Program. This program is a self-help homeownership program and enables people (families) to become homeowners by substituting their labor for part of the downpayment.

BACKGROUND

The Home Improvement Program began in 1970. It was administered by Model Cities, and the Cambridge Corporation. It was advised by an advisory group composed of Cambridge residents.

In 1973, some members of the Corporation wanted to establish and administer a self-help home ownership program in the area as they felt that owner occupied buildings were better because they added to the stabilization of the area. The corporation, though, did not want to undertake this type of program because they were going out of business and wanted other programs to spin-off from them.

Therefore, some members of the corporation separated from the corporation and proceeded to form Homeowner's Rehab, Inc. They then established the work equity program which would be an extension of the housing services they presently offered through the Home Improvement Program.

The need for a program that enables low and moderate income families to purchase homes was seen to be very great. It was felt by many that the key element to the stabilization and revitalization of a neighborhood is the presence of many home owners. This results in the assurance of a low turn-over rate in the population.

To reiterate already stated facts -- The demand for housing by all the young people from the universities and by transient people has made the Cambridge housing market very tight. Therefore, there is much competition for both renting and buying of available housing. This fact and the continuing rising housing costs has made it very difficult for low and moderate income Cambridge

families to purchase housing when it comes on the market. The result of this is much absentee-homeownership. Even when absentee owned homes come on the market, Cambridge families are still unable to afford them.

These facts combined with the fact that many absentee owned homes are now being put up for sale convinced the Rehab staff of the need for the establishment and implementation of a home-ownership program in Cambridge for low and moderate income families.

#### LOCATION

Homeowner's Rehab, Inc. has operated and only operated in the city of Cambridge. Before and after Homeowner's Rehab, Inc. was formed and before it established the work equity program, it operated solely in the Model Cities Area. This was done for two reasons:

- (1) Homeowner's Rehab was able to get 3% seed money from Model Cities;
- (2) The Model Cities area was very much torn down (the inner city belt was scheduled to go theourth this area) and no repairs or improvements were being carried out.

At the present time, though, H. Rehab has expanded its operation to include all of Cambridge. This expansion is attributed to the facts that (1) it is now part of the

Fig.

# CAMBRIDGE NEIGHBORHOODS

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city's rehabilitation and conservation program<sup>1</sup> and  
(2) it works with the Cambridge Redevelopment Authority.

#### ADMINISTRATION

Homeowner's Rehab is manned by a staff of three and advised by a Board of Directors and by an advisory group for each of its program.

Staff. One person is responsible for one component of the program. One person is the executive director and is in charge of operating the HIP; Another person works with the families in updating and processing of the budget; The last person is responsible for the operations of the work equity program and any other construction being done for Homeowner's Rehab - supervises the work, hires the sub-contractors, and carpenters.

Board of Directors. The board of Directors is made up of professionals with vaired backgrounds but with needed and valuable careers relating to the operations of Homeowner's Inc.

#### FUNDING

Funding for Homeowner's Rehab is secured through several means for digferent functions - administrative (including salaries, supplies, etc.), for the HIP and for the work equity program. Homeowner's funding has changed since it was formed back in 1973.



For the first year, funding was provided predominately by Model Cities. In 1974, it joined with the CRA and with Gordong Gottsche's program, Just-A-Start, to form a housing rehab and Conservation program for the city of Cambridge and proceeded to request funding from the city

Now, they, in addition to the Just-A-Start Corporation, receive funding from the city. These funds are allocated through the Federal Block Grant Program.

Funds for administrative overhead and salaries are separate and are provided from Model Cities money.

Additional funding is obtained from private foundations such as A.D. Little, Blanchard, Polaroid, Datton-Hudson, and local Cambridge foundations. These funds, plus block grants are used for the operations of HIP and Work Equity Programs.

Future plans regarding funding include tapping corporations and institutions and tapping more private sources. They also plan to establish a slush fund that would enable them to write down even more sale prices of the houses. (see work equity program section)

#### GOALS

The H. Rehab staff sets yearly goals for each program. The goal for the HIP is \$15,000 - \$30,000 worth of work a year. This amount aids 50-75 families or about 20 structures where the average structure is 2.x

dwelling units. Soon Homeowner's Rehab will be running a separate program in North Cambridge. This will result in their pool size increasing from 50,000 to 100,000, an addition of another staff person to help them run the HIP and finally the doubling of the yearly goals of the program.

The goal for the home ownership program is 20 units per year. This year is the first year they have been close to reaching this goal. Business has increased so much this year that their final yearly goal for 1975-1976 will be between 20 and 30 units. The Rehab staff will not increase their yearly projected goal to 30 units, though, because their staff of three can handle 20 units comfortably; an increase of 10 would place a strain on the staff.

#### PUBLICITY

The methods used by the Homeowner's Rehab staff to publicize their programs are varied. They are of two kinds - those that are geared to publicize both programs; and those that are geared to publicize one particular program.

Advertising mechanisms of the first category include word of mouth, newspapers, flyers, and church bulletins. Additional methods include talking at public meetings, and/or at meetings of specific groups; advertising

through Cambridge social service agencies, and through the Central Housing Consumer Agency of Cambridge which refers persons to particular housing programs in the city that are geared to that person's needs or desires. A potential new source of publicity for the two programs, especially for the work equity program, is a flyer inserted in with all gas bills. It is thought that this method would either reach more people or would reach a different group than has already been reached.

To publicize the HIP, in particular, the Homeowner's Rehab utilizes direct mailings to owner-occupants in Cambridge. This method can be utilized for this program and not for the work equity program because of the Homeowner's Rehab, Inc.'s ability to identify who the owner occupants are. Therefore, they are able to identify who the potential clients of the HIP are. A method that they plan to employ in the future is a flyer about the program inserted in with the mortgage bills sent out by the banks every month.

The work equity program is unable to utilize the direct mailings for one major reason - that this program is geared to anyone who wishes to purchase a home. Therefore, the staff is unable to clearly identify the potential clients of this program. Thus, a direct mailing would need to be sent to all residents - a very expensive endeavor that may not produce significant

results. Therefore, the methods mentioned above used to publicize both programs are those utilized for this program.

## PROGRAMS

### HOME IMPROVEMENT PROGRAM

The purpose of the HIP is to assist home owners in making repairs and improvements to thier home. This program assists homeowners in obtaining loans for rehabilitation and provides direct grants which act as subsidies.

The HIP provides tow kinds of assistances: financial assistance and technical assistance. Financial assistance. This type of aid is provided in a form of a grant combined with other funding sources as local bank loans, FHA Title I loans, and the clients' savings; Technical assistance is available to help potential clients decide what work heeds to be done, and who will do the best job for the least money. Assistance in the supervision of the carrying out of the actual work is also offered.

Generally the assistances provided add up to the provision of technical services in rehab and comprehensive property and financial management counseling. These servi es include property inspections, feasibility studies,

general estimating, space planning, and the preparation of technical documents. These two assistances are provided each family throughout the family's period of participation in the program.

The type of improvement and/or repair to be done is the decision of the family. To date families have received assistance in the installation of new electrical, heating, and plumbing systems; in the repair of roofs, in the installation of new bathrooms and kitchens and in the redecoration of the interior or exterior of their home.

Participants. Persons eligible to participate in this program fulfill three (3) criteria. Firstly, they must have been a Cambridge resident for at least a year; Secondly, they must have owned a home in Cambridge for at least that same period of time; Lastly, they must want to do repairs on their home.

Families who participate in this program are selected by the Rehab staff. Policy as to how these families should be selected and on what bases is set by the advisory committee. Emphasis is placed on assisting those families with the greater financial need.

