
WELLINGTON-HARRINGTON

NEIGHBORHOOD STUDY



A JOINT REPORT OF THE WELLINGTON-HARRINGTON

NEIGHBORHOOD STUDY COMMITTEE AND THE

CAMBRIDGE COMMUNITY DEVELOPMENT DEPARTMENT

WELLINGTON-HARRINGTON

N E I G H B O R H O O D S T U D Y

Cambridge City Manager

Robert W. Healy

Cambridge City Council

Mayor Sheila Russell

Councillor Kathleen Born, Vice Mayor

Councillor Henrietta Davis

Councillor Francis Duehay

Councillor Anthony D. Galluccio

Councillor Kenneth E. Reeves

Councillor Michael Sullivan

Councillor Timothy Toomey, Jr.

Councillor Katherine Triantafillou

Cambridge Planning Board

Paul Dietrich, Chair

Carolyn Mieth, Vice Chair

Acheson Callaghan

Alfred Cohn

Hugh Russell

Hugo Salemme

Laura Sheffield, Associate

William Tibbs

Credits

Wellington-Harrington Neighborhood Study Committee

Manny Barros, resident, Marion Street

Sarah Dewart, resident, Norfolk Street

Anne C. Hughes, resident, Norfolk Street

Mary Kugler, resident, Roosevelt Towers

Ellen Leary, resident, Columbia Street

Betty Luther, resident, Jefferson Street

James Monteverde, resident, Oak Street

Joseph Morgan, resident, Marney Street

Mary Nicoloro, resident, Harding Street

Community Development Department Project Staff

Venita Mathias, Neighborhood Planner

Susan Schlesinger, Assistant City Manager for Community Development

Robin Shore, Graphics Director

Randall Wilson, former Data Manager

Additional Participating Staff

Lester Barber, Land Use and Zoning Director

J. Roger Boothe, Urban Design Director

Stuart Dash, Director of Community Planning

Mary Flynn, former Deputy Director for Community Development

Carole Marks, Housing Planner

Moustafa A. Mourad, former Neighborhood Planner

Jeanne Strain, Director of Economic Development

Eileen Woodford, former Director of Neighborhood Planning

Additional Participants

Saphira Baker, City-Wide Youth Employment Office

Robert Costa, Homeowners Rehab., Inc.

Gordon Gottsche, Just A Start Corporation

Peter Hooper, Atlantic Marketing Research, Inc.

Karen McDonald, Harrington Neighborhood Council

Gina Milani, Employment Resources, Inc.

Elvira Santoianni, resident, Plymouth Street

Barbara Shaw, Just A Start Corporation

Charles Sullivan, Executive Director, Historical Commission

The Wellington-Harrington Neighborhood Study Committee and the Community Development Department would like to thank the Cambridge School Department for allowing us the use of the Harrington School and Karen McDonald of the Harrington Neighborhood Council for her assistance.

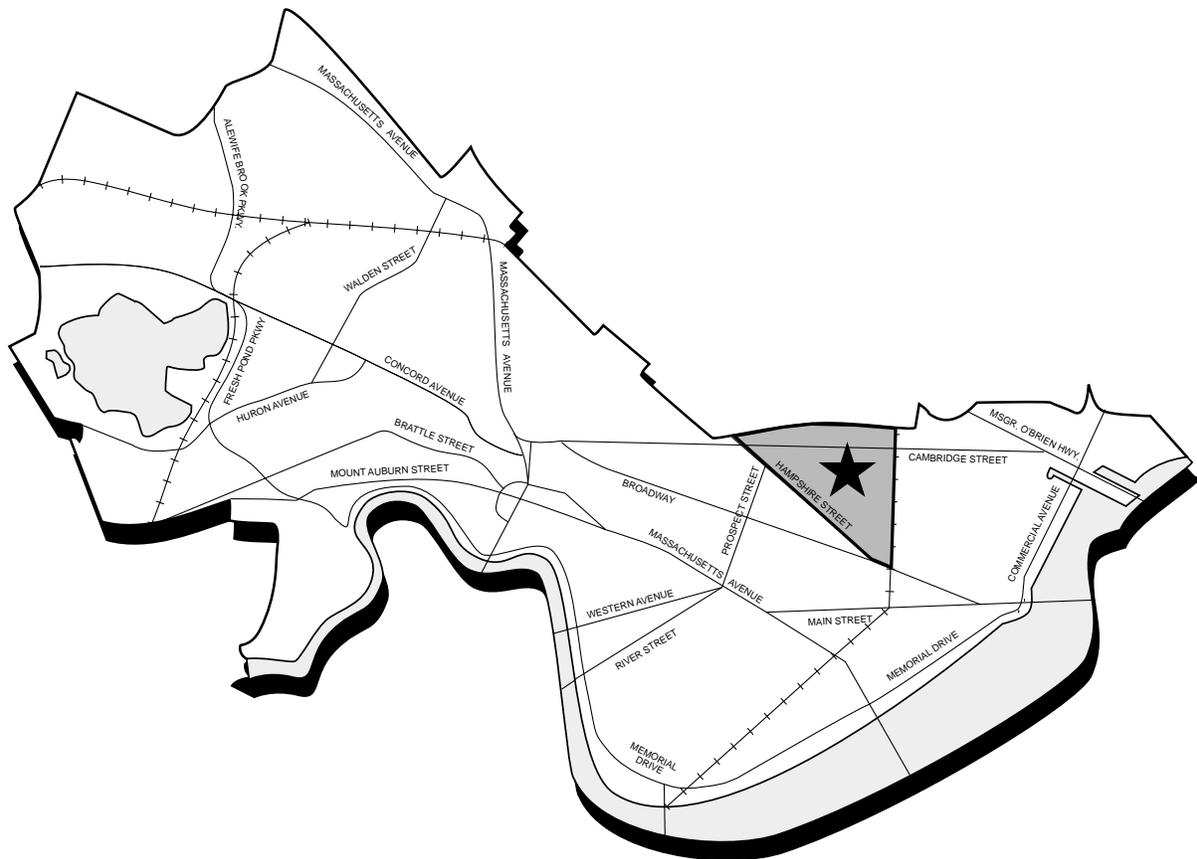
Table of Contents

Introduction	3	Appendices	
Methodology	9	Appendix I	
Neighborhood Profile	13	Housing.....	43
Analysis and Recommendations.....	17	Appendix II	
Land Use	19	Growth Policy.....	51
Recommendations	21		
Transportation	23	Maps	
Housing.....	25	Neighborhood Location	2
Recommendations	27	Study Area	5
Economic Development	29	Zoning.....	18
Recommendations	31		
Open Space.....	33		
Recommendations	35		
Conclusion	39		

I N T R O D U C T I O N

City of Cambridge

Wellington-Harrington Neighborhood Location



Introduction

The Neighborhood Study Process

During the 1980's, the City of Cambridge along with the surrounding region, witnessed a wave of commercial growth and economic development. This growth expanded the City's tax base and created new jobs and opportunities for its residents. While many residents welcomed this prosperity, it also brought about an increasing awareness of issues which are of concern to neighborhood residents: increased building density, traffic congestion and parking problems, the rising cost of housing, inadequate open space, and the threat to neighborhood character and quality of life.

Since 1988, the Community Development Department (CDD) has conducted a comprehensive study in nine of the City's neighborhoods. The object of the neighborhood studies is to identify major planning problems and concerns through a joint CDD and community study committee and formulate recommendations for their solutions. The studies address issues such as traffic and parking, housing affordability and home ownership, neighborhood commercial areas and employment, park maintenance and rezoning of areas now inappropriately zoned. As part of each neighborhood study, CDD collects data on demographic changes since 1980, as well as changes in housing markets, land use, and development potential in each neighborhood.

For each study, the City Manager appoints a committee of neighborhood residents, small business owners, and civic leaders, along with staff from the CDD, to review the data, identify what problems exist in the neighborhood, and make

recommendations as to how to resolve these problems. The recommendations are presented to the City Council and, where appropriate, are incorporated into the work programs of city departments for implementation over the next several years.

The Wellington-Harrington Neighborhood Study

In 1991, the CDD staff placed advertisements in the local papers seeking Wellington-Harrington residents to join the upcoming study committee. In 1992, City Manager Robert Healy named 12 of the applicants to the committee (8 applicants actually participated). The newly named members came from all the different parts of the neighborhood with the aim of representing the demographic diversity of the neighborhood. Some of the members were lifelong residents, while others had lived there less than ten years.

