

# *Not Beyond Reach*

THE STORY OF HOW ROCHESTERIANS  
HELPED SOLVE THE PROBLEM OF  
HOUSING FOR SENIOR CITIZENS

*Rochester Management, Inc.*

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*The problems of human destiny are  
not beyond the reach of human beings*

. . . JOHN FITZGERALD KENNEDY

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## THE PLIGHT OF ELSIE DAVIS ❧

The Mid-Twentieth Century was a turning point in the life of Elsie Davis, 67-year-old widow, physically well, energetic, yet depressed by dependence. For five years—ever since her husband’s death—Elsie was “on the circuit,” living six months with one of her married children and six months with another. They all liked to have Grandma around—but not for too long; she made living conditions crowded in modern one-family ranch homes; she tried, on occasion, to run everyone’s life, and the steady exuberance of grandchildren got on her nerves. Elsie wanted out from “the circuit,” but her annual income of \$2,200 was insufficient to maintain herself in decent independent living quarters. So the cycle continued. Tensions built up, and Elsie drifted deeper into depression. For her, the “golden years” were tarnished, indeed.

As Elsie grew more and more despondent, a group of civic-minded businessmen in Rochester, New York, began discussing the problem of the lack of suitable housing for elderly persons with limited or moderate incomes. They were not thinking specifically of Elsie, but of all those persons, men as well as women, couples as well as single persons, who had crossed the Rubicon of age 65, were physically capable of living independently, but did not have the financial means to do so. Time played cruel tricks on such individuals, who were growing in number in Rochester and across the nation. But, in Rochester, the problem was felt more keenly because

the number of persons over 65 constituted about 14 per cent of the city’s population, one of the highest percentages in the nation. The problem was a direct result of advances of modern medicine, which added years to the average life-span—but for what purpose if the extra years were without meaning, independence and self-respect? Inflation, over which they had no control, had eroded savings.

### BIRTH OF AN IDEA

The group of civic-minded Rochesterians felt that the provision of safe and sanitary housing of low or moderate cost was an essential if the “golden years” were to be enjoyed. But how might the goal be attained? The question was one of dozens to be answered. Where would the money come from to build such housing? How great was the demand? Would it be wise to congregate the elderly together in one project?

Mr. Elmer Milliman, president of Central Trust Company, and Mr. John A. Dale, then director of the City’s Rehabilitation Office, suggested that a pilot project be undertaken. This would provide experience and bring answers to some of the questions. They also hit upon the idea of converting some run-down former prisoner-of-war barracks located on city park land. During World War II, the structures were surrounded by tall, barbed wire fences, floodlights and guard towers. It was there that several hundred German and Italian war

WHERE IT ALL BEGAN.  
PRISONER OF WAR BARRACKS AT COBB'S HILL.

prisoners were kept. The one-story barracks, which had originally housed a fresh-air school for children years back, may have been suitable for prisoners, but they seemed wholly inadequate for senior citizens. Floorboards were warped, shingles awry, windows broken, doors askew, paint peeling, and the interiors were dark and dingy. But Mr.

Milliman and Mr. Dale had the vision to see that the buildings were not beyond repair; that, in fact, they could be repaired cheaper than constructing new buildings. And equally important, the two men and their associates were attracted by the site—the picturesque wooded slopes of Cobb's Hill Park. Perhaps, they reasoned, the city could be persuaded to deed the land at no cost, thus help keep down the expense of the project.

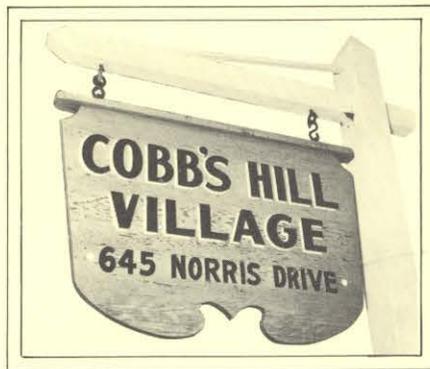


City of Rochester officials were approached and asked if a way could be found to make the land and buildings available. Samuel Dicker, then mayor, and the City Council responded eagerly to the request. They leased the 3½-acre site for \$1 a year to Senior Citizens Home, Inc., a non-profit corporation that was set up to turn dream into reality.

Now, all that was needed was money.

It wasn't long in coming. The word was spread through the Rochester business and industrial community, and some \$17,000 was raised in a matter of days.

The promise was growing brighter, and though Elsie Davis didn't know it at the time, she was making one of her last swings "on the circuit."



