

# ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS

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HEARINGS  
BEFORE THE  
SUBCOMMITTEE ON  
HOUSING FOR THE ELDERLY  
OF THE  
SPECIAL COMMITTEE ON AGING  
UNITED STATES SENATE  
NINETY-SECOND CONGRESS  
FIRST SESSION  
—  
PART 4—WASHINGTON, D.C.  
—  
OCTOBER 28, 1971



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<sup>1</sup> Senator Winston Prouty, Vermont, served as ranking minority member of the committee from September 1969 until his death September 10, 1971. Senator Robert T. Stafford, Vermont, was appointed to fill the vacancy on September 17, 1971.

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# ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS

THURSDAY, OCTOBER 28, 1971

U.S. SENATE,  
SUBCOMMITTEE ON HOUSING FOR THE ELDERLY OF THE  
SENATE SPECIAL COMMITTEE ON AGING,  
*Washington, D.C.*

The subcommittee met at 2 p.m., pursuant to call, in room 4232, New Senate Office Building, Senator Harrison A. Williams, Jr., (chairman of the subcommittee) presiding.

Present: Senator Harrison A. Williams, Jr.

Also present: William E. Oriol, staff director; William Laughlin, professional staff member; John Guy Miller, minority staff director; and Phyllis Balan, clerk.

## OPENING STATEMENT BY SENATOR HARRISON A. WILLIAMS, CHAIRMAN

Senator WILLIAMS. The subcommittee will be in order.

This afternoon, the Subcommittee on Housing for the Elderly will continue its inquiry into the adequacy of Federal response to housing needs of the elderly.

In 3 days of earlier hearings, this subcommittee has dealt largely with a controversy surrounding the administration's rejection of the 202 direct loan housing program in favor of the more expensive and less satisfactory 236 interest subsidy program.

Issues related to that subject are still very much alive and I intend to keep them so.

At our hearings tomorrow, we will hear from the Department of Housing and Urban Development on other key matters related to the overall administration concern about housing for the elderly.

We had hoped that Secretary Romney would be with us, and that he would describe HUD programs and proposals in this area.

I wanted to ask him, for example, what he thinks about the estimates—made by the Senate Committee on Aging—that as many as 6 million older Americans now live in unsatisfactory housing.

We are informed that the Secretary can't be with us, but that he will send a representative to read his statement. I hope that it is comprehensive and that it is responsive to the 10 questions I have posed to him by mail.

This, after all, is a year of a White House Conference on Aging. I think that HUD should be ready and willing to give a full accounting of its efforts on behalf of aging and aged Americans.

## FEDERALLY FUNDED HOUSING—CRIME AREAS

This afternoon, the subcommittee will turn to a tragic issue which emerges again and again in talks I have with elderly tenants in housing projects.

I am referring to the well-founded fears about crime—fears that are making many elderly tenants in federally funded housing prisoners in their own homes.

It is readily apparent, I think, that the elderly are especially vulnerable to crime. It is easier to knock down an older person and take his money than it is to do the same to a younger person. And it is easier to cause more extensive injuries.

But in addition to personal vulnerability, the elderly may suffer from public policy, too.

Instead of providing housing for the elderly in safe neighborhoods, officials often decide to build in areas that abound in crime.

Sometimes, resistance arises to construction of dwellings for the elderly in established, stable neighborhoods.

This resistance, in effect, forces some housing into high-crime areas.

Of course, many elderly persons are reluctant to leave familiar neighborhoods, family, and friends.

We know that relocation places great burdens upon the elderly and that many would rather take their chances where they are, rather than to undergo the economic and emotional strains associated with moving.

This tendency makes it all the more important that we deal with crime where it exists, even while we try to provide better settings where possible.

Ways should be found, for example, to promote cooperative arrangements with local police departments. Service should be developed to make public housing more livable—and more secure—in many ways.

And the Law Enforcement Assistance Administration should become more directly involved in finding solutions to this problem.

As a matter of fact, I am very much interested in working with the LEAA toward certain specific goals which I will soon announce.

At this point, if there are no objections, I would like to place in the hearing record a prepared statement by Senator Edward J. Gurney, who regrettably is unable to be here this afternoon.

(The statement referred to follows:)

## PREPARED STATEMENT OF SENATOR EDWARD J. GURNEY

At the present time we are witnessing an awakening of concern over the manifold needs of the elderly and a new awareness of our responsibilities toward those citizens who, having made their contribution to our society year after year, rightfully now expect security and independence in their years of fulfillment.

While we expect many serious and far reaching proposals for the benefit of the elderly to come out of the White House Conference on Aging—scheduled for late November of this year—the Congress is presently considering an array of proposals which will serve the needs of the elderly. These proposals include bills to enact a health insurance assistance act, to provide transportation services and form skill-utilization programs for the elderly, and to enact a senior citizens community centers and services act.

Then, of course, there is my bill, the Social Security Improvements Act, which would grant a 5% increase in benefits, increase a widow's benefits to an amount equal to 100% of her husband's, raise the earnings limit to \$3,000, and make various other necessary changes.

Other bills would begin a special institute of gerontology and to provide various services—including meals—to the elderly. The list is long.

With respect to the area of housing, the needs of the elderly are particularly great and the resources at our disposal for the amelioration of elderly housing needs are presently too small. Recent hearings held by this committee on aging form a litany of need:

For most older Americans their home is their only asset.

Housing continues to be their largest single expense (34% of BLS (Bureau of Labor Statistics) retired couple's budget).

The elderly often have reduced physical abilities and are not readily able to maintain their homes as before. These services must be volunteered by friends or purchased.

Physical disabilities, as hearings in this committee recently confirmed, restrict the elderly within the home as well as in attempts to leave the home.

They tend to live in the older blighted sections of town.

The small retirement incomes and the physical inability to make inquiries of units for rent sharply constrict their choice of alternative rental housing.

Their short life expectancy, lack of funds, and the general lack of availability of sympathetic government programs has prevented them, in large measure, from becoming home purchasers.

Real estate taxes continue to escalate as States struggle to find additional revenues.

The committee concluded in its summary report of last spring that 1970's national production record of 41,000 housing units for the elderly poor falls far short of the estimated need of three times that number.

The Congress must awaken to the housing needs of the elderly. It is certainly my hope that these hearings will help to bring adequate low-cost housing within the reach of our senior citizens.

Senator WILLIAMS. Today's testimony on crime and the elderly is merely the beginning of our inquiry into that subject, as one part of our overall evaluation of Federal response to housing needs of the elderly.

But, even for a beginning, we have gathered an impressive list, including two persons from New Jersey.

I would like to welcome them and other members of the panel and invite them to begin.

I am informed that Mr. Thomas A. Buckley of Passaic County, N.J., and Mr. Joseph Baumann have been delayed in their arrival because of landing difficulties, but they will be here sometime this afternoon.

Mr. Noel Tomas, northeastern regional representative of the National Council on the Aging is present, accompanied by Mr. Oliver Ifill, senior aide from Boston, and Miss Catherine Gant, a tenant in Baltimore.

Mr. Barry Hersh, research associate from the Institute of Planning and Housing, New York University, is also present with us this afternoon.

I am sorry for our short delay this afternoon. We are very pleased to have you folks with us.

Mr. Tomas, we have a statement from you. Why don't you lead off and be chairman of this panel?

**STATEMENT OF NOEL TOMAS, NORTHEASTERN REGIONAL REPRESENTATIVE, NATIONAL COUNCIL ON THE AGING; ACCOMPANIED BY OLIVER IFILL, SENIOR AIDE, BOSTON, AND MISS CATHERINE GANT, TENANT, BALTIMORE, McCULLOUGH PROJECT**

Mr. TOMAS. Thank you, Mr. Chairman, and distinguished members of the Subcommittee on Housing for the Elderly.

My name is Noel Tomas. I am the northeastern regional representative of the National Council on the Aging, Elderly in Model Cities project.

It is with mixed emotions that I am appearing before your subcommittee 2 days before Halloween. The subject of criminal attacks against old people, to whatever degree, from felonies to simple harassment, is one I view with alarm and subjective feelings. It is in that context that I welcome this opportunity to appear before your distinguished group to shed some light on a subject talked about by many, long confronted by the elder segment of our population, living in lower income federally assisted housing, but little examined at our State and National levels.

It is your exploration of this subject with action implied that presents the ray of hope to hundreds of brutalized aged citizens. The implications that swift results from your level of attention will lift up our public housing projects of terror, where these exist, to the standards promulgated in the Housing Act which defined such quarters to be "decent, safe, and sanitary."

**ACTION NECESSARY TO INSURE SURVIVAL**

Whether this terror is real or imagined, and it is both, its effects right now on our older citizens demand countermeasures if they are to survive to their predicted life expectancies rather than die or cease to function rationally before then.

In a sense, then, I am classifying real and imagined crime facing the older person on an equal critical survival level with food. And I will illustrate later in my testimony one such case where, thank God, an aged woman was able to survive the horrors and can now think of other needs just above the survival index, such as medicines and doctors visits which she gave up when faced with fear.

You have asked me to talk about crime against our elder citizens living in public housing. I will do so by presenting various cases to illustrate the nature of the crimes in the cities of Hartford, Conn., where I did an exploratory study when I was chairman of the city commission on aging; in Baltimore, Md., and Lowell, Mass., where I now work, and in Boston where my regional office is located.

I have some witnesses who are residents of the housing projects in Baltimore and Boston who will explain the feelings of those people suffering from criminal attacks in their communities.

And I will suggest some thoughts for correcting some of the security problems. This will be illustrated by some direct action reported by my Boston witness, who, incidentally, is a representative of the Council of Elders.

If I may begin with a letter from a resident of one of the more infamous public housing projects in Hartford, Charter Oak Terrace,

where criminal attacks are more frequent and considered a way of life, I believe it expresses in that tenant's words what many old people have indicated to me and others in a variety of restricted communications and fear-filled explanations. I will further illustrate with news stories other crimes that typify those committed more frequently than the public is aware of. I have submitted a collection of such news articles to this subcommittee for its perusal.\*

This woman wrote:

I hope you will not think me presumptuous for writing you, I was happy to know somebody was trying to do something. I have been hoping to see somebody come to investigate, but finally I decided perhaps we have been overlooked.

Now I do not want any publicity, that is what you said. I am a woman 68 years old and my husband 67. Two months ago he had his third stroke, leaving him with his right arm and hand useless, his right leg crippled. He can get around but with difficulty.

I live in Charter Oak Terrace. My apartment is on two floors. My husband has to go up and down stairs. He has to come down backwards and has fallen twice, not seriously. I have lived here six years. There never has been one drop of paint since I moved in here. The roof leaked for six months. Finally the ceiling fell down at least a 2-foot square piece. It is in the same shape as it was over a month ago. The Housing did fix a part of the roof after that. The paint is chipped and falling off throughout the house. Some of the windows are broken. The Housing fixed the worst ones.

Last summer kids threw rocks, bottles and cans through my doors and windows. My screen doors are here to show the effects. Across the street from me, the large boy shot BBs at my kitchen window time after time. I called the police several times. They said they could do nothing. One policeman finally went over there and took the gun away. Since then every chance the kids get, they bombard the house with rocks. I won't call the police any more. It doesn't do any good. Police can't catch them. Just last night somebody, some kid, of course, threw a large chunk of ice at my door.

If we did anything to any of these kids, I could see it in a way, but I never talk to anybody other than a couple of neighbors and my husband can scarcely walk. We both have bad hearts and to tell you the truth it is terrible.

I want to move out of here. I am scared to death to live here. My daughter has tried to talk to different people about our getting into decent housing, but to no avail. Everybody tells me and her that we can't move.

We cannot afford to move into a private house. All we receive is Social Security—my husband \$123.40 and me \$56.10.

We have four rooms and need that many. I have a daughter in Norwich (an institution for those with mental problems). She comes home once a month for 1 or 2 weeks. My husband is a tuberculosis patient also, but of course is okay now. He had been in Cedarcrest twice. He has one lung and one kidney left from the TB.

I have health problems too and everything combined is not what adds up to a very cheerful life.

Now please don't think I am trying to give you a sob story. Everything I have told you is "gospel truth" and you can verify it. I would not write if you had not promised it would be anonymous.

Thank you for reading my long letter.

In a feature article in the September 13, 1970, Sunday Parade magazine, the lead began:

In Boston not too long ago during a crime wave, scores of elderly residents of a housing project were mugged. This outrage became too much for Mrs. Gertrude Pratt, a chipper lady in her seventies who represented a senior citizens group—the Council of Elders. She sent a request to city hall for an appointment to discuss the problem. She got no reply. So she sent a registered letter to city hall which concluded:

This is an election year. Would you like us to tell people that our mayor doesn't want to listen to old citizens?



## POLITICAL MOTIVATION

That hit a raw nerve. City hall phoned back immediately. A meeting was arranged with the mayor. And 2 days later foot patrolmen were assigned to the housing project during the dangerous hours of darkness.

Another recent headline and story in the Boston Herald read:

Mission Hill Elderly Cite Robberies, Terrorism—Guardsmen Urged to Protect Project.

Anthony Ford thinks the National Guard should be called to protect the elderly at the Mission Hill Housing Project in Roxbury.

Without it, he figures, the muggings, robberies and terrorism will continue.

The 68 year-old Ford says that in the 3 years he has lived at the project, he has watched it go from bad to worse as bands of young hoodlums roam the streets.

He has been beaten and robbed three times and has had his Social Security check stolen from his mailbox on several occasions.

As a result, Ford, and most of his elderly neighbors, are afraid to venture outside their apartments.

In a Hartford Courant December 1969 story headlined "You Can't Have Flowers, Elderly Mourn, Recounting Terrors," it was said:

Residents of the housing project at Charter Oak Terrace had rejected increased police protection as an answer to crime and disorders in the project neighborhoods.

A woman who circulated a petition signed by 116 of the elderly in the summer of 1968 said better police protection comes and goes capriciously in the project. "Now I've given up fighting," she said. "It is always forgotten," added her neighbor, also one of the 300 elderly at Charter Oak Terrace.

Fear is much stronger at this time of the month because the young hoodlums know that the Social Security checks of the elderly arrive now, and that they can rob them without much difficulty or fear of retribution, she said.

The woman told of a companion of theirs who was robbed last month, although she had taken the precaution of going to the bakery without her purse. And though it was about 10 a.m. on a Sunday morning, a youth cut off the pocket of her coat, scooped up the coins and fled, they said.

Her neighbor told of trying to sit on a lawn chair outside during the summer months. "The gangs will go by," she said, "and if they see you've got something like a piece of candy, they grab it and run away."

"You can't have flowers or they trample them," her companion continued, "And if they put a tree outside to look at, they cut it down."

Both of them agreed the troubles in Charter Oak Terrace are caused by youths of all races.

The woman who has given up fighting recounted the experiences of a man who was robbed and beaten last month in his own apartment. The attackers threw eggs at him after he was beaten, she said. "Eggs are hard enough to get on our money," she said. "They don't care what they do."

And she added, "Once you live here you stay here until you die. And everybody's afraid of their shadows around here."

"Everybody's afraid to do anything at all," she concluded.

Then the Hartford Courant said in an editorial:

[From the Hartford Courant, Dec. 16, 1969]

## THE ELDERLY POOR LIVE IN A WORLD OF FEAR

Yes, yes, "'Tis the season to be jolly," and doubtless many of us are. But there are people in this city who haven't been jolly for a long time, who certainly aren't now, and who probably won't muster the courage even to smile for quite a while.

They are the elderly poor living in some of Hartford's housing projects. Their plight has been described in two articles printed in *The Courant*. To the reader, "heartbreaking" is one word that sums up the stories. To the aged inhabitants of Mary Mahoney Village in the North End, and in Charter Oak Terrace which is southerly, "terrified" is the word that fills the bill in recounting their condition. Let's not split hairs over whether they are subjected to terrorism or simple harassment. On the receiving end it's all the same—the dark-brown taste of fear is in their mouth day to day.

What frightens them are the uncontrolled youths in their area. Youngsters who snatch a piece of candy from an elderly woman one day, and return the next when Social Security checks are handed out, to rob an old man. Youths who make it necessary for the windows of the Golden Age Clubhouse to be boarded up so old people can play a hand of cards in safety. Youths who trample a few flowers and assault someone week in and out, or set fires or take cars apart piece by piece.

This is the story inhabitant after inhabitant has to tell, and it is told without hope. "Once you come here, you stay until you die."

Can't there be some way to rescue persons from such a pitiful plight? Old age and being poor are burden enough without fear, harassment, terrorism, or you name it. Naturally, the first thought that comes to mind is more police protection—if, of course, the City can afford, provide and find the manpower. This certainly seems the most urgent, immediate step to be taken. The housing projects have always had some sort of policing, even if only by the management staff. But now this obviously is not sufficient.

However, this probably is not the whole answer. The harassment in local housing projects is part of the urban violence afflicting the whole country. Racism plays into it, as does the gap between youth and older people. Bad social conditions are certainly at the root of it. Permissiveness on the part of parents is a factor. The problem of violence and crime in the streets, as everyone says, must be attacked on many sides. Except for what more police protection can do, they will go uncured for a long time. So, for a start, more protection has to be found for the elderly poor here. It won't be easy, but it is imperative, and the City must bend its effort to the task.

Without fail, the crimes continued in Hartford despite the measures Hartford officials were able to take and in the *Courant*, June 10 of this year, this story appeared:

[From the *Courant*, June 10, 1971]

#### ELDERLY RENEW PROTECTION DEMAND

(By Kenneth Hooker)

Muggings, harassment and fear are no new story to the elderly residents of Charter Oak Terrace. They have been there for a long time and most feel the situation will get worse this summer unless something is done.

It is one of those stories that becomes news every year or so and then disappears, with no permanent solution.

Mayor Athanson has called a special meeting of the Hartford Commission on Aging and other city officials Friday afternoon, in the wake of seven attacks on elderly residents of Charter Oak Terrace within 48 hours last weekend.

Fear of the young muggers has become a way of life for about 300 elderly who live in their section of Charter Oak Terrace. They call the rest of the project where 4,200 younger residents live, "the ghetto," but there is nothing they can do to separate themselves from it.

Wednesday a group of them gathered at the project's Golden Age Clubhouse to talk about their problem and their petition for more police protection early in the month when they receive their checks and become prime targets for young thieves.

"They stole my pocketbook right by my door in daylight," said one woman.

"Two years ago they got me," said another, her tone suggesting that she suspected her number may come up again soon.

"Me about 10 times," said a third woman who was still able to smile, though her shoulder was bruised after being knocked down in one of last weekend's incidents.

"If they see you have no handbag they'll throw you down and search your pockets," said another.

"It has been going on like this for about three years now," said Edward T. Machol, a member of the Commission on Aging who spurred the mayor to call Friday's special meeting. "At least one of every three of us has been hurt here in one way or another."

"Its gotten to the point that people are not only afraid to go out at night; now they're scared to death to walk out during the day," Machol added.

"We are in an isolated ghetto separated from the city and in my opinion the city officials would like to shut their eyes," said Machol, who has regularly pleaded for an investigation of the neighborhood's problems during commission meetings.

The elderly residents live among abandoned, half-destroyed cars left on their streets, with youngsters from other parts of the project running along their walks, and at night banging on doors in the hallways, shouting, or setting off fireworks.

An old man told his story: "This kid said, 'I'm the paper boy,' I said, 'You're not the paper boy,' but he gave me a shove anyway and went in my door. And when he came out he had my wallet. I think some of the policemen are afraid to hang around here themselves."

Machol went on to say that the police figures, which showed no extraordinary rise in muggings in the neighborhood before last weekend, are not accurate because "a lot of people don't want the publicity—they're afraid there will be repercussions from the kids."

That is the way it goes among the elderly in Charter Oak Terrace. When they are interviewed they don't want their names printed; when they are robbed they don't call the police; and when they get home they only resolve to go out less often.

The petition that is being circulated by about a half dozen of the elderly residents asks for a foot patrolman to protect them during the first 10 days of the month. This is when most of them receive checks from Social Security and most muggings occur. The "checkday" is no secret. The elderly are robbed while they are walking on the streets or in breaks into their homes at night.

"Every time you hear a siren they run back into the ghetto, and that's the last until they come back," said a lady. It's a cycle, she said: The kids only wait until the police go away and then they come back.

The elderly residents have no complaint about the cruisers but feel cruisers don't really cover the area since they can be seen across the project's open yards and the youngsters simply run into the next block.

Mrs. Mary Tyszka was a tenant relations counselor for the Hartford Housing Authority for many years until she joined the staff of the Golden Age Clubhouse last April. She said the incidents have created a "unity among the elderly," but asked what the elderly could do about the crimes, even unified?