The Wellington-Harrington Study Committee (the Committee) met weekly for seven months from November 1992 - May 1993. The Committee reviewed, discussed, and debated issues of housing, parks, economic development, land use, zoning and urban design. They listened to representatives of nonprofit agencies working in Wellington-Harrington, community organizations working with residents in the neighborhood, and took walking tours to see each part of the neighborhood. Through the discussions, they identified problems around the neighborhood and worked together to come up with recommendations for each topic.

At the end of the process, the Committee produced eight pages of recommendations ranging from increasing home ownership opportunities for community residents, encouraging cottage industries within resident households, to renovating and maintaining open space. The Committee offers this study and its recommendations to the Wellington-Harrington community as a means to create a long-term planning guide for the neighborhood and to secure its well-being in the years to come.

Cambridge Assessor's Data

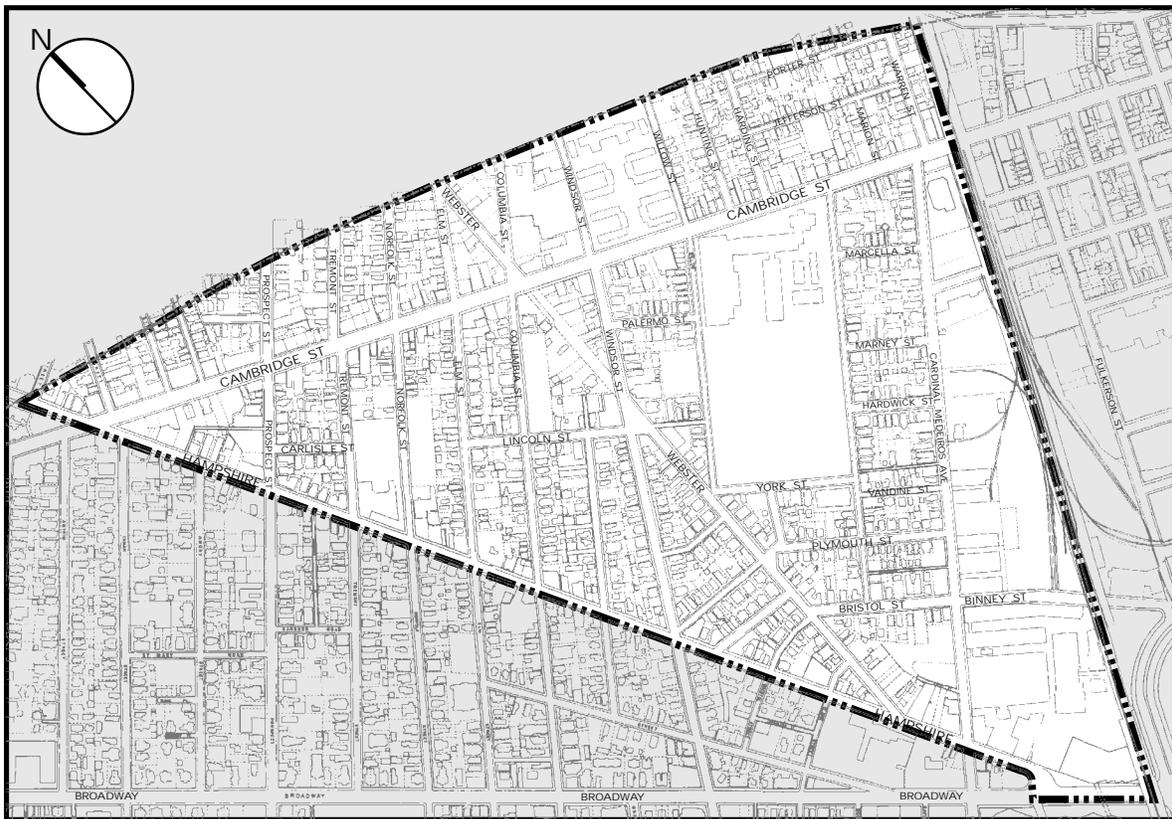
The study committee used data from the Assessor's Office to analyze the nature and quality of the neighborhood's housing stock, to illustrate the market for renting or buying a house in Wellington-Harrington, and to examine the remaining build-out potential in the neighborhood. Housing data included the number of buildings in each property class (one, two, three-family etc.), the number of dwelling units, the number of rent controlled units, and the number of housing sales in each property class and their sales prices. These data form the basis for analyzing housing availability and affordability in the neighborhood. Property data, such as building and lot size, (except for Central and Harvard Squares as they have separate planning processes) and higher density residential zoning districts. These data were used in calculating the amount of additional building allowed in the neighborhood under current zoning. All data is from 1990.

The City of Cambridge Growth Policy

The Neighborhood Study process is seen as an extension of the city's Growth Policy. The Growth Policy document, "Towards a Sustainable Future," is endorsed by the City Council and outlines the city's planning assumptions and policies in the areas of land use, housing, transportation, economic development, open space and urban design. The document was drafted by CDD staff in 1992-1993 after a series of workshops with citizen, business and institutional representatives. It recognizes that the city's diversity of land uses, densities and population groups should be retained and strengthened.

Each of the city's 13 neighborhoods has distinct needs and resources which can be identified and addressed through neighborhood studies and the city's planning policies. The Growth Policy and neighborhood studies complement each other by informing the Cambridge community of important issues, recommending a plan of action to address the concerns, and utilizing current policies to implement change.

Wellington-Harrington Neighborhood Boundary



City of Cambridge



Community Development Department



February 1996

M E T H O D O L O G Y

Methodology

The Committee produced its recommendations through an extended process of issue identification, data collection and analysis, and further review and discussion. The CDD staff supported this process by gathering and presenting data from a number of sources, chief among them the U.S. Census, a random telephone survey of Wellington-Harrington residents, and the Cambridge Assessor's Office.

1. *The U.S. Census: 1980-1990*

The Census is a survey of every household taken every ten years by the U.S. Commerce Department Census Bureau as mandated by federal law. It collects demographic information on age distribution within the population, household composition, racial makeup, income, length of residency, ancestry, and other categories. The Census, in theory, is a survey of every household in the country and provides us with the most complete profile of the city and its residents. Census data for the city is available from the CDD.

2. *1990 Random Telephone Survey of Wellington-Harrington Residents*

In the fall of 1991, the CDD contracted with the consulting firm Atlantic Marketing Research Co., Inc. to conduct a random telephone survey of 340 households in Wellington-Harrington to determine the demographic character of the neighborhood as well as residents' perceptions and attitudes on issues of community concern. The survey is one of a series of telephone surveys conducted by the CDD in several neighborhoods in

conjunction with the neighborhood study process.

The survey instrument is composed of 66 questions designed by the CDD with the consultant. It is a combination of open-ended questions (those to which the respondent can give any response desired) and closed questions with a specified range of answers. The instrument asked four broad categories of questions: general demographics, housing, employment, and attitudinal.

The survey was done partly to elicit demographic information similar to what is provided through the Census, but was not yet available, was in need of updating, or was not part of the federal questionnaire. Typically, it takes the Census Bureau two to three years to process neighborhood level data and make it available to municipalities. The intention of the telephone survey was to provide the Committee members with as current a profile of the neighborhood as possible to inform their discussions. In addition, because of the structure of the survey data, the CDD staff were able to use cross tabulations to pull out much more refined information than provided by the Census data. This means the Committee could compile a profile of a particular group in the neighborhood. For example, the Committee could analyze the neighborhood's elderly population in terms of race, income, housing, and more.

The Census and the telephone survey are not directly comparable, as the Census is a house-by-house survey and the telephone survey is a sample of households. While one cannot compare numbers directly, general trends can be determined and general conclusions can be made.

Another very important reason for the telephone survey was to gather attitudinal information from residents. The survey asked residents about their feelings towards development and its positive or negative effect; the need for more housing, especially affordable housing and whether that should be rental or owner housing; whether, how often and for what reasons residents use neighboring commercial squares or districts; attitudes about the condition and availability of parks and open space; and other questions on other areas of concern to the neighborhood. As with the demographic data, the Committee could also use cross tabulations of the attitudinal data to get a more refined picture of neighborhood views, such as the attitudes of the neighborhood's elderly residents toward the condition and availability of open space.

Census information and the telephone survey results are available from the CDD.

3. Cambridge Assessor's Data

The Committee used data from the Assessor's office to analyze the nature and quality of the neighborhood's housing stock, to understand the market for renting or buying a house in Wellington-Harrington, and to examine the remaining build-out potential in the neighborhood. Housing data included the number of

buildings in each property class (one, two, three-family, etc.), the number of dwelling units, and the number of housing sales in each property class and their sales prices. This data forms the basis for analyzing housing availability and affordability in the neighborhood. Property data, such as building and lot size, was gathered for all commercially zoned areas and higher density residential zoning districts. This information was used in calculating the amount of additional building allowed in the neighborhood under current zoning. All data is from 1990.