## *Cobb's Hill Village*

In the early months of 1953, workmen bustled about the shabby barracks on the slopes of Cobb's Hill, and within no time, it seemed, they became picture settings. Four of the one-story structures were remodeled, providing a total of 27 apartments, plus a recreation-lounge. They were painted Williamsburg blue and each apartment was set off by a Chinese red door, shutters and eye-catching window flower boxes containing red geraniums, creating a

feeling of warmth. New white roofs set off the apartments, and the color of the roofs was practical as well, reflecting summer heat to make the interiors cooler.

Most of the remodeling was made possible by the \$13,000 that was donated by the business community. But the contributions were not enough. Volunteer assistance was needed, and it, too, came—sometimes when not even sought. For instance, John Pike, a contractor, visited the site one day and discovered rotted timbers and flooring in some of the buildings—a problem caused during the war when prisoners cleaned the floor by sloshing pails of water over them. Mr. Pike sent out some of his workmen who installed new planks and flooring at no charge.

As part of the remodeling, all electrical wiring throughout the buildings was replaced, as well as most of the plumbing. Gradually, the apartments took shape; some were studio apartments with a combined living room-bedroom, and a kitchen and bath, and some were one-bedroom apartments. The former were designed for single persons, the latter for couples.

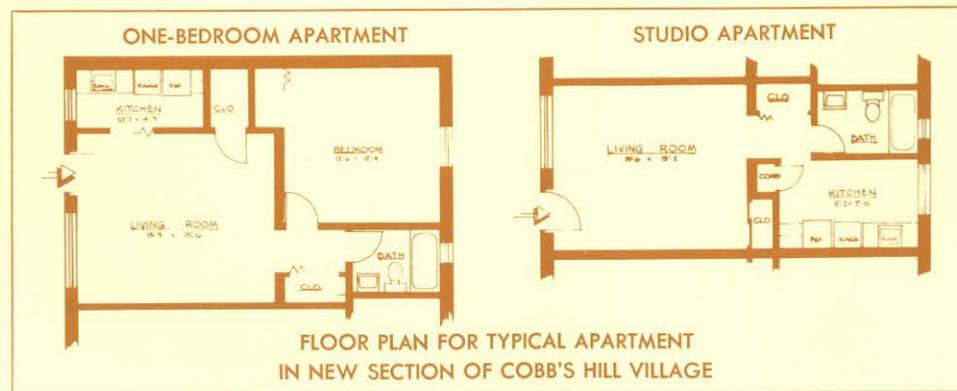
In late spring of 1953, the work was completed and on June 8 the first occupants began to move in. There was Elsie Davis, finally freed from “the circuit,” and Mr. and Mrs. Daniel Geska, retirees, she partially paralyzed and confined to a wheel chair. As they moved

into Cobb’s Hill Village, as the project was named, Mrs. Geska pointed to Cobb’s Hill Lake in the park below and commented: “We older folks will be able to sit here and watch the younger generation skating during the winter and in the summer watch them fish and romp on the playground. It will be like being young again.”

At the outset, Senior Citizens Homes, Inc., established qualifications for eligibility: occupants couldn’t earn more than \$3,000 a year, and they had to be 65 years of age or older, except in the case of a couple, wherein only one had to meet the age requirement. The rent was set at \$43 for studio apartments, \$52 for one-bedroom apartments.

In the beginning, the project was not an overwhelming success and officials were disappointed; perhaps there really was not a great demand, after all, as the number of applicants for Cobb’s Hill Village failed to reach expectations. Fewer than a third of the apartments were occupied as the fall of 1953 approached. However, feature stories on the project in the local daily newspapers spurred interest by calling attention to the availability of the new housing. The number of

applicants shot up sharply, and by the spring of 1954, all of the 27 apartments were occupied and a waiting list was beginning to form. At the same time, the occupants themselves began to “sell” the project, such as





PRISONER OF WAR BARRACKS AFTER REMODELING (1953)



evidenced in the following letter to Mr. Dale:

“Dear Sir:

“I want you to know how my husband and I feel about living here at Cobb’s Hill Senior Citizens’ Project.

“This is a place of dignity, quiet and comfort, these three things being so very essential to the peace-of-mind and well-being of older people. This is a place of which we can be proud to have our children, grandchildren and friends visit us.

“It is wonderful to live in a city where they have had the understanding and foresight to realize that though people are old, they are still young enough in spirit to enjoy life in their twilight years if proper housing facilities, at minimal cost, are provided for them. . . . My sincere wish is that in the near future the heads of other states and cities will visit this place and like so much what they see that they, too, will provide for the oldsters in their communities the same as this, a wonderful reality to us here.

