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## The Grassroots Home: How Local Communities Are Fighting Homelessness

Sheila Rauch Kennedy  
*Massachusetts Coalition for the Homeless*

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## The Grassroots Home

## How Local Communities Are Fighting Homelessness

*Sheila Rauch Kennedy*

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*In the 1980s federal policy combined with market forces to produce the American tragedy of homelessness. Since that time influential policymakers have debated every aspect of the issue, but avoided the large-scale commitment needed for solutions. Locally, however, grassroots efforts have made these commitments and forged the coalitions needed to address the issue. The solution to homelessness lies in harnessing these same successful public and private resources on the regional and national levels.*

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**I**t was a few nights before Christmas 1991, but few were jolly; no one in New England needed to be reminded that times were tough. Many who had never dreamed of being unemployed had lost their jobs. Retailers were nervous about moving their merchandise, even with preholiday markdowns. And those for whom Christmas traditionally meant ensuring that others in need were not forgotten were particularly worried.

Indeed, the public safety net so often alluded to by politicians was full of holes. Many charitable organizations whose past work had largely been advocacy and finding long-term solutions to pressing social issues were trying desperately just to meet the emergency needs of their constituents.

Each year, Boston's Emergency Shelter Commission, with the help of various city departments and volunteers, conducts an annual census of Boston's homeless. Because this census defines "homeless" as those without a "permanent" place to live and attempts to count persons living in various types of transitional housing as well as emergency shelters, many experts on the homeless consider Boston's survey to be one of the best indicators of both the extent of homelessness and trends within this population. Not surprisingly, the 1990 census takers found that both the numbers and the kind of person who is homeless had changed.

Ann Maguire, who heads Boston's Emergency Shelter Commission, the agency that provides beds for the city's homeless, shared her observations: "Like most cities, Boston still has a larger number of the single homeless. The suburbs tend to attract families, but this year we saw more working poor. We even had a former Pan

*Sheila Rauch Kennedy, a board member of the Massachusetts Coalition for the Homeless, is a housing consultant for the city of Boston.*

Am pilot. While I'm glad to say there were no children on the street, there were more in the shelters for battered women, a trend which may indicate that the stress in more people's lives has reached the breaking point. And while we've seen a growing number of homeless women with children for some time, there are now a few intact families, meaning those with both a father and a mother. But again the suburbs see more of this."

Perhaps no public policy issue becomes more apparent or tragic during the holidays than homelessness. Since homelessness emerged as a national issue in the 1980s, it reappears on the public stage each year around Thanksgiving, as predictably as cranberry sauce. Only the most impenetrable of Scrooges remains unmoved between Thanksgiving and Christmas. The appeals remind us that Jesus himself was a homeless child and ask us to give generously. In 1991 as never before, the public responded.

This was the fifth year WCVB-TV, Channel 5, had held its holiday season telethon for the homeless. The show's producer, Chris Ziegler, was worried. In 1990 the station was able to raise only \$80,000, and this year the economy was worse. Ziegler and others wondered if the funds would be worth the effort. But rather than cancel the show, the station decided to stress the theme that homelessness is solvable.

While script writers stressed the need for housing as the long-term solution to homelessness, the requests for aid underscored the need for short-term assistance. The screen listed contributions ranging from computers, to books, to razors, to toys that area shelters needed. Although a \$50,000 contribution from a recent lottery winner pushed pledges over the \$200,000 mark, Ziegler stressed that most gifts were in the five- to ten-dollar range.

Ziegler also noted that while some of the positive response may have been due to the realization that in today's economy many feel "I, too, could soon become homeless," she stressed that "people wanted to feel that they were contributing to a solution; by our giving them something concrete to respond to, even in the short term, they did respond."

Channel 5 is no rookie in producing programs on the homeless. In March 1987 the station aired *God Bless the Child*, an ABC drama depicting the life of homeless children. While the station had anticipated calls and placed ten volunteers on the phones, they were not prepared for the 600 responses they received from viewers who wanted to help. "The movie touched a nerve," producer Judy Foy explained, "Our perspective changed after the show. We had to focus more carefully on the possible solutions to the problem, namely, affordable housing."

From June 1987 through December 1988, the station promoted local initiatives that provided affordable housing and produced nine prime-time specials on homelessness. The station's crews, and particularly Foy, grappled with the issue of short-term assistance versus long-term solutions to the problem. This experience and the fact that television reaches so many people gave the network a unique perspective on the public's perception of the issue.

Focusing on the long-term solutions to homelessness is the central challenge for those working to help the general public better understand why people are homeless as well as those developing policies to eradicate it. Channel 5 has found it far easier to bring people together to address the short-term emergency problems associated with homelessness than to build the long-term partnerships necessary to find solu-

tions. Without maintaining a cohesive and broad coalition, the resources necessary to solve the problem are seldom concentrated on it. For just as predictably as homelessness becomes part of the nation's social consciousness around Thanksgiving, the issue begins to disappear after the holidays and is all but gone by the time spring melts the winter snow.

