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Keene State College

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SETTLEMENTS: THE TRANSFORMATION OF
NARRAGANSETT BAY COMMUNITIES

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FROM SUMMER COLONIES TO PERENNIAL SETTLEMENTS:
THE TRANSFORMATION OF NARRAGANSETT BAY COMMUNITIES

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ABSTRACT

From the first decades of the nineteenth century until World War II, numerous summer colonies were established on the shores of Narragansett Bay. Most of the early colonies were on the shores of the upper bay, while sites near the mouth were favored for more recent developments. In its unspoiled state the bay, with its adjacent farmlands and wilderness, provided an attractive setting for resort development. In time, suburban development spread over the pastoral landscapes contributing to the summer colonies' decline in recreational appeal. Automobile access to more distant places, upper bay pollution, elevated housing expectations, and two severe hurricanes were additional detriments. Adjusting to changing conditions, most of the colonies now function as perennial settlements. Several physical and cultural factors appear to have strongly influenced the degree of success in these settlement transformations as revealed by current property values.

INTRODUCTION

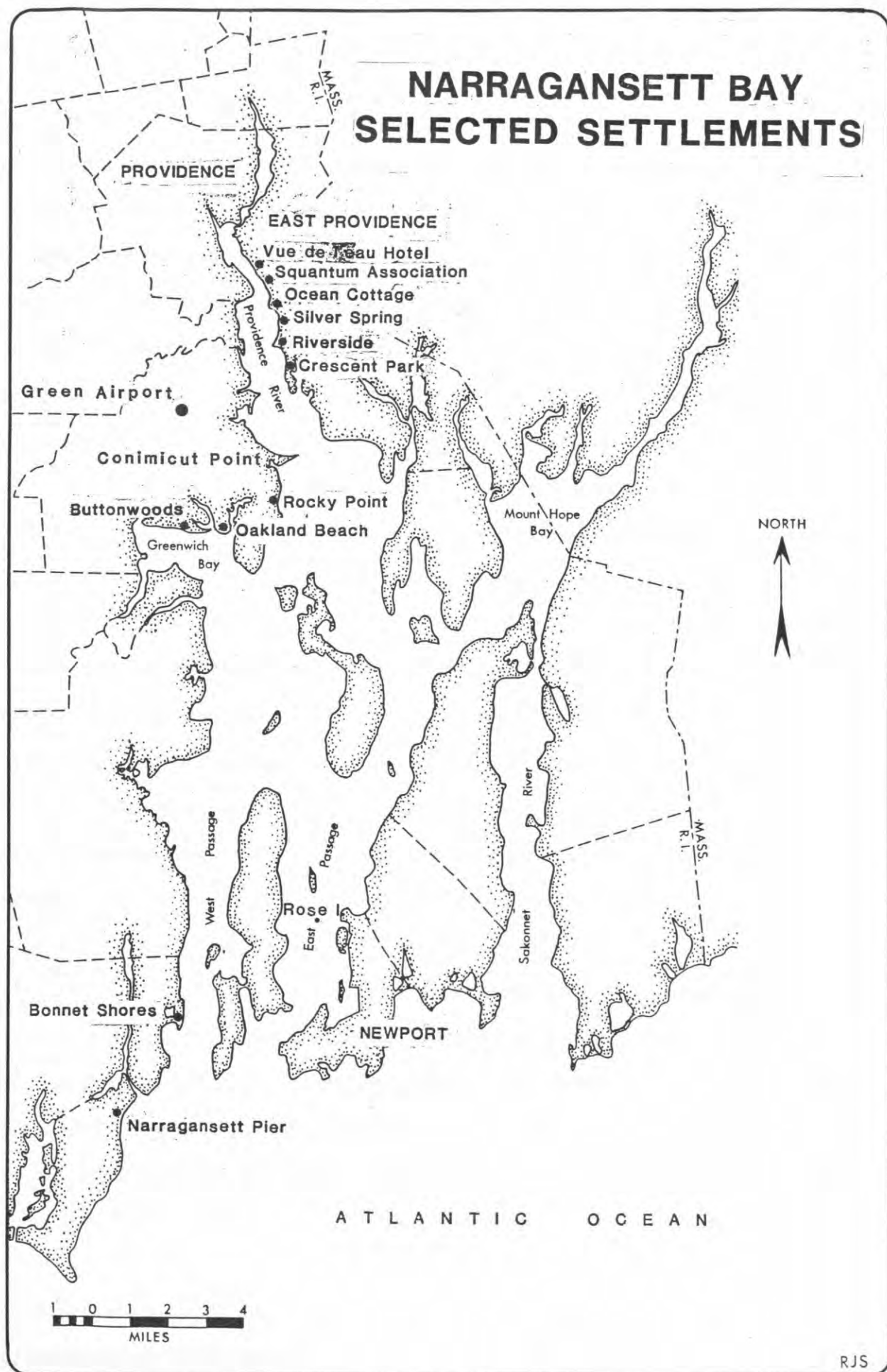
The period from the Civil War to World War I was a time of peak recreational activity in upper Narragansett Bay. Easy access from Providence to shoreline locations was provided by rail and steamboat service. Resort sites ranged from settlements consisting of little more than a few clustered summer cottages to vibrant amusement parks. The predominant type of upper bay settlement was the "summer colony," developed on a waterfront tract by a single entrepreneur or a small group of partners. Typically, a substantial pier, a shore dinner hall, one or more hotels, and numerous small cottages constituted the colony. Typical upper bay summer colonies catered to large numbers of "day trippers" in addition to hotel and cottage guests. In their years of decline, the hotels were closed and the cottages were sold off to individuals.