4. The Cambridge Zoning Ordinance

The Zoning Ordinance, in conjunction with the Assessor's data forms the basis for determining the remaining build-out potential in the Wellington-Harrington neighborhood. The Zoning Ordinance is the part of the municipal code which governs how land and buildings in the city may be used. For each zoning district, the ordinance lays out three types of general regulations: 1) use: what activities or mix of activities may or may not take place; 2) dimensional requirements: what floor-area-ratio, density, height or set back restrictions apply to any one building in any given zoning district; and 3) parking requirements: how many spaces, if any, must be included with a building.

N E I G H B O R H O O D
O V E R V I E W

Neighborhood Overview

History

In the early 19th Century, the Wellington-Harrington neighborhood was relatively isolated from the centers of activity in the Central Square-Main Street area and residential growth was slow. The neighborhood was not fully developed until after the Civil War. The construction of the Grand Junction Railroad brought new industries into the area led by soap making, wood working and food processing and later by metals industries and musical instrument manufacturing. The new industries brought a rapid growth in population and an increase in residential construction.

The first residents of Wellington-Harrington were of Irish and Canadian descent. A number of immigrant residents of the neighborhood were from northern and eastern Europe, particularly Swedes and Russians. The Portuguese were the second largest immigrant group after the Irish. The Portuguese immigration into eastern Cambridge began around the turn of the century and fell off during the 1920s due to restrictive immigration laws. The Portuguese community in Wellington-Harrington increased substantially with the passage of the Immigration Act of 1965 which eliminated quotas and allowed relatives to join family members already living in the United States.

The new residents came for the employment opportunities and by the late 19th century, 75 - 80% of the resident work force was employed in local industry and commerce. By the early 20th century, Wellington-Harrington was essentially a

fully developed working class residential/industrial community with a mixed and varied ethnic heritage.

WELLINGTON-HARRINGTON TODAY: A Demographic Profile

Population

Wellington-Harrington has the highest proportion of immigrants of any neighborhood in Cambridge according to the 1990 U.S. Census. Forty percent of the neighborhood's residents were born overseas compared to 20% of city residents. The neighborhood also has the greatest percentage of linguistic minorities and linguistically isolated persons.

The neighborhood experienced a small decrease in overall population from 7,302 residents in 1980 to 7,210 in 1990. Almost a quarter (23%) of the neighborhood's population is composed of children under 18 years of age. The child population is significantly larger within the Black and Hispanic communities, accounting for 35% of the black population and 33% of the Hispanics.

Language and Ancestry

	<i>Wellington-Harrington</i>	<i>Cambridge</i>
Foreign Born	40%	22%
Speaks Language other than English at Home	53%	26%
*Linguistically Isolated	19%	6%

* Household members have difficulty communicating in English.

Source: 1990 U.S. Census

Race

Wellington-Harrington experienced a notable increase in minority populations between 1980 and 1990. Hispanics and Blacks constitute the second and third largest ethnic groups in the neighborhood. The 1990 U.S. Census also reveals that 49% of city residents with Portuguese ancestry live in Wellington-Harrington.

General Population Trends: Wellington-Harrington

	1980	Percent	1990	Percent
White	6295	85.2%	5264	73.0%
Black	257	3.5%	749	10.4%
Hispanic	517	7.1%	882	12.2%
Asian	59	0.8%	203	2.8%
Native Am.	7	0.1%	18	0.2%
Other	168	2.3%	94	1.4%

Source: 1990 U.S. Census

Household Composition

The 1990 Census reveals that 63% of the households in Wellington-Harrington are family households of two or more related individuals. Wellington-Harrington is unusual in its high number of family households compared to the city. Families constitute only 45% of all households city-wide.

Household Composition in Wellington-Harrington 1990

	% Black	% Hispanic	% White
*Family Households	74%	83%	62%
Couple with Children	33%	37%	34%
Couple w/o Children	8%	25%	39%
Single Parent	44%	8%	13%
Other Family Households	15%	9%	15%

*Families are households of two or more persons related by marriage, birth or adoption.

Source: 1990 U.S. Census

Education

The U.S. Census shows an overall increase in educational levels throughout the city between 1980 and 1990. The number of Wellington-Harrington residents with a college degree more than doubled between 1980 and 1990. The 1990 U. S. Census also reveals that Wellington-Harrington residents lag significantly behind Cambridge in terms of educational attainment. Forty-three percent of all neighborhood residents over 25 years of age have less than a high school education compared to 16% city-wide.

Educational Levels

Percentage of Residents with a College Degree

	1980	1990
Wellington-Harrington	8.0%	21%
Cambridge	43%	54%

Percentage of Residents with Less Than a High School Education

	1980	1990
Wellington-Harrington	61%	43%
Cambridge	24%	16%

Source: 1980-1990 U.S. Census

Income

The 1990 Census revealed a 15% increase in Wellington-Harrington's median family income from 1980 to 1990. The neighborhood's rise in income is lower than a citywide increase in median family incomes over the same ten year period.

Median Family Income Trends: Wellington-Harrington and Cambridge

	1980	1990	% Change
Wellington-Harrington	\$28,355	\$32,615	15%
Cambridge	\$31,943	\$39,990	25%

Source: 1990 U.S. Census

Conclusion

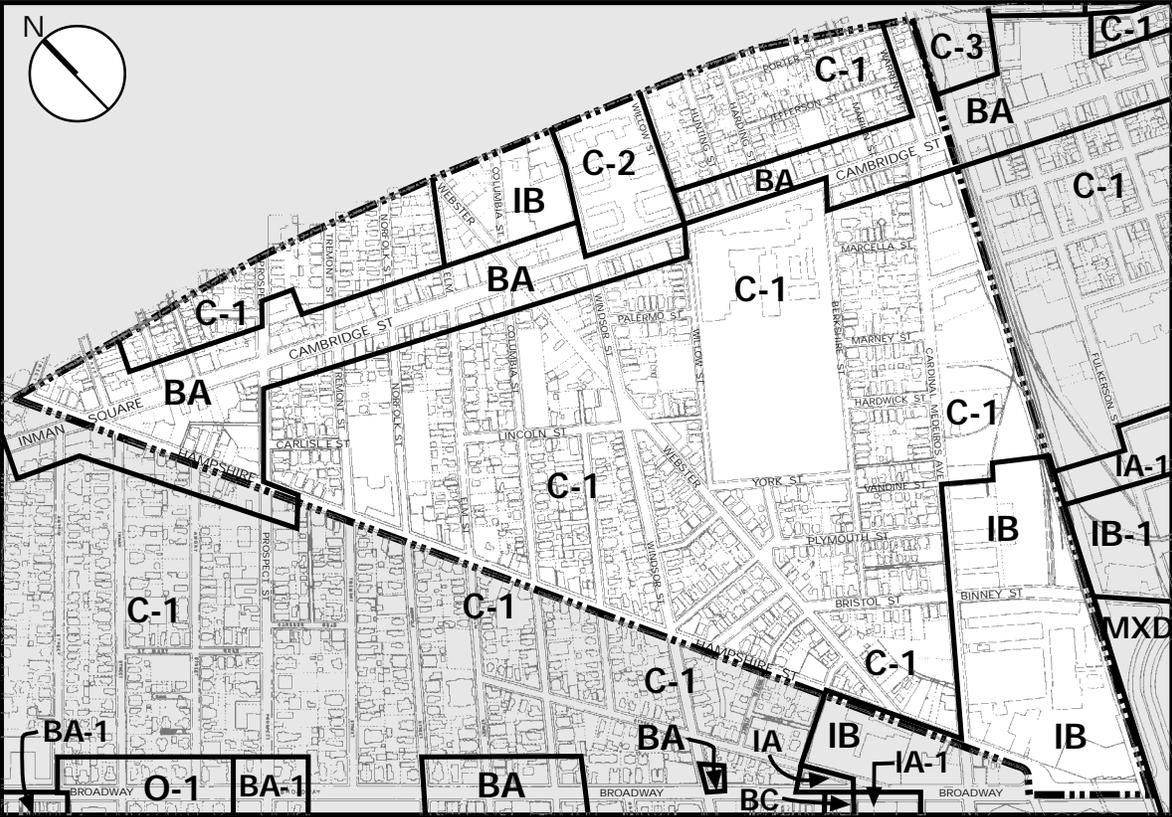
Census data and telephone survey results reveal Wellington-Harrington to be a diverse working class neighborhood of long-term residents and new arrivals, retirees and students, and an increasing young population. Wellington-Harrington is a family-oriented neighborhood, and by 1980 and 1990, the neighborhood experienced a sharp increase in its minority population, particularly Hispanic and Black families.