The income group that they service in the program is based on guidelines from the 221(d)(3) program. These guidelines are:

Number of persons in family

|           | <u>1</u> | <u>2</u> | <u>3/4</u> | <u>5/6</u> | <u>7+</u> |
|-----------|----------|----------|------------|------------|-----------|
| 221(d)(3) | \$8,600  | \$10,450 | \$12,300   | \$14,150   | \$16,000  |

Note: the incomes given are the maximum incomes allowed to participate in the program under that category.

How the HIP Works.. Under the HIP, a person wishing to participate in the program searches out different funding sources they could utilize in undertaking the repairs. These resources could include their personal savings, passbook loans, FHA Title I home improvement loans from a local bank. Based on how much they are able to secure, the amount of their grant/loan is calculated; the advisory recommends the amount of the grant/loan. Basically, a family can receive a \$20 grant for every \$80 they secure. The maximum loan plus grant total that a family can receive is \$6,650. The loan/grant ratio is usually 4:1.

If homeowners took out short-term home improvement loans without going through the program, they are still able to consolidate these loans into the loan/grant agreement if those short term loans are less than two years old.

Process. The process that a participating family

follows is as follows. A family makes application for an HIP grant. The advisory committee reviews the application and the family's situation. An analysis of what needs to be done and how much it will cost is conducted. The committee then decides if a grant is to be given and how much. If a grant is granted through the program, the amount of the grant is withdrawn from Homeowner's Rehab's fund. After repairs are finished, Homeowner's Rehab then applies to the city for reimbursement. Reimbursement of these funds is supposed to take about two weeks. The funds obtained from the city are then returned to the fund to be used in the future.

If a family combines a loan with the grant to undertake repairs and/or improvements, then they would save money than if they had taken out solely a conventional loan from the bank. An example of this saving follows -

Conventional Loan

\$4,000

Grant/Loan Combination  
(under HIP)

\$4,000  
(\$3,200 + \$800 grant)

Their monthly payments, based on a 5 year loan, would be approximately --

\$84 per month

\$68 per month

The result is a saving of about \$16 per month by utilizing the home improvement program grant.

Accomplishments. As of 1974, over 150 homeowners had participated in the HIP. This resulted in the rehab of over 300 units and over \$750,000 worth of work. No defaults on the loans had occurred. The average yearly income of families assisted by the program was between \$6,000 - \$8,000. The average age of the heads of households assisted by the program fell within a range of 50 years to above 65 years of age. A majority of the families had owned their homes for at least eleven years and had lived in Cambridge most of their lives.

Future. Plans for the future include the implementation of a separate program in North Cambridge, the addition of another staff member, and the doubling of the number of units they service a year.

#### Work Equity Program

The work equity program was implemented in 1973 after the formation of Homeowner's Rehab. This program is an extension of the HIP; providing homeownership for families who desire it in the city. The results being more owner occupant buildings in the city and the stabilization of the housing stock and the city.

This program is modelled after the Better Rochester Living Program in Rochester, New York where sweat equity was substituted for part of the down payment. Homeowner's Rehab chose sweat equity, also because of the difficulty



in obtaining enough funds. It is a cheaper means for those who wish to purchase homes but do not have substantial funds or credit to carry it through on their own.

Scope of program. "Under this program severely deteriorated structures are purchased by Homeowner's Rehab using their own capital funds as interim financing. The staff attempts to secure purchase options for buildings chosen by participating families. Families are considered by the advisory committee following basic credit checks and financing analysis. If a family has an unusual debt burden, they are counselled until their financial situation improves. The value of the work to be performed by the family is negotiated and a conditional mortgage commitment must be secured before a family receives final approval from the advisory committee. Once the family has been approved and the building secured, rehab begins.

The staff acts a general housing contractor to insure that all major rehab is completed and the family moves into the building at the earliest possible time. They pay only enough rent to cover Rehab's expenses. The family finishes the rehab with continued support and counselling from the staff. When the rehab is completed, which may take 12-18 months, the buildings is sold to the family. The permanent mortgage negotiation

earlier covers Homeowner's Rehab's acquisition costs, development costs, and a portion of its overhead.

Financing and technical assistances are provided through this program as through the HIP. These assistances are offered in the form of counselling and are basically the same as those ordered under the HIP with a few additions. These include the preparation of the budget, the payment schedule and the work schedules. The importance of this counselling should be stressed as without it the program would be less effective, less successful, and would reach fewer people.

Background. In order to get started, the H. Rehab staff tapped several and varied sources. They received help from existing organizations who were knowledgeable in the areas important to them in order to achieve and to maintain a smooth running and successful program.

Model Cities and the Cambridge Corporation had the contacts in the financing field (i.e. banks and MHFA). They had good tract records with these institutions because no loans, secured for the HiProgram had defaulted. Therefore, Model Cities aided them in obtaining construction money for the program. Only one of the banks they approached refused to offer them financing.

Aid in drawing up the mechanics of the program was provided by the staff from the Better Rochester living Program in Rochester, New York. This program was an

already existing self-help sweat equity home ownership program; operations since 1965. It was carrying out in New York what H. Rehab wanted to implement and carry out in Cambridge -- a sweat equity homeownership program where families provided labor towards the purchase price of a home. This staff also helped the Cambridge Corporation with the drawing up of the proposal to submit to the city.

Financing. All the financing for this program is obtained from the banks through conventional rehab and construction loans. These loans have very high interest rates. Therefore, H. Rehab has a deal with the banks where they obtain 1 or 2 points off the interest rates of the loans they take out. This reduction is a help but does not result in such a significant saving (market interest rates are 12%; the rates H. Rehab receives are 10%-11%).

Participants. The work equity program serves members from the moderate-income group; that is families whose yearly income is around \$10,000. Members of the low income group are unable to participate in the program because of the program's utilization of conventional financing. This type of financing makes money too expensive resulting in a high sale price. One that a person of this income group would be unable to pay.

Originally they used 235 money and were able to include low-income families in their program, but with the use of only conventional financing, these families are excluded.

Occasional H. Rehab is able to aid low-income families. The lowest they have served had an income of \$5,000<sup>2</sup>.

The selection of what income group to serve is attributed to two things. First, the housing market which includes the size and the cost of most of the homes available for homeownership; and second, the cost of money.

First, the fact that there are not many single family homes for sale in Cambridge means that a family has to purchase at least a 2-family most of the time; the fact that the housing market is very tight and that there are no abandoned buildings or homes<sup>3</sup> means that the cost for a burnt out shell is not a minimal amount (\$1.00), like in Boston where the housing market is not so tight and where there are many abandoned buildings; the acquisition cost in Cambridge is \$6,000-\$7,000. Due to these above two facts and assuming that the cost per unit is \$15,000<sup>4</sup>, then the sale price for a 2-family house is \$30,000. Based on H. Rehab's calculations only a family with an income of at least \$10,000<sup>5</sup> is able to afford a mortgage of such an amount.

Second, as previously stated, financing utilized includes conventional loans which are a very expensive type of financing mechanism. The cost of money is passed on to the family in the sale price of the home thus raising the cost. Therefore, a family of low-income means is eliminated.

Process. As any process undertaken to obtain a home is long, so is the process of the work equity program because of the counselling and self-help work involved. Before a family is able to purchase a house or even start work on it, several previous steps must be taken.

The first step involves the filing of an application. At this step, a staff member goes to the home of a potential client and explains the application to them. The family then, if they desire, file an application to the work equity program.

The second step involves the establishment and maintenance of a good credit rating. At this step, Homeowner's Rehab plays a major role in the successful carrying out of it. It is very important that a family have a good credit record before they try to purchase a home. It is even more important that they maintain this credit while participating in this program and while paying for the home. A credit check is done on the family applying. If the family is having credit problems - has many debts, etc. - then a staff member from Homeowner's

Rehab will work with them to clear up their debts or to organize the family's budget. (An example of the assistance provided follows - If a family has many debts with some of them outstanding, then the staff member works with them in establishing a payment schedule for paying the debts off and in stressing the fact that they not incur any new debts during this period. After the family has succeeded in cancelling their debts, they can proceed onto the next step.)

