

CAMBRIDGE, MA

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City of Cambridge

FY2026 One-Year Action Plan
FY2026-2030 Consolidated Plan
Neighborhood Revitalization Strategy Area

DRAFT

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***Residents and interested parties
have until JUNE 30, 2025 to
provide feedback and
comments on this DRAFT.***

Please submit all comments on the contents of this DRAFT to:

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Executive Summary

The City of Cambridge's FY2026 One-Year Action Plan describes how the City plans to utilize its allocation of funds received via the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) entitlement grant programs. The Plan covers the time period from July 1, 2025 to June 30, 2026. The Plan /describes the City's initiatives to:

- **Create a Suitable Living Environment for its residents,**
- **Provide Decent Housing for its residents, and**
- **Create Economic Opportunities for its residents.**
- **Support low and moderate-income individuals and families living with HIV.**

These initiatives are carried out by the City's Community Development Department (CDD), Housing Department and the City's Department of Human Service Providers (DHSP) and various other local agencies, non-profit and for-profit businesses these Departments work with as needed. These initiatives are consistent with guidelines set-forth by HUD in accordance with the regulations governing the utilization of federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

Actual funding amounts are determined annually by the U.S. Congress, with Cambridge's portion established by a formula that considers the City's degree of poverty, age of housing stock and population growth lag. Final funding for FY2026 will be **\$2,638,641** in Community Development Block Grant (CDBG), an increase of 2.21% from FY2025 (**\$2,581,476**); **\$648,119** in Home Investment Partnership Act (HOME), an increase of 2.2% compared to FY2025 (**\$634,166**); **\$226,880** in Emergency Solutions Grant (ESG) funds, a decrease of 0.7%% compared to FY2025 (**\$228,471**); and **\$2,395,799** in HOPWA funds, a decrease of 1.0% over FY2025 (**\$2,420,070**). In total, Cambridge will receive **\$5,909,439** in formula based funding from HUD in FY2026, an increase of 0.77% over FY2025 funding (**\$5,864,183**).

At the time of this Draft's release, the City cannot predict the actual level of funding for Years Two through Five of the FY2026-FY2030 Consolidated Plan. However, the activities to be undertaken in FY2026, and listed in the Draft, represent those which will occur during the duration of the Five Year Consolidated Plan given a consistent level of funding. Should funding be drastically altered, the City will be forced to reconsider funding priorities and will establish new goals and activities via the Substantial Amendment process as described herein.

The Primary Activities, Objectives and Goals for FY2026

Affordable Housing

The primary objective of Cambridge's Housing Division as it relates to the CDBG and HOME programs is to preserve and expand the City's stock of affordable rental and home-ownership units and to expand homeownership opportunity for low and moderate income individuals and families. As Cambridge is a built-out City with little developable land, the primary methods employed to achieve this goal are the acquisition and conversion of units to affordability, the rehabilitation of existing units owned by low and moderate-income individuals and re-financing expiring use properties and inclusionary zoning policies.

The primary challenges to achieving this objective are Cambridge's highly competitive real-estate market, Cambridge's small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program, as well as a decrease in funding from all sources.

Primary Affordable Housing Objectives:

- Create new affordable rental units that are targeted for extremely low, low and moderate- income families and individuals.
- Increase affordable homeownership opportunities for first-time low and moderate-income buyers.
- Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.
- Continue to stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

The City will continue efforts to provide housing options for "extremely low-income" households who earn less than 30% of area median income. All City-assisted affordable rental units are available to extremely low-income households who have rental housing vouchers from the Cambridge Housing Authority or other subsidizing agency. City-assisted affordable units

include units developed with CDBG, HOME, or City funds, and units developed under the City's inclusionary housing program, many of which are occupied by households with rental subsidies.

Economic Development

The Economic Opportunity and Development Division is committed to building an inclusive and sustainable economy in the City of Cambridge. The Division is responsible for a wide range of activities designed to meet the City's need for a vibrant, innovative, diverse, and thriving economic base that ensures economic opportunity for all. The Division updated its name from 'Economic Development Division' to Economic Opportunity & Development Division' to better reflect its mission to provide all Cambridge residents and businesses with a broad range of resources to support them at all stages of their enterprises' growth and development.

The Division works at all levels of our economy to:

- Support small and micro-businesses to grow
- Promote and strengthen our commercial districts
- Develop economic development programs and policies to support and empower Cambridge's residents, workforce, and businesses
- Retain and partner with key industries that drive innovation, job growth, and global competitiveness
- Connect residents and businesses to economic resources and information

The goals for FY2026 are to **graduate 9 residents** from the Just-A-Start Biomedical Degree program, **provide workshops to 35 income-eligible individuals** who run, or are looking to start, a micro-enterprise and **assist 10 income-eligible retailers** through the Business Enhancement Program grants; and to help 5 businesses remove architectural barriers to accessibility.

These programs are anticipated to run through the duration of the FY2026-2030 Consolidated Plan.

Public Services

The City of Cambridge provides a comprehensive array of Public Services and programs for its residents through the Department of Human Service Programs (DHSP). The Department's mission is to improve the quality of life for Cambridge's youths, seniors and all residents by creating and coordinating public services. The scope of the work DHSP undertakes is

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impressive and its effectiveness in executing its objectives is seen in the number of Cambridge residents assisted each year through its programs.

