## **UC Berkeley**

## **Places**

## **Title**

Transforming Public Housing: Conflicting Visions for Harbor Point [Place Profile: Harbor Point]

## **Permalink**

https://escholarship.org/uc/item/2q3131x0

## **Journal**

Places, 8(4)

## **ISSN**

0731-0455

## **Authors**

Pader, Ellen J Breitbart, Myrna Margulies

## **Publication Date**

1993-07-01

Peer reviewed

# Transforming Public Housing: Conflicting Visions for Harbor Point

Ellen-J. Pader Myrna Margulies Breitbart

What attracts people to a particular community and provides them with a sense of connection? Is there some predictable combination of the physical environment and social relationships that contributes to one's feelings about a residential environment? Can people with very different social, economic, and cultural backgrounds coexist in the same community, despite their disparate experiences? These questions frame our interest in the transformation of Boston's Columbia Point public housing project to Harbor Point, a 1,283 unit, mixed-income, multiethnic community.<sup>1</sup>

Social experiments in mixed-income and multiethnic housing stand out amidst the more homogeneous residential settings typical in the contemporary United States. "It'll be a cold day in hell before people of different incomes live together in the same neighborhood," U.S. Rep. Joseph Moakley (D-Mass.) said he was told when plans to resurrect Columbia Point were first discussed. "They got the temperature right, but the geography was wrong," he responded to those gathered in Dorchester, Boston on January 25, 1987, to witness the first physical evidence that Columbia Point would be transformed into Harbor Point.<sup>2</sup>

Newspaper clips courtesy Ellen-J. Pader and Myrna Margulies Breitbart.

As un many units remain vacant, Harbor Point seeks success formula periment in Housing Continued from rage 1

"Harbor Point is combining the cutting the same way. You throw drugs in there and it's douby such as all Involve Kaussan ur-We'd certainly like to do is." said

Jones, "Unfortunately there's no
program around to do that. In focusing on what Ronald Reagan liked to call the truly needs, there's no moderate-in.

Some substituted tenants say the?

management tends to forget that 30 percent of their sparte nooms. They say or disciplining unruly school. oston Tries entrifying said Langley & round he Projects The poor are to mix with the By SUSAN DIESENHOUSE By SINAN BIESENTHOUSE.

UILT in the early 1950's on an undeveloped peninsula near downtown Boston, the Columbia Point housing project has been such an embarrassment to the city that one critical the columbia Point will sent the poor.

W. with gentrification spreading along the rout, the flughted development is being report that the poor of affluent. Trom "It has to look right and run right to keep the market rate people," Mr. Corcoran said.

If he is wrong, the state's taxpayers will pay; the Massachusetts Housing Finance Agency lent \$154 million for the project. The Federal Government provided another \$62 million in grants provided another \$02 names and tax credits.

Marvin Sifflinger, the housing agendirector, said the state was willing addrector, said the state was willing house the risk because of a director and the state was alid, "Color law or an empty." HOSTON For these 320 Columbia Point families who will make the move to Harbor Point - hoping to eash in on the years of suffering as much as to hold on to sure housing being part of this experiment means finding a new attitude to go along with the draperies for the terms of the draperies for Focus: Boston Boston rates statted at serie with the people with the state of will be people with lawyers, money managers. As carly as this fall, the first of these 800 market-rate units will be filled by folks willing to pay as much as \$1,400 a month for a three-Security issue bedroom townhouse unit. Their neighbor might pay \$100 for an identical apartprovides a Concept is bucking history The practice of mixing incomes housing projects generally but country's housing history, where test for new pronounced tendency of Harbor Point is combining things that are Rich and poor and neighborly Harbor Point tough: race and class... You throw drugs in there and it's doubly tough. By Peter S. Canellos Langley Keyes, MIT urban planning professor The 300 persons, most of the Formula eludes Harbor Poir The first upper acome professionals are to move into and with them will be point next month, and with them will be point next month, and with them will be point and with them. oung professionals, who have move By Sarah Snyder luring the past nine months to Harbor oint brought one demand: that the ewly renovated and renamed Colum-ia Point housing project be cleansed of gin the city's biggest experiment in my gin the city's biggest experiment in the city's biggest experiment in the first development of the first development in t decades long reputation as a haven area, vacancy rates have not increase r crime and drugs. Not long ago, one of the newcomers as held up at knifepoint in the elevastantially Many mixed-income develo signed to include everyone trop Tabilies to business mana By Peter S. Canellos of his building. -Market-rate tenants crowded a re-GLOBE STAFF nt meeting of the Tenant Task Force. As Harbor Point, the mixed income commanding more protection and comlead, the issue of race - minimal at till munity on the site of the old Columbia Point.