At this time, the staff member stresses the importance of paying their bills on time and of not incurring any new bills during this period. They inform them that the bank's decision to offer them a mortgage depends on how good their credit is.

The third step involves the search for a home. At This step, the family actullay puts out the effort to search for the house they would like to purchase. Before a family starts searching for the home they would like to purchase, a Homeowner's Rehab staff member works with them to determine (from their budget) what price range house they should look for.

There are three ways, under this program, to find a home: (1) to find a house themselves via for sales ads, etc; (2) to buy one of the houses or apartments already in the possession of Homeowner's Rehab, Inc.;

or (3) to buy the house they are presently living (if possible).

Here, too, the staff person stresses several things. First, that any house they find will probably need some kind of work done; some by them and some by professional contractors. Second, due to the tight Cambridge housing market that single-family houses are difficult to find at reasonable prices. Therefore, they might want to consider other possibilities -- purchasing a 2 or three-family house in which case they would live in one apartment and rent out the other (s); or purchasing an apartment in a larger apartment building thus making them a condominium owner.

When the family finally locates a home which they like, can afford, and wish to purchase, their application is then submitted to the work equity advisory committee for approval. The committee bases their decision on the family's need and in the order in which they filed the application.

The fourth step involves the purchasing of the house by Homeowner's Rehab. This step in the process is the most extensive and can be the most time consuming as it involves several intermediary steps.

Once an applicant's application is approved by the advisory committee, Homeowner's Rehab purchases the building. If Homeowner's Rehab does not already own

the building, the purchasing could take several months. While the building is being bought, though, many other things take place.

Firstly, a bank will look over the family's application to indicate if they would be willing to make a mortgage commitment once the family has finished their work/sweat equity. This commitment, though, is only a preliminary one; the bank does not give its final approval till the family has actually finished all the work.

Secondly, the family signs a purchase agreement with H. Rehab. This purchase agreement describes the work that the family will do, states the terms of the agreement, and specifies the price of the home.

Thirdly, H. Rehab will then develop a work schedule that the family will be expected to follow in making the repairs and improvements. The family will also learn at this time what items will be included in their budget, where to shop for paint, appliances cabinets, etc.

The fifth step involves the family moving into their building and beginning their work equity. This stage is probably the hardest on the family as they actually begin to spend time repairing their future home. By this step H. Rehab has already purchased the building. They then proceed to put it into livable condition so the



family can move in.

After the family moves in, a H. Rehab staff person helps them to get started. He offers them advice on jobs they will be undertaking such as tiling, wallpapering, painting and any others that arise as they proceed along. If there are major jobs such as wiring, plumbing, and heating for which they will need professional contractors, the rehab staff will hire the appropriate person.

To finance these repairs, the family draws on sources similar to those drawn on by HIP participants. These would include a credit source, their personal savings, or a home improvement loan. If someone has nothing they can draw on, then H. Rehab will go the bank on their behalf as they have a pool in the banks which they can draw on if necessary.

As soon as the family moves into the building, they begin paying rent to H. Rehab. The rental amount is calculated so as to cover H. Rehab's carrying costs which include interest taxes, and insurance. (The rent is NOT applied to the purchase price of the home.)

Again, financing counseling provided by the Rehab staff stresses the importance of the rent and other bills being paid on time. If the rent is not paid on time, the family may lose the opportunity to purchase the building. This fact is written in the agreement they sign with H. Rehab.

If anything should happen that would affect the family's financial status, such as the loss or the change of a job, they are instructed to inform H. Rehab so that additional counselling, if needed, can be provided.

At the sixth and final step the family finally becomes a homeowner. This is the step that the family has been looking forward to for about a year and a half. (the work equity process taking about a year.)

Towards the end of their work equity, the family puts aside enough money to cover the closing costs that are involved when a house is transferred from one family to another. Again H. Rehab steps in to provide assistance to the family in the estimation of these costs.

At the completion of the planned work, it is inspected and approved. The family then applies for the mortgage to purchase the home from Homeowner's Rehab.

Cost of the Home. the sale price of a building is the sum of the acquisition cost, rehab costs and the legal costs. Homeowner's Rehab follows a guideline that a building will not sell for more than \$15,000 per unit under their program.

The sale price is affected largely by the acquisition cost of the building. The cost can be quite unreasonable because of the demand for the supply of Cambridge housing

being very high. Therefore, if the acquisition cost is higher than normal then the cost per unit would also be higher.

As of now, H. Rehab does not acquire buildings where the per unit cost would end up being higher than their set maximum cost for one major reason - all their assets (30,000 dollars) are tied up in buildings. This status does not enable them to cover the increased cost and thus to bring the cost per unit back down. This would result in the program attracting higher income groups.

Therefore, a plan by the H. Rehab staff for the future to deal with this problem involves the establishment of a slush fund to write down the cost per unit of a building. Money on hand would enable them to draw first on that for legal costs, acquisition cost, etc. This would then make it feasible to take out a smaller loan which means less interest. This saving is then passed down to the family in the form of a lower per unit cost for their building.

Accomplishments. During the program's first year of operation, several things were accomplished: The program was involved with 19 units. These units included an 8-unit condominium, four 2-family homes, and one 3-decker. This resulted in \$165,000 worth of construction financing with a proposed sale value of

6  
\$201,000.

The 19 units have the following composition: nine 2-BR, eight 3-BR, and two 4-BR. Sale prices per unit ranged from \$8,000 to \$12,000. This achievement makes the work equity program one of the most competitive housing programs in the Boston Metropolitan area.

About sixty families expressed interest in participating in the program; almost half completed the entire application process. The average yearly income of the families applying was \$9,300 per year. The average family size was 4.4 persons per family and had a need for a 3.3 bedroom unit.

#### PROBLEMS

The problems that each of these programs have dealt primarily with money - the lack of it or the cost of it. Firstly, the Rehab staff is unable to plan for the HIP as they are unsure about the program's cash flow because it takes so long for the city to reimburse the funds. The reimbursement process is supposed to take two weeks, but it usually takes longer and they never know how much longer it will take.

Secondly, construction and home improvement money is quite expensive. The rehab staff is presently working with banks and other groups to lower the cost of money. This decrease could double the number of families who

can participate in the two programs.

Lastly, the inflated real estate market is a huge problem. Mel Gadd foresees the housing prices getting higher and higher and thus resulting in the elimination of some families from the programs.

### SUCSESSES AND RESULTS

Mel Gadd, director of the H. Rehab states the successes of the HIP and the Work Equity Program as follows:

First, H. Rehab and its two programs enable families to continue living in Cambridge;

Second, the tax base of the city is increased by the existence of these two programs. This is attributed to the upgrading of the housing stock; the improvements that have been made that otherwise would not have been; and the changing of the housing stock from rental to ownership.

Third, the housing stock is stabilized by the increased number of homeowners generated by the work equity program;

Fourth, the people who participate in the program gain an understanding of the rehab and of the maintenance process, and of various financing mechanisms. They also are better able to anticipate and handle those ongoing problems associated with homeownership;

Fifth, no family under either program has defaulted on their loan and/or mortgage;

Lastly, the financial institutions are expanding their capacity to work with home improvement loans for low and moderate families.

## NOTES

1. The Rehabilitation and Conservation Program of the City of Cambridge. This program represents the co-ordination of the operations of the Just-A-Start Corporation, Homeowner's Rehab, Inc., and the creation and co-ordination of a third program to be run by RCCC (the Riverside-Cambridgeport Community Corporation). It is concerned with the formation of a comprehensive policy on the part of the city of Cambridge towards housing rehab and conservation, and the initiation of a housing information program. Community Development Block grants make up the main source of funding.
2. This family is presently living in the condominium that Homeowner's Rehab helped 8 families rehab. Buildings turned into condominiums can be sold for a lot less than a multi-family building bought by one family because several families are involved. The financing secured is mortgages, the same as for single family homes, and around the same amount as for a single family home.

