
NINETEENTH ANNUAL REPORT

THE HOUSING AUTHORITY

OF THE

CITY OF PROVIDENCE, RHODE ISLAND

FOR THE YEAR ENDED
JUNE 30, 1958

THE HOUSING AUTHORITY
Of The
CITY OF PROVIDENCE, RHODE ISLAND

COMMISSIONERS

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EXECUTIVE DIRECTOR

JOSEPH H. LYONS

GENERAL COUNSEL

ARTHUR FALCONE

IN CITY COUNCIL

APR 21 1960

READ:

WHEREUPON IT IS ORDERED THAT
THE SAME BE RECEIVED.

D. Everett Whelan
CLERK

At the beginning of this fiscal year just five days had elapsed since the Public Housing Administration had authorized the Authority on June 25, 1957 to resume planning for a limited program to house elderly people on a site adjacent to Chad Brown Houses. Originally it was the hope of the Authority to utilize the Laurel Hill playground adjacent to the Hartford Park development but action in this particular area was deferred after a meeting of May 1, 1957 at which representatives of the City Plan Commission and the Advisory Board of the Providence Recreation Committee advised Mayor Walter H. Reynolds that the growing recreational needs of the Hartford Avenue area indicated that the playground should be maintained in its present usage.

The reason for considering only sites adjacent to present low-rent housing developments in activating a program for the elderly was that, because of the low incomes of the families, the project would not be economically feasible if it were to stand alone. By placing a limited program next to an existing development certain services could be provided from the larger housing area without an increase in cost proportionate to the number of units served.

A notice to resume planning is given to a local housing authority after the site has been tentatively approved by the Public Housing Administration. It then becomes necessary to prepare a Development Program, actually an application, which will demonstrate the feasibility of the particular project from the standpoint of location, acquisition cost, construction cost and a market to be served.

The Development Program for thirty-six units of housing for the elderly was transmitted to the Public Housing Administration on September 15, 1959. It called for a U-shaped two-story structure with the interior court closed to the street; the second story apartments would be reached by a gallery running the entire inside length of the building. Accommodations were to be constructed for 32-single persons and four couples because there were already 142 one-bedroom units available at the adjacent Chad Brown-Admiral Terrace developments for two-person families.

Consideration of the Development Program by the Public Housing Administration was delayed until a Workable Program for all phases of the city's planning, renewal, and housing accomplishments was approved by the Housing and Home Finance Agency. This was not completed until March 25, 1958. Fourteen days later on April 8, 1958 an Annual Contribution Contract was approved by the Public Housing Administration for these thirty-six units in the total sum of \$416,988.00.

On April 11, 1958 Authority representatives and architects visited the New York office of the Public Housing Administration to discuss preliminary plans contained in the Development Program. After reviewing the potential of this small development the Authority was instructed to proceed with more detailed preliminary plans. At the end of the year engineering surveys had been completed, appraisals finished and other related plans underway for the first public housing to be built exclusively for the elderly since the program was instituted by Congress in 1956. This Authority had

previously opened an 11-story building at Hartford Park containing 120 units for the elderly in November of 1953 but these were part of a general housing program and were not specifically set aside under legislative act for our senior citizens.

During the first week of this fiscal year a contract was signed with the Rex Construction Company in the amount of \$135,687.00 for the complete renovation of the site improvements and grounds at Chad Brown Houses. In the previous fiscal year work had been completed on similar renovations at Roger Williams Homes. These two expensive undertakings were necessary because these two developments were among the first to be constructed in New England under the program authorized by the United States Housing Act of 1937. It was the thought of the planners and site developers at that time to include in public housing extensive lawn areas which they thought would be appreciated by the families and of course much cheaper to install than paving or other types of surface material. Unfortunately no one knew the intensive use that these areas would receive not only from playing children but pedestrian traffic of adults, service people and others who had occasion to use the grounds. It was apparent in a very short time that a combination of paving and limited grass area in other locations would be a far better solution to the problem.

It was many years, however, before the Public Housing Administration acknowledged these conditions to be a fact and consequently the grounds at both Roger Williams and Chad Brown were

allowed to deteriorate until they became unsightly to the point of embarrassment to the Authority. The reactivation of Coddington Court and Admiral Terrace under the 1949 Housing Act with well-planned site improvements proved to them and other Authorities that properly planned ground areas will remain attractive and usable for many years in spite of a heavy density of families in a living area.

At the end of this fiscal year practically all of the work at Chad Brown Houses was completed and the improvements were apparent to everyone.

The Authority has two contracts for financial assistance with the Public Housing Administration for the operation of seven Federal-aided developments and one cooperation agreement with the City of Providence for the operation of the City-aided Valley View Development. The first contract with the federal government includes Chad Brown, Admiral Terrace, Roger Williams and Coddington Court with a total of 1,453 dwelling units. The second contract includes Hartford Park, Hartford Park Extension and Manton Heights, with a total of 1,078 units. The Valley View Development has 256 dwelling units.

The developments included under the first contract had a total operating income of \$601,068.46, total operating expenses of \$528,348.88 for a net operating income after ordinary expenses of \$62,719.58. However, for site improvements at Chad Brown Houses and Roger Williams Homes we had paid out \$166,047.57. Taking into account bookkeeping adjustments required by auditors in the amount of \$4,307.50, other charges

and credits then amounted to \$161,740.07. The statement of income and expenses for these four projects then showed a deficit \$99,020.49 which had to be taken from reserves. On a Per Unit Monthly basis these four developments showed an increased income of \$0.54. A wage increase to all personnel early in the fiscal year increased all expenses except utilities with a consequence that total operating expenses increased \$1.00 per unit monthly which gave us a net income before betterments or reserves of \$3.60 or \$0.46 less than the previous year. Usually normal increases of tenant wages in the community are sufficient to increase Authority income to offset salary adjustments. However, conditions were such during this past fiscal year that the low-income families residing in these developments suffered considerable unemployment or periods of work stoppage that affected their income and consequently their rent.

The developments included in the second contract had a total income of \$484,373.50, total ordinary operating expenses of \$411,272.70 for a net operating income of \$73,100.80. This was \$7,770.28 less than the net income in the previous year. This reduction is charged to increased salaries for all employees early in this fiscal year. Betterments and other charges and credits were \$ 4,092.39. After \$20,948.00 was set aside for reserves there was \$48,060.41 net residual receipts. This amount was used to reduce the Federal subsidy for this fiscal year. On a per unit monthly basis the income for this second group was

\$37.44, up \$.54 from the year before. However, total ordinary operating expenses was up \$1.14, a net increase of \$.60 per unit for the ordinary management and maintenance of this project.

At the Valley View development the total income was \$190,742.32, total operating expenses were \$101,274.41 leaving a net operating income before debt service \$89,467.91. After payment, to the City of Providence of \$80,000.00 in accordance with the cooperation agreement, the net residual receipts of \$9,467.91 were transferred to reserves.

In operating public housing in the amount of 2,787 units the weather has much to do with the cost of utilities. The most expensive item in the utility account is the heating systems. An examination of this report and the one of the year before will indicate that there was no great variation in the cost of the utilities. This can be attributed to heating seasons that were very similar. During a very cold winter it is sometimes necessary to make budget adjustments for the increased fuel costs. In a corresponding manner a warm winter shows costs which are below the budget. It is customary in these operations to budget utilities in an amount that will provide adequate normal service to all families at a cost which is far cheaper than it could be maintained outside because of the wholesale nature of the distribution systems. In considering the utility cost of \$9.30 per unit monthly at one group of projects or \$11.48 per monthly at another one, it must keep in mind that this provides water, gas for cooking, electricity

for refrigeration and light and adequate heat and hot water at all times.

By agreement with the City of Providence, the Authority makes annual payments to the City in lieu of taxes.

The formula used for this payment is 10% of the shelter rent, which is the gross rent charged less the cost of all utilities.

The payment for the past fiscal year on this account is \$75,871.91. This makes a total of \$625,664.83 received by the City in lieu of taxes since the initiation of the low income public housing program in Providence.

STATEMENT OF INCOME AND EXPENSE

FOR FISCAL YEAR ENDED. JUNE 30, 1958

CHAD BROWN - ADMIRAL TERRACE - ROGER WILLIAMS - CODDING COURT

	<u>Amount</u>	<u>PUM*</u>
<u>Operating Income:</u>		
Dwelling Rentals	576,070.42	33.04
Excess Utilities	<u>13,630.98</u>	.78
Total Rental Income	589,701.40	33.82
Sales and Service to Tenants	1,226.11	.07
Miscellaneous Project Income	5,726.95	.33
Interest on General Fund Investments	<u>4,414.00</u>	.25
<u>Total Operating Income</u>	601,068.46	34.47
<u>Operating Expenses:</u>		
Management Expense	81,214.54	4.66
Operating Services	44,316.44	2.54
Utilities	162,236.16	9.30
Repairs Maintenance and Replacements	171,053.23	9.81
Insurance	7,403.54	.43
Payments in Lieu of Taxes	42,746.52	2.45
Contributions to Retirement Funds	13,441.05	.77
Supplemental Community Services	105.45	-0-
Collection Losses	14,605.84	.84
Cost of Sales and Service to Tenants	1,226.11	.07
Other Expense	--	-0-
<u>Total Operating Expenses</u>	<u>538,348.88</u>	<u>30.87</u>
<u>Net Operating Income</u>	<u>62,719.58</u>	<u>3.60</u>
<u>Other Charges and Credits:</u>		
Property Betterments & Additions	166,047.57	9.53
Prior Year Adjustments	<u>(4,307.50)</u>	<u>(.25)</u>
Total	161,740.07	9.28
<u>Residual Receipts Before Provision for Reserves</u>	(99,020.49)	(5.68)
Provision for Reserves	<u>(99,020.49)</u>	<u>(5.68)</u>
<u>Net Residual Receipts</u>	<u>-0-</u>	<u>-0-</u>

*Per Unit Monthly

CHAD BROWN - ADMIRAL TERRACE - ROGER WILLIAMS - CODDING COURT

B A L A N C E S H E E T

JUNE 30, 1958

A S S E T S

Cash in Bank and on Hand		67,862.85
<u>Accounts Receivable</u>		
Tenants	8,486.79	
Sundry	1,011.50	9,498.29
Advances to Revolving Fund		42,000.00
Investments - General Fund		93,960.00
<u>Deferred Charges</u>		
Prepaid Insurance	6,182.25	
Insurance Deposits	11,473.34	
Inventories	4,106.28	21,761.87
Land, Structures and Equipment		8,878,344.84
Fiscal Agent Funds		2,952.33
<u>Total Assets</u>		<u>9,116,380.18</u>

LIABILITIES

<u>Accounts Payable</u>		
Vendors and Contractors	16,428.63	
Contract Retentions	3,277.67	
Tenant Security Deposits	13,460.71	
Sundry		33,167.01
<u>Accrued Liabilities</u>		
Interest Payable - Bonds	11,830.68	
Salaries and Wages	6,236.53	
Payment in Lieu of Taxes	42,746.52	60,813.73
<u>Deferred Credits</u>		
Unamortized Bond Premium	74,549.83	
Sundry	2,761.84	77,311.67
<u>Fixed Liabilities</u>		
Bonds Issued	7,480,000.00	
Less - Bonds Retired	796,000.00	6,684,000.00
Cumulative PHA Contributions		1,209,329.18
Reserved Surplus Operating Reserve		106,424.55
Unreserved Surplus		945,334.04
<u>Total Liabilities</u>		<u>9,116,380.18</u>

STATEMENT OF INCOME AND EXPENSE

FOR FISCAL YEAR ENDED JUNE 30, 1958

HARTFORD PARK - MANTON HEIGHTS - & HARTFORD PARK EXTENSION

	<u>Amount</u>	<u>PUM*</u>
<u>Operating Income:</u>		
Dwelling Rentals	479,726.82	37.08
Excess Utilities	<u>-0-</u>	<u>-0-</u>
<u>Total Rental Income</u>	479,726.82	37.08
Sales and Service to Tenants	939.67	.08
Miscellaneous Project Income	2,465.01	.19
Interest on General Fund Investments	<u>1,242.00</u>	<u>.09</u>
<u>Total Operating Income</u>	484,373.50	37.44
<u>Operating Expenses:</u>		
Management Expense	62,859.84	4.86
Operating Services	32,926.14	2.55
Utilities	148,472.94	11.48
Repairs Maintenance and Replacements	112,272.76	8.68
Insurance	10,238.99	.79
Payments in Lieu of Taxes	33,125.39	2.56
Contributions to Retirement Funds	9,421.54	.73
Supplemental Community Services	73.75	<u>-0-</u>
Collection Losses	841.12	.06
Cost of Sales and Service to Tenants	988.37	.08
Other Expense	<u>51.86</u>	<u>-0-</u>
<u>Total Operating Expenses</u>	411,272.70	31.79
<u>Net Operating Income</u>	<u>73,100.80</u>	<u>5.65</u>
<u>Other Charges and Credits:</u>		
Property Betterments & Additions	3,972.49	.30
Prior Year Adjustments	<u>119.90</u>	<u>.01</u>
Total	4,092.39	.31
<u>Residual Receipts Before Provision for Reserves</u>	69,008.41	5.34
Provision for Reserves	<u>20,948.00</u>	<u>1.62</u>
<u>Net Residual Receipts</u>	<u>48,060.41</u>	<u>3.72</u>

*Per Unit Monthly.