"They can tell us it's happening all over the city, but we just don't like it here," she said.

Machol went on to argue that Charter Oak Terrace has the highest concentration of elderly residents of any part of Hartford, but is still considered a normal area in terms of police protection.

Two years ago Machol said, "We're on the edge of the city, almost deserted. Almost anything goes."

Now things are worse, Machol says. And he expects the situation to become still worse when school closes for the summer and more youngsters are out on the hot summer streets.

The people at the Golden Age Clubhouse have been teaching the elderly women not to go out carrying their handbags, but they have stories of women who have had their pockets rifled while on their way to the store. They have told the women if they must carry a handbag to clutch it firmly or carry it over their shoulder, but there are stories of women who have been knocked down or beaten because they tried to resist a mugger. They still talk about education a little, but most of them don't think it does much good any more.

A similar petition asking for more police protection for the project's elderly was signed by 116 of the residents in 1968. A year later the woman who started it said everything was the same again. "Now I've just given up fighting," she said.

Friday's meeting will be at 3 p.m. at the Function Room of City Hall, with the mayor, City Manager Curtin, representatives of the police department, the Community Renewal Team, the Hartford Housing Authority, and other city officials joining the Commission on Aging.

What brought about my investigations into criminal attacks and harassment on the elderly late in 1969 and into 1970, and to this day, I expressed in this letter I wrote the mayor and city council:

DECEMBER 3, 1969.

HON. MAYOR AND COURT OF COMMON COUNCIL,  
*City of Hartford, Connecticut,*  
*Hartford, Conn.*

DEAR MAYOR AND COUNCILMEN: I am shocked that conditions and attitudes have created a village of terror in our midst in Hartford. Hopefully the following report will give the Council the impetus to call for a full investigation of what I have described, situations that seem to be expected occurrences in Mary Mahoney Village.

Not more than a month and a half ago, Mrs. Kate Wagner of 79 Vine St. in the Village, came to meet me. She came because she said she wanted to meet "the person who has been speaking out for the elderly" and she wanted to know what kind of a person I was and to tell me she and many other aged persons were behind my actions.

At that meeting, Mrs. Wagner described situations that other tenants had reported to me. Mrs. Wagner is a short, stocky woman in her 70s who speaks with the accent of her native Cologne, Germany, which she left in 1950. There she suffered the loss of her husband, lived through the Allied bombings of the city, dragged numerous wounded and dead from the ruins, and confronted the brutalities of occupying Russian troops.

I would describe Mrs. Wagner as a courageous, deeply socially conscious human being who feels a compulsion to be involved helping and working with people. She would be a valuable staff person in a part-time paid position working with other aged people.

Her stories about life in the Village, verified by other tenants, reveals uncontrolled, reverse racism at work brought about by residents of the surrounding black community visited upon the predominantly white, elderly poor of the Village. I do not say this to encourage a deeper black-white schism, but to place the perspective in its proper, factual situation.

I am sure most Councilmen are familiar with the Village, nestled in the older, surrounding Vine and Edgewood Street area just north of Albany Avenue. It is poorly guarded by a climbable chain-link fence and bright lights. It contains 50 units and a not-too-often-used community building. It has two gates, which, when either is locked, are broken open by younger residents from the larger community. It is patrolled at night until midnight by a foot patrolman.

There has been one vicious rape in the project before the attacks I shall describe on Mrs. Wagner. There has been one brutal assault on an elderly man who left his semi-invalid wife one evening to go to the neighborhood grocery store to purchase a box of oatmeal she had requested. As he slowly walked along with the assistance of his cane, two young blacks accosted him demanding his money.

One youth smashed his fist to the old man's face driving his lower jawbone partially out the other side and kicked him as he lay helplessly on the pavement. They took the change he had brought with him to purchase the oatmeal.

He was found and taken to Mount Sinai Hospital. Meanwhile Village residents who learned of the assault could not bring themselves to tell his wife what had happened. She sat alone in her apartment waiting for his return. Two weeks later she was removed by the Housing Authority to be placed in a nursing home. I have no idea whether to this day she has found out what had happened to her husband or if he still lives.

The irresponsible elements of the larger, black community is evident every day by their actions, especially during summer months when the tenants try to get outside of their units for sun and air and some gardening activities.

When washing is hung on a line, mothers can be heard in apartments nearby encouraging their children to tear down the lines and bring certain items to them.

Youngsters throw stones through the fence at tenants working on gardens or outside for a stroll. Teenagers gather in a barn just outside the project and hurl the most derogatory insults at the tenants. Even "We'll be over to burn you, baby, next time we riot," have been common threats.

When some of the tenants attempt to walk to the neighborhood stores, they are shoved into the gutters and contempt is shown by such insults as "you walk there where you belong, scum." At counters in stores, black adults push the elderly aside when they approach the shelves or checkout counters.

And indecent exposures by young men have been somewhat common occurrences as police records should show if all incidents have been recorded.

Tenants have asked to be kept anonymous when they talk to me because they fear their slightest complaints will receive retaliation by Housing Authority staffs with the threat of possible eviction.

Doors to units do not close properly and the master door to each building has no common lock that will prevent entry to building hallways and balconies.

These are among the stories Mrs. Wagner and other residents have told me. It makes one wonder how the residents retain their sanity after having given up a large measure of freedom of movement and peace of mind.

It is all too obvious that many elderly tenants live in this City's public housing with the attitude that it is the "Place of last resort" before death and, in many cases, only death will let them escape from such confines. Certainly, public housing had not begun to be the final residence, but to be a place from which to move up and out of. That is the paradox that public housing across the country suffers today.

I feel I have failed Mrs. Wagner in a way because I did not strongly advocate action when she came to me to express her fears and concerns.

At 8 p.m. last Friday night (Nov. 28), Mrs. Wagner suffered a brutal assault by a neatly dressed, black male, about her height, near his mid-20s and wearing a top coat.

The attack happened in this way: Mrs. Wagner had been talking to a neighbor when the telephone rang. She stepped into her apartment without closing her door thinking her neighbor would wait there for her return. The neighbor did not. Her television was on fairly loud. The caller was Mrs. Merrill. A few minutes of conversation later she excused herself because she noticed a person hiding behind a partition in her apartment. She thought it was her son. She expected to have the hiding person jump out and say "boo" as her son often did, but when she stuck her head around the partition, she saw the black face of a stranger. He grabbed her with his left hand clenched tightly around her neck. (Today she has deep bruises from his grasp.) He coldly told her to "keep quiet" or he would "shut her up".

As she struggled, he proceeded to strip her clothing from her. He forced her to the floor. She realized what was happening and doubled her knees against her to force him off her. She got to her feet quickly. She ran around the partition shouting for help. He ran around the other side and grabbed her around the mouth and nose continuing to punch her with his left fist.

His right, little finger accidentally pushed into her mouth and Mrs. Wagner bit down very hard while he threatened and beat her about the head and body in an effort to make her let go. She did not. Her mouth filled with his blood as she bit deeper, around the middle joint of the finger.

Mrs. Norman, who lives below Mrs. Wagner, heard the commotion and began coming up the stairs asking out loud, "Kate, did you fall? What's wrong, Kate?" The man began forcing Mrs. Wagner to the floor again until he realized that Mrs. Norman's voice was getting closer as she neared Mrs. Wagner's door.

He ripped his injured finger out of her mouth, flung the door open, threw Mrs. Norman aside and dashed down the stairs to make his escape. Meanwhile, another neighbor below, Mrs. Morris, heard the ruckus and called police who quickly arrived on the scene but too late to apprehend the attacker.

Mrs. Wagner was taken to Hartford Hospital where I visited her. She expressed her fear of returning to the Village and said one of the staff physicians felt she should not for her own sanity. But, she obviously has nowhere else to stay.

Her injuries will heal. Her memory will not although she told me she has lived through much worse and it has not distorted her perspective. She even accorded the attacker her understanding that "I feel he is a very sick man". Unfortunately, she noted, "he must have done this before by the way he handled me and he will do this again."

#### RECOMMENDATIONS

Access to these units needs to be restricted to the tenants only, if possible. Suggestions that a lock on the master door to the building with a hallway bell that would be rung by a visitor, could help the immediate problem of restricting entry to the building. The tenants are able to look over the balcony to see who the caller is and to ask for his name before entry would be allowed.

An all-night patrolman might help, but, as in the case of Mrs. Wagner, the duty patrolman was not in that part of the project when the attack took place. There is no police call box near the project. Walkie talkies are the only communications means unless entry to an apartment can be gained to use a telephone.

I urge that responsible black leaders sit down with either the Commission or the Council, or both, to establish a "youth escort" service. Such a service can be coordinated by a neighborhood church or civic organization in the area. Ministers should consult with tenants to determine acceptability of properly identified volunteer escorts who could accompany them to stores or churches, or help with errands.

A commonly known telephone number should be publicized among the tenants so that they can obtain an available escort when they need the assistance. And rotating duty schedules could be set up by the coordinating organization so that young people are available to perform this service. Perhaps the young people could be uniformed to give them an identity to the rest of the larger community.

Whether an adult patrol would be feasible from the surrounding community in order to provide more "eyes" to watch over the Village, is another avenue that can be explored.

More interchange between the residents of the Village and the responsible black community surrounding them needs to take place and I feel these suggestions are a start. Other ways may be worked out too. The end result is to develop some harmony between the black and white sectors to prevent driving out the white element of the poor population in that part of our City.

Respectfully submitted, Noel E. Tomas, Chairman.

That was not the end of Mrs. Wagner's story. She wrote me this month and I spoke to her this week in her new home in Gulfport, Fla. She said in her letter:

I have received your letter and was surprised and glad to hear from you. As you see by this letter, I have left Hartford last April and moved to a little quiet town, because the situation for the elderly people was just getting unbearable in Hartford. This move was not easy for me leaving my family and friends behind me, but it was the only way to stay sane and forget the horrible experiences I had to go through in Hartford.

If there is anything I can do to help you in your fight for the elderly, I'll be more than willing. Thanking you again for your concern and kindness while I was in the hospital beaten up so badly.

Mrs. Wagner, who is now 71, located the retirement village in Florida where some Hartford friends had relocated. It also costs her the \$65 a month she formerly paid in Hartford. She is in private housing. Although medicine costs are double Hartford's and health department facilities are negligible compared to Hartford, she has found peace of mind, she said, that has rebuilt her strength.

#### HAD TO MOVE FOR SAKE OF SANITY

I will never come to Hartford again, even for a visit to my son and daughter and their families. I am more alert than most people my age and can care for myself. I've always been on my own. Even when you are desperate, you can do more than you think. I had to move with my son's help from Hartford before I lost my mind all together.

What happened to me and others in Hartford in that village, I can never forget. Many of those people are moving. One woman, she is Jewish, isn't being allowed to move out. I don't think that is right. How long can one suffer from those people flipping cigarette ashes in your face, pushing you into the streets, shoving you aside at a store counter. If I have peace of mind, I can do without food to get it.

Mrs. Wagner is very bitter racially, a prejudice she did not suffer before the assault on her in Mary Mahoney Village. She noted that some blacks might be better people than she, but she is afraid of them and, if any move into Gulfport, she will move again, this time to Austria where a friend of hers lives.

During the period when I was chairman of the Hartford Commission on Aging, we began a study of both physical and social conditions among the elderly residing in public housing. It was then in my report which has been submitted to your subcommittee, Mr. Chairman, that I said:

Probably the most significant data that has been documented is the crime rate that singles out the elderly and is occurring at higher rates than the percentage of similar crimes against citizens in the city of Hartford. Fully 30 percent of the 211 surveyed reported crimes against them and their property.

Of the people responding, 23 percent have had their apartments broken into. Thefts ranging from money to household furniture (including items worth more than \$100) took place among 27 percent of the respondents.

Of all the thefts, 38 percent took place during 1969, 24 percent of the individuals knew who committed the crimes and 70 percent of these had reported the burglaries and robberies to the police.

Of the 190 persons who answered the question of assault upon their person, 6 percent reported attacks, 45 percent of these took place in 1969—not including those occurring after this report's publication which included a rape and several assaults.

#### SOME CRIMES NOT REPORTED—FEAR OF REPRISALS

The interviewers noted that a reluctance, even a fear, prevailed during several of the interviews. It appeared that in the crime area, the tenants might have feared reprisals regardless of the assurances of anonymity, therefore, some crimes may not have been reported to the interviewers and authorities.

Of the 211 respondents, 65 persons (31 percent) expressed a fear of neighbors, kids and others in the project. And five persons said they would move immediately if they could. Nine persons cited dogs as a major problem to them.

Lowell, Mass., does not have the severity of crime that the elderly suffer in the larger cities. I have submitted a survey of that city to this subcommittee for its examination as I have a report on Baltimore, Md.\*

I do not wish to minimize the problems of harassment and criminal attacks on the elderly in Lowell, but, I believe that city and Baltimore compare to the detailed findings the Hartford study revealed.

Baltimore only differed in that a number of murders have taken place, such as two murder-rapes in the Lawrence Douglas project where entries were made through windows and the murder of a deaf and dumb man who was beaten and robbed in his apartment in the Gilmore project and then, after his killing a few weeks later, his aged wife was robbed in the same apartment. Assaults, muggings, and purse snatchings are commonplace in Baltimore.

The response to calls for help in both cities is slow, almost withheld in Lowell. But measures are being taken to correct the Lowell police-response problem.

I would like you to hear about how some of the elderly feel about being subjected to and living constantly with criminal attacks. Miss Catherine Gant, who in her sixties works as a health aide in the project in which she resides in Baltimore, is here to talk about those problems.

Senator WILLIAMS. May I ask first, Mr. Tomas, you are from the New England region of the National Council on Aging, but it is the National Council that made the arrangements with our other witness?

Mr. TOMAS. I did it with our organization's endorsement.

Senator WILLIAMS. That was a more than moving statement. The description tears at you and it just describes the worst of what we know is existing. I noticed in the paper this morning a homicide of a woman 82 years old, foul crime ending in murder. Parenthetically that puts the homicides in Washington over last year's homicide rate already.

You mentioned three in Baltimore.

Mr. TOMAS. I think Miss Gant just brought to my attention another murder in Baltimore.

Miss GANT. Two more since I talked with Mr. Tomas.

Senator WILLIAMS. I certainly want to commend you for the work you are doing.

\*Retained in committee files.

How old a man are you?

Mr. TOMAS. I am 40.

Senator WILLIAMS. You are certainly doing noble work.

Miss Gant.

#### STATEMENT OF MISS CATHERINE GANT, BALTIMORE, MD.

Miss GANT. I am happy to be here. I am Catherine Gant from Baltimore, Md.

Since I talked to Mr. Tomas, there have been two deaths in the project, two old souls killed, one was in LaFayette. Two souls were killed since I talked to Mr. Tomas last week.

Senator WILLIAMS. Is this public housing?

Miss. GANT. Yes. I am from McCullough project. I moved to the McCullough project 13 years ago and I was very glad to be in there but in the last recent years, we have had everything happen there. We have had rapes, burglars, and everything.

On a Sunday morning about 12 o'clock or a little after—a lady lived on the corner who was 87 years old—they broke into her place.

The next week, a block away, they broke into an old lady's place who is in a wheelchair. Then, they get into a 79-year-old woman's house and raped her at 3 o'clock in the morning.

#### AFRAID TO OPEN WINDOWS

Where I live, there are plenty of old folks who live decent and clean and do not harm anyone, but the terror you have there with people trying to get in the windows at night, everyone of us don't open our windows at night because we are scared.

They take wires and everything else to open our windows.

Recently, someone pried a woman's window open at 3 o'clock in the morning. They get into our place and burglarize our places and anything else they can do.

Senator WILLIAMS. Which project is this?

Miss GANT. McCullough.

Senator WILLIAMS. Is that a high rise?

Miss GANT. We just had one open up. We are on the first floor. They put the older folks on the first floor and the people over top with children.

Senator WILLIAMS. You know, we found the elevator is a desperate trap.

Miss GANT. Those places with elevators are simply terrible. They are terrible. Those old folks living in those places with elevators are scared to death to even come outside their doors.

Mr. TOMAS. Didn't you have a gentleman who had a problem on the 14th floor?

Miss GANT. Just last week the elevator in the Murphy Home would not run. This man was outside. He lived on the 14th floor and he could not walk up 14 flights of stairs. We had a lady come down from model cities who lived in the Murphy Home and the elevator was stopped and she lived on the seventh floor.

I am 64 years old. I couldn't walk six or seven flights of steps. It is ridiculous what they do to the older people in those projects. They just prey on them.



On check day, you see the bums standing around waiting for those souls to go to market so they can steal their checks. It is really ridiculous what they do to the old people.

#### TENANTS MUST PAY FOR BROKEN WINDOWS

In the McCullough project, they break windows all the time and we have to pay \$2.25 for every window those children break. They break windows all the time. We wanted to ask you, do you think it is right for us to have to pay for those windows?

They break them out, break them out, break them out, and we have to pay for them. I paid for two recently.

Mr. ORIOL. I certainly don't think you should. What would you say is the average monthly income of the people affected by the breakage?

Miss GANT. I don't know. I can't tell about the folks. Where I live on the corner is one 78 years old, 83, 85, and all those ages.

On my side, I am the youngest in there and I am 64. On the other side is a lady 80, one 93, maybe two or three who are 93 years old.

Mr. ORIOL. Would you say most of them are on social security?

Miss GANT. Social security and welfare.

Mr. ORIOL. When you take \$2.50 out for a window, that really hurts.

Miss GANT. It really does.

Mr. ORIOL. Has anyone ever suggested a certain type of screening that might prevent breakage? No one likes to have screens on their windows blocking lights and so forth.

Miss GANT. Screening or some kind of burglar alarm is needed.

Senator WILLIAMS. What security measures do you find in this particular housing project?

Miss GANT. We really do need something. Any time they want to take a wire and open the screens they can get in our windows; and they do it.

The people on the second floor—they get up there and walk on the ledge and get in the windows on the second floor.

Senator WILLIAMS. You are faced with a situation where you have to have bars to keep people from getting in.

Miss GANT. We have to have something. We are just scared to death. You can't rest at night because you hear them going along trying to get in all night long.

Senator WILLIAMS. I don't know if you can generalize. What are the ages of these people who are doing these desperate things?

Miss GANT. All of them are young.

Senator WILLIAMS. When you say young—

Miss GANT. I mean 20 to 30 years old. They never catch an older person in there.

Senator WILLIAMS. Are they that old, up in their twenties and thirties?

#### STANDING AROUND ON CHECK DAY

Miss GANT. Some of them are. You see them standing around, 18, 19, 20; on check day they stand around in droves and knock people down, anybody who comes along.

A lady who lives the second door from me went to the store and a man saw her coming and knocked her down and took her money. That is Social Security and welfare checks.

Senator WILLIAMS. Are the checks mailed to them?

Miss GANT. Yes; they are mailed to them.

Senator WILLIAMS. How can they handle a check if they rob a person of a Social Security check?

Miss GANT. They wait until they go to the store. Most of them go to the one supermarket.

Senator WILLIAMS. They cash the Social Security check at the market?

Miss GANT. Most of them do. Most of the old souls just walk. When they come into the project like that, they knock them down and take the money from them. They don't care how old you are. They make it a plan to stand out on those check days. It looks ridiculous how they stand around in droves and take the old folks' money.

Senator WILLIAMS. Does the police protection increase on days when it is known there will be new money?

Miss GANT. I don't think so. They don't seem to be caring that much. I would like to say yes, but I don't see no difference. Everybody knows when it is check day.

A lot of them go to a bank right near us and they will stand around outside and wait for them to come out. They don't care. They are just mean and ornery because they know they can take advantage of old folks.

Senator WILLIAMS. Do most of the old folks bank their Social Security check?

Miss GANT. I don't think they have enough to do that in the project. In the project if you get 5 cents more, they take that 5 cents from you.

Senator WILLIAMS. For your rent?

Miss GANT. Yes, sir. Any time you get a raise, your rent goes up.

We have some people in there who are sick, and that is the truth. They need money to buy food with but they don't seem to care.

Mr. TOMAS. You mean the housing?

Miss GANT. Yes; they don't seem to care.

Mr. TOMAS. Thank you, Miss Gant.

Before I get into some of the suggestions I wanted to suggest, I want to introduce Mr. Ifill, who is a member of the Council of Elders and he has dealt with some of the immediate solutions.

I would like him to speak to some of the problems and then some of the solutions they have come up with.

#### STATEMENT OF OLIVER IFILL, SENIOR AIDE, BOSTON, MASS.

Mr. IFILL. Mr. Chairman and members of the Committee on Aging, good afternoon.