Sincerely,  
Mrs. Dora Parker”

Perhaps the success of the experiment was due also to the realization of the civic-minded developers that residents could not just be moved into the project and forgotten. It was important, for example, that the occupants maintain reasonably good health, for without it their independence would vanish and bring on institutionalization. So a public health nurse was assigned to the project on a part-time basis. She instructed the residents in the importance of nutrition, which many older persons tend to neglect when they no longer have to prepare meals for large families. The nurse also emphasized the importance of good vision and the necessity of obtaining regular eye examinations and adjust-

ments of eyeglasses. In addition, shopping was made easy through a cooperative effort of local grocers to make home deliveries. And the residents, in some cases, would share a roast of beef and other items to cut food costs. A social worker also visited the project periodically to provide counsel, when requested, on financial and social problems which arose.

Although supervised recreation was never imposed on the residents, the management of Senior Citizens Homes would provide assistance when it was requested. This policy was in keeping with the desires of senior citizens who basically cherish the independence they enjoyed before retirement. Residents initiated parties and outings, and took particular interest in maintaining gardens. Each year a garden contest is held and \$200 in cash prizes, provided by Senior Citizens Homes, are awarded to the winners. The event has come to be a highlight of Cobb's Hill Village. Another feature is "Downtown Day" which is held every Tuesday and Friday. A Rochester Transit Corporation bus drives virtually up to the doors of the apartments at 10 A.M., and all the residents who care to may get aboard for a trip downtown. The bus returns them at 2 P.M.

One large apartment is set aside exclusively for recreational use. It has a fully equipped kitchen, a small library, a large living room with television and card tables. A large outdoor grill with picnic tables has proved popular for summertime use.

A fear that congregating the elderly together has proved unjustified. In the early days of the project, some veterans and their families were living in converted barracks adjoining those which were remodeled for senior citizens. When the last veteran's family left, it

was the consensus of the senior citizens that they loved children very much but not on a 24-hour-a-day basis. This convinced the officials of Senior Citizens Homes that it was not necessary to mix age groups in a housing project in order to achieve harmony and tranquility.

As the project proved successful, it attracted nationwide attention. Visitors from a number of other cities came to inspect the program, and The Saturday Evening Post published a feature article on it. The project, had, in effect, opened a Pandora's box; the number of applicants rose higher with every passing week and by 1955 several hundred individuals and couples were on the waiting list to get into the 27 apartments.

#### *THE EXPANSION OF COBB'S HILL VILLAGE*

The civic-minded Rochesterians who formed Senior Citizens Homes were convinced that more housing for the elderly was needed, and they were convinced, too, that this time it could not be financed by begging a few thousand dollars. So the group turned to the State of New York, Division of Housing, and borrowed \$603,600 under the Mitchell-Lama Limited Profit Housing Companies Law. The law entitles developers to make a profit of 6 per cent, but the Rochester group elected to take none and continue as a non-profit corporation. A plan was worked out by which the rents would be fixed just high enough to pay off the state loan plus the low interest rate of 3.3 per cent, and to cover maintenance costs.

At the same time, it was decided once again to ask the city to deed more of Cobb's Hill Park land which was of marginal value for recreational purposes. Again, the city responded to the request, providing 9½ acres of



GROUND BREAKING AT COBB'S HILL, MARCH 4, 1957

wooded land adjoining the original  $3\frac{1}{2}$  acres obtained for the experimental program.

On March 4, 1957, ground was broken for the expansion by New York Governor Averell Harriman, who hailed the Rochester housing project for senior citizens as "a wonderful example of cooperative action on a local level by business, civic and municipal groups."

The Governor went on to say:

"Housing projects tailored to the needs of our senior citizens are practical. Some Legislative leaders have criticized projects for the aging as 'villages of lost hope' and 'skyscrapers of senescence.' If I ever saw hope, I have seen it here," the Governor said.

About 200 trees on the wooded slopes had to be axed to make room for the expansion, but many others were left standing. Hardly had Governor Harriman left the site than workmen began their tasks. And as the weeks went by, the new fireproof structures of concrete block and brick took shape. Six one-story buildings were erected, holding a total of 30 studio apartments and 30 one-bedroom apartments. As before, there were no stairs to climb, and each apartment was equipped with electric ranges and refrigerators. A number of special safety features were incorporated, non-slip material on tubs and three "grab bars" around each tub to prevent injurious falls which so often plague the elderly. Extra wide doors were installed in 10 of the apartments for senior citizens who might be confined to wheel chairs. Electrical outlets were placed high off the floor so they could be reached without stooping. Rooms were built on the spacious side. Bedrooms are about 13 x 13 feet, strip-type kitchens  $10\frac{1}{2}$  x  $5\frac{1}{2}$  feet, living rooms 19 x  $13\frac{1}{2}$  feet, bathrooms  $5\frac{1}{2}$  x  $7\frac{1}{2}$  feet, and closets

3½ x 5½ feet. Rents were set at \$56 per month for studio apartments, \$62 for one-bedroom apartments.