Of course, while the issue of homelessness may fade from the national consciousness each spring, its reality remains for far too many Americans. And just as the cyclical nature of homelessness is a misconception, so too is the perception that homelessness is a problem our country has always lived with. True, while there has always been a small number of Americans who preferred the "freedom of the street" or the "life of a hobo" to a traditional home, homelessness did not become a national problem until the 1980s. To understand it and forge programs and policies to solve it, it is necessary to look at what happened during this period. Not too surprisingly, experts disagree on almost every aspect of homelessness, from its definition to the relevant time frame to the data to the causes, and the implications for public policy.

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### **Problem Setting: Different Frames of Meaning**

To some experts, homelessness has always been primarily a housing problem caused by the lack of affordable units. For Sue Marsh, director of the Massachusetts Coalition for the Homeless, "Homelessness is, above all else, a housing problem. We're not saying that some homeless families don't have other problems too. Let's face it — we are not a problem-free society. Yes, some of the homeless abuse drugs and alcohol, but so do many other Americans. Yes, there is physical abuse among the homeless, but like it or not, wife and child abuse also occur in very well-housed families. What makes homeless families so different from the rest of us is not that they have problems. Most of us have problems. It's just a lot harder to cope with your problems when you have no home."<sup>1</sup>

Most homeless experts, who stress housing as its primary cause, are referred to as housing advocates. Their professional backgrounds however are more than likely to be in the social service field than one associated with housing. Those sharing this perspective most often define homelessness as those without "permanent" housing. Permanent, however, does not mean "everlasting" but refers to what is generally considered a traditional home such as an apartment or a house where the occupant intends to stay for more than a transitory period.

This definition is shared by Boston's Emergency Shelter Commission, which counts residents in various transitional units, including hotels and motels, along with residents of shelters and people found on the street as homeless. Those on the street, the only group a lay person might consider to be homeless, particularly on a cold night when the surveys are usually taken, represent the smallest segment of what many housing advocates include in this population.

Most housing advocates mark the 1980s as the decade when homelessness emerged as a major issue, and they cite the 70 percent cut (from \$33 to \$9 billion since 1980) in federal housing subsidies to those of low and moderate income as its primary cause. This group is also clear on the solution to homelessness. While these advocates feel strongly that there is a need to increase social programs to assist low-income people who are likely to experience homelessness, they are steadfast in



their view that a full-fledged federal housing commitment is the only way to solve the problem.

The U.S. Conference of Mayors is another respected source of information on homelessness. Its 1991 report on hunger and homelessness uses data from officials in twenty-eight selected cities to ascertain local views on homeless issues and measure trends in the homeless population. The figures used rely on requests for emergency shelter and the numbers of persons residing in either shelters or transitional housing. The mayors' survey found that local officials view lack of affordable housing as the leading cause of homelessness. It also found that average requests for shelter assistance had increased by 13 percent and requests by homeless families by 17 percent. The average composition of cities' homeless population was 50 percent single men, 35 percent families with children, 12 percent single women, and 3 percent unaccompanied young people. Children comprised 24 percent of the surveyed homeless.<sup>2</sup>

Other experts, however, view homelessness as the end result of social and personal crises affecting certain population groups. The Interagency Council on the Homeless, the federal organization set up to coordinate programs for the homeless, lists loss of employment, alcohol or drug abuse, domestic violence and drug abuse, and deinstitutionalizing of mental patients as the major causes of homelessness. Chaired by Department of Housing and Urban Development secretary Jack Kemp, the agency makes only passing reference to the decline in low-income housing units, a decline it sees mainly as the result of the demolition of "hundreds of thousands of cheap hotel units" in private rooming houses.<sup>3</sup>

In fact, by noting the number of units receiving federal assistance between 1979 and 1983 — a time when previously approved projects were coming on line — rather than new dollars allocated to housing, the Interagency Council implies that the federal government has been playing an increasingly larger role in housing low-income Americans. That claim is disputed by the housing advocates.

The council tallies the homeless as people living in shelters or on the street. Its data are based on a 1987 Urban Institute study that estimated the homeless population at 500,000 to 600,000.<sup>4</sup> This study was updated by a 1990 one-night nationwide survey of shelters and street locations "where homeless persons tend to congregate or stay," which found 179,000 persons in emergency shelters and about 50,000 at identified street locations. According to the council, the Census Bureau will soon begin counting people in transient campgrounds and shelters for abused women.<sup>5</sup>

While making an accurate survey of any homeless population is at best difficult, it is clear that the varied definitions and methods used make obtaining a common starting point even more problematic. The council also has a much different picture of the characteristics of the homeless than either Boston or the U.S. Conference of Mayors. The council found that three quarters of the homeless population were single males, people living in family groups constituted only 20 to 25 percent, and 80 percent were unemployed.<sup>6</sup>

The more influential the debaters, the more polarized the dialogue has become. The unfortunate but predictable results of high-level policymakers' preoccupation with the debate has been that the homelessness issue has been passed among housing and social service agencies. Each of the groups has claimed it was another's responsibility, and none focused sufficient resources on long-term solutions.

