



# CityView Newsletter

A Publication of the City of Cambridge, Massachusetts



## Cambridge's Ongoing Commitment to Affordable Housing

In this newsletter, readers will learn more about how Cambridge is making affordable housing one of its highest priorities, the ongoing challenges associated with today's housing market, how policy, zoning and programming have played important factors in making Cambridge more accessible for new and long-time residents, and where new development is taking place around the City. Learn what resources are available for people seeking to rent in the City, buy a home for the first-time, and/or remain in the community.

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# Message from the City Manager

Dear Cambridge Community,

Last summer, we devoted an entire newsletter to sharing how Cambridge is addressing global climate change. Today, we are devoting this newsletter to the housing crisis that we are confronting.

Rising housing costs have become an ever-present challenge to everyone in our city, from young people building lives in our community, to families seeking more space for children, to seniors trying to stay close to family and friends. In our 2023 resident survey, we asked what is the single most important issue facing our city? 39% of you said affordable housing, a result that has been repeated year after year. And while prices dropped during the pandemic, rents have increased by more than 10% since 2020 and remained among the highest in greater Boston. We have an amazing community, but it's becoming unaffordable, inaccessible, and inequitable.

There is now broad recognition that housing is a crisis. President Biden speaks regularly about the need to address the high cost of housing and to "build, build, build." Governor Healey has stated simply that housing is the number one issue for her administration. Cambridge has been active in supporting these larger efforts. The City Council passed multiple policy orders supporting a local transfer fee option to fund affordable housing and I have testified multiple times at the State House in favor of the Governor's Affordable Homes Act which would provide billions of dollars toward affordable housing and provide key policy changes that would support our local efforts. We cannot solve housing alone and we will continue to work closely with our state delegation to pursue innovative policy solutions.

Cambridge has also been a leader and taken important actions at a city level. The City Council has passed some of the most progressive housing policies in the state, including density bonuses and "as-of-right" zoning for affordable housing developments, eliminating parking minimums, and significant inclusionary housing requirements for market rate housing. The recent Alewife district re-zoning prioritized housing and will result in not just commercial development, but also up to 3,500 new housing units, including as many as 700 income-restricted affordable units.

We have also made significant financial investments in affordable housing, with the City allocating over \$40 million each year to the Affordable Housing Trust. This



has tripled over the last five years and represents one of the largest budget priorities in our annual operating budget. The City has also recently taken an inventory of City-owned parcels and begun discussions with the City Council on how they can be used for community benefit, particularly affordable housing. Finally, we have been active in assessing properties on the market and have funded a number of purchases by affordable housing providers with the purpose of building new affordable housing.

This commitment extends well beyond policy, investment and development. Our actions center around people. Those who aspire to make Cambridge their new home and those who are proud to call Cambridge home. Our broader scope of housing-related resources and services, includes funding and support for housing stabilization, permanent supported housing, accessing affordable housing opportunities, and obtaining assistance to prevent eviction and tenant displacement. We also offer a full range of support for residents who are unhoused, want to purchase homes, which includes City funding to assist eligible residents buying homes on the market, as well as homeowners who are need of making needed home repairs and improvements.

This issue will provide a broad overview of our key commitments, initiatives, and investments. I'm so proud of all of the incredible efforts that the Council and City staff have accomplished over the years. And yet, despite all of this, prices continue to rise and more must be done – at greater scale and with greater urgency.

As with all of our work, we will move forward together as a community.

Sincerely,

Yi-An Huang  
City Manager

# Housing Data and Facts

## 750

### UNITS

Over **750 housing units** are being built, with **3,950 more permitted**, ensuring ample support for future population growth.

## 202%

### INCREASE

City funding for the Affordable Housing Trust in FY24 (\$41.1 million through property taxes, department revenue, Free Cash, and CPA funds) was a 202% increase from the amount of funding provided in FY19. In 2019, a commitment was made to double the amount of funds dedicated to affordable housing within 3-5 years.

## 57,894

### UNITS

As of June 30, 2023, the Cambridge housing stock included **57,894 units** either available for occupancy or under construction.

## 8,591

### HOUSING UNITS

As of June 30, 2023, the Cambridge housing stock included **8,591 affordable housing units**.

## \$188.4M

City funding for the Affordable Housing Trust totals \$188.4 million from FY19-FY24 inclusive.

## \$358M

Through FY24, the City has allocated over **\$358 million** to invest in affordable housing initiatives. These funds have resulted in the preservation or creation of **4,000+ affordable units**.