3. Originally abandoned meant landlords not paying taxes and tenants not presently living in the building; These days because of the great demand for housing in Cambridge, both rental and ownership, landlords are paying taxes on buildings in which tenants are not present (abandoned).
4. Sale Price = acquisition cost + rehab costs + legal costs.
5. Based on a \$30,000 mortgage for a 2-family building, including two working adults in the family, and including a rental income from the other unit(s).
6. This increased sale value is attributed to the sale of half of the condominium units to Model Cities.



## APPENDIX

1. Case Studies showing four examples of how the HIP responds to the needs of lower-income homeowners.
2. Chart 1: Examples of Monthly Loan Payments using Title I FHA Home Improvements Loans and the Home Improvement Grant.
3. Staff Profile.

## CASE STUDIES

The following case studies offer four examples of how the Home Improvement Program responds to the needs of lower-income homeowners.

### Grantee A

Elderly Couple (77 and 73 years of age). Income: Social Security/Pension/Rental. Gross total annual income \$4,320. At the time of application, this couple had 3 short-term high-interest home improvement loans, plus a residence in need of lots of work: new furnace, storm window, electrical repairs, new gutters, conductors, plumbing repairs, new front door, back stairs rebuilt, kitchen and bathroom renewed.

Prior to program involvement, this couple was paying some where in the neighborhood of \$290/month (\$3,480 per year) for shelter and shelter-related expenses (Home Improvement loans, mortgage, heat, repairs, taxes, etc.), leaving them \$840/year to live on.

The scope of minimum work needed was beyond the scope of the borrowing power of this couple.

The advisory committee reviewed this situation and elected to offer an additional \$1,000 grant. (Both the Model Cities Director of Housing, and the Model Cities Housing Committee were so notified and verbally approved

the increase).

Grantee B

Widow with family (4 children) on A..D.C..Income from A..D..C.. \$135 every two weeks. Gross total annual income = \$3,650.

At the time of application, this family had needed a new roof for about the last five years, new siding, electrical repairs, new bath, plaster repairs, etc. This house was in deplorable condition. Cost for basic shelter exceeded \$1,112 per year, (not including repairs, improvements, etc.), leaving \$2,538 per year for a family of five to live on.

The scope of minimum work needed far exceeded the limits of the program as well as the indebtedness of the family.

Work accomplished by the program includes: new electrical service and electrical repairs, new roof, fascia gutters, structural repairs, new bath, new plaster ceilings where it had fallen down, and painting.

The advisory committee reviewed this situation and elected to offer an additional grant of \$1,000. The Housing Director and Housing Committee of Model Cities were so notified.

Grantee C

Family (couple and 5 children) on A.D.C. Gross Annual Income \$6,058 per year.

At the time of application, this family was paying in excess of \$2,100 per year for shelter, leaving \$3,942 per year for a family of seven. The husband is disabled with a liver ailment.

The house was in deplorable condition - in fact, the condition of the house was so bad that if critical repairs of substantial nature were not done, this family and the city of Cambridge would probably lose a building.

Work accomplished includes: complete new electrical system, storm windows and door, new aluminum siding, gutters, conductors, roof repairs, new kitchen, extensive patching of plaster, plumbing, heating, and structural repairs, new front porch.

The total grant offered by the Advisory Committee was \$2,500 or double the guideline maximum. Also, they were able to convince the Welfare Department to contribute \$500 for the improvements of this home.

The borrowing power of this family initially was zero, and much twisting was done by both the Homeowner's Advisory committee and the State Welfare Agency. Finally convinced, a lending institution made the loan. All interested parties were notified.

Grantee D

Widow on General Relief. Gross Total Annual Income of \$2,860.

At the time of application, she had three outstanding short-term loans and needed electrical repairs, exterior painting, front porch rebuilt, windows repaired, storm windows, gutter and conductors, plumbing repairs.

Costs related to shelter were approximately \$1,000 per year, leaving \$1,860 to live on.

The Advisory Committee reviewed the situation and offered an increase grant of \$625.

Chart 1: Examples of monthly loan payments using Title I FHA Home Improvement loan and the Home Improvement Grant <sup>8</sup>

| <u>Total Cost of Improvements</u> | <u>Amount Family Borrows</u> | <u>Home Improvement Grant</u> |
|-----------------------------------|------------------------------|-------------------------------|
| \$ 1,000                          | \$ 800                       | \$ 200                        |
| 2,000                             | 1,600                        | 400                           |
| 3,000                             | 2,400                        | 600                           |
| 4,000                             | 3,200                        | 800                           |
| 5,000                             | 4,000                        | 1,000                         |
| 6,250                             | 5,000 *                      | 1,250                         |

\* Maximum FHA Title I loan allowed + maximum Home Improvement Grant allowed.

Monthly Payment will be approximately:

| <u>4-year Loan</u><br><u>(48 Payments)</u> | <u>5 year loan</u><br><u>(60 payments)</u> | <u>7 year loan</u><br><u>(84 payments)</u> |
|--|--|--|
| \$ 21                                      | \$ 17                                      | \$ 14                                      |
| 41   | 34   | 27   |
| 61   | 51   | 40   |
| 81   | 68   | 52   |
| 101  | 84   | 65   |
| 125  | 104  | 81   |

<sup>8</sup> from Home Improvement Program self-help housing Program, Homeowner's Rehab, Inc.

STAFF PROFILE

Mel Gadd - Executive Director, H.I.P. co-ordinator,  
B.Arch,Howard University, 1970; M.Arch,MIT,  
1973, 9 years experience in drafting,  
architectural,,and planning work.

Susan Grose - Housing Co-Ordinator

B.A. Wellesley College,1968, 8 years  
experience in planning related activities,  
especially family counseling.

Peter Rends - Work Equity Program Co-Ordinator, Carpentry  
Supervisor. Background in real estate  
and carpentry.

## C. THE URBAN HOMESTEADING ASSISTANCE BOARD

### INTRODUCTION

The Urban Homesteading Assistance Board (U\_HAB) is sponsored by the Cathedral Church of Saint John the Divine in New York. It was implemented in June, 1974 and has been in operation for about two years.

U-HAB is a non-profit housing service which assists low-income New Yorkers with the self-help rehabilitation of abandoned buildings. It operates independently of the city government and of the Cathedral. Its goal is to enable modern day homesteaders (people who agree to own, renovate, occupy, and manage presently abandoned buildings) to return these dwellings to the city's stock of decent low-cost housing. U-HAB provides financial and technical assistance to any self-helpers, willing to salvage, restore and revitalize abandoned buildings, to aid them in their endeavor.

### BACKGROUND

U-HAB is modelled after the Work Equity program run by Homeowner's Rehab, Inc. Its efforts are set in the context of a national Urban Homesteading Movement <sup>1</sup>.

U-HAB came about for two reasons: (1) the continued



failure of federal housing programs to provide a decent home for every American; and (2) efforts by New York to fill the federal gaps but with very little success. The effectiveness of the federal programs and of New York's programs was limited by spiraling costs of new construction, the uncertainty of federal subsidies, and the inability of these programs to pay their own way or to reach the most needy.

Interested observers saw the homesteading movement as an unprecedented alternative to the crumbling economics of privately-owned tenement rentals. In response to the repeated failures and frustrations of conventional housing assistance procedures, they groped for a way to strengthen the homesteading potential in New York.