Wellington-Harrington has the highest proportion of immigrants of any neighborhood in the city. The 1990 U.S. Census indicates that over half of the neighborhood's residents speak a language other than English at home. Census data also reveal that the neighborhood has a lower than average educational level when compared to the rest of the city.

A N A L Y S I S A N D

R E C O M M E N D A T I O N S

Wellington-Harrington Zoning Map



City of Cambridge ■ Community Development Department ■ February 1996

Land Use

Background

The Wellington-Harrington neighborhood is defined by the Grand Junction railroad to the east, Hampshire Street to the west and the city of Somerville to the north. Wellington-Harrington is a small-scale residential neighborhood. Most of the neighborhood is zoned *Residence C-1*, a moderate density district with a three-story height limit which allows for the development of single and two-family houses, as well as triple decker and apartment buildings.

Commercial activity is located in Inman Square, along Cambridge Street and in scattered locations throughout the neighborhood. The commercial district along Cambridge Street to Inman Square is designated *Business A* allowing for a wide range of land-uses, including residences, retail stores and offices. The *Business A* designation also allows for the development of high density housing with an 85 foot height limit such as Roosevelt Towers, owned by the Cambridge Housing Authority.

In the 1940's Hampshire Street was designated a *Business A* district allowing business, retail and office use along the street. Over a number of years, and through a series of rezoning efforts, Hampshire Street's designation was changed to *Residence C-1* district, disallowing commercial development along the street.

The area north of Webster Avenue and Columbia Street is designated *Industry B* which allows high density development and unrestricted building heights. Housing is not a permitted use.

Zoning has been used in Wellington-Harrington to introduce new land uses. In the 1970s, a portion of the *Industry B* district between Cardinal Medeiros Avenue and the railroad tracks was rezoned to *Residence C-1* to accommodate construction of the Linden Park residential development.

Survey Results

The 1991 Atlantic Marketing Research Co., telephone survey reveals that a majority of the respondents saw commercial development as a positive factor in the city. Respondents focused on the economic benefits which the community would derive from commercial development, including more jobs, improved tax base, and increased income generated by new businesses in the neighborhood. Respondents who were renters were more likely than homeowners to view commercial development as a positive factor in the city. Respondents who felt that commercial development would have a negative impact in the city cited increased crowding and traffic congestion.

A majority of respondents felt they were not adequately informed about community development plans in their neighborhood. The respondents preferred to be kept informed of development plans through neighborhood newsletters and direct mail.

Committee Discussions

The Committee discussion focused on the small-scale nature of the Wellington-Harrington neighborhood and how most of the existing housing

would not conform to the current city ordinance in terms of density. The Committee discussed the area north of Webster Avenue and Columbia Street and some of the issues associated with having a zoning area in the neighborhood which allows unrestricted building heights. The Committee addressed the Department of Public Works (DPW) property located in the neighborhood. The Committee noted the importance of the area retaining its residential character should DPW decide to relocate.

The Committee discussed how zoning could be used to improve the quality of a neighborhood. In particular, rezoning a portion of Cardinal Medeiros Avenue to allow housing and downzoning Inman Square to create a low density business district.

Land Use Recommendations

I. Zoning should be modified to allow for the preservation of the neighborhood density.

- The Committee would like to see the dense, urban character of the neighborhood preserved particularly as the aging housing stock is replaced with new structures. The Committee recommends that a study be done to look at the possibility of rezoning Cambridge Street - from Inman Square to Cardinal Medeiros Avenue - to limit building heights to three - five stories and encourage smaller storefronts on the ground floors and housing on the upper floors.

II. Amend the City's zoning code to require new large developments on Cambridge Street to construct a neighborhood park as part of the project or at another location.

- The Committee was concerned about the lack of available land in the neighborhood and recommends that the city make Wellington-Harrington an open space priority neighborhood and acquire land parcels as they become available.

Growth Policy Context

The City's land use policy #1 encourages maintaining existing nature of residential neighborhoods by paying attention to the "prevailing pattern of development and building density and scale." Land use Policy #3 maintains that the city's residential and business districts should be "retained and strengthened."

The City's open space policy #66 emphasizes that new open space facilities should be considered for private developments which have the flexibility to "accommodate such a facility without loss of economic value for other uses."

Transportation

Background

Wellington-Harrington is the most densely populated neighborhood in the city with 7,210 persons residing on 0.19 square miles. One-third of the resident households have no automobile. The Wellington-Harrington neighborhood has two east/west routes along Hampshire and Cambridge Streets and a north/south route along Portland Street and Cardinal Medeiros Avenue. Most of the neighborhood is located within 3/4 miles of the Central Square and Lechmere MBTA stations.

Survey Results

Respondents to the telephone survey mentioned availability of parking and traffic congestions among their main concerns in the neighborhood.

- 74% of respondents named parking availability as a major neighborhood concern.
- 54% of respondents mentioned traffic congestion as a major neighborhood concern.
- 58% of respondents who were employed used an automobile to get to work.
- 56% of public housing respondents mentioned concerns about the availability of public transportation compared to 31% of respondents living in private housing.

Conclusion

The Committee did not directly address transportation issues in the Wellington-Harrington neighborhood. Wellington-Harrington residents have informed the city of priority traffic issues over the last several years. Residents have requested that the city enforce traffic laws around the Harrington School/Donnelly Field area. Residents have also requested additional signage along the western end of the neighborhood indicating the presence of children. Residents who live west of Windsor Street propose that the city lower speed limits and reevaluate the signal lights at the intersection of Cambridge and Columbia Streets.

Housing

Background

Wellington-Harrington is a small-scale neighborhood with 2,942 housing units. About 1/3 of the neighborhood's housing units are located in buildings of four or more units and 3/4 of the residential buildings are in the single-family/triple decker range. Forty-six percent of the housing stock were formerly rent-controlled units the bulk of which are in apartment buildings of four units or more. Wellington-Harrington is a densely built neighborhood which has almost twice the number of housing units per acre than the city average. The steady increase in home sales prices during the 1980's dropped off and prices had begun to stabilize at the beginning of the 1990's. Half of the sales during the 1980's were single family homes with prices consistently below the city's median prices.

Twelve percent of the housing stock (338 units) are tax exempt properties subsidized publicly by the Cambridge Housing Authority (CHA) and various state and federal mortgage programs. The tax exempt category is composed of 207 units in Roosevelt Towers located on Cambridge Street. The remainder are located in the Inman Square apartment complex (116 units) and Willow Street Homes (15 units).

Development Activity

St. Patrick's Place, a 32-unit rental development located on the corner of York and Berkshire Streets in Wellington-Harrington, was completed in the Spring of 1993. The project was developed by Just A Start Corporation (JAS), a non-profit

housing and training organization created by Wellington-Harrington residents in the early 1970's. The Archdiocese conveyed the property to Just a Start for use as affordable housing. The development includes the former parish hall, church sanctuary, rectory and a distressed six-unit apartment building. Twenty-nine units are currently occupied by low and moderate income families.

In the summer of 1995, Just A Start Corporation purchased a vacant, dilapidated single-family home on Norfolk Street in Wellington Harrington. Through Just A Start's East-Side Home Ownership Initiative, with financing and project support from local, state and federal agencies, the property was renovated and recently sold to a low-income family from the neighborhood.

NON-PROFIT HOUSING INITIATIVES

Cambridge Housing Authority (CHA)

The CHA owns and operates Roosevelt Towers in the Wellington-Harrington neighborhood. There are 207 units located on 4.16 acres of land. The family development comprises 132 units in six, three-story low-rise buildings. Seniors are housed in 75 housing units located in a mid-rise building at the rear of the site. (*See Appendix for CHA activities in Wellington-Harrington*)

Just A Start, Corporation

JAS began in the early 1970's as a youth employment and training organization created by a community group called the Wellington-

Harrington Citizen's Committee. At that time, JAS's activities were limited to the Wellington-Harrington neighborhood. In 1976, the city of Cambridge designated JAS as a housing and training nonprofit organization, and expanded the geographic scope of its activities to include East Cambridge, Riverside, and parts of Area Four. Currently, JAS has two distinct areas of interest: human development (education, counseling and job training) and neighborhood stabilization. (See appendix for JAS activities in Wellington-Harrington.)