My name is Oliver Ifill. I live on Martin Luther King Boulevard in Boston, Mass. I am 69 years old. I work 20 hours a week as legal advocate for the Council of Elders, Inc., on the legal research and services for elderly program, a program sponsored by the National Council of Senior Citizens, Inc., for the Office of Economic Opportunity.

As a legal advocate, I have helped many elderly with personal problems both legal and nonlegal. Many of them reside in public housing and I have fought successfully for police protection. I also served, in 1970, as a member of a security and protection committee of Boston Housing Authority developed citywide for security protection.

I should mention at this time that I am a resident of the Warren Towers Public Housing Development for the Elderly.

This project has 140 units and was opened in June 1969, at which time I moved into the building.

Gentlemen, the building I am living in is pretty safe for the elderly. It is by itself and occupancy starts from the second floor. There is no first floor where the tenants live at all.

Also, there is only one entrance and that is through the front. We can go out through the back but we cannot come in through the back. That makes it very safe. We had some trouble when we first moved in there.

The youngsters roughed up a couple of the women. One man there snatched a back pocket and took off one side of the man's pants. Since then, we have had security guards on the outside of the market and that has lessened the crime in our district.

Mr. TOMAS. Would you tell the Senator who pays for that security guard?

Mr. IFILL. The Boston Housing Authority.

Mr. TOMAS. Don't you have another situation where one of the private grocery store pays for some security guards for East Courts for the Elderly when they go shopping from the project and back again? Isn't there one in one of the shopping centers there where they have some security police paid for by the shopping center?

Mr. IFILL. No, not that I know of.

Mr. TOMAS. I must be mistaken, then.

Are there any other types of things your group does with both the city and the legislature in trying to effect more security measures?

#### SECURITY TOO EXPENSIVE

Mr. IFILL. We lobbied for a bill to get through the legislature and we had a bill killed about 2 months ago for protection.

The city council would not approve it as they have the home rule.

Another thing, it would run into too much money for citywide protection. We need a minimum of 770 policemen and a maximum of 890 to cover citywide.

Mr. TOMAS. This is for city housing projects only?

Mr. IFILL. Just for the Model Cities and elderly.

Senator WILLIAMS. How many are involved in this protection now?

Mr. IFILL. So far, there are only about 65 police to cover the whole thing.

Senator WILLIAMS. How many tenants are we talking about?

Mr. IFILL. About 43,000 people.

Senator WILLIAMS. Are you addressing yourself to all of the public housing now?

Mr. IFILL. That is right, and no one seems to be able to get hold of any money to do it.

Senator WILLIAMS. Of course, we are focusing on the plights and situations of older people. Are older people living throughout that housing? They are not in separate units of housing?

Mr. IFILL. Some of us are and some are not.

Senator WILLIAMS. Some are just living in units where there are also families and teenagers.

Mr. IFILL. That is right, and that is where the problems develop.

Senator WILLIAMS. Is this mostly high-rise housing?

Mr. IFILL. No; mostly three-story and four-story units.

Senator WILLIAMS. Is it all old housing or has some of it recently been built?

Mr. IFILL. I would say it is mostly old housing. Some of the places we do not need a policeman, we need a security guard. In my building, all we need is a security guard, not a policeman.

Senator WILLIAMS. First of all, how long have you been living with this crisis of crime?

Has it been going on for as long as you can remember or is it the last year, the last 2 years, the last 3 years? How long has this been a daily terror for people living in the housing projects?

Mr. IFILL. I would say since about 1967.

Senator WILLIAMS. Is there any way to understand what is the root cause? Why is there all of this crime? Do these people work? Do they do nothing except linger and loiter and then prey on defenseless people? Describe your attitude, your feeling of what is going on there?

Mr. IFILL. My personal observation is I would have to blame some of the parents. They do not train their children right.

The fathers and mothers are out working and the kids are running the streets.

Senator WILLIAMS. I think of a kid as someone under 12. Miss Gant was describing young people who were up to 30 years old. They are not kids.

Miss GANT. For the window breaking, that is kids, kids playing ball and doing things like that, but raping the people and all those other crimes, that is for the older boys.

Mr. IFILL. I am 69 years old. I was taught to respect elderly people. That is the way I was brought up but the kids of today do not have that supervision. They are being left alone to babysitters, and that is part of the crime, leaving the kids alone and not teaching them or showing them the way.

Miss GANT. Most of them, the children just bring themselves up. Some of the parents just go off to work and leave the kids to do anything they are big enough to do.

Mr. IFILL. Another thing, too, the policemen average in age 50 and they cannot compete with the young kids of today. The kids commit a crime around the corner and a policeman 50 years old can't run and catch that kid. They should know everybody in the neighborhood like when I was young.

The policeman knew everyone in the neighborhood. Anyone who came in as a stranger he knew that, too.

Today, you call the police, you have a new man and they don't know what is going on and the people don't know about it. If you had that man on the street there every day walking back and forth, you would see a lower crime rate.

Sometimes we call the police, but why call, you don't get any response. When they do come, they will tell you they are coming, with the siren. That means the kids go away.

Senator WILLIAMS. If there is a patrol, it is in police cars?

Mr. IFILL. That is right.

Miss GANT. You need more police, sometime.

An old lady was sitting on her steps on a warm day in the summertime not bothering anybody. A big boy said, "You ought not be sitting

there," and opened his pants and exposed himself in front of that old lady. Other people were sitting out there and didn't do anything about it. It was in broad daytime.

Mr. IFILL. The building we are in we don't let anyone come in unless we know who they are. After 2 o'clock, that door is locked.

Miss GANT. May I say something else?

In some of the projects in Baltimore, we have Elmore and Cherry Hill. They have apartments built where one door is for three apartments. This lady from Cherry Hill told me and I know Elmore is the same way, they can't keep no locks on those doors. They have reported to the office and the office will not put any locks on those doors. They say when they come in they are liable to be knocked in the head in the hallways. There are mostly elderly up on the top floors. If you ask them to transfer you, they don't do it. We would like to get some locks on those doors because those people are scared to death.

Mr. TOMAS. To return to my statement, before I speak about solutions, let me summarize the crimes that occur against aged people who live in poverty ghettos. There were the murders I spoke of in Baltimore, the rape of a 78-year-old Baltimore woman at 3 a.m. in her apartment and the many other rapes, burglary, and house breaks such as the case of a 76-year-old Hartford woman who woke up at night to find a man in her living room, who grabbed a knife from a companion outside the window and fled when her son answered her shout to call the police, purse snatchings and assaults, check and mail thefts, tying up elevators in high-rise buildings, vandalism to windows, screens and doors for which the tenant must pay repairs if they cannot and will not identify the culprit, neighborhood fighting and rowdism, window peeping, door knobs being tried all night long, lights kept on all night and even tenants staying up all night and sleeping during the daytime, spitting upon and speaking abusively to old people, running them down with bicycles, shooting BB's at them and many other indignities, harassments, shakedowns, and attacks—all of this taking place in this Nation would lead one to believe we have created or allowed to develop a chamber of horrors for those golden years of life where the worst of human nature can thrive. It is a means by which we allow the destruction by physical terror and mental paranoia our elderly poor. And, it all too often is a way of life, not abnormal.

So what are the solutions? Certainly retaliation with a superior police force is an answer, but not the best one nor the least costly.

In the Boston Globe it was reported this year:

Men who are convicted of knocking down and robbing elderly women will get no leniency from Superior Court Judge Wildred J. Paquet.

Following a Suffolk Superior Court jury verdict of guilty against Gary L. Boseman, 17, and John A. Hopkins, 22, both of Roxbury, Judge Paquet sentenced Boseman to eight years at Concord and Hopkins to 9 to 15 years at Walpole.

The word has to go out that these people who knock down and grab handbags from old ladies, whether in Roxbury or any other part of the city, will not get a chance to do it again by receiving a suspended sentence or probation, Judge Paquet said.

Boseman and Hopkins were charged with taking a handbag containing 50 cents from Bertha Holland, 85, and knocking down her companion, Helen Bartlett, 74, last April 18. The two women, residents of the Elizabeth Carleton Home on Columbus Avenue, were walking near that home at the time.

In my opinion, that too is not a good solution because it too does not get at the core of the problem. It is becoming more of the reaction sought by public officials in keeping the peace temporarily, but not permanently.

Mr. Oliver Ifill, a resident of one of Boston's housing projects, as both a resident and member of the Council of Elders, has already dealt with some immediate solutions.

### SOME POSSIBLE SOLUTIONS

Some solutions have been suggested. Let me suggest other ideas. We are talking about crime in complex terms when we speak about one or a group of individuals committing brutality upon another. We are simplifying our focus slightly when we narrow the area of crimes to federally assigned housing project environs where the elderly aged poor are clustered. The objective we seek simply stated is to reduce criminal attacks on poor old people living in public housing.

We have data showing the range of crimes committed, when, where, how and against whom. We are aware the solutions must be both immediate and long term if we are to effect a reduction more permanently.

Therefore, these ideas come to mind for lessening crime. We need eyes and instantaneous communications to harass the would-be criminal. We need obstacles to create great difficulties for him in getting at old people. We need swift police response to effect captures. We need self-protection devices or education for the old person to prevent harm being inflicted upon him and his loss of property.

We need attitudes and motives developed among susceptible young people and irresponsible adults that will change their antisocial behavior to socially productive and concerned roles.

There are immediate and long-range goals stated among that listing.

In the eyes arena I am talking about using people and electronic devices. These include teen patrols, scout or other types of escort trips when Social Security checks arrive, adopt a grandparent, telephone reassurance, church and synagogue visitations and services, group feeding to lessen grocery store trips or group buying at better discounts with stores delivering to a central project distribution point, neighborhood grade school holiday entertainment, housing security patrols, burglar photoelectric beams, wired window panes and doors, one-way glass in doors, central alarm buzzer systems, mass housing unit electronic alarms connected through police dispatchers instantaneously to neighborhood police patrol units (such as Lowell, Mass., is developing in Model Cities), refined police patrol surveillance mobile units—although this breeds a "big brother" feeling like Hoboken, N.J.'s television cameras mounted at high-crime street corners.

### OBSTACLES TO CRIME

When I talk about other obstacles, I speak about such construction materials as unbreakable glass, Fiberglas, or plastics; vandalproof screens, sliding outer doors and electronic locks; limited access to buildings containing older people; nonhallway buildings with bright, recessed vandalproof lights; projects apart from multifamily projects for elderly only—as Baltimore is phasing elderly into and Lowell is phasing families out of—better situated projects with more thought and Federal requirements for neighborhood selection, possible regional projects surrounding a core city with each project broken into small clusters among more middle-class "safe" neighborhoods; no more basement utilities for laundry, and so forth, but placed on each floor;

elevators with constant television monitors or photo camera for identification of troublemakers; various protective project fencing and outside lighting, and cheaper modular construction techniques so security costs can be included to keep unit prices at present Federal standards.

Perhaps the Social Security Administration can set up a special bureau for check mailing to those requesting checks not be sent to them, but to a bank where the old person can use a fee-free checking account as offered by some banks, or maybe the Social Security Administration can promote such bank usage in their monthly check mailings to old people.

Other police response besides those I noted in the eyes section could include a special project patrol either on scooters or on foot with sophisticated individual surveillance devices. Even the consideration of legislating that some crimes taking place within federally funded projects are a Federal crime or a crime requiring joint police jurisdiction such as local, State, and/or Federal.

Self-protection devices for the elderly now range from small purse alarms to tear gas weapons. Most devices are more self-assuring than they are protective short of the "kill" weapons which would be most dangerous in the hands of any citizen.

Perhaps the marking in obscure places of property in the apartment unit for later identification such as is done in Boston, other personal property with markings so that police can identify such goods if these appear in local pawn shops or other outlets may be a preventive step. Going to stores alone during near darkness hours and the securing of the apartment properly need to be stressed among the elderly. It may be housing authorities need Congressional direction or Federal regulations to set aside a portion of their budgets to purchase social and protective services from such community service agencies.

But the root of crime remains the most important issue to attack. The alienation that is growing more widespread among youngsters and parents and parental nonconcern has much to do with crime reduction. There are programs being tested in a number of communities that need examination and adoption on a wider scale. Several are directed at getting the youth involved again in his community. Others are helping put the old and the young together in productive relationships.

#### NEW METHODS OF PREVENTION

Ideas that stretch past the point of present public acceptability might be tested. Such a test could be directed at the sex criminal now housed in various institutions in this Nation. On a volunteer basis, he might be tested to determine his present violent sexual reactions toward the old person and the youngster. Then he might be fed a diet of pornographic materials and his reactions tested again for violence severity.

Somehow there must be more immediate answers to stopping the sex criminal than by waiting to catch each one after an attack occurs or filling institutions with them. I am suggesting in order to stop violence of this kind against the old and the young, other avenues must be traveled beside limited psychiatric therapy.

I also submit that an elder tenant or advocate should be a required member on a housing authority board of commissioners. And I would suggest that ombudsmen be considered for the elderly within cities.

Such a position can be approved by the mayor and city elected officials and funded federally with administration left to appropriate units in a State university.

Many other ways of reducing crime against the elderly can be conceived. All must be tested. Those now in existence that appear successful and those programs and social conditions of foreign nations where crime against the older person is almost negligible, need to be examined and listed for expansion and/or application in this Nation.

Without a good planning and coordination approach based on vigorous input from old people, especially in the areas where Congress creates legislative direction and funding for units of the Federal Government to contact, operate, or delegate programs, services, planning and coordination, construction and other activities, the risk of piecemeal action and fragmentation will remain high. And it is the aged victim of crime who continues to be exposed to the chambers of horror he now lives in.

If Congress is going to move on crime against old people and the many other related problems of our aged citizens, then it will have to do so on a large scale. We hope that you will move against the problems quickly, with commitment and the necessary funding required to get the job done.

Senator WILLIAMS. I certainly subscribe to that.

Your whole list of needed means to meet this problem is comprehensive. It is complete and I hope we can move and move swiftly and get the funds to implement it.

Let me ask you, have any of these ideas been tried with any success? You mentioned teenage support here. For example, you mention youngsters accompanying people on check day, perhaps the Boy Scouts being part of the new security.

Have any of these things been tried?

Mr. TOMAS. Yes; in Hartford, they have a security patrol that works with the police department. It is mainly up in the northern end of Hartford and when the issue of Mary Mahoney Village was raised, the woman I talked about earlier suffered her attack, this patrol was brought in there to escort the older people back and forth to some of their errand areas.

The churches also in the area also brought in some groups of their own to take them on shopping trips, taking the older people shopping outside the core city area.

So, some of these things have taken place.

Senator WILLIAMS. What was your position in Hartford?

Mr. TOMAS. I was chairman of the city commission on aging.

Senator WILLIAMS. Coming back to using a great institution of young people, such as Boy Scouts, did anyone take this to them at official levels to suggest this could be programed into their scouting work?

Mr. TOMAS. No, it was not at that time.

Senator WILLIAMS. No one has done that?

Mr. TOMAS. I have seen Girl Scouts doing home visitations for older people. They will go out to nursing homes, go into some project areas and do small things for the older people, maybe entertain in a small community center but nothing in the way of using a scout troop as an escort.

Senator WILLIAMS. I have to go to the Senate and vote.



Mr. ORIOL. Mr. Tomas and all of the panel who have testified, is it your feeling that the security measures you are talking about, and while we are talking specifically about the elderly, since we regard them as a vulnerable group, do you feel that other age groups in public housing would benefit, too, or are those of these problems directed at the elderly?

Mr. TOMAS. I would say from some of the projects I have worked with, this does cross age lines. It gets into younger family groups, too. But it is not as much in severity as it does with the older population because they are, of course, the most exposed and the least able to defend themselves.

#### SEPERATE UNITS FOR ELDERLY

The security measures we are talking about, of course, what I am advocating here is that the elderly actually be removed from multi-family units and actually be separated into project areas that are apart from these. So we are talking about security in a different sense then. This would be strictly for the elderly.

Mr. ORIOL. Do you mean separate within remote parts of the city or just within separate buildings?

Mr. TOMAS. I suggested probably they would be less exposed to crime if they were in more middle-income neighborhoods, so-called safe neighborhoods or perhaps on the peripheral area of the city.

In Lowell, Mass., the housing director there is phasing family housing groups out of the project. It has several high-rises in it and he is turning this over to become a totally elderly project. He has actually seen the need for the safety of the elderly people and found it was necessary to phase out the families.

Mr. ORIOL. If it is all right with the group, I think perhaps we could hear from Barry Hersh, who is research associate of Institute for Planning and Housing at New York University.

The Senator took the outline of your testimony with him and while he is on the Senate subway he will undoubtedly read every word of it, but I will fill him in when he comes back.

Perhaps you could go ahead.

#### STATEMENT OF BARRY HERSH, INSTRUCTOR, INSTITUTE OF PLANNING AND HOUSING, NEW YORK UNIVERSITY

Mr. HERSH. For the past 2½ years, I have been part of a study which has been funded by the National Institute of Law Enforcement and Criminal Justice, Law Enforcement Assistance Agency, and we have been experimenting with and trying to utilize some of the items that Mr. Tomas was talking about, particularly in the area of physical prudence in public housing.

We have also been funded by the Criminal Justice Coordinating Council of New York City agency and we received the cooperation of the New York Housing Authority. Both programs are being conducted under the directorship of Prof. Oscar Newman.

Mr. ORIOL. How much of your funding comes from LEAA?

Mr. HERSH. Approximately \$360,000.

Mr. ORIOL. That is about 90 percent or so?

Mr. HERSH. That is 90 percent of our operating funds. We have used a great deal of modernization money of the HUD budget. This is a very large amount of money that serves a number of purposes.

In the course of our study, we have developed a concept entitled "Defensible Space." By this, we mean the kind of physical arrangement we feel enables and encourages communities to protect themselves, at the same time facilitating police work.

They include many of the features that Mr. Tomas and the other gentlemen mentioned. We have been attempting to modify existing projects in the New York City Housing Authority and at the same time we have been involved in consulting various groups that are in new construction, trying to utilize some of these new ideas.

I am going to try to stick with those parts that are particularly applicable to the elderly. This concept works basically in four areas: Site planning, building design, hardware, and tenant cooperation and security personnel.

In the area of site planning which is a large-scale design, which is the way buildings are arranged or the way the building relates to the street or to the surrounding community, one of the key opinions—and ours agrees with Mr. Tomas'—that buildings should be separated from the general community, a separate building with its grounds and management, which is perhaps clearly distinct from the community-at-large.

We have conducted over 1,000 interviews at the New York City Housing Authority. It has been our finding that the vast majority of elderly tenants prefer this situation.

In this kind of a situation they have the choice of staying with those who share their lifestyles and with whom they can deal successfully and who do not intimidate them.

While at the same time, if they choose to go to the general community, they can. We have had the situation in New York of an elderly woman who had been living in a private dwelling all her life and she was used to having space on the side of her and being separate from her neighborhood. She was suddenly put in the middle of a New York City project.

The result is that she is terribly terrified. The teenagers intimidate her and there was no place she could go that was safe.

That is part of the reason why we propose that buildings for the elderly be separated and separated clearly. The other is that there are a series of physical features we can incorporate into housing for the elderly that would make them safe that we could not do for the general housing population.

The first of these, in the area of site planning, is that a building for the elderly should have the entrance in close proximity and, this is crucial, clearly visible from a busy street or a reasonably used street.

This is first a matter of convenience. Elderly persons should not have to walk a long way to get a bus or to the grocery store.

Also, it avoids the problem of the elderly person walking to the interior of a project, where they have to walk around trees, et cetera.

#### EASE OF SURVEILLANCE

The issue here is surveilability. The path the elderly person can take, they can see before they take it and while they are taking it other people can watch them.

Still in the area of site planning, most elderly units should have—and in fact do have—seating areas with benches and checkerboard tables, a fountain and something like this. This should also be in close proximity to the project and most important should be visible from the street.

For example, an elderly person sitting in this area is a form of surveillance, watching the path, watching the entrance to the building.

Turning it around, the same person sitting there is being watched from the window of the building. This way the community has the opportunity to protect themselves, to call for help if they see one of their neighbors in trouble.

Some of the older buildings and some of the new ones, too, unfortunately do not have these kinds of features.

To continue this line of reasoning, into the building itself, whether it be a high-rise or a low-rise, one of the crucial things is the lobby. Ideally, you can stand in front of the lobby, look into the elevator waiting area if there is an elevator.

Again, the idea is a person can see all the way from, say, a bus stop, down the path, into the lobby, to the elevator.

Another example of this is a person in an apartment who wants to leave the building. They can look outside, see the path, see if anyone is in the path to watch them. When they come downstairs they can see if anyone is hiding in the lobby.

They can avoid going at all. They can go back, et cetera.