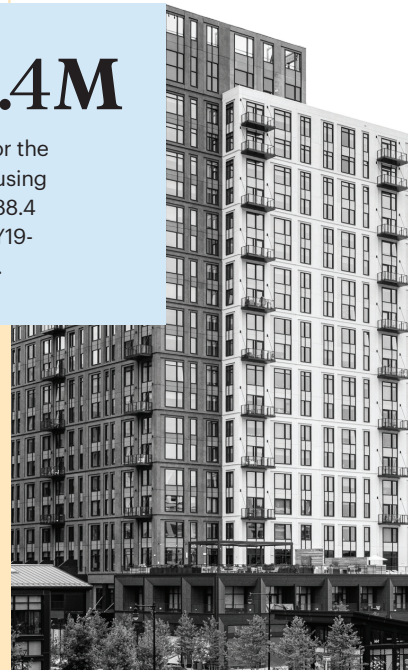
## 25%

It has been the City's practice since FY20 to use **25% of building permit revenue** as a revenue source for supporting the Affordable Housing Trust.



FY19

FY25



# Key Areas of Focus



Affordable housing has long been a top priority for Cambridge starting with the City Council.

In support of this, the City commits substantial resources and works diligently to address affordable housing needs in the community. **A number of key areas of focus, include:**

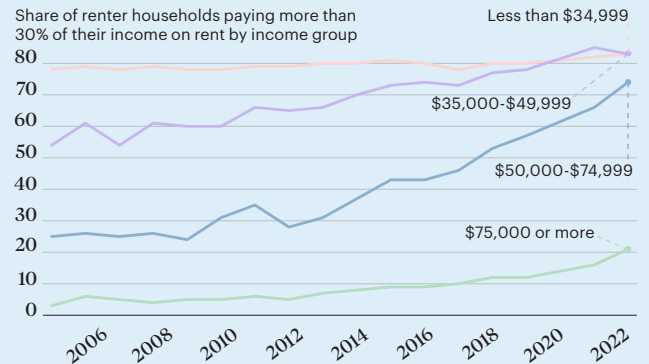
- Increasing the availability of affordable rental housing opportunities in Cambridge.
- Increasing affordable homeownership opportunities for residents by providing assistance to first-time homebuyers; preserving and increasing Cambridge’s affordable homeownership stock.
- Increasing new housing production – market-rate and affordable.
- Improving access to affordable housing opportunities and eviction prevention services and resources, while increasing housing literacy for residents, providers, and property owners and managers.

# Housing Crisis – A Regional View

A crippling regional housing shortage has made it difficult for families and individuals to rent an apartment, let alone own a home, especially for those with low or even moderate incomes. To help address these issues, Cambridge is dedicating more than \$60 million from a variety of sources to address affordable housing and homelessness in the fiscal year 2024.

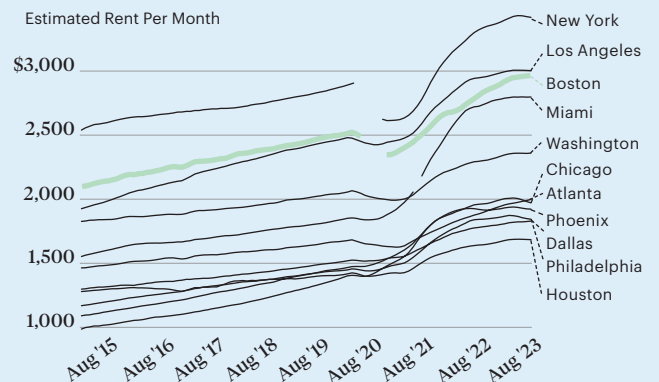
## Cost Burden

For the first time in almost two decades, more Greater Boston renter households—51 percent—are cost burdened than not. The majority of Greater Boston renter households making less than \$75,000 are cost burdened.



## Highest Average Rent

Boston is the third most expensive rental market among the 11 most populous Metropolitan Statistical Area (MSA) in the nation, behind New York City and just behind Los Angeles.



Data source: The Boston Foundation Housing Report Card 2023.

# Affordable Housing Trust Expands and Protects Affordable Housing Opportunities

Created by the City Council, the Cambridge Affordable Housing Trust was established in 1989 with the mission of expanding and protecting affordable housing opportunities in Cambridge. From the end of rent control in the mid-1990s to the real estate boom of the early-2000s to the affordable housing crisis currently challenging our city and the greater Boston region, the Trust has worked to shape housing programs and policies, fund the purchase of residential buildings and development sites for affordable housing developments, and provide funding that preserves and creates affordable housing for low- and moderate-income families in Cambridge.

Chaired by the City Manager, the Trust is comprised of a nine-member board that includes experts in housing policy, finance, development, design, and advocacy. The Trust serves as both a policy advisory board and a loan committee, meeting on a monthly basis throughout the year to review proposals for new housing preservation and development efforts and other housing programs, and to discuss affordable housing policy. The Trust has a long-standing commitment to creating high-quality housing that is well-integrated into the greater community and that will remain affordable for future generations. Some of the criteria the Trust uses when reviewing proposals for new programs, policies, and housing developments include:

- Creation and preservation of long-term affordability;
- Emphasis on the creation of family-sized housing (units with two or more bedrooms);
- Leveraging of Trust funds by other public and private financing sources;
- High-quality sustainable design to benefit housing residents and the surrounding neighborhood and community;
- Use of energy-efficient materials, and environmentally-friendly construction techniques;

Funding from the Affordable Housing Trust has assisted more than 4,000 units in the City. Through its funding of affordable housing acquisition and development programs, affordable housing preservation programs,

and first-time homebuyer assistance programs, the Trust has helped thousands of families and individuals afford to remain in the Cambridge community.