The preoccupation with the debate has also prevented the kind of national coalition building needed to find long-term solutions. If, for example, homelessness is a housing problem, then a glaring omission from the advocates' strategy appears to be the absence of the well-organized and powerful housing industry that so successfully lobbied for and produced low-income housing in the 1960s. In fact, the housing industry, which has yet to be included in the coalition, predicted the tightening in the private housing market that would lead many into homelessness.

In the early 1980s many American businesses were busy profiting from leveraged buyouts, watching stocks soar, and becoming rich through real estate transactions. To many it was unfashionable and to some even unpatriotic to dwell on inequality or predict financial doom. Yet that was just when the National Association of Homebuilders, a mainstay of American industry, issued an ominous warning.

In its major report, "Housing at the Turning Point: An Assessment of America's Shelter Needs for the 1980's," the association made its tragic prophecy: "Unless current trends are reversed soon, a housing crisis of unknown proportion could engulf this nation, pitting one generation of Americans against another and further pushing from the mainstream of American society those who are denied decent affordable housing — the young, the elderly and the poor." The association's warning became all too true. In the 1980s, homelessness — previously thought by many to exist only in cities like Calcutta — became a national scandal and dominated the news media.

But for many working in the housing field, there were other indicators of severe problems. Particularly in New England, the housing market was changing. While some high-income families were paying well in excess of a million dollars for a home, for the first time since World War II a far larger number of gainfully employed young families could not afford to buy one. Many elderly unable to find or afford needed services to help them live at home independently were forced prematurely into nursing homes. Rents for private apartments serving lower-income households soared way beyond any corresponding gain in wages or benefits. Indeed, when placed within the context of our nation's private housing market, a policy connection the industry seems to have made more easily than housing advocates, homelessness becomes understandable, if not solvable.

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### **The Root of the Problem: Building for the Future**

Far from the bustle of national policy debate, a different scenario was unfolding. On a local level, most community housing groups had stayed out of the debate and were far removed from the organized forces of the national housing industry. Local housing groups concentrated on developing programs and projects that provided both housing and the additional support residents needed to maintain or regain workable lives. They struggled with minuscule resources to find long-term solutions, and members of local real estate agencies often played central roles.

For the most part these were not Lone Ranger activities, but efforts that worked in conjunction with city and state governments, some of which relied on federal funds. Most noteworthy, these local groups were able to foster the broad-based coalitions that have thus far eluded nationally focused housing advocates. There are some common themes among these community-based projects and their cumulative

experience offers insights into criteria that can promote successful policies to combat homelessness. Some examples follow.

Most designers of community programs or projects see no contradiction between providing housing and whatever additional assistance the residents may need. The integration of housing and services is seen as a prerequisite for effective housing policy and may well prove to be one of the most important housing lessons of the 1980s.

The primary initiator or catalyst may have no professional qualifications at all but can quickly develop a working relationship with someone who does.

Designers integrate their projects with the community. Initiators who are not members of the community make local contacts early and incorporate local views in the planning process. These efforts are not viewed as doing something "to" a neighborhood, or even "for" a neighborhood, but "with" a neighborhood.

Local real estate interests are often considered part of the solution rather than part of the problem.

Project designers do not regard homelessness as an issue in and of itself, but as one component of a broader housing agenda. Programs that work to prevent homelessness and broaden housing opportunities are seen as vital to the strategy.

While the level, formality, and kind of support services vary greatly among projects, designers pay particular attention to the specialized needs of their clients on a project-by-project basis. The long-term viability of the service component is considered as vital to the project as the structural design of any building. The developing entity either has a managing and service coordinating capacity itself or incorporates one in the project early on.

Projects and support services are not designed to care for residents in a demeaning way but to foster independence. Some clients are seeking control over their own lives and accepting responsibility for their own actions for the first time. This sense of empowerment among residents is a crucial component to a project's long-term viability.

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## **Innovative Approaches to the Problem**

### ***The Community Land Trust***

For those committed to developing community housing, programs from the other side of the globe can make good neighbors. The concept of a community land trust traces its origins to Mahatma Gandhi's village development movement. Similar efforts in Israel, among Native Americans, and land conservation trusts across the United States influenced the concept when the Institute for Community Economics (ICE) began promoting trusts as an affordable housing tool in the 1960s.<sup>8</sup> In the 1980s, the land trust became a leader in community housing.

As ICE explains its approach, a land trust acquires the land, thus removing it from the speculative market. Individuals, families, cooperatives, and other nonprofits can then lease the property on a long-term, often lifetime basis. Most leases may be transferred to heirs should the latter wish to continue using the land in accordance with the agreement. Although the residents do not own the land, they may own the buildings or housing units that stand on it. The land trust retains title to the land and has an option to buy the building(s) should the owner decide to sell. The sales price is adjusted to reflect investment, inflation, and depreciation. The adjustments give



owners a fair return on their investments and ensure that the housing remains affordable in perpetuity.