Most lower bay summer colonies were established in the early twentieth century with neither shore dinner halls nor facilities for rail and steamship commuting. Owner-occupancy was common in the lower bay colonies. In addition, many of the houses were more substantial and more favorably sited than those of the upper bay colonies.

This paper examines the conditions which favored the establishment of the summer colonies, their eventual loss of *raison d'être*, and the success of their transformation for perennial occupancy as indicated by contemporary property values.

PHYSICAL SETTING

Often referred to as "Rhode Island's most valuable natural resource," Narragansett Bay is the dominant natural feature of the eastern part of the state (Map 1).



Map 1

Twenty-six miles in latitudinal extent and generally four to five miles in width, the waters of the bay cover 174 square miles (Alexander 1966). The entire Narragansett Basin is much larger, extending northeastward with a linear extent of sixty miles from the axial extremes of Newport, Rhode Island and Hanover, Massachusetts (Quinn 1973). Mean low water depths of more than 100 feet extend through the East Passage from Rose Island southward to the open sea (NOAA Narragansett Bay 1981). In contrast to this deep and protected part of the bay which has served naval interests so well, most of the bay is relatively shallow. Along most of the shore, the bottom slope is very gradual. Nearly all of Greenwich Bay, an appendage of Narragansett Bay, is less than 20 feet in depth and there are other large expanses which are similar in their shallowness (U.S.G.S. East Greenwich 1975).

Post-glacial rises in sea level flooded the lower courses of numerous small tributary streams of the bay. As a result, the interfluvial tracts are peninsulas. Gentle gradients in the lands surrounding the northern half of the bay allowed the process of peninsula delineation there to be much greater than in the southern sections. Most of the shoreline is characterized by low, poorly defined bluffs and/or narrow beaches consisting of sand or coarser materials. Marine features of the shoreline include several cusped bars, at least two tombolos, and seven barrier beaches.

Summer water temperatures rise to approximately 70°F in July and fall to the 30's in winter. Thin ice is common in small protected bay inlets, but forms on open expanses only during exceptionally cold winters. Water flowing into the bay at Providence requires approximately 50 days to reach the mouth of the bay. The mean tidal range of 3.5 feet at the mouth of the bay increases to 4.6 feet in Providence (Alexander 1966). Because of the relatively low volume of water entering the bay from tributary streams and the appreciable tidal range, tidal flushing is some 250 times greater than flushing attributable to

the in-flow from streams (Robadue and Lee 1980). The tendency of well-oxygenated, clean sea water to flow inward below the generally polluted discharge of tributary streams, together with relatively rapid flushing, tend to disperse pollutants and minimize oxygen deficiencies. Thus, the serious pollution problem of northern portions of the bay would be even worse were it not for the rapid natural flushing. Nevertheless, the waters north of Conimicut Point are too polluted for legal shellfishing and swimming (Map 1).

Mean air temperatures at the T. F. Green Airport near the head of the bay range from 28.2°F in January to 72.5°F in July (NOAA Local Climatological Data 1987). These means moderate a few degrees between Providence and the mouth of the bay.

The greatest weather hazard of the colonies is infrequent hurricanes causing flooding of low-lying areas and bluff erosion. The great Hurricane of 1938 resulted in heavy loss of life and severe damage in several of the colonies. Arriving with better warning, Hurricane Carol of 1954 resulted in the loss of fewer than twenty lives in Rhode Island, but coastal flood damage was again heavy.

With two exceptions severe hurricanes do not appear to be a decisive factor in the decline of Narragansett Bay summer colonies. Conimicut Point projects into the bay and nearly all of its area of 106 acres is less than ten feet in elevation (U.S.G.S. Bristol 1975). As a result of its low elevation and southern exposure, most of its houses were demolished in the 1938 storm. Some rebuilding was undertaken, setting the stage for additional heavy damage in Hurricane Carol. There are few houses on the peninsula now and most of those have been built on "stilts" with the first floor elevated above anticipated flood level. Despite a clean water beach on its southern side, panoramic views of the bay, and excellent exposure to cooling summer breezes,

there has been very little rebuilding on Conimicut Point since 1954. It appears that the devastation of two hurricanes and minor flooding associated with less severe storms have significantly deterred reconstruction.

Approximately one-half of the Oakland Beach summer colony was constructed at elevations of less than ten feet. As a consequence the 1938 and 1954 storms caused heavy damage. In contrast to Conimicut Point, Oakland Beach is less exposed to the bay so damage was less severe. Hurricanes are given much of the blame for the decline of the Oakland Beach summer colony, but it is likely that the antiquated and poorly sited housing stock is at least as important in promoting the decline. Oakland Beach's commanding view of Greenwich Bay and the cleanliness of the bay waters are qualities which would likely offset the hurricane hazard, if there were no other factors involved.