HARTFORD PARK, MANTON HEIGHTS & HARTFORD PARK EXTENSION

B A L A N C E S H E E T

JUNE 30, 1958

A S S E T S

Cash in Bank and on Hand		41,909.70
<u>Accounts Receivable</u>		
Tenants	2,141.47	
Sundry	27.50	2,168.97
Advance to Revolving Fund		30,000.00
Investments - General Fund		75,684.00
<u>Deferred Charges</u>		
Prepaid Insurance	12,966.94	
Insurance Deposits	11,490.24	
Inventories	4,172.36	28,629.54
Land, Structures and Equipment		13,771,119.73
Fiscal Agent Funds		6,215.79
		<hr/>
Total Assets		<u>13,955,727.73</u>

L I A B I L I T I E S

<u>Accounts Payable</u>		
Vendors and Contractors	6,455.13	
Tenant Security Deposits	10,470.00	
Sundry	2,200.00	19,125.13
<u>Accrued Liabilities</u>		
Interest Payable - Bonds	30,873.06	
Salaries and Wages	4,657.82	
Payment in Lieu of Taxes	33,125.39	68,656.27
<u>Deferred Credits</u>		
Unamortized Bond Premium	86,102.16	
Sundry	2,520.62	88,622.78
<u>Fixed Liabilities</u>		
Bonds Issued	13,580,000.00	
Less - Bonds Retired	1,151,000.00	12,429,000.00
Permanent Notes Payable		14,220.92
Cumulative PHA Contributions		2,392,676.43
Reserved Surplus Operating Reserve		70,932.00
Unreserved Surplus		(1,127,505.80)
		<hr/>
Total Liabilities		<u>13,955,727.73</u>

V A L L E Y V I E W

STATEMENT OF INCOME AND EXPENSE

FOR FISCAL YEAR ENDED JUNE 30, 1958

	<u>Amount</u>	<u>P U M*</u>
<u>Operating Income:</u>		
Dwelling Rentals	151,632.31	49.36
Heat and Hot Water	<u>35,710.93</u>	<u>11.62</u>
Total Rental Income	187,343.24	60.98
Sales and Service to Tenants	133.50	.05
Miscellaneous Project Income	<u>3,265.58</u>	<u>1.06</u>
<u>Total Operating Income:</u>	190,742.32	62.09
<u>Operating Expenses:</u>		
Management Expense	16,177.68	5.27
Operating Services	4,592.49	1.49
Utilities	35,812.21	11.66
Repairs, Maintenance and Replacements	37,259.20	12.13
Insurance	4,900.53	1.60
Contributions to Retirement Funds	2,354.75	.77
Supplemental Community Services	44.05	.01
Cost of Sales & Service to Tenants	<u>133.50</u>	<u>.04</u>
<u>Total Operating Expenses:</u>	101,274.41	32.97
<u>Net Operating Income:</u>	89,467.91	29.12
Residual Receipts Before Provision for Reserves	89,467.91	29.12
Debt Service - City of Providence	<u>80,000.00</u>	<u>26.04</u>
<u>Net Residual Receipts</u>	<u>9,467.91</u>	<u>3.08</u>

*Per Unit Monthly.

V A L L E Y V I E W
B A L A N C E S H E E T

JUNE 30, 1958

A S S E T S

Cash		
General Fund	31,331.98	
Petty Cash Fund	50.00	
Change Fund	50.00	31,431.98
<u>Accounts Receivable</u>		
Tenants Accounts	443.00	
Sundry	39.00	482.00
Advance to Revolving Fund		8,000.00
Investments - General Fund		77,910.00
<u>Deferred Charges</u>		
Prepaid Insurance	4,589.49	
Inventories - Material & Supplies	2,398.22	6,987.71
Land, Structures and Equipment		2,821,668.95
Total Assets		<u>2,946,480.64</u>

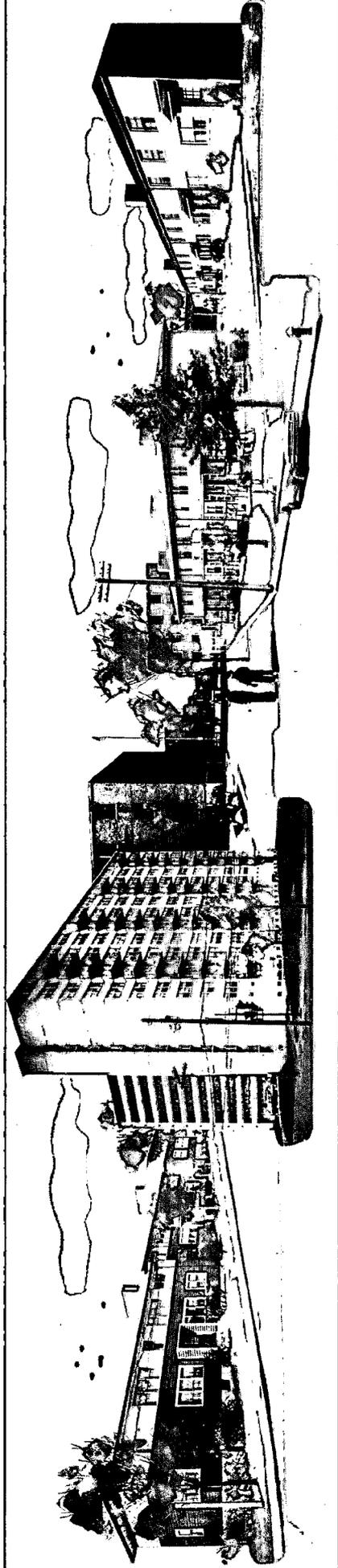
L I A B I L I T I E S

<u>Accounts Payable</u>		
Vendors & Contractors	1,101.39	
City of Providence	20,000.00	
Tenant Security Deposits	4,985.56	26,086.95
<u>Accrued Liabilities</u>		
Salaries and Wages		1,257.31
<u>Deferred Credits</u>		
Tenants Prepaid Rent		2,128.69
<u>Fixed Liabilities</u>		
Bonds Issued - City of Providence	2,812,500.00	
Less - Bonds Retired	640,000.00	2,172,500.00
Development Cost Liquidation		640,000.00
Operating Reserves		104,507.69
Total Liabilities		<u>2,946,480.64</u>

1959

Annual Report 1959

TWENTY YEARS OF PROGRESS



PROVIDENCE HOUSING AUTHORITY

THE HOUSING AUTHORITY OF THE CITY OF PROVIDENCE, RHODE ISLAND



CHAIRMAN

Joseph P. Carroll

VICE-CHAIRMAN

Cornelius J. Mulcahy

Rev. Paul C. Perrotta, O. P.

John D. Kilmartin

Harry B. Freeman

SECRETARY AND EXECUTIVE DIRECTOR

Joseph H. Lyons

ASSISTANT SECRETARY AND GENERAL COUNSEL

Arthur Falcone

THE HOUSING AUTHORITY OF THE CITY OF
PROVIDENCE, RHODE ISLAND

263 CHAD BROWN STREET
PROVIDENCE 8, R. I.

The Honorable Walter H. Reynolds
Mayor of Providence
City Hall
Providence, Rhode Island

Dear Mayor Reynolds:

The Housing Authority of the City of Providence is pleased to submit to you its 20th Annual Report, for the year ending June 30, 1959.

After two decades of public housing, it seems a fitting time to look back and see what has been accomplished. We also should look to the future in the best interests of the people of Providence, both those who need public housing and the general public.

In this past year, the support and cooperation of you and the City Administration has continued to be whole-hearted and outstanding. It has been a pleasure to plan and work with you.

Respectfully,

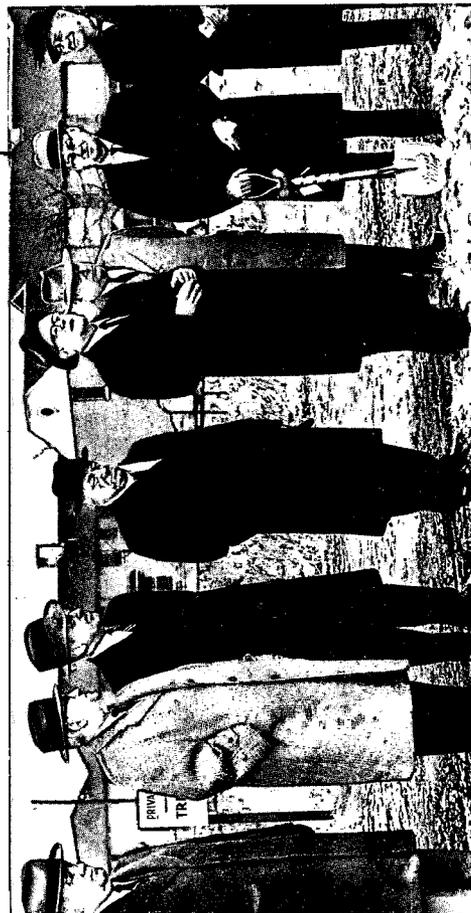
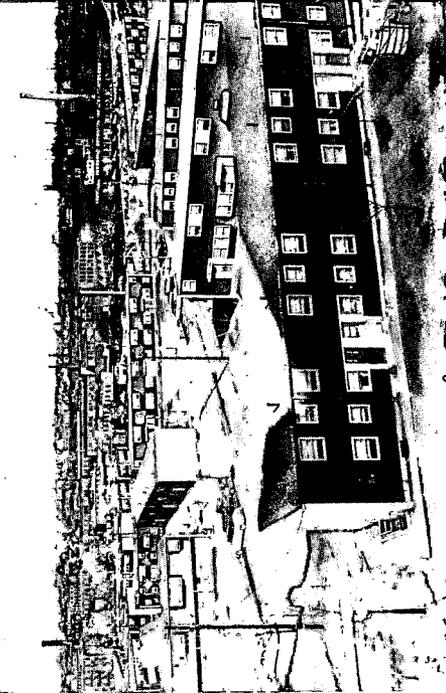
Joseph P. Carroll

Chairman
IN CITY COUNCIL

APR 21 1960

READ:
WHEREUPON IT IS ORDERED THAT
THE SAME BE RECEIVED.

Deverett Whelan
CLERK



TODAY

If you look at any one of the eight developments supervised by the Providence Housing Authority today, you see a pleasant sight. Buildings are in good repair . . . grounds are neat . . . the units are occupied . . . children are playing . . . people going about the business of living.

It is a picture of an idea being fulfilled. For today the public housing program in Providence — with its 2,531 Federally-aided units and its 256 City-aided units — is providing safe, sanitary and decent shelter for low-income families who could not afford it otherwise.