ICE has helped organize more than seventy land trusts in urban and rural areas across the country. The trust's flexibility has made it a workable tool for a broad range of housing options, including cooperatives, condominiums, single-family homes, multiple rental units, and elderly housing. Projects have worked equally well within cohesive neighborhoods and broad regional areas. For example, Rehabilitation Action for Improving Neighborhoods (RAIN) includes eleven tenant-controlled buildings, each with 130 housing units, on New York's Lower East Side. All the buildings were acquired from the city. One is currently occupied, two are nearing completion, and the rest are being renovated.

Ariel Diaz, RAIN's president, worked as a homesteader renovating the buildings every Saturday for five and a half years before he moved in. Yet as he told Debra Bechtel in *City Limits*, a local newspaper, "We were very afraid that some people were in this to make a profit." Homesteaders usually take properties of low value and do much of the renovation themselves to keep costs down. Without controls, owners could easily sell units for far in excess of the \$250 they paid to buy into the cooperative, thus fueling the speculative market. "We created a land trust. People can sell their apartment but it goes to RAIN. This way the apartments will always be for low- and moderate-income people. They'll stay affordable forever," said Diaz.<sup>9</sup> He stresses that the land trust model does more than just renovate buildings. By helping to stabilize rents, the trust enables the neighborhood to remain economically and racially mixed, a community where the young and old can mingle. The community had a say in building design as well. Some of the first-floor apartments are wheelchair accessible, and others set aside for homeless families and the elderly.

RAIN's board of directors represents the community at large as well as those specifically involved with the apartments. Each building has one representative on the board. The technical assistance organizations that helped with the renovation and the community at large have two representatives. RAIN's board meets once a month; the organization's eighty-five members meet four times a year. Giving people control over their environment is fundamental to both RAIN and the land trust. "We're empowering people," Diaz told Bechtel. "This community is finally waking up. We're taking charge."<sup>10</sup>

The land trust model has also been tried successfully in New England. It would be hard to find a neighborhood more different from New York's Lower East Side than Canal Street in Brattleboro, Vermont. Yet a land trust is thriving there. In August 1989, Madeleine Kunin, then Vermont's governor, attended ribbon-cutting ceremonies for three renovated buildings that had previously been targeted for demolition. All are owned by the Brattleboro Area Community Land Trust. In describing the project, the governor noted, "This is not just about new wiring and layers of paint. We're talking about people's lives, about restoring their way of living." She also referred to the project as the "best of its type in the state."<sup>11</sup>

The transformation wasn't easy. Kathleen Clark recalled for the *Brattleboro Reformer*, "If you lit a match in my house during the winter, the wind coming through the walls would blow it out. If you used the toaster and the can opener at the same time, you would blow a fuse. . . . If it rained outside, it rained in my kitchen and bathroom. I don't mean the roof leaked a bit. I mean it poured inside my house."<sup>12</sup> Following the ceremonies, Clark showed the governor her renovated apart-



ment. Though the rent is still \$440 a month, there are now three attractive bedrooms. The kitchen boasts new cabinets and appliances. Fresh plaster and paint make the apartment come alive. The fourteen apartments will be run as a cooperative with a buy-in price of between \$300 and \$500.

ICE considers Vermont a land trust showcase in integrating community efforts with municipal and state programs. Vermont's Housing and Conservation Trust Funds aggressively promote the land trust concept. Funded at \$20 million annually, supported by two major banks and the Burlington City Employee Pension Fund, and with 1990 proposals calling for a \$40 million allocation, the Housing and Conservation Trust Funds have helped to make Vermont a national leader in community-based affordable housing.

### ***The Inner City Task Force***

Late in 1986, Boston's housing market was still soaring and the banks had money. A minority developer with a solid track record was seeking financing for affordable housing and all of the prerequisites appeared to be in place. The city was providing land, state rental subsidies assured a positive cash flow, and the demand for the units was overwhelming. The proposal seemed like a perfect opportunity for a bank to work with a minority developer to show its sensitivity to community credit needs, an important criterion should it seek regulatory approval to expand business across state lines. But the loan officer was nervous — he had seen the morning paper. Another child had been killed in the neighborhood the previous night. It didn't matter how good the projects were. Unless the problems of drugs and crime were addressed, the bank was wasting its money. The loan officer also knew that there would be a public outcry if he said what he thought. So he praised the project, but gave it no money. He said he wished he could help, but his hands were tied by regulations. No one confronted the real issues, and another sound, affordable housing initiative was abandoned in the convenient quagmire of banking red tape.

Several months later the same concerns again raised their ugly heads, yet this time the playing field was bigger, the stakes higher, the players different, and the results far-reaching. The Massachusetts Housing Finance Agency (MHFA) was meeting with tenants in one of its buildings — only this wasn't just any building but one of the Granite properties.

Even the Granite story is different from other developments. No one on the MHFA staff knows exactly why these properties are called the Granites. Some familiar with their history say it's because they are composed of granite dug from the Quincy quarries. Others think a previous management company was called Granite. Whatever the origin of the name, the Granite properties — roughly 2,000 units of assisted housing scattered mostly in Dorchester and Roxbury — were already receiving special attention well before MHFA held what may well become its historic tenant meeting.