City Housing Programs

City housing programs include home improvement and home ownership programs, multifamily rehabilitation programs, and support for affordable housing development initiatives. (See appendix for city programs in Wellington-Harrington.)

Survey Results

The 1991 Atlantic Marketing Research, Co. shows 1/2 of all respondents who rent in Wellington-Harrington pay between \$300 and \$600 per month. The survey also reveals that recent neighborhood residents are more likely to pay higher rent than longer term residents.

Total Rent and Total Rent by Length of Residence*

Rent Level	All	Less Than Five Years	Five Years Or More
\$300 or less	3%	2%	3%
\$301 - \$450	29%	15%	41%
\$451 - \$600	21%	15%	26%
\$601 - \$750	16%	19%	14%
Over \$750	32%	49%	15%

*(Includes public and private rental units)

Source: Atlantic Marketing Company telephone survey, 1991

Seventy-three percent of the survey respondents were renters. Forty-three percent of all the renter respondents lived in rent controlled housing. Half of all renters surveyed in Wellington-Harrington paid between \$300 and \$600 per month for rent. Forty percent of the nonrent controlled tenants paid over \$750 per

month for rent. The survey showed that the distribution of rent controlled units among racial groups is similar to the racial breakdown among all renter households. The survey also revealed that 77% of rent controlled housing is largely occupied by renters with low- or moderate-incomes.

Ninety-one percent of the survey respondents did not believe they could afford to buy a house in Wellington-Harrington. None of the Black respondents thought they could afford to buy a home in the neighborhood. Seventy-seven percent of tenants surveyed were not aware of city programs available to help finance home ownership. By contrast, 63% of home owners were aware of city programs that financed home improvements.

Survey respondents listed the cost of housing, both rental and ownership, and the deteriorating condition of the stock as their major housing concerns.

Committee Discussions

The Committee discussion focused on home ownership in the Wellington-Harrington neighborhood. The Committee talked about various ways neighborhood residents could become better informed about the array of housing programs and services offered through the city. The Committee noted the difficulty families with children have in finding suitable housing; an issue that is particularly important to Wellington-Harrington because of its high percentage of family households. The Committee felt that once residents were prepared for home ownership, a system should be in place to provide affordable housing opportunities.

The Committee voiced frustration at lack of incentives for owners to maintain their rental property. The Committee stressed the importance of preserving the neighborhood's residential character by tailoring new construction to complement existing housing stock. The Committee felt an expansion of current housing programs such as the city-sponsored, non-profit run Home Improvement Program and Small Property Owners Rehabilitation and Loan Program would help reduce the number of deteriorated properties.

Housing Recommendations

I. Establish city-wide housing “hotline.”

- The Committee recommends that the city establish a housing telephone service modeled after the 666-Movie line that would inform residents of all the housing agencies in the city and the services they provide.

II. Establish a clearinghouse of affordable housing opportunities in the city.

- The Committee suggests that the clearinghouse be placed in a non-intimidating, accessible place, and should be staffed by individuals who are able to deal with residents from a wide range of cultures.

III. Offer city-sponsored classes to inform residents on how to prepare for home ownership.

- The Committee recommends the city sponsor classes to educate renters on how to prepare to buy a house. The Committee suggests the classes inform residents of the criteria for eligibility (income levels, number of persons per household, etc.) for city-sponsored home ownership programs. The classes would also serve to create a pool of prospective home buyers in the city.

IV. Expand and augment both the Home Improvement Program (HIP) and the Small Property Owners Rehab and Loan Program.

- The Committee recommends that the capabilities of both the HIP and the Small Property Owners Program be increased. Both programs should offer more technical assis-

tance to housing developers on reducing construction costs, thereby, making more housing affordable to low income residents.

V. DPW site on Norfolk Street.

- The Committee recommends that the DPW site on Norfolk Street be developed into a mix of affordable housing and open space should DPW ever decide to relocate.

VI. Create a program that would advise non-English speaking tenants of their rights and obligations.

- The Committee recommends that the city offer counseling to tenants on their rights in languages other than English (Spanish and Creole).

VII. Stabilize the neighborhood and preserve its character.

- The Committee recommends that the dense, urban character of the neighborhood be preserved. In view of the aging housing stock, identical types of houses should be allowed to be constructed when old structures collapse or are condemned.

VIII. Encourage, through incentives and regulations, the construction of housing appropriate for families with children.

- The Committee strongly recommends that incentives be made available for landlords to delead the units they own.

Growth Policy Context

The city's housing policies #26 - #32 address preserving residential character, promoting home ownership and construction of affordable housing for families with children. The housing policies also "encourage non-profit and tenant ownership of the existing housing stock."

Economic Development and Employment

Background

The change in the Cambridge economy from manufacturing to service and knowledge-based companies has had an adverse affect on many working residents in the Wellington-Harrington neighborhood. During the last decade, employment in manufacturing industries in the Wellington-Harrington neighborhood declined by almost 15% while professional service industries increased by 13%.

Many residents in the neighborhood are currently unable to take advantage of new employment opportunities. Wellington-Harrington has a significant population with limited education and linguistic minorities who have difficulty communicating in English. The 1990 U.S. Census reveals that over 40% of Wellington-Harrington's population was born outside the United States and over half the population spoke a language other than English at home.

Survey Results

The 1991 Atlantic Marketing Research, Co. telephone survey reveals that over half of the respondents were employed outside the city in service related jobs. The specific work performed included food service, orderlies, secretarial, retail sales, hairdressers, child care workers, and dental hygienists. A majority of the employed workers used a car to get to work. Less than one fourth of respondents saw the job opportunities within Cambridge as matching their job skills well.

Education

The 1990 U.S. Census revealed that 64% of Wellington-Harrington's residents received a high school education or less compared to 32% citywide. The lack of some college or technical school education has contributed to the low-income status of a significant portion of the Wellington-Harrington population. The 1990 U.S. Census also revealed that 42% of all neighborhood residents over 25 years of age have less than a high school degree compared to 16% citywide and only 21% of the residents were college graduates compared to 50% of the city's population. Twenty percent of the respondents with less than a high school degree and 31% who graduated from high school classified themselves as low-income compared to 10% of the college graduates.

Educational Levels - Wellington-Harrington and Cambridge

<i>Educational Level</i>	<i>% Residents</i>	<i>Cambridge</i>
Some High School	42%	16%
High School Graduate	22%	16%
Some College/Technical School	14%	14%
College Graduate	21%	54%

Source: 1990 U.S. Census

Employment

According to the 1990 U.S. Census, employment in manufacturing industries in the Wellington-Harrington neighborhood declined by 14%

between 1980 and 1990 while residents employed in professional service industries increased by 13% during the same decade. The 1990 U.S. Census shows that only 28% of Wellington-Harrington residents were employed in professional occupations such as teaching, nursing or engineering compared to 55% citywide while 43% of residents were employed in service, sales, and clerical occupations which tend to pay low wages. The Atlantic Marketing Research telephone survey reveals that 38% of workers believed that the job opportunities within Cambridge were not a good match with their job skills. The survey also revealed that Wellington-Harrington's minority residents tend to be employed in low-paying, declining industries. Sixteen percent of Black respondents were employed in repair industries and 12% of Hispanics were employed in manufacturing.

Employment by Occupation

	<i>Wellington-Harrington</i>	<i>Cambridge</i>
Blue Collar	29%	11%
Sales/Clerical	22%	23%
Services	21%	11%
Professional/Technical	28%	55%

Source: 1990 U.S. Census

Income

The 1990 U.S. Census revealed that the median family income of Wellington-Harrington residents increased by 15% between 1980 and 1990 compared to 25% citywide. The 1991 Atlantic Marketing Research Co., telephone survey shows that 34% of the households surveyed earned low incomes. Only 17% of the respondents were classified as high income. Approximately 60% of the neighborhood households surveyed had low and moderate incomes*. The survey shows that Black and Hispanic respondents were more likely to have lower incomes than white respondents. One-half of Black respondents, 43% of all Hispanic respondents, and 20% of white respondents had a low household income.

Distribution of Income/Race in All Households Surveyed

<i>Income</i>	<i>Low</i>	<i>Moderate</i>	<i>Middle</i>	<i>High</i>
White	29%	25%	27%	19%
Black	50%	18%	18%	13%
Hispanic	43%	35%	16%	6%
Asian/Other	19%	19%	19%	44%

Source: Atlantic Marketing Research, Inc. 1991

- Low-income is equal to or less than 50% of the Boston area median income and moderate-income is 51-80% of the Boston area median income.
- Middle-income is 81-120% of the Boston area median income.
- High-income is more than 120% of the Boston area median income.
- The 1990 Boston area median income equals \$50,200/year for a family of four.

