

**CITY of CAMBRIDGE**  
**NEIGHBORHOOD REVITALIZATION STRATEGY**

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## **Neighborhood Revitalization Strategy**

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In recent years, the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) has stressed a coordinated marshalling of resources to facilitate entitlement communities' ability to engage in comprehensive community revitalization strategies. Comprehensive community revitalization strategies seek to create partnerships among federal and local governments, the private sector, community organizations and neighborhood residents. HUD seeks to create communities of opportunity in neighborhoods by stimulating the reinvestment of human and economic capital and economically empowering low-income residents.

Through this effort, Entitlement communities may define a Neighborhood Revitalization Strategy Area (NRSA) that meets the threshold for low/moderate income (LMI) residents (55.75% in Cambridge), and that is also primarily residential. Within in this area the City is then afforded much greater flexibility in the use of CDBG funds. The duration of the Strategy is 5 years, and is integrated into the One Year Action Plan and Consolidated Annual Performance Evaluation Reports as component of the City's Community Development Department's activities.

### **Benefits of NRS**

The benefits are described in amendments to the CDBG regulations at 24 CFR 570 which were published in the Federal Register on January 5, 1995 and updated in the final rule changes published in the November 9, 1995, Federal Register. They are as follows:

1. **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation / retention activities pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the incomes of persons that take, or are considered for such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));
2. **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low/moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii));
3. **Aggregate Public Benefit Standard Exemption:** Economic Development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and
4. **Public Service Cap Exemption:** Public Services carried out pursuant to the strategy by a Community-Based Development Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)).

## **New NRS area and the Amendment of area boundaries**

The City first created a Neighborhood Revitalization Strategy (NRS) area in 2002 that incorporated the greatest portion of the City's low and moderate-income neighborhoods as possible. This area was based on 1990 census data and ran from the Cambridgeport and Riverside Neighborhoods along the Charles, north across Central Square to the Somerville line, incorporating all of Area-4, Cambridge's most predominantly low and moderate-income neighborhood. The City decided to add another NRS area (NRS West) when it began preparing the 5-Year Consolidated Plan. This area is based upon 2000 census data and is described in detail below. The City also decided to redraw the lines of the original NRS area using 2000 census data, as this allowed previously unavailable areas to be included in the area while maintaining the key low and moderate incomes targeted in the initial plan. Both NRS areas are now on the same reporting schedule as the 5-Year Consolidated Plan, running from July 1, 2005 to June 30, 2010.

## **Community Consultations**

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### **Public Hearing**

The City held a public hearing to hear comments on the proposed Five Year Consolidated Plan (July 2005 – June 2010). Approximately 30 people attended the meeting at which statements of support were made for continuing the existing Economic Development Programs offered City-wide and the in NRS areas.

Programs offered Citywide, including the NRS areas, are targeted to assist low-moderated income micro-enterprises. They are Best Retail Practices, Starting Your Own Business and Minding Your Own Business. Programs offered only in the NRS areas are targeted to assist NRS residents are Making Your Money Work, a financial literacy program, Cambridge Biomedical Careers Program, and Cambridge Healthcare Career Advancement Program.

### **Best Retail Practices Surveys**

In the three and one-half years that this program has been offered, 86 income eligible micro-enterprise retailers have received technical and, more recently, financial assistance in areas of interior design, merchandising and marketing. A survey of 45 participants in the two most recent workshops (9/04 and 2/05) indicated that 38 thought the workshop addressed concerns they currently have in operating their business; 39 said they learned practical tips they could incorporate into their businesses; 40 felt they learned ways to change the physical appearance of their businesses and 39 learned ways to improve the way they market their businesses.

### **Quarterly City Newsletter**

In a recent edition of the City's quarterly newsletter, distributed to Cambridge residents, the City published an article marketing the CDBG funded Economic Development programs. The Economic Development Division received a heavy response from residents expressing interest in finding out more information about the programs and asking to enroll. There was an especially high response asking for the financial literacy program information. As a result, that program, "Making Your Money Work," is being offered for a second time in FY06 to meet the demand.