The Department delivers these services through programs aimed at: training and counseling for gainful employment; legal services for at-risk families and individuals; services for battered and abused spouses; child care services; counseling and support initiatives for at-risk youths and their families; programs for the city's seniors and persons with disabilities, food insecurity and services to help linguistic minorities. DHSP also administers the City's Continuum of Care and Emergency Solutions Grant (ESG) programs, which provide comprehensive services to homeless and at-risk individuals and families throughout Cambridge.

Primary Public Services Objectives:

- 1. To support services providing emergency food to families and individuals facing food insecurity**
- 2. To support services for senior citizens and persons with disabilities residing in Cambridge**
- 3. To offer legal support and services to public & private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless**
- 4. To offer age-appropriate services to disadvantaged and underserved youths and infants**
- 5. To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence**
- 6. To provide after-school and year-round employment programs including life skills and academic support to youths and young adults**
- 7. To support services helping linguistic minorities access mainstream services and resources**

These programs are anticipated to run through the duration of the FY2026-2030 Consolidated Plan.

Emergency Solutions Grant (ESG)

HUD has transitioned the Emergency Shelter Grant to a new name and focus. Beginning in FY2013 the program is named the Emergency Solutions Grant, with a focus on preventing those at risk of entering homelessness, the rapid re-housing of recently homeless individuals, as well as standard shelter services and data collection aimed at fully understanding those experiencing homelessness.

For the ESG program will fund homeless shelters in Cambridge, as well as street outreach programs and financial assistance for homelessness Prevention and Rapid Re-Housing for those at-risk of entering homelessness and who have recently become homeless. ESG funds are also used to fund the City's data collection obligations through the Homeless Information Management System (HMIS).

Housing Opportunities for Persons with AIDS (HOPWA)

Beginning in FY2021, Cambridge assumed management of the HOPWA grant for Middlesex and Essex counties. The City intends to continue the same programs in place for FY2022 that the grant funded in FY2021, a continuation of the program's previous manager, the City Lowell. The City intends to fund Tenant Based Rental Assistance (TBRA), Housing Search and Information Services, Permanent Housing Placement Programs, Supportive Services, among other programs and services aimed at assisting HIV positive individuals and their families secure and maintain quality housing and access to required services.

NEIGHBORHOOD REVITALIZATION STRATEGY AREA

Area Requirement

This Neighborhood Revitalization Strategy Area (NRSA) is the result of amending the areas of Cambridge's existing NRSA East and NRSA West, utilizing 2020 low/mod summary data from the American Community Survey (ACS) and the latest Census Tract and Block Group boundaries.

Based on this data, the NRSA must be a contiguous area that is greater than 50% residential and is comprised of at least 51.00% low and moderate-income residents.

Based on this data, the City was able to extend both of its previous NRSA Areas and combine them into one contiguous area. That resulting NRSA allows the City to incorporate previously excluded areas, expanding its coverage from approximately 40,000 residents to over 66,000 residents. The NRSA is 51.20% low and moderate-income, and is 52% residential by land use.

The Area Covered

The NRSA area the City has selected is consistent with HUD guidelines. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, The Port, East Cambridge and Wellington / Harrington Neighborhoods, as well as businesses located in Inman Square and along Cambridge Street. The NRSA extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington and Inman Square Neighborhoods) and also includes businesses located along Massachusetts Avenue between Central and Harvard Squares. 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 expansion of the area for FY2026, and the consolidating of what was previously two (2) separate NRSAs is possible through expansion of the area through Mid Cambridge and focuses on the large affordable housing developments at 402 Rindge Avenue and the Fresh Pond Apartments. The NRSA extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9.

NRSA Area Data

CENSUS TRACT	BLOCK GROUP	LOW-MOD POPULATION	LOW-MOD UNIVERSE	PERCENT LOW-MOD
352101	2	545	1,175	46.38%
352101	3	565	960	58.85%
352102	2	790	1,450	54.48%
3522	1	1,175	1,785	65.83%
3523	1	1,125	1,975	56.96%
3524	1	1,340	1,715	78.13%
3525	1	830	1,430	58.04%
3525	2	755	1,800	41.94%
3526	1	265	810	32.72%
3526	2	1,615	2,320	69.61%
3527	1	745	1,020	73.04%
3527	2	905	1,295	69.88%
3528	1	925	2,020	45.79%
3529	1	460	1,270	36.22%

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3530	1	1,170	2,475	47.27%
3530	2	275	395	69.62%
353101	1	475	905	52.49%
353101	2	1,005	2,020	49.75%
353102	1	340	510	66.67%
3532	1	625	1,365	45.79%
3532	2	500	1,115	44.84%
3532	3	320	970	32.99%
3532	4	250	480	52.08%
3533	1	405	1,040	38.94%
3533	2	885	1,925	45.97%
3533	3	355	1,455	24.40%
				#DIV/0!
3537	1	390	1,035	37.68%
3537	2	570	1,175	48.51%
3537	3	0	0	0.00%
3537	4	305	380	80.26%
3537	5	310	515	60.19%
3538	1	415	1,185	35.02%
3538	2	740	1,385	53.43%
3538	4	240	570	42.11%
3539	1	545	965	56.48%

