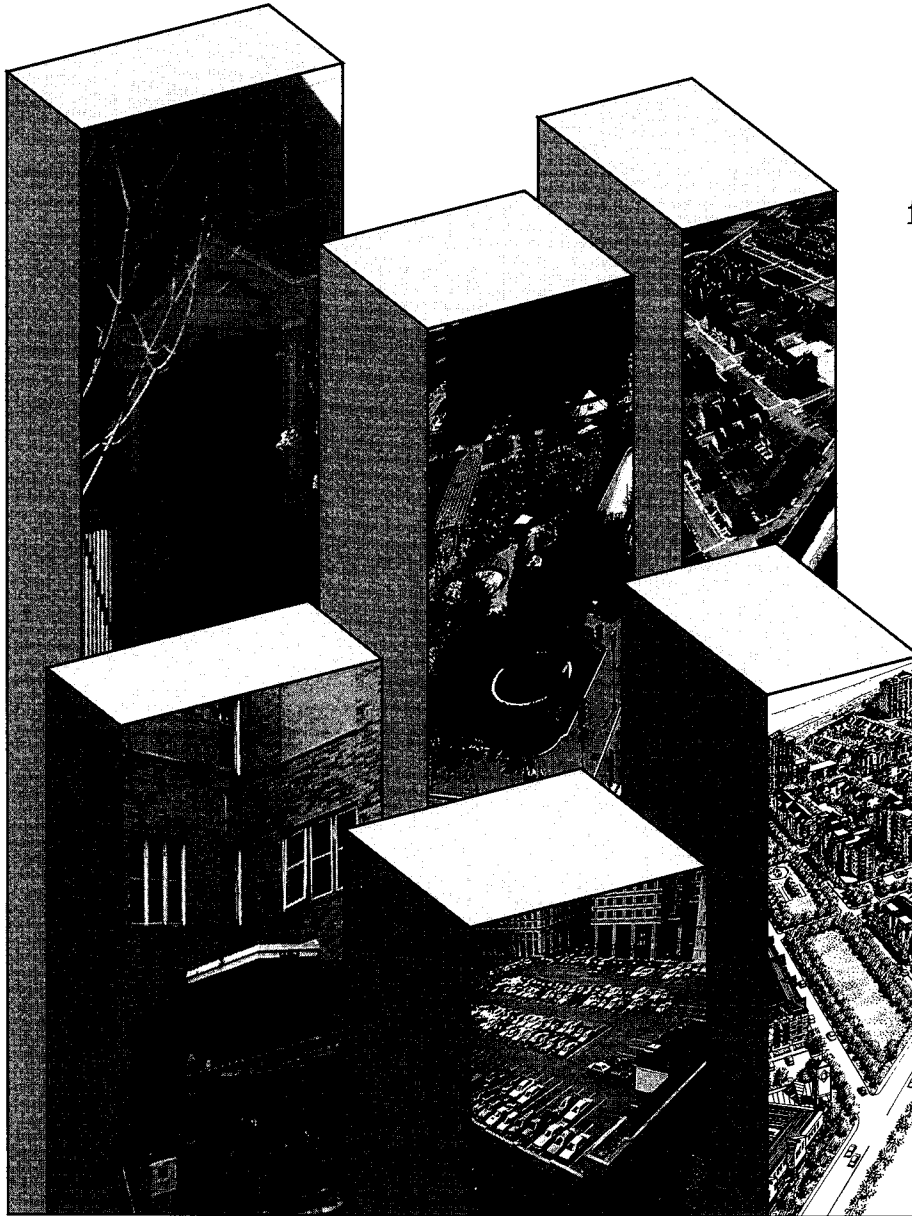


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# REBUILDING COMMUNITIES: RE-CREATING URBAN EXCELLENCE

Jay Farbstein and Richard Wener



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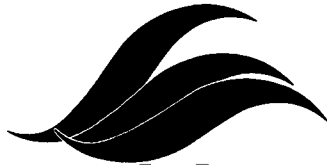
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## **HARBOR POINT Boston, Massachusetts**

### **SUMMARY OF SELECTION COMMITTEE DISCUSSION**

#### **Initial Reasons For Including the Project as a Finalist**

- Concern for public housing: "correcting the mistakes of the '50s and '60s".
- This could be a model of how to go about reclaiming a desolate area.
- Mixed income housing as a valuable ideal.
- Strong evidence of tenant participation in planning and management.

#### **Selection Committee Concerns and Questions**

- Who started the project and made it happen?
- This was a very expensive project. What was the true unit cost? Where did the money go?
- What happened to original tenants?
- Is it really an economically mixed development?
- Is there any assurance of continued affordability?
- What is the residents' role in management?
- How (and how much) are the parks and open spaces used?
- How safe do people feel?