In the mid-eighties, HUD, the federal housing agency, foreclosed on the Granites and planned to sell the 2,000 units on a scattered-site basis to the highest bidder. Local officials were concerned. As market rents would undoubtedly rise beyond the reach of most of the current residents, many would be forced to move out. And with other affordable housing options unavailable, the existing crisis in low-income housing would surely escalate and perhaps force more people into homelessness.

The foreclosure plans produced one of the broadest-based housing coalitions ever to confront the federal agency. The Democratic Congressional Caucus and influential Republicans, including private developer Robert Beal and William Edgerly, chief executive officer of the State Street Bank, joined forces with city and state leaders, tenants, community groups, and Cardinal Bernard Law to persuade the agency to change its mind. The strategy worked. The Boston Housing Partnership (BHP), one of the nation's most successful nonprofit housing corporations, was named developer for roughly 925 of the Granite units. In a rare decision, the federal agency allowed the state, through MHFA, to transfer another 218 units — soon to be known as Package 5 into private hands. A lot was riding on these Granite properties. With 600,000 units across the country facing problems similar to the Granites' and the homeless population growing, many housing experts were waiting to see what would happen in Boston.

Indeed, the stakes were high when MHFA staff sat down with tenants to review renovation plans for the Granites. With discussions under way, MHFA staff soon realized that while everyone liked the physical plans for the buildings, the project wouldn't work unless something was done about crime and drugs. Yet in this case it was the tenants who could and did say it. "You might as well throw the money away unless you clean up the drugs and the crime," the tenants told MHFA staff. "No one would want to live here. The police won't even come." Unlike the nervous lending officer, MHFA did not shrink from the problem. "You can't solve these problems if no one is willing to talk about them," said Eleanor White, MHFA's deputy director. "No one likes to admit that drugs and alcohol are such big problems, but they are. Having the tenants say so really helped us do something about it."<sup>13</sup>

With tenant support, MHFA formed the Inner City Task Force. Made up of community representatives, tenants, and city and state officials, the task force addresses both the physical and social concerns affecting the Granite renovations on an ongoing basis. In essence, the task force, which has been meeting since 1986, provides a mechanism to link the physical housing issues with what tenants perceive to be the most important service, drug and crime control. The combined efforts of tenants who know the problems and public officials who have the clout to make things happen has made a difference. The Boston Police Department provides more patrols, and MHFA recently hired additional private security to assist them. Training sessions help tenants intervene when drugs or alcohol abuse are affecting someone who wants help. Programs are available for follow-up and long-term assistance to help break the dependency cycle. The message is clear: drugs will not be tolerated.

Nationally, the Inner City Task Force is the first of its kind to be run by a state housing finance agency. As Eleanor White, who became the task force's chairperson, explains, "As a lending institution, we aren't equipped to deal with the whole range of social problems in the inner city, but in this case we had to do something. On the one hand [the task force] is enlightened self-interest — a means of protecting our investment in these properties. On the other hand, it's a recognition that MHFA cares for much more than bricks and mortar — we care for people. The task force tries to support people and community as carefully as the financial analysts and technical staff assist the developers and builders who create and manage the dwelling units."<sup>14</sup>

The task force's work has been widely recognized. In Washington as HUD's Secretary Kemp seeks ways to get drugs out of federal housing, the Granite story con-

tinues to be retold. Indeed, empowering individuals to assume control over their own environment and lives is a growing theme expressed by such people as Jesse Jackson and mothers of drug-dependent children alike. And the fact that private lending officers and tenants in assisted housing can openly agree that crime and drugs are the major problems confronting housing development in our cities is a major step forward.

### ***Intergenerational Housing: Young and Old under One Roof***

From the outside, the large Victorian house framed by dignified trees at 186 Marlborough Street in Boston's Back Bay looks no different from her posh neighbors. Inside, her tiled entrance still offers an impressive passage to a stately hall complete with high ceilings, a massive formal fireplace, and elegant stairway. An equally grand drawing room, separated from the foyer by immense pocket doors, reminds visitors of the stately elegance that once pervaded the building. Yet 186 has a far more interesting story than many Back Bay homes. On his retirement from Emmanuel Church in 1929, the Reverend Elwood Worchester received the property — previously the rectory — as a gift. While most of his children grew up and moved on, the reverend and his daughter Constance not only remained but rented their vacant rooms to needy Back Bayers who sought to remain in the affluent neighborhood. After the reverend's death in 1940, Constance continued running the property as a lodging house. At the time of her death in 1986, eight people of all ages, including an expectant mother, made 186 their home, some paying as little as \$20 a week.