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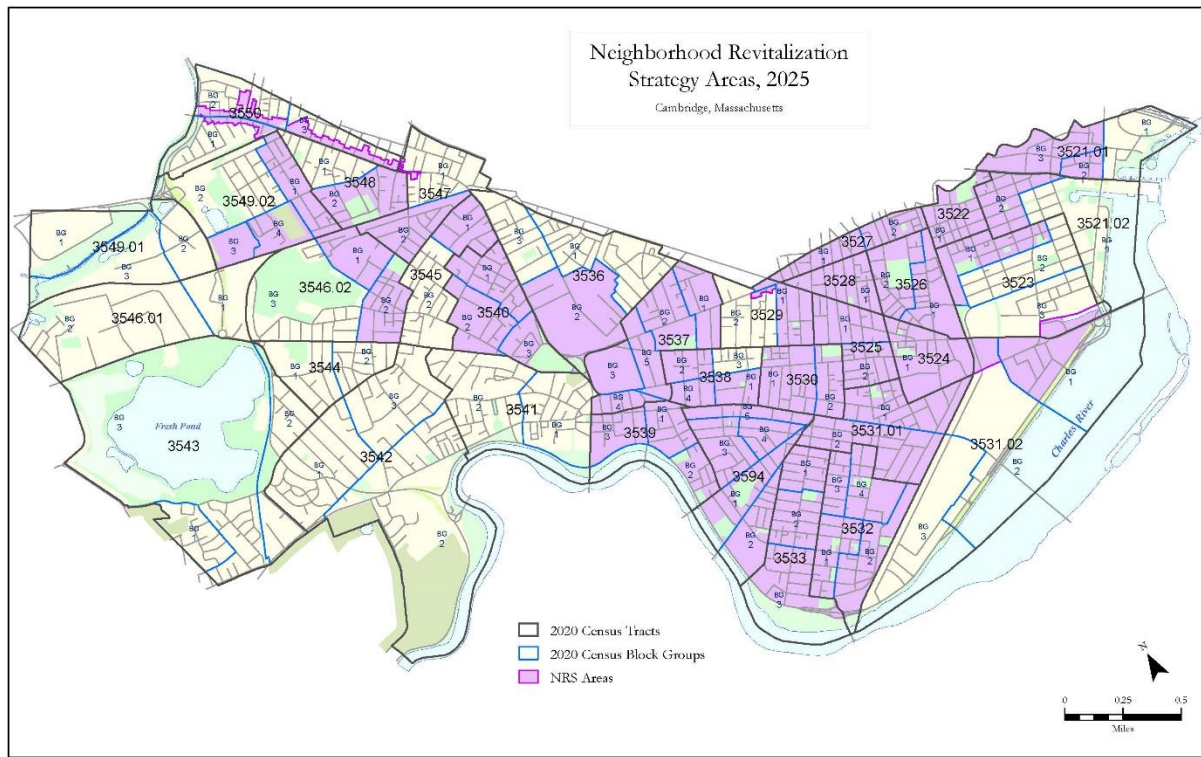
3539	2	1,310	1,885	69.50%
3539	3	25	50	50.00%
3594	1	615	1,410	43.62%
3594	2	770	1,960	39.29%
3594	3	865	1,830	47.27%
3594	4	525	1,060	49.53%
3594	5	220	680	32.35%
3536	2	230	365	63.01%
3540	1	520	1,280	40.63%
3540	2	415	920	45.11%
3540	3	765	1,295	59.07%
3545	1	415	1,040	39.90%
354602	1	665	1,260	52.78%
354602	2	635	1,525	41.64%
3547	2	490	1,450	33.79%
3548	2	675	1,560	43.27%
354902	1	460	1,340	34.33%
354902	3	2,125	2,445	86.91%
354902	4	385	690	55.80%

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TOTAL	34,270	66,935	51.20%
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Discussion

In total, the two NRSA include over 666,000 low and moderate income residents, an increase of 38% compared to FY2021-2026 (21,000). The NRSA includes the vast majority of public housing, as well as city and non-profit created affordable housing. The scale of this area allows the City to target the largest amount of residents and eligible micro-enterprises for assistance that is crucial for them to thrive in Cambridge. All HUD funded Economic Development activities target NRSA residents, and approximately 80% of Housing Stabilization activities involve NRSA residents. The NRSA's represent crucial tools for the City to provide a maximum benefit to its low and moderate income residents.



General Questions

Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its Home Improvement Program (HIP) and Affordable Housing Development (AHD) projects as these funds are expended as eligible projects are identified citywide.

Economic Development programs target residents in Cambridge's Neighborhood Revitalization Strategy Area (NRSA). A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives.

Activities by Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate-income households reside. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next year.

Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regard to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In FY2026 and for the duration of the FY2026-2030 Consolidated Plan period, the City will continue its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

Managing the Process

Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2026 One-Year Action Plan, FY2026-2030 Consolidated Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Service Programs, which manages 15% of the CDBG funds and 100% of the Emergency Solutions Grant. Both CDD and DHSP will continue to manage the HOPWA grant in FY2026.

Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Service Programs (DHSP) and the Cambridge Housing Authority (CHA). CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. Public engagement is regularly sought through various and ongoing methods in developing all plans and priorities.

Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in FY2024 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

With property prices remaining out of reach for low and moderate-income residents in Cambridge, the gap between available resources and outstanding need remains. There is an increased need for federal funds for housing activities of all types including preserving affordability of units with expiring use restrictions, new affordable rental and homeownership housing, and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community meetings and various public forums through the annual Consolidated Plan process.

Please also see the Cambridge Housing Authority “Moving to Work” Annual Plan in the Appendix of this document.

Enhance Coordination

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Community Development Department, the Cambridge Department of Human Service Programs, the Cambridge Housing Authority, and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the Affordable Housing Development Working Group has been meeting regularly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and Cascap, Inc.