By the time the doors of the 60 new units were opened in October, 1957, the waiting list had risen to 357. Typical of those on the list were Mr. and Mrs. Philip Gordon. They applied but there were not enough apartments to go around. They waited three years to no avail.

As the apartments filled up and the population of Cobb's Hill Village expanded, there was some concern over the need for a system of checking on the health and safety of the elderly residents, whose average age was 74. For example, supposing an aged man should suffer a stroke and was unable to seek assistance. How would anyone know? A unique system of plastic red and green cards was developed. Each morning when residents arose, they were instructed to place the red cards in the window frames. The superintendent made rounds of the apartments and he checked all those without a red card. At night the card was removed. A card left in the window was a sign of possible trouble, alerting the superintendent. A green card was placed in a window when a resident left the apartment for more than a day.



TYPICAL LIVING ROOM AT COBB'S HILL  
AND  
MODERN KITCHEN FACILITIES





## *Seth Green Park*

Although the expansion of Cobb's Hill Village helped to ease the demand for housing for the elderly in Rochester, it by no means was sufficient. The waiting list continued to grow and, by January, 1958, it was so long that officials of the senior citizens housing project began thinking of building another. Joseph Farbo, vice mayor of the city at that time, proposed use of a scenic slice of Seneca Park on the city's north side. The  $3\frac{1}{2}$ -acre section of the park, overlooking the Genesee River gorge, ran along Seth Green Drive. It was little used since it was separated from the park proper by major streets.

Mr. Farbo said the city would be happy to deed the land to the developers.

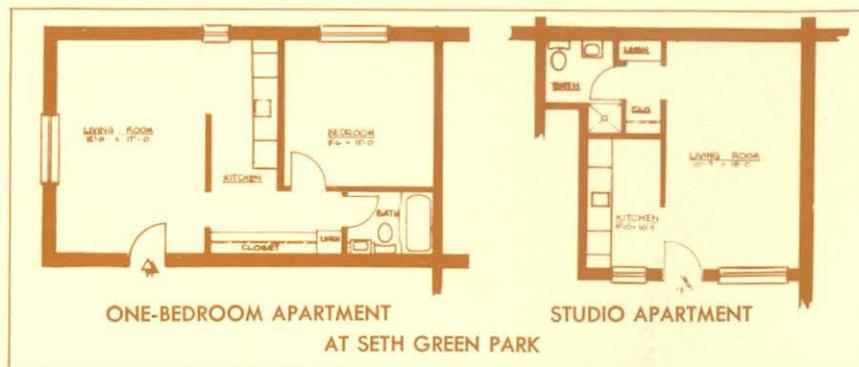
Officials of the housing group responded promptly to the vice mayor's proposal, and discussed a plan for 60 new units—28 studio

and 32 one-bedroom apartments. However, the State Housing Commissioner suggested the plan be expanded to include 15 more studio apartments for single women and widows; he pointed out that women usually outlive men. The suggestion was adopted and, when the final plan was publicly announced, more than 500 applications poured in.

Another non-profit corporation, Seth Green Park, Inc., composed essentially of the same civic-minded persons who built Cobb's Hill Village, was formed. The corporation borrowed \$708,000 from the State of New York and construction was begun in the autumn of 1958. Five buildings were put up. Two-story design was chosen this time to save money and keep rents down. They were of concrete block construction, faced with red brick.

The buildings were designed to allow maximum sunlight into the apartments, giving them a bright, cheerful atmosphere. First-floor tenants have patios outside their doors; second-floor tenants have balconies.

A garden contest, similar to that at Cobb's Hill Village, was inaugurated and all tenants were given plots of ground for their gardens.



Original construction did not allow for a recreation center to be built in Seth Green if rents were to be kept within reason. But in early 1964, the Haxton Foundation, a local fund, provided \$40,000 for the construction of a

center that will have within it all of the most modern recreational equipment to fill leisure time requirements.