CULTURAL SETTING

It was into the pristine environment of Narragansett Bay that Giovanni da Verrazano sailed in the summer of 1524. In what was probably the first recorded observation of the bay's attractiveness, he proclaimed his surroundings "as pleasant a place as I can possibly describe" (Olsen et al 1972:72).

Colonial settlement on the bay did not come until the arrival of Roger Williams more than a century after Verrazano's visit. Landing in Boston in 1631, Williams' reputation as an outstanding Puritan preacher resulted in a warm welcome for him and his wife Mary Barnard. Later banished for his liberal views, he fled southward and founded Rhode Island. Like the Massasoits who welcomed him, Williams settled in juxtaposition to Narragansett Bay (Lemons and Kellner 1982). Serving as the avenue of transportation and the threshold to world trade, with Newport at its entrance and Providence at the head of navigation, the bay was the major focus of seventeenth and eighteenth century

settlement. The shores of the bay came to be abutted by port villages such as Warren, Bristol, and Wickford, with intervening expanses of wilderness and farmlands. In common with much of the southeastern New England coast, the pastoral shores of Narragansett Bay experienced extensive resort development in the decades following the Civil War (Albion et al 1972). Prior to this period, and in its more natural state, the bay was described as follows:

Narragansett Bay is one of the most magnificent and variegated sheets of water on the American coast. It extends from Point Judith and Seaconnett Point to Providence. It is gemmed with numerous islands of various sizes and singular forms, the largest of which are under cultivation. Its shores are indented with many picturesque coves, inlets, and small bays which, with their accompanying peninsulas and cozy villages, present many delightful scenes to the eye of the traveler. At various points there are excellent fishing grounds and great numbers of blue fish, scup, flounder, menhaden, and other species of the finny tribes are annually drawn from its prolific waters. Occasionally a strolling shark or a school of porpoises find their way into the bay and furnish additional amusement (Banvard 1858:71).

RESORT DEVELOPMENT

In the 1840's the Vue de l'eau Hotel was opened on the East Providence shore. This fashionable resort was the forerunner of several similar resorts to be established on this and other shorelines of the upper bay (Rhode Island Historical....1981). In the half century following 1860, at least forty-one permanent recreational sites were established along the shores of Narragansett Bay. Of these, twenty-six were within eleven miles of the center of Providence (Wright and Sullivan 1982). Most of the resorts of the lower bay were small and widely separated, although Newport and Narragansett Pier were larger and functioned as resorts for the wealthy of New York, Philadelphia, and beyond. The greatest concentration of recreational settlements was in East Providence. Twelve such sites were located along the southernmost five miles of the town's shoreline. Their recreational functions varied.

Squantum Association

Founded prior to 1872, the Squantum Association occupies an elaborately appointed, massive clubhouse constructed in 1899 to replace smaller ornate cottages which functioned as its original buildings (Rhode Island Historical....1981). Located less than four miles from Providence, the Club was easily reached from the city's central business district even before automobile transportation was available. Today at this favored site, the appearance of the Club has changed little as it continues in its primary function as a businessmen's retreat. The socio-economic level of its users is representative of the early patrons of the East Providence shoreline summer colonies and most of the other upper bay resorts. In contrast, most of the rapid resort development that followed the Civil War was oriented to the middle classes. The upper bay became their playground, effectively transforming the Squantum Club into a viable relic of an earlier period.

Silver Spring

The summer colony of Silver Spring was more typical of the nineteenth century waterfront settlements of East Providence. Situated a short distance south of the Squantum Club, Silver Spring has been described as follows:

This is a very noted and favorite public resort only a few rods below Ocean Cottage, but having a separate landing place. It is but a short walk -- though a rather up-hill one -- between Silver Spring and the "Cottage." The two places are, however, quite distinct and under the management of different proprietors. The Spring was opened in 1869 by Mr. Hiram D. Maxfield, who has won a high reputation for the quality of the entertainments in the line of shore dinners, etc., which he has provided for his guests during the "excursion season." His annual opening dinner, indeed, has usually been somewhat in advance of this limited season, and his closing one generally beyond it -- his season being, in fact, from June 1 to September 20. Mr. Maxfield's fine style of serving up shore dinners and the variety and excellent

quality of the articles furnished, in connection with the attention paid to cleanliness in all his operations, has rendered Silver Spring a favorite stopping place with a host of good people. He has recently constructed a large bakery on his place, where he will make all his bread and pastry; and he has, here and there, in pleasant situations on his extensive grounds well-covered with thriving trees, nice summer cottages, which he has been in the habit of letting to occupants at prices ranging from \$50 to \$200, according to size and situation (sic). His public dining hall, finely located on the high rocky shore overlooking the sparkling water expanse in front and cooled by refreshing breezes from the bay, affords comfortable seating for six hundred people. The facilities offered here for bathing, boating, and fishing are excellent and there are grounds which Mr. Maxwell lets for camping purposes -- furnishing tents, etc., if desired, on reasonable terms. Silver Spring is easily accessible by land as well as by water -- a short carriage drive or railroad ride speedily taking a party there (Reid and Reid 1878:21).