*Details of the Two NRS areas are as follows:*

**NRS One-Amended – “NRS East”**

This NRS is the result of amending the area of Cambridge’s existing NRS, updating the boundaries based upon 2000 census data, allowing the City to incorporate previously excluded areas while maintaining the target population. The NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods. The NRS area extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Galilei Way. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

City of Cambridge  
 Census Data for FY '06 Neighborhood Revitalization Strategy East

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3522	1	1,144,797	655,603	57.3%	1,974	1,236	62.6%
3524	1	895,450	314,297	35.1%	588	255	43.4%
	2	2,132,276	818,211	38.4%	1,432	1,344	93.9%
3525	1	833,375	735,797	88.3%	1,458	866	59.4%
	2	852,153	753,422	88.4%	1,808	884	48.9%
3526	1	1,157,494	608,913	52.6%	1,352	644	47.6%
	2	1,116,143	534,986		1,300	724	55.7%
3527	1	481,189	388,382	80.7%	732	451	61.6%
	2	531,449	402,523	75.7%	885	649	73.3%
	3	345,455	275,135	79.6%	687	416	60.6%
3528	1	643,088	567,880	88.3%	1,302	719	55.2%
	2	739,967	508,439	68.7%	1,179	538	45.6%
3530	3	957,680	473,973	49.5%	1,312	814	62.0%
3531	2	1,414,902	319,893	22.6%	997	752	75.4%
	3	1,424,962	301,369	21.1%	902	413	45.8%
3532	1	2,189,137	758,457	34.6%	1,200	521	43.4%
	2	1,311,598	490,506	37.4%	851	442	51.9%
	3	1,135,180	703,432	62.0%	945	290	30.7%
3533	1	805,084	715,053	88.8%	1,149	567	49.3%
	2	1,093,490	989,179	90.5%	1,390	547	39.4%
3534	1	1,201,183	552,130	46.0%	1,043	490	47.0%
	2	999,472	678,295	67.9%	1,397	821	58.8%
3535	1	1,069,282	947,888	88.6%	1,576	757	48.0%
3539	1	840,745	371,481	44.2%	889	454	51.1%
	2	588,845	181,179	30.8%	1,305	937	71.8%
<b>TOTALS</b>		<b>25,904,396</b>	<b>14,046,423</b>	<b>54.2%</b>	<b>29,653</b>	<b>16,531</b>	<b>55.75%</b>

**Overall Goals and Objectives For Cambridge’s NRS East:**

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal year 2006 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Health Care Training and Advancement Program**
- ◆ **Bio-Medical Training Program**
- ◆ **Affordable Housing Stabilization through HIP / RAP**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

<b>NRS East Programs</b>	<b>FY06 Anticipated</b>	<b>5 Year Goal</b>
<b>Economic Development</b>		
Retail Best Practices	6	30
Financial Literacy	39	195
Health Care	22	22
BioMed	3 to 4	15 to 20
<b>Affordable Housing</b>		
Stabilization through HIP	6	30

## Economic Development Initiatives

### Objective #1:

**To cultivate a supportive environment for entrepreneurship, the Economic Development Division will enhance the growth of NRS area businesses by stabilizing income eligible micro-enterprises with business development services.**

### Number of NRS Businesses/Individuals to be Served:

The Department will continue its support of Cambridge small business by contracting with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses through workshops, seminars, class series and in-house consultations.

In FY 2006 to FY 2010 the City expects 100 income eligible micro-enterprises to be served through workshops, classes and in-house consultations conducted by sub-recipients and/or contractors:

- Financial Literacy Program: 195 NRS East area micro-enterprise businesses served
  - *Long-term goal:*
  - *Making Your Money Work: 35 individuals or micro-enterprises will have established and followed a budget to save for a life changing opportunity.*
  - *Minding Your Own Business: 8 businesses grow their business' sales and hire at-least one full-time employee.*
  - *Starting Your Own Business: 5 micro-enterprise businesses started*
- Best Retail Practices Program: 30 NRS East area micro-enterprises served
  - *Long-term goal: An increase in sales volume and profitability, leading to job creation.*

### Expected Resources:

- **Federal Funds**  
FY06 Community Development Block Grant  
Prior year CDBG funds
- **Local Funds**  
**Local Taxes**
- **Private Funds**  
**Local and Regional Banks**  
**Sponsorship**  
Business Owners

Other

**Strategies and Resources:**

- **Best Retail Practices:** This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. The program has served 126 businesses since September 2001. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS area. Over the next 5 years it is anticipated that 30 additional retailers will participate in this program in the NRS East area. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain over the period.
  
- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities that includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.
  
- **Educational Workshops:** EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:
  - ***Making your Money Work:*** Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 70 residents will finish the class series over the 5-year period. Of those, at least 50% will have established and followed a budget to save for a life-changing opportunity.

- ***Starting Your Own Business:*** This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is anticipated that 50 people will participate in this workshop series over the next 5 years. Of those approximately 10% will launch new businesses.
- ***Minding Your Own Business:*** These workshops assist existing Cambridge micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 75 small business owners will participate in this workshop series over the next 5 years. Of those, 10% will grow their business sales and hire at least one new full-time employee.

**Objective #2:**

**Support efforts to sustain a diverse array of employment opportunities accessible to NRS area residents, as well as employment mobility, through training and job-placement initiatives focused on the BioTech and Healthcare industries.**

**Number of NRS East residents to be Served:**

**Workforce Development Assistance:** EDD will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the new NRS East area.

- **Health Career Advancement Program:** This program helps income eligible Cambridge residents to complete the coursework required for nursing or radiology degree programs. The program was developed with the Cambridge Health Alliance to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers who are currently in non-healthcare positions and who reside in the NRS area. The program accepts new enrollees as available slots open.
  - *Long-term goal: The program will graduate and place up to 22 within the next 4 years in key areas such as nursing and radiology and enroll up to 44 workers over the next 5 years. 16 of the 22 participants will finish with nursing certifications in 2008, the remainder will finish with Imaging and Medical Coding certifications in 2009.*
- **Just-A-Start Biomedical Career Program:** This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement. It is anticipated that the program will graduate up to 150 over the next 5 years and place up to 75% in entry-level positions.

In FY06, the goal of the Biomedical Program is to train 3 to 4 residents from the NRS East area. The City is in possession of a CBCP course description and curriculum and will receive a class schedule when it is published, prior to the beginning of the year. The Program has a one-year cycle comprised of recruitment, 9 months of training and job placement.

- *Long-term goal: 100% job-placement rate for NRS residents who complete the training.*

**Expected Resources:**

- ***Federal Funds***  
FY 2006 CDBG funds  
Prior year CDBG funds
- ***State Funds***  
State Taxes
- ***Local Funds***  
Local Taxes
- ***Private Funds***  
Polaroid/Boston Foundation  
Individual Training Accounts  
Private Fundraising

**Strategies and Resources:**

- **Biomedical Program – Just A Start Corporation:** The Biomedical Program will build upon the Cambridge Biomedical Careers Program (CBCP) operated by a local non-profit, Just A Start Corporation, expanding training opportunities for residents of the City’s NRS area. CBCP qualifies program graduates for entry-level jobs in the biomedical field and in local biotechnology companies. To qualify for the Biomedical Program, a participant must be a resident of the City’s NRS area.

Just A Start will track the outcome of these trainings to the participant served using Outcome Measurements below. The tracking will consist of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring activities and job placement efforts, as well as follow-up phone calls to participants and employers regarding participants’ assimilation and job performance, after the participant is placed in a job.

The program consists of nine months of academic classes, laboratory training, job-readiness classes, and counseling followed by job placement assistance. The program includes college level classes and tutoring in biology, chemistry, biochemistry, medical terminology, computers, and laboratory techniques. Classes are held at JAS and Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates are eligible for up to 18 college credits for BHCC and upon fulfillment of all requirements, receive a certificate from JAS and BHCC. The program runs once per calendar year.

In addition, career planning and job placement are an integral part of the program. Since the program began, forty-four area companies have hired almost 100

graduates as employees, temps, or interns. Job titles of graduates have included the following:

Laboratory Technician, Research Assistant, Animal Care Technician, Manufacturing Technician, Quality Control Technician, Process Technician, Purification Technician, Phlebotomist, Medical Assistant, and Pipette/Glass Cleaner.

The curriculum is constantly being evaluated by JAS and experts in the biomedical field to ensure its relevancy to real world application.

- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.
- **Health Care Program:** The Program will be designed to enhance the mobility of NRS area residents within the Cambridge Health Alliance Network. The program will focus on taking entry-level employees and, through an assessment of their existing skills and competencies, place them on a pathway that will lead to job advancement that is tailored to their abilities. These pathways will also mirror existing needs in the Cambridge Health Alliance, thereby assuring job placement while creating an internal pipeline of employees to fill need areas. The NRS area residents that are selected will receive language, computer and job specific training based on their own relative starting point, making the Program more efficient in cost and applicable and useful to the resident's needs.

The Health Alliance will recruit NRS area residents and select from this pool of applicants. This process will help to ensure that the best candidates are selected and will help to maximize the benefit the program delivers.

The participants will maintain their employment during the course work, and upon completion, will move into areas of need that will provide better pay and sense of accomplishment.

The program will begin under a 2 year contract and will be evaluated after 11 months to assess effectiveness and participation vis a vis stated goals and objectives.

This Program would benefit incumbent workers within the CHA system who would be prepared for existing jobs in **key shortage areas**.

Each participant would be tested and placed in the program as their test score and assessment indicates.

This program will aim to meet the participants at their **point of need** by providing three different training programs based on an initial needs assessment. All employees will be tested via Language and Academic Proficiency Examinations to assess their point of Program entry. This allows CHA to run the program in a concentrated, cost-effective manner – while allowing them to more flexibility in managing CHA’s staffing needs and budget constraints (see attached).

**The program will contain 3 modules:**

- **Level 1** Developing the Foundation, ie Basic ESL
- **Level 2** College Preparation, ie Basic Math, Reading & Writing Skill Development
- **Level 3- A** - Launching into College i.e., College Writing, College Algebra, Principles of Biology I.
- **Level 3- B** – Career Specific Training Courses

This program will provide a key service to BOTH Cambridge NRS Area residents AND the Cambridge Heath Alliance in that a “pipeline” of employees is being established within the City’s most financially challenged neighborhoods. As well as “empowering” workers to attain more gainful employment within CHA’s system, it will also establish an even greater incentive for CHA to hire from within Cambridge’s highest-need neighborhoods.

**Affordable Housing Objectives**

**Objective:**

**Continue to stabilize owner-occupied one-to-four family buildings owned by very low, low and moderate-income households.**

**Number of Households to be Served:**

Over the Five-Year Strategy Period, the City of Cambridge will seek to stabilize **30 homeownership units** in the NRS East through the rehabilitation of one-to-four family owner occupied buildings in the Neighborhood Revitalization Strategy Area through its Home Improvement Program (HIP) to be contracted out through existing housing non-profits such as Just-A-Start and HRI. In Fiscal 2006, the City will rehabilitate 6 of these units. Such development activity will be influenced by factors beyond the City’s control, such as market conditions. The majority of HIP funds are used city-wide to assist owners with annual incomes between 50-80% of area median income. The NRS, however, will allow HIP to expend funds on residents who earn between 80-120% of area median income so as to stabilize and maintain the city’s economic diversity and prevent middle-income flight. Units for residents who earn between 80-120% of area median income may not exceed 49% of the total units serviced in the NRS area. To maintain the socio-economic diversity of Cambridge, assistance is limited to households that meet CDBG income requirements. Multi-family properties must be the primary residence of the owner who is receiving assistance. (Note: these goals are based on the Community Development Department’s annual production goals)

<b>Number of Households to be Served: NRS East</b>		
	<b>First Year (FY 2006)</b>	<b>5 Year Total</b>
<b>Residents Earning 80-120% of Area Median Income</b>	<b>6 units</b>	<b>30 units</b>

**Expected Resources:**

***Federal Funds***

- Community Development Block Grant
- HUD Lead Clearance Testing Grants
- Lead-Based Paint and Hazard Reduction Program

***State Funds***

- Massachusetts Housing Finance Agency MHFA “Get the Lead Out” Program

***Local Funds***

- Private Lenders: East Cambridge Savings Bank

**Strategies:**

**Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities which includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.

**Home Improvement Program:** Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low-income owners of one-to-four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start Corporation, and Homeowner's Rehab Inc., under contract with the Community Development Department.