Today, public housing is an accepted part of the life of the city. It wasn't in the beginning. There was an implied stigma connected with anyone who lived in such housing. All this was cleared up during the war years. Migratory war workers, and later, returning veterans, were given first call on all available units at the Chad Brown and Roger Williams developments. They found them very satisfactory

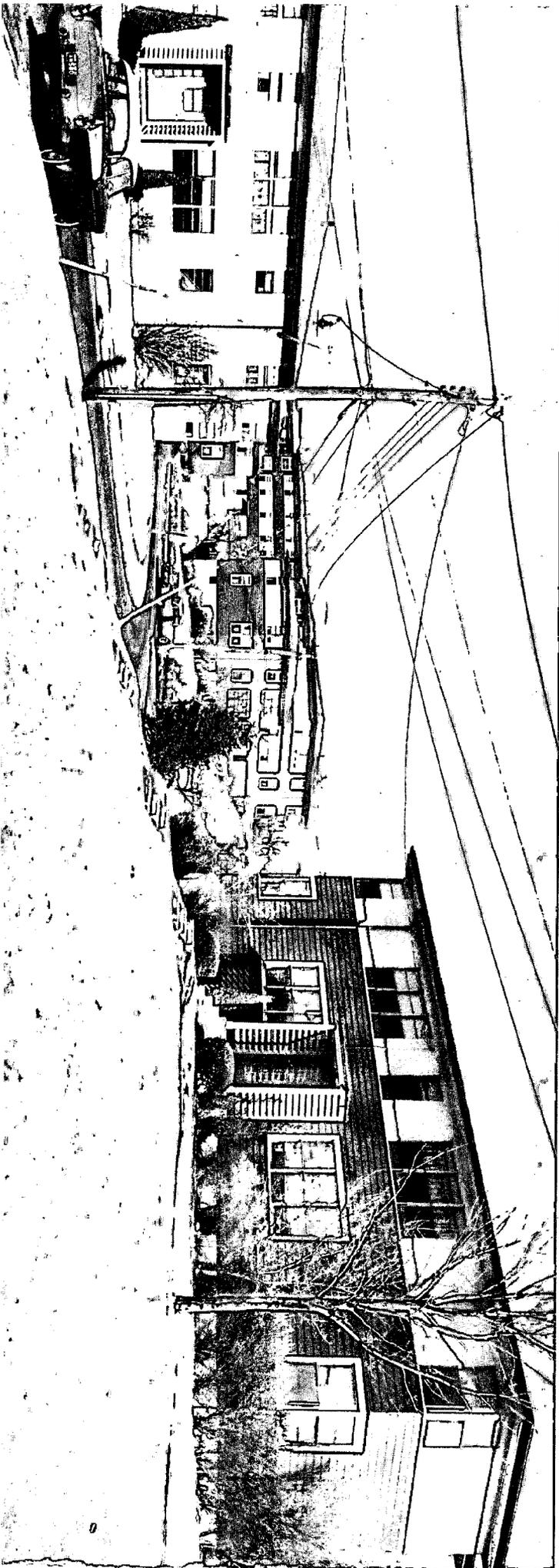
places to live and bring up children. They said so. And in so doing, made them acceptable in the public eye.

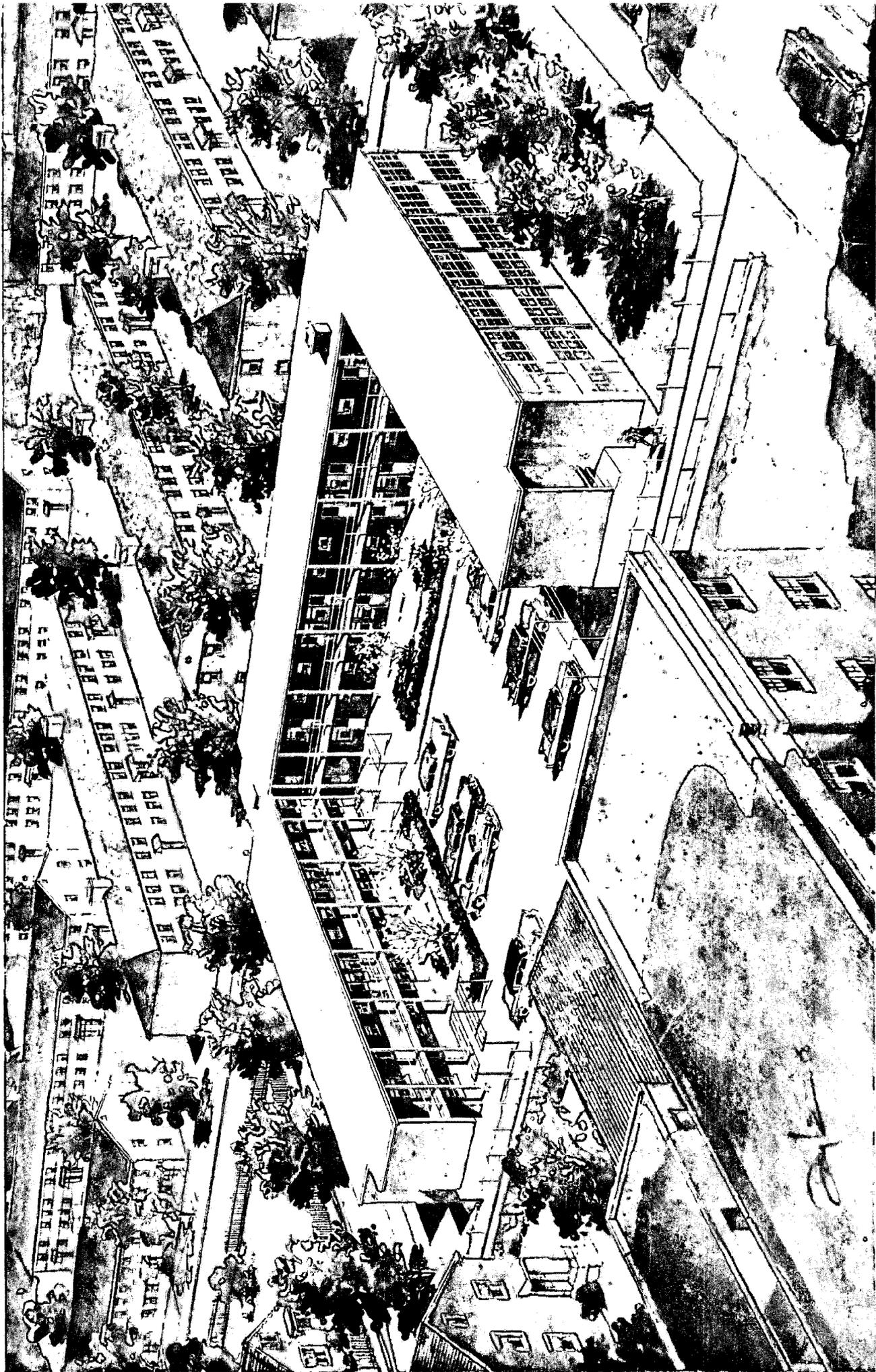
The Authority feels its present physical plant is adequately relieving substandard housing conditions in the city today — with one exception. That exception is the growing need on the part of the elderly for accommodations to fit their incomes in a world of inflated costs.

Plans are already under way to relieve this situation. Sunset Village — a small development of 36 units will be completed in early 1960. A multi-story building for downtown Providence is designed and ready for construction when final approval is given.

As to the present, all physical properties are being well maintained under careful management and by experienced maintenance personnel. Financially, income from rents is sufficient to pay all operating and administrative costs, exclusive of debt service.

Valley View





For the elderly only: 36-unit Sunset Village.

TWO DECADES OF PUBLIC HOUSING

To Begin With . . . There Was A Need

As the great depression of the 1930's wore on, it became apparent that the city of Providence needed more adequate housing for low-income families. With but little new building going on and a growing population, there was no chance for such families to find suitable quarters at a price they could afford.

Many were living in unsafe, unsanitary places. Not only their health was involved, but their morale and even their morals. Here was a prime need — and the only answer seemed to be Federal aid administered in cooperation with the city.

. . . and there must be Authority

Congress, by the Housing Act of 1937, gave each city the power to contract for such financial assistance as it needed to undertake a program to provide decent, safe housing for its low-income families. Rhode Island, alert to its needs, had enacted a Housing Authorities Law two years before. Thus it was ready to swing into action when Federal help became available. In July, 1939, the Housing Authority of the city of Providence was incorporated. A public housing program for the city was soon under way.

The Money to come from . . .

The government made financing possible in two ways:

- 1) by direct loans in advance, or
- 2) by guaranteeing repayment of short term notes sold to the lowest bidders among private sources.

When final costs were determined, permanent bonds were issued in necessary amounts and sold to the private sources which bid the lowest interest rate. Repayment was guaranteed by the Federal government.

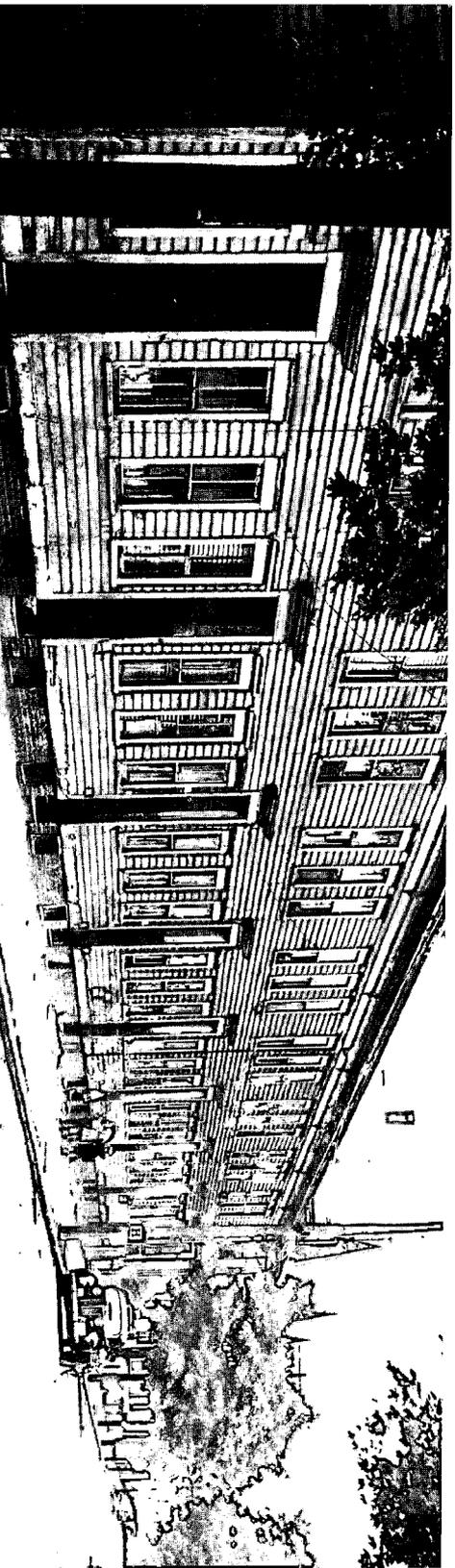
In the case of Valley View, however, the Federal government was never involved. The city sold bonds in the amount needed. Costs are amortized from rentals and bonds repaid entirely from rental income.

The First Plans Were . . .