This account is typical of the Narragansett Bay resort literature of the late nineteenth century. Because some of the books about the bay included numerous advertisements, the very positive tone of the accounts is understandable. However, other publications which show no evidence of such commercialization are written with similar enthusiasm.

The characteristics of Silver Spring are generally representative of many of the summer colonies of East Providence and other districts of the upper bay. The Colony was one of many to emerge soon after the Civil War, and as with numerous other upper bay summer colonies, was established by an individual who initially owned all parts of the complex. Like other colonies, dining appears to have been a major activity. The shore dinner hall, with seating for 600, was not unique (Denison 1879). In most cases the dining facilities were disproportionately large in relation to overnight accommodations. The excess was provided for "day-trippers" who traveled from downtown Providence by bay steamer or rail. Silver Spring was advertised as accessible by two boat lines and by the Providence, Warren and Bristol Railroad (Grieve 1889).

In addition to "dining recreation" the resorts advertised more exhaustive activities, such as swimming, bowling, and dancing (Grieve 1889). Much of the

descriptive literature and graphic renderings of these resorts, however, give little emphasis to these more active forms of recreation. It may have been that most of the patrons exhausted themselves in the physically demanding occupations of the era, leaving little desire to extend exertion into the hours of respite. Moreover, at least one hotel or large boarding house was a common feature of the typical Narragansett Bay summer colony, although one was apparently lacking at Silver Spring. Despite its early vibrancy, there are today no identifiable remnants of Silver Spring.

Crescent Park

In 1886 Crescent Park was founded near the southern end of the East Providence recreational waterfront district. Initially, it featured overnight accommodations and such vigorous activities as baseball, football and cricket. It also included a dance hall (Grieve 1889). Its initial park was later expanded into an amusement park, in contrast to the other more sedate settlements of the vicinity.

Rocky Point

At the northeastern base of Warwick Neck on the western shore of Narragansett Bay, Rocky Point resort was opened to the public in 1849 by Captain Winslow. Byron Sprague, a subsequent owner, spent some \$300,000 expanding the resort. In 1869 the park was acquired by the American Steamboat Company and underwent a further \$200,000 expansion. With a seating capacity of 1500, its shore dinner hall was likely the largest of the bay colonies (Denison 1879). As Crescent Park emerged as the major amusement park of the bay's eastern shore, Rocky Point grew as its western shore counterpoint. Except for its now-restored carousel, Crescent Park closed circa 1970 and has been replaced with apartment buildings, while Rocky Point continues to function.