So in 1974, a small task force was formed at the Cathedral of St. John the Divine to undertake this task. A little while later, the Cathedral undertook two activities geared toward the realization of a homesteading program in New York. First, they make a \$10,000 seed money loan to the city's first sweat equity pilot project at 948 Columbus Avenue. Shortly thereafter, in conjunction with Mac Millan Publishers, they sponsored a self-help housing conference focusing on the new book Freedom to Build: weller Control of the Housing Process. The book and the conference emphasized the feasibility, efficiency and importance of self-help housing and led to the

Cathedral's sponsorship of the Urban Homesteading Assistance Board. U-HAB was developed to provide technical assistance to the pilot project, and to, hopefully, many other following homesteading projects throughout the city.

U-HAB was designed to operate independently of the Cathedral and of the city government. It was formed to work together with New York's growing co-operative and self-help housing movement; developing close ties with the individual homesteading buildings and with the many active neighborhood housing groups throughout the city.

Before U-HAB could begin its operations there were three critical elements still missing in New York's homesteading movement that had to be accounted for:

1. There was no provision for Technical Assistance to homesteaders in such crucial areas as architecture, engineering, legal, or accounting advice; cost estimating; construction supervision; materials purchasing; management and maintenance assistance; etc.

2. There was no source nor provision for seed money with which to start the homesteading process; including money to purchase abandoned buildings from the city, to insure them, to acquire detailed plans and specifications for renovation, to pay for filing and permit fees, to purchase construction tools, temporary utilities, trash disposal services, initial construction materials, and many other start-up items.

3. The city lacked the staff and the competence to process anything more than the smallest trickle of homesteading applications.

U-HAB proceeded to recruit a small staff of housing specialists, including one of the authors of Freedom to Build, and two former city employees who had helped to design and develop the Sweat Equity Loan Program within the city government. This staff, working with numerous volunteers and consultants, began work to fill the gaps in the homesteading program.

The first gap involved technical assistance to the homesteaders, particularly in the area of "packaging projects". This effort included such activities as matching groups of potential homesteaders with available buildings; assisting the groups to organize and legally incorporate as non-profit co-ops; helping them to acquire buildings; assisting with cost estimates, engineering inspections, architectural plans and specifications, financial feasibility studies, loan applications and documentation, start-up construction tasks, etc.

More limited technical assistance was also provided for construction supervision, supplemental fund raising, materials purchasing (including free and very low-cost recycled household furnishings, appliances, and construction materials), and self-help management and maintenance information. U-HAB attempts to raise enough funds to offer this assistance free of charge.

The second gap in the homesteading process centered on seed money. Although U-HAB itself has not been able to raise the large amounts needed, nevertheless, the organization has helped homesteaders raise seed money from outside sources -- particularly from the Consumer Farmer Foundation<sup>3</sup> which now has over \$100,000 outstanding in Sweat Equity seed money revolving funds. To a certain extent, the Consumer Farmer Foundation utilizes evaluations and recommendations from the U-HAB staff regarding the allocation of their seed money loans. In addition, the president of the Foundation has been a key advisor to U-HAB, and serves as a Director and Treasurer of U-HAB's Corporation. U-HAB has also helped to secure additional homesteading seed money from various New York City banks and from the Community Housing Fund, a coalition of Morningside Heights Institutions.

The third gap in the homesteading effort focused on the shortage of municipal personnel for processing Sweat Equity loan applications. U-HAB's staff has voluntarily augmented the city's official staff, and as a matter of routine, now handles, guides, types, duplicates, and expedites much of the paperwork that must accompany every homesteading effort. As the city girds itself for additional budget and personnel cutbacks, this function of U-HAB will assume even greater importance.

## WHY HOMESTEADING or SWEAT EQUITY?

Homesteading is categorically the lowest cost way to add an additional dwelling unit to a city's housing stock. The cost to homesteaders in NY for gut rehab is between \$7,000 - \$12,000. Comparable commercial costs for gut rehab currently run at well over \$25,000 per unit; new construction costs at over \$40,000. Adequate subsidies do not exist to align these extremely high costs with the incomes of the poor to enable them to follow one of the latter two methods.

The key to the homesteading/sweat equity concept is that it does not require a single cent of public subsidy. All money borrowed by the homesteaders is returned to the city at slightly greater interest rates than the city's borrowing rate. Even the tax abatements represent no loss, but represents a windfall profit; when a homestead building is pulled from the demolition pipeline, this saves the city an immediate \$6,000 or more in wrecker's costs.

The concepts behind urban homesteading and sweat equity assumed unique importance because these programs did not replicate the private sector's abandonment of the worse areas, but were geared to aid the people in those areas who were in a state of desperation.

## WHY IN NEW YORK?

New York City was particularly well suited to seize the homesteading potential as it could draw on its special resources and on its already existing housing activities. The city had four major resources that enabled her to implement such a program.

The city's major resource was its people, who through spontaneous and organized actions, had brought maturity to the city's co-operative housing movement, unequalled in any other part of the country. The second special resource was the huge stock of abandoned buildings -- structurally sound, brick, multiple dwellings containing from eight to thirty-six apartments. There are now some 150,000 such abandoned units located in approximately 10,000 buildings, with two to three additional structures abandoned each day.

The city's third critical resource was its Municipal Loan Program, a local effort unaffected by the uncertainties of federal policy, and missing in most other homesteading cities. Municipal loans provided long-term, below-market financing of low-cost housing in marginal neighborhoods. Within them or their equivalent, the cost of financing renovation would have been too great and would have become possible only for the more affluent, and would have missed, again, the most desperate and needy.

New York's unique resource was the existing momentum behind its official municipal programs, such as sweat equity and co-op conversion, which had begun to complement the completely unofficial and spontaneous "people's movement". The latter led to the formation of de facto cooperatives in partially abandoned buildings. In these cases, tenants, who remained in a building after a landlord had abandoned it, often coalesced as a group around emergency repairs crucial to physical survival. Typically, initial cooperative repairs were minor, but important, such as fixing front door locks or a doorbell system. The confidence and sense of cooperation gained by doing such simple tasks as a group led to more substantial repairs, such as fixing a faulty furnace or a leaking roof. Gradually, leadership groups emerged among the tenants who accepted responsibility for collecting money for such repairs. This step signaled the beginning of numerous de facto co-ops which, although operating on an informal and extra-legal basis, began to manage, maintain, and control a great many New York buildings.

The momentum of this spontaneous movement, coupled with the city's existing sweat equity and co-op conversion programs, provided the basic foundation for U-HAB's urban homesteading effort.

## LOCATION

U-HAB operates within the entire city of New York, presently having projects in Manhattan, Brooklyn, and the Bronx. It focuses on the city's more than 150,000 abandoned dwelling units housed in over 10,000 buildings.

## GOALS

Generally, U-HAB's goals are to provide low-income people with the opportunity to obtain decent, safe housing at a low-cost; housing that they can have pride in.

Specifically, U-HAB's goals are:

1. TO ASSIST and train homesteaders in the packaging of applications for sweat equity loans, and to help monitor the processing and consideration of these applications until approval;
2. TO REDUCE as much as possible the costs of technical assistance, including cost estimating, architecture, engineering, legal, accounting, construction supervision, etc. U-HAB's goal is to provide much of this assistance free of charge and to help groups to secure the remainder from other sources;
3. TO PRESS for change and reform in the sweat equity/homesteading process, specifically including, but not limited to:



- (a) the streamlining and simplifying of loan applications, processing, and administration;
  - (b) the identifying of alternative low-interest mortgage financing sources;
  - (c) the correction of the chronic cash flow deficit under which groups in the sweat equity program must now operate;
  - (d) the correction of the city's "all or nothing" rules regarding building renovation -- allowing for small loans to repair or replace only those parts of buildings that the residents deem necessary.
4. TO SERVE as a communications point for homesteaders in different neighborhoods by sponsoring workshops, classes, social events, and printed homesteading materials;
  5. TO WORK continuously to lower costs and increase the feasibility of homesteading buildings by bringing new resources into the program, such as job training funds, church funds, federal and state assistance, private and corporate contributions, etc.;
  6. TO LOWER costs by working with others toward a cooperatively-run materials discount store, a recycling center for used appliances, furnishings, and materials, and towards new cost-saving architectural solutions and materials.