Committee Discussions

The Committee discussion focused on making access to employment opportunities easier for neighborhood residents. The Committee felt that navigating through the city's various departments and programs was intimidating to many residents who are new to this country and for many poor families in the neighborhood not familiar with the city's service delivery system. The Committee stressed that the city needs to think of new ways to get information out to residents through technology that is easy to use. The Committee was supportive of the work done by non-profit agencies located in Cambridge which run many city-sponsored programs. The Committee discussed ways to make the non-profits' employment and job training programs more visible to neighborhood residents.

The Committee was concerned about the lack of summer jobs for pre-teen and early teenage residents of the neighborhood. The Committee discussed the Cambridge Street commercial district as an untapped resource for young people looking for summer jobs. The Committee felt that local merchants may need incentives from the city to employ neighborhood youth especially during difficult economic times. The Committee expressed a desire for an open dialogue between the business owners along the commercial district and neighborhood residents.

Economic Development and Employment Recommendations

I. Create a “Cambridge employment hot line” for the city’s residents.

- The Committee recommended the creation of a city sponsored toll-free telephone line that would offer Cambridge residents a variety of employment-related information, ranging from actual employment opportunities, to the location of training and apprenticeship programs. The Committee agreed that a telephone line is a good tool for addressing the needs of linguistic minorities on a 24 hours a day basis.

II. Concentrate information about all the city’s employment-related services in one location.

- The Committee recommends that all the information about employment-related services should be located in one well-publicized central location. The Committee agreed that this recommendation is complementary to the “employment hot line.” The Committee also recommends that a facilitator be appointed to coordinate the activities of all employment and training program in the City.

III. Rewrite the brochures on employment and training programs to make them friendlier to readers in the neighborhood.

- The Committee recommends that Employment Resources, Inc. (ERI) rewrite and vividly illustrate their brochures to make them more user-friendly to neighborhood residents.

IV. Explore alternative options for structuring summer programs for pre-teenage neighborhood children (12 to 13 years old).

V. Form a partnership between the city and Cambridge Street merchants to employ neighborhood children in the summer.

- The Committee recommends that the city create a program to address the summer employment needs of children ineligible for the Mayor’s Summer Program. The Committee recommends the city provide incentives for Wellington-Harrington merchants to employ neighborhood children.

VI. Establish a forum where neighborhood residents and business owners can meet and exchange views and ideas.

VII. CDD should make its presentations of Wellington-Harrington’s demographic composition and employment profile to all neighborhood schools and parent associations.

- The Committee strongly recommends that the Community Development Department makes its demographic and employment presentations to the teachers and students of the Harrington School and its parent association.

VIII. Encourage cottage industries within Wellington-Harrington households.

- The Committee recommends the creation of a neighborhood revolving loan fund to assist lower income households to buy materials.

IX. Increase the funding for the Harrington School Computer Learning Center.

- The Committee recommends that additional funding be made available to enable the Harrington School to hire an instructor and buy more software.

Growth Policy Context

The city's economic and employment policies address the Committee's concern that employment opportunities are available to all neighborhood residents. Employment policies #40 and #41 encourage the city to assist disadvantaged and disenfranchised residents in developing new skills. Policies #47 and #48 reinforce the city's commitment to strengthening existing retail districts.

Open Space

Background

Wellington-Harrington is the most densely populated neighborhood in the city (99 persons per residential acre) and suffers from a lack of public and private open space. Most residents rely on publicly-owned open space for their recreational needs, particularly the large number of young people in the neighborhood under 19 years of age. The Wellington-Harrington neighborhood has three recreational facilities comprising 8.0 acres of open space. The neighborhood's open space is only 2% of the 377 acres of public recreational open space in use city-wide.

The City's Open Space Committee, comprising representatives of various City departments, updated the inventory of all City-owned open spaces and parks. The parks were evaluated and given a composite rating "A" through "F". "A" indicates the facility is in excellent condition and "F" indicates a park has major deficiencies. The following is a description of the neighborhood's City-owned recreational sites and their inventory rating.

Donnelly Playground

Donnelly Playground is a 7.2 acre site which provides a range of uses for many age groups. The play area includes a tot lot, ball fields, and basketball courts. The playground has received a "D" rating from the City's Open Space Committee and needs to be upgraded to accommodate multiple uses. The City has applied for funds through the Massachusetts Urban Self-Help Program to assist in the renovation of the playground. The play-

ground upgrade will include enhancing existing entrances to the site, making play equipment handicapped accessible and providing improved lighting throughout the play areas.

Warren Pals Park

Warren Pals Park is a 0.4 acre tot lot and passive park. In 1994, the City allocated funds for the total reconstruction of the park. The park's play area received new play equipment for children ages 5-12. A new tot lot was built and a sitting area installed. The renovated park was officially dedicated to City residents in the spring of 1995.

Elm Street Park

Elm Street Park is a 0.3 acre passive park. The park received a "C" rating from the Open Space Committee. The park is recommended for future improvements including cleaning, upgrading and repair of existing benches and pavements. The addition of a small piece of play equipment and more comfortable benches should be considered for future improvements.

Survey Results

The 1991 Atlantic Research Marketing, Inc. telephone survey reveals that respondent parents with children were more concerned about the condition of parks and open space than respondents who did not have children. Housing status was a factor in respondent concerns about open space. Forty-four percent of public housing respondents expressed concern with park conditions compared to 37% in private housing while

44% of home owners were concerned with available open space compared to 33% of public housing respondents.

Committee Discussions

The Committee discussed the need for additional open space in Wellington-Harrington and agreed that the City should keep track of opportunities to increase open space in the neighborhood and acquire land parcels as they become available. The Committee stressed that newly created open space should be in the form of small neighborhood parks and tot lots similar in size to Warren Pals park. The Committee indicated that one example of potential new open space in the

neighborhood would be the reuse of the DPW site on Norfolk Street should the City ever decide to relocate. The Committee expressed the desire for the City to acquire property by eminent domain and declare Wellington-Harrington a “high priority” neighborhood for new open space.

The Committee discussed the need for neighborhood parks to be upgraded and redesigned and felt that funds currently allocated for park maintenance were not adequate. The Committee also expressed concern about the durability of existing park equipment and stressed the importance of park equipment reaching expected life span before substantial upgrading is required.

Open Space Recommendations

I. The City should commit itself to increasing open space in Wellington-Harrington through purchasing land and developing parks and playgrounds whenever opportunities exist.

- The Committee felt that the need for open space is more acute between Prospect and Columbia Streets and from Hampshire Street to the Somerville line.

II. The Elm Street Park/Hampshire Street sitting area should be redesigned to incorporate an active playground for children.

- The Committee recommends that the new sitting area include fencing and benches to make the space more inviting. A new shade tree and water fountain should be added. The Committee suggests that a neighborhood workshop be conducted around the redesign of the space.

III. The City should allocate more funds towards park maintenance and attach a service contract to all newly constructed parks.

IV. Redesign Donnelly Field for better definition of play spaces.

VI. Upgrade and better maintenance of Gold Star Mother's Pool.

- The Committee recommends that the pool should be enclosed to allow use throughout the year.

VII. Street trees should be planted on Cambridge Street, Columbia Street, and on Norfolk Street in the area abutting the DPW site.

VIII. Street cleaning on Cambridge Street should be done more frequently, particularly around bars and restaurants.

Growth Policy Context

The City's open space policies #63, 68, and 69 complement the Committee's recommendation for expansion of existing open space. The policies also encourage retention of existing open spaces regardless of size or intended use. Open space policy #70 emphasizes the City's commitment to maintain and upgrading existing facilities.

C O N C L U S I O N

Conclusion

The Wellington-Harrington neighborhood has a long history of immigrant populations settling in the area which continues today. This report reveals that Wellington-Harrington's considerable foreign-born population is struggling to meet the demands of a changing economic environment. The report suggests that neighborhood residents in need would benefit from increased access to educational and employment opportunities which currently exist in their community and throughout the City. Overall, in the face of many challenges, residents profess optimism about the future of their neighborhood.

The report offers several recommendations including a public/private partnership between residents and local business owners to provide jobs for neighborhood youth, expansion of existing housing programs, and the development of new parks and playgrounds. The City has taken action to implement some recommendations made by the study committee.

The CDD has recently hired an Economic Development Planner to work directly with merchants along the City's five commercial districts and Cambridge Street in particular. The Economic Development Planner will assess the needs of merchants and residents in the districts and help create a plan of action to address their needs.