Citizen Participation

Citizen Participation Plan

The City of Cambridge has a thorough and extensive community process that is employed for all projects. The City consistently seeks to include the input of Cambridge residents in all phases and aspects of its Community Development initiatives, from the initial planning, to project and program implementation to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the City's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns. A more detailed assessment of this processes elements is as follows:

Participation

The City encourages citizen participation in all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts Public Meetings, provides draft copies of the Plan before submission, accepts and incorporates citizen input and feedback, and holds special hearings whenever any substantial amendments are made.

The City also works in an on-going capacity with key non-profit organizations in encouraging the participation of the citizens they work with directly, including many of the low and moderate-income residents who are the primary targets of its HUD funded programs. Bi-lingual services are available for those who request them.

Additionally, the City works very closely with Cambridge's well-organized neighborhood groups in matters that have a particular interest and/or impact on a particular area or neighborhood. This relationship ensures maximum availability of City staff to the residents and ensures transparency of City policies and initiatives.

Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

Public Meetings also play a central role in the work that is performed by the Housing, Community Planning and Economic Development Divisions. From the rehabilitation of parks, playgrounds and open spaces to the acquisition and creation of affordable housing, the City involves the residents during each substantial phase of the project.

Meetings are well publicized and are held at centrally located facilities that are safe and fully accessible. The locations are also accessible by public transportation and are held on mutually convenient days and times.

Public Meetings for CDBG, HOME & ESG Funding

For the FY2026 planning cycle, Public Meetings have been held at the City's main planning office's community meeting room, with open access to all interested participants. The City hosted a Public Comment session on Thursday, April 3 and Thursday, May 29. This DRAFT version of the FY2026 Action Plan was made available to the public on Thursday, May 22, 2025. The City advertised the availability of the Plan on its website, and in the local newspaper, The Wicked Local, and will receive comments to be included in the Plan until June 25, 2025.

Access to Information

The City has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft Reports are available for no fee at the City's planning office. Additionally, information that applies to these reports and the City's work in general is available. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation for requests of funding. This availability and responsiveness is also employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

Anti-displacement

The City makes all efforts to avoid the displacement of any residents and has succeeded in that goal. If such an instance should occur in the future the City would utilize their existing housing capacity and infrastructure in conjunction with the key non-profit housing organizations to solve any extant issue immediately. The City successfully conducts temporary relocation in certain cases and therefore has a method in place and experience in similar activities.

Substantial Amendments

Should any substantial change to the stated Objectives of the Consolidated Plan become imminent, the City will involve the residents through its above described methods and practices. Such substantial changes would be understood as being new activities the City would undertake within a reporting cycle and does not include expected and actual changes to Goals as they relate to external factors and unexpected changes in available resources.

Affordable Housing

SPECIFIC HOUSING OBJECTIVES

Objective 1: To increase Affordable Homeownership opportunities in Cambridge through preserving and increasing Cambridge's affordable housing stock, and through First-Time Homebuyer Assistance.

Currently, a household annual income of more than \$125,000 is needed to support the \$575,000 median price of a condo in Cambridge. Prices have risen significantly as the housing market rebounds and Cambridge continues to be in high demand. Market rents continue to increase and mortgage rates remain near historic lows, keeping homeownership a more affordable option for higher income earners who are able.

City support for first-time homebuyer programs includes homebuyer education and counseling services, the Homebuyer Financial Assistance program, HOME and CDBG funding for downpayment and closing cost assistance, assistance with accessing low cost mortgages (for example, the OneMortgage Loan Program). The City also allocates substantial resources to the non-profit development of limited equity condominium units for first time buyers when sites for such projects are obtainable, and assists owners of deed restricted homeownership units in selling their homes to eligible new buyers and ensuring those homes are in good condition and affordable to buyers at appropriate income levels.

The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be strong, however, recent trends have affected some potential buyers. Access to credit remains an issue for many potential buyers, with banks using stricter lending standards in response to the credit crisis and recession. In recent years the City has offered an unprecedented number of homeownership units to first-time homebuyers, however, only those with the best credit scores have access to mortgage financing. Access to responsible mortgage financing will remain an issue for many buyers with past credit issues.

Objective 2: Increase the availability of affordable rental housing opportunities in Cambridge.

The City of Cambridge supports the creation of new affordable rental opportunities throughout the city. New affordable rental housing opportunities may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, non-profit ownership is a key part of this strategy as is the use of long-term deed restrictions to ensure affordability.

As rents have risen steadily during the previous ten years and have remained well beyond the reach of families earning at or below 80% of AMI (\$1,995 for a two-bedroom unit in 2005 to \$2,750 in 2015 according to Zillow.com data), a key goal of the City remains ensuring access to

affordable units where low and moderate-income households, particularly families with children, can remain in the community paying rents that are affordable to them.

Objective 3: Stabilize 1 to 3 family income eligible owner-occupied housing unit in Cambridge via the Home Improvement Program (HIP)

Cambridge strives to stabilize owner-occupied one- to four-family buildings owned by extremely low, low- and moderate-income households; encourage investment in the existing housing stock; and preserve the rental units in two-, three-, and four-unit buildings that have traditionally been more affordable.

In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program (HIP) offers affordable loans and technical assistance to owner-occupants of one- to four unit properties, which encourages stability and reinvestment in the housing stock. The program also provides a resource for homeowners who may be at risk of foreclosure, and can assist homeowners with analyzing refinancing options and available resources to assist in stabilizing their housing costs.