U-HAB's longer term goal is to assist four times as many buildings as it already has; the ultimate objective, though, can not be expressed by numbers. The essential aspect of the program is to "catapult the program out of the realm of a token-scale 'fringe' activity, and into the category of a routine and priority part of the housing process and policy of New York City."

U-HAB's aim is to achieve all its goals in a competent, sensitive, and low key way; and to assure that credit for the buildings and the program goes directly to residents who actually "sweated out" the renovation work themselves, and truly deserve recognition for the mammoth effort required. U-HAB further attempts to offer its assistance as training, so that continuing support is not necessary.

#### PARTICIPANTS

There are so many different kinds of people involved in U-HAB, working towards its success, that the human side of U-HAB is a very important aspect of the program. The program includes volunteers, homesteaders, friends of homesteaders, children and many more.

The people involved are from different racial groups, age groups, family sizes, and walks of life; the only thing they have in common is their membership to the low-income group, their state of desperation, and motivation.

Don Turner, Director of U-HAB, puts it this way, "if<sup>6</sup> you want to do homesteading, you've got to be poor".

The participants in the program tend to members of the city's most oppressed group who are struggling to maintain lives, jobs, and families in the worst buildings and neighborhoods in the city. The homesteaders participating in this program do so out of dire need for standard housing; there is no one else whom they can turn to but themselves to provide this housing. For some participants, homesteading is also a way to prove to themselves and to the world that irregular, self-initiated housing alternatives can work, and that the struggle for a decent home must continue.

-- Racial groups. 1/3 of all participants are Hispanic (includes Asian, Dominican); 1/3 are Afro-Americans; and 1/3 are White Ethnics.

-- Age Groups. A wide range of ages are represented in the program. The young (i.e. young children) and the old (i.e. senior citizens) are included. Most participants are in their 20's though.

-- Family Size. Family sizes of participants vary. They range from single households to those warranting a 4-bedroom dwelling unit; Single headed households are also included.

-- Walks of Life. Involved New Yorkers include street gangs, church parishoners, ex-addicts and offenders,

Muslims, welfare families, veterans, former squatters, the unemployed, the elderly, feminists, and numerous Latin groups. They are some of the city's most beleaguered and oppressed families. Generally, they are under- or unemployed, and living on assisted subsistence incomes.<sup>7</sup> They have spent most of their lives in neighborhoods where 30% joblessness is the norm and not a recent manifestation of the national recession.

These people are motivated by the fact that in seeking decent housing they simply have nowhere else to go and no one else to turn to but themselves. They are street-wise, with a degree of cynicism about the system, but they are always betting on themselves and their neighborhoods, and trying positively to move forward. From their perspective, while the numbers of abandoned and deteriorated buildings in their neighborhood are demoralizing, they are also recognized as a tremendous resource opportunity. Although the buildings no longer make sense as investment properties (and hence have been abandoned by their former owners), with self-help rehab, low-interest/long-term mortgages, zero or token purchase prices, and tax abatements, the financial calculus radically changes for co-op owner-occupants who are not interested in an investment, but solely a reasonable, secure, and decent home.

The condition of the neighborhood depresses the ultimate dollar value of the building, and deters the conventional landlord or investor, but it is a fact of life with which the neighborhood residents have had to cope for many years, and from which there is no immediate escape. These people wish that the neighborhood would be improved, but they can not wait for that day. Reviving and fortifying individual building as a viable place to live is their only means of satisfaction. In virtually every case a single building has led to a cluster of new homestead starts.

In addition, homesteading activities have stimulated other forms of self-help activities. The self-confidence gained from building one's own home, from shaping and controlling a building most others have given up for lost, has led to muscle-flexing in other areas, including neighborhood clean-ups, youth programs, blood drives, vest-pocket parks, public relations, political campaigns, food co-ops, drug programs, and numerous other citizen and consumer actions; All focused on replacing feeling of helplessness with new found feelings of energy, control, and self-respect.

The work is slow and discouraging, but the members of these ghetto environments -- Harlem, East Harlem, the Lower East Side, the South Bronx, Brownsville, Williamsburg,

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Bushwick -- are participating in this program. "They are working together with U-HAB to bring these communities back to life. These people want to live wher they are, to work there and would die there fighting for a better way of life."<sup>8</sup>

### Examples

Following are a few examples of the differying types of human, block, and community development plans that U-HAB has assisted in developing:

A. In East Harlem, the Renegades of Harlem Youth Gang for the People, a bunch of Puerto Rican street people, former burglars and addicts, united in a new cause-- a fight to better their decaying community. They wanted to visibly demonstrate to their people that community people, and evan a gang, could work together to change their community.

The Renegades, with some technical assistance and packaging help, acquired a vacant, six-story building which had been scheduled for demolition, and received a Municipal Loan for its renovation. Then this crew went to work.

One member of this group, who was formerly a junkie and did everything possible to obtain money for a fix, is now a plumbing trainee, earning a living, supporting and raising a family, learning a trade, and building his own home.

The Renegades are building a dream; a dream of decent housing, jobs, of people working together to improve their own community and their own lives. They are daily demonstrating that there is hope, and that opportunities do exist beyond heroin, burglary, and dropping out.

Today, the Renegades have nearly completed their first project and three more buildings are now under way..

The Renegades Housing Movement, Inc. was formed to continue the direction of job development and housing renovation that the renigades gang began. The new projects are now utilizing a fedæally funded job training program<sup>9</sup> which will train fifty (50) formerly unemployed street people in construction and maintenance skills.

B. In West Harlem, on St. Nicholas Avenue, two vacant city-owned buildings caught the eyes of a group of Orthodox Suni Muslims who had been raised in that community but were now scattered throughout the city. They were in need of finding housing space for themselves and their ever-growing religious community.

Today, the Muslims are creating 20 apartments for their community, a day care center/school for their children, and a fifth floor Mosque for themselves. They obtained a seed money loan with a city municipal loan on the way in order to accomplish this.

C. On the Lower East Side, a group of former car strippers and street people joined together on East 11th Street. This block was once ravaged by a landlord's insurance-motivated fires and now sports eleven vacant buildings.

Today, 519 East 11th Street is only four months from completion and occupancy as another Sweat Equity Cooperative. The building will have the city's first co-op solar energy hot water system, by virtue of a federal grant as a pilot project for major urban centers. A playlot is under construction next door.

Five more vacant, city-owned buildings are about to be undertaken by other block members inspired by the efforts at 519, and with assistance from their local sponsor, Adopt-A-Building, Inc., and U-HAB. Also, with the use of a federal job training program, twenty members of the block will be trained in new job skills while building their own homes.

A direct result of all this activity on East 11th Street is the formation of the 11th Housing Movement to continue the block redevelopment. In addition, a new block association has been formed to aid in the design of solar energy systems for the next five buildings.

D. In the South Bronx on Washington Avenue, an area torn by fire and abandonment, another group of former residents has returned to rebuild an entire block. They



started with the ambitious effort to renovate a six-story New Law Tenement. Before, they could obtain funding they had to convince the city that the block was not dead; that with their efforts, the city could make a "sound investment". With some packaging assistance, a loan is on the way.

This group has formed the People's Development Corporation to build a future for this community. This past summer 70 young people rebuilt 1186 Washington Avenue, built two playlots, and built hope for a better life in this neighborhood. This group has already begun studying the renovation of two more vacant buildings on the block.

#### FUNDING

Funding for U-HAB's operations comes from several different sources including New York banks, private foundations, churches, New York Urban Coalition, Columbia University, Consolidated Edison, Associations of Neighborhood Housing Developments, and individual donors.