This does bring up the question of high-rise and low-rise buildings. If you can succeed in having this kind of lobby where surveillance is both predictable and fairly strong then that lobby should serve a large number of units.

I should state that in housing for the general population, we have been of the opinion that where one lobby serves a few apartments, this is generally better.

However, the situation for the elderly where you can arrange this type of surveillance in that lobby and that pathway should be used by a large number of people which indicates a high-rise building.

This third area is hardware. From here we are going inside the lobby itself and into the building. One feature that Mr. Tomas talked about was mailboxes. You can try to use tamper-proof mailboxes but they are just tamper-resistant.

One of the solutions we have developed is an enclosed mailroom which is constructed out of some kind of unbreakable glass or plastic.

With the buildings for the general population, this kind of mailroom does not work because the people find it inconvenient to fumble for an extra key, too much in a hurry, send their children down for the mail and the door is left open.

For the elderly, the mailroom works very well; people don't mind opening up the mailroom as well as the mailbox. It does tend to reduce crime, the crime of stealing things from the mailboxes. Senator Williams asked what does a person with a check do. In New York City a Social Security check can be cashed rather easily and they are stolen from mailboxes all the time.

Another feature of the lobby is the buzzer reply. These have been installed in projects in New York City. This has been done largely at this point on a voluntary expense basis, \$2.80 per month.

Mr. ORIOL. The tenant pays extra for this?

Mr. HERSH. The tenant pays extra for this. This works well in general buildings and very well in the buildings for the elderly.

This extends the concept of having a lobby that is in some way marked as being protected, some way surveillable, visible, and protected.

Here you have the additional factor of a physical barrier, not just a psychological barrier. It is a physical barrier that is reasonably strong.

By the way, these buzzer reply systems can be circumvented by going through a fire exit and we have a conflict with fire safety and security from vandalism.

There is the problem of someone breaking in, but in general, these have been successful.

We have also been experimenting with the television cameras, and so forth. We tried to use these as electronic windows where the building design has not permitted surveillance and observation.

I can say at this point that we are installing them now. There is a great problem in that they tend to be vandalized and robbed because they are valuable pieces of equipment.

They are real targets.

#### DOOR PEEPHOLES INSTALLED

Getting further into the building, we come to the hallway. One of the things that we have done with HUD modernization money is that the doors of the buildings that have been modernized, we have installed door interviews. These are peepholes that you look through.

However, they should have a wide angle lens in them which is sturdy and which cannot be punched out. But, it enables a person to look out and see a wide area of the lobby.

There should also be an audio system, a system of grilles or a small microphone and speaker so the person inside the apartment does not have to open his door to find out who is out there.

You have the problem where a person will open a crack, even if it has a chain on it and the intruder will just force the door open and overpower the elderly person.

If you have this kind of equipment in it, you don't have to open the door at all.

In the area of doors and frames and locks and secondary locks, I could go on for a long time but will not. I would just say that doors and frames should be constructed carefully, preferably out of steel materials.

Most of the kinds of burglaries and break-ins that you have in low-income projects are not sophisticated door-picks. Rather, just brute force, breaking down the door.

If the door is constructed properly, it has a strong lock and dead bolt lock and secondary lock and this provides adequate security.

In the final area, tenant cooperation and security area personnel, in conjunction with the kind of physical modification of the design we believe in utilizing, we have been using security personnel.

I was glad to hear this gentleman's comment about his building with the high rise with one entrance. It sounds exactly like the kind of building that I am talking about.

We have been consultants to a project in the lower Roxbury area.

The kind of system I am talking about is very susceptible to having a guard. A guard is useful, functional, and in most cases the elderly people not only don't mind having him there but they are reassured by his presence.

In general, some people don't like the idea of having someone sitting in their lobby and knowing all of their comings and goings, but for the elderly, this has worked out very well.

One of the things we have utilized in places where we can't get the money to have a paid security guard is tenant patrol where an organized group of tenants sit in the lobby.

In this case, this person is not expected to take any action if he sees anything. He has an alarm button that goes directly to the precinct and a direct telephone line to the local precinct.

They work 2-hour shifts and this has worked fairly well, and also you get the cooperation of the younger senior citizens in the building.

Finally, the kind of system I have outlined encourages and supports informal surveillance, where the people in the building can watch each other, can report if anything happens, and can generally protect each other.

That just about concludes what I was going to say. We have tried and we have considered from the more architectural and urban planning point of view some of the things Mr. Tomas has talked about.

The ones I have listed are the ones we found most successful and the most practical in terms of trying to get money to buy these things.

These are, I believe, the ones that are most useful in both cost effectiveness and terms.

Mr. ORIOL. Could you tell us to what extent you are using the HUD modernization program?

Mr. HERSH. We have been involved in extensive modifications in two projects, both of which are in the Bronx area of New York, using modernization money.

One was a 400-unit project. We have spent approximately a million dollars on that project. It included a number of features needed for other reasons.

It included a complete relandscaping of the site. We constructed fencing in certain areas, making backyards which had been open to the public previously but are now semiprivate so that you can't get into the backyard and come in through the windows.

We have made certain central paths wider, better lighting, seating areas, et cetera.

The actual construction cost is paid for by the modernization fund and it runs approximately a million dollars. The design work on our part, which included extensive interviewing and pre- and post-testing was paid for by the LEAA.

There is also a seven-story highrise in the Bronx which is a mixed development, housing approximately 25 percent elderly.

This is the project where the tenants voted to put in the buzzer reply system and we have designed the buzzer reply system for them using the telephone.

We have also been conducting—and this is just starting—the design remodification that will cluster the buildings.

In addition, the money received from the State LEAA has been paying for the experimental TV cameras in the buildings. We have clustered the buildings and provided the TV cameras monitored by the tenants themselves.

## TENANTS PAY FOR BUZZERS

This has not been installed yet. We are in the process of designing it and subcontracting it and getting it started. I think the buzzer replies are going in this month.

Mr. ORIOL. Each tenant pays \$2.85 a month for the buzzer?

Mr. HERSH. That is the way it is now in New York City.

Mr. ORIOL. I take it that most of them are pretty low-income groups?

Mr. HERSH. This is true. As I said, 50 percent of the people voted for it.

If a person is receiving welfare, the welfare allotment is immediately increased by \$2.85 because it is a shelter-plus, so if the rent goes up \$2.85, it is covered.

People who are not on welfare are stuck with paying for it.

Mr. ORIOL. I take it that even though it is a hardship, it is worth it to them?

Mr. HERSH. We require the signatures of 50 percent of the people in the project to actually sign and to say that they want this buzzer reply system.

There was an active group of tenants, for the most part elderly tenants, who went around for this.

Mr. ORIOL. Are you working on any project right from the beginning?

Are you able to build in features on a completely new project?

Mr. HERSH. We have been called in as design consultants by the New York City Housing Authority, by the Lower Roxbury Authority in Boston and also by Fort Lincoln here.

This is in the very preliminary design stages. Some of our suggestions have been followed. We have not had the opportunity to design a building from scratch by ourselves.

For the most part this has been occurring in the last year and these buildings are either just beginning construction now or are under construction, so it is hard to say how successful they will be.

We hope they will be very successful in terms of security.

Mr. ORIOL. Have you been told by any housing authority that your suggestions are impossible?

Mr. HERSH. We are constantly arguing with the New York Housing Authority and other authorities. We have problems with the cost. In the Bronx, we have been very careful about costs.

In terms of modification, if it is a State project or Federal project not receiving modernization money, there is no money for physical modifications.

As far as additional personnel, if we feel we can design something that will work—in general, we can't get the kind of security guards we want—we work this out with them, but we are constantly restricted by it.

Most of the things I have mentioned are things we found to be reasonable, that the local housing authorities or the local development corporation will go along with, and in turn, HUD will go along with.

It is HUD that eventually reviews all of these modernization programs. It is quite an effort for the project in the Bronx to convince the local HUD office to go along with us and spend a little more money on these projects than they were planning to.

Mr. ORIOL. What about the window security problem?

Mr. HERSH. In the original design, the best solution mentioned which was to have community services on the first floor.

There is a wire steel mesh security—I don't know what it is called—a screen, developed in St. Louis. It is being used in Boston and in New York. In New York City, they tend to go more toward bars. We have tried to cooperate by using some that are more esthetic, but we do the best we can.

Mr. ORIOL. Do the tenants have to pay for bars?

Mr. HERSH. The policy in most of the housing authorities is, if you are on the first floor and you desire bars, you can get them for free. If you have a window that faces a stairwell, you can also get window bars for free. In addition, some of the windows directly below the roof have bars available for free.

Some of the moderate-income developments that we have been involved with, people have paid for these things out of their own pockets, but in public housing they are available if you live on one of those floors or next to the stairway.

Miss GANT. That is not in Maryland, though.

Mr. HERSH. I know it is in New York and Boston.

Miss GANT. They told us—well, they thought they could put something on there but we would have to pay for it.

Mr. HERSH. This issue is so great they are willing to fight with HUD about getting the money to pay for this. They have to add that into their maintenance costs and they have to justify it.

In New York City, the housing authority had such a severe problem they had to have such an argument. This has been happening in housing authorities across the country.

Another item is the secondary lock. A door is more secure if you have a secondary lock, a vertical bolt-type of lock.

Originally, public housing did not allow these. I think the technical rule is still on the books, the reason being if you installed the lock and left it, you left the door with a big hole in it and the next tenant didn't know what to do with it.

However, in New York City they have been allowing them to have it if they paid for it. Here is a case where the housing authority more or less turned its head because it feels it is warranted.

Mr. ORIOL. Our subject here today is security and that is foremost in our minds and without security much else is in danger.

Last week our subject was architectural barriers and the whole idea of making a shelter more livable.

Our final witness will be talking about a related theme.

Have you been able to combine greater security with greater livability?

Do people get the feeling they are living in a stronghold? How can you meet these two objectives.

Mr. HERSH. The fact is if you try to build a stronghold, people immediately tear it down. In fact, the image we try to create in the projects we are working on is exactly the opposite.

One of the things we did—it had been a barracks type of building, concrete blocks—we arranged a kind of surfacing that creates a kind of townhouse effect.

Instead of having a row of houses, with all this solid concrete bricks, it looks like a row of townhouses, each house with bricks of different colors.

This is under construction now. It is about 75-percent complete. The reaction is very positive.

One of the things we have noted is that people in this development are provided with garden equipment and they have been for a number of years but since we have been doing these modifications, modifying the grounds and restuccoing the buildings, they have been taking more interest, coming over to me and the architects and asking, "Why are you doing this; why this color, why that color?"

We originally had a meeting on the colors. We tried to get five women to agree on colors and eventually worked it out so now they are taking a more active concern.

Mr. ORIOL. Isn't that lobby patrol you are talking about called a tenant patrol?

Mr. HERSH. Yes.

Mr. ORIOL. How widespread is that?

Mr. HERSH. Over half have active control of 140 housing projects. If there is a notorious incident, you get 200 people at a meeting and then it drops off. At this point 10,000 volunteers are covered by insurance.

I think it is something over 600 buildings that do have active tenant patrols at last count. It is quite widespread. Some of the projects have a very severe problem and there was desperately needed action.

Mr. ORIOL. Mr. Hersh, there is more we would like to ask you. We will continue to keep in contact with you.

Mr. MILLER. A first question relates to your comment concerning the mailroom. Could this not be a source of danger because of the possibility it might provide a convenient place for the criminal to lurk as well as for the tenant?

Mr. HERSH. I mentioned the construction should be largely out of unbreakable glass so anyone in the mailroom is clearly visible and there would be no place for anyone to hide, and this is the way it would be constructed.

Mr. MILLER. Am I to understand that your activity in this field has been largely confined to the 140 projects within New York City?

Mr. HERSH. I would say that we have spent 80 percent of our time in New York but we have been involved in projects in Boston and Baltimore.

Mr. MILLER. In New York City, are any of these 140 projects, to use Mr. Tomas' terms, are any of these that might be described as in safe areas?

Mr. HERSH. Yes.

Mr. MILLER. You very legitimately are concerned with security. Obviously safety of life and limb is a prime concern to older people, but both you and Mr. Tomas have suggested that the elderly housing should be separated from other housing.

I think it goes without saying that this runs contrary to much of the sentiment regarding the location of elderly housing, the view being held generally that there should be a full choice and that many older people do want to be in the community.

I am curious as to whether the comment by you, and maybe Mr. Tomas might want to comment on this, is not based on the fact that your experience is primarily concerned with a high crime incidence area and it might be misinterpreted otherwise.



Mr. HERSH. When I say differentiated, I was thinking of a building that could be located in a general community but the building itself is separate, maybe surrounded by a separate community.

I was not suggesting shunting anyone aside. I was not thinking in those terms. My original predisposition, when I came into this problem, was based on if I were an elderly person, I would not like to be in a building exclusively for the elderly.

What changed my mind was conducting interviews with elderly tenants.

Mr. MILLER. How much of their feeling is predicated on this fear which is a product of the disease? In other words, while it is necessary and laudable that the symptom be met, is not this approach directed more and necessarily at the removal of the symptom rather than the cure of the disease which is the crime situation in the community itself?

Mr. HERSH. It seems to me perfectly reasonable to put housing for the elderly among a general project, but if the area has crime problems, then that person becomes highly vulnerable.

There is a series of things we can do for a building that is distinctively for the elderly, but if it is part of the general community we are restricted in, what can we do?

Mr. MILLER. As Mr. Oriol did, I must refer to the hearings we had on the barrier-free environment. The point was made repeatedly that efforts to remove barriers and provide additional safety features in the environment for the elderly and the handicapped had an additional dividend for those who were not elderly and handicapped.

For example, the handrails in the bath enclosure are of value to the young, physically vigorous person as well as to the handicapped and elderly. Particularly in view of Mr. Tomas' comment with respect to the fact that the younger people are also vulnerable—not so vulnerable, but still vulnerable—in these areas, is it not necessary to give consideration to them?

Mr. HERSH. The study with which I have been concerned was on housing in general and we found the most severe problem was among the elderly.

We have tried some of these things in projects for the general public and the elderly also, and they seemed to work better for the elderly.

That is my reason for the predisposition toward the elderly. There are also features that are not physical features that come into this. I could let Mr. Tomas talk about that.

Mr. TOMAS. In reaction to your comments, I think most of the projects with which I am familiar are in more of the high-crime areas.

This has been particularly a political decision on the part of the city, usually because of the availability of cheaper land either in an urban renewal area or in a poverty neighborhood.

#### NO CHOICE OF RELOCATION

What is happening to the older person then, in this environment, is that he is kind of trapped with no choice as to another location he can go to.

If you compare that to the suburbs where all they are doing at this point in time is building housing for the elderly, very few housing areas such as they are doing in the city then you have a completely different comparison to the point you are trying to raise.

So, they are not doing the mix in the suburbs and what is happening in the core city is that they have done the mix and it has not worked and the elderly are in the wrong areas.

At this point in time, for the security at least of those older people who are living within the high-crime areas, it is obvious that they have to be removed for their own safety and I think these tenants here can attest to that.

Mr. MILLER. And the result is the creation of a superghetto within a ghetto.

Mr. TOMAS. That would be true, but this could be avoided by taking them out of those areas.

Mr. HERSCH. Much of the housing, since they provide separate money for elderly, tends to be separate buildings. This is an economic fact of life. Your prime limitations—you can arrange financing for building for the elderly so you build for the elderly.

Mr. MILLER. What you are talking about is a whole lot better.

Mr. ORIOL. John Guy Miller is our minority staff director. I am Bill Oriol, the staff director for the committee.

Mr. Buckley and Mr. Baumann, Senator Williams has phoned in, saying that apparently he is held up for another vote on the floor and I know three different staff members are looking for him and his message is to go ahead and he will try to join us right away.

Mr. Buckley, would you please proceed.

**STATEMENT OF THOMAS A. BUCKLEY, TENANT REPRESENTATIVE,  
PASSAIC COUNTY, N.J., WELFARE BOARD, ACCOMPANIED BY  
JOSEPH BAUMANN, TENANT, PATERSON, N.J.**

Mr. BUCKLEY. I am a caseworker for the Passaic County Welfare Board.

I would probably fall on the side of viewing the situation from the tenants' point of view rather than having the answers to it.

We encounter old-age people who are in crisis situations.

These are brought about, among other things, by crime. We have an acute situation in Passaic and we view things on a county level rather than on a city level.

When someone comes into our department, there is very little we can do—if they live in a public housing project, if their complaint is security, there is very little we can do.

Maybe we can get a lock and install it on a door here or there that presents a problem, but outside of that, we can't do much.

There are no funds we can give for additional security and generally their budget is strictly limited.

The area we do help in is when the individual has been the subject of a violent crime, then we try in his behalf to find resources for him.

If he lives in public housing and if he is going to be hospitalized for an extended period of time, he may lose his public housing status.

If he stays for 6 months in the hospital, he may not have an apartment when he comes out.

Mr. ORIOL. What do you do in that case?

Mr. BUCKLEY. We try to find alternate housing.

Mr. ORIOL. What if they have to go to nursing homes?

Mr. BUCKLEY. Where the individual is going to recover, we would try to find the individual his own individual apartment or place him in a sheltered boarding home if he were not quite up to that.

## NO SHELTERED HOME AND CARE AVAILABLE

The problem we face in our county is there are no sheltered boarding homes and care available. We have to send them out of the county which a great many senior citizens object to because all of their friends are in the area.

When a senior citizen has been the subject of a violent crime, he may only stay for a short period of time in the hospital.

This may precipitate his going on welfare as it did in the case of Mr. Baumann. We can't do anything for the medical bills because of regulation, until he signs the application.

At that point, we start taking care of the medical bills and can alleviate the financial burdens. Many times people are very financially hard pressed and even if they are living in the projects they owe rent for a specific period of time.

If all of their rent is stolen, they may owe \$50 or \$60 back rent which may take them months to pay off.

Many times if they want to move out of the project, and all of our projects are in high-crime areas, they have no means of moving out. They are competing with the general population and your ADC small family-size units for the available housing.

They do have separate senior citizens residences in Paterson and they have both senior citizen and general community residences.

We have found there are a great many mental problems that are caused by fear of crime. Even if the crime is not committed itself, we may find a senior citizen comes to us and has feelings of paranoia—this is what it would be classified as.

They may be justifiable at one point. They tend to become obsessive after a while and this is a very real problem to us, and this is something we try to alleviate and we find it almost impossible.

We try to refer people who have been the subject of some kind of crime to agencies in and around the Paterson area; we act as a broker for this.

We do not have too much of a problem in the suburbs. We have both Paterson and Passaic as cities. However, we don't have too many senior citizens in the suburbs, either, because they are generally forced to come into a ghetto situation and wait on a list for placement in senior citizen housing, and this list runs to 4 years.

Most senior citizens take the view they will probably die before they get into public housing. We have to take an active interest to get many of them to apply.

Mr. ORIOL. It says your backlog is 350.

Mr. BUCKLEY. This is for the Paterson Housing Authority.

Mr. ORIOL. But you think this is not a true picture of the real demand?

Mr. BUCKLEY. It is generally agreed it is erroneous.

Mr. MILLER. If I understood you correctly, you just made a statement that one of the reasons there are not so many older people in the suburban areas is that they are forced into the inner city. How extensive is this?

Mr. BUCKLEY. The financial squeeze in our county for the senior citizen is very real. The apartments in the suburb tend to be very high priced. In relationship to our program, we have \$162 a month, and that is maximum.

There is no separate rent figure. They must live within that budget. That means that devoting \$130 to \$170 cannot be done for shelter cost.

Mr. MILLER. Recognizing that you have to concern yourself within the limitations of your county, I assume, the question occurs to me nonetheless, what would be the reaction of these older people who are initially in the suburbs if they were given a choice between going into the inner city—you understand now that I am going beyond the county line—and going into a more rural-type of situation?

Mr. BUCKLEY. We have in our county this situation. Our rural situation upstate, the Ridgewood-West Milford area—this is also a poverty belt—it is inhabited by the so-called Jackson Whites.

The building codes up there are extremely weak or nonexistent. They subscribe to a State code. There is practically no public housing facilities.

There are some, but they are devoted to families, not to old age. So, we find it is totally impossible for them to place them up there.

This would be because we would be finding them inferior housing to move into upstate, and for them to actually go look for themselves is an impossibility.

Mr. MILLER. But this relates to the situation now. My question was concerned with what the feeling would be of the older people if adequate facilities were available in what hopefully might be the lower cost areas in a rural setting.

This is a subjective judgment on which I am asking you to comment.

Mr. BUCKLEY. I believe they would be very favorable toward it. The Paterson Housing Authority at the present time has set up a program by which they plan to buy 250 units of housing within Paterson itself and to devote this both to families and to old-age persons.