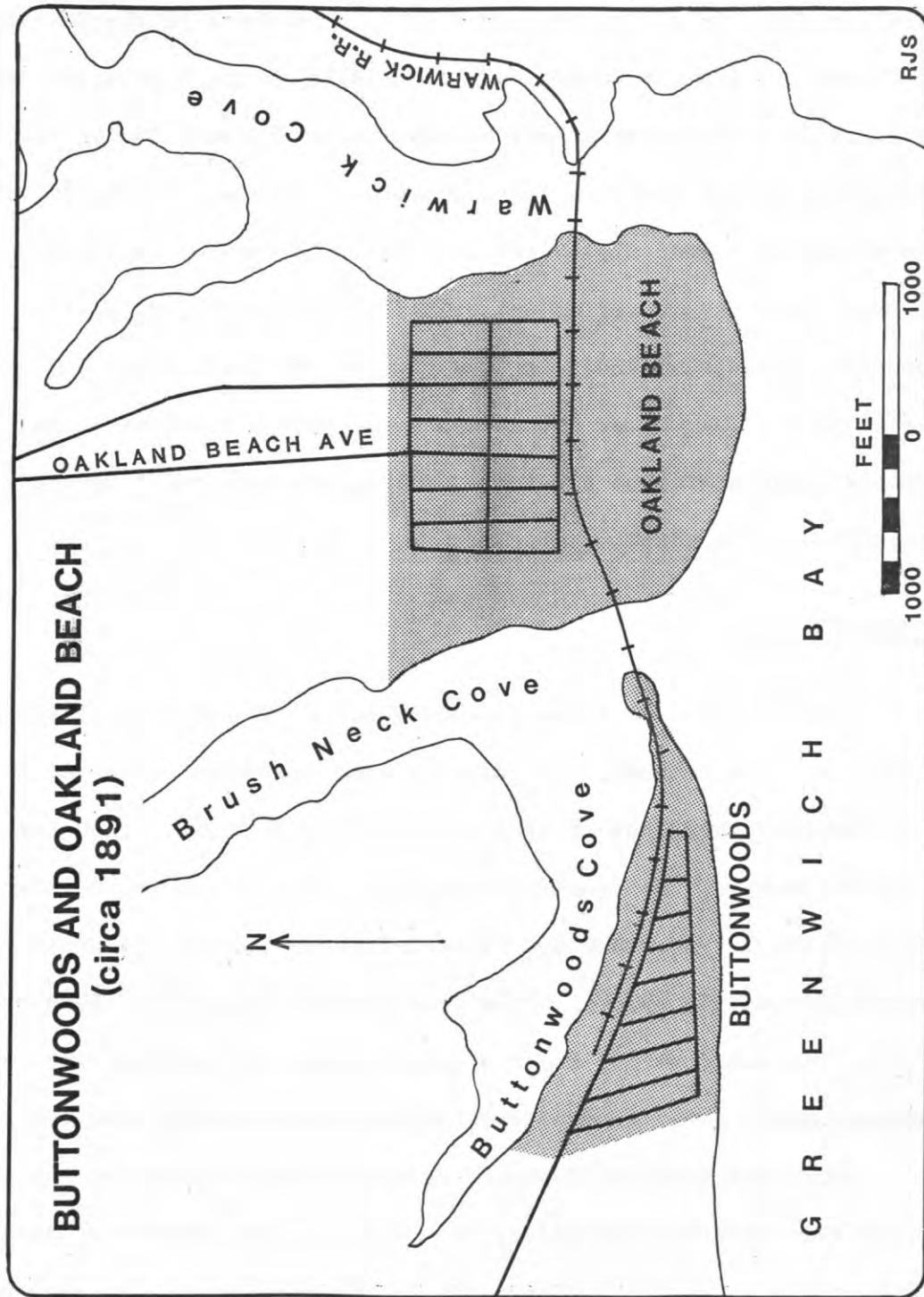
Buttonwoods

Buttonwoods is to the west of Oakland Beach overlooking Greenwich Bay. Its location was a popular picnic site for members of the Cranston Street (Providence) Baptist Church from the middle of the nineteenth century (Map 2). Eventually a permanent summer colony was established on the site. The resulting colony included large elaborate cottages, a substantial church, and a hotel (Rhode Island Historical.....1981). Buttonwoods appears to be the only Narragansett Bay summer colony organized on a religious basis. Most of the original buildings, including the church, are both extant and very well-maintained. The summer colony was built upon a bluff which has suffered considerable hurricane erosion. Groins have been built to capture sand for the beach below the bluff.