With high housing payments, many low- and moderate income owners are not able to pay for or finance necessary improvements to their homes. Some owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard, with unaddressed health and safety code violations after years of deferred maintenance. Tenants in small rental buildings often live with similar conditions, and property owners may be reluctant to invest in these units without raising rents to recoup their investments. Of units with these conditions, most are suitable for rehabilitation.

The costs of owning and maintaining small properties have increased in recent years. Providing incentives and assistance for owners to reinvest in this traditionally affordable housing stock without having to raise rents to unaffordable levels will assist in the continued availability of this important housing resource, and give owners choice in how they reinvest in their properties while preserving tenancies of low and moderate-income tenants.

HOME Investment Partnership Program

HOME Funds Recapture /Resale Policy

Affordable homeownership units that are funded with HOME funds are subject to residency requirements and long-term restrictions limiting the future resale of the property. HOME allows two options for controlling the resale of the homebuyer property during the affordability period: the recapture option and the resale option.

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The City of Cambridge uses the resale option for homebuyer units developed with HOME funds. Under the City's resale restriction, an owner's resale price is based on the original purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. The return on equity is based on the interest rate of thirty year bond obligations of the United States Treasury. Any HOME units sold within the HOME affordability period, must be resold to another eligible household for no more than the above calculated resale price. During the HOME affordability period, the unit must remain affordable to homebuyers earning less than 80 percent of area medium income. The affordability is ensured by a covenant running with the land.

The City also uses HOME funds to provide downpayment and closing cost assistance to eligible buyers. When assisting buyers who are not purchasing units that are otherwise assisted with HOME funds (i.e. those created with HOME development subsidy), the City uses the recapture option. Under terms of the City's recapture policy, funds are forgiven on a pro-rata basis over 5 years provided the buyer remains an owner-occupant. If the unit is resold within five years, any funds that have not been forgiven must be repaid. The repayment amount, however, cannot be greater than the net proceeds of the sale.

PUBLIC SERVICES OBJECTIVES

OVERARCHING GOAL (WHICH ENCOMPASSES ALL 7 OF THE FOLLOWING OBJECTIVES): TO IMPROVE THE OVERALL QUALITY OF LIFE FOR LOW INCOME CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.

With continuing funding from HUD in FY2026, the City of Cambridge anticipates providing services to approximately 6,500 low and low-moderate income individuals and families through its 23 current CDBG-funded public service grants.

Objective 1: To support services providing emergency food to families and individuals facing food insecurity.

With continuing funding from HUD in FY2026, the City of Cambridge anticipates providing services to approximately 3,950 low and low-moderate income individuals and families experiencing food insecurity.

Expected Resources:

Community Development Block Grants and local property taxes.

Services:

Through a combination of Community Development Block Grants and Property Taxes, DHSP anticipates contracting with the following agencies to provide services to individuals and families experiencing food insecurity:

- The Margaret Fuller Neighborhood House and the East End House will continue to enhance the quality of lives of residents in The Port and East Cambridge by providing essential emergency food; and
- Food For Free will continue to rescue and deliver approximately 624,000 pounds of fresh produce, rescued foods, and canned goods to 66 Cambridge food assistance programs such as food pantries, meal programs, youth programs, and shelters

Objective 2: To support services for senior citizens and persons with disabilities residing in Cambridge.

With continuing funding from HUD in FY2026, the City of Cambridge plans to provide supportive services to approximately 540 elders and individuals with disabilities through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

Through a combination of Community Development Block Grants and property taxes, the City

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anticipates the following agencies will be contracted to provide services targeting the elderly and individuals with disabilities:

- SCM Community Transportation will continue to provide medical transportation and nutritional shopping trips to seniors and persons with disabilities while promoting access to essential community services;
- Food For Free will provide monthly home deliveries of at least 40 pounds of food to low-income, housebound, elderly and/or disabled Cambridge residents; and
- The Council on Aging's Grandet en Aksyon (Elders in Action) program will provide weekly support groups for low-income Haitian Elders residing in Cambridge, through which they will gain access to meals, medical information and medical screening, ESL Literacy skills, and recreational activities, resulting in a decrease in social isolation, improved access to health information and other essential services, and an increase in literacy skills and confidence

Objective 3: To offer legal support and services to public & private housing tenants in eviction cases; to support individuals experiencing homelessness, or at risk of becoming homeless.

During FY2026, the City of Cambridge anticipates providing vital legal services to approximately 95 low-moderate income individuals and families at risk of becoming homeless; securing shelter for 160 low-income residents who are homeless or at risk of homelessness; and providing emergency services to approximately 1020 individuals experiencing chronic homelessness.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

Through a combination of the Community Development Block Grant and property taxes, DHSP anticipates the following agencies will be contracted to provide services targeting residents experiencing homelessness or at risk of becoming homeless:

- De Novo will provide legal counsel and representation to public/private housing tenants facing eviction;
- De Novo will provide representation of public and subsidized housing tenants and applicants for subsidized housing at administrative appeals;
- De Novo will conduct community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues;
- De Novo will engage in recruitment, training, and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues;
- The Multi-Service Center's Homeless Services program will secure shelter for Cambridge residents who are homeless or at risk of homelessness through the provision of a wide range

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of services that primarily includes: assessment and case management, information and referral, and counseling and support services;

- CASPAR Emergency Services Center and Shelter will continue to work with chronically homeless adults with history of mental health and alcohol and substance abuse; Provide ongoing case management, medical and mental health care at an on-site clinic and adjust treatment plans as needed to individuals experiencing chronic homelessness, alcohol and substance abuse; Identify and support participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters, and employment; and
- CASPAR Emergency Services – Mental Health Transportation will continue to provide referrals and transportation to homeless individuals who struggle with substance abuse to appropriate treatment services

Objective 4: To offer age-appropriate services to disadvantaged and underserved youths and infants.