They are going to devote 150 units to old age but these will be existing houses, one-and two-family houses. This idea has met with great approval by the senior citizens.

They don't like where many of the houses will be located, however.

Mr. ORIOL. Would you continue?

Mr. BUCKLEY. Would you like to hear from Mr. Baumann?

#### STATEMENT OF JOSEPH BAUMANN, PATERSON, N.J.

Mr. BAUMANN. Last year, September 6, 1970, the day before Labor Day, I was a guard in Clifton. I couldn't keep my car at my housing place because the vandals ruin them. They take the air out of your tires and steal the batteries. The garage was about five or six blocks away from my apartment.

I came home and I have to walk under a tunnel and when I got there, there was a fellow standing there. I passed alongside of him and down I went. He grabbed hold of me and got on top of me. I grabbed for my wallet because I had my pay in my wallet—I got paid every Sunday.

Nobody sees you or hears you under that tunnel because it is all cement.

Mr. ORIOL. Is this going under a road?

Mr. BAUMANN. It is under our apartment from the main road. You park the car and walk in under that tunnel. On one side is the man-

ager of the apartment, and on the other side is where all of the electrical apparatus is.

Mr. ORIOL. Is this a private housing development?

Mr. BAUMANN. Low-income housing. As I say, this guy knocked me down. I hollered, "Help," and he punched me in the "snoot" and gave me a black eye.

#### CALL FOR HELP UNHEARD

He put his hands in my pocket and tore the pants right down.

I called again for help and he hit me on the chest. He got the wallet out. After he got it out, I ran after him all the way up to Fifth Avenue. I kept calling, "Help, help; he robbed me."

All of the tenants heard me. At the entrance of Fifth Avenue there was a young fellow visiting and he heard me and saw it and he ran around the next block on 26th in the phone booth and called the police.

This fellow ran around 26th Street, too, and all of the neighbors on 26th Street came out, too, because I kept yelling that he robbed me.

One of the maintenance men came across and he said, "Jack, what is wrong?" I said, "I have been mugged and beaten up."

He has a lunch counter there and he said, "Get a drink of water."

We went in and got a drink of water. By that time the police had come, two policemen in a car and they put me in a car and took me to my apartment.

When we got upstairs, the policeman said, "You will have to go to the hospital."

That was the day before Labor Day. I work only 2 days a week, Sunday 12 noon until 6 in the evening and on Saturdays. The policeman said, "You will have to go to the hospital. We will call the ambulance but you will have to pay for it."

I said I couldn't. He took every cent I had. I had \$26 in pay and \$10 in the other part of the wallet for the telephone bill.

He said, "OK, we will take you, but you will have to pay to come back home." A tenant downstairs came up and I told him I just got beaten and robbed.

The cop said, "We will take you but you will have to pay to get home." He gave me \$5 to come home. They took six X-rays and they said nothing was broken.

While we were home, I happened to think I had to go to work Labor Day—the place worked three shifts every day. We only had guards there during the weekend.

I said to the police, "I have to call the captain on the phone."

He asked me what was wrong and I said I had just been hurt and I said I couldn't come in to work because I was going to the hospital.

He said, "Where are you going," and I said, "To the General," and he said, "Too bad." When I was in General, the nurse came in and said, "Captain Dematio just called and wanted to know your condition. We told him you had no broken bones but you were very bruised." I took a cab home.

I had been doctored for months in Passaic. I got rid of my car because my job was done. I cannot drive because I have a nervous condition now. Then I transferred to Dr. Ianicon on Fifth Avenue and I can walk to him. I was in the hospital 3 weeks ago.

I am home now and I had been there for 8 or 10 days for a nervous condition. I am scared to go in and out of my place now.

Mr. ORIOL. Was this the first time anything like this happened to you?

Mr. BAUMANN. Yes; I was born and lived in Paterson. I go to the office to see him and they will not see me.

Mr. ORIOL. This is very vivid to me because before I came to Washington I worked in Bergen County and know Paterson very well, so I have a very keen understanding of the area.

You mentioned a nervous condition.

Did this exist before?

Mr. BAUMANN. Never; I had not had a doctor for 18 years. I would go for a physical and the doctor would say, "For a guy your age, it is wonderful."

It is a year now since that happened on Labor Day and I have been sick ever since, 3 weeks ago I had to go to the hospital again.

Mr. ORIOL. I see it disturbs you to talk about it now. We do appreciate your sharing it.

#### NERVOUS CONDITION RESULT OF ATTACK

Mr. BAUMANN. I am so nervous that I cannot help myself.

I have a note from the doctor—I went there last Tuesday—and he gave me this note. I called up the head of the housing unit and I was told he was not in. The secretary answered.

It was after three and she said she was there until 4 o'clock.

I took the note down to the office and she tore it open and she said to me, "Well, you will just have to wait your turn."

They promised me a project place in Newark Avenue. That was 3 years ago. I am living here now 5 years in December.

They promised me a place in a project that they built on Atlantic Street and Newark Avenue. I got a notice from the Housing Authority that they got news for me. Ten o'clock in the morning I had to go there.

I went and Miss DeFranco said to me there were rooms for me in the Christopher Columbus project, West Broadway, on the 16th floor. I asked when it was available and she said I could move in that afternoon.

It is on the 16th floor; two bedrooms. I said I didn't need two bedrooms because I am all alone. She said, "Well, we are building a new place on Newark Avenue and I will sign you up for that." That's why I want that project. When they promise a place they should give it.

I spoke to the captain and told him they were going to build new senior citizen housing on Newark Avenue and he said it would be much nicer because there are all kinds of people where I would live— young ones, old ones, children.

The captain said to me a few months later, "Take a ride up the housing place where they are building and get in touch with the contractor. He is a very personal friend of mine and see what you can find out about the place."

I did. I went up one Thursday morning. I got out of my car and said to the contractor, "Nice morning." He said, "are you here for business?"

I said, "No; I wanted to come around and see how they are doing." It was nearly ready. I asked him if he knew the captain.

Mr. ORIOL. Before you go on, I think you mentioned it before but I missed it. What was your age at the time of this incident?

Mr. BAUMANN. I will be 73 on January 28.

Mr. ORIOL. You don't look it.

Mr. BAUMANN. I am a twin. I have a twin sister and I have a niece yet and that is all. I am alone. I lost my mother 18 years ago and I live alone. This is a clipping on the mugging. I was unemployed 3 weeks on account of this case.

Tuesday, there was nothing, Wednesday, there was nothing, but Thursday, they called me at 11 o'clock Thursday morning to be in court. The case was there, the jury and the fellow.

He is going to be sentenced December 8.

Mr. ORIOL. He was convicted?

Mr. BAUMANN. They caught him with two bags of heroin, he robbed a grocery store in Delcasten and he robbed a woman in our place of \$400 and then he mugged me.

Mr. ORIOL. You have described an emotional impact. What was the financial impact?

Mr. BAUMANN. I came home from work that day, the day before Labor Day a year ago. The case just came up now this year.

Mr. ORIOL. I am going back to your job and how it affected you financially. Did you have a big drain on your income because of medical expenses?

#### FINANCIAL IMPACT VERY GREAT

Mr. BAUMANN. Yes; I just came home from the hospital now, and \$207 was the bill from the hospital. They said I owe the doctor \$55 and had to pay \$60 to the hospital.

My niece came to get me when they released me from the hospital. We had to go down to the window and the girl said this is \$60. I didn't have it. My niece took the \$60 from the bank and paid for it.

Mr. ORIOL. This was after Medicare?

Mr. BAUMANN. Medicare paid \$152 toward the amount but I have to pay the doctor. It was \$70 but he said the nurse made a mistake, it was \$55 and I had to pay him the \$55.

Now, while I was in the hospital, my niece went to the welfare.

When this happened to me, I went to the welfare and they gave me a food order for 3 weeks, \$9 and then they told me to go to the old age assistance and they told me I can go to work and get a job and still collect my Social Security, and that was that.

Now, my niece went to the welfare herself while I was in the hospital. I don't know what all she told them but now I am getting a check for \$21 a month for medical aid that they are sending me now so I get two of them.

I have the second one now and I will get one this month. The doctor says now two times I had to pay him out of my own money. They pay for my medicine. I have Medicare and Medicaid now.

Mr. ORIOL. This is the first time you have ever had that kind of assistance?

Mr. BAUMANN. Yes; no trouble at all.

Mr. ORIOL. Was there anything else you wanted to tell us?

Mr. BAUMANN. Now, when I go in and out my place, the kids throw stones at me, five times now. One of them threw a rock this

big at me. You see they know this fellow mugged me and his sister lives down from my place and he lives only a block from Seventh Avenue at our project and I can't go in and out now that they are not sniggering at me or throwing stones.

I am afraid to go in and out of my place. I told down at the office, Miss DeFranco, she promised me that Newark Avenue apartment and I didn't get it. When that contractor told me next week, come up and see about it, he couldn't tell me which.

Mr. ORIOL. How do you do your shopping?

Mr. BAUMANN. I walk. I have a bad leg now since he knocked me down and my chest is very bad. I can't lay on my right side when I go to sleep. I am taking pills for nerves and insomnia which I have been taking ever since I got hurt.

The doctor said it would be a year before you are feeling better because of your age. I am afraid to go out and I don't sleep. I asked Miss DeFranco to put me in Newark Avenue. She said she couldn't promise it to me. The contractor told me next week something was going on—she couldn't tell me what it was.

They had a lineup about three blocks long of people waiting to get into that Newark Avenue project. I stood in line. I got talking with the people in front of me. I said, "Gee, this place is beautiful, I hope I get in here."

They said, "Do you have your notice?"

I said, "I don't have anything."

They said, "My mother is moving in." They have paid their rents and they are going in next week.

I said, "My goodness, this is terrible."

I pushed myself inside. Miss DeFranco was down on the end alphabet taking their money and giving them keys. They were moving in the next week. I look at her, and, of course the lady was busy. Right on the side of the hall was Elmer Grosey, a nephew to Mr. Grosey, a big man Grosey.

I went over to him and asked him how he was and he said all right. I said, "You don't know me offhand but I have never been treated like this in all my life. I have been promised a project and now I got nothing."

He said, "Go down to Harris Place at 2 o'clock and tell them I sent you."

The next week I got where I am through Elmer which was very nice of him but now this happened and I want to get to Newark Avenue where they helped me.

Mr. ORIOL. Mr. Buckley, do you have any information on this situation?

#### VICTIMS INTIMIDATED

Mr. BUCKLEY. Many of the people who have been the victim of a crime have had repeated contact with the person, if he is caught, who committed the crime. They wait for them outside the buildings or in the hallways, to try to get them to drop the charges, et cetera.

They intimidate them. This is one of the problems which Mr. Baumann has had. In reference to the availability of transferring within the Paterson Housing Authority, it is almost nonexistent. They have such a backlog that it requires that someone die and then whoever has applied first gets the apartment.

I will say they are very fair about it.



Mr. ORIOL. I think I can say this for Senator Williams, we will certainly inquire and see if there is anything we can be helpful on.

This is an emergency situation where a crime has led to physical and an emotional problem which is now being further complicated, so we will talk to you about that and see what we can do.

Were you finished, Mr. Buckley?

Mr. BUCKLEY. Yes, I was.

Mr. ORIOL. One of the things you and Mr. Baumann mentioned was the impact on the emotions of the people and Mr. Tomas started out by saying fear is a big element in the entire situation. So, I think your testimony has meshed very significantly and you have gotten us off to a very incisive beginning.

Senator Williams mentioned to me before he left this is an area he wants to explore much more extensively and I can't think of a better way of getting us started than in doing this intensively.

Did you have anything else you wanted to say, Mr. Tomas?

Mr. TOMAS. No.

Mr. ORIOL. Or any one else on the panel?

Again, thank you. I don't think anyone could have given us a better beginning to this.

Mr. ORIOL. Our final witness of the day, Mr. Paul Kennedy, has come all the way from California and he has a great deal to tell us.

Can we take about a 2-minute break and, Mr. Kennedy, you can give us your full presentation as you planned it.

(A brief recess was taken.)

Mr. ORIOL. We will now resume and our witness is Mr. Paul B. Kennedy, director of development.

You also have other titles. Would you care to mention them?

**STATEMENT OF PAUL KENNEDY, DIRECTOR OF DEVELOPMENT,  
CHRISTIAN CHURCH HOMES OF NORTHERN CALIFORNIA**

Mr. KENNEDY. I am on the staff of the National Benevolent Association of Christian Churches, which is a church organization of homes for the aged and children.

I am assigned to a total care facility. This old home gave impetus to the organization of a corporation that developed several projects under the direct loan 202 program and which I now serve as the director of development, although they now call me executive administrator because too many people identify me with the consultant developing phase rather than the operating management phase facility.

These two direct loan low-cost housing projects are Garfield Park Village in Santa Cruz and West Lake Christian Terrace in Oakland, Calif.

In the statement I have prepared for the subcommittee, I started out by saying that all of us who have been involved in providing housing for the elderly are subject to the same ailment that inflicts so much of humanity.

We see the program in which we are involved as providing the best solution for the needs of the elderly. This can be understood when one realizes that most of us have long waiting lists, no matter what type of facility we have. Therefore, we assume that what we have to offer is what elderly people want and need. Our only problem is that those we serve do not have the resources to pay the cost of buildings and

the services we seek to provide. The answer, as it so often is these days, is to go to Washington or our State capital and ask Congress and the State legislatures to provide more funds for housing, social security benefits and increased aid benefits.

You can be sure that if there were any other way to produce satisfactory housing for the elderly without turning to Washington we would do it. If the elderly people had resources to secure suitable housing needs we would like to be freed from the redtape and the delays one encounters when we become involved with Government programs. The nonprofit segment, which I represent, has not been able to develop gifts of sufficient quantity to keep up with cost of operations, let alone build new buildings. And we all must recognize that it is in part because Government bodies have increasingly imposed upon all higher and higher standards of buildings, care and wages that our cost of operations have increased. We welcome higher standards and we feel that there needs to be cooperation of Government, nonprofit groups and the proprietary groups to seek to meet the critical needs of the aging in our society.

As I have come to know the elderly during these past 12 years, I have yet to find an ideal type of housing which would meet the needs of all. We are dealing with differences in personality, life styles, physical needs, economic resources, and age. We have a gap of 38 years between those 62 and 100. Just as the needs of a person from 1 to 10 differ from those 10 to 20 to 30, so generally, do the needs of those in their sixties differ from the 70- or 80-year-old.

#### ELDERLY WISH TO BE INDEPENDENT

While we find some children and youth very dependent, we find many who are independent, especially the teenagers who are determined to do their own thing. Anyone who has worked with the elderly for long will find they have much in common with the teenager who wants to be independent and do their own thing. There is no one solution for this group who have had a lifetime of doing things their own way.

The elderly want to continue to live their own life. Our elderly people come from a generation that would rather do it themselves. They do not, with humility, accept the largess of their children. They do look upon Social Security and old age assistance as their pension for their contributions to the development of our country. They want to live upon their own resources. And housing they can afford is one of their biggest problems. Too often the old house is too much and too expensive to maintain and to pay taxes on with limited income and strength available. They need housing that will not increase in cost as rapidly as other needs of life.

We have had many types of facilities developed for this age group in recent years. There are the retirement communities, such as "Sun City" and "Leisure World." We have rest homes, residential care homes, nursing homes, geriatric hospitals, apartment complexes and total care facilities. None of these is the answer in itself, but each has a part in meeting the total needs.

As we consider the housing needs of the elderly, I feel that we should distinguish between those in the retirement years and those in the postretirement years. Many in their sixties and seventies find retirement the period of fulfillment of many dreams that work prevented.

They continue to live in their own homes or travel or move to a mobile home community or a retirement city or a place near their children.

Unfortunately, the majority have reduced incomes and safe, secure housing at a low cost where independence can be encouraged is hard to come by except in deteriorating houses or communities.

The postretirement years for many present problems of health, social isolation, loneliness and the need for supportive services. And this comes at a time when small fixed incomes have lost the battle with inflation or health problems have eaten up reserves or loss of strength makes one dependent on others. They need residential care or intermediate or nursing care.

Many of us believe that the ideal type of housing for the aged would provide for the specific needs of each of the periods of old age, adding supportive services as required to enable a continuing life in the same community and with known friends.

### CAMPUS-TYPE FACILITY

This type of housing would provide cottages or apartments, residential care and nursing. Mr. Herb Shore, in an article entitled "The Modern Home Responds to Change," speaks of such a facility as the campus type of development. On "this campus or center for retirement living will be found the board continuum from independent living to complete dependent care."

Herb Shore sees a project offering these continuum of facilities and concerned with all the social components of care as being the place that would completely serve to enrich the crowning years of life.

Our nonprofit homes have emphasized this concern for the whole person and his needs. Our American Association of Homes for the Aging has spoken of the social components of care for the elderly as consisting of the environmental, social, emotional, spiritual, creative, as well as health needs of the people. Spurred by the high standards of those who have set the pace, following guidelines set by State licensing agencies which have called for more and more services, we have homes for the aged that offer the care services needed by the elderly as they progress through the later years.

What makes such an all around facility the impossible dream for all aged is its expense and its lack of appeal to many. We are all aware of the expense of total care. At our home in Rosemead, we offered such care in 1963 for an admission fee of \$300 and \$160 per month. Today, the rate is \$1,000 as the admission fee and the charge \$275 for congregate care and \$475 for nursing care. And this past year it cost us \$294 per month to provide residential care and \$486 to provide nursing care per person in an old facility that long ago had its buildings paid for with gift moneys.

During this same period we provided at Garfield Park Village in Santa Cruz, a 202 project, an efficiency apartment with all utilities, except telephone, for a rental charge in 1964 of \$69.50 and today \$70, an increase of \$0.50 per month.

Our elderly need safe and secure housing before they need all of the social components. Give them good housing at a cost they can afford and then the social components become meaningful. The Federal programs has been one of the crowning achievements of this past decade.

When I wrote this, I said public housing provided a partial answer for lower income groups. After I listened to the testimony this afternoon, I am almost of the opinion that we are fortunate in California for we have had very little public housing for the aged. We have not experienced the problems of crime in our own projects—the problems of crime we have been told of here—except out in the streets of Oakland in the evening hours.

We think that we, as managers and operators of these facilities, have a responsibility to provide security for residents within our buildings and to help them when they have been hurt to meet its effects upon their life. Our administrators have this as a part of their total responsibility in managing our 202 low-cost rental projects.

For the lowest income groups, the public housing authorities have provided a partial answer. In our part of the country, public housing is practically nil. Our old-age assistance benefits have allowed even the lowest income groups to reside in 202 projects. In California during this past decade, we have seen the development of some 40 of these projects, every one of which has been embarrassingly successful if one takes length of waiting list and meeting of financial obligations as a yardstick of success.

The 202 program provided low-cost monthly rentals designed with the safety and comfort of the aged and near the mainstream of community life. These projects were designed to encourage independent living for those able and desirous of this type of living.

Rent is relatively inexpensive. They are surrounded by others of their own age. There is no schedule of meals or program to follow. They can eat in their own apartments or go out to eat. They can organize their own activities, choose their own programs. There is a management willing to give them counsel and help but they really don't want very much help.

These projects have emergency call bells. But seldom are they used by the residents for they do not want management to know they need help. Perhaps they fear being moved to a nursing home. But more so, I believe they want to work it out themselves. They find real purpose in helping the person next door when they are sick and know that this help will come to them.

#### HELP ONE ANOTHER

From my experience with the folk at Garfield Park Village, I saw how people sustain and support each other with services we offer at our total care home. The approach not only reduces cost but gives meaning and purpose to many lives. I saw how we could look upon the community as a whole as our campus setting, bringing in many services which already exist in a community such as the Visiting Nurse Association and reaching out to use others such as hospitals and nursing homes. It was not necessary to duplicate all these services in one location for this younger age group.

This has been a younger group. You will find the average age of residents in the facilities in the seventies as over against the 83-plus in our total care homes. Some of them will need personal care later on. But let us remember more live to be 70 than 80 and more live to be 80 than 90. Many of the residents benefited by these facilities stressing independent living will never live long enough for the total care facility.

Most of the administrators and board members of these are concerned with more than housing.

As the projects have developed a history of experience and service, many of them have time to be concerned with being of greater service to their residents. The average age creeps higher. Chronic illness, the dependency of age, the need for health care are becoming the concerns of these administrators. They have had to help their residents find places offering care services.