Lew house to meet its deby many on the site of the old Columbia Point. ining about groups of teen-agers o hang out at night, and the novelte-supported experiment in pr ome living faced its first cri jeopardizing hundreds of millio Many low-income tens wed recently, said federal dollars, many peopl ew house units at the Harbor see as blame ressed-fear ld m BOSTO hem feel secure Point: a waste of public money? Heavily subsidized project reflects policies that buy less housing at more cost POllie. ve hardu

coordinatering

The press grew to have a generally negative attitude toward the conversion of Columbia Point to Harbor Point that was due, in part, to a number of valid questions that they raised, but then failed to accurately see how the answers were being played out at Harbor Point. ...

There was a great deal of skepticism in the press about whether a true partnership could be formed between a group of minority low income residents who were predominantly women and a development company that was white and male. This skepticism continued while the press made little attempt to talk to the more active residents and despite the visible success of the conversion.

— David I. Connelly, President, Housing Opportunities Unlimited

No sooner did Moakley formally welcome the bulldozers than predictions of doom and warnings about untested social assumptions poured forth in the media.<sup>3</sup> Three days after the groundbreaking, an editorial in *The Boston Globe* referred to the proposed transformation as a "social experiment" and "new vision" but warned of the dangers of mixing very different socio-economic classes in the same physical surroundings.<sup>4</sup> While purporting to challenge the assumptions underlying the new development, however, critics employed their own untested criteria for assessing the social and physical indicators of success. Harbor Point would be a success, they said, if residents could come to share a common set of values and behaviors.

We argue that the built environment is culturally constituted and mediated and, therefore, that any assessment of people's residential experience must take into account the complex, imaginative, and sometimes unexpected interplay of social forces. At Harbor Point, many visions of community have always existed simultaneously and those visions continue to change.

In this article we explore the dynamics between the way the media represented the Harbor Point community and the experience of living there. The images of the old Columbia Point and the emerging Harbor Point presented by the media have had a disproportionately strong and lasting effect not only on how outsiders perceive Harbor Point but also on how the tenants feel about themselves and their homes. These representations also influenced the marketing of the community to prospective tenants.

We also analyze the tenants' and the media's conflicting concepts about what constitutes healthy social relations and successful physical design. By "physical design" we mean more than the design of the built environment itself; we mean the way that people use space and interact with one another within designed spaces.

## The Media Search for Success or Failure

The program to redevelop Columbia Point began in 1982 through the joint efforts of the Columbia Point Citizens' Task

Force, comprised of an elected board of tenants from the public housing project, the Boston Housing Authority and the Boston Redevelopment Authority. Among the initial agreements was a guarantee that at least 400 of the new units be set aside for current public housing residents. These units were to be equivalent in design and level of amenities to the

market-rate units and were to be dispersed uniformly throughout the community. It was also agreed that the three organizing groups would jointly run the design, resident selection, and development processes.

As the redevelopment of Harbor Point progressed and as debates about its financial viability raged, anticipation about what the community would be like grew and many prescriptions for success emerged. Media depictions of the old public housing project contrasted markedly with images of the new Harbor Point. Columbia Point was described as a "wart on the Boston landscape" and a "colossal symbol of failure." Conversely, the new Harbor Point has been described as a "noble experiment," a "national paradigm," and even "a miracle."