U-HAB tries to raise enough money so that they can offer their services free of charge. During the program's first year (July, 1974 through June, 1975) approximately \$180,000 was raised from philanthropic sources in order to offer technical assistance without charge to the low-income homesteaders. During this current fiscal year, U-HAB's budget target was set at \$190,423 - allowing for

slight increases in most categories, and a larger \$52,000 increase for specialized technical consultants -- particularly for construction and management.

Concerning seed money, as was already stated, U-HAB is not able to raise the necessary funds, but helps homesteaders to raise funds from outside sources. (see appendix for detailed breakdown of funding secured)

#### PROCESS. How U-HAB Operates

U-HAB collaborates with city agencies and local neighborhood housing groups in attempts to strengthen grass roots homesteading efforts by offering access to trained construction supervisor, architects, cost estimators, lawyers, accountants, tradesmen, expeditors, purchasers, and others who can make the difference between an inexperienced but willing group of amateurs, and an effective self-help construction and management team.<sup>10</sup>

U-HAB's activities build on New York's sweat equity program, which enables the city to re-loan to homesteaders money which it borrowed through its tax-free Municipal Bonding Authority. Through this program, the fundamental economics of abandonment are attacked in seven ways:

1. Long-term below-market mortgages (approx. 25 years @ 7-8%)
2. Self-help construction savings ranging from 20-40%
3. Ten year tax abatements

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4. Zero or token purchase prices for the abandoned property
5. Self-help management and maintenance
6. Cooperative ownership eliminating overhead and profit factors
7. Supplemental job-training funds (in some projects).

Therefore, buildings which have passed the stage of being lucrative investments and income properties can still become viable and stable non-profit residences. The result of such a composite financial package yields between \$7-\$12,000 worth of construction materials and contract labor for gut rehabilitation (financed by the low-interest municipal loan mortgage) and approximately \$750 worth of technical assistance (funded by contributions to U-HAB staff). All remaining costs are absorbed by the inputs of self-help labor, yielding carrying charges<sup>11</sup> to the co-op homestead owners ranging from \$80-\$180 per<sup>12</sup> month.

The average time it takes a group to renovate a building is between 1 year (very fast) to 2 years. This time period can be affected by several factors including the building's condition, and size, the presence of a male if it is a working family or not, etc.

## ADMINISTRATION

The U-HAB staff presently consists of nine people-- a director, two assistants for fund raising and special projects, three neighborhood coordinators, two project processor-managers and an office manager. U-HAB also works with numerous consultants and volunteers. Policy decisions are made at staff meetings on a consensus basis. Responsibilities of each employee are described below.

### 1. Program Director

The program director has four areas of responsibility:

(a) the general administration and overseeing of the project, making certain that all personnel are functioning competently and comfortable, and in smooth coordination;

(b) public relations and community liaison, speaking as representative of the project, coordinating U-HAB services with the efforts and needs of on-going community housing organizations, developing acceptance and entrees for the project in the city's various communities; and maintaining contact with city government on the political level;

(c) general project review and supervision for each site in which U-HAB becomes involved, including scope of services to be offered, and coordination with tenants and other involved groups;

(d) additional development of U-HAB, including

possible expansion of areas served, development of new sources of funding, stimulation of the private financial sector to support rehabilitation, publications, and coordination with the construction industry -- encouraging them to adapt the services they offer to more fully accomodate dweller control and self-help building.

## 2. Neighborhood Coordinators

The coordinator maintains the direct, personal link to each tenant group. He or she is the person who knows the tenants best, and is the one to whom they will first turn when they have an emergency.

The coordinator has duties both before and during all projects:

(a) Before a project gets underway, the coordinator must explain to the self-help group how their project will work. This includes explaining the city apparatus for Municipal Loans, and the services available to the group through U-HAB. The coordinators emphasize the need for developing a tightly-knit group capable of handling the physical work of rehabilitation, and the responsibility of property management and ownership;

(b) The coordinators provide the channel to the services offered by U-HAB. For the tenants, they arrange for the provision of other servises initially required (including architectural and legal). For U-HAB, they

provide an evaluation of the self-help group's readiness to undertake do-it-yourself rehabilitation;

(c) During construction, the coordinator is the most readily available person to deal with day-to-day problems. Their average availability for each group is calculated at one full day per week; however, their availability at any given time is almost total.

### 3. Processor-Managers

The processor-managers have responsibility for detailed project review and supervision for each site in which U-HAB becomes involved. This includes decisions regarding rehab feasibility, site acquisition, processing and financial strategies, etc. The managers are available daily to self-help groups who require assistance. Sometimes this help requires putting the self-helper in contact with the proper tradesman, such as plumber or electrician, providing a source for building materials, or suggesting the best coordination of the skills of the group. More often the processor-manager actually augments the city's official staff and assists self-helpers in dealing with the incredible intricacies of the city's loan process. This latter role requires reviewing and supervising each project, including decisions regarding rehab feasibility, site acquisition, scope of services, and coordination with tenants. The processor-managers also serve as community

liaison, speaking as representatives of the self-helpers with the necessary city officials.

Staff members include those with technical skills (including architect, lawyer, accountant, engineer, construction supervisor, and a purchaser) and those from the community. The community people are the link between the U-HAB program and the community; they are taught any needed technical skills. Staff members are chosen for their ability to relate to their sensitivity towards, and their repair with people.

#### PROBLEMS

Don Turner, Director of U-HAB, sums up very well the problems that U-HAB has been experiencing during its two years of existence -- "Everything that can go wrong will go wrong."<sup>13</sup> Every single problem they have had can not be itemized because it will take too long, but they can be grouped into three categories: fund raising, bureaucratic, and field.

Fund raising problems include the obtainment of seed money, mortgages, and technical assistance for the U-HAB staff; Bureaucratic problems include (1) the city's incompetence and slowness in the processing of loans, and applications, in the granting of permits, in the conduction of inspections, and (2 ) the city's reluctance to support

such a program; Field problems include arrests, drugs, shoot-outs, murders, trouble with the police, training problems, etc. "Hundreds of problems." <sup>14</sup> They iron one out and another appears, but they are still there.

#### ACCOMPLISHMENTS

U-HAB may have been in operation for only about two years, but it has accomplished more during this time than some of the government-run programs have accomplished. It has worked towards the strengthening and the expansion of homesteading and sweat equity activities in New York and towards the development of the program into a routine, on-going activity within the range of housing policies of New York City; it has made a big step in these directions. The main thrust of the first year's activities has been : in response to requests for technical assistance from residents and local housing groups in depressed neighborhoods who are seeking to improve their housing conditions.

During U-HAB's first year of operation, assistance was provided to over 60 buildings, 50 of which are now active homesteading projects. These buildings total over 550 individual apartments, enough housing for nearly 2,000 people. U-HAB helped to package and process more than \$3.7 million in homesteading loans through the city's sweat equity portion of its municipal loan

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program. In addition, U-HAB helped to generate \$1.3 million in Federal job-training funds, so that some of the homesteaders are paid stipends while learning construction skills as they salvage and renovate abandoned buildings for their own homes.

Finally, U-HAB has successfully aided in the accomplishment of restoring substandard buildings, and returning them to the tax roles, at a very low cost to those persons (families) involved --- The average cost per unit to renovate these buildings is about \$11,610. This number, though, does not truly show the per unit costs; there are some units that run for around \$5,000 to many that run between \$10,000 - \$15,000 to one which cost as much as \$17,000 per unit.

### SUCCESS

Don Turner states the success of the program in the following way -- "its ability to turn abandoned buildings back into decent, low-cost homes; homes with a lot of pride and commitment"<sup>15</sup> on the part of those who did the work and are now or will be living in them.