Serving as admissions counselor for a total care facility, as well as working with strictly apartment rental projects, I have come to realize that the greatest void in our housing program today in California is in the type of facility that provides residential care. And I think I heard it mentioned in terms of the needs of New Jersey that they need the type of facility that provides residential care. We have had loan programs which have allowed for an overdevelopment of nursing homes. Medicare gave impetus to this type of building. But we have many aged who are not sick. They need care, but not nursing care. There has been recognition that many need a minimum of nursing care and not the more expensive type of service given in skilled nursing homes. There has come upon us a new category called intermediate care. But this is also for the sick, or rather, the not so sick, and regulations require buildings designed for nursing care.

Within the limited income limits of the elderly, those who are alone and those who do not wish to be a burden to their children, there are a few places offering a place to live with meals and limited housekeeping and care services. For such who have outlived their life expectancy and their families and their resources, \$200 to \$220 a month will not buy very much.

#### EFFORTS TO EXPAND HALTED

During these past 3 years our efforts to expand facilities for the aging have come to a halt. This is with the group I have been working with in California. We were told that the 202 program was being phased out and 236 would be utilized to provide housing for the elderly. We were told guidelines would soon be available for developing such projects under the 236 program.

We were told that the responsibility would be with the area offices of FHA where they would be close to the scene and be able to bypass the redtape battles we had known with the regional offices and Washington office of HUD in the 202 program. Frankly, out of my experience in trying to process 236 applications in the last 3 years, I think it has been a blundering mess.

The old program for all of its delays, worked. And you knew where you stood. The nonprofit groups must invest gift moneys from people of good will in developing plans, securing options and preparing applications. It has seemed to us that we have been pouring gift moneys down a never-ending drain in order to just hang on until we can find out whether we might receive consideration.

In the years in which the 202 program was developed, the Department of Housing and Urban Development organized elderly housing staffs that became expert in their field. Through trial and error, by careful evaluation of all aspects of the sponsors, the location, the pro-

gram, the housing proposal, and the operations budget, they developed over 40 projects in California, none of which has been a financial failure. These staff have been dispersed. There is a regional consultant for the elderly housing but FHA directors consider it a new ball game and do not look to the expertise that does exist within HUD.

Since the beginning of the 236 program we have been promised a guideline for those interested in developing housing for the elderly. It must be very difficult for some of the fine officials of HUD to say the same thing each year as they make the circuits of associations and groups interested in housing for the elderly—"The guideline will be ready in a few months." Certainly would-be sponsors should know what will and what will not be allowed. And even more so, FHA offices need to understand what is good housing for the elderly. The fine lessons learned during the 202 years should not be wasted or forgotten.

Some FHA offices seem to be caught up with the idea of developing compact low-cost housing on a mass-production basis. Low-cost family housing is a great need. We would not deny this. And we also recognize that many elderly will be living in such projects just as they do in all apartment houses of our cities. But elderly have special needs. They do not need as much square footage for the average family as a single person. They require special safety features to enable them to remain independent for a longer period of time. They benefit from a community of like-minded people with similar interest and leisure time. There will be greater need for community areas for they spend nearly all of the day in the project.

There will be more kitchens and bathrooms since the units are smaller. It is ridiculous to compare square footage costs of elderly housing with family-type housing. Yet, the square footage cost seems to be the key to the feasibility of a project.

We have submitted, to this committee, correspondence\* which tells the story of our efforts to provide housing for the elderly under the 236 program in the communities of Marysville—some 60 miles north of Sacramento—and Sacramento, Calif. During the 1960's and into the 1970's, there has not been one single 202 or 236 housing project for the elderly in the Sacramento area.

At first, we were told that we would have to get our cost down to just over \$12 per square foot. They recognized that this could not be done if FHA requirements for housing for the elderly were met and we were told this would be waived. We would only need to build to meet requirements for family-type housing which was being built for this figure by nonprofit groups.

With the cooperation of the department of housing and development regional office in San Francisco, we were allowed to resubmit an application and some consideration was to be given for the needs of the aging.

Our latest proposal was for buildings costing \$17.58 per square foot, far less than we built a 202 project in Santa Cruz for in 1968 and 1969. And the latest from that area office of FHA is that their cost estimate for this type of building is \$14.85 per square foot.

I have it from the word of one of the best informed men in senior housing with the Department of Housing and Urban Development that no one is building housing for the elderly at \$14.85 per square foot.

\*Retained in committee files.

## BUILD TO SUIT NEEDS OF ELDERLY

Certainly we do not want to have our name on a facility that must remove all amenities for the aged just to have it built. When you plan to use it as a base of service for many years for the elderly, and are not concerned about getting fees for building or financing or consulting, you do not build to suit the cost per square foot. You build to suit the elderly.

Mr. ORIOL. Are we talking about a high rise or garden type?

Mr. KENNEDY. We have a high rise in Oakland. In Santa Cruz it is a one- and two-story garden-type development. We proposed for Sacramento four two-story buildings on the grounds.

Mr. ORIOL. With elevators?

Mr. KENNEDY. Our latest proposal took the elevator out of one of the four buildings. They wanted us to eliminate hallways and have all outside stairways but we did not feel we could build this kind of a building and maintain the security and the health of the aged.

Mr. ORIOL. So, you had planned on having elevators in all four structures?

Mr. KENNEDY. Yes; but our latest proposal had one building with 17 units on the second floor without an elevator.

Mr. ORIOL. FHA told you to get rid of the elevators and rely on stairways?

Mr. KENNEDY. They really suggested to us that we build one-story construction; if we didn't put in two stories we could reduce the cost. Too many one-story units would make it economically unfeasible. We have so many units we can put on this choice of property.

One of the key things is the choice of property. We want it in the neighborhood adjacent to stores and the mainstream of community life. We are trying to utilize this choice site.

Mr. ORIOL. Do you already own the site?

Mr. KENNEDY. No; we had to let the options go. We could not afford to maintain the options. We carried it long enough and we had to let the options go.

Mr. ORIOL. What did it cost you to keep the options?

Mr. KENNEDY. We only lost \$1,000 on that and we lost several thousand dollars on architects' plans. It would have cost us \$6,000 to hold on another year and \$9,000 the next year and with the uncertainty we couldn't hold on.

Mr. ORIOL. Thank you.

You may continue.

Mr. KENNEDY. Our concern is we have been designing this facility so that we don't have to remove all of the amenities for the aged that we want included. We are planning to use this as a base of service for many years for the elderly and the loan payout would be 35 years. We are not concerned about getting fees for building or financing the mortgaging.

We were trying to build it to suit the elderly, not to get the project built.

We do say this: We only wish the Sacramento office of FHA was as knowledgeable about housing for the elderly as the San Francisco office where there are many 202 and 236 housing projects for the elderly.

In submitting 236 applications for feasibility, one comes to feel that form 2013 is the most important part of the application. Financial

feasibility is important, that we know. However, under the 202 program, we were made to believe that other factors were as important as 2013.

The location was one of the key factors for it must relate the elderly to life in the community. We came to believe that the motivation and purpose of the sponsors was important. And we came to believe that there were other important factors such as the admission policies proposed, the program available to residents, the services to be made available by management, the efforts to help residents in emergencies. Some of us cry out for the 236 approach to show a real concern for the needs of the aging, such as was given under the 202 program.

I have personally wondered if the present program is not geared primarily to fit into the established method of FHA in insuring loans. Developers, contractors, architects, mortgage institutions have their percentage share set forth initially. If a project can be built, they get their reward.

The reward of the owners will come over the years in the opportunity to serve elderly people. The 202 program was to be admired in its insistence on the central position of the sponsors. We remember, with regret, that so many elderly had hopes and dreams for security in housing built under section 231—an insured loan program. The builders and developers got their fees and the Federal Government picked up the tab.

We have understood that it was the intent of Congress that a portion of 236 funds be assigned to elderly housing projects. Very little of this has trickled out our way although now and then we hear of a 202 pipeline project being funded by 236. I am not sure if it is because HUD is still waiting the guidelines or because the administration does not want the money spent. All I can say is that there is someone somewhere who does not seem to care about the critical housing situation of so many of our elderly folk.

And since they are going to die anyway, I suppose that there may be some who feel that they are not a vote to count on for long. They ought to, for you and I are going to be there soon enough and our parents are there.

Our preference would be to see that authorization be given for the 202 direct loan program to be reestablished as the primary means of providing elderly housing.

We are not prepared to debate the merits of the saving of funds to the Federal Government in the usage of section 236 to build elderly housing as over against the direct loan approach of the 202 program. It is our personal feeling that in the long run, the direct loan program would be cheaper for the Federal Government. We feel it would have provided cheaper construction and we would not have had all of the fees that we would have had. However, we do recognize that in our time the large outlays required for funding provided a great drain upon the limited moneys available. We are prepared to work with the 236 program if it will be made to work.

If it is found that more facilities could be developed by utilizing the 236 program, we would hope that the Department of Housing and Development would organize a section to deal with elderly housing. There are, within the staff of HUD, many who have expertise in elderly housing.



They had a part in the formation of 202 policies and program. They are aware of the value of this type of housing. If they were given the responsibility for the share of housing funds set aside for the elderly, they could bring to this task the same results as those now involved in family type housing and the other FHA insured loan programs which have facilitated new housing.

#### ADVISORY COUNCIL FOR ELDERLY HOUSING

I would also hope that somewhere in the program there might be a place for an advisory council made up of successful providers and users of services for the elderly.

There was in the 202 program, and is still today, too little place for feedback to HUD on the part of those who day after day manage and sponsor the projects which are providing the housing for the elderly. The contractor, the developer, the loan consultant and the mortgage loan banker all have a place. But the one who must live in the project through the years, and even more so, the person who lives in the project has definite ideas as to what type of housing is most suitable and what should and should not be included.

Such a group, serving on a volunteer basis, could be a rich resource in feeding back to Congress and HUD the results of the project we are all so concerned about providing for our elderly.

Finally, we would say that we have placed great hopes in the word we have had that it is the intent of the 236 elderly housing program to allow projects to include plans to extend supportive services to residents.

Originally, the 202 program was limited to developing independent living facilities. Gradually permission was given to include central dining rooms. Where financial feasibility could be established, more and more space was allowed for common activities. There was recognition given to the fact that the facility itself created the milieu in which the elderly spent most of their time. It needed to be a community, not a housing complex. Some few projects, in the closing days of the 202 program, were allowed to include residential supportive services as infirmaries and personal care.

I would hope that the Federal housing program for the elderly would allow for a variety in the types of facilities built and would allow for planning of supportive services as required.

There is today what I call the pigeon hole or box theory of caring for the aged. We provide independent living units in one facility or place. At some place else we have a board and room facility for the well aged. Another place, we will have intermediate care for those who are partially sick.

Then we have the hospital for the acute stage. At another place we have an extended care unit for convalescence. Then we have a nursing home for long term care. And finally, we have another pigeon hole or box to put them in for their final resting place.

Many of us would like to see it made possible for the broad continuum of care offered in a campus setting where it would be possible to provide all of the supportive services when needed. If they were available where the person lived, it would not be necessary for the elderly to have to leave familiar places and friends to receive the care they need when they need it.

This total care approach is expensive. But within one community they could all be provided. Independent living is to be desired for it is the least expensive. Many of the elderly, if they could but find a place where they could have meals and some little help with house-keeping, be involved in activities and have access to counsel, could prolong their independence and never need the more expensive intermediate or nursing care.

To move to inclusion of space for residential care would lead to costlier buildings since State licensing regulations would have to be met. But I do not feel comfortable in developing cheap housing for the elderly. Safety, comfort and care should take precedence over expense when it comes to providing care for our seniors.

Many of our existing 202 facilities as well as the new 236 projects could enable the residents to prolong their days of independent living if there were built adjacent to or within the facility space and rooms required to provide supportive services.

We would hope Congress would encourage HUD in efforts to take this next step beyond apartment living to making it possible for house-keeping and meal services and other personal care within new housing projects for the elderly.

Those who are skeptics of the value of the housing approach for the elderly developed under the 202 program and more recently 236, might find it valuable to hold a hearing, not in the committee rooms of Congress, but in the social hall of a place such as Garfield Park Village in Santa Cruz. Let those called to testify be the residents of the facility. Those with the wisdom of the years and the experience of life within such a project would be the most worthwhile voices to hear.

Mr. ORIOL. Thank you very much.

You mentioned we have additional material from you and we will certainly include that in the record.\*

#### "BLUNDERING MESS"

You described the implementation of the section 236 program as a blundering mess.

We had testimony in August from the Director of the FHA, Mr. Gullledge, in which he described the current situation as what you might expect when you change one program over to another.

Why do you call it a "blundering mess"?

Mr. KENNEDY. I first became involved in working with Federal programs in housing for the elderly when the Housing Act of 1959 was passed.

I have seen many changes and reorganizations in this period of time in the Federal offices and have come to expect them with a change in administration or during administrations as improvements are brought in.

I have not seen it take 3 years to get a new program going in this housing for the elderly. I can understand why they need 3 months to prepare guidelines. I heard the same thing this year, a few weeks ago, from a senior housing official of HUD, that I heard him say 2 years ago in St. Louis, that it would be available in a few months. This is what we were told when the new administration came in. So, this is why I call it a "blundering mess."

\*Retained in committee files.

Someone has blundered along the way. There are probably valid reasons for this because I am not involved at that end. I just know where we are, we saw a great development take place in the sixties, and very little has happened in the last 3 years except occasionally a 236 project has been funded. And this was a 202 application of a group which managed to hang on and hang on until finally funding has been arranged.

Mr. ORIOL. You call for two steps in your statement, one for a section on aging within HUD; the other for devising a council or advisory unit on housing for the elderly.

As I understand the organization of HUD, there are two divisions: One is construction and the other is management.

Where would you put this section that sort of straddles these two operations?

Mr. KENNEDY. As I have dealt with the Sacramento FHA office, I feel they have a good grasp of family-type housing. So, there are people who have developed some expertise in this. But when you try to talk to them about the specific problems of the elderly and building facilities to them, one man said elderly are living in our family-type housing projects. They do not seem knowledgeable about housing for the elderly.

I don't know how you can do it. I do know once in HUD there was an elderly housing section. If there were people assigned the responsibility of working with the elderly aspects of the 236, you might not need a section but you need some people assigned to this who can acquire the information, who know what is being done across the country.

I was told by this senior man from HUD in Washington, D.C., that nobody is building any housing for the elderly for \$14.85 and yet the FHA office in Sacramento does not seem to know this.

Mr. ORIOL. It is interesting to know that the FHA Office in Sacramento has a different view than the office in San Francisco.

Mr. KENNEDY. It is because there are no guidelines for them yet.

Mr. ORIOL. The average age of the people in 202 housing is creeping up, is it not?

Mr. KENNEDY. Yes, it is; it is approaching 78 in our facilities now.

Mr. ORIOL. As you mentioned in your statement, when 202 was first started—

Mr. KENNEDY. A younger group moved in—in their late 60's and early 70's.

Mr. ORIOL. Even though it has developed, you mentioned the campus approach. How are you going to build a campus around the people now living in 202 housing?

Mr. KENNEDY. We try to work with the situation individually. We are asked "what do you do if a person gets sick?" They are the last people that the manager knows are getting sick.

We see their neighbors helping them out. I think they see themselves in the same position. There comes a time when we have to ask our residents to move. In our facilities, each administrator has the responsibility to see to it that they get to a hospital.

If they need to go to a nursing home or can no longer handle things, we call in members of the family and ask them to help us find a place.

If they do not do it, our administrators have a responsibility for seeking a place in the community. This residential care is a difficult thing for us to find. We would like to build adjacent to our projects what we call residential care, a building where people could have just a room and their own bathroom and in each a communal dining room.

We would like to have it so that those in the apartments could come into the dining room and have meals there.

We have space near our projects adjacent to them where we could build such a facility and this would extend the period in which they could stay out of rest homes and nursing homes because often this is the only place they have to go.

We feel that 236 can provide this. We understand from Mr. Hughes they have several pilot projects of this type and we want to encourage this.

We think it is a great need and we think adjacent to some of these independent living facilities these types of buildings could be put up and the period extended in which these people remain in the community in which they have developed meaningful activities.

Mr. ORIOL. I believe Mr. William Laughlin had some questions.

Mr. LAUGHLIN. You mentioned that 3 years in waiting costs you a lot in terms of options. In 202, did you have a better idea about the feasibility of a project before you would start out in that project?

Mr. KENNEDY. We knew from 202 to begin with what they conceived to be an elderly housing project that could be successful.

Their guidelines were clearly set up. We would take great care in selecting a site. One of the first things they would do is look at that site and let us know if it meets approval.

We would not tie ourselves up in options until we had this clearance. Then we would go after the zoning and the other procedures that require long delays.

We did not worry about spending this money if we knew this was a good site and if we knew the type of program they would allow.

We found the regional offices very cooperative in developing the program and application with us so that when we would come to a roadblock, we knew that was when to cut off and not go any farther.

Right now we just wait and wait and wait.

Mr. LAUGHLIN. Do you think the FHA would rather work through persons like yourself, or a developer-packager?

Mr. KENNEDY. I feel the way the FHA works through the insured loan programs, they are used to working through the nonsponsor-developer-packager and some of them have more confidence in them than they do in some of us. I have been a sponsor-developer. That may just be my own personal feeling about it.

Mr. LAUGHLIN. Why do you think the Department of Housing and Urban Development is so recalcitrant about the cost per square foot?

Do you think more emphasis is now being placed on family housing?

Mr. KENNEDY. I think this is it. Our costs per unit might be lower than for family housing units but they put in more bedrooms. There is less square footage in our apartments but a lot of it built into communal areas which you don't put in the housing-type units.

The square footage all gets counted into it in the cost per square foot.

One official had written me that they have been instructed to get as much housing as possible for the least amount of money.

On the high rise, we have not had problems because they recognize the cost of the high rise. One of the problems there is that you have to build 150 to 250 units in order to work out a feasible program in a high rise.

#### PERSONAL INVOLVEMENT OF MANAGEMENT

I prefer, myself, to work with 150 to 200 units. I don't want such a large facility that the management can't be personally involved with the lives of all of the people there.

When you get to that, I think you are developing a ghetto community of the aged. I think this should be a center for not only the people living there, but the people living around it, a sort of service community.

Mr. LAUGHLIN. Do present guidelines allow for spending money for facilities that could help you to reach out in the community and help assist those persons?

Mr. KENNEDY. I am still trying to get my hands on the guidelines.

Mr. ORIOL. I have one more question and then perhaps Mr. Miller has a question or two.

You said you could work with 236 if you can only have a set of ground rules and possibly some ways to make the program work easier, but some of our witnesses have said that they don't think FHA can ever make 236 work because of FHA's approach to the thing.

How do you feel about that? Could it work under FHA?

Mr. KENNEDY. Yes; I think it could work. I know the church organizations I work with made an application for a project that was not in the 202 pipeline and received funding and they are completing 136 units in Washington, Pa.

I have been setting up a management operations program for this project. It is a very fine facility under 236.

It is confusing to me after the clear-cut simplicity of the rents in the 202 program. You are working with the basic rent and then a supplement can come in under that and the market rate must be considered for some. You sit down with the elderly and try to explain this. This is confusing for them in terms of trying to understand the rental arrangements under 236, but I think they have built a very good apartment building.

They are going to charge \$106 a month there for an efficiency and realizing the increased cost in building taking place in recent years I think they have come out with a good facility.

In Jacksonville, Fla., our church group built a similar facility so I know it can be done. I think there needs to be a better understanding on the part of the FHA as to what is good housing for the elderly.

I think in some of the FHA offices we have these people. There is within FHA some of these people that were in the old HUD 202 program. I think they can make 236 work.

I think it is more expensive to build under this program, and I think it would be more expensive to the Federal Government in the long run when you are subsidizing interest down to 1 percent rather than 3 percent, but I recognize the realities of the era in which we are living and there are just not funds available to do all of the things people come asking the Federal Government to do.

I think, in the long run, we could get more housing with the 236 approach. I may be critical of HUD at some points, but I want you

to know there are men within HUD for whom I have a great deal of respect and I want to take my hat off to the Federal Government for what I have seen done in the 236 program and what I have seen done in the 202 program.

Mr. MILLER. Except for one question, I think Mr. Kennedy's statement speaks eloquently for itself.

I must speak to the question you raised, Bill, about the Sacramento and San Francisco office and I think it ties in well with the remark you just made, Mr. Kennedy.

The question is prompted in part because at a hearing we held recently in Florida, there was testimony which brought home the unfortunate situation in which some so-called public servants seemed to be more concerned with finding ways in which to avoid provision of service to which people were entitled than with provision of such service.

This, of course, is the most negative aspect of the so-called bureaucrat and sometimes it is undoubtedly encountered.

I wonder if this is not a partial explanation of the difference found in Sacramento as opposed to San Francisco and perhaps Pittsburgh? Do you have any comment on that?