**Lead-Safe Cambridge:** The City of Cambridge received funds under this program in July 1994. These funds resulted in the deleading of 221 affordable housing units. The City received an additional grant in 1997 and de-leaded another 108 units. In 1999, the City received a third grant under which another 135 affordable units were completed by October 2002. The City received another round of funding from HUD in 2004 and will rehabilitate another 184 units by 2008. Since 1994, over 600 units have been de-leaded.

**Rehabilitation Assistance Program:** The Rehabilitation Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth rehab and deleading crews, which provide labor for the Home Improvement Program.

**NRS Two – “NRS West”**

This NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS West area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS West area and the relevant demographic data:

**City of Cambridge  
 Census Data for FY '06 Neighborhood Revitalization Strategy Area - West**

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3546	1	2,019,966	1,413,478	70.0%	2,272	1,317	58.0%
	2	3,834,775	687,741	17.9%	816	378	46.3%
3548	1	1,102,054	823,260	74.7%	940	434	46.2%
3549	1	755,880	728,096	96.3%	729	208	28.5%
	2	2,166,410	1,535,572	70.9%	3,384	2,500	73.9%
3550	1	1,333,921	595,595	44.6%	683	298	43.6%
	2	1,340,612	878,584	65.5%	1,082	544	50.3%
	3	843,373	497,282	59.0%	812	306	37.7%
<b>TOTALS</b>		<b>13,396,991</b>	<b>7,159,608</b>	<b>53.4%</b>	<b>10,718</b>	<b>5,985</b>	<b>55.84%</b>

**Area Businesses**

A walking survey was conducted by the City to physically count the number of micro-enterprises located along the main commercial corridor of the proposed NRS –West, Massachusetts Avenue. The survey counted businesses on both sides of the street between Russell Street to the south to the Arlington town line to the north. The total number of micro-enterprises is 56. The surveyors interviewed 10% of these businesses, 2 restaurant owners, a florist, a coffee and donut shop, a grocery and liquor market and a garden center, none of which had participated in the City’s Economic Development programs. The surveyors explained the existing programs offered to micro-enterprises, and all expressed a strong interest in participating in them the future, if the proposed NRS – West is approved.

**Low Income Housing Residents**

There are three low-income housing residences in the proposed NRS – West, Jefferson Park, 402 Rindge Avenue and the Fresh Pond Apartments and Bristol Arms, housing

approximately 994 households. The City contacted Tenant Council members and owners of these housing complexes to introduce them to the existing programs Economic Development offers to NRS residents. All expressed strong interest in the programs for their respective resident populations, especially in the Making Your Money Work, financial literacy program for which they said there is a strong need.

**Assessment**

The proposed NRS – West is an area of the City that has been somewhat ignored until recently. The businesses and residents, for the most part, have been non-participatory in the economic development programs offered by the City.

The City now has housing and infrastructure plans for the area that will provided leveraged benefits. These include the Mass./Cameron Ave./Trolley Square project for which permits have been granted for 40 units of new residential housing, all of which will be affordable and road improvements to the Mass. Ave. corridor.

Based on the community consultations held in the area with businesses and residents, there is a very strong interest on the part of the business and resident communities in bringing Economic Development programs to the area. All thought that having the area designated as an NRS area would bring benefits to their community that would help grow the businesses and bring job and career opportunities to the residents.

**Overall Goals and Objectives For Cambridge’s NRS West:**

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal year 2006 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Bio-Medical Training Program**
- ◆ **Affordable Housing Stabilization through HIP / RAP**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

<b>NRS West Programs</b>	<b>FY06 Anticipated</b>	<b>5 Year Goal</b>
<b>Economic Development</b>		
Retail Best Practices	6	30
Financial Literacy	49	245
BioMed	4 to 5	20 to 25
<b>Affordable Housing</b>		
Stabilization through HIP	4	20

## Economic Development Initiatives

### Objective #1:

**To cultivate a supportive environment for entrepreneurship, the Economic Development Division will enhance the growth of NRS West area businesses by stabilizing income eligible micro-enterprises with business development services.**

### Number of NRS West Businesses/Individuals to be Served:

The Department will continue its support of Cambridge small business by contracting with non-profit organizations and other contractors to provide pre-business and business development educational services for low and low-moderate income micro businesses through workshops, seminars, class series and in-house consultations.