### **THE PROJECT AT A GLANCE**

#### **What It Is**

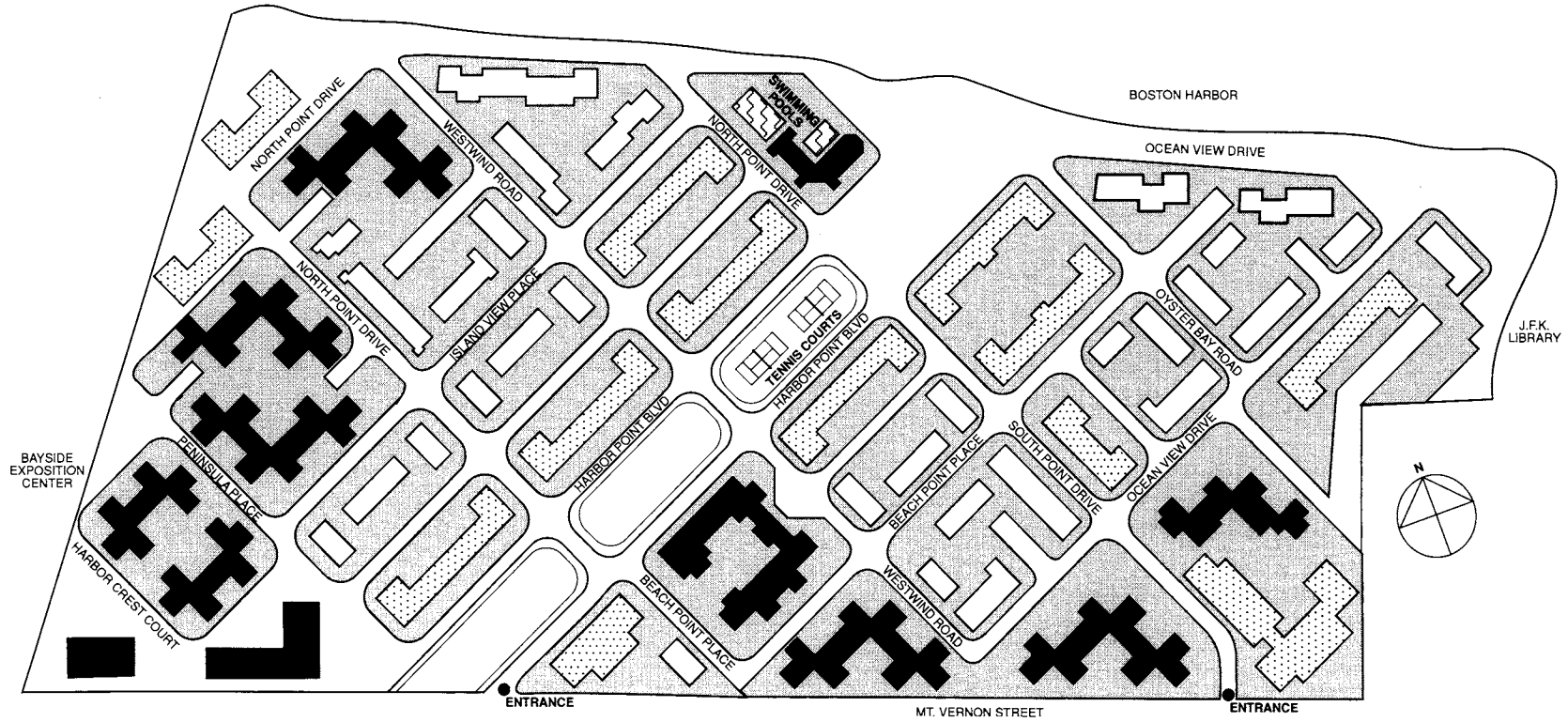
- The renovation and rehabilitation of Columbia Point, a 1,504 unit dilapidated and dangerous 1950s public housing project into a 1,283 unit mixed race, mixed income community with integrated social services (health center, child care, youth center, and other programs) and a bay-front park.

#### **Who Made Submission**

- Corcoran Jennison Companies — one of the private developers of the project.

#### **Major Goals**

- Transform a public housing project into a mixed income community (70% market rate, 30% subsidized low income).
- Market the apartments to middle income groups (including higher income minorities).
- Rehouse all remaining Columbia Point residents in subsidized, but otherwise indistinguishable, units.
- Create an economically and racially mixed rental apartment community for 3,500.



### Accomplishments

- A low income, almost entirely black public housing project has been transformed into a mixed income (lower to middle income), mixed race, safe, and attractive urban community.
- The community offers a variety of social support services: child care, health care, youth services, and programs to identify "at risk" tenants for aid and counseling.
- Tenants had a real voice in planning and design, and maintain involvement in management through 50% control of the governing board of the Harbor Point Apartments Company.

### Issues That Could Affect Selection As Winner

- It is a significant achievement to have transformed a dangerous, largely abandoned and stigmatized public housing project into a safe, attractive and vibrant mixed income community. Contact between market rate and subsidized tenants occurs at the management level and, to some degree at least, socially.
- There is an unusually high level of tenant participation in this project, including a significant say in management decisions and a share of operating profit (if and when that occurs).
- This is a very expensive project due to the large proportion of new and expanded units, difficult site conditions, and problems dealing with so many different controlling agencies. Is the social value added for restoring this stigmatized public housing project worth the level of public investment? Is this project replicable?
- Management costs are high here, because of the level of social services and security provided, increasing the current yearly operating deficit.

### PROCESS

#### Planning/Implementation Process

- For a chronology, see the initial sections of the Project Description, below.

#### Key Participants

- Harbor Point Apartment Company, formed of two equal partners: Peninsula Partners and the Harbor Point Community Task Force.
- Peninsula Partners: a limited partnership formed for the development of Harbor Point, including Corcoran Mullins Jennison, Keen Development (Robert Kuehn\*), and Cruz Construction (John Cruz\*).
- Corcoran Mullins Jennison (now Corcoran Jennison): developers of Harbor Point. Joe Corcoran\*, President, was responsible for bringing the mixed income, tenant partnership concept to Columbia Point tenants. Gary Jennison\* headed construction and property management. Marty Jones\*, partner, coordinated much of CMJ's efforts.
- Harbor Point Task Force. Elected tenant representative organization. Members include Mattie Burton, Hildred Cyr, Dave Hallenbaugh\*, Douglas Housman, Ruby Jaundoo\*, Etta Johnson\*, Nancy Lagoa, Martha Little, Betty Quarles\*, and Ester Santos\*.
- Housing Opportunities Unlimited (HOU). Dave Connelly\*, President; a private for-profit firm that contracts to provide resident social services at Harbor Point.
- Massachusetts Housing Finance Agency. Eleanor White\*, Assistant Director, chief lender and coordinator of the public agency process for Harbor Point once a development team was selected.
- Boston Housing Authority. In receivership at the time of Harbor Point's creation, was owner of the site, with specific concerns for tenant relocation guarantees. Harry Spence, Receiver; Rod Solomon, General Counsel.



- Boston Redevelopment Authority. City redevelopment agency, responsible for design review, with specific concerns for materials and plans. Steve Coyle, Director; Richard Garver, coordinator for Harbor Point.
- Geiger-Gibson Community Health Center. On-site health center with contract for Harbor Point resident health services. Bob Taub\*, Administrator; Muriel Rue\* and Queenette Santos\*, residents employed at the center.
- Design team for the project: Joan Goody\*, Goody-Clancy, architect for new housing and site planner. Carol Johnson\*, Carol Johnson Associates, landscape architect. Sy Mintz\*, architect for rehabilitated housing.
- Antonio DiMambro\*, Communitas, architect representing tenants on the design team.
- U.S. Department of Housing and Urban Development.
- Office of the Mayor. John Connolly\*, formerly assistant to the Mayor, responsible for coordinating the city's efforts in Harbor Point.
- Harbor Point neighbors. We met representatives of the Bayside Expo Center (Frank Farrell\*); State Representative Jim Brett\*; and University of Massachusetts (Vice Chancellor Dr. Charles Desmond\*).

## PROJECT DESCRIPTION

### Historical Context: the Birth and Decline of Columbia Point

This project's site was originally a landfill then a prisoner of war camp during World War II. In 1954, Columbia Point was built. It consisted of 30 buildings containing 1,504 units of public housing. Joan Goody notes that the plan humanistically tried to increase natural light and cross ventilation in every apartment. The result, however, was that buildings had to be farther apart, hence taller, to achieve economical densities. In typical public housing fashion, many families shared one entrance and elevator, and were too far above the ground to supervise children outside at play. This led, Goody notes, to the loss of a sense of community and other prob-

blems, such as lack of security, endemic to high rise public housing.