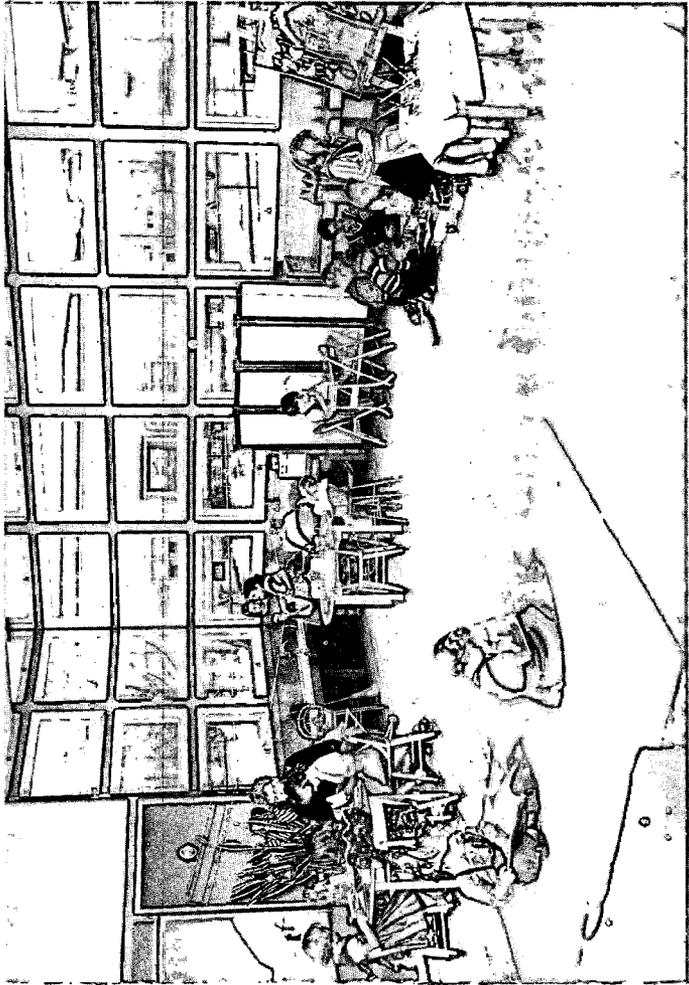
Original plans called for four developments with a total of 1,453 dwelling units. But the outbreak of World War II changed all this. Costs soared and material shortages appeared. The Authority had to settle for 1,056 units — 744 at Roger Williams in South Providence and 312 at the Chad Brown development off Admiral Street. The other 397 were deferred until more favorable days came along.

The First Tenants:

War not only cut down the number of units built — it upset the Housing Authority's plans as to who would occupy them. War workers were, of course, all important to the national effort and had to be housed. So Chad Brown and Roger Williams were used extensively to give migratory workers a place to live.



Tenements: Typical inadequate dwellings such as this are why we have public housing.



A corner of the kindergarten at Valley View.

The War Ended, But . . .

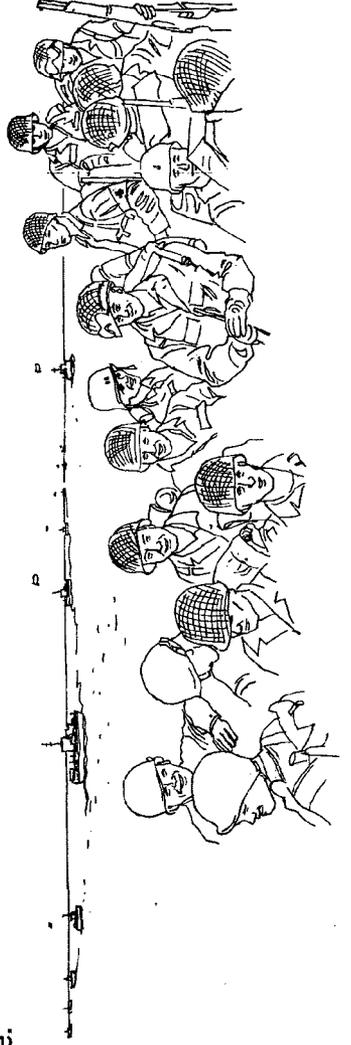
As soon as the war ended, many defense workers returned to their former homes. 675 units in all were freed and made available to local families. But there was further complication. Veterans were returning and must be given a place to live and bring up their families.

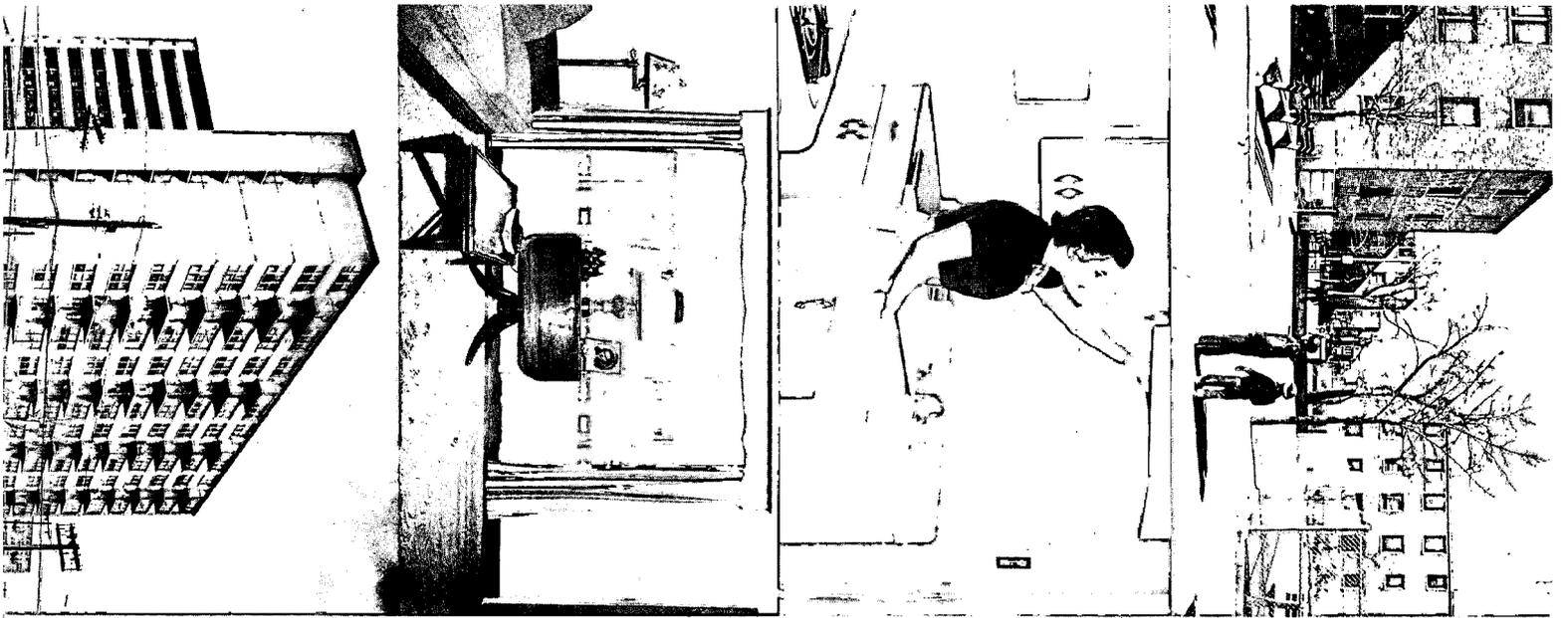
A New Need and Inadequate Legislation

Many returning veterans could not qualify for housing in either of the developments because their incomes were higher than the maximum allowable. They had to live somewhere, yet they couldn't afford the high rents charged in a tight real estate market. Actually, there weren't many places available at any price. Something had to be done — and it was done, quickly and with resolve.



Chad Brown and Admiral Terrace.





City authorities obtained the necessary legislation and voter approval to issue bonds for a 256 unit development. This became Valley View, the only City-aided housing. It was planned carefully as nine self-contained units — any one or combination of which can be sold to private interests if conditions should warrant.

Rents are necessarily higher at this development than at the Federally-aided developments because it was built during the period of peak construction costs and without Federal subsidy. However, the rents are much less than those charged by private enterprise for dwelling units built at this time.

Completed in 1949 at a cost of \$2,809,800, Valley View is self-liquidating. Its yearly rentals include all operating and administrative expenses plus a yearly amortization figure of \$80,000. In its first nine years, it set an outstanding record for occupancy. Over the nine year span, of a possible total of \$1,701,101.00, the collection loss in this period was only 1/50 of 1%!

The Need Continues . . .

With the war over, it seemed time to try to reactivate the Coddling Court and Admiral Terrace developments, deferred in 1941. But building costs had skyrocketed far beyond the limitation of \$4000 on a dwelling unit imposed by the 1937 Housing Act. Not until 1949 was the limit brought up to realistic levels. Then the two projects were started up again. Since much preliminary planning had already been done on them earlier, they were finished fairly fast.

However, they added up to only 397 units. There was a pent-up demand greater than that. And plans for urban redevelopment and freeways were taking shape, implying a further need. The Authority acted promptly to provide for both contingencies.

Off Cranston Street - Coddling Court

Center: Comfortable living is apparent in these typical interior scenes.

Lower: Cross ventilation and fine view characterize the multi-storied Hartford Park development.

Perhaps it should be noted that while this was an accelerated program, one ahead of its time, it didn't go amiss. The Authority feels that the different projects have contributed steadily to Providence's intentions to help the low-income family live decently. There has been no real problem of displaced families, yet there has always been a demand and the units have remained rented.

In a way, this paralleled the Authority's accomplishment at war's end, when it provided very real help in giving shelter to veterans. At no time did Providence experience demonstrations of veterans camping in the streets — nor was there any public outcry about the lack of places for armed forces members to live — as happened in other cities.

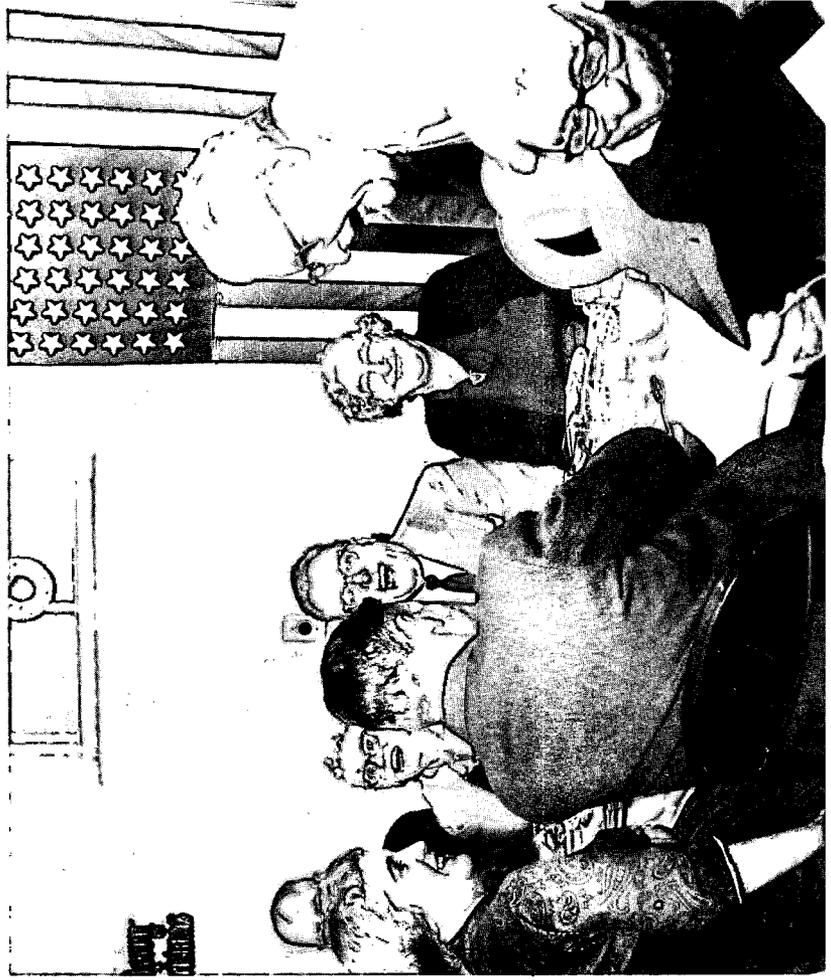
Hartford Park, Olneyville

An Accelerated Program

Plans were drawn for the Hartford Park and Manton Heights developments in 1949. The authorities chose Olneyville as the most likely site because a freeway was coming into the area — and causing a major displacement problem. When completed and put into service in 1953, the new projects added a substantial 1,078 units to the public housing pool — and to the responsibility of the Authority.

Hartford Park, first multi-storied structure used to house the elderly, touched off a controversy as to what is best for that group—single or more-than-one-story units. Experience at Hartford Park has shown that oldsters find safety, welcome company and an entirely suitable life in this type of building.

Friends and social life are a vital part of housing. Commissioners often sit in at Golden Agers get-togethers.