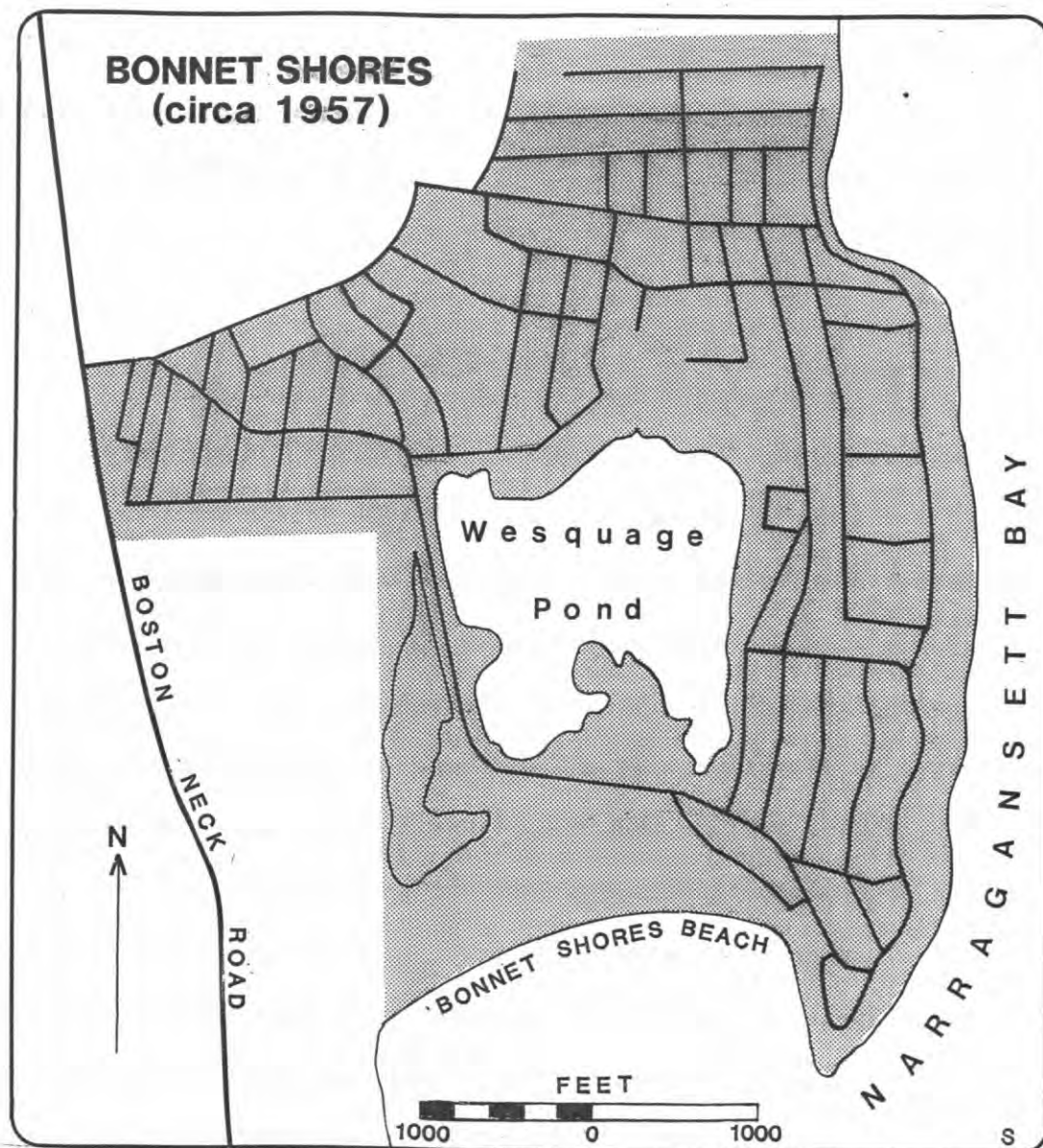
Bonnet Shores

In 1928 Harry T. Bodwell founded Bonnet Shores at a considerable distance south of the aforementioned colonies (Map 3). This summer colony is located in northeastern Narragansett on a .75 square mile tract. The site includes a barrier beach and an associated lagoon. Bodwell brought builders from Presque Isle, Maine to construct the first houses -- fifteen elaborate log cabins. These were widely spaced in the area between Boston Neck Road and Wesquage Pond. Virtually all of these original homes are still in use, along with approximately three hundred conventional houses which have been recently added.

There are major differences between Bonnet Shores and the upper bay colonies. From its beginning, Bonnet Shores was reached by automobile, rather than steamship or rail. There was neither a shore dinner hall nor a hotel, and with few exceptions, the houses were owner-occupied from the colony's beginning. Most of the houses that were built prior to World War II are large,



Map 2



Map 3

of quality construction, and are situated on spacious, elevated lots affording commanding views of the bay and sea. In the years since World War II, growth has consisted typically of ranch houses on sites more remote from the shoreline. A bathing pavilion and its captive beach continue to be used by local colony residents and "day trippers." This shared use of the recreational facility is one of the few similarities between Bonnet Shores and its upper bay predecessors.

FACTORS OF DECLINE

In their prime, the Narragansett Bay summer colonies provided an exotic setting for a day's outing or a more extended escape from the workday routine. The steamer ride to the resorts must have been a pleasant experience in itself. The bay was credited with cool breezes and its clean waters made it attractive for bathing, fishing, and boating. Peninsula colonies were rendered even more attractive by flanking coves and marshes. Landward, most of the colonies were backed by fields and/or wilderness. For those in quest of excitement, there were the amusements of Crescent Park and Rocky Point.

There appear to be several factors, however, which contribute to the decline of upper bay summer colonies and their subsequent transformation to perennial occupancy. One factor was simply the aging of the colonies. By the turn of the twentieth century, the colonies had lost much of their luster and the individual buildings were becoming old and less attractive.

To a considerable extent, the conversion of Narragansett Bay summer colonies to perennial settlements is a variation of the "trickle down" process common in older cities. As in city neighborhoods affected by "trickle down," the original occupants or their heirs move on leaving behind antiquated

dwellings which tend to attract only those who cannot afford to live in more modern or up-to-date neighborhoods. The dwellings of the summer colonies, however, were not designed for year-round occupancy. In addition to the inadequacies of the houses themselves, they were often sited on small lots located on narrow, poorly graded lanes. If aging were the only problem of the colonies, it is likely that modernization would have been initiated. Rather, it appears that other negative factors were more dominant, making modernization a relatively poor investment.

In addition to settlement conditions and their individual buildings, pollution of the upper bay appears to have contributed to a significant decline in recreational activity. By 1880 there was serious pollution in the upper bay, primarily as a result of rapid industrial growth and domestic discharges. Slaughterhouses, fertilizer factories, and woolen mills were major contributors to the pollution (Robadue and Lee 1980). By the early twentieth century, the waters at all of the summer colonies of East Providence and several in other locations were no longer considered safe for swimming and fishing. Yet despite this pollution, the upper bay still provided a pleasant view and cool breezes.