In FY 2006 to FY 2010 the City expects 125 income eligible micro-enterprises in the NRS West area to be served through workshops, classes and in-house consultations conducted by sub-recipients and/or contractors:

- Financial Literacy Programs: 245 NRS West area micro-enterprise businesses served
  - *Long-term goal:*
  - *Making Your Money Work: 48 individuals or micro-enterprises will have established and followed a budget to save for a life changing opportunity.*
  - *Starting Your Own Business: 7 micro-enterprise businesses started*
  - *Minding Your Own Business: 7 businesses grow their business' sales and hire at-least one full-time employee.*
- Best Retail Practices Program: 30 NRS West area micro-enterprises served
  - *Long-term goal: An increase in sales volume and profitability, leading to job creation.*

### Expected Resources:

- **Federal Funds**  
FY06 Community Development Block Grant  
Prior year CDBG funds
- **Local Funds**  
Local Taxes
- **Private Funds**  
Local and Regional Banks  
Sponsorship  
Business Owners  
Other

## Strategies and Resources:

- **Best Retail Practices:** This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. The program has served 126 businesses since September 2001. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS area. Over the next 5 years it is anticipated that 30 additional retailers will participate in this program in the NRS West area. The program has a track record of helping participants increase sales by an average of 9%, which EDD strives to maintain over the period.
- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities that includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.
- **Educational Workshops:** EDD currently provides several workshops aimed at Cambridge's low and low-moderate income community. These workshops are specifically geared toward helping individuals and micro-enterprises start a new business, enhance an existing business or save for an economically empowering objective such as starting a business. As in the past, residents in the proposed new NRS areas and low and low-moderate income micro-enterprises will be targeted for enrollment in these workshops. The details of the workshops are as follows:
  - ***Making your Money Work:*** Financial literacy classes teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants will be youth and adult residents of low income housing in Cambridge. It is anticipated that 95 NRS West residents will finish the class series over the 5-year period. Of those, at least 50% will have established and followed a budget to save for a life-changing opportunity.
  - ***Starting Your Own Business:*** This series of workshops helps new and aspiring Cambridge entrepreneurs understand the characteristics of successful businesses, relevant industry trends, and the steps necessary to develop winning business concepts. It is

anticipated that 75 people will participate in this workshop series over the next 5 years. Of those approximately 10% will launch new businesses.

- ***Minding Your Own Business:*** These workshops assist existing Cambridge micro-enterprises with business and marketing strategies, competitive analyses, brand promotion, and realistic budgeting. It is anticipated that 75 small business owners will participate in this workshop series over the next 5 years. Of those, 10% will grow their business sales and hire at least one new full-time employee.

**Objective #2:**

**Support efforts to sustain a diverse array of employment opportunities accessible to NRS area residents, as well as employment mobility, through training and job-placement initiatives focused on the BioTech and Healthcare industries.**

**Number of NRS West residents to be Served:**

**Workforce Development Assistance:** EDD will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the new NRS West area.

- **Just-A-Start Biomedical Career Program:** This free nine-month certificate program provides academic and lab instruction to income-eligible Cambridge residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement. It is anticipated that the program will graduate up to 150 over the next 5 years and place up to 75% in entry-level positions.

In FY06, the goal of the Biomedical Program is to train 4 to 5 residents from the NRS West area. The City is in possession of a CBCP course description and curriculum and will receive a class schedule when it is published, prior to the beginning of the year. The Program has a one-year cycle comprised of recruitment, 9 months of training and job placement.

- *Long-term goal: 100% job-placement rate for NRS residents who complete the training.*

**Expected Resources:**

- **Federal Funds**  
FY 2006 CDBG funds  
Prior year CDBG funds
- **State Funds**  
State Taxes
- **Local Funds**  
Local Taxes
- **Private Funds**  
Polaroid/Boston Foundation  
Individual Training Accounts  
Private Fundraising

## Strategies and Resources:

- **Biomedical Program – Just A Start Corporation:** The Biomedical Program will build upon the Cambridge Biomedical Careers Program (CBCP) operated by a local non-profit, Just A Start Corporation, expanding training opportunities for residents of the City's NRS area. CBCP qualifies program graduates for entry-level jobs in the biomedical field and in local biotechnology companies. To qualify for the Biomedical Program, a participant must be a resident of the City's NRS area.