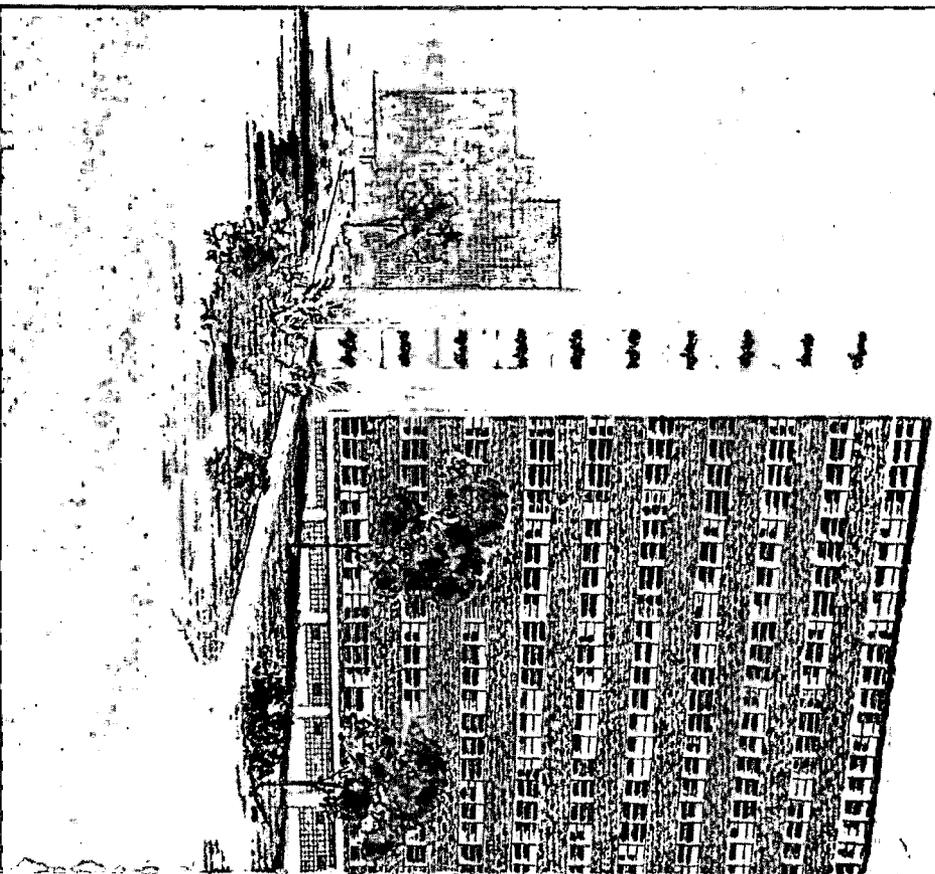
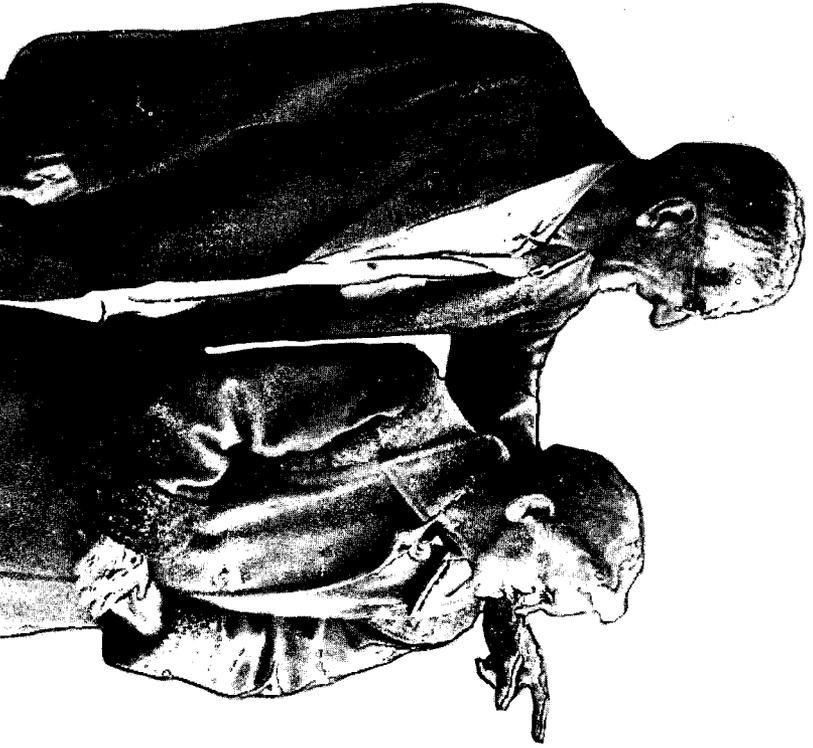
ACCENT ON AGE . . .

During the last four or five years, public planning has turned to the plight of the older generation. The people of retirement age are the hardest hit by inflation and higher costs of living. And their ranks are increasing daily. Accordingly, the Authority has made plans to build for them exclusively in the immediate future.

In 1956, Congress realized new legislation was necessary to meet soaring building costs. They raised limitations from \$2750 to \$3250 per room. Also, they added a clause which permitted Federal aid for buildings allowing single occupancy — for people 65 or older.

With the way thus cleared, the Authority planned and started Sunset Village, a 36 unit development on Chad Brown Street. It will be completed early in 1960.

The cost experience for this development shows a program for the elderly to be entirely feasible.





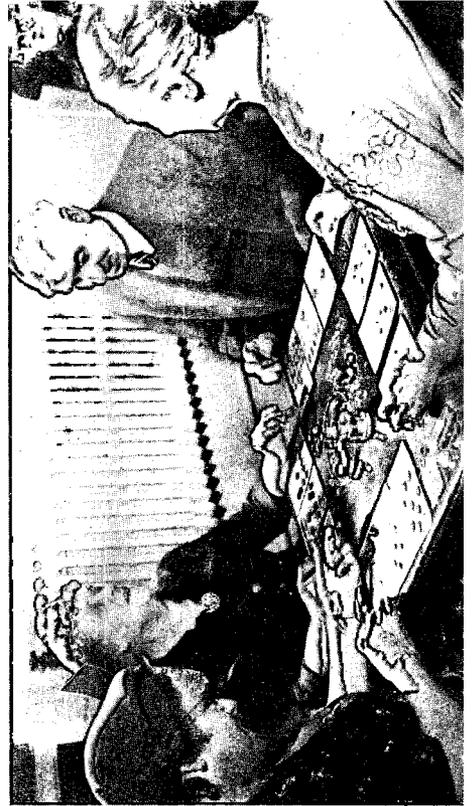
Without help, many elderly people could not live as decently as this.

AN ALMOST-REVOLUTIONARY IDEA

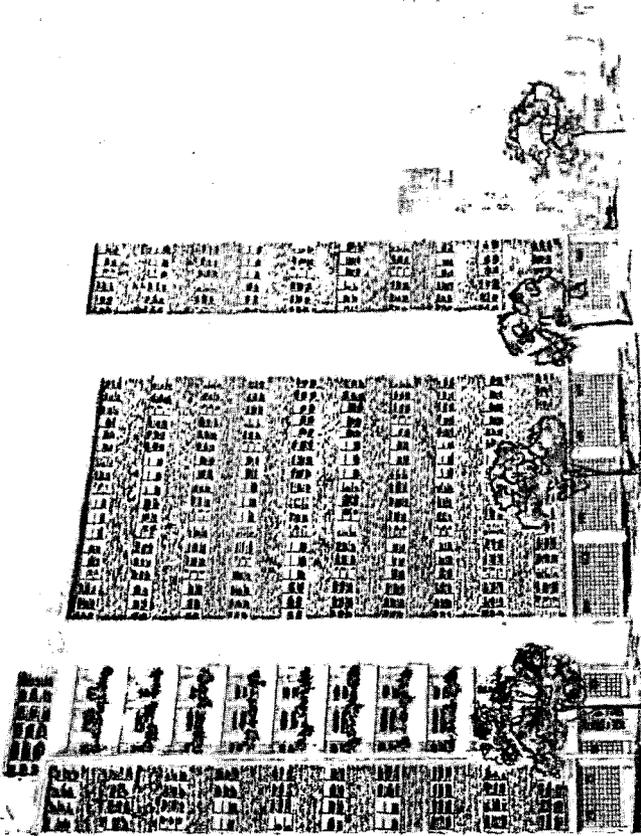
In what would certainly have been a revolutionary approach twenty years ago, the Authority now has plans for a 200-unit, 10-story development on Broad Street, just a stone's throw from Empire Street and downtown Providence. It will be known as Dexter Manor.

This of course could only happen with the cooperation and backing of civic groups and the public. Particularly it is possible because the Human Relations Task Force of the Master Plan Advisory Committee of the Downtown Business Coordinating Council recommended that some public housing be included in the Downtown Renewal Plan. And because the Design Force of the Plan helped to develop it.

Thus, after its first twenty years, the Authority faces the continuing challenge of a growing group of needy older people. At this point, one thing seems certain — in the future the need for low-rent housing will not be lessened.



All elderly people have spare time in abundance.



PHA-AIDED PROJECT NO. R.I. 1-2
PROVIDENCE HOUSING AUTHORITY
GREEN, KENT, CRUISE, ARCHITECTS & ENGINEERS

New concept in public housing: Dexter Manor, a downtown development for the elderly, now in pre-construction stage.

PUBLIC HOUSING AS A GOING CONCERN

MANAGEMENT

The Authority operates, as of 1959, seven Federally-aided and one City-aided development. In general, it must, through its several management offices:

Keep all buildings, grounds and physical equipment in good condition.

Determine and collect rents for all units.

Establish the eligibility of all tenants.

Furnish materials and equipment, in limited amounts, for recreation and community activities.

MAINTENANCE

The Authority employs 125 workers full time: 34 of this number are management workers, 91 charged directly to maintenance. The most efficient procedures are always being sought. For instance, re-determination of tenants' eligibility was at first established each spring. Now, however, it is done throughout the year with no need for extra help. In maintenance, a workman called to make a minor repair, must check all potential trouble spots in the unit. This tends to keep properties in better condition with less employee hours spent.

Outside maintenance costs very little, because 78% of the buildings are masonry. Only the trim and sash require painting. Wooden buildings need more care. They are repainted every four years.

Starting in 1955, contracts have been let to sur-face, or "black-top" some of the areas which receive the hardest wear. This has proved practical in use, and has also cut down the number of hours needed to maintain them.



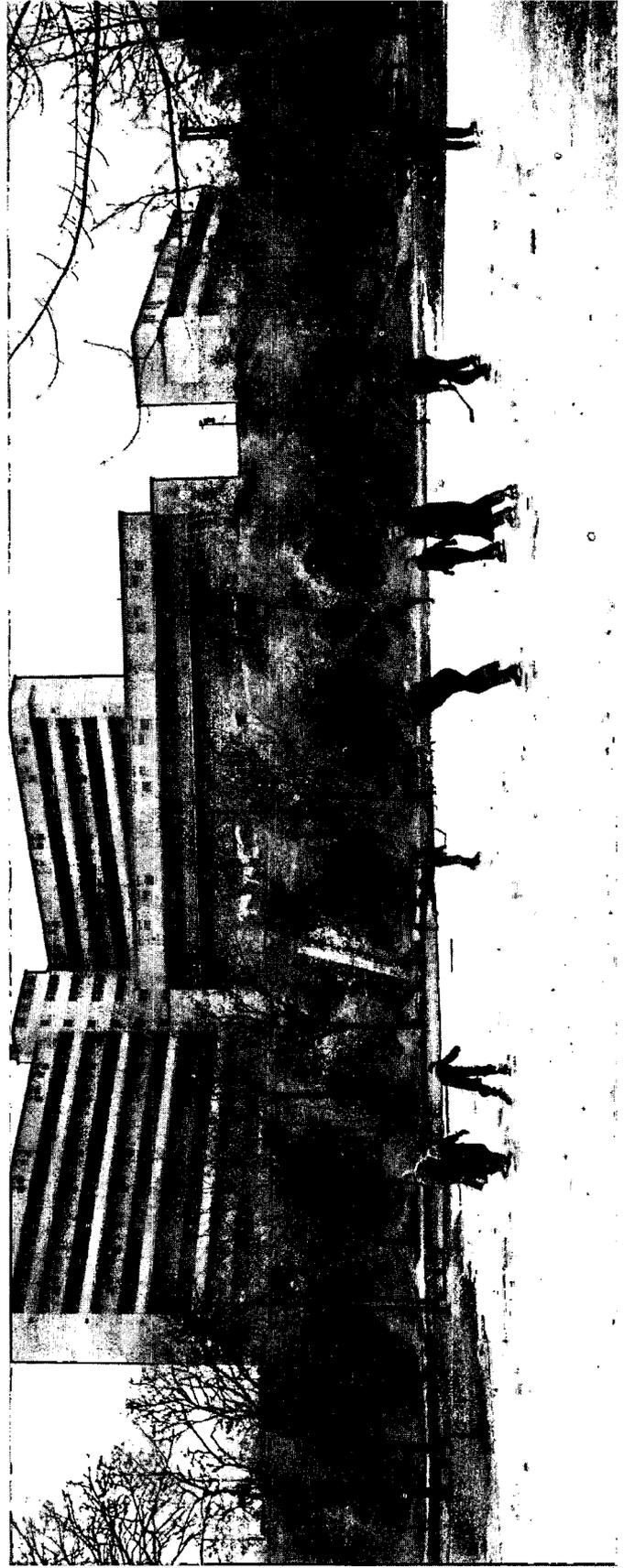
Hobbies and the exercise of acquired skills are encouraged.