Original Columbia Point residents say that the decline began in the mid-1960s. They attribute the problems to the Boston Housing Authority (BHA) which was lax in tenant screening and maintenance and did not enforce its own rules (such as those against owning pets). Crime and drug use increased and police protection, they say, declined. It was during this period that an active Columbia Point Community Task Force (CPCTF) developed to represent the tenants in their struggles with the BHA and other agencies.

In the mid-1970s the peninsula became home to some major public institutions: the Boston campus of the University of Massachusetts and the John Fitzgerald Kennedy Library. Architecturally, both facilities turned their back on the Columbia Point housing project. Through the 1970s the decline became severe:

- drug use and dealing increased.
- many apartments, and some whole buildings, were abandoned and boarded up.
- Columbia Point became a common drop site for abandoned dogs.

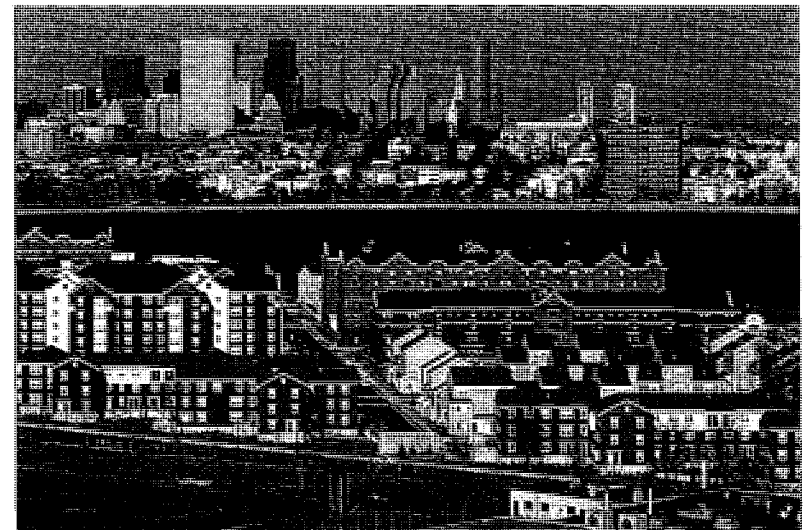
In many ways Columbia Point was an archetypical public housing project gone sour. It developed notoriety as a very dangerous place to live or visit ("my children were house children, I wouldn't let them go outside," said a resident). It is reported that even ambulances and fire trucks would not enter the area without a police escort, and that it was impossible to get taxicabs to come there. One resident claimed that "the only way to get the police to come was to call and say that a white man was being beaten up." Gradually people moved out and units were left vacant. By 1979, only 350 units were still occupied.

Residents were also aware of what the broader Boston community thought of them — "we were a big disease," said one. For the planning community of Boston it was an eyesore and represented what was wrong with cities and with public housing. Newspapers regularly cited it as the source of yet another murder or drug bust. The boarded up, decaying buildings were easily seen from busy highways.



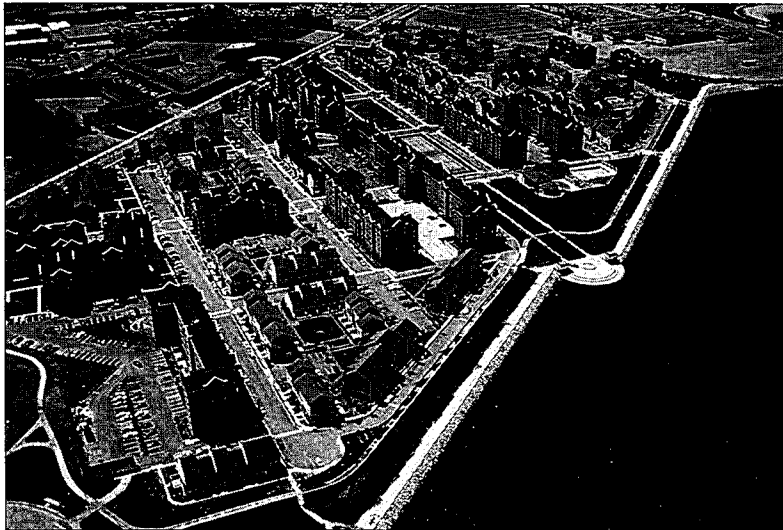
*Columbia Point – before*

GOODY-CLANCY ARCHITECTS



*Harbor Point – after*

GOODY-CLANCY ARCHITECTS



GOODY-CLANCY ARCHITECTS

Some residents, however, remembered life there before the physical and social deterioration. One noted that “when they screened people, it was nice here...there were a lot more positive people here than negative people.” It was also a community they were trying to save and rebuild.

### The Transformation of Columbia Point into Harbor Point

The creation of Harbor Point was a long and arduous process, involving many players and multiple levels of review. The following chronology sketches the main events in the transformation.

**1979.** The Department of Housing and Urban Development offered \$10 million for rehabilitation of Columbia point. After \$2 million was spent, tenants realized that this sum would be insufficient to complete more than a “patch up job”. The tenant task force moved to stop the renovation process. They began to lobby for a more extensive rehabilitation project and had the remaining \$8 million put in escrow to be used as part of that process (those funds eventually supported the demolition of several Columbia Point buildings). This was the beginning of the tenant association taking control of the redevelopment process.

The task force contacted Dave Connelly for help in organizing the redevelopment effort. Connelly had been an anti-poverty worker and was then managing resident services at a mixed income development in Lynn, Massachusetts owned by CMJ. Connelly arranged for Joe Corcoran to meet with the tenant task force and described his vision of mixed income housing with tenant participation in design and management. The tenants visited the Kings Lynne development and came away impressed though skeptical about Corcoran’s ability to create the same kind of community at Columbia Point.

**1983.** The Boston Redevelopment Authority, the Boston Housing Authority and the Task Force supported a multi-agency project for redevelopment of Columbia Point and issued a request for proposals from developers. Only two serious proposals were received. At the request of the Mayor, the two teams were merged, with CMJ as the lead developer. At the same time, a re-housing agreement was negotiated which promised apartments in Harbor Point for all remaining Columbia Point residents.

**1986.** The Harbor Point Apartments Company was formed as an equal partnership between the Columbia Point Community Task Force and the developers to manage the design process and, eventually, the development. Each party had two voting representatives on the four person governing board. Architect Antonio DiMambro was hired by this group to serve as tenant advocate working with project architects. Construction began in 1986. In the final plan, about two-thirds of the old buildings were torn down and replaced by new, low- and mid-rise construction. The remaining buildings were extensively rehabilitated.