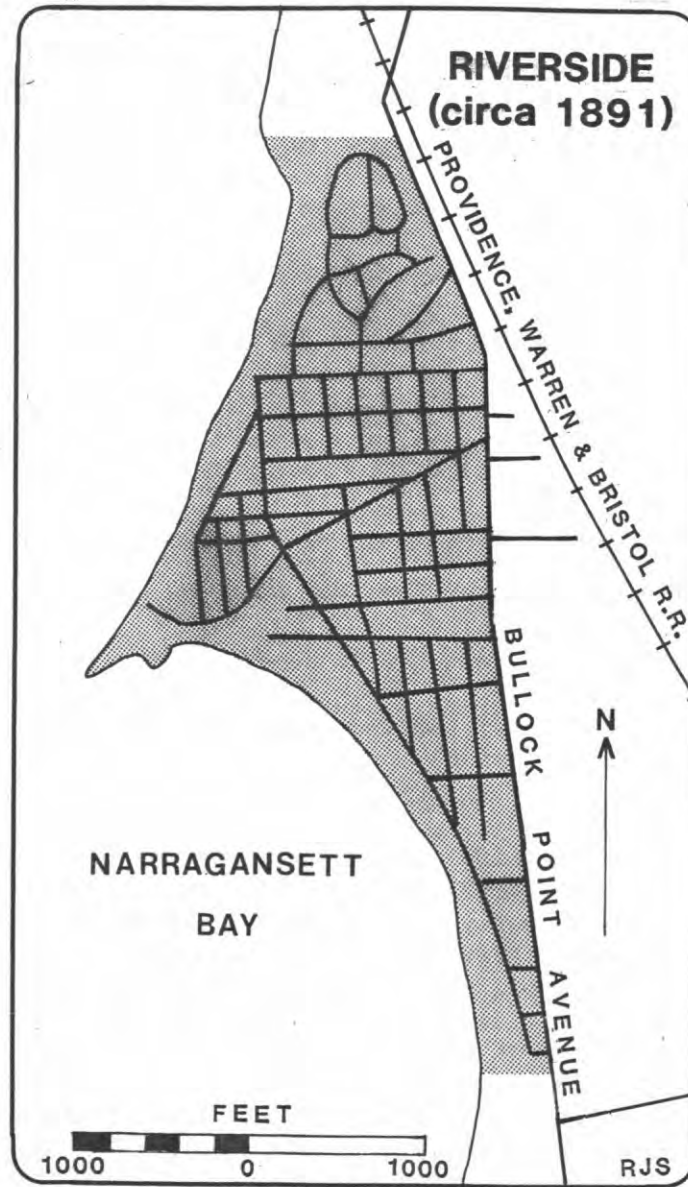
It appears that the arrival of the automobile was the most significant contributor to summer colony decline. With it, the coming generation could travel to more distant attractions, not the least of which was the Atlantic Ocean with its expansive beaches and surf bathing. In addition, as the numbers of automobiles increased, the process of suburbanization accelerated. As a result, the pastoral surroundings of the summer colonies were subdivided for residential and commercial uses. The city had come to the countryside -- the summer colonies were no longer exotic. "Exotic" was now thirty miles south -- the ocean shore.

THE TRANSFORMATION OF THREE SUMMER COLONIES

Riverside

Riverside was the largest of the East Providence summer colonies (Map 4). Located between Silver Spring and Crescent Park and on a bluff ranging between twenty and thirty feet in elevation, the site has a shoreline of approximately 1.2 miles (U.S.G.S. East Providence 1975). In 1870 a group of Providence and Pawtucket businessmen began purchasing tracts of land for the colony. Except for the winding lanes of Cedar Grove which was incorporated into Riverside, the colony was plotted in a rectilinear pattern and with very small building lots. The resort grew until the end of the century at which time it was said to have been the largest of all Narragansett Bay colonies. In addition to individual summer cottages, Riverside included eleven hotels (Rhode Island Historical....1976). Located less than five miles from downtown Providence, it was vulnerable to suburbanization which began to appear at the colony in the waning years of the nineteenth century. Between 1900 and 1920, the population of East Providence rose from 12,138 to 21,793, an increase of 80% (Basic Economic Statistics 1987). Since much of this growth was in the vicinity of Riverside, it is not surprising that by 1920 the settlement no longer functioned as a resort (Rhode Island Historical....1976). By the 1980 census, only four East Providence dwellings were classified as being for seasonal use (Census of Population and Housing 1980 H9).

Today the original street plan and the small lots still characterize Riverside. Most of the houses are small two-story structures of simple design and appear to be the original housing stock. Current tax assessor's plat maps indicate that many lots are only 3200 square feet and few are larger than 6400 square feet. There are no sidewalks and commonly there is no space for off-street parking. Consequently, parked cars are a major and congestive feature of the Riverside landscape.



Map 4

The 1980 census indicates the median residential property value in Riverside to be \$36,900, the lowest in East Providence (Census of Population and Housing 1980 H9). East Providence tax records indicate that there were eighteen property transfers in Riverside in 1987 with prices ranging from \$45,000 to \$120,000 with a median of \$74,000. Also in 1987 the median house price for East Providence was \$104,000 while that for Rhode Island was \$120,000 (Providence Journal 1988). Thus, the poor quality of Riverside's housing does not appear to be offset by the community's proximity to the bay and its general elevation above the danger zone for hurricane flooding.

Oakland Beach

Oakland Beach is a small community located within the city of Warwick. It sits on a truncated peninsula of the northern shore of Greenwich Bay. In contrast with Riverside its site is very low in elevation with approximately one-half of the area less than ten feet in elevation. An 1878 description notes that:

This beautiful place, situated on Cowesett Bay, some twelve miles from Providence and a short distance southwesterly from Rocky Point, was opened as a public summer resort in 1873. The grounds comprise about one hundred and sixteen acres, with numerous shade trees, and well laid out, and furnished with a variety of attractions for excursionists. The hotel on the grounds is a commodious three-story building of sufficient capacity to accommodate one hundred boarders. The place is at the terminus of the Warwick Railroad. Oakland Beach has lately been advertised for sale (Reid and Reid 1878:43).