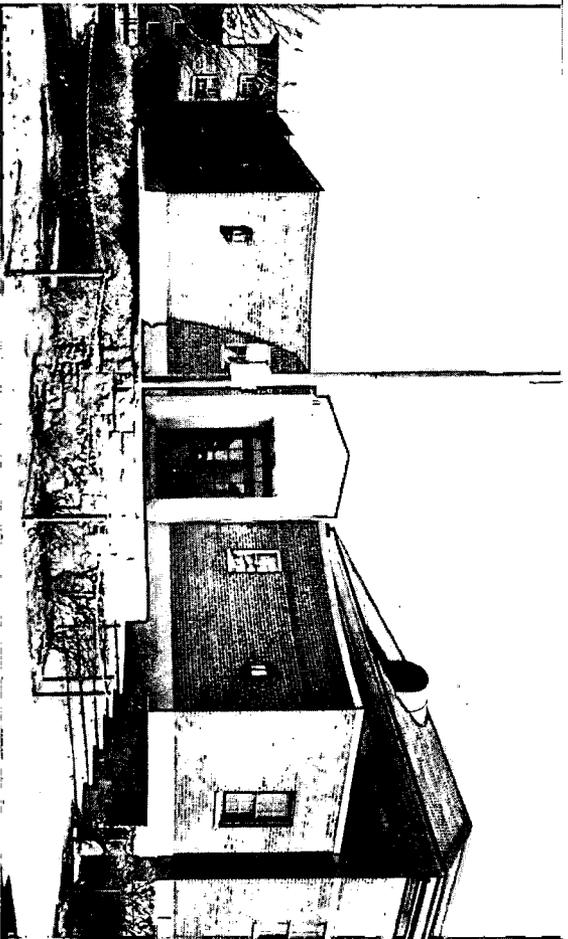
This young man is increasing his chances for health by the visit of the clinic doctor.



Residents and a visitor at Valley View.



Flooding Merino Park provides low-cost recreation, keeps youngsters off the streets.

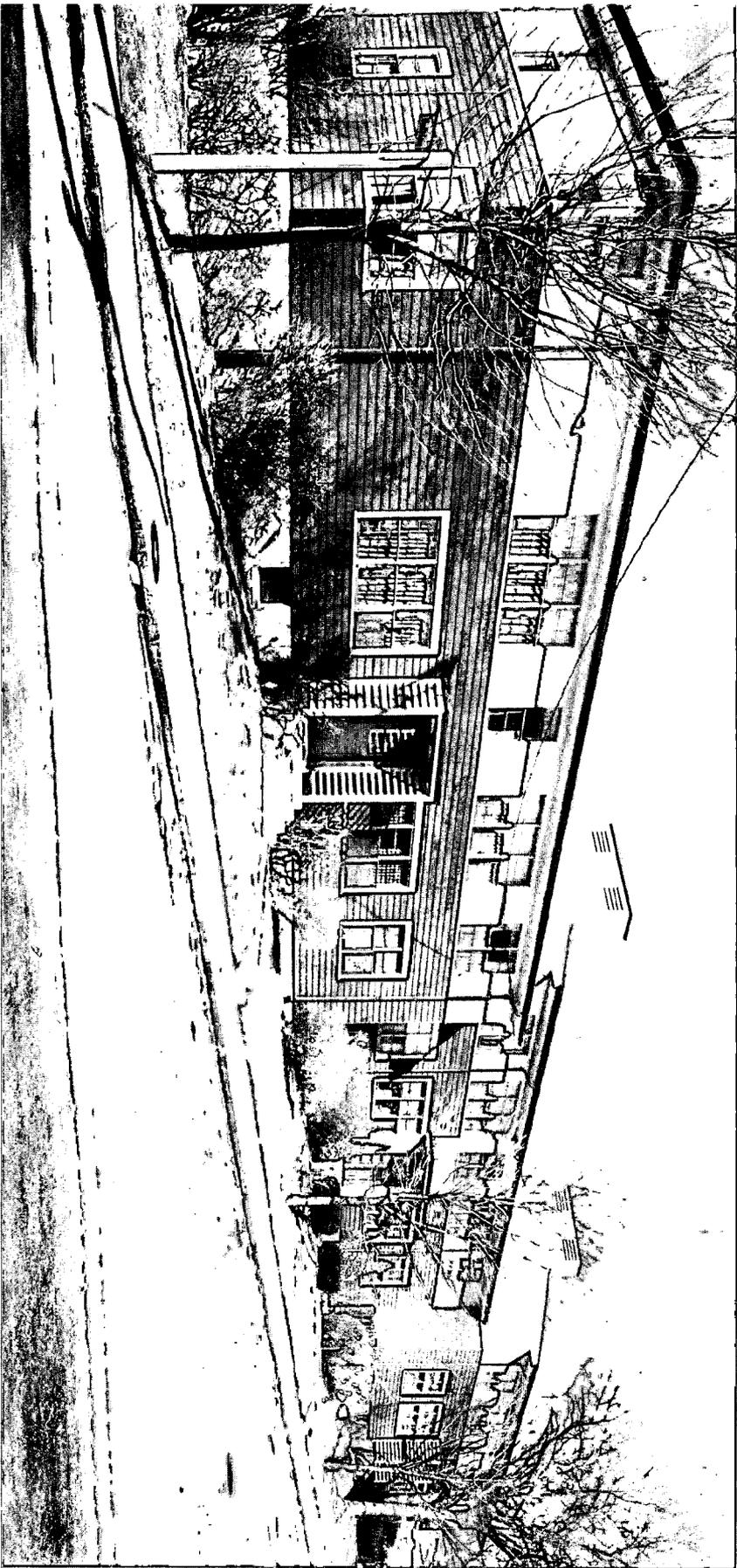


Roger Williams



Chad Brown

Valley View



FINANCES

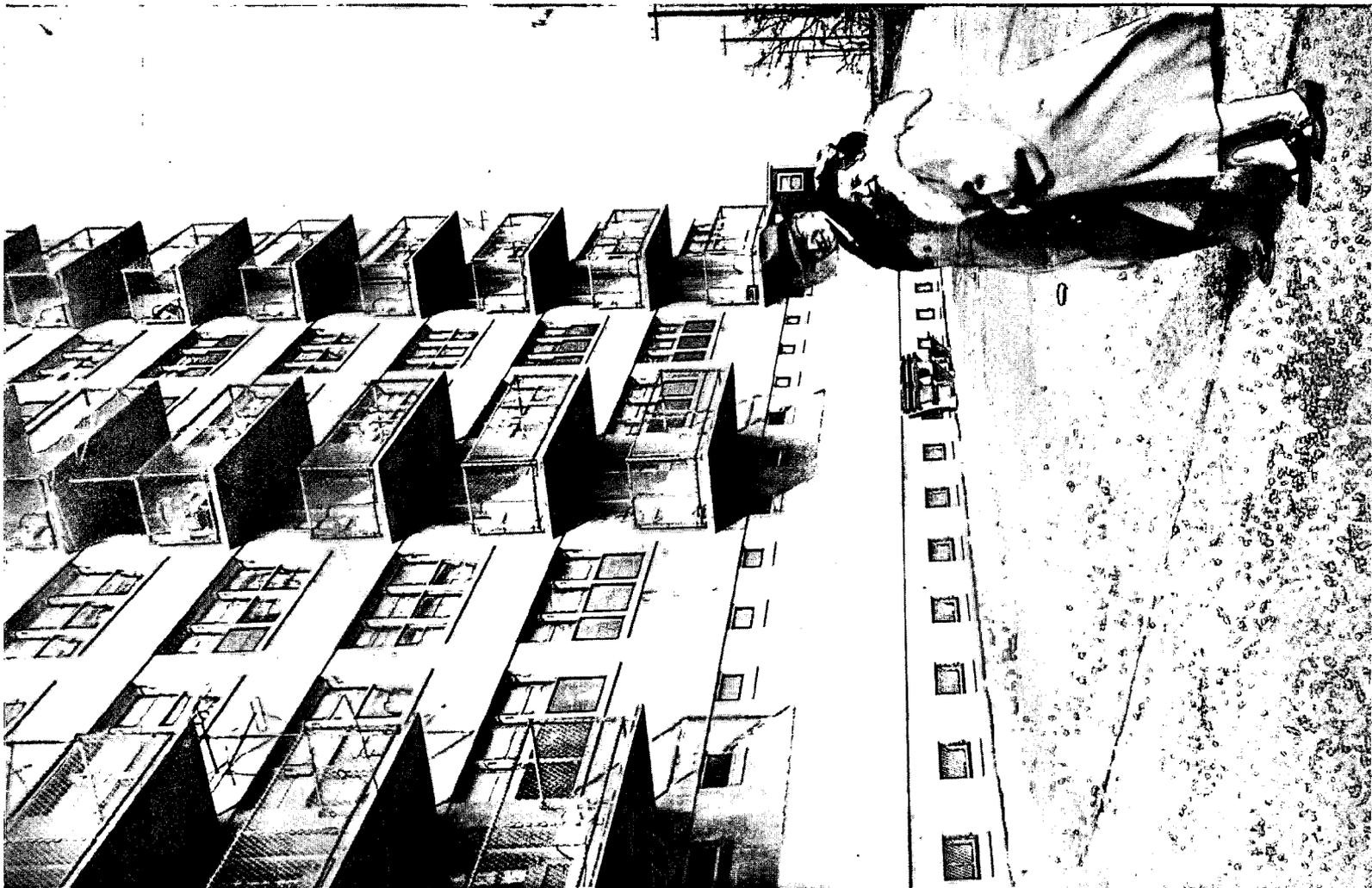
No Federally-aided public housing project pays taxes as such. Originally, tax exemption was contemplated, but the use of the developments by war workers and veterans brought higher incomes into the picture. It was thought the city should receive some revenue from the higher rents charged. So payments in lieu of taxes were set up.

Except for debt service, public housing pays its own way. Extra income, if there is any, is used to reduce the Federal subsidy.

The 1949 Housing Act permitted the payments to the city to continue. The amounts thus far paid to the city of Providence have totalled \$703,906.58. The formula is: 10% of the rents charged, less utilities. Thus if rents total \$1,000,000 and utilities \$250,000, the city receives 10% of \$750,000 or \$75,000.

Public housing is now financed, in Federally-aided units, by 40 year bonds. Each year part of the original cost is amortized, so that eventually all developments will belong to the City of Providence.

With respect to Valley View, the City-aided development, the Authority pays the sum of \$80,000 annually to the City. This is used for repayment of the bonded indebtedness.