In 1994, the City's Office of Workforce Development merged with the City-wide Youth Employment Office to provide comprehensive employment services to City residents and local employers. The Cambridge Employment Program

(CEP) provides skills assessment, employment counseling, work-readiness training and job matching services for Cambridge residents. In March 1995, the Workforce Development Office published the first edition of *Cambridge Works*, a directory of 18 Cambridge based organizations which offer programs in basic education, language education, job training and job placement assistance to Cambridge adult residents. The directory is available free of charge at the Office of Workforce Development, 52 Inman Street, 2nd Floor, Cambridge, MA 02139.

In the summer of 1995, The CDD published a brochure entitled *Guide to Cambridge Housing Programs* which outlines the City's affordable housing programs. The CDD has been conducting comprehensive planning studies for each of the City's neighborhoods. The brochure is in response to the studies' recommendations that the City publicize its affordable housing programs. The City has also been offering first time home buyer classes, free of charge to any Cambridge resident, for the past three years. The program also offers special mortgage financing options to first time home buyers.

The city has scheduled an upgrade and renovation of Donnelly Playground in 1996. The park's upgrade will include making the entrances to the park more welcoming by increasing lighting and security. The park's upgrade will coincide with the construction of a youth center and new pedestrian pathway adjacent to the Harrington elementary school. The youth center will provide educational and recreational opportunities for

youth from preschool age through 19 years old and concerted outreach efforts will be made to reach at-risk youth. The youth center will house a Head Start day care center for children from low-income families in the community and children with disabilities.

The remaining recommendations will be incorporated into the City's decision-making process on future improvements in the Wellington-Harrington neighborhood.

A P P E N D I X I

Housing

Non-profit Housing Organizations in Wellington-Harrington

Just A Start, Corp. (JAS):

Just A Start originated from grassroots efforts in the Wellington-Harrington neighborhood as a youth employment and training organization. In 1976, JAS became a non-profit organization and expanded into the areas of housing and human development.

St. Patrick's Place

Located on the corner of York and Berkshire Streets, St. Patrick's Place is a former church which JAS acquired from the Archdiocese. The property was developed into 32 residential rental units. Completed in 1993, the development is fully occupied by low- and moderate- income households.

375-381 Norfolk Street

The Norfolk Street cooperatives are an example of the housing ownership programs JAS carries out in the Wellington-Harrington neighborhood. JAS purchased the six-unit building when it was vacant, rehabilitated the property, and sold it to six moderate income households as a "limited equity" cooperative. When a household decides to move, JAS is in a position to buy the unit back at a reasonable price and sell it to another moderate income household.

Over the past six years, JAS has constructed seven townhouses on Berkshire and Hardwick Streets. The houses were built on "infill" sites

made available by the Cambridge Redevelopment Authority and are owned by moderate income households.

Cambridge Neighborhoods Apartment Housing Services (CNAHS):

CNAHS is a nine-year old program created to address the problem of rent controlled buildings that deteriorate or fall into disrepair. The CNAHS staff offer a wide range of services to property owners including: assessing the financial costs of the rehabilitation work, approaching a bank for a construction loan, assisting with Rent Control Board certification and approval of new rents. CNAHS relies on a revolving loan fund to ensure that tenants of the rehabilitated properties can afford the new increases in rent. The fund allows the property owner to borrow a part of the rehabilitation cost at a very low interest rate (3%) which reduces the projected rent increases. Four local banks participate in the program and all charge the same interest rate on their loans.

391 Portland Street

The property at 391 Portland Street was purchased by CNAHS from the Department of Housing and Urban Development for \$1.00. The nine-unit structure was completely rehabilitated with financing from City funds and bank loans.

122 Berkshire Street

CNAHS, in cooperation with JAS as the developer, was able to rehab the 122 Berkshire Street building which was previously in receivership.

Home Improvement Program (HIP)

In Wellington-Harrington, the City of Cambridge administers the home improvement program through JAS. The program, which has been in place 15 years, provides low- and moderate-income home owners with technical assistance and low interest loans to rehabilitate their property. Approximately \$100,000 is available from JAS every year for home improvements loans.

Cambridge Housing Authority (CHA)

Roosevelt Towers was built in 1950 as state aided housing for veterans. The State housing program was created in 1946 to provide temporary housing for working class families who could not find housing or were anxious to leave the poor conditions of privately owned, low- rent housing.

Physical conditions at Roosevelt Towers declined from the mid-50's through the 1960's and 1970's. In 1973, a modernization was begun with renovation of the kitchens. In 1978, windows were replaced. In 1980-81 the mid-rise building and the site were renovated through a pilot modernization program. This renovation transformed the mid-rise building from family housing to empty-nester and elderly housing with some units made accessible for handicapped use.

During the nine years since the pilot modernization program, there have been a number of maintenance projects, including the replacement of underground conduits in 1983, an electrical modernization in 1984, a heating plant modernization in 1986, and roof and wall rehabilitation in 1987. In 1986, drawings were prepared for repair of stairways and installation of trash compactors, but this work was not done due to a lack of sufficient funding.

In 1994, a pilot project was started in one of Roosevelt Towers' U shaped buildings. The modernization project will give the building a more traditional front yard/ backyard look. The parking area in the back of the building will be redesigned as a common backyard for the residents. The space will be landscaped and will have five stairways leading from it to the residential units. The parking spaces will be transferred into a central street, which will be newly constructed in the middle of the development. The new street will also be landscaped and well lit, in an effort to make the development more inviting. Garbage collection will be centralized in each building. The new stairways will have separate decks where residents can install their own planters and sit outdoors.

City of Cambridge

Affordable Housing Activities

The City of Cambridge has an ongoing commitment to the preservation of existing affordable housing and the creation of new affordable home ownership and rental opportunities. The City's ability to accomplish this depends on a number of factors: primarily identification of resources to develop additional affordable units and rehabilitate existing units. Other factors include market and inventory conditions, the availability of sites, the capacity of local housing providers and support for local programs and initiatives.

Scarcity of vacant land in Cambridge necessitates that affordable housing opportunities come from existing stock. Affordable housing initiatives may take the form of stabilizing existing housing occupied by low and moderate income households or converting buildings to nonprofit or public ownership and providing access to affordable units to low and moderate income households upon turnover. They may also involve rehabilitating buildings in distressed conditions with vacancies and substantial capital needs for occupancy after rehab by low and moderate income households.

An important public benefit of many of Cambridge's housing initiatives is securing long-term affordability, either through limited equity restrictions, public or nonprofit ownership or via long-term contracts and deed restrictions with private owners. Large public investments are typically required to secure affordable units, therefore, making these units affordable in the long-term is the most efficient way to use scarce housing resources.

Approximately one million dollars, a sizable percentage of the City's CDBG funds, is spent on housing. The housing funds are administered through the City's Community Development Department (CDD). Along with supplying administrative support and program funds to the local nonprofit housing development agencies, CDD provide multi-family rehabilitation funds, first-time home buyer assistance, development funds and technical assistance for substantial rehabilitation and new construction for the benefit of low and moderate income households.

ONGOING HOUSING PROGRAMS

Development

Affordable Housing Trust: CDD staff provide technical assistance to the Affordable Housing Trust, a trust fund established by a local zoning ordinance to develop and sustain affordable housing with funds received under incentive zoning provisions. The City Manager is the managing trustee, and the other board members include representatives from different sectors of the community concerned with housing policy, including city agencies, nonprofit housing organizations and community representatives. The Trust has played an important role in leveraging other financing for affordable housing projects. Since its inception, Trust funds have supported the development of 293 units of housing. In addition, the Trust also acts as the local housing partnership entity and is charged with the review and approval of all applications for funding from the Massachusetts Housing Partnership.

HOME Program: CDD administers the HUD-funded HOME Program. HOME funds are used to rehabilitate rental properties such as the Cambridge YMCA, as well as those that owned and managed by Community Housing Development Organizations (CHDOs). HOME funds can also be used for acquisition and new construction of affordable rental and home ownership units, such as those at the Hampshire-Columbia Street site. The City has contracted with Just A Start and Homeowners Rehab to operate a HOME-funded home improvement type program. This will benefit single family owner-occupied properties and two or three family buildings where HOME funds can be used in conjunction with CDBG funds. The HOME program has also been successful in reducing the acquisition cost of Cambridge properties to ensure their affordability to low income first-time home buyers.

Expiring Use Activities: The City of Cambridge has over 1,600 units in eight federally-subsidized developments facing the risk of expiring use restrictions or rent subsidies during the 1990s. CDD actively works with tenants, owners and other concerned parties to address the long-term needs of these affordable housing developments. The CDD provides technical assistance to help tenant groups to organize, to preserve affordability and maintain housing quality, and, in certain cases, to work with a local nonprofit organization to acquire their buildings.