Some writers had high expectations for a radical transformation of residential life but also expressed doubts about mixed-income and mixed-race housing. They saw Harbor Point as a "daring test of whether upper-income tenants can live side-by-side with former public housing tenants" in a "lux-ury waterfront development." "Success" was often thought to hinge on erasing any memory of Columbia Point public housing and on changing the behavior of the former tenants of the project. "Can Columbia Point Be Harbor Point?" asked one reporter. "The answer," she continued, "depends in part on how completely the poor can be molded into model tenants, how receptive monied renters will be to diversity and how successfully the needs of both will be met."

The media assumed the reasons former public housing residents were attracted to this new development were obvious: vastly improved living conditions and proximity to a better class of people. The attraction for market-rate tenants was considered to be less obvious: proximity to downtown, physical amenities such as waterfront views of Boston, a pool, tennis courts, and, for some, a pioneer-like interest in meeting people of diverse background in a safe setting.

Outside housing experts equated the success of mixedincome housing with a magic formula for the proportion of low-, moderate-, and upper-income tenants. Providing a middle-income buffer with good management and ensuring racial and ethnic diversity within income groups (so it is harder to tell who is subsidized and who is not) were thought to be crucial elements of success.<sup>9</sup>

Subsidies for moderate-income tenants, however, were removed from the final project. With this unexpected prospect of greater income polarization, journalists advised future market-rate tenants "to come with an understanding" of the poorer tenants and to "abandon" any expectations of displacing them. Former public housing tenants were warned of the "subtle pressures" they would face living among people whose upperincome lifestyles "they may never share." They were also reminded, however, that *they*, not market-rate tenants, were the original occupants of this recharted territory.<sup>10</sup>

Within weeks of Harbor Point's opening, journalists were highlighting specific social problems: disagreements over the replacement of a social service agency that had helped the former public housing residents, rules requiring the elderly to give up their pets, and charges by some former public housing residents of unfair evictions. A few market-rate tenants charged that "gangs" of young, subsidized residents harrassed them when they jogged. Counter-charges by subsidized tenants asserted that they and their children, who, they claimed, were not gang members, were being unjustifiably harassed and forced to abide by biased regulations that favored others' lifestyles. 11 The media took advantage of these confrontations to express their doubts about whether subsidized and marketrate tenants could share a residential environment and to wonder whether it was inevitable that Harbor Point would revert to its old public housing incarnation.

Paradoxically, the very qualities about Harbor Point that were used to attract prospective tenants and create media interest, such as the diversity of its residents, were those very qualities many observers felt must be eradicated or, at best, carefully monitored and controlled, for the project to succeed.

## **Tenants Speak**

Based on our research at Harbor Point we question the popular conception that success is predicated upon the development of a homogeneous vision of community. We also question whether representations by non-tenants, many of which derive from media accounts, actually match the realities of tenants' lives and their feelings about the community.

Most prescriptions for success assume a simple "us versus them" dichotomy, be it a dichotomy based on class, race, or ethnicity. However, when tenants were asked what they felt the elements for success to be, many spoke of the importance of being willing to address problems constructively. For instance, during



the controversy over teenage behavior in the early days of occupancy, some market-rate and subsidized tenants got together and suggested that the problem was part of a larger clash of interests between children and childless adults over appropriate uses of space and time. They believed changes would follow from positive interaction between the two groups.<sup>12</sup>

Yet, there are differences in tenants' perceptions and expectations of Harbor Point that go beyond whether or not one has children. Even among tenants who share a commitment to making Harbor Point work there are subtle differences that result, in part, from cultural and economic backgrounds and which should be made explicit.