Hartford Park, Olneyville

FEDERAL AIDED PROGRAM

2531 Units

BALANCE SHEET — Fiscal Year Ending June 30, 1959

ASSETS		\$	\$
Cash in Bank and on Hand		107,856.64	
Accounts Receivable			
Tenants	\$ 19,182.91		
PHA Annual Contribution	853,229.67		
Sundry	4,180.88		
Advance to Revolving Fund		75,000.00	
Investments-General Fund		223,979.94	
Deferred Charges			
Prepaid Insurance	11,884.79		
Insurance Deposits	22,717.00		
Inventories	7,042.16		
Land, Structures and Equipment		22,781,823.16	
Fiscal Agent Funds		56,394.38	
Total Assets		<u>\$24,163,291.53</u>	
LIABILITIES AND CAPITAL			
Accounts Payable			
Vendors and Contractors	\$ 20,276.58		
Contract Retentions	3,921.65		
Tenant Security Deposits	24,019.15		
Sundry	214.94		
Accrued Liabilities		\$ 48,432.32	
Interest Payable	46,027.12		
Salaries and Wages	3,727.04		
Payment in Lieu of Taxes	78,261.75		
Deferred Credits			
Tenants Prepaid Rent		4,742.67	
Notes Payable-PHA		131,277.00	
Fixed Liabilities			
Bonds Issued	21,060,000.00		
Less Bonds Retired	2,313,000.00		
Permanent Notes Payable		18,747,000.00	
Capital		10,557.18	
Capital			
Cumulative PHA Contributions	5,260,404.54		
Reserved Surplus — Oper. Res.	309,208.12		
Deficit	476,346.21		
Total Liabilities and Capital		<u>\$24,163,291.53</u>	

STATEMENT OF INCOME AND EXPENSE — Fiscal Year Ended June 30, 1959

Operating Income:	Amount	PUM*
Dwelling Rentals	\$1,069,622.11	\$35.22
Excess Utilities	13,908.45	.45
Total Rental Income	<u>1,083,530.56</u>	<u>35.68</u>
Sales and Service to Tenants	2,048.65	.07
Miscellaneous Project Income	8,432.32	.28
Interest, General Fund Investment	5,503.40	.18
Total Operating Income	<u>1,099,514.93</u>	<u>36.21</u>
Operating Expenses:		
Management Expense	143,975.56	4.74
Operating Services	81,476.19	2.68
Utilities	299,746.75	9.87
Repairs Maintenance and Replacements	285,517.42	9.40
Insurance	17,040.47	.57
Payments in Lieu of Taxes	78,261.75	2.58
Contributions to Retirement Funds	22,791.73	.75
Supplemental Community Services	415.50	.01
Collection Losses	2,827.94	.09
Cost of Sales & Service to Tenants	2,048.65	.07
Other Expense	4,575.58	.15
Total Operating Expenses	<u>938,677.54</u>	<u>30.91</u>
Net Operating Income	<u>160,837.39</u>	<u>5.30</u>
Other Charges and Credits:		
Property Betterments and Additions	27,439.38	.90
Prior Year Adjustments	1,546.44	.05
Total	<u>28,985.85</u>	<u>.95</u>
Residual Receipts Before Provisions for Reserves	<u>131,851.57</u>	<u>4.35</u>
Provision for Reserves	131,851.57	4.35
*Per Unit Monthly		

CITY AIDED PROGRAM 256 Units

BALANCE SHEET — JUNE 30, 1959

ASSETS

Cash		
General Fund	\$ 23,535.20	
Petty Cash Fund	50.00	
Change Fund	50.00	\$ 23,635.20
Accounts Receivable		
Tenants	421.12	
Revolving Fund	8,421.12	
Investments-General Fund	79,695.00	
Deferred Charges		
Insurance	1,349.30	
Inventory — Materials and Supplies	1,687.49	3,036.79
Development Costs	2,821,572.25	
Less Development Cost Liquidation	720,000.00	2,101,572.25
Total Assets		\$2,216,360.36

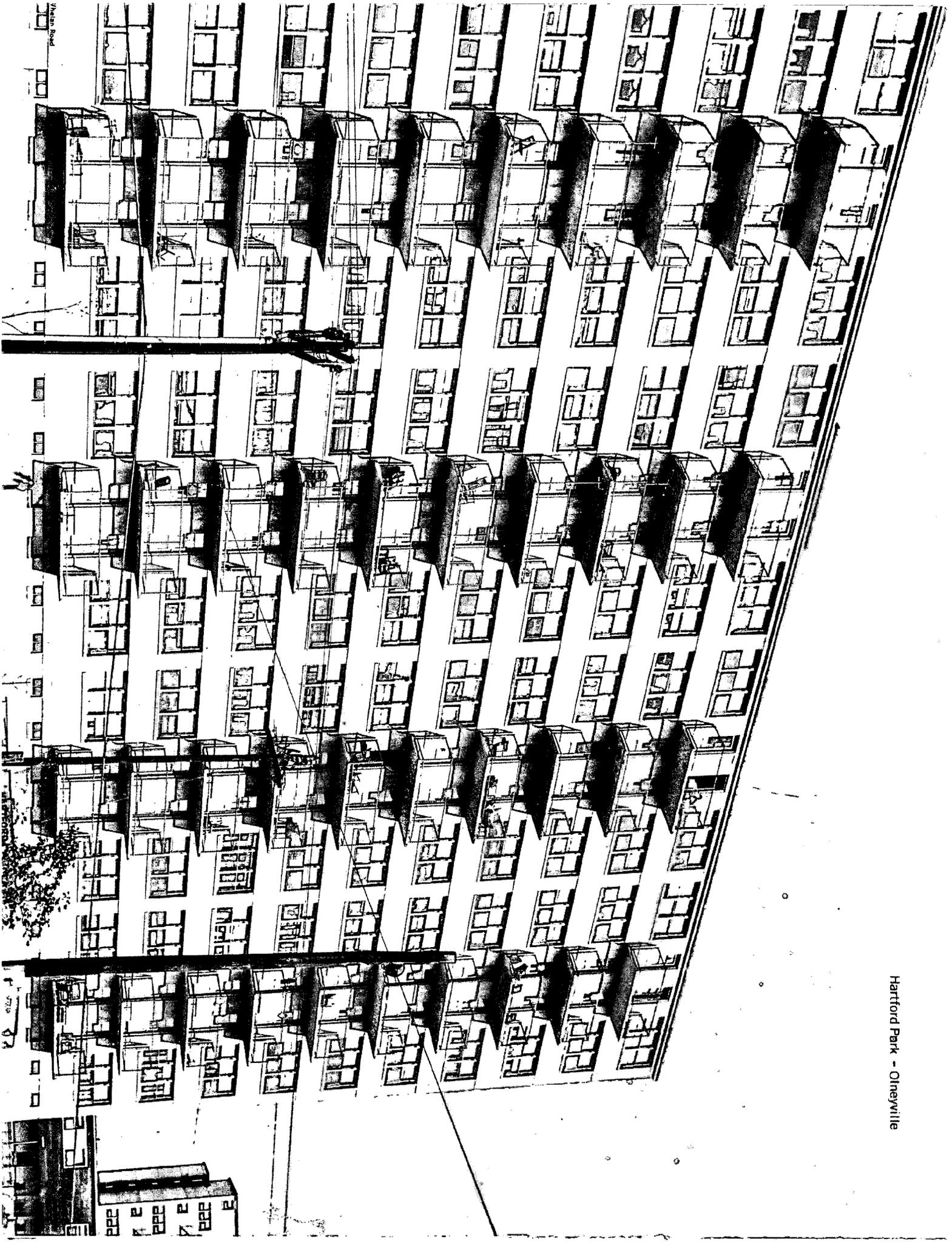
LIABILITIES AND RESERVES

Accounts Payable		
Vendors and Contractors	\$ 1,701.06	
Tenants Security Deposit	4,940.56	
Sundry	32.04	\$ 6,673.66
Accrued Liabilities		
Salaries and Wages	417.69	
Tenants Prepaid Rents	1,385.00	
Fixed Liabilities		
Bonded Indebtedness-City of Providence	2,812,500.00	
Less-Bonded Indebtedness Retired	720,000.00	2,092,500.00
Reserves Operating		115,384.01
Total Liabilities and Reserves		\$2,216,360.36

STATEMENT OF INCOME AND EXPENSES — Fiscal Year Ending June 30, 1959

	Amount	PUM*
Operating Income		
Dwelling Rentals	\$150,573.22	\$49.01
Heat & Hot Water	35,298.28	11.49
Total Rental Income	<u>185,871.50</u>	<u>60.50</u>
Sales and Service to Tenants	224.33	.07
Miscellaneous Project Income	3,188.50	1.04
Total Operating Income	<u>189,284.33</u>	<u>61.61</u>
Operating Expenses:		
Management Expense	16,574.41	5.40
Operating Expense	4,869.21	1.58
Utilities	33,700.17	10.96
Repairs, Maintenance and Replacements	35,408.78	11.53
Insurance	5,106.25	1.66
Contribution to Retirement Funds	2,261.36	.74
Supplemental Community Services	23.86	.01
Cost of Sales & Services to Tenants	224.33	.07
Other Expense	452.72	.15
Total Operating Expenses	<u>98,621.09</u>	<u>32.10</u>
Net Operating Income	90,663.24	29.51
Residual Receipts Before Debt Service	90,663.24	29.51
Debt Service-City of Providence	80,000.00	26.04
Net Residual Receipts	10,663.24	3.47

*Per Unit Monthly



Hartford Park - Orneville

THE ELDERLY

The elderly are now of greater concern to the Housing Authority than any other group. Indications are that they will continue to be so for several reasons. Their numbers are increasing, their incomes are low, they are hurt by spiralling costs and they're least able to bear extra expense if relocation is necessary.

However, all this doesn't represent any abrupt change in the Authority's policy. One of the four eleven-story buildings at Hartford Park has always been occupied by older people. It was the first building in any Federally-aided program to be used completely for oldsters.

Originally, 20% of all applications in this city were from the elderly. Since then, the figure has grown to 25% and is still going up.

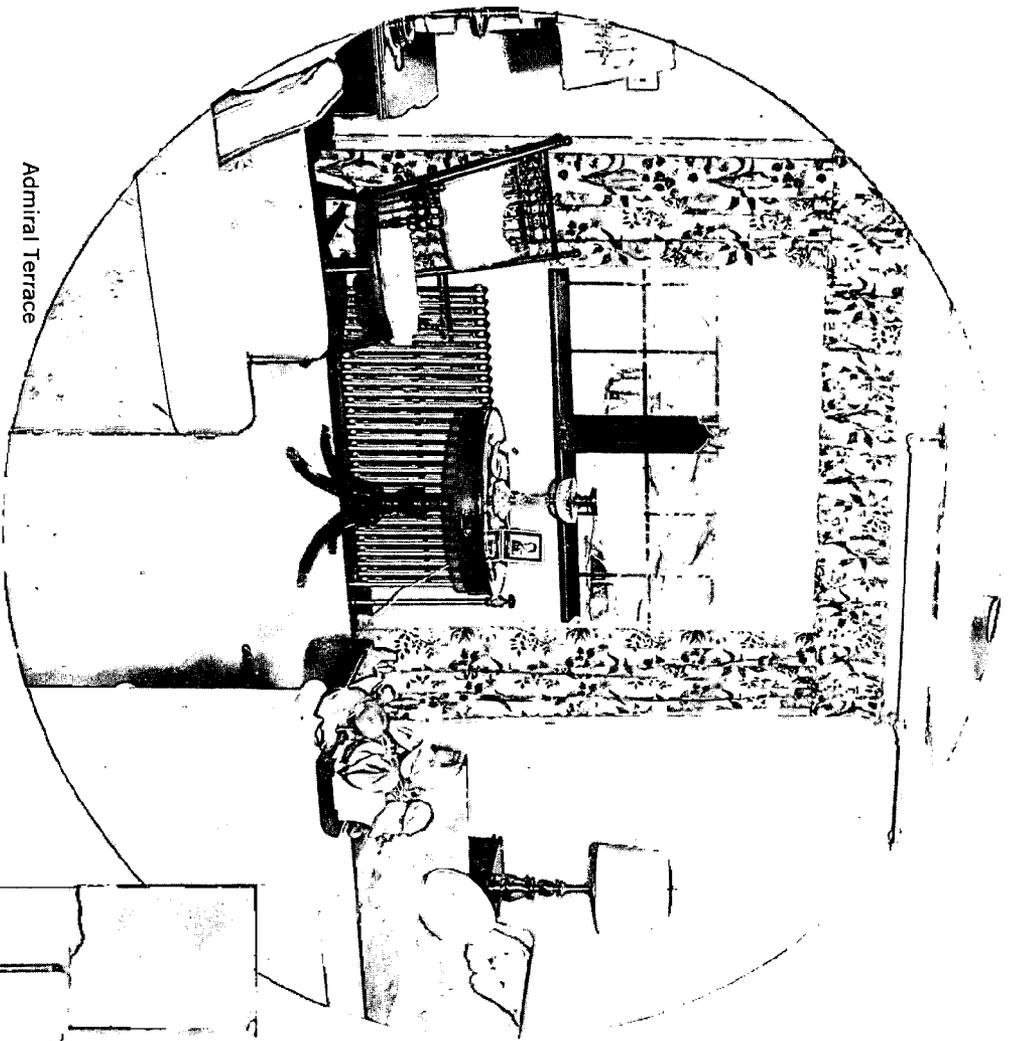
In planning housing for those of retirement age and beyond, the Authority has to remember the special needs of older people. They have leisure time in abundance, and need

facilities for hobbies, sidelines and social activities. Also, they must be near medical centers and clinics to maintain fair standards of health and care.