Rehabilitation

Harvard Emergency Loan Program: The Harvard Emergency Loan Program, administered by the CDD, provides low interest rate loans to help owners of rent controlled properties to rehabilitate their buildings.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low income, often elderly owners of one to four family buildings. By making relatively small investments in critical rehab needs, the program allows low and moderate income owners to remain in their homes. Funded primarily through CDBG

and revolving loans, the program is operated by two agencies, Just A Start and Homeowner's Rehab Inc., under contract with the CDD. Between 100 and 150 units are rehabilitated annually through this program.

Rehab Assistance Program: The Rehab Assistance Program (RAP) is funded with CDBG funds and private sources. The program provides training and education for youth rehab and deleading crews which provide labor for HIP cases and affordable housing projects at cost.

Multifamily Loan Programs: Cambridge's continuing multifamily loan programs are managed by the Cambridge Neighborhood Apartment Housing Services (CNAHS), a private nonprofit corporation. CNAHS operates a rehab program for investor-owner rental buildings, providing low-interest loans and technical assistance to encourage reinvestment in the multifamily stock. Operating support for this program is provided by CDBG funds, leveraging loan funds from state and private sources. Two loan programs funded by HUD and administered by the City - The Rental Rehabilitation Program and the 312 Loan Program - were phased out in 1991. CNAHS also administers the City-funded Small Property Owners Rehab and Loan Program. This program supports moderate levels of rehabilitation for owners of rent controlled properties with 12 or fewer units by giving owners technical assistance and loans. Loans are made from a reduced interest rate loan pool that has been capitalized by a consortium of local banks. This is a phased rehab program which attempts to stop the deterioration of rent controlled properties.

Lead-Safe Cambridge

In 1994, Cambridge received a federal grant under the HUD Lead-based Paint Hazard Reduction Grant Program to abate 300 privately owned residential units over a two year period. The grant will be administered through the Lead Safe Cambridge program.

Home Ownership

Limited Equity Cooperatives and Condominiums: The Resident Cooperative Ownership Program, in partnership with nonprofit housing agencies, provides technical, legal and financial assistance to tenant groups seeking to buy and renovate their buildings and convert them to limited equity cooperatives and condominiums. In addition to providing development assistance, the program advocates for funding for new projects and provides management support to established coops. The City will expand this program if suitable sites and funding are available. A Share Loan Program was recently established to help low and moderate income residents buy into existing cooperatives.

Home buyer Counseling: Beginning in August 1993, the City began offering home buyer counseling courses to Cambridge residents. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Over 40 households successfully completed the first course, and 45 are currently participating in a course offered this month. Participation gives buyers access to low cost mortgages through the Massachusetts Housing Finance Agency and local banks. Additional classes are scheduled for the Spring.

Technical Assistance and Services

Assistance to Nonprofit Development Organizations: The local nonprofit housing development agencies play a key role in the Cambridge housing delivery system. Cambridge is fortunate to have several stable and experienced agencies which have been integrally involved in the delivery of affordable housing for many years. Three agencies, Just A Start, Corp., Homeowner's Rehab., Inc., and Cambridge Neighborhood Apartment Housing Services, Inc., have extensive experience in all levels of rehabilitation and also in management of multifamily stock. CNAHS, which has a partnership-model board composed of lenders, city housing officials, property owners and tenants, also has special expertise in dealing

with the rent controlled stock. Cambridge and Somerville Cooperative Apartment Project (CASCAP) concentrates on the delivery of housing to the mentally disabled population. CASCAP has strengths in both rehabilitation and development and in the management of group homes/single room occupancy dwellings with a social service component. The CDD provides technical and operating support for these agencies and also provides loans and grants from CDBG funds to nonprofit organizations to support acquisition and development of affordable units.

Nonprofit agencies developed 375 units of affordable housing in Cambridge in FY93, including affordable rental units and SRO units for people with AIDS and other special needs. We project that nonprofit will develop 360 additional units in FY94.

Housing Access Services: The CDD in cooperation with nonprofit agencies, provides housing access services for low and moderate income households. These services include maintaining a list of households interested in affordable housing opportunities. The Department recently computerized this system, and will expand it during the coming year. CDD is also responsible for administering the resale of limited equity units, where deed restrictions limit the price and target the availability of these units to low income buyers. For these units, as well as for other affordable units, the Department also provides marketing assistance to both nonprofit and for profit developers and owners to help them locate low or moderate income purchasers or renters.

Housing Intercept Program: The Cambridge Housing Intercept Program (formerly the Cambridge Housing Services Program), is a program that provides counselling and information services for owners and tenants, and mediation services to try to resolve disputes over tenancies. This program has proved to be very effective in keeping tenants in their housing, thereby preventing homelessness in over 200 cases annually. This program is jointly funded by the CDD and the Commonwealth of Massachusetts.

OTHER INITIATIVES

Inclusionary Zoning: In certain parts of the City, like North Point and the south of Pacific area of Cambridgeport, the City Council has enacted zoning that requires that a percentage of the units developed in any residential project be affordable. Over time, this zoning initiative will result in mixed-income housing being created.

Fair Housing: Since 1981, HUD has periodically funded the Cambridge Community Housing

Resource Board (CHRB) which was established to promote equal housing opportunities for all regardless of race or ethnic background. The Cambridge CHRB's programs have been administered by CDD staff and have included real estate scholarships for minorities and a Fair Housing curriculum at the high school. When HUD funding ended, a citywide Fair Housing Commission was established to promote fair housing.

Growth Policy

Land Use Policies

Policy #1

Existing residential neighborhoods, or any portions of a neighborhood having an identifiable and consistent built character, should be maintained at their prevailing pattern of development and building density scale.

Policy #33

The wide diversity of development patterns, uses, scales and densities present within the City's many residential and commercial districts should be retained and strengthened. That diversity should be between and among the various districts, not necessarily within each individual one.

Housing Policies

Policy #26

Maintain and preserve existing residential neighborhoods at their current density, scale, and character. Consider exceptions to this policy when residents have strong reservation about existing character, are supportive of change, and have evaluated potential changes in neighborhood character through a planning process.

Policy #27

Where possible, construct new affordable housing that fits neighborhood character. In existing residential neighborhoods, housing should be built at a scale, density and character consistent with existing development patterns. Permit reconstruction of affordable housing (defined as more than 50% of units rented or owned by households at 80% or less than median income) that serves a wide range of incomes and groups at previous nonconforming density where reconstruction is less expensive than rehabilitation. Emphasize construction of affordable housing designed for families with children.

Policy #28

Affordable housing in rehabilitated or newly constructed buildings should serve a wide range of households particularly low- and moderate-income families, racial minorities and single persons with special needs.

Policy #29

Encourage rehabilitation of the existing housing stock. Concentrate City funds and staff efforts on rehabilitation that will provide units for low- and moderate-income residents.

Policy #30

Concentrate rehabilitation efforts in the City's predominantly low- and moderate-income neighborhoods.

Policy #31

Promote affordable home ownership opportunities where financially feasible.

Policy #32

Encourage non-profit and tenant ownership of the existing housing stock.

Economic Development and Employment Policies

Policy #47

Existing retail districts should be strengthened; new retail activity should be directed toward the City's existing retail squares and corridors.

Policy #48

Retail districts should be recognized for their unique assets, opportunities and functions and those aspects should be encouraged, in part, to ensure that they can compete with regional shopping centers and maintain their economic viability.

Open Space Policies

Policy #63

Open space and recreational facilities serving a wide range of functions and clientele, including the elderly and special needs populations, should be encouraged, either through expansion of the existing inventory, through multiple use of existing facilities or through creative programming of those facilities.

Policy #68

Only under extraordinary circumstances should existing open space facilities be eliminated from the City's inventory for other uses; small, passively or merely visually used facilities, should not be undervalued in this regard merely for lack of intensive or active recreational use.

Policy #69

The City should encourage the permanent retention and protection of useful, effective, attractive private open space whether publicly accessible or not. Community use of private recreational and open space facilities in the City should be encouraged at reasonable levels where the private function of those facilities would not be impaired and where the recreational activity provided by the private facility is not well served in available public facilities.

Policy #70

Repair, maintenance and timely upgrading of existing facilities should be the City's highest fiscal priority with regard to open space and recreational facilities. The City should explore and adopt, as appropriate, mechanisms whereby the private sector can reasonably provide, assist in and/or contribute to the maintenance of publicly useable open space and recreational facilities.