"Constance was a character," said her neighbor of forty-two years, Marion Ullman. She took care of people, which was good. But she had no idea how much things cost. She thought in 1930s terms during the 1980s. She'd never raise rents, yet costs would increase, so the building wasn't maintained. If you'd explain that comparable rents in the area were much higher, she'd simply say, 'Fancy that.'"<sup>15</sup>

Today 186 provides housing for young and old in an innovative program developed by Boston Aging Concerns—Young and Old United (BAC—YOU), a nonprofit agency with a solid record in elderly services. BAC—YOU purchased the property in 1989 for \$550,000 and renovated it as a lodging house for elderly and low-income Back Bayers, much in the same vein as Constance had run the property but with a more realistic financing plan to cover maintenance costs. The building includes sixteen units — eight studio apartments, one single bedroom, seven private rooms — and laundry facilities. Several tenants share a dining area, kitchen, and bath. The gracious first-floor living room has been retained for common use.

All the previous residents were allowed to return to the property after renovations. Generally, when all units are rented, 50 percent of the tenants are over sixty-two years old and 70 percent are over fifty-five. The remainder are younger low-income people, most of whom work in the Back Bay. Mixing young and old individuals in the same building helps fosters mutual support. Both groups enjoy affordable rents; the young have someone to look out for their rooms while they are away, and the elderly can rely on the young for errands or informal help.

The BAC—YOU program is more than just another interesting approach to affordable housing. Its intergenerational quality enables informal linking of services and housing for the elderly. BAC—YOU's professional management ensures formal coordination. In fact, the organization's strong track record in elderly services predates its



involvement in housing — and it was a client who convinced BAC to preserve homes like 186 as lodging houses.

Brad Day, an early member of Boston Aging Concerns wrote, “I’ll never forget the day we found Herb, one of our members, lying unconscious in the doorway of Boston Aging Concerns. We had known him over the years through our hot lunch program.” Herb, who lived in a lodging house, came home to find his door pad-locked — the new buyer had not even followed legal eviction procedures. “Herb,” Day continued, “slept on the street for the next eight nights until he ended up in a heap on the doorstep . . . Experiences like that one prompted us to get involved in preserving lodging houses and convert them into shared housing for the elderly.”<sup>16</sup> There are a lot of Herbs among the homeless.

The supply of rooming houses, once a common source of decent housing for those of low income, was reduced by upscale renovations and condominium conversion in many cities. In the 1950s, roughly 30,000 Bostonians called lodging houses home. Fewer than 2,500 of these units remain. Today, however, almost everyone wants to bring them back. Since 1980, when BAC-YOU undertook its first renovation project, single-room-occupancy (SRO) housing, has been developed across the county. The federal government sees SROs as a mainstay in its fight to end homelessness and has pledged to help develop 2,000 units nationwide. Boston, responding to the federal challenge, launched its Rooms for More campaign to produce 1,000 rooms within the city.

As David Trietsch, acting director of Boston’s Public Facilities Department — the entity that coordinates city housing policy and programs — explains, “Providing affordable housing depends on both new construction and utilizing the existing stock. Viable lodging houses are one way to adapt or maintain units we already have for those most in need. We want to encourage them as one component of our housing strategy.”<sup>17</sup>

### ***Lead Paint and the Brockton Area Help Line***

“Lead paint” represents two words with a connection to homelessness that is not readily apparent. Yet lead paint poisoning, which can leave a child with severe and lifelong learning disabilities, has been a public health issue in Massachusetts for some time. Recently it has become a ticking time bomb for those responsible for housing policy. As with homelessness, many view the pending lead paint crisis as a by-product of misguided housing policies; in both instances, low-income children are the most likely casualties.

On the public health front, Massachusetts has been fighting lead paint poisoning since 1971, when the legislature passed a comprehensive lead poisoning prevention statute.<sup>18</sup> The law deserved and received much praise. The need for action was overwhelming. Based on the higher definition of lead content that constituted poisoning at the time, 13 percent or 75,000 children under six were considered to be at risk statewide. Nearly 20,000 were actually poisoned. The Massachusetts law, considered by many to be a national model, provided for a statewide strategy with research, educational, and diagnostic components. It prevented the use of lead paint on a broad range of goods found in the home, from toys to cooking utensils to furniture. It also required the owners of residential properties where children under the age of six live to remove or cover leaded surfaces in accordance with stated guidelines. Property owners who failed to delead can be held liable for damages.

In the early 1970s, the Department of Public Health, charged with implementing the new law, set up the Childhood Lead Poisoning Prevention Program. As a public health effort, the program operated effectively on a shoestring budget of \$280,000. Funds were used to identify poisoned children and make their homes safe. Subsequent efforts ensured that affected children received medical attention. The number and severity of poisoning declined, but the program is not without its critics. While no one has suggested a better approach to safeguard public health, given the minuscule funding, some experts note that the program has used children as canaries. With such minimal funds there have been neither enough inspectors to determine the level of lead in a unit nor moneys to help homeowners or landlords delead. Only when children become sick is something done. Very little preventive deleading has been undertaken.