With continuing funding from HUD in FY2026, the City of Cambridge plans to provide supportive services to approximately 329 low and low-moderate income youths and infants through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide services targeting low and low-moderate income youths and their families:

- The Cambridge Camping Association will run a summer camp program and transportation for youth with emotional/behavioral special needs, while also providing individual counseling, and information and referral to other supportive services; and
- The Guidance Center will continue to provide bilingual/bicultural early intervention services to young families with infants: Outreach and support to assist linguistic minority families with infants in accessing early intervention services; Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family; Case management and individual family service planning and

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weekly home visits; Access to parent-child groups at community sites and transportation services; And ongoing hiring, training, and supervision of bilingual/bicultural Early Intervention Specialists

- The Cambridge Camping Association Village Building Series will continue to positively support children with histories of trauma by increasing capacity, skills, tools, and understanding of their caregivers

Objective 5: To support domestic violence and abuse prevention and treatment for adults and youth survivors of domestic violence.

With continuing funding from HUD in FY2026, the City of Cambridge anticipates providing domestic violence-related services to approximately 52 low-moderate income adults and children through a variety of public service grants.

Expected Resources: Community Development Block Grants and local property taxes

Services:

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with Greater Boston Legal Services/Cambridge & Somerville Legal Services, and Community Legal Services & Counseling Center to provide the following services to survivors of domestic violence:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity, and visitation rights;
- Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Ongoing recruitment, training, and supervision of volunteer attorneys and mental health practitioners to work with survivors of domestic violence; and
- Working on citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone

Objective 6: To provide after-school and year-round employment programs including life skills and academic support to youths and young adults.

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With continuing funding from HUD in FY2026, DHSP anticipates providing essential employment programs to approximately 485 low-moderate income Cambridge youth and young adults through a variety of public service grants.

Expected Resources: Community Development Block Grants and local property taxes

Services:

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates contracting with the following agencies to provide employment and life skills services to low-moderate income youth and young adults:

- The Cambridge Housing Authority will continue to provide an after-school life skills program, with emphasis on SAT preparation, college readiness, and employment coaching for youth residing in public housing developments; Provide academic support, high school equivalency/diploma and summer literacy camp; Provide after-school classroom-based instruction in job readiness and life skills; Arrange field trips to colleges and universities, provide assistance with college applications and financial aid applications, provide mentorship during college experience;
- The Cambridge Housing Authority's Work Force Youth Program Mental Health Initiative will continue to provide professional mental health services to high school youth, to support participants' ability to identify signs of mental health issues, to develop positive ways to handle stress, and understanding of when to seek further professional support;
- The Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; Conduct outreach to the community and to the local private industry to support employment services to youth in Cambridge; Provide career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship; and
- The Young People's Project will provide training in science, technology, engineering, and math literacy, and meaningful employment opportunities that enrich high school teens' lives while encouraging them to pursue higher education and become involved in their communities; Provide science, technology, engineering and math literacy worker training to high school youths, and present math literacy workshops to elementary students and families at various community centers

Objective 7: To support services helping linguistic minorities access mainstream services and resources.

With continuing funding from HUD in FY2026, the City of Cambridge anticipates providing services to approximately 270 low and low-moderate income residents whose primary language is not English through a variety of public service grants.

Expected Resources:

Community Development Block Grants and local property taxes

Services:

Through a combination of Community Development Block Grants and property taxes, DHSP anticipates providing and contracting with local non-profit community organizations to provide services to approximately 270 low and low-moderate income residents whose primary language is not English through a variety of public service grants, which include the following:

- Cambridge residents who are immigrants will continue to access mainstream community resources with the support of the following community-based agencies: Massachusetts Alliance of Portuguese Speakers and the Ethiopian Community Mutual Assistance Association;
- The Massachusetts Alliance of Portuguese Speakers provide Portuguese-language individual mental health counseling to low- and moderate-income clients who would not be able to access such services with an English-speaking clinician;
- The Multi-Service Center's Haitian Services Program will assist Haitian Creole-speaking Cambridge residents and other linguistic minorities with low and low-moderate income gain access to a variety of essential services and resources within the community;
- Information and referral, crisis intervention/prevention, interpretation/translation, counseling and other support services to immigrant individuals and families, including Portuguese-speaking, Haitian Creole-speaking, and Amharic-speaking populations and promote access to community services

ECONOMIC DEVELOPMENT ACTIVITIES

Introduction & Overview

The Economic Opportunity & Development Division (EODD) of the Community Development Department is responsible for a wide range of activities designed to meet the City's need for a diversified and thriving economic base. We promote Cambridge's commercial districts; cultivate a supportive environment for small businesses and women and minority-owned businesses; and market Cambridge as a desirable business location. We offer a variety of resources and services, including site search and selection assistance, one-on-one entrepreneur meetings with staff, business workshops and classes, expert consulting services, and grants for accessibility, interior, and storefront improvements. For more information: cambridgema.gov/business

Objective 1: Microenterprise Assistance

To cultivate a supportive environment for income-eligible micro-enterprises, businesses and residents, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EODD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business management tools, e-commerce, and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other local contractors to provide pre-business and business development services for low and low-moderate income micro-enterprises, individuals and businesses located in one of the City's two NRS areas. Services will include workshops and individual business consultations.