**1987.** The first buildings were completed. 335 of the 350 remaining tenants of Columbia Point moved into new units in phases, to maintain an income mix in all buildings. Some initial problems with crime and lack of response by Boston police lead to the creation of a private security force and placement of a guard station at the entrance.

**1991.** Harbor park opened, completing the construction.

**1993.** Harbor Point is operating at 92% occupancy.



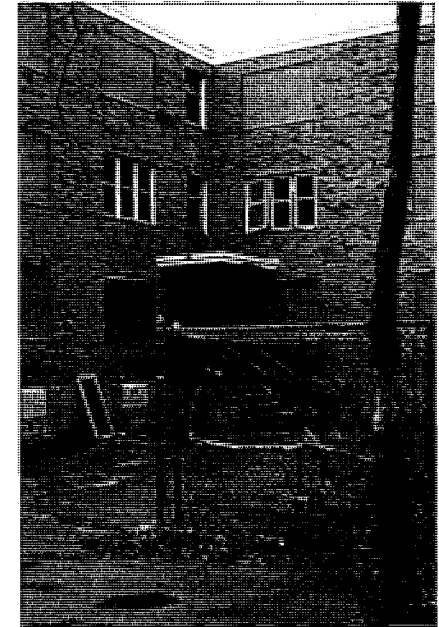
### Tenants and Developers Work Together

An important element of the Harbor Point story is the degree to which the Columbia Point tenants — mostly African-American women — took charge of the process. It was the tenant group that rejected as inadequate the HUD plan to spend \$10 million. They sought out Connelly and Corcoran, and eventually pushed the various city and state agencies towards an acceptable development plan. One tenant said, 'since the BHA (Boston Housing Authority) won't do it, we will.' Many of these same tenants still live at Harbor Point and some are active on the tenants organization. To them, the process is still very much alive — the organizing and planning was a major part of their lives and the management remains a significant part of their daily routine.

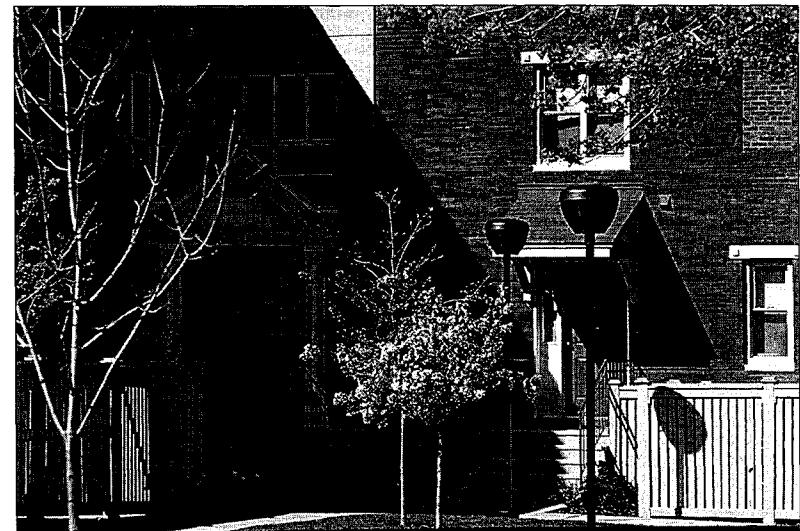
Corcoran, Mullins, Jennison (CMJ) entered this process as an atypical development company. Joe Corcoran had left his brothers' development company to start his own because he wanted to experiment with mixed income housing and tenant partnerships. He successfully developed several new housing projects, typically with 25% low income, 25% moderate income, and 50% market rate units. Kings Lynne, the project which brought him to the attention of the Columbia Point tenants, was his first attempt at rehabilitating a public housing site working with existing tenants.

Columbia Point represented a significantly greater challenge because of its size, its advanced state of deterioration, and the stigma associated with the site. Bringing market rate tenants to Columbia Point was perceived as a difficult, if not impossible, task. However, CMJ did not see Harbor Point as a philanthropic opportunity. Their goal was to work with the tenants (because they saw this as a necessary ingredient of a successful project), create an operating mixed income neighborhood, and make a reasonable profit.

Part of making the mixed income model work at Harbor Point was seen as the inclusion of social services for low income tenants, with the long term goal being to reduce these tenants' dependence on government programs and subsidies. The development agreement included provision of health care, education, child care, drug treatment and youth programs.



GOODY-CLANCY ARCHITECTS

*Pre-existing three story building*

GOODY-CLANCY ARCHITECTS

*Renovated three story building*

Considerable complexity was added to the Harbor Point development by the large number of agencies involved in the plan. MHFA provided financing and interagency coordination. BHA was the nominal manager and owner of the site. HUD was involved as a funder and regulator. BRA was the city design and urban renewal agency and UDAG provider.

The unifying motivation for local planners was the belief that Columbia Point could not be abandoned. This was the biggest, worst, and best known public housing project in New England. Dynamiting Columbia Point, they felt, would reinforce images of Pruitt-Igoe coming down and justify those who declaimed the failure of public housing policy. While one may doubt the apocalyptic nature of their vision, they feared that, in the emerging "hands-off" Reagan era this would signal the end to meaningful government involvement in low-income housing. So they supported Harbor Point, sometimes (as in the case of MHFA) with the possibility of considerable risk to their agency.

### **The Plan for Harbor Point**

The plan for Harbor Point had several essential components.

- Use of a private developer, bringing considerable expertise as well as some private investment funds, to plan, design, construct and participate in managing the facility.
- A partnership between the developer and tenants. An initial condition for both parties was the co-equal partnership. The governing board (final arbiter of all decisions) is equally split between tenant and developer representatives. Operating and development profits will also be split, with a portion going to the tenant group.
- Mixed income housing. The complex was built to maintain 70% of the units as market rate apartments and 30% as subsidized units. A formal agreement mandates that no building can have subsidized tenants in more than 50% of its units. The goal was to keep an even spread of subsidized units throughout the complex, so that there would be no physical differences between market rate and subsidized buildings. This also meant making all units of sufficiently high quality to be able to attract market rate tenants. Larger

units, however, tend to be occupied by families with subsidies.

- The plan included a detailed social service program. Significant funds and time were expended to create a social service system which would support resident needs (especially youth) and help subsidized tenants move towards greater independence.
- Taking advantage of the water-front location. The new plan included a waterfront park and reorientation of buildings and streets so that most apartments would have a water or downtown skyline view.

### **Design**

The design process had a strong element of tenant involvement. Tenants regularly met with architects, and had their own architectural consultant (Antonio DiMambro) who helped them decide on their design requirements and review the proposed designs. In addition, tenant representatives on the Harbor Point Apartment Company had a say in final approval of plans.