Just A Start will track the outcome of these trainings to the participant served using Outcome Measurements below. The tracking will consist of maintaining case files on participants with academic and lab skills test scores, career planning activities, tutoring activities and job placement efforts, as well as follow-up phone calls to participants and employers regarding participants' assimilation and job performance, after the participant is placed in a job.

The program consists of nine months of academic classes, laboratory training, job-readiness classes, and counseling followed by job placement assistance. The program includes college level classes and tutoring in biology, chemistry, biochemistry, medical terminology, computers, and laboratory techniques. Classes are held at JAS and Bunker Hill Community College (BHCC), locations close to public transportation and easily accessible to the NRS participants. Graduates are eligible for up to 18 college credits for BHCC and upon fulfillment of all requirements, receive a certificate from JAS and BHCC. The program runs once per calendar year.

In addition, career planning and job placement are an integral part of the program. Since the program began, forty-four area companies have hired almost 100 graduates as employees, temps, or interns. Job titles of graduates have included the following:

Laboratory Technician, Research Assistant, Animal Care Technician, Manufacturing Technician, Quality Control Technician, Process Technician, Purification Technician, Phlebotomist, Medical Assistant, and Pippette/Glass Cleaner.

The curriculum is constantly being evaluated by JAS and experts in the biomedical field to ensure its relevancy to real world application.

- **Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.

**Affordable Housing Objectives**

**Objective:**

**Continue to stabilize owner-occupied one-to-four family buildings owned by very low, low and moderate-income households.**

**Number of NRS West Households to be Served:**

Over the Five-Year Strategy Period, the City of Cambridge will seek to stabilize **20 homeownership units** in the NRS West through the rehabilitation of one-to-four family owner occupied buildings in the Neighborhood Revitalization Strategy Area through its Home Improvement Program (HIP) to be contracted out through existing housing non-profits such as Just-A-Start and HRI. In Fiscal 2006, the City will rehabilitate 4 of these units. Such development activity will be influenced by factors beyond the City’s control, such as market conditions. The majority of HIP funds are used city-wide to assist owners with annual incomes between 50-80% of area median income. The NRS, however, will allow HIP to expend funds on residents who earn between 80-120% of area median income so as to stabilize and maintain the city’s economic diversity and prevent middle-income flight. Units for residents who earn between 80-120% of area median income may not exceed 49% of the total units serviced in the NRS area. To maintain the socio-economic diversity of Cambridge, assistance is limited to households that meet CDBG income requirements. Multi-family properties must be the primary residence of the owner who is receiving assistance. (Note: these goals are based on the Community Development Department’s annual production goals)

<b>Number of Households to be Served: NRS West</b>		
	<b>First Year (FY 2006)</b>	<b>5 Year Total</b>
<b>Residents Earning 80-120% of Area Median Income</b>	<b>4 units</b>	<b>20 units</b>

**Expected Resources:**

***Federal Funds***

- Community Development Block Grant
- HUD Lead Clearance Testing Grants
- Lead-Based Paint and Hazard Reduction Program

***State Funds***

Massachusetts Housing Finance Agency MHFA “Get the Lead Out” Program

***Local Funds***

Private Lenders: East Cambridge Savings Bank

**Strategies:**

**Community Development Block Grant Program:** The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities which includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. Cambridge expects to receive \$3,614,262 in CDBG funds for FY2006.

**Home Improvement Program:** Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low-income owners of one-to-four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start Corporation, and Homeowner's Rehab Inc., under contract with the Community Development Department.

**Lead-Safe Cambridge:** The City of Cambridge received funds under this program in July 1994. These funds resulted in the deleading of 221 affordable housing units. The City received an additional grant in 1997 and de-leaded another 108 units. In 1999, the City received a third grant under which another 135 affordable units were completed by October 2002. The City received another round of funding from HUD in 2004 and will rehabilitate another 184 units by 2008. Since 1994, over 600 units have been de-leaded.

**Rehabilitation Assistance Program:** The Rehabilitation Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth rehab and deleading crews, which provide labor for the Home Improvement Program.