Just a block away from the wooded park site are bus stops and stores. Rents were set at \$59 for studios and \$64 for one-bedroom apartments. When the project was dedicated, in October, 1959, the late Congresswoman Judy Weis of Rochester said: "It is wonderful to know that Rochester has the jump on the country in providing housing for the aged."

The first residents moved in November 1, 1959, and among them were Philip and Katie Gordon, one of the many couples who had been on the waiting list so long. Mrs. Gordon commented shortly after they moved in, "We feel young again. It gives us encouragement to be living in a decent place, among decent surroundings, and among people of our own age."





A HOME OF DIGNITY AT SETH GREEN PARK SHOWING LIVING ROOM AND KITCHEN



## *Plymouth Gardens*

Even as the Seth Green apartments were opened, city officials disclosed that many more housing facilities for senior citizens were needed and possible sites were studied. In October, 1960, Peter Barry, then mayor of Rochester, revealed plans for a high-rise 12-story apartment building for senior citizens. It would be located on the southwest side of the city, on a three-acre

slice of unused park land along Plymouth Avenue South. The land was deeded to the private developers who incorporated as Plymouth Gardens, Inc. The location is but a few steps from stores, shops, and two bus lines.

At first, the plan was for a 10-story main building and a three-story wing. But the added expense of extra elevators, maintenance and so forth, would have pushed the rents too high. So the 12-story structure was agreed upon. Construction was begun in August, 1961, using a modern design and expanses of glass and splashes of color.

There are 242 apartments—115 studios and the remainder, one-bedrooms. A large community room on the main floor, with an adjoining kitchen, provides facilities for parties and large social gatherings. The main entrance leads into a hallway and lobby in which there are mail boxes and a bulletin board, and off which is the office. The main floor also has an automatic laundry for use by the tenants.

The building has automatic elevators equipped with radio communication to the office for emergencies, such as the elevator becoming stuck. Each floor has incinerator shutes.

Just off the elevator on each floor, there is a solarium-like lounge equipped with card tables, side chairs, sofas, lounge chairs, lamps, plants, paintings and decorated clocks. Spacious sliding doors lead to porches



overlooking the picturesque Genesee River and the stately University of Rochester buildings across the river.

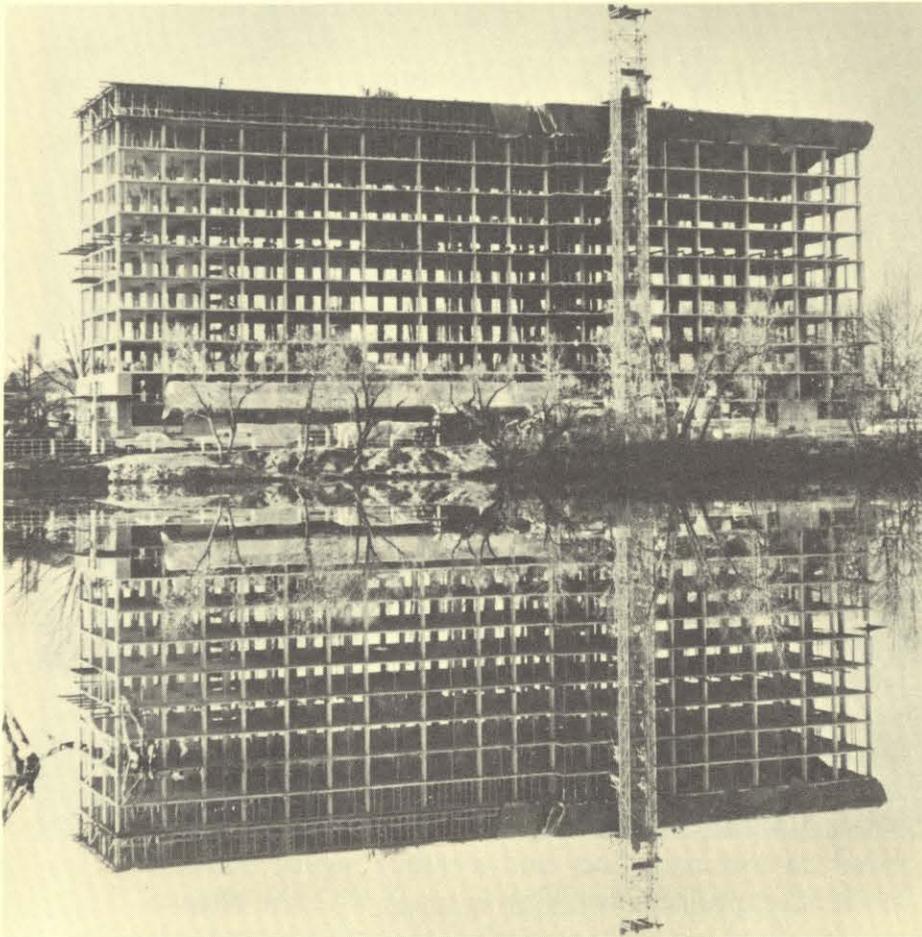
Almost \$20,000 was needed to furnish the lounges and this was contributed by the city's seven banks—Central Trust Company, Community Savings Bank, Marine