*Typical townhouse street*

GOODY-CLANCY ARCHITECTS

The goal for the Harbor Point design was to “deinstitutionalize” the Columbia Point site, and create a pleasant, urban neighborhood. Input from the tenant Task Force led them away from highly styled design to the creation of a “normal looking” neighborhood. Architects commented that tenants originally wanted something reminiscent of the suburbs, although their designs leaned heavily on scales and elements (e.g., cornices and lintels) from successful urban Boston neighborhoods (such as Dorchester, the South End, and the Back Bay).

The designers reoriented the orthogonal street grid at a 45 degree angle so that all streets could view the bay. The older buildings which were salvaged were drastically remodeled. Private entries were created to family apartments on the lower floors. The top floor was reserved for smaller units, presumably for tenants without children. The appearance was radically altered by the use of a red stain on the old yellow brick facade, and the addition of bay windows and shingle roofs.

New two and three-story townhouses, clad in wood siding and with shingle roofs, were sited among older buildings. The designers tried to create views which would have a variety of shapes, colors and textures. Two seven story buildings were saved, linked by a pavilion and converted through a “gut rehab” into an apartment building for the elderly, with well lit corridors (where tenants now grow their own indoor plants). Parking for the lower buildings was placed in front along the curb. Additional small lots are tucked between a row of houses. One hundred underground spaces and 100 additional spaces in a parking structure were added at the behest of the BRA. Parking lots between larger new buildings are not entirely successful, with views upon entry of unenclosed trash dumpsters and all plantings placed along the building edges (rather than having some in the middle).

The central focus of the development is a long broad green mall, leading directly into the bay-front park. Most communal facilities are located along this mall. The mall was proportioned to model Boston’s Commonwealth Avenue. (The appropriateness of this notion must be questioned, however, since Commonwealth Avenue runs for miles, while the mall is three blocks long. The site team felt it was visually too wide for the scale of the project, though the open space it provides is reported very well used.) Block-long five to

seven story apartment buildings line the mall. The projecting bays and dormers attempt to recall the scale and proportion of old townhouses. Parking is at the rear and there is an entry from both directions to a central elevator lobby. Ground floor apartments are larger (3 bedrooms) to accommodate families needing direct entrances from the street.

Generally, materials are appropriate and reasonably attractive. Wood siding, however, does not appear to be holding up well. We were informed that the specified grade was replaced with a cheaper one, though we have conflicting reports about whether it was painted or stained.

The waterfront park was sensitively designed. Tenants were very concerned about safety, so that the park is mostly edged by a road (to keep eyes on it at all times). There are plaques which give interesting information on historical, astronomical, and natural history features of the harbor. Attention was also paid to how the park meets the water (with overhanging decks and steps that lead down). A linear walkway along the water is used by walkers, bikers and joggers.

### Financial Analysis

The total project costs of about \$201 million are broken down in the following table. Extraordinary costs of about \$17 million are subtracted to make the costs more comparable to other projects.

### Development Costs

ITEM	TOTAL	PER UNIT
<b>Hard Costs</b>		
Construction	\$141,740,331	\$110,476
Less extraordinary site costs	(13,540,000)	(10,553)
Less extraordinary non-residential costs	(3,600,000)	(2,806)
<b>Total Hard Costs</b>	<b>124,600,331</b>	<b>97,116</b>
<b>Soft Costs</b>		
Architecture and engineering	5,303,532	4,134
Construction period interest	26,078,346	20,326
Taxes	471,133	367
Insurance and construction bond	1,653,415	1,289
Financing	13,441,250	10,476
Relocation and social services	3,496,308	2,725

Miscellaneous fees/permits	3,749,542	2,920
Other fees	6,639,022	5,171
<b>Total Soft Costs</b>	<b>60,822,548</b>	<b>47,407</b>
<b>Total Hard + Soft Costs</b>	<b>\$185,422,879</b>	<b>\$144,523</b>

The unusual site costs were largely due to the poor soil conditions. The site had been a sanitary land fill and deep pilings were required for building construction. The non-residential costs included building the adjacent community health center.

An analysis prepared for Harbor Point (Loustau, 1992) indicates that the total cost per unit compares favorably with two other major Boston housing projects of that era — West Broadway (\$145,263/unit) and Tent City (\$154,673/unit).

The same study shows the total annual government costs for the low income units at Harbor Point to be \$4,618,653 per year (1992) in Section 8 and Sharp payments, about the same as the other projects. These subsidies do not include the deferral of debt service on the non-MHFA loans — which is not required to be paid until operating revenues exceed costs. MHFA loans must be paid currently.

**Financing for Harbor Point came from several sources:**

SOURCE	AMOUNT
MHFA mortgage	\$151,000,000
UDAG loan	12,000,000
Urban Initiatives Loan	9,000,000
Chapter 884 Grant (Mass.)	3,000,000
<b>Subtotal</b>	<b>175,000,000</b>
Private Tax Shelter Syndications	75,000,000
<b>Total</b>	<b>\$250,000,000</b>

Private funds were raised in two syndications involving sale of tax credits. The first syndication raised \$50 million. When the Boston economy declined, several limited partners of that syndication were unable to make payments. The second syndication with Chevron Oil raised \$34 million (some of which covered the default on shares of the first syndication) for a total of \$75 million. Approximately \$49 million were raised beyond construction costs. These funds, after paying for cost overruns and the costs of the syndication, were

placed in escrow for to cover operating deficits and developer profit. The later was capped at \$14 million by the UDAG agreement, although Corcoran predicts that a maximum of \$4 million will be available when the funds can be withdrawn in the year 2000. Funds remaining in the escrow account after profits and repayment of the UDAG and urban initiatives loans will be placed in a public benefits fund to assure subsidies for the low income units through the 99 year term of the BHA land lease.

The current operating deficit seems to be a function of market timing. The project was built at the most expensive time (when construction in Boston was booming) and began renting when the Boston economy went into recession. Market rate rents, at Harbor Point and elsewhere, are 10% to 20% below what had been expected in the mid-1980s. If Harbor Point had been built with only private capital it would probably be in receivership, along with many other Boston properties, though the developers disagree, feeling that their capitalization was adequate to carry them through the recession. The recession has, however, greatly cut into their potential profit.

**Other Economic Benefits.** As a result of an agreement to provide on-the-job construction training to residents, fifty housing authority tenants got jobs and were added to construction labor union membership roles.

**Harbor Point Today**

In many respects Harbor Point is a very successful project. The neighborhood which was (arguably) Boston's most dangerous has become (also arguably) its safest. It transformed itself from a dilapidated, 20% occupied, homogeneously poor and minority housing project to one which is more than 90% occupied and is economically and racially heterogeneous. Where Columbia Point was a drag on the development of the peninsula, Harbor Point may be a spur to its future growth. Among residents, especially original Columbia Point tenants, there is a sense of satisfaction and competence. A positive effect is already apparent in the schools. The local middle school is very highly rated — and the fact that Harbor Point is now integrated allows its children to go there (which Columbia Point kids couldn't because of busing). Drug problems among tenants have also decreased. Several tenants who had subsidized rents are now paying full market rates because they are earning more money.