Conservative estimates indicate that at least 59 percent of the state's housing stock still contains lead paint. In Boston the figure is closer to 80 percent. Until 1961, the federal government required its stock to be painted with lead-based paint because colors were brighter and the paint lasted longer than other types. However, the federal agency responsible for this stock has been very slow to remove it. Without adequate public funding, the primary responsibility for deleading has fallen on homeowners and landlords. Too often, because deleaders have been neither trained nor licensed, deleading has proved to be worse than doing nothing. In addition, with low-income housing dwindling, deleading has emerged as much a housing as a public health issue. From the housing perspective, few argue that the program has severe shortcomings.

Avi Davis, for example, describes himself as landlord with a moderate number of properties in Jamaica Plain. His company, Innovative Movers, serves mostly Boston landlords and tenants. Davis is firm in upholding antidiscrimination laws. It is illegal to deny housing to families because of children. The law is clear: if a unit has lead paint, the landlord must delead and rent to the family; refusing to do so constitutes discrimination. Because of his stand on the issue, Davis estimates that 80 to 90 percent of the calls he receives from landlords seeking his representation are, in his words, "a waste of time. When they find out the alternatives they'd rather I didn't represent them."<sup>19</sup>

While Davis is quick to point out that some landlords would be unwilling to rent to low-income families even if lead paint were not an issue, he estimates that in one half to two thirds of the cases, lead paint is the reason. "Landlords don't want to be in the middle on either the lead paint or the discrimination issue," he explains. He does not see more rigorous enforcement of fair housing as either a likely or workable solution. "Many of the landlords can't afford to delead. Others, even if they could, would rather hold their units off the market for a month or two and rent them quietly. They don't need the hassle."

Valerie Schecheter, a housing advocate at the Bristol Lodge Family Shelter in Waltham, reiterates Davis's view. Schecheter, who was a broker for ten years before working directly with the homeless, clearly understands the issue from a housing point of view. She describes the situation as "awful."<sup>20</sup> Schecheter says that most of the housing she has worked with contains lead and that those who try to delead often create more of a problem than those who ignore the law. Many deleaders don't really know what they are doing. Well-meaning parents or "helpful" handymen often create a problem by scraping what they think is just old paint as part of routine

maintenance. As dust in the air, lead is even more dangerous and harder to keep away from small children than paint chips.

Schecheter also concurs with Davis's assessment that the lead paint law encourages landlords to discriminate against families with small children. It is clear that holding landlords responsible for a problem they did not create does not work. A carrot-and-stick approach is needed; thus far it has been all stick. The state is not oblivious to the difficulty of forcing landlords to delead while the homeless population grows. In fact, many shelters contain lead paint. Separately, homelessness and lead paint are difficult issues. Together, they force anyone trying to develop workable housing solutions on the local level to steer an almost impossible course between Scylla and Charybdis.

Therefore, many, logically, see a role for the federal government. In the summer of 1991, with great fanfare, the federal government lowered the amount of lead it considered harmful to children. Yet nationally it allocated only \$50 million in additional funding to assist states with deleading programs. While a Catch-22 in the new law may be good news for Massachusetts, it's questionable national policy. States must have an approved deleading program to be eligible for the funds; at the moment, only Massachusetts and Maryland, and possibly soon Rhode Island, qualify. Meanwhile, nationally the massive amount of lead in both the private and subsidized housing stock is clearly an environmental issue of superfund proportions. Yet EPA and HUD, the federal agencies responsible for the environment and housing, respectively, have shown characteristic slowness in dealing with both issues.

Within this federal vacuum, the state has made some progress toward a workable approach to lead poisoning. In January 1988 the legislature passed an Act to Further Prevent Lead Poisoning. This bill essentially brought the 1971 act up to date with advances in medical and environmental science. While in some respects the law is even tougher on homeowners and landlords than its predecessor, it was seen as containing a silver lining. Section 2 requires the Executive Office of Communities and Development (EOCD) to design a program to "assist residential property owners and tenants to finance deleading activities," and the state had a good local model to work from.

A coalition of various health and social service agencies working through the Brockton Area Help Line (BAHL) developed an extremely sensible approach to deleading. Rather than making the landlord part of the problem, the group talked to local Realtors and incorporated a housing perspective into the program, thus linking the remedy to two social problems. It worked like this: an owner interested in deleading agreed to rent to a BAHL client, a low-income family with a rental certificate. The owner signed a lease and an agreement with both the family and the BAHL. After the Brockton Board of Health determined that lead paint was present, the owner obtained two written estimates from deleading companies on a BAHL-approved list. If the cost of deleading a unit was under \$1,000, the landlord agreed to rent to a BAHL family for one year; for units that cost between \$1,000 and \$2,000 the lease was for a two-year period; and those costing between \$2,000 and \$3,500 required a three-year lease. When deleading and repainting had been done, the Board of Health again inspected the unit to verify the absence of lead. The landlord paid the deleader and was reimbursed by the BAHL.