Mr. KENNEDY. This might be it. I felt that when the program for housing was shifted over to 236 with the insured loan approach, there was the feeling on the part of some that those people who had been in the direct loan program had nothing to contribute because as they said it was a new ball game, a new insured loan program against a direct loan.

There may be some petty jealousies involved, where one is administering a program someone else administered earlier.

Mr. MILLER. In other words, we are confronted with a rather serious problem that there are some public servants who are concerned with trying to do the job whereas others are more concerned with trying to get by.

Mr. KENNEDY. Under 236, I understand what happened was that decisions were put in the hands of the area directors. They know the local needs better than the regional offices or Washington, D.C.

#### AS MUCH HOUSING AS POSSIBLE WITH ALLOTTED MONEY

He—the director—is also told to get as much housing as possible with the money he is allotted. Now, here comes a group which says our old folks have a special need and it is going to cost more to build this. So he prefers putting his money over here for a family—when he is thinking of a family he is thinking of five people.

We are only talking about one person. If his job is to get as much housing as he can for the money he is allotted and the authority is his, that is the way he is going to play the game.

I think it is absence of direction from the top.

Mr. MILLER. If I may pursue another factor which I had not intended asking about, you made reference to the emphasis on the cost per square foot, and what you have just said suggests there is also some emphasis on perhaps the cost per person and particularly recognizing with the family unit they may be thinking of three, four, five people as opposed to one or two in the elderly housing.

Has there been any comparative study made on the cost per family unit as distinguished from either footage or number of people served?

Mr. KENNEDY. I know what they say the family-type housing is being built for in that area. I went to find out what types of garden-type developments because this is what it would be, a frame construction, two-story, what this type of construction cost for the elderly in California, in smaller communities, not in the big cities.

I could not find anything in this cost range in California. This was the basis of my unwillingness to go clear down to the level they are talking about.

Mr. MILLER. But you are still talking about the cost per square foot.

Mr. KENNEDY. Yes, but it would be interesting to see as a matter of cost per family.

Mr. MILLER. Even in the so-called family unit situation you may have only two people in the family.

Mr. KENNEDY. We asked if they would not consider the cost of our units per unit as against over those family-type units and we always come back to that one line on the 20123 form there, the cost per square foot.

Mr. MILLER. Thank you.

Mr. ORIOL. Mr. Kennedy, you have confirmed a few earlier impressions and given us some new thoughts to think about and we really appreciate your coming to this hearing and sharing so much information.

We will resume again at 10 o'clock tomorrow morning in this room.

(Whereupon, at 5:15 p.m., the subcommittee recessed, to reconvene at 10 a.m., Friday, October 29, 1971.)

# APPENDIXES

## Appendix 1

### ADDITIONAL MATERIAL SUBMITTED BY WITNESSES

ITEM 1. NEWSPAPER ARTICLE FROM THE BOSTON GLOBE, FRIDAY, FEBRUARY 5, 1971, SUBMITTED BY OLIVER IFILL, BOSTON, MASS.

#### SAFETY AT BROMLEY-HEATH

[REPRINT FROM THE BOSTON GLOBE, FEB. 5, 1971]

A suit by 38 tenants in the Bromley-Heath housing project charges the Boston Housing Authority with failing to provide security for the residents. But the ultimate aim is to bring money for project policing from the Federal government. And the decision could have nationwide implications.

No one likes to think of housing projects as separate from the rest of the community or of its people as a breed apart. But the fact is that, because of low income requirements, because of the density of the population, even because of the architecture in such Federal housing, noise, vandalism and crime are higher than elsewhere. A December 1970 survey showed that Bromley-Heath has eight times the national average in assaults and six times the national average in burglaries.

The 5000 tenants in Bromley-Heath's 1200 units live with fear. And they argue that someone has to be responsible. As citizens, the residents of any housing project have the same rights to police protection as anyone else in the city. Yet the police haven't succeeded in keeping the peace at places like Bromley-Heath. They can't. There aren't enough police to go around.

The total police force in Boston is 2600 men. And there are 28 Federal and 10 state housing projects with a population of 50,000. The police department's Public Housing Division (supported with city money) numbers 55 patrolmen, eight sergeants and one captain. In addition the Mayor's Office of Justice Administration has provided \$173,000 to be split between Bromley-Heath and the D Street Project to cover overtime so the existing police could double up in the evening, and to cover pay for five fulltime guards and 10 part-time guards at the two housing projects.

The tenants argue that the money is insufficient to solve the security problem in any meaningful way and maintain that the only solution is a combination of police, plus a volunteer residents' patrol (which Bromley-Heath already has) plus a paid security force.

The Boston Housing Authority agrees and has been pressing for acceptance of this "dual security" concept. Bromley-Heath tenants have been told that a private guard service would cost \$250,000 and the tenants' suit seeks to win this amount from the Boston Housing Authority which in turn would have to get it from the state and from the Department of Housing and Urban Development in Washington.

In pressing their claim, the tenants cite the Housing Act which charges the Federal government with providing "a suitable living environment for every American family" and which defines that environment in part as contributing to "the advancement of the . . . security of the nation." And they quote from congressional conference committee reports which call for provision of "adequate operating and maintenance services and reserve funds" which may be used to cover "guards and other costs relating to the physical security of the project residents."

Up to this year the Department of Housing and Urban Development has failed to earmark a single cent for security. It is time the clear guideline of the conference committee was followed.



ITEM 2. NEWSPAPER ARTICLE FROM THE BOSTON GLOBE, SUNDAY  
OCTOBER 17, 1971, SUBMITTED BY OLIVER IFILL, BOSTON, MASS.

NO PLACES OF THEIR OWN

PROJECTS LIKE PRISONS TO MANY HUB AGED

(By Lucinda Smith)

About 82,000 elderly people live in Boston. They make up roughly 13 percent of the city's population.

More than 17,000 of them receive welfare in the form of old age or medical assistance.

There are 7300 public housing units for them to live in. The waiting list for elderly public housing here is more than 2000 names long.

Lloyd Howard, chief of tenant selection for the Boston Housing Authority, says that some names have been on the list for 10 years.

Some 5000 of the units that these old people are waiting to move into are in or next to large high rise family housing projects like Columbia Point in Dorchester, Fidelis Way in Brighton and Mission Hill and Franklin Field in Roxbury. Many of the elderly tenants now living in these mixed projects are crying to get out.

"We can't live here on account of getting held up so much," Carrie Rich explains. Mrs. Rich, 80, who remembers that Columbia Point "was beautiful" when she moved in 12 years ago, has been trying to move out since she was robbed a year ago.

"You can go to jail, serve your time and get out . . . Why should I have to stay here?" asks Viola Kirk, who lives in elderly housing at Franklin Field and has been trying to move out since she was beaten and robbed two years ago. Forty years a widow, Mrs. Kirk is 82.

Every night Mrs. Kirk lashes the entrance to her apartment building closed. The door has no lock; so she ties an electrical cord around the doorknob and fastens it to some nails she has hammered into the molding.

Every night she locks her apartment door, pushes a 150-pound sofa in front of it, locks all the windows and tries to sleep.

Mrs. Rich and Mrs. Kirk are two of the thousands of elderly people in Boston who feel imprisoned in family projects. They want to transfer from family housing projects to elderly housing projects, and BHA policy is to put transfers last on that endless waiting list.

There are only about 1000 elderly housing units in the city specifically designed for the elderly. These units are in 13 federally-funded elderly housing projects in five Boston neighborhoods.

In one of them, Mrs. Bertha Schneider, a resident at the Washington Street Elderly Housing project in Brighton, describes her housing as "marvelous. The people are lovely, the building is clean and comfortable. The location is fine." The project is near public transportation, grocery and drug stores, Saint Elizabeth's Hospital, and several churches and synagogues.

Elderly housing projects require a minimum of maintenance because only elderly people live in them. Every unit includes special features: metal handgrips on the bathroom walls and "panic buttons"—two electronic devices in the bedroom and bathroom, which, when set off by a resident in time of trouble, automatically ring a bell over the apartment door and simultaneously unlock it.

Family housing projects have proven to be inadequate for the elderly, who live in a context of constant fear and degrading dilapidation.

The evidence is everywhere—broken elevators force the elderly to walk up and down some six or eight flights; apartment entryways are graffiti-ridden, and hallways smell of urine; children call out abusive names to elderly people who try to sit peacefully on project benches, looking out at gardens full of beer cans and broken glass.

Also in these projects the elderly are prey to vandals, burglars, and muggers.

Why are public housing conditions so bad? Beyond the vandals, burglars and muggers—there is also a simple economic reason.

The costs of security, maintenance and repair are financed out of tenants' rents. The operation of the Boston Housing Authority (administration and salaries) is also financed out of tenants' rents.

Year after year (since the 1940s) maintenance and administrative costs have risen. Salaries of BHA personnel have risen. But tenants' rents have not risen at a comparable pace. Low income remains low income.

Money allocated for security and repair is spent on administration, salaries and a minimum of maintenance.

"At least \$30 million" would be needed to bring conditions in existing public housing projects up to a level that would meet minimum sanitary standards, according to Jack Plunkett, spokesman for the BHA.

Plunkett explained that because of insufficient funds, the current practice of the BHA is to defer all maintenance and repairs until the damage becomes an emergency. "You have a priority system of emergencies that you try to meet," he said. The housing authority deals in degrees of emergencies.

A 75-year-old woman living in Fidelis Way has been waiting eight months for an emergency repair. The paint in her apartment is peeling off the walls in sheets.

She described her encounter with the BHA: "Somebody told me they were painting on the second floor and they told me to go look for them (the painters). I can't. . . . Then they told me every painter has to come from in town and I should go get them. But I can't." The woman is blind.

This woman, who asked that her name not be printed, does not want to badger the BHA about the repair because, she fears, "if I get in trouble, they'll evict me."

Most Boston housing officials admit to the failure of a public housing program that mixes elderly with large families in places where good security and maintenance are impossible.

Andrew Olins, a professional city planner and chief of the BHA's Department of planning and Development, is now finalizing a schedule to build new elderly housing projects in Boston. His department is financed independently from the BHA.

Olins has been working since early 1970 to "build elderly housing projects in every neighborhood in Boston so that an elderly person will not have to leave his home community to get good public housing," he said.

Because he is one of Boston Mayor Kevin White's advisors on elderly housing, Olins receives many of the letters from the elderly that pour into city hall by the dozens daily.

"The intensity of the need for elderly housing in this city is staggering," he said.

In an effort to increase Boston's supply of elderly housing by 150 percent in a three-year period, Olins has confirmed a production schedule that will build 1826 new elderly housing units in 12 Boston neighborhoods, all to be occupied by the end of 1972.

So far, however, only 412 units are in construction, at five development sites in five neighborhoods.

Before Olins' appointment as chief of planning and development late in 1969, the BHA produced an average of 80 elderly housing units a year for 16 years. During those years the elderly grew to represent about one-third of those waiting for public housing, while only eight percent of the units were being designed for them.

Although the coming increase in elderly housing projects will better the situation, 1826 units are not enough to accommodate all those in grave need of decent housing.

Olins admitted, "waiting list figures aren't a valid indicator of housing needs in Boston for the elderly. Every time we break ground on a construction site, for example, we're flooded with new people applying to live in the project."

Walter Cross, supervisor of the senior citizens Vista Volunteers, estimates that "roughly 40 to 50 percent of all the elderly in the city need decent housing." At his office, the Massachusetts Legislative Council on Older Americans, letters and telephone calls "never stop coming in from seniors who have terrible housing problems," he said.

Cross continued, "You have the seniors who live in family housing projects scared to death, seniors who live in substandard housing, and seniors who live in apartments where they can't afford to pay the rent and eat too—because of their fixed income. There are also seniors who can't afford to keep up their homes, and seniors who need help, but don't know what's available, so they don't say anything to us."

Vista volunteers are checking police residence lists to seek out the elderly people in Boston. Cross explained, "We're trying, the volunteers are trying, using police lists, to find and visit every senior in the city."

One person the volunteers found and are trying to help is Harold Condon, a former artist and violinist, who lives in a rooming house on Cortez Street in Back Bay.

Harold Condon is 76. He pays \$94 a month rent out of his fixed income of \$140 a month. He lives in one room where the kitchen is a hot plate and a cupboard sized refrigerator. He shares bathroom facilities with the other boarders in the ten-room house.

Condon has gout, and can only leave his third-floor room once a day because of the stairs. Like many of the boarders, Condon cannot afford a telephone.

"One old man over here was dead for a week before they found him," Condon said.

Harold Condon cannot afford to pay \$94 a month rent very much longer. He says he does not need nor want to live in a nursing home, but he'd like to live in a "halfway house" for senior citizens, "with a communal kitchen and a laundry downstairs.

"At least a place where there's somebody around to care something about you," he said.

Walter Cross believes that Harold Condon is one of about 40,000 elderly people who have a desperate need for "decent housing," a need that continues to go unmet by the Boston Housing Authority.

Cross avoids using the BHA to help the elderly find housing. "They're so bad," he explained, "that you might as well forget about them. They aren't responsible to the mayor, the people, or to anyone. . . . At this point they're autonomous. They report only to God."

Cross said, "I try every other possibility before I go to the Boston Housing Authority."

Unfortunately, there is only one public housing program in Boston that sidesteps the BHA. Federal Rent Supplements, a program administered directly by the U.S. Department of Housing and Urban Development, is successful, but grossly underfunded.

In this program private housing developers receive low-interest Federal loans, and, upon completion of the housing development, owners are required to rent 25 percent of the units to low-income people, including the elderly.

By an agreement between the owner and HUD, low income tenants pay 25 percent of their income for rent, and HUD pays the rest of the rent.

There are now approximately 1200 units of rent-supplemented housing in Boston. About 600 of them are occupied by elderly people.

A spokesman for the Boston HUD office said that "there are requests in Washington for hundreds, really thousands, more units of housing of this type for Boston." However, he admitted, because of tight economics and the low priority of housing funds for big cities, it is not likely that this program will significantly expand in the near future.

Walter Cross commented that this program is one of the best for the elderly. "It works," he said, "because the buildings are well kept, and the security is usually very good . . . And nobody living in the building knows who the low income people are."

Two other housing programs operate like rent supplement, but they involve the BHA.

The state's Rental Assistance program gives low-interest state loans, through the Massachusetts Housing Finance Association, to private developers who then rent 25 percent of their units to low income people.

Rent money is allocated to local housing authorities by the state's Department of Community Affairs. The DCA, however, has been operating this program with a \$1 million budget since 1966. There are less than 40 housing units in Boston under this program, and only about half of them are occupied by elderly people.

The Massachusetts House of Representatives recently passed two parts of a housing package that would greatly assist this program. The House doubled the bonding authority of the MHFA to \$1 billion, and increased the DCA's operating funds to \$5 million. Both bills are still before the state Senate, but some action is expected this week.

Leased Housing, a similar program, is directly operated by the BHA. In this program the BHA leases existing housing units from private landlords, and pays the landlords any rent costs that exceed 25 percent of low income tenants' rents.

There are 2400 leased housing units in Boston, and roughly half of them are occupied by elderly people.

The leased housing program in Boston "moves very slowly because Federal funds are always being held up by one thing or another," according to the program's director, Patricia Clare.

One reason for diminishing HUD funds to the BHA was revealed in the recent audit report on the BHA compiled by HUD auditors. The report stated that the Boston Housing Authority "cannot achieve a reasonable degree of efficiency and economy as currently administered."

Boston Mayor Kevin White agrees. In an interview last week, the mayor said that if he is re-elected in November "I intend to change the structure (of the BHA)."

He added, "housing is an immediately solvable problem given forceful leadership on the municipal and Federal level. I think those two things will occur in 1972."

"I intend to make housing my highest priority," the mayor promised. "But all my good intentions and energy desperately need a Federal commitment to back them up . . . a commitment similar to urban renewal in the 60's."

Lack of commitment on all levels, coupled with a housing authority void of accountability, is the reason why Boston is in the middle of a housing crisis in which the elderly suffer.

A 70-year-old woman who lives in Fidelis Way, and wants to remain anonymous there, described the real tragedy: "We are very grateful for public housing. God knows without it we'd be out in the streets somewhere with nothing. It's a shame to have all these grievances about it, but if you can't live where you're housed, why—

"Well, it's just that old people have to live this terrible way. And then that we are the lucky ones, just to have this terrible way to live."

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ITEM 3. NEWSPAPER ARTICLE [FROM THE HARTFORD LOCAL TIMES, SATURDAY, JUNE 12, 1971, SUBMITTED BY NOEL TOMAS

FEARFUL ELDERLY PROMISED PROMPT PROTECTION

(By Bill Williams)

Shocked city officials promise immediate steps to protect elderly residents of Charter Oak Terrace following several vicious attacks and muggings by juvenile gangs.

Some 40 elderly, many over 80 and a few bandaged and bruised, pleaded for more police protection at an emotional City Hall meeting yesterday.

"Our homes have been entered and robbed. Our cars have been stolen. Muggings have been frequent . . . It is a miracle that no one has been killed," said Edward L. Machol, 72, in a clear, strong voice as officials listened attentively.

One by one, Machol described five unprovoked attacks last week-end on his neighbors in the brick Charter Oak housing project off Flatbush Avenue in Southwest Hartford.

"June 6, 3:30 a.m. Miss W., age 76, Overlook Terrace," he recited as if reading from a police blotter. "Forced entry. Motive—robbery. When she discovered someone, she screamed. She was beaten and had to be hospitalized overnight."

Four other cases were similar, except that they happened on the street.

With tears coming to his eyes, Machol, a member of the Hartford Commission on Aging, sat down. But first, he introduced Miss W.

She stood slowly with help from a friend. The skin around both eyes was black. A piece of white medical tape covered stitches over one eye. Her chin and left hand were deep black and blue from the beating.

After helping Miss W. sit down, Mrs. Mary Tyszka, who works at the project's senior center, said, "I am pleading with you. Drastic measures must be taken."

City officials quickly offered their assurances.

City Manager Edward J. Curtin Jr. said he was "terribly upset" by the attacks; Police Chief Thomas J. Vaughan said patrols were being increased, and Mayor George Athanson announced formation of the "Mayor's Charter Oak Terrace Committee" to deal with the problem.

At the meeting's close, Athanson said the new committee will meet Thursday at 3:15 p.m. Councilman William DiBella, a Democrat, Councilmen Collin Bennett, a Republican and others will be on the committee.

Vaughan said police arrested five of the youths responsible for last week-end's attacks, but he predicted, "They'll be back over in the terrace causing more trouble tomorrow night."

Four of the youths were 15 or under. They were sent to Juvenile Court.

In one of his strongest attacks yet on the Hartford Juvenile Court, Vaughan said it is "an exercise in futility and frustration" to send youths to the court and see them quickly released.

Saying he was "disgusted" with the court's performance, Vaughan cited examples of juveniles with long records:

"J. C., referred to Juvenile Court 15 times, escaped from Meriden School for Boys twice; W. C., referred 11 times; C. H., referred 12 times, escaped four times.

ITEM 4: NEWSPAPER ARTICLE FROM THE EVENING STAR,  
NOVEMBER 11, 1971, WASHINGTON, D.C.

CRISIS IN CRIME

(By Richard Critchfield)

"You asking me?"

Mrs. Eva Lackey, 86, of 1101 7th St. SE told her surprise visitor she had no idea what could be done about "a crisis in crime" against old people.

But her harrowing account of life in the Arthur Capper public housing project left Sen. Harrison A. Williams Jr. (D-N.J.) persuaded the crisis certainly exists close to the Capitol.

Williams, like most senators, has visited ghettos in his home state. But as chairman of the subcommittee on housing for the elderly which is now investigating crime, he wanted to see how things were close at hand. Williams was the victim of a holdup a few years ago in his southwest garage.

Williams and two aides visited several elderly residents at Arthur Capper and the Potomac Gardens public housing projects on Pennsylvania Avenue at 13th Street Tuesday.

Mrs. Lackey gave him an earful.

She said her single-bedroom apartment has been broken into eight times, that last month a group of youths tried to kick the door in one night and that it is impossible to get mail delivered—the letters are stolen and torn open for possible Social Security, pension and welfare checks.

REVOLVER STOLEN

Mrs. Lackey said she used to keep a .32-caliber revolver until that was stolen too, unfortunately, "because I'm a dead shot."

Williams saw rifled mailboxes in the hallway, a floor littered with bits of torn envelopes and an empty apartment next to Mrs. Lackey's used as a "shooting gallery," with bottle caps used to heat heroin, spent matches and a piece of surgical tubing on the floor.

A remarkably cheerful and spry old lady, Mrs. Lackey told the senator that the night the youths tried to smash her door in, she had called back, "Just stay there. I called the police. I'd like you to stay there until they come."