Residents take pride in their environment and its upkeep. Volunteer patrols and casual pedestrians keep watch for problems. A sign of the unusual level of community care is the survival of slender young trees, without broken limbs in spite of the presence of many children and teens. One boy we met commented that “whenever I swing on a tree, they come by and ask me to stop.”

Several tenants indicated that Harbor Point is “not for everyone”. It is not always tranquil, with many children playing outdoors. It is most successful for people seeking and willing to invest in community spirit — and a number of middle class white professionals told us that they chose to live there for that very reason.

The development includes an attractive waterfront park which will form one link of a waterway park system wrapping the bay. Even on the winter day we visited the park, we encountered a group of lunchtime walkers from U. Mass.

Harbor Point has also implemented a model social service program to support the tenants who need assistance. Youth programs, health care, day care, and other programs are operating and are

evaluated regularly against the needs identified in the original program. A formal needs assessment was ongoing during our visit.

Dave Connelly suggests that there is another important outcome of Harbor Point. He says that young black children are beginning to find new role models among their friends and neighbors. “They’re beginning to look up to good kids, instead of the kids who sell drugs.”

**Tenant Demographics**

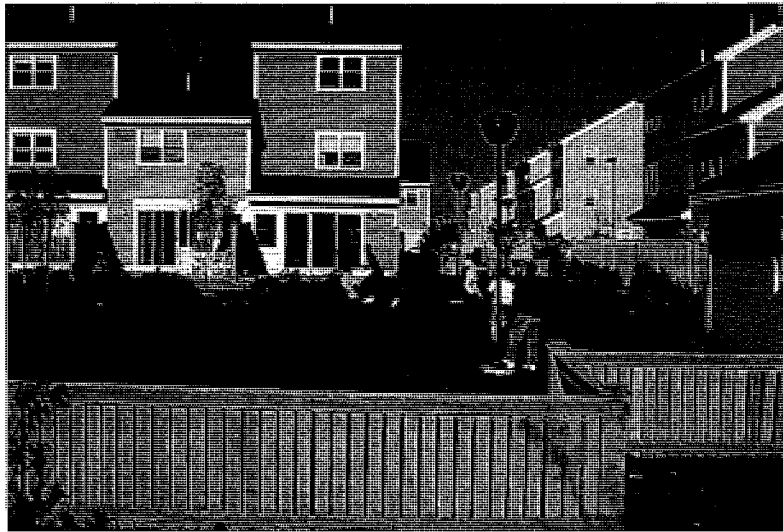
The following table compares market rate and subsidized tenants on a number of features.

ITEM	MARKET	SUBSIDIZED
Percentage of households	70%	30%
Number of residents	1,355	1,234
Percentage of residents	52%	48%
Average household size	2.1	3.4
Average household income	\$42,919	\$11,106
Average individual income	\$26,000	\$7,000

**Fine Tuning Operations**

Harbor Point has had to address a number of management and operational issues.

- Leasing agents are working to increase occupancy and market unit rents to achieve a positive cash flow. Agents are optimistic about occupancy, but rental rates are unlikely to rise significantly until the Boston economy recovers.
- Tenants and management are addressing crime concerns. While everyone agrees this is a safe community, property crimes and drug use and sales still occur (some residents say drug use is on the rise). The tenant walkers’ patrols are one response to the problem.
- A common point of conflict between subsidized tenants (mostly families) and market rate tenants (mostly singles) is noise, mostly from groups of children outside in the summer. One response has been to promote a voluntary guideline of times for children to be inside (7:30 p.m. for 13 years and younger; 10:30 p.m for older children).



GOODY-CLANCY ARCHITECTS

*Townhouse rear shared green space*

- Tenants on the Task Force say that education and youth services are their most important priority. They are, for example, setting up a scholarship fund for residents.
- There is a shortage of day care space (a sign that more parents in subsidized units are working). There are plans to increase space and the number of available day care slots.
- Harbor Point has representatives on the Columbia Point Neighborhood Coalition which is working on plans for the redevelopment of the considerable open space on the peninsula. The success of Harbor Point has spurred this process.

## **THEMES AND LESSONS LEARNED**

### **Tenants Take Control**

The Columbia Point tenants took control of their own project, refusing to spend HUD's \$10 million on quick fixes, insisting instead on a more thorough redevelopment effort. Several strong Alinsky-type activists in the '60s and '70s created the task force. To its credit, resident involvement has survived changes in leadership as well as the natural skepticism which arises from years of unfulfilled promises. Many doubted anything would really be done for them or that, if change were to come, a private developer would be the one to do it. A current Task Force member said "I didn't believe it would really happen until I saw the buildings going down." Another tenant commented that she had felt "it won't ever happen here. If it does, it won't happen for us." Many were convinced that evictions of the original tenants would follow completion of new housing.

Tenants really helped shape this project, with a role in making significant design decisions. For example, at the urging of tenants, the final plan included several five and six bedroom units for large families. The tenant role in management is also important. Tenant involvement in the most sensitive management decisions lends a level of credibility not possible otherwise. Evictions, for example, must be approved by the governing board before they are executed.

### **Degeneration to the Point of Crisis**

Some argue that things couldn't have gotten so good if they hadn't been so bad. Columbia Point had deteriorated so badly that it became clear that "ordinary" solutions would not work. Conditions provided "an opportunity for creative people" to develop a creative solution.

### **Multiple Agencies Working Together**

Agencies of the city, state, and federal government, with different funding sources, missions, agendas, and codified rules were brought together in regular meetings by the MHFA. The resolution of these different agendas created a fair amount of heat and added considerable time and cost to the project. At least four agencies had to review and approve plans and changes.

### **Socially Conscious Private Developer**

Corcoran Mullins Jennison brought a history of success in similar smaller projects and a belief in tenant involvement and mixed-income housing. In the midst of the regulatory jungle of agency rules and turf, they helped carve out a level of private control so that Harbor Point was eventually able to manage most of its own services (including security, maintenance, and utilities) assuring better, more responsive, and more reliable service to tenants.

It is important to note the level of risk involved in creating Harbor Point. Though it seems on solid (if highly leveraged) ground now, this was a project which could have failed at many points in its long history, dragging down important players as it sank. The MHFA had many millions of dollars at risk which it had guaranteed itself. We are informed that, if Harbor Point had failed, MHFA's survival would have been uncertain. The private developers had invested \$12 million dollars to move the process along, all of which would have been lost if the various approvals, loans and grants had not been forthcoming. Usually, investors take significant risks only when the potential return is great. In this case the risks were high, but the potential profit, in the best case, was modest.