Midland Trust Company, Lincoln Rochester Trust Company, Monroe County Savings Bank, Rochester Savings Bank, Security Trust Company; Swartout & Rowley, General Contractor; E. G. Snyder & Company and Vanderlinde Electric Corporation. It is another example of the civic cooperation that has marked senior citizens housing from its beginning.

Halls are carpeted, producing a reduction in maintenance, less chance of slipping than on tile, and quiet. At all floors near the elevators, there are benches for persons to use while waiting. Doctors' offices will be provided on the main floor and a public health nurse, as in the other projects, will keep in touch with the tenants.

Kitchens are fully electrified. And the doors to the apartments have one-way vision openings so the tenants can see their visitors before opening the door.

A complete public-address system and tape recorder allows the placing of appropriate music in the lounges and also allows for communication between tenants and the office in emergencies or in an effort to locate a tenant.



PLYMOUTH GARDENS RISES ON THE BANKS OF THE GENESEE. IT REFLECTS ITS GREAT CONTRIBUTION TO THE NEEDS OF THE AGING.

Plymouth Gardens, Inc., borrowed \$2½ million from the State of New York at low interest rates, as was done before. The rents vary in the new building, depending upon height and view. Studios range from \$60 to \$69 a month, one-bedrooms from \$68 to \$77. The first occupants began moving into Plymouth Gardens in December, 1963.

#### *OPERATION AND MANAGEMENT*

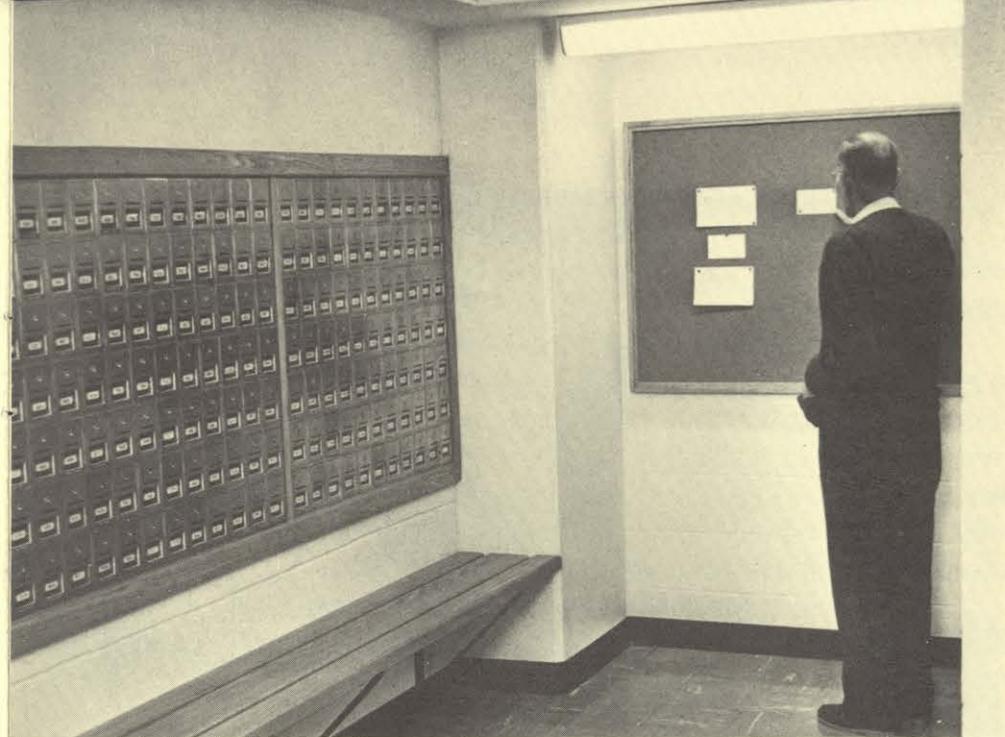
Four ingredients are required for this type of housing to be successful.