She paid \$36 a month for her apartment. A policeman's daughter who has been widowed 45 years, Mrs. Lackey lived on her pension earned after 21 years with the Justice Department.

MEETS MAILMAN

She explained to the senator that the only safe way residents of her building can get their pension, Social Security and welfare checks is to meet the mailman themselves. When her checks came, she said, she quickly made out a bank deposit card, put both in an already addressed envelope and put that into his mailbag before he moved down the street.

Mrs. Lackey showed no sign of feeling sorry for herself, even though she portrayed life in Arthur Capper as a continuous battleground. "When the younger boys get hurt, I'm a first-aider and I tend to them," she said. She felt most crime was committed by youths 15 to 20 or older.

"There's no rule, rhyme or reason for it," she lamented. "They sing in the hall all hours of the night, there's people who sell dope right in the building."

She ruled out unemployment as the basic cause for rising crime rates. There are jobs there for people who want to take them. "I don't think some of them want jobs, they'd rather steal."

Williams came back from the visit convinced the city was full of elderly people who feared for their safety and were so afraid to leave their apartments they were, "in effect, prisoners in their own homes."

ITEM 5. NEWSPAPER ARTICLE FROM THE WASHINGTON DAILY NEWS, NOVEMBER 11, 1971, WASHINGTON, D.C.

WOMAN, 86, HAS NO PLACE FOR FEAR

(By Michael Bernstein)

The black scuff marks are still on the door to Apartment 114.

"I heard them kicking and I thought they were coming thru," said Mrs. Eva Lackey. "I said to them, 'All right, stay there, I've already called the police.'" They left. I had called the police, you know. I'm a policeman's daughter and a policeman's sister and I don't call for help unless I need it, but there are times . . ."

There have been eight other times in the past eight years when 86-year-old Eva Lackey has phoned police because someone had broken into her apartment in the Arthur Capper Dwellings, a fading city housing project at Seventh and L streets se. There are 13 entrances to the high rise and National Capital Housing Authority officials say tight security there is impossible.

SENATE STUDY

That was the story Sen. Harrison Williams, D-N.J., heard yesterday as he paid a 10-minute visit to the building and Mrs. Lackey yesterday as part of his Committee on the Aging's study of crime in low-income housing.

"Aren't you afraid to live here?" the senator asked, as he and his aide stood in Mrs. Lackey's small living room.

"No," she said, and the senator laughed a rather respectful laugh.

Mrs. Lackey, a vibrant woman with bright green eyes and the look of a 70-year-old, lives on a floor with the mail room on one end and a vacant apartment on the other. The vacant apartment has the sour smell of a junkies' shooting gallery. The bathroom floor is covered with empty heroin caps. The mailroom floor is littered with torn envelopes. Many of the mailboxes have been torn out and the wind whines thru the broken windows.

B-A-D

"It's absolutely disgusting," said Mrs. Lackey. "I came here when people were decent. They just aren't any more. Its b-a-d with a capital B. A woman last week had her television stolen. I go out there and meet the mailman every day. That's the only way to keep from getting your check stolen."

Despite the drug addicts and vandals, she said, "I'm not easily frightened. If I had a much larger retirement—I was an executive secretary in the government and worked for 69 years of my life—I'd find another place, though. But you know, I don't make new friends. As I grow older, they die off. I'm the only member of my family left."

She said she also feels she can do some good at Arthur Capper. "I'm still a Red Cross worker and all of the children come in here for help. The other day a little boy came in here with a burned finger. I fixed it for him."

Still, she said, there are problems with living there. "The son of a woman I used to work with will be here for Thanksgiving. He's bringing his three girls. I'd like to see them more often, but he won't let them come here alone."

## Appendix 2

### LETTERS FROM INDIVIDUALS AND ORGANIZATIONS

#### ITEM 1. LETTER FROM DONALD W. TRIPP, PRESIDENT, TRIPP FOUNDATION, SALINAS, CALIF., TO SENATOR HARRISON A. WILLIAMS, NOVEMBER 22, 1971

DEAR SENATOR WILLIAMS: Your letter was very welcome. Here are the facts relative thereto:

H.U.D. is guilty of malfeasance and discrimination in S.S. Housing.

The Government has spent 193 million dollars over the past ten years in developing new methods of High Rise Construction which have been proven to be more economical from all standpoints than Cottage Type or Garden Type—yet, H.U.D. refuses to recognize this fact.

This line of thinking by H.U.D. must be changed if we are ever to get satisfactory housing for our elderly. To do this, we must confront H.U.D. with visible contact of those that can prove that this Government subsidized research was not in vain.

You can prove or disprove almost anything by statistics, but you can't call a man a liar to his face.

I would like to see you call for a hearing, subpoena at least 100 witnesses that will vouch for the truth of the above, then let the Judiciary handle it from there to correct these erroneous impressions of H.U.D. that I think are arbitrary.

Non-profit, tax exempt, private corporations, operated by philanthropists like myself are just boiling over with fury at the disregard for social justice in the Department of H.U.D.

We can build under any Government subsidized program and rent to the elderly at \$62.50 per month for Gross Housing, yet H.U.D. consistently says we can't even though we have living examples to prove that we can. That is the point and we need to face H.U.D. across the table at a hearing before witnesses and let your Committee men be the analysts in this very important National issue.

May we please have your priority, and for God's sake help campaign for human development. The White House conference is not going to touch on this issue while time and discouragement keep knocking on Grandmother's door.

Sincerely,

DONALD W. TRIPP.

#### ITEM 2. LETTER FROM BENJAMIN RONIS, ARCHITECT; URBAN DEVELOPMENT CONSULTANT, WASHINGTON, D.C.

##### NARRATIVE ON THE PROBLEMS OF THE ELDERLY HOMEOWNER

Based upon personal observation and research spanning over twenty years, I have reached the conclusion that there is a strong correlation between the physical decline of many urban neighborhoods and the aging process occurring among the residents of those neighborhoods.

Consider a typical example; it could be northwest Washington, D.C. or northwest Milwaukee. Along about anywhere from 5 to 10 years after marriage, when Dad became a foreman at the Government Printing Office or the Schlitz Brewery, and things began to look up for the family, Mom and Dad decided to move from the small row house and buy one of those big houses on a shady, tree-lined street, where Mom and Dad could raise their children and then spend their retirement years living happily ever after, just pruning the roses and playing with their grandchildren.

The mortgage payments seemed reasonable enough, even though the term was for 30 years, or about 10 years past the time that Dad was due to retire. But they were usually frugal people, and they betted on the odds that they would save enough in the intervening years to pay off the mortgage by the time retirement

came around. After all, wasn't that part of the American dream, to have a home "free and clear", as the expression went, for one's old age. After all, they said to themselves, it would only be a short while until the kids were out working and fending for themselves, and Dad could put all that extra money into paying off the mortgage in double time.

It all sounded so easy when they put down their life savings up to that point, to make the down payment on the house. But somehow as the years went by, the odds on paying off the mortgage ahead of time increased. There were unexpected expenses on many counts that constantly eroded savings and diverted the money elsewhere. Changing lifestyles and job opportunities demanded that children be sent to college, so that instead of lessening the parents' burden after the children reached young adulthood, the financial load was often increased during these years. In many cases this caused an increase in the mortgage indebtedness, since refinancing the house, either by increasing the first trust or by adding a second trust, was often the only "liquid" asset that most parents possessed that could be converted to cash. At any rate, whatever the need, whether for tuition, medical care, or to replace neglected portions of the equipment in the house, the net result was that when the parents in a majority of moderate income families reached retirement age, they usually were living in a large, outmoded house that still possessed a fairly large mortgage.

And while the constant mortgage payment was usually manageable when it represented 25-30% of their income when Dad was at the peak of his earning power, this same mortgage payment now takes anywhere from 50-75% of their reduced retirement income, and becomes a monstrous burden.

Then suddenly the pattern of urban development comes full cycle upon Mr. and Mrs. Average Homeowner. At age 65, their main possession is an outmoded house, usually averaging close to a half century in age, its marketability limited, its market value barely above its remaining mortgage debt, and usually possessing antiquated mechanical equipment sorely in need of replacement. In addition, with the children gone, many of these houses possess more floor space than the remaining occupants now require, or can often afford to pay the heating bill on.

The cycle of urban development in almost all of the metropolitan areas of the United States in the past 30 years now shows us that this has become a noose that strangles the older urban neighborhoods. Unable to move because the house often brings at a sale little more than the remaining mortgage debt, the oldsters usually are forced to stay on, despite the painful financial hardships, plus a psychological fear of facing the unknown in some new location. Moving to a smaller home or apartment is usually beyond reach, since most lending institutions would hesitate to issue mortgage insurance to older persons with restricted means, and rental schedules of modern apartments are in the main only capable of being assumed by the more affluent among our elderly.

Faced by the financial inability to move, and the lack of both money and energy to keep up the older place, and the fear of moving elsewhere, the oldsters' first concession to blight is usually neglect of the premises. Not willful neglect but usually just the victims of circumstances.

But the financial circumstances listed above are not the only villains in this drama of urban decay. Restrictive zoning practices are standing by to put the *coup de grace* to this once pleasant neighborhood of large homes where Mom and Dad thought they would raise their children and then peacefully live out their remaining years. The big house, now half-occupied but unattractive to the newly-weds drawn to the "new towns" and garden apartment developments with their swimming pools and parking lots, cannot be utilized under most zoning regulations by more than one family unit. Also, the same zoning ordinances will usually forbid Mom and Dad to share their extra space with other *families* that need it, but cannot for one reason or another take advantage of newer housing on the market.

But, curiously enough, this same Zoning Ordinance will usually allow Mom and Dad to take in 2 or 3 single *roomers*. In quiet desperation, Mom and Dad, or sometimes Mom alone, faced with starvation due to the increasing costs of fuel, maintenance, and property taxes in addition to their fixed mortgage payment, usually succumb to this apparent "only" solution.

However, such solutions usually do not bring the financial surcease that Mom and Dad hoped for. The Zoning and Housing Ordinances of most cities and towns will usually forbid the installation of extra toilet and kitchen facilities to accommodate the additional "tenants". Further, such tenants seeking rooms in private houses in older sections of the cities are not likely to be among the more affluent of its citizens. Soon these roomers will begin keeping food in their rooms, thereby causing rodent and vermin problems. Mom and Dad will be reluctant to evict



them, needing money as they are often likely to be. Many times Mom and Dad will be pressured to allow roomers the use of their kitchen, knowing full well that if they do not acquiesce the roomers will usually resort to keeping food in their rooms. Thus a further erosion of privacy is involved for Mom and Dad, already sharing the house's often meager toilet facilities with the roomers.

Now comes the further physical strain on the facilities. The electrical wiring, usually of a size conforming to the lesser requirements of earlier years, is now overloaded with radios, TV sets, flat irons, and often hot plates for cooking, in almost every room. Even if not a fire hazard, which it often is, such overloading usually causes frequent short-circuiting and burned-out receptacles. The extra demand upon the hot water equipment may also cause this piece of equipment to collapse prematurely.

Faced by increased housekeeping chores and expenses under these circumstances, Mom and Dad usually can do little or nothing to stem the ravages of time on the exterior. Here again the Zoning and Building Codes usually forbid them to provide separate entrances for their "tenants", and a further loss of privacy is sustained, plus more wear and tear on the existing entrance.

In addition, there is the constantly increasing real estate tax burden. Based upon an outmoded method of providing revenue for municipal services, real estate taxes have risen constantly in most cities over the past 30 years, often with little or no correlation to realistic property values. Land and building tax assessments have too often been based upon empirical "front foot" and "square foot" valuations, so that the larger house and lot winds up paying more for the same total of municipal services than that paid by the smaller house. And most cities, limited in their sources of revenue, have constantly resorted to increasing property taxes as municipal expenses have soared.

The net result of all the foregoing was generally that the stock of older houses, usually owned by the older portion of the population, rapidly became eyesores and hence "urban slums", due to the financial and other restrictions being experienced by these oldsters. Obviously there is a need for reform in the financial and land use processes that seem to be accelerating, not ameliorating, the ordinary process of physical aging that takes place in urban areas. The ramifications of such reforms are far too lengthy to be explored in detail in this letter, but I would like to extend several suggestions for this Committee's consideration.

#### SUGGESTED REFORMS

A. *Variable payment mortgages* in which amortization rates parallel the earning capacity of the head of the family. Thus he pays his greatest payments during the years of peak earnings, and experiences reduction of amortization when his income starts declining.

B. Progressive zoning ordinances that allow for "*recycling of buildings*" that still have the potential of a number of years of useful life left in them. This would not only allow the oldsters to remain in the neighborhood, but would also provide them with the necessary income to maintain the properties at reasonably good municipal standards.

C. Empower and even require the lending institutions to *make mortgages available to older citizens* based not upon the age or occupational status of the owner, but solely upon the capacity of the rejuvenated property to generate income sufficient to retire the balance of the mortgage and the security resting in the increased residual value of the rehabilitated property. This might require some form of Federal subsidy, but certainly should not be larger than the subsidies now required to cover the many-faceted *cost of urban blight* and eventual slum clearance that we are now carrying in these United States.

D. *Reform the real estate tax* so that it is based more closely upon the "value of the municipal services" rendered to the property than upon some hypothetical but usually unrealistic value placed upon the property by the tax assessor. This used to be a method of "soaking the rich", but now has developed into a method of "soaking the poor", which includes most of that portion of our population over 60 years of age. This could be coupled with some degree of *tax abatement* for older homeowners. However, this is tied up with the need to remove restrictions on methods of raising revenue, which under most enabling legislation now extant, is now largely oriented to taxing real estate for the bulk of municipal revenues.

The writer has assisted a number of municipalities in the preparation of Zoning Regulations that allow such "recycling" of older residential properties, under controlled conditions, as a means of combatting urban blight while primarily seeking to assist older persons to retain their homes of long-standing duration and familiarity. A means of income is needed that makes this retention financially feasible.

ITEM 3. LETTER AND ATTACHMENTS FROM ROBERT W. MAFFIN, EXECUTIVE DIRECTOR, NATIONAL ASSOCIATION OF HOUSING AND REDEVELOPMENT OFFICIALS, TO SENATOR HARRISON WILLIAMS, NOVEMBER 3, 1971

NOVEMBER 3, 1971.

DEAR SENATOR WILLIAMS: In connection with the hearings by your subcommittee on "Crime and Security in Housing" we would like to bring to your attention some of our recent experience in conducting training seminars on "Safety and Security in Multi-Family Housing." A statement describing these seminars, and a course outline is attached to this letter.

Basically, our experience with the seminars indicates:

(1) that concern with "safety and security" in federally-assisted housing is not sufficiently recognized as an important area for attention, except in connection with the multi-family housing developments in the largest communities. We had little response or interest in our seminars from smaller communities or from elderly housing agencies and sponsors.

(2) that only the largest housing agencies and housing sponsors have any specialized staff or training dealing with questions of "safety and security." Such specialized attention and training is not now recognized as an integral part of management and tenant services for a local housing authority or housing sponsor by the Department of HUD.

We hope that your hearings will give additional evidence of the need for concentrated attention and training in "safety and security" for all federally-assisted housing, and that the Subcommittee will urge appropriate support of such activities.

We respectfully request that this letter and attachments be made a part of your hearing record. If we can provide any additional information about our experience in this area, please let me know.

Sincerely,

ROGER W. MAFFIN,  
*Executive Director.*

Attachments.

NAHRO'S SEMINARS ON SAFETY AND SECURITY IN MULTI-FAMILY HOUSING

The National Association of Housing and Redevelopment Officials has become increasingly concerned with the question of security in housing, particularly federally-assisted low and moderate income housing. Perhaps no one has more reason for concern than an occupant of a lower income, high-rise building in a densely-populated inner-city area. A threat of violence or vandalism, either real or implied, has forced some residents of such areas to closet themselves behind barred doors, never to venture out except when the demand for food or medical attention presents an emergency situation.

With the elderly, these problems are compounded. Often they live alone in a general atmosphere of physical helplessness—a posture which is reinforced every time another crime is reported in the newspaper or on TV. A multitude of case histories document stories of aging residents who refuse to leave the comparative safety of their locked apartments to venture alone down a lonely hallway, even for the short time it would take to pick up the mail or buy a newspaper. Fear prevents their enjoyment of even these small prerequisites of life.

Residents of publicly-assisted housing, require safety and security in their homes as an integral part of a healthy living environment. NAHRO has responded to this critical need with its Professional Development Division which has developed a series of training seminars on "safety and security." These seminars offer owners, managers and residents concerned with problems of security in residential building complexes an understanding of proven techniques for enhancing security. The vital role of architects, developers, manufacturers of building equipment, and municipal officials in safety and security is delineated fully. The ways in which residents themselves can aid in the fight against crime in their neighborhoods are highlighted. Seminar participants are provided the opportunity to air their problems with those who have most expertise in the field; industry representatives display and explain the latest in products and services related to safety and security in residential developments.

During 1971, two seminars on "Safety and Security in Multiple-Family Housing" have been held under NAHRO auspices and several more are planned. Delegates have come from all over the country and are involved in every functional area of multi-family housing. Some representative positions of the delegates are: Housing Authority Commissioners, Housing Administrators, Housing Man-

agers, personnel from the Department of Housing and Urban Development from Washington and regional area offices, Coordinators for Elderly, Community Aides, Housing Researchers, Tenant Representatives, Security Directors, Maintenance Superintendents, Community Service Advisors, Civil Engineers, Landscape Architects.

The following curriculum from the October 27-28 NAHRO seminar is typical of the content of such seminars.

SAFETY AND SECURITY IN MULTIPLE-FAMILY HOUSING, OCTOBER 27-28, 1971

SHERATON PARK HOTEL, WASHINGTON, D.C.

All Seminar sessions on Wednesday, October 27, will be held in the South Cotillion Room

All Seminar sessions on Thursday, October 28, will be held in the Vincent-Taft Room

PROGRAM SCHEDULE

*Wednesday, October 27*

9:00-9:30 a.m.—I. Welcome and Introduction to Program Theme:

A. Safety and security defined: a function of attitudes as well as physical factors

B. Multi-family housing in the social milieu

C. Psychological needs of residents

D. Safety and security as an inherent right—not a privilege

E. Joint responsibility of management and resident for safety and security: procedural basis for action

9:30-11:30 a.m.—II. Design Considerations in New and Existing Housing:

A. How design affects security: site location, physical layout, landscaping

B. Techniques in altering existing construction to improve safety and security, eliminate hazards, and control vandalism and theft

1. Internal considerations: location of laundry rooms, community centers, reception areas, storage areas, meeting rooms, management office, hallway lighting, elevators.

2. Case studies/historical examples of successful renovations.

C. Security needs of privacy: wall construction, window location, unit entrance, relation of units to each other, corridor restriction, spatial needs of family group

D. Security equipment and devices in the hardware industry

1:00-3:00 p.m.—III. Resident Panel:

A. Resident needs

B. Resident attitudes toward management in safety and security matters

C. Resident view of their own responsibility

D. Case examples of resident roles in improving safety and security

3:20-5:30 p.m.—IV. Role of Management in Safety and Security:

A. Recognition of attitudes and needs of residents

B. Management's role during construction/preoccupancy

C. Elements of a security program: physical, resident participation and employment, staff training, budgeting, security of vacant dwelling units, and coordination with community agencies

D. Modernization planning—long range

7:30-9:30 p.m.—V. Legal Aspects of Safety and Security Programs:

A. The evolution of the relationship between landlord and residents with ensuing responsibilities

B. Rights, duties and obligations of owner, landlord and resident as it relates to:

1. Incidents civil in nature

2. Incidents criminal in nature

3. Intrusion or invasion—common areas—leased areas

C. A discussion on current legal cases

*THURSDAY October 28*

- 9:00-11:00 a.m.—VI. Considerations in the Design and Implementation of Security Forces:
- A. The citizen's authority in security enforcement
  - B. The authority of management in security enforcement
  - C. The responsibility of law enforcement agencies
  - D. Security guards and courtesy patrols: their creation, implementation and supervision
- 11:20-12:30 p.m.—VII. Funding: Sources and procedures for Application:
- A. Federal funding programs for safety and security
  - B. State and municipal funding
  - C. Outside sources of funding
- 2:00-4:00 p.m.—VIII. Case Study: Procedure for Developing a Security Program: Analyzing project security needs in order to develop a security program
- 4:20-5:10 p.m.—IX. Environmental Considerations in the Greater Community
- A. The relationship of the criminal environment and fear
  - B. Comparative analysis of parks, streets, and residential areas as they relate to public safety. Approaches to analyses and solutions to safety and security problems in these environments
- 5:10-5:30 p.m.—X. Conference Summary