To this end we wanted to compare individuals' ideas about what Harbor Point should be, physically, socially, and emotively. Would we find any patterns that correlate with their past residential experiences? Would people's expectations change the longer they lived there or the more involved they were with the community? How might these expectations compare with the views set forth by the media? To answer these questions, we asked people what their feelings were about Harbor Point now, what their concepts were about good and bad residential environments, what their past residential experiences were, and what their expectations of Harbor Point were before they moved in.

We conducted interviews and had informal discussions with a wide range of people who live and/or work at Harbor Point. <sup>13</sup> These include members of the Harbor Point Task Force (which comprises both former Columbia Point and market-rate tenants, and which is responsible for making day-to-day decisions), tenants with different levels of involvement with the community, people involved with the community youth center, social

If five years from now you were to judge that this project was still successful what characteristics would convince you of that fact?

I just read the other day that some kid got shot on Beacon Hill. I thought, the minute my feet hit Harbor Point property I feel totally safe. I wonder how many people who live in the city can say that. I want to be able to say that in five years.

I would want to make sure the property was kept up. I think physical neglect of a property is the first sign of trouble. Of course, it would have to still be mixed income in five years. Market and low income people living side by side.

— Marguerite Maclean, Resident

Harbor Point will continue to be a success if the physical conditions remain high quality, the social environment remains attractive to market residents and supportive of low-income residents, new development occurs on the peninsula, and the waterfront park is used by people from all parts of the city.

- Doug Houseman, Office of the Mayor

I would look at several characteristics: a majority of the former public housing residents continuing to reside at Harbor Point; a substantial reduction in the rates of crime, drugs, and violent behavior from the rates during the days of Columbia Point; a higher number of youths graduating from high school and going on to further their educations; the development of a real neighborhood to be judged by the amount of new residents and Columbia Point residents that are involved in community activities and events; and an increased rate of employment or education of all residents.

— David I. Connelly, President

Housing Opportunities Unlimited

Continued high standards and upkeep of the grounds and property; low tenant turnover and high tenant satisfaction; increased numbers of children taking advantage of scholarships and academic opportunities, including a higher rate of children graduating from high school; continued high resident participation in community-wide events; maintaining an active and diverse Harbor Point Community Task Force; financial stability and increasing capital.

— Etta Johnson Harbor Point Community Task Force

The above comments and those by David I. Connelly and Marguerite Maclean elsewhere in this article are from statements made to the Rudy Bruner Award for Urban Excellence.

service organizations, management, and children. Many of our informants were women who raised their children in Columbia Point public housing and were active in its transformation.<sup>14</sup> They remember when Columbia Point was a good place to live, before government subsidies were cut and buildings fell into disrepair, when public housing was home primarily to the working poor; before it became a place where, as one woman said, "in-trouble families" with histories of drug use and crime were "dumped," many having been displaced when their homes were razed.<sup>15</sup> The market-rate tenants with whom we spoke were younger, without children and brought up in middle-class neighborhoods, although several had lived in student housing immediately before moving to Harbor Point; most are task force members.

The perceptions of Harbor Point expressed by former Columbia Point and newer tenants overlap in some areas, but are significantly different in others. The definitions of success, for example, vary depending on where one is coming from, economically and culturally, and what one expects of the future.

Market-Rate Tenants' Responses: Market-rate tenants, with their more secure and comfortable backgrounds, perceive the present condition of the community differently than the former Columbia Point tenants.

While some market-rate tenants were attracted to Harbor Point by the prospect of living in a culturally diverse community, many moved there because the buildings and community were physically attractive and close to downtown Boston, as had been anticipated by the media. When describing a good community they were at least as concerned with having adequate green spaces, trees, amenities, and a modern environment as they were with having safety, cleanliness, and community. They saw Harbor Point as a place that has great potential but has not yet arrived, describing it as "a challenge," "changing," "problems," "improvement," and "coming together," and using action-oriented phrases such as "needs constant work" and "trying to be maintained." They saw it as safe and clean, but with qualification: "relatively safe" and "clean but needs improvement." They also commented on its difference from other places, using images such as "unique" and "diverse." The longer these tenants live there and the more they become involved with other tenants, the more their feelings about the community, and the importance of community, deepen.