1) There must be reasonable financing. The interest on the mortgage must be low enough that rents will not have to be too high. By having the state sell tax-free bonds, the interest rate is kept low when the state takes a mortgage back.

2) The mortgage must be spread over a long term. While this increases the total amount paid in interest, the result is low monthly payments, also helping keep the rents down. In Rochester, 50-year mortgages were found best.

3) Land costs must be low. By using city-owned parks land, the Rochester sites were acquired without cost. The state required the developers to put up an equity of 10 per cent of the total cost. In this case, the land was considered equal in value to the required equity. The state then put up the other 90 per cent, which was equivalent to the total cost of construction.

4) There must be tax abatement. The greater the degree of tax forgiveness, the greater degree the rents can be lowered. In Rochester, the tax abatement varies on each project and it is at least 50 per cent, more in some cases. After the mortgages are paid off, the proj-



MAIL IS EASY TO SEND AND RECEIVE

THE LOBBY AT PLYMOUTH



ects become the property of the city.

These four factors result in rents being within the reach of persons whose only income is social security and welfare assistance.

In addition, while the developers under the law were entitled to a maximum of 6 per cent profit on the cost of the projects, the developers took none, in an effort to keep rents down.

This type of program, while subsidized to some degree by using the credit of the State of New York and tax abatement, does inject individual enterprise in an area where, if it is not utilized, it will be taken over by public housing units that have continual subsidies attached to it for the life of the building.

The senior citizens housing projects, when taken together, are especially important because they offer three different types for study. There is the one-story motel-like Cobb's Hill Village, the two-story garden type of Seth Green Park, and the high-rise of Plymouth Gardens.

While a full comparison can't yet be made, preliminary indications are that a high-rise structure is especially advantageous when there are site limitations. Also, a tenant doesn't have to walk up any stairs, yet has physicians' offices, laundry, and other services available inside the building, without having to go outdoors. Furthermore, costs are less in high-rise construction.

Seth Green is preferred by some persons who like the little exercise of going to the second story. But the developers won't rent an upstairs apartment to anyone who physically might not be able to make the climb. This puts a slight limitation on the kind of tenants who can be accommodated there.

The difference in rents at the various projects reflects the different years in which they were built and the ever-rising costs of construction.

The state also limits the profit the construction firm can make on this type house, setting the limit at 7 per cent.

To keep the projects under private control rather than become public housing in the strict sense, the agreement between the developers and the city is that the city must dispose of the projects after the mortgage is paid off and the city takes control. This way, the city gets revenue for selling them and full taxes in the future.

The senior citizens housing projects are operated by Rochester Management, Inc., a non-profit, mutual corporation. For \$24 per year per apartment, a fee approved by the state, Rochester Management screens applicants, collects rents, sees that the mortgage and bills are paid, and maintains the structures. W. Frank Baker is general manager.

Apartments are rented unfurnished but stoves and refrigerators are supplied. The rent includes the cost of heat and light. The maximum number of persons allowed to live in an apartment is two. Interiors of the apartments are painted neatly in soft, pleasant colors.

The program has a flexibility required by the fact that people are involved. For example, the rules say a single tenant must be at least 65 years old, and at least one person in a married couple must be 65 or older. But if the older member of a couple dies while they live in a project, the younger person, even under 65, may continue to live there. However, single persons are not allowed to continue in a one-bedroom apartment and must move to a studio when one is available.

The average age of the tenants is 74, at present.

The rules also say a person must have been a city resident for at least two years before being allowed to move into the projects.

The State of New York requires tenants to conform to maximum income limitations. Aggregate income cannot exceed six times the rent. The corporation, however, gives priority to a lower income level because of the demand and has never exceeded a \$3,500 annual income ceiling. The original 27 units at Cobb's Hill are not affected by this qualification since it is not state aided.

Experience shows that the average income is about \$2,200. No applicant has been turned down just because he happens to have some savings in the bank. But the screening committee, which reviews applications, gives priority to persons who have the least in the way of savings. The chief criterion always is need.

Transfers from one project to another have not been encouraged. It was interesting to note that when Cobb's Hill was expanded, the original 27 tenants were given first option on the new units. Only three chose to move and the others decided to remain. This points up the reluctance of the elderly to change surroundings frequently, reluctance to leave the companionships and friendships they have built up.

The park land chosen for these projects was not the usual type. These are small strips not used for recreational purposes because of their small size and abutting roadways. Before the city agreed to turn the land over to the senior citizens housing projects, it first made sure there was no other public use for it.