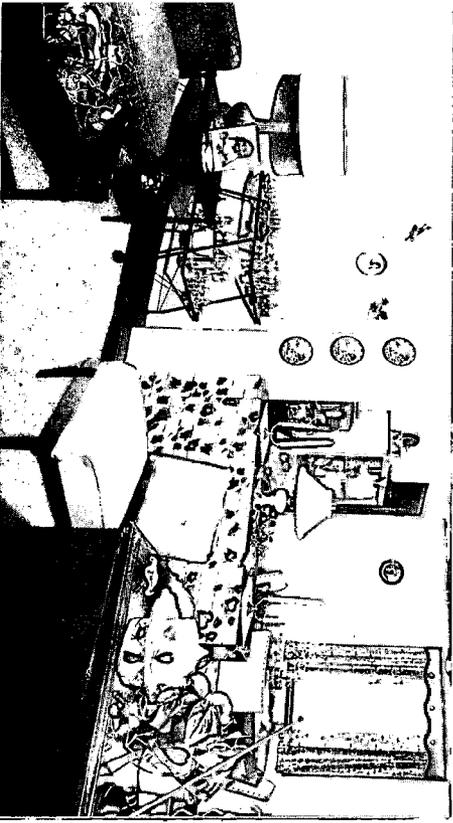
Authorities point out that older people live more economically and more happily in cities. They can usually shop for all their needs in one area. And they seem to respond favorably to the bustle of city life.

In a new, multi-storied building planned for down-town Providence, all of these things have been taken into account. There is also an extra saving here; on transportation. The price of one or two fares even a few times a month can be a big item in budgets as limited as these people have.

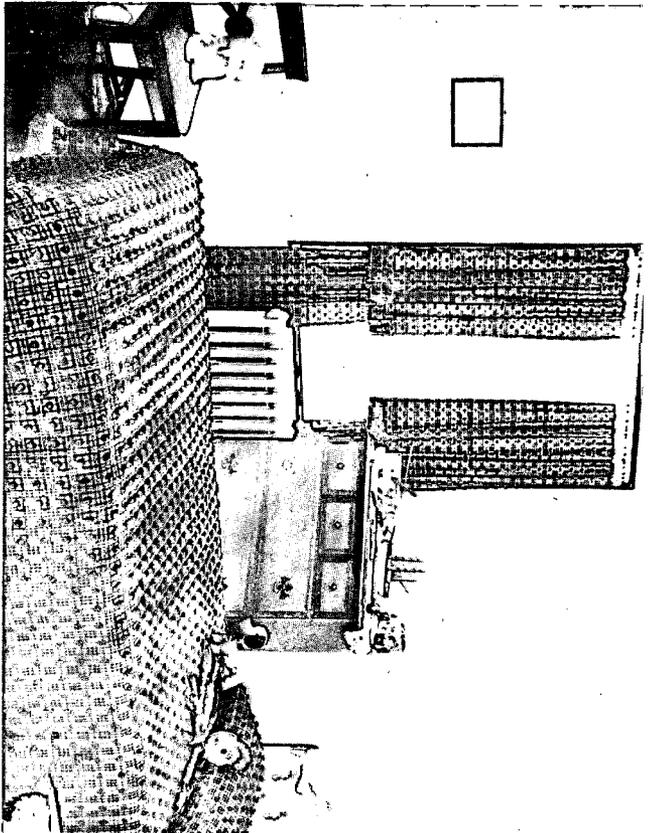
It is hoped this new development will be a step forward in two ways: Caring for a segment of the population with a need for low-income housing, and at the same time providing the means for a happier, fuller life for them.



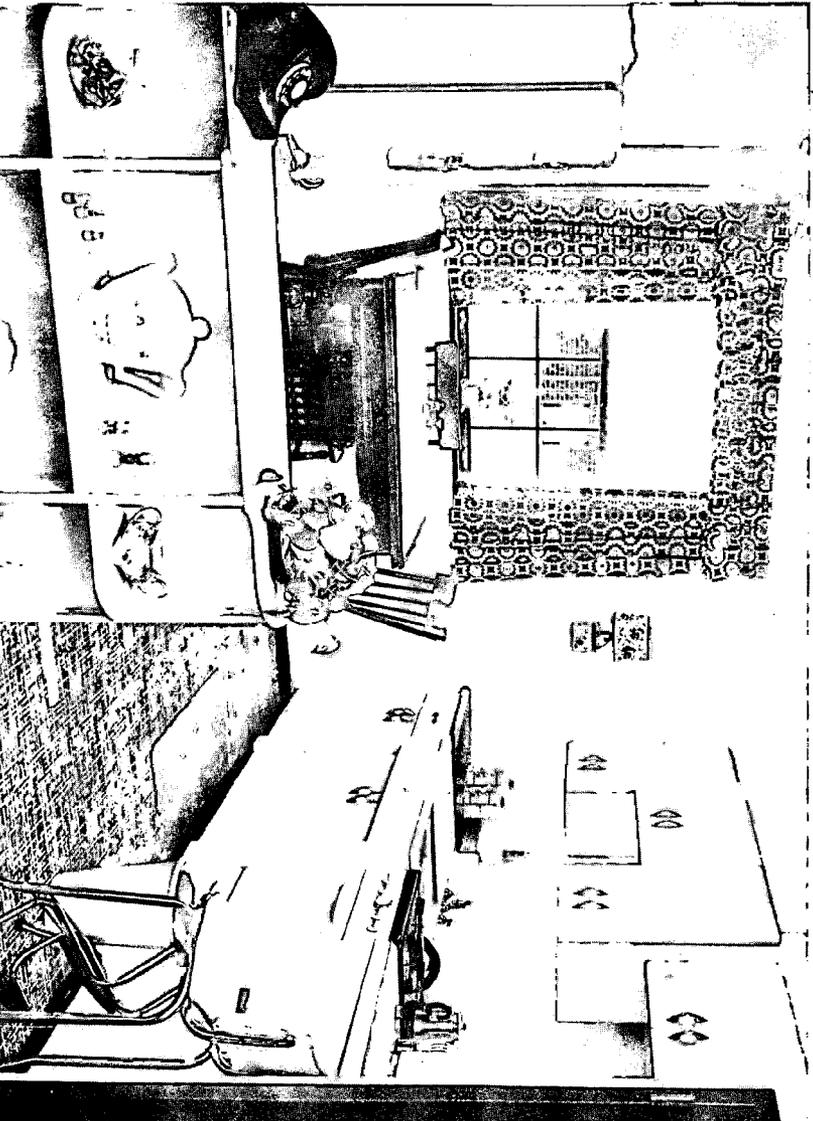
Admiral Terrace



Chad Brown



Chad Brown



Admiral Terrace



CHAIRMAN
Joseph P. Carroll



VICE-CHAIRMAN
Cornelius J. Mulcahy



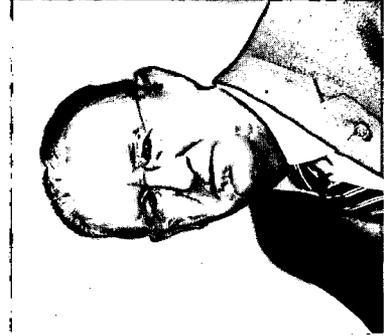
Rev. Paul C. Perrotta, O. P.

THE COMMISSIONERS

The record of service established by members of the Providence Housing Authority is outstanding. Of the five Commissioners in office today, two have served since the Authority was organized twenty years ago. Serving without pay, all have given generously of their time and abilities both for the monthly meetings and the numerous special meetings called throughout the year. The fine regard with which public housing in Providence is held today is unquestionably due to the understanding with which these men approached the problem.



Harry B. Freeman

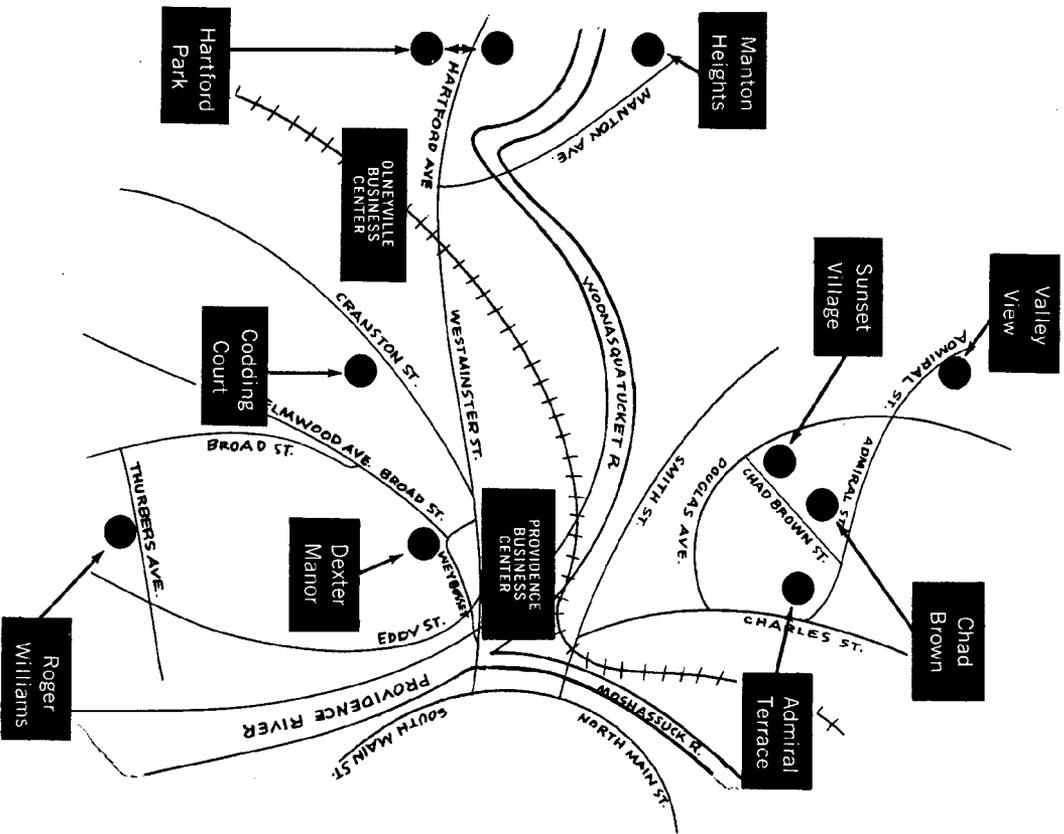


John D. Kilmartin

SECRETARY
AND EXECUTIVE DIRECTOR
Joseph H. Lyons



ASSISTANT SECRETARY
AND GENERAL COUNSEL
Arthur Falcone



Developments of the Providence Housing Authority

- Admiral Terrace North End
- Chad Brown Houses North End
- Coddling Court Off Cranston Street
- Hartford Park Olneyville
- Hartford Park Extension Olneyville
- Manton Heights Manton Avenue
- Roger Williams Homes South Providence
- Sunset Village North End
- Valley View Wanskuck

PREPARED BY L. C. FITZGERALD, INC.
PROVIDENCE, RHODE ISLAND
for the Providence Housing Authority

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