Former Columbia Point Tenants' Responses: Columbia Point tenants, who had lived through the worst that public housing has to offer and who had feared being displaced up to the moment they moved into Harbor Point, described their current environment using positive, unqualified adjectives: "safe," "quiet," "community," and "caring." Significantly, they

focussed not on physical appearance or design but on a sense of well-being, of arrival, of something that has become.

One's immediate past environment helps to explain different assessments of Harbor Point. In describing what constitutes a good community, the former public housing tenants never mentioned amenities, trees, or a modern environment—characteristics of the designed environment important to many of the newer tenants. They did, however, include other elements of the physical environment, such as "safety" and "cleanliness," and also used terms that stressed the importance of social interaction: "friendly neighbors," "communication," and "involvement." Even when describing the myriad of problems faced at Columbia Point, the women and children still expressed a strong attachment to their homes. They used words relating to their feelings, people, and the memories associated with them, both positive and negative. They did not use words relating to specific physical structures.

Comparative Perspective: It is instructive to compare these reactions with those of some of the younger market-rate tenants. They described their recent student-oriented environments as "crowded," "urban," "noisy," and "dirty." All of these words could have been used to describe the Columbia Point public housing project. Yet, only the word "dirty" was used by former public housing tenants, for whom the outstanding memories of the housing project were highly emotive: "fear," "shameful surroundings," "terrible," "emptiness," and "unresponsive." Although the students' descriptors were not positive, they were not indicative of being emotionally distraught and feeling out of control of one's life. Furthermore, the students considered their housing to be transitional, what was expected between finishing university and entering the professional job market. Their former residence was not meant to be a place where one had to raise children; it was not like the communities in which they, themselves, had been raised.

now lives in a Harbor Point townhouse, said she was told by security guards that she could not sit on her front stoop to socialize because she has a backyard. Yet, she observed, people who live in the apartment complexes are allowed to sunbathe in the very public grassy mall. Whereas management might see a conceptual difference between these two types of areas, she did not. In a similar vein, only newer tenants considered "noise" to be a signifier of a bad community, while "quiet" was used by both categories of tenants to describe a good community. Concepts of when and which types of sound become a disturbance relate to people's past experiences and cultural background; there are no universal norms by which to judge.

### **Future Visions**

Many long-time residents are aware that there are several perspectives represented at Harbor Point and about Harbor Point by outsiders. What disturbs them is the higher value placed on outsiders' views, as well as the implication that the absence of a single way of life and the existence of multiple perspectives are by definition problematic. They feel they have, in some sense, been set up by the media to fail. As one African-American woman said to us: "From the media, you would expect that a white woman would see me and cross the street. But you'd be amazed at the conversations that come up while waiting for the shuttle bus. People are happy you say 'Hi'.... Who are they [the media] to say we can't live here next door to the rich



I have learned a lot of lessons here, like how to give people the benefit of the doubt. I remember during construction we used to cut through the property. It's a large development, and with all the building the site was always changing. One day I was cutting through the site and realized I was lost. Really lost. Here I was with a briefcase and heels wandering through these buildings and a large group of black kids were watching me. I started to feel a little scared. The next thing I knew, one kid asked me if I was lost and they all walked me home. Right to my doorstep! I never felt afraid here again.

— Marguerite Maclean, resident

because we're poor? Because you have money are you more human, a better resident?"

Harbor Point tenants, who generally are motivated to make the community succeed, tend to approach their differences in ways that avoid pitting themselves across class or racial lines, and together they are addressing a number of common concerns. <sup>17</sup> They also emphasize the importance of time in adjusting to their new residence. This contrasts markedly with outside observers who searched for evidence of success or failure immediately after the bricks and mortar were in place.