The BAHL approach was so reasonable that it is difficult to believe it has not been replicated. Carolyn Chace, director of Housing Services for the BAHL,



explains that the program helped house homeless families while keeping rents at a reasonable level. "Not all landlords want to be the next millionaire. Some would like to feel they are helping. Many have kids themselves. They just don't want to end up in court to do it."<sup>21</sup>

With \$60,500 the BAHF deleaded approximately thirty-three units. Based on the average \$40-a-day cost to keep homeless families in a hotel or motel, the program paid for itself in about two months. That price does not even begin to count the human or economic cost of one child being poisoned. The program has received broad praise from many poison prevention experts. Paul Hunter, director of Field Operations for the state's Childhood Lead Poisoning Prevention Program, knows as much as anyone about lead poisoning. Noting that some 350,000 children were still at risk, he urged that the Brockton approach be adopted by the state. Preventive deleading is crucial. If the state really wants to make homes safe, it must offer some sort of financial incentive for landlords.

Given the state's fiscal crisis, developing financial incentives has proved far more difficult than was envisioned in 1988. Unfortunately, no funds have been allocated to replicate the BAHF program, and cuts in state housing subsidies make even that program obsolete. The state housing financing agency has made a start with a \$5 million commitment to assist owner-occupants in deleading their structures, and proposed tax credits are seriously being considered as a way to finance the deleading of housing owned by investors. Nevertheless, no one assumes that these programs will provide enough assistance. Nor is it clear how either of these approaches will assist the homeowner who is barely able to pay the mortgage or the investor who is just a step away from abandoning the property. Perhaps the most distressing aspect of the law from a housing perspective is that, without adequate financial assistance, enforcement becomes the only incentive to delead, and enforcing the law in this tough economic climate creates enormous problems for low-income families, real estate interests, banks, and insurance companies.

However, all the news on the lead paint front isn't bad. In October 1991, the Massachusetts Association of Community Development Corporations (MACDC), a well-respected coalition of nonprofit housing developers, sponsored a lead paint awareness day. While the prevailing perspective was still that of public health, there was clearly a growing recognition of the serious housing implications inherent in deleading policies. Most of the fourteen cosponsors were housing groups.

Rebecca Goldberg of MACD, the event coordinator, is clearly knowledgeable about the wide array of public policy issues inherent in the lead paint issue. "Lead paint was once seen as a public health issue," she said. "It's still that, but it's also an environmental, banking, insurance, and housing issue. My dream is a piece of legislation that reaches all of those groups."<sup>22</sup> A very important coalition may be coming together. Many of its members, if they joined forces on the regional and national levels, could do much to solve the problem of homelessness.

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### **The Need for Innovation**

As this article has attempted to show, the land trust, the Inner City Task Force, intergenerational housing, the Brockton Help Line and MACD's work on the lead paint issue are examples of local initiatives that provide affordable housing. Ironi-

cally, these and other successful housing efforts of the 1980s are very far removed from national housing organizations. Although the Homebuilders Association accurately predicted the problem, it has had a far more difficult time finding solutions. The greatest challenge of the 1990s may be to incorporate the lessons of these community initiatives into the mainstream of America's housing providers.

New England has a unique opportunity to forge such a partnership. Channel 5's experience demonstrates that the public wants to solve the problem of homelessness. The large inventory of foreclosed and troubled properties offers what may be the last chance for entities serving low-income people to buy housing for less than they can produce it. The continuing loss of capital these unsold properties represent provides new incentives for bankers, real estate interests, and insurance companies to join the housing advocates in developing sound housing policy, and ultimately, solutions to homelessness. The public has the will; local efforts have shown the way. Regional and federal leadership is desperately needed to respond to the challenge. 29

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## Notes

1. Sheila Kennedy, "Homeless," *Boston Magazine*, November 1988, 300.
2. U.S. Conference of Mayors, "A Status Report on Hunger and Homelessness in America's Cities: 1991," 25-27.
3. Interagency Council on the Homeless, "What Are the Causes of Homelessness?" no. 7 (May 1991).
4. Interagency Council on the Homeless, "How Many Homeless Are There?" no. 1-1 (April 1991).
5. Ibid.
6. Interagency Council on the Homeless, "What Are the Characteristics of the Homeless Population?" no. 2-1 (April 1991).
7. Sheila Kennedy, "Housing Innovations," *Banker and Tradesman*, March 14, 1990, 3. I conducted significant portions of my field research for *Banker and Tradesman* from 1988 through 1990. This material is used with the publisher's permission.
8. Ibid.
9. Ibid.
10. Ibid.
11. Ibid.
12. Ibid.
13. Ibid., July 26, 1989, 4.
14. Ibid.
15. Ibid., May 3, 1989, 3-4.
16. Ibid.
17. Interview with David Trietsch, January 15, 1992.
18. The most recent Massachusetts lead law was enacted as Chapter 773 of the Acts of 1987. Although references are made to the law in several places in the state's general laws, sections 190-199A of Chapter 111 primarily address this issue. (Source: Conservation Law Foundation.)
19. Kennedy, "Housing Innovations," May 15, 1988, 4.

20. Ibid.

21. Ibid.

22. Interview with Rebecca Goldberg, January 9, 1992.