The goal for FY2024 is to assist **35** NRS businesses, residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that **3-5** of the participants will start new ventures, and **6-8** participants will grow their existing operations.

The goal for the five-year period ending June 30, 2026 is to provide **175** NRS businesses, residents and eligible Cambridge micro-enterprises with one or more of these training activities to improve and enhance their business.

Strategies

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. In FY22, sponsored services included educational workshops on various business topics, including

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individual business consultations. EDD believes that this combination of services and programs supports the goals of starting and growing businesses and plans to continue them for FY23.

In addition to small business assistance, in FY24 EODD will continue the Cambridge Entrepreneurship Assistance Program, an education training program for NRS area and low and low-moderate income entrepreneurs to receive educational training in financial management and business development.

Small Business Development Training

For FY24 the Division plans to sponsor business training through a combination of activities such as workshops, business planning programs, and one-on-one coaching. Workshops and seminars may cover various topics including: steps to starting a business, basic accounting for small businesses, social media and marketing strategy, website development, e-commerce and general business operations. Coaching services in individual business settings allow participants the chance to talk to experts on issues specific to their needs. The ten-week business planning program provides an opportunity for participants to learn in depth about business financing, marketing techniques, business plan development, while honing a business pitch and creating a business plan.

Workshops to be offered in FY2023

The Division partners with the Center for Women & Enterprise, Cambridge Community Television (CCTV), Commonwealth of Massachusetts, SCORE Boston, and other local organizations to provide business development programs and services to Cambridge residents, entrepreneurs, and businesses. These workshops cover a range of topics that will assist businesses to build their business management skills and grow their business.

Steps to Starting Your Own Business

Description: Participants will explore the risks and rewards of entrepreneurship and discuss industry trends, market research, business operations, and much more. Participants walk away with tips and tools to help get started in business.

Enrollment Target: Will aim to serve 20 eligible residents.

Choosing Your Legal Entity

Description: This workshop will cover the advantages and disadvantages of various business structures (sole proprietorship, LLC, non-profit) and for entrepreneurs to better understand their business in the legal sense.

Enrollment Target: 10 eligible entrepreneurs or existing businesses.

Beginner and Intermediate WordPress

Description: This class we will cover the development and customization of WordPress business websites with a focus on assisting participants with individual WordPress challenges.

Enrollment Target: Will aim to serve 10 eligible start-up or existing businesses.

Search Engine Optimization & Google Analytics

Description: This course will help participants learn about the benefits of SEO and Google Analytics. Participants will learn what keywords they should use on their website, how to get their rank higher on popular search engines, and understand key indicators to track traffic to their business website

Enrollment Target: Will aim to serve 10 eligible start-up or existing businesses.

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Making your Pitch for Businesses

Description: In this workshop business owners learn how to tell their story and how to deliver sharp, focused and effective pitches. Participants will learn convey the essence of their business convincingly and command the attention of investors, customers and stakeholders.

Enrollment Target: Will aim to serve 10 eligible start-up or existing businesses.

Pricing Strategies for Your Business

Description: Participants will learn the best ways to set their pricing to meet their business goals and bring the highest value to their customers. Participants will learn new pricing techniques to drive customer behavior.

Enrollment Target: Will aim to serve 10 eligible start-up or existing businesses.

Introduction to Basic Accounting

Description: Participants will learn how to set up and maintain a bookkeeping system, enter invoices, pay bills and reconcile bank statements. Participants will also gain an understanding of basic financial statements and terms.

Enrollment Target: Workshop will aim to enroll 10 eligible start-up or existing businesses.

Social Media Strategy for Your Business

Description: Participants will learn how social media platforms such as Facebook, Instagram, and Twitter may be incorporated into a larger marketing strategy. Participants will also gain an understanding of best practices, etiquette, advantages and disadvantages in using these platforms.

Enrollment Target: Workshop will aim to enroll 10 eligible start-up or existing businesses.

Introduction to Shopify

Description: Participants will learn how to use the ecommerce platform Shopify, particularly how to set up an online store, create and edit product information, and integrate with a credit card processor.

Enrollment Target: Workshop will aim to enroll 10 eligible start-up or existing businesses.

Facebook for Businesses

Description: Participants will learn how to set up a Facebook business page, use it to tell their brand story, and optimize its different features to reach their target audience. They will also find out how to create a Facebook strategy for your business.

Enrollment Target: Workshop will aim to enroll 10 eligible start-up or existing businesses.

Preparing Your Business for Construction

Description: In this workshop businesses will learn how to navigate business disruptions related to construction and get one-on-one assistance from experts who specialize in business law, commercial insurance, and financial planning. Each business owner will be able to sign-up for a 15 to 20-minute session with each expert of their choice.

Enrollment Target: Workshop will aim to enroll 10 eligible existing businesses.

Individual Consultations

Description: Individual consultations between a program client and a staff member. Each consulting session will focus on the client's specific business issues. Topics may include financial issues, general strategy, marketing, public relations, business planning, operations, information technology, e-commerce, negotiations, and career planning.

Enrollment Target: Eligible residents, start-ups and businesses owners will be targeted.

Business Planning Program

This is a 10-week business planning program offered twice a year. The course material covers information about business financing, marketing techniques, business plan development, and honing a business pitch.

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Over the course of the Program entrepreneurs will also have access to one-on-one advice. At the end of Program, participants will have developed a full business plan and have an opportunity to pitch their business concept to a jury of entrepreneurship experts.