The hotel and its gardens shared the broad end of the peninsula with the bathing beach and an amusement park. The 1900 conversion of the railroad to a trolley line stimulated growth in the form of small cottages to accommodate those who could not afford the other resorts of Warwick (Rhode Island Historical....1981). The original summer colony had a crude grid pattern of

fourteen blocks. A typical block on the current tax assessor's Oakland Beach plat map consists of fifteen 3200 square foot house lots and two lots of 6400 square feet each. Nearly all the houses are of light construction and most have only one floor. The current total number of residences in the settlement appears to be greater than four hundred, nearly all of which are former summer units of considerable age.

In 1980 Census Tract 217, which includes Oakland Beach, contained 1883 dwelling units. Forty-seven of these (2.5%) were classified as seasonal (Census of Housing and Population 1980 H9). Since the part of the census tract beyond Oakland Beach is fairly typical suburban development, it is likely that the forty-seven units represent the last vestige of Oakland Beach as a summer resort.

Despite its greater distance from Providence, its isolated peninsula location, and the cleanliness of its waters, Oakland Beach has not survived as a summer colony. It appears that the crowded landscape and houses which are generally below contemporary norms are factors which have been very important in the transformation to perennial occupancy. Further, the vulnerability to hurricane flooding may have encouraged the owners of these summer cottages to move on, passing their houses down for perennial use by those of lower income.

The 1980 median property value for Census Tract 217 was \$31,200. One other Warwick tract, with a median value of \$31,100, was the only one that was lower than Oakland Beach. Were it not for the inclusion of an area of relatively recent suburban development, the Oakland Beach tract would likely have had a much lower median. Tax records indicate sixty-four property transfers in Oakland Beach (plats 375 and 376) in 1987. Sale prices ranged from \$500 (for a vacant lot) to \$94,000. The median price was \$51,000. The

Warwick median was \$95,000, and as indicated earlier, that of the state was \$120,000 (Providence Journal-Bulletin 1988). Thus Oakland Beach property values are considerably lower than those of Riverside. However, since typical houses and lots of Oakland Beach are smaller than those of Riverside, this is not surprising. In addition, a potential buyer, aware of the heavy damage incurred in the 1938 and 1954 hurricanes, would likely be negatively influenced.

Bonnet Shores

Through the past quarter century the open landscape adjacent to the Bonnet Shores summer colony has undergone substantial suburbanization. This appears to be the chief factor in the doubling of Narragansett's population between 1960 and 1970. In the census decade that followed, the population trend continued and Narragansett's growth of 69.5% was greater than that of any other Rhode Island municipality (Rhode Island Department....1987). Thus the process which had affected upper bay summer colonies decades earlier had now come to Narragansett. In recent times many of the houses within the colony have been "winterized" for permanent occupancy by their owners or for renting to nearby University of Rhode Island students. Commonly, these same rentals are occupied by their owners during the summer months. For the past three decades, most new homes built within Bonnet Shores have been designed for perennial occupancy.

We should also note that most of the dwellings of Bonnet Shores are well above the ten foot contour, thus few are exposed to hurricane flooding. The higher elevations of the colony also provide many with a commanding view of the bay and adjacent ocean. Because of favorable site characteristics, larger lots, and its newer and more substantial houses, Bonnet Shores has not declined in the process of transformation to perennial use. Although the process is not

complete, it appears that the total transformation will not produce a decline in property values. Narragansett tax records indicate that eighteen Bonnet Shores properties were sold in 1987 at a median price of \$160,500. For the town as a whole, the median sale price was \$145,000 (Providence Journal-Bulletin 1988).

CONCLUSIONS

The expanses of Narragansett Bay, fringed with well-defined peninsulas and idyllic countryside, attracted the leisure class in the decades prior to the Civil War. Their small, scattered luxury resorts were the forerunners of more numerous and much larger summer colonies that were built after the war to serve the middle classes. These resorts were celebrated for their atmosphere, meals, and recreational activities. Most provided lodgings, but "day trippers" were a major source of revenue. In its natural state before the development of the summer colonies, and later with its numerous resort settlements, the bay and its shores were described in very favorable terms.

By the first decade of the twentieth century, the aging upper bay summer colonies were beginning to lose their attractiveness. Pollution was fouling the bay waters at many of the colonies. Suburbia spread over the resort hinterlands, depriving the settlements of their exotic qualities, while the coming of the automobile provided access to more distant shores of greater allure. In addition, two major hurricanes severely damaged some resort areas, hastening their decline. In response to these circumstances, many middle-income summer residents passed their upper bay summer homes down to people of lower income for perennial occupancy. The depressed state of most of these former summer colonies is evidenced by current real estate values, with Riverside and Oakland Beach exemplifying this transformation.

Bonnet Shores is now most representative of the lower bay summer colonies. It is characterized by dwellings which are newer, better-sited, and more substantial in construction than the century-old dwellings of the former summer colonies. Recent real estate assessments and sale prices indicate a steep "trickle down" in former summer colonies of the upper bay in contrast to high property values accompanying Bonnet Shore's transformation from a summer colony to a perennial settlement.

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