Those who participated in the transformation of Columbia Point into Harbor Point, whether former public housing tenants or members of the non-resident management and design teams, have particular sets of expectations and views of success. For them, the bulk of the struggle is over and although problems remain, the cup is half full. For some of the newer market-rate tenants, many of whom share a similar socioeconomic background with reporters, the cup is half empty; there is a larger agenda yet to fulfill.

That the former public housing tenants do not emphasize the imperfections in their present community does not mean that they do not recognize them. We suggest that their priorities are different than those of the newer tenants. For people coming from a self-defined unsatisfactory environment in which they felt little ability to control change, the sense of gaining control of one's life is central. This includes ensuring basic security — of person and of mind. For the market-rate tenants, whose past has enabled them to take control for granted, basic security is implicitly expected and is only part of what the home environment must have to be successful.

Regardless of previous histories of involvement, and despite one's age or background, active participation in Harbor Point's community life creates bonds that open up possibilities for much greater tenant interaction and satisfaction. One newer resident, who expressed both surprise and delight at the personal benefits of living in a diverse community, recognized how much this experience was enhanced after becoming an active member of the task force. Similar feelings were expressed by residents who were building captains, volunteer fundraisers, and organizers or participants in community events.

The importance of participation for developing a sense of community connection raises the question, however, of whether one's stage in the life cycle, the presence of children in the household, and/or tenant mobility may prove to be as significant as class, race, and culture in affecting Harbor

Point's future. Clearly, any evaluative study must take this complex interplay of social forces into account.

Our observations suggest that one element of success may lie in what others have pointed to as the significant obstacle: diversity. Although diversity yields multiple perspectives, the dynamic that is created when people from different backgrounds push themselves to understand and communicate with others has the potential to create a foundation for community and for change. We anticipate that as time goes by, the expectations of residents will change due to new experiences.

Standards set by the media about how space ought to be used and how people of different backgrounds ought to interact should not become determinants of success. These measures influence tenants' feelings about themselves in a negative way, and they represent Harbor Point as a risky experiment to the outside world, directly affecting its financial survival. While we do not believe there is any predictable combination of design factors and social relationships essential for successful community building, we do believe that each community must find its own balance between the two. The voices of residents must be given primacy. The general public, media, designers, planners, and others involved with creating and representing communities must modify their assessments as Harbor Point continues its process of transformation.

## **Acknowledgments**

This article is jointly co-authored; our collaboration is the result of equal effort.

We are grateful to the many people at Harbor Point who assisted us. We also thank the Massachusetts Foundation for the Humanities for funding this research, and the University of Massachusetts, Amherst, and Hampshire College for additional support.

## Notes

- 1. In this article, we use the term *community* broadly, to reflect its non-specific usage by Harbor Point residents and the media.
- 2. M. E. Malone, "Columbia Point's Future Unfrozen with Rechristening of Project," *The Boston Globe* (25 January 1987), p. 38.
- 3. Media coverage of the Harbor Point community has been extensive. By the end of 1991, 40 articles had appeared in *The Boston Globe* alone,

averaging three per month in 1990. These articles, as well as ones in architecture and planning journals, raised doubts about the likely success of Harbor Point.

- 4. "The Harbor Point Experiment," The Boston Globe (28 January 1987), p. 14.
- 5. Malone, "Columbia Point's Future ... "; "Undermining Harbor Point," The Boston Globe (1 March 1990), p. 12.
- 6. "Keeping Harbor Point Afloat," The Boston Globe (21 May 1990), p. 16; "Undermining Harbor Point"; Malone, "Columbia Point's Future ... .'
- 7. Peter S. Canellos, "Investor Blocks Harbor Point Default," The Boston Globe (2 August 1991), p. 17.
- 8. Joanne Ball, "Can Columbia Point Become Harbor Point? Conversion Represents a Test of Social Engineering," The Boston Globe (14 August 1988), p. 74.
- 9. Peter S. Canellos, "Formula Eludes Harbor Point," The Boston Globe (2 July 1990), p. 1.
- 10. "The Harbor Point Experiment," The Boston Globe (28 January
- 11. Peter S. Canellos, "Security Issue Provides a Test for New Harbor Point," The Boston Globe (26 May 1989), p. 17.
- 12. Canellos, "Security Issue Provides a Test ... ."