The solidarity the developers and tenants feel with one another becomes apparent when they talk about difficulties the project faced. Together, for example, they show visceral anger at the Boston Globe, which they feel has provided unfairly critical coverage of

Harbor Point. And it was the tenants who provided the needed support and credibility for strict interpretation of building rules (such as no pets), even when they led to several evictions.

#### **A Role for For-Profit Developers in Low-Income Housing**

Both CMJ and HOU (the social service contractor) are for-profit enterprises. Corcoran and Connelly argue that it is important to have such groups involved in the low-income arena, since they bring into the process talented people with different ideas and perspectives who would not otherwise be involved.

#### **Shotgun Marriages**

Harbor Point created a number of “shotgun marriages”. Two teams, representing three development companies, two architectural firms and three contractors were merged for the project at the request of the government sponsors. These designers carved out their own areas of responsibility, worked cooperatively when necessary, and produced a successful, unified design.

#### **Active Management**

A critical but too often ignored element is that of management after occupancy. Management at Harbor Point plays a crucial role in its success, working hard in marketing and leasing to maintain the viability of the mixed income ideal, working with tenants (including the Task Force, building captains, and volunteer patrols) to keep the buildings in good repair and avoid vandalism, and working with security and residents to maintain a security.

#### **Private Services**

Private services (security, trash pickup, maintenance of private streets, utilities) have added to costs but keep quality high. The presence of a security gatehouse at the entry driveway is an important and reassuring symbol for tenants and visitors of the change in their community.

#### **Mixed Income Community**

A goal is to have social mixing among all tenants. The Task Force itself is an important point of contact. While it still has a majority of members who are from subsidized units and lived in Columbia

Point, representation from the market rate tenants is increasing. “Walkers”, who casually patrol the neighborhood at night, include tenants from all strata. The Task Force also organizes festivals and “munch and mingle” parties to increase contact among tenants. The social mixing is far from perfect — there seem to be points where culture or lifestyle conflict — but most seem to feel that, on the whole, it is working.

#### **Integrating Social Services with Housing**

CMJ brought in social service planners to help develop the resident service program. According to one planner, “the process was extensive and tedious”. The planning group consisted of consultants, tenants and social agency staff. They created a matrix of services (including education, youth, day care, and health) by age group (0-6 years, 6-12 years, etc.). For each box in the matrix, they tried to identify the services tenants ought to have. The list was wide ranging. For example, they concluded that every child should get a complete set of vaccinations, and that every child ought to have 10 age-appropriate books in their home. These needs were presented to the developers who identified spaces required to accommodate



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*Renovated buildings – senior center*

the service (for example, a building for the health clinic). In RFPs for services, providers were asked to show how they would deliver these “entitlements”. HOU was selected to manage resident services at Harbor Point. Dave Connelly of HOU says that the matrix is still used in evaluating the efficacy of services.

### POINTS OF CONTROVERSY

The story of Harbor Point is complicated by the presence of many players, institutions, themes, and motivations. It has been a focal point for controversy since planning began. In part this is due to the large sums of money involved. It is also because Harbor Point’s plan touches on several hotly debated issues in urban public housing, including what to do with troubled projects, the net loss of low income housing units, and the viability of economically and racially mixed housing.

Four major points of controversy arose about Harbor Point. They concern its costs, its management, the loss of public housing units, and the mixed income model. The following sections outline the issues and arguments (with the criticism indicated with a “-” and the defense indicated with a “+”).

#### Costs

- Harbor Point is said to have been too expensive. It used too much public money, drying up funding for other projects. Developers are said to have taken unfair advantage of changes in laws concerning syndication of tax credits. Because of reliance on massive government funding this is not a replicable project.
- + Marty Jones of CMJ argues that the numbers look high in part because of the scale of the project (“anything times 1,283 becomes a very large number”). The costs are comparable to other low income housing of the period. Several policy makers agree with Joan Goody when she noted that “quality costs” — that there are no short cuts to building good housing. We did not find credible evidence that other subsidized housing was held up for Harbor Point; several other projects were brought on line in the same period.

Harbor Point is, in total, an expensive project. An assessment of the project’s worth has to consider not only the social value placed on the extra costs for social services and relocation but, more importantly, the value of restoring a stigmatized district to usable condition, and the value of pursuing the mixed income model.

Corcoran argues that no unfair advantages were taken of tax law; though pending changes in the law would have canceled the planned syndication — and “would have killed the deal.” Massachusetts representatives worked to have Harbor Point “grandfathered” under the previous rules so that the syndication could be completed.

Corcoran argues that this project is replicable in terms of its mixed income nature and tenant/developer partnership. While the exact funding sources might not be duplicated, he notes that “I’ve done many projects and never used the exact same funding sources twice. If you want to do it, you can find the funds to do it.”

#### Management

- Management, even with tenant control, hasn’t worked well for all previous Columbia Point tenants. Many were evicted or left under threat of eviction. Families have been broken up because of rigid enforcement of rules.
- + As best we could tell, most Columbia Point tenants relocated to Harbor Point and still live there. Most tenants we spoke with felt comfortable with management and happy with their new circumstances. While this is most clear for the committed members of the Task Force, it seems also true among others. We did speak, however, to one 19 year old woman who complained that the security staff discriminated against the subsidized tenants.

Rather than apologizing for strict enforcement of the rules, the Task Force is especially proud of it. They feel that lax enforcement was an important factor in the demise of Columbia Point. They suggest that the rules are fair, made with tenant input, and need to be enforced to maintain a good living environment.



Management and tenants argue that no one is evicted without multiple opportunities for support and appeal. HOU and the Task Force operate an “at risk” committee to identify and offer services to tenants who, for example, have substance abuse problems.