John Dale recently pointed out to persons from another city who were interested in a similar project,



AT PLYMOUTH THE ACCOMMODATIONS PROVIDE A NEW LIFE FOR SENIOR CITIZENS

“Rochester has a high population of elderly persons. Actually 14.6 per cent of the population is 65 years or older. The only city that exceeds this percentage is St. Petersburg, Florida. Consequently something had to be done here, and we felt that we should do something for the community and especially for those people who served their community well over useful lifetimes and had retired under out-dated pension plans, some without social security.

“In an age when powerful, almost uncontrollable physical and economic forces propel the individual in all directions, the need for the security of a good home becomes ever more urgent.

“The need to strengthen the value of the home as the focal point of a person’s well being is a prerequisite for the development of healthy attitudes toward others in the community. Thus, good housing must go hand in hand with good community planning and civic progress.”

Rochesterians have shown that one of the problems of human destiny—that of providing dignity in housing for senior citizens—was, indeed, not beyond their reach. And what they did in Rochester could be done in any community in the nation where there is a will.



A VIEW FROM PLYMOUTH GARDENS SHOWING  
THE UNIVERSITY OF ROCHESTER CAMPUS ACROSS THE GENESEE.



# SENIOR CITIZENS HOUSING DEVELOPMENTS

ROCHESTER, NEW YORK / 1964

	<i>Original Cobb's Hill Village</i>	<i>New Cobb's Hill Village</i>	<i>Seth Green Park</i>	<i>Plymouth Gardens</i>
Number of Buildings	4	6	5	1
Number of Floors	1	1	2	12
Number of Apartments	27	60	75	242
(Studio)		30	43	115
(Studio and One Bedroom)	27			
(One Bedroom)		30	32	127
Number of Rooms	66½	180	219½	733
RENT INCLUDING UTILITIES—				
(Studio)	\$ 43.00	\$ 56.00	\$ 59.00	\$ 60.00–69.00
(One Bedroom)	52.00	62.00	64.00	68.00–77.00
Project Cost	13,000.00	670,000.00	786,900.00	2,785,000.00
Land (Equity)		67,100.00	78,900.00	280,000.00
Mortgage		603,600.00	708,000.00	2,505,000.00
CONSTRUCTION COST—				
Per Apartment		10,060.00	9,440.00	10,351.00
Per Room		3,350.00	3,225.00	3,417.00
Number of acres	(together . . . . .	9.18)	3.69	2.88

# ROCHESTER MANAGEMENT, INC.

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CHARLES W. MARSHALL... *Senior Vice-President, Central Trust Company*  
GARSON MEYER... *Retired, Formerly of Eastman Kodak Company*  
ELMER B. MILLIMAN... *President, Central Trust Company*  
JOHN E. SCHUBERT... *Executive Vice-President,  
Community Savings Bank*  
VILAS M. SWAN... *Attorney*

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*Vice-President*..... ELMER B. MILLIMAN  
*Vice-President*..... VILAS M. SWAN  
*Treasurer*..... JOHN A. DALE  
*Secretary*..... W. FRANK BAKER

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ELMER B. MILLIMAN... *President, Central Trust Company*  
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## *Acknowledgement . . .*

Without the cooperation, assistance and guidance rendered by the Division of Housing and Community Renewal, State of New York, the achievements set forth in this brochure would not have been possible.

We acknowledge with gratitude the contribution given to this effort by the Governor of the State of New York, Nelson Rockefeller and Commissioner of Housing, James W. Gaynor.

*The following comment regarding Rochester effort was recently made by Commissioner Gaynor:*

“The first housing projects for the aging built under the State’s middle income housing program were launched in Rochester. With the construction of Cobbs Hill Apartments and Seth Green Park in 1957 and 1958, and Plymouth Gardens more recently, Rochester in its own inimitable way has successfully challenged the experts’ rigid preconceptions that had previously dictated rigid standards of design and site selection.

“By demonstrating that general assumed criteria were just that—assumed criteria—Rochester assisted us in clarifying the two essentially different kinds of housing required by the aging that now guide the State’s program. The first of these is housing for the independent aging, exemplified at its best in Rochester, and the second is housekeeping units, for those requiring supportive services, built in conjunction with an institution for custodial care.

“Many of the essential standards controlling the latter need not apply to the former, as has been so dramatically illustrated in the successful ventures in Rochester.”

JAMES WM. GAYNOR  
*Commissioner of Housing  
and Community Renewal*





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*Rochesterians have shown that one of the problems of human destiny—that of providing dignity in housing for senior citizens—was, indeed, not beyond their reach. And what they did in Rochester could be done in any community in the nation where there is a will.*

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Local History