- 13. Our association with the community began in 1991 with short visits and includes observations we made while living there in August, 1992.
- 14. Interestingly, Boston media play down the fact that the public housing tenants themselves, mostly women, were the main force behind finding a developer and realizing the transformation. (Early coverage of Harbor Point in the New York Times featured the role of women and included many quotes from them.)
- 15. Down the Project, documentary film, Cine Research, 1982.
- 16. To middle- and upper-class people, parks like the grassy mall are appropriate places for passive activities, such as sunbathing. See Galen Cranz, The Politics of Park Design (Cambridge, MA: MIT Press, 1982); Roy Rosenzweig, Eight Hours for What We Will (New York: Cambridge University Press, 1983). On the other hand, they consider front areas, including stoops, to be places where one presents oneself to others as one wants to be seen, similar to the front room in a house. In working-class urban communities, the area in front of one's home becomes an extension of the inside; like the street, it is an important place for socializing with neighbors. See Marc Fried and Peggy Gleicher, "Some Sources of Residential Satisfaction in an Urban Slum," Journal of the American Institute of Planners 27 (4): 305-315 (1961).
- 17. One of these concerns is to create more community building activities for young people, who comprise 26 percent of the population. Another is to develop more commercial enterprises, especially food stores, on the premises or nearby.

## An Experiment in Urban Transformation

By SUSAN DIESENHOUSE

BOSTON

Harbor Point's 38 buildings are
general, a collect-down real estate market has brought a collect-down real estate marit is completed in the spruginism that when
it is completed in the spruginism that when
problem of providing low-cost housing and
publicly assisted mixed project-down further than
the project, the largeax New England residown project in the largeax new that the property of the project who will be a controlled to the spruginism of the project who are a fixed out public housing
project whose housing
project

income in rent. Market rates started at \$675 for one bedroom and went to \$1,500 for a four-bedroom town house with utilities.

By spride the developer, Corcoran, Multiple of the start of

In addition to lowering rents, C.M.J., like other developers, is also offering incentives such as a month's free rent. What make it was a month's free rent. What make the slower market has led us to make concessions we hadn't anticipated. Mr. Corcoras and. Columbia Point's reputation has also kept away families and empty-nesters, according away families and empty-nesters, according have been among the slowest to rent and no have been among the slowest to rent and no

market-rate units have rented in the 90-unit west Wind Court for people over 55 years old, although 61 are rented to copyed over 55 years old, although 61 are rented to copyed over 55 years old, although 61 are rented to copyed over 55 years old, although 61 are rented to copyed over 55 years old, although 61 are rented to copyed over 55 years old, and the second of the word of the word of the copyed over 55 years old, and the years of the copyed over 55 years old, and the years old, and the years old, and the years old, and years old, and

are available.

According to William 5. Stetson, president
of the Rental Rousing Association of the
Greater Boston Management in Boston,
Creater Boston Management in Boston,
changes and a vice
overproduction, slowed appreciation
changes in the 1886 Federal tax code have led
many investors to put condominiums on the
rental market.

But Harbor Point is more than a commercial venture; it is an experiment in using public and private fund to transform a blighted urban housing project into an attractive, racially integrated, project into an attractive, racially integrated resistors.

1986, the state's Congressional delegation of the state's congression of the state of the s

INANCING also includes \$151 million in loans from the state's Massachusetts Housing Financing Agency, an 8.7 million modernization loan from the Federal loans and Urban Development agency and 1511 million Urban Development Action tant.