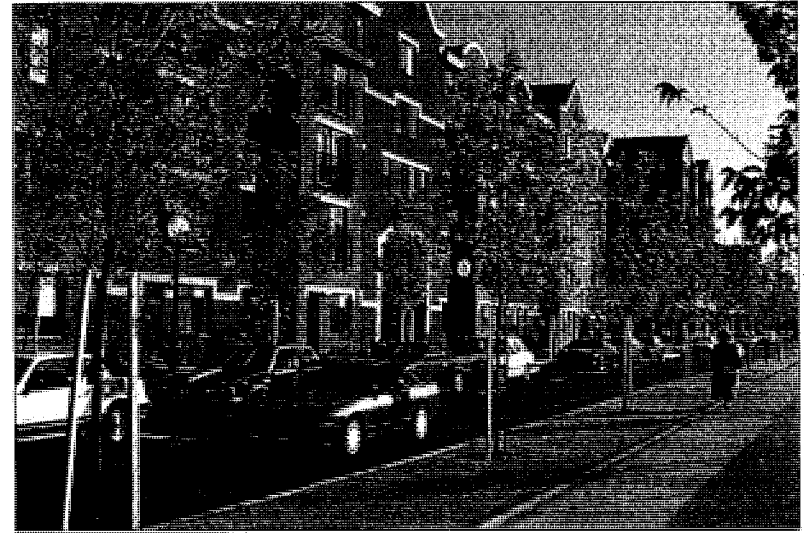
### Loss of Public Housing

- Elimination of so many units of public housing — and their replacement with market rate units — has deprived low income residents of places to live.
- + There is no question but that approximately 1,100 units of public housing were lost in comparing Columbia Point to Harbor Point. However, these were units that were so severely dilapidated that they were vacant and in need of very major renovation. If they had been renovated with no loss of units (rather than replaced), many of the negative features of the original plan would have remained. Thus, it is likely that there would have been some (probably significant) loss of units even if they had remained in the public housing stock.

In terms of the issue of retaining large public housing projects — versus conversion to mixed income developments — see the next item.

### The Mixed Income Model

- It is argued that the two groups don’t really mix. Subsidized tenants are almost all poor African-American families, while market rate tenants are single individuals or couples who are students or young professionals. They have little in common, with cultural differences separating them. Market rate tenants are very unhappy with noise from the kids, which is why the turnover rate is so high.
- + The turnover rate for the market units is 45%-50%. Staff say this is normal in Boston for this demographic group. Exit surveys do show that noise is the most commonly cited problem, but that accounts for only 15% of all departures. Most leave because they are getting married, leaving town, buying a house or having a baby. The leasing office notes



*The Mall*

GOODY-CLANCY ARCHITECTS



*Festival Day*

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that 40% of all new market rate tenants have been referred by other tenants, up from 15% several years ago. They say that some tenants come because of the unique social structure of the development, while others move there for its easy commute to downtown.

Task Force members and developers argue strongly that real integration is taking place, that tenants of all kinds work together on management, exercise at the health club, and mix socially. They argue that the level of contact must be judged in the context of other communities where people frequently don't know any of their neighbors. There are many people who use Harbor Point just as a place to sleep, they say, but a surprising number who socialize.

In our walk around the grounds we found some market rate residents who complained about loud kids using foul language late at night, especially during the summer. Some admitted being uncomfortable walking past groups of black teenagers at night. None, however, reported incidents beyond noise. Several people we spoke to were in the process of leaving Harbor Point, but all were doing so because of life changes, and not because of complaints. On balance, the residents we met did not see Harbor Point as a social Nirvana, but they did find it to be a pleasant community.

**ASSESSING PROJECT SUCCESS...**

**...BY ITS GOALS**

**Transform a public housing project into a mixed income, mixed race community**

Harbor Point can claim considerable success in its effort to create a viable mixed income, mixed race community — where people live together in relative harmony and interact socially to some degree.

**Market to middle income groups (including minorities)**

Success here depends on how one defines middle income. While median income per apartment is \$40,000, most are singles. Median, per capita income of the market rate units is only in the \$20,000

range, largely because of the number of students. Market rate tenants are racially mixed. Occupancy is high (over 90%) and rising.

**Provide subsidized housing for original residents**

Most of the former residents of Columbia Point are currently living at Harbor Point. Most remained through construction and were the first to enter the new housing.

**...BY SELECTION COMMITTEE CONCERNS**

**Is it really an economically mixed development?**

Yes. There is no reason to think that the tenant mix will not remain stable in the future.

**This was a very expensive project. Where did the money go? What was the true unit cost?**

Cost was approximately \$140,000/unit, when all hard and soft costs are included. Much of the extra money went to pay for difficult site conditions related to the landfill, increased soft costs related to the need to negotiate with and satisfy many regulatory agencies, relocation and social service costs, and higher than normal management costs (largely security).

**How (and how much) are parks and open spaces used?**

On winter days we saw a fair amount of street foot traffic. Resident reports suggests open areas are well used. The waterfront park is used by others in the community (e.g., U. Mass. students and faculty) as well as Harbor Point residents.

**How safe do people feel?**

People seem to feel very safe. All women with whom we spoke indicated that they comfortably walked around the development alone at night.

**Who initiated the project?**

The project has several parents:

- Columbia Point Community Task Force members played a critical role in driving the process and spurring agencies to act.

- Corcoran Mullins Jennison contributed significantly to the mixed income and tenant partnership philosophy.
- Several committed public servants in city government and relevant agencies were, if not parents, at least midwives to the process.

**What happened to the original tenants?**

Most still live in Harbor Point. Care was taken to limit the number of times these residents were forced to move during construction and relocation.

**Is there control on continued affordability?**

Continued subsidies for the original Columbia Point tenants are built into project agreements. Provisions for maintaining a minimum of 30% of the units with subsidies are in the contract and land lease.

**What is the residents' role in management?**

The residents have 50% governing voice in management decisions. They (the Task Force) control two of four seats on the Harbor Point Apartments Company Governing Board. All aspects of Harbor Point (management, architects, accounting, etc.) report to the board.

**SELECTION COMMITTEE COMMENTS**

The Selection Committee was greatly impressed by the ability of the Harbor Point Apartment Company to create an attractive community for both subsidized and market rate tenants. They praised the provision of construction jobs for people from the original Columbia Point and social services for current tenants. Most impressive, however, was the partnership between the developer and the tenants' group. Harbor Point would not have been created had it not been for the efforts of Columbia Point tenants. "They did a marvelous job and showed great tenacity" — and they continue to have a real voice in decisions and to share ownership in the project.

The Selection Committee appreciated the fact that there are no physical differences between the units rented by subsidized and non-subsidized tenants, minimizing distinctions between them.



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The Selection Committee also noted that this project demonstrates that public housing can be remade effectively — at a time when some aging public housing projects are in danger of being abandoned. But they felt that the most important — and potentially most replicable — part of this project was the impressive partnership between the developers and the tenants.

The Selection Committee also found the project's design to be a considerable strength. The committee appreciated that a great deal of attention had been paid to design, from overall project layout, to the park, to the details selected for the various building types. Housing was not only attractive, but responsive to tenant needs.

The Selection Committee did have certain concerns. One was that this is a costly project and this level of expenditure will probably not be available for many projects. They were also concerned that other cities might emulate Harbor Point in form only, perhaps missing more important elements of the partnership that played — and is still playing — a crucial role in its success.

**For More Information...**

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**References**

Several articles on Harbor Point were made use of by the team (or have been published subsequently) and may be of interest to the reader:

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