Enrollment Target: Program will aim to enroll 20 eligible entrepreneurs, start-up and existing businesses.

Small Business Coaching Program

Description: The Small Business Coaching Program offers eligible business owners up to two hours of free, one-on-one coaching from industry experts. The expert coaches focus on five areas: Interior Design - including lighting, layout and merchandising; Legal Consultation including contract and lease review, entity assistance; Marketing including branding, social media, website, and e-commerce; Financial Planning - including cash flow analysis, reviewing financial statements, long-term financial planning, tax planning and setting business investment goals; Food Service operations including point of sale, hiring, inventory assistance, menu design and operations.

Enrollment Target: Eligible residents, start-ups and businesses owners will be targeted.

The outcome of this program would be to assist 6 NRS and/or microenterprise residents, start-ups and businesses owners to gain new business development skills. Anticipated long-term projections are that at least 5 of the participants report that they have developed new business management skills, and at least 3 participants report that the program has assisted them to stay competitive in the business district.

Entrepreneur Assistance Program

The City of Cambridge Entrepreneurship Assistance Program is a collaboration between The Capital Network and the City to provide training to early-stage entrepreneurs. The Capital Network's Accelerated Education Program (AEP) is a six-month workshop series on fundraising education for early-stage entrepreneurs. It is designed to incorporate the guidance of many former or current entrepreneurs and members of angel groups and venture capital firms, the majority of which are based in the New England area.

The Cambridge Entrepreneurship Assistance Program will provide six (6) HUD eligible Cambridge early-stage entrepreneurs in the clean energy, consumer products, high tech, and life sciences sectors with the opportunity to participate in The Capital Network's AEP Program.

The outcome of this program would be to assist 6 NRS and/or microenterprise eligible early-stage entrepreneurs in the clean energy, high tech, and life sciences clusters. Anticipated long-term projections are that 2-4 of the participants would apply and gain funding, gain new financial education for their aspiring businesses, and 1-2 participants would hire or retaining employees.

Potential FY2021-2025 Program Offer

Circular Economy Action Planning

Description: This program could offer eligible business owners and start-ups one-on-one coaching on how to design circularity into their business model and make the most out of their resources to cut costs, cut environmental impact and tap into new markets and revenue opportunities. This program could also offer a workshop to assist businesses to create a plan to transition to circular economy principles and business models, and to network with likeminded business owners.

Enrollment Target: Eligible start-ups and businesses owners will be targeted.

Objective 2: Retail Enhancement Program

Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of nine commercial districts: Central Square, East Cambridge, Fresh Pond and Alewife, Harvard Square, Huron Village and Observatory Hill, Inman Square, Kendall Square, Lower Massachusetts Ave, Porter Square and North Massachusetts Ave. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EODD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Small Business Enhancement Program, the Storefront Improvement Program, educational services, and support for businesses associations in commercial districts.

The goal for fiscal year 2024 is to provide 10 small businesses, all of whom will be NRS located or low and moderate-income micro-enterprises, with grants to improve and enhance their businesses. Anticipated outcomes include approximately 20% showing an 8% increase in sales revenue and 5-10% hiring new employees.

Strategies

Small Business Enhancement Program

This program reaches out to Cambridge retailer, food, home-based and creative for-profit businesses seeking to improve their establishments' interior design, marketing, advertising and operations. The goal of the program is to assist owners with financial assistance to build a stronger customer base and boost sales. The program involves two parts: part one, an exploration session with the EDD program manager to discuss business needs and aspirations, and part two, and the opportunity for participants to apply for the grant program. The grant program funds interior store improvements or marketing costs, up to \$6,000 for a brick and mortar business or marketing costs up to \$1,000 for home-based business.

This program will continue to be offered to income-eligible micro-enterprises and those businesses located within, and serving residents of, the NRS areas. The program has provided services to over 560 businesses since the program began in fiscal year 2002, and 215 grants have been provided since fiscal year 2004, the first year of the grant program.

Objective 3: Retail Accessibility Program

Increase Accessibility of Locally Owned and Operated Retail Stores and Restaurants.

Retailer Interior Accessibility Program

Starting in FY2015, EODD began the interior accessibility program to target retailers, restaurateurs and service providers looking to make the interior of their business accessible to customers with disabilities. The program provides financial assistance to Cambridge businesses interested in improving their interior accessibility in conformance with ADA and AAB standards, such as path of travel inside the business, counter or dining access, looping aides and accessible bathrooms. This new program will further assist our ground floor businesses in making certain their facilities meet the needs of all customers.

The goal for FY2024 is to support 5 businesses in the Retailer Interior Accessibility Program.

Objective 4: Bio-Med Career Program

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge NRS residents for jobs in existing and emerging industries.

Workforce Development Assistance

The Economic Development Division will continue to support job preparedness and economic empowerment programs for Cambridge residents via the Bio-Med Career Program. This program, run by Just-A-Start Corporation, has a proven track record on training and placing residents in higher wage jobs within the local bio-medical industry. The Bio-Med Career Program is targeted specifically to residents of the City's NRS areas.

The goal for FY2024 is to support 9 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program

Strategies

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to Cambridge NRS residents to prepare them for entry-level biotech jobs such as lab technicians, manufacturing technicians and animal care technicians at local life science companies, universities, research institutions, clinical laboratories and hospitals. Upon completion, participants receive assistance in resume writing and job placement, with up to 75% placed in entry-level jobs.

Please submit all comments on the contents of this DRAFT to:

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