### GROWTH

This program has grown considerably since it first began back in 1974. This growth can be seen in the fact that during these two years, the number of homesteading projects undertaken in the city has grown from 1 to 601.

At the end of their first year of operation, the U-HAB staff launched several new activities. These included eight Thursday evening forums presented by the people who actually renovated the buildings, as well as by experts in the urban housing field. Second, U-HAB field coordinators began weekly classes for neighborhood workers on forming cooperatives. Lastly they developed proposals for job training programs in homestead buildings, and for a cooperatively-run discount store for construction materials and tools.

This growth can be attributed to several things, Firstly and predominantly to people's desire to satisfy their first need - shelter; secondly, people's desperation to have a decent place to live in, a place to call their own, and to be proud of; thirdly, word of mouth and success stories are very strong and convincing communication mechanisms.

The program was hurt by the city's state of bankruptcy, but it is still managing to survive thanks to those very much committed to the continuation of the program's operations and to what it is trying to do in New York City and who will aid them financially through this state.

With the number of abandoned buildings in New York growing daily and thus resulting in an abandonment rate of over 1,000 buildings a year, and with this period of national recession where fuel and maintenance costs continue to spiral upward, abandonment is increasing very rapidly. Therefore, no end to this program can be seen.

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## NOTES

1. One Year Progress Report and Proposal for Funding for U-HAB. The Urban Homesteading Assistance Board, Autumn, 1975.
2. See funding section for details as to how they achieve this.
3. Consumer Farmer Foundation is a foundation in New York that aids people in the upgrading of their lives by providing them with no interest seed money loans.
4. With U-HAB's help, through self-help labor, management, and maintenance, the effort includes rehab construction savings up to 20-40%.
5. Originally, abandoned meant abandoned on the part of the owner (i.e. he is not paying taxes on the building) and the building also stands vacant; now abandoned means only that the landlord is no longer paying taxes on the building but tenants are still inhabiting the building.
6. Ian Don Turner, Director of U-HAB, Interview on April 5, 1976.
7. Maximum income is \$12,000, but not many have incomes this high.

8. See Note# 1
9. This federal program is the Comprehensive Employment Training Act (CETA). The Association of Neighborhood Housing Developers Inc., along with three sponsoring neighborhood groups: the Renegades Housing Movement, Inc., Adopt-A-Building, and Ocean Hill-Brownsville Tenants Association, Inc., have established a program with the Department of Employment of New York City Human Resources Administration involving on-the-job training for 90 disadvantaged and unemployed residents of the three neighborhoods, who would rehab a total of 170 units of housing. These efforts would provide housing for themselves and other families of low-income.

The multiple dwellings wer acquired by Article XI, Housing Development Fund Companies organized by the sponsors. Coston of acquisition and rehabilitation will be financed by loans from the city under Article VIII of the Private Housing Finance Law. Compensation paid to the 90 trainees, 18 construction supervisors/teachers, the 3 area directors, and program administrative personnel will be pai by CETA funds. Training and experience to be obtained will then qualify trainees for better jobs in building construction and maintenance .

10. Several contractors are not hired per job to perform major repairs (ex. installment of heating or plumbing systems) as with the HIP and Work Equity Programs, Rather one licensed person is hired to supervise and work with tenants on those projects where his kind of work is needed. He also helps them to learn the skills and to carry them out correctly. This person signs off the work when the inspection of the property is held.
11. Carrying charges are monthly charges comparable to rents. The amount is based on maintenance cost plus monthly mortgage costs. Yearly or even monthly increases in these charges acn be attributed to two things: (1) an increase in utility costs and (2) an increase in interest on loans.
12. Finished projects that are fairing well have monthly carrying charges of \$150 or less; those in trouble, that is people are having difficulty paying the monthly charges, are projects with monthly charges greater than \$150.
13. See Not #6
14. See Note #6
15. See Note #6

APPENDIX

Table 1: U-HAB Budget Summary for Fiscal Year 1974-1975

Table 2: U-HAB Budget Summary for Fiscal Year 1975-1976

Table 3: U-HAB Contributors

Table 1

U-HAB BUDGET SUMMARY

Fiscal Year 1974-75

|   |          |       |
|---|----------|-------|
| STAFF SALARIES:   | \$60,700 | 47.5% |
| <p>Initially 3 full-time employees,<br/>growing during the year to 8<br/>employees @ average salary of<br/>\$12,140 (includes: Director, 2<br/>Project Managers, 3 field<br/>Co-ordinators, Office Manager/<br/>Receptionist, Secretary/Administrative<br/>Assistant)<sup>1</sup></p> |          |       |
| EMPLOYEE BENEFITS @ 10.9%   | 6,600    | 5.2%  |
| TECHNICAL CONSULTANTS:  | 10,700   | 8.4%  |
| <p>Includes fees for Architectural,<br/>Engineering, Cost Estimating,<br/>Construction Supervision and<br/>Management, Legal and Accounting<br/>Services.</p>   |          |       |
| OPERATING AND OVERHEAD  | 5,800    | 4.5%  |
| <p>Includes rent, utilities,<br/>maintenance, office supplies,<br/>duplicating, printing, telephone<br/>postage, office equipment rental<sup>2</sup></p>  |          |       |



|   |               |             |
|---|---------------|-------------|
| TRANSFERS + OTHER DIRECT SUPPORT TO<br>BUILDINGS  | \$28,800      | 22.5%       |
| OTHER ADMINISTRATIVE and MISCELLANEOUS            | 2,600         | 2.0%        |
| BALANCE CARRIED FORWARD TO FISCAL<br>YEAR 1975-76 | <u>12,600</u> | <u>9.9%</u> |
| TOTAL:  | \$127,800     | 100.0%      |

Notes

1 Staff salaries do not reflect the work of numerous volunteers.

2 Operating and overhead costs do not reflect "in-kind" contributions made by the Cathedral of St. John the Divine and others, valued at approximately \$17,500.

Table 2

U-HAB BUDGET SUMMARY (projected)

Fiscal Year 1975-1976

|   |           |        |
|---|-----------|--------|
| STAFF SALARIES:   | \$95,800  | 50.3%  |
| 8 full-time employees @ average<br><sup>1</sup><br>salary of \$11,975 |           |        |
| EMPLOYEE BENEFITS @ 18.5%   | 17,723    | 9.3%   |
| TECHNICAL CONSULTANTS   | 62,500    | 32.8%  |
| <sup>2</sup><br>OPERATING and OVERHEAD:                               | 12,400    |        |
| OTHER ADMINISTRATIVE and MISCELLANEOUS                                | 2,000     | 1.11%  |
|   | <hr/>     | <hr/>  |
| TOTAL PROJECTED BUDGET:   | \$190,423 | 100.0% |

Notes

1

Staff Salaries do not reflect the work of numerous volunteers.

2

Operating and overhead costs do not reflect "in-kind" contributions made by the Cathedral of St. John and others, valued at approximately \$17,500.

Table 3

U-HAB CONTRIBUTORS

Foundations \$55,000.00

Kaplan Fund

Acra Foundation

Noble Foundation

Banks 46,000.00

Banker's Trust

1

Chemical Bank

1

Morgan Guranty

1

Chase Manhattan

Churches 46,646.53

Cathedral of St. John the Divine

2

Bishop of New York

Episcopal Housing Corp

3

St. Janes Parish

Trinity Parish

Presbytery of New York

1

Other 14,807.76

New York Urban Coalition

Columbia University

Consolidated Edison

Association of NEighborhood Developers

Individual Donors

TOTAL CONTRIBUTIONS: \$162,424.29

NOTES

1. Transfers through U-HAB to individual buildings or programs totaling \$40,300.
2. Does not include \$6,000 in outstanding seed money nor in-kind services valued at approximately \$35,000 over two years.
3. Does not include \$35,000 in seed money committed directly by EHC to three projects.