## Highlights of current affordable housing developments being developed with funding from the Cambridge Affordable Housing Trust:

- **\$3.7 million** to create **24 new affordable rental units** in a North Cambridge mixed-use transit-oriented development; construction will be completed in early 2024.
- **\$10.2 million** committed to create **62 new affordable units** to house individuals moving beyond homelessness where construction is underway.
- **\$18 million** committed to create **106 new affordable rental units** adjacent to Danehy Park in Neighborhood 10 where construction is underway.
- **\$43.6 million** committed to replace **175 obsolete public housing units** with **278 new affordable rental units** in North Cambridge where site preparation is underway.
- **\$10.8 million** committed to convert former church properties to **46 affordable rental units** in East Cambridge.
- **\$10.4 million** committed to acquire a property outside of Harvard Square to create new affordable housing in the Baldwin neighborhood, where few affordable housing opportunities now exist; funding is being assembled to **build 29 affordable units**.
- Commitment of City land in The Port; an affordable housing provider has been selected to **develop new affordable condominium units** on a long-vacant parcel.
- Additional efforts underway include acquisition of other new sites, reviewing requests from affordable housing providers and continuing to work with affordable housing developers to identify new opportunities to finance the creation of affordable units through acquisition of new sites.

# Affordable Housing Overlay Zoning Advances New Development



Access to funding is a critical component of building new affordable housing, and housing providers must also be able to compete with market developers to obtain sites and predictably advance new developments through the development process where delays add significantly to cost and the need for public subsidy. In 2020, the City first adopted a landmark Affordable Housing Overlay (AHO) zoning to allow affordable housing builders to build more densely than market-rate builders to help them compete for new development sites. The AHO also allows for a community and design review process, which helps affordable housing providers advance new proposals more efficiently and cost effectively. The AHO

has become a national model followed by other cities in the region and in other parts of the country.

In October 2023, the City Council amended the AHO to enhance its effectiveness in creating new affordable housing. The amendments allow for taller heights for affordable housing developments in higher-density zoning districts, major squares, and mixed-use corridors, and reduce required setbacks citywide. These changes will help non-profit developers better compete with market-rate developers for available sites, provide for a full range of housing choices throughout the City for households of all incomes, and help to meet the City's goal of preserving diversity.

With more than 725 affordable units proposed under the AHO, including 446 now under construction, the AHO has resulted in an unprecedented pipeline of new affordable housing that will serve the community for years to come. An additional three AHO developments are expected to be proposed in 2024 with more to follow as the AHO has been effective in giving affordable housing providers the confidence to aggressively pursue new development opportunities to build new affordable housing to advance the City's housing goals.

For more information, visit [cambridgema.gov/aho](https://cambridgema.gov/aho)

## Alewife Re-Zoning Spurs Housing and Economic Development

The City has conducted focused planning for the Alewife area, which is expected to undergo major commercial redevelopment and provide an opportunity to advance the City's goals of housing production, economic vitality, and environmental resilience.

Prompted by the rapid **acquisition of 35 acres of land** by Denver-based developer Healthpeak, the City Council imposed a construction moratorium for new commercial development until new zoning was adopted. The Council asked City staff to convene an Alewife Zoning Working Group to build off the recommendations from the 2019 Alewife District Plan and provide zoning rules that would guide the creation of a vibrant new neighborhood.



Over 18 months, city staff led an inclusive working group process that brought together the diverse interests of residents, the business community, institutions, property owners, and developers. The process resulted in a shared vision for a mixed-use district that balances economic growth with housing development and delivers significant infrastructure improvements. The final zoning, which was adopted 9-0 by the Council, creates the framework for a multimodal, resilient, and sustainable neighborhood with strong community amenities. The adopted zoning increases the number of new homes that can be built and requires housing to be built along with new commercial buildings. It also incentivizes the construction of a bike/pedestrian bridge over the railroad tracks, creates greater open space, and requires funding for infrastructure improvements. **Estimated development projections by 2040 would result in approximately 3,500 new housing units, including 700 affordable units.**

## Other notable zoning-related changes and developments:

### **Elimination of Minimum Parking Requirements**

As of October 2022, the City of Cambridge removed off-street parking requirements from the city's zoning code in an effort to reduce the cost and complexity of new residential development and to advance the City's sustainability goals by reducing vehicle trips in the city. Cambridge became the first Massachusetts city to fully eliminate parking minimums. Previously, the Zoning Ordinance had required new housing developments to have one off-street parking space per unit in most of the city.

### **Multifamily Housing Citywide Consideration**

In the last term, the City Council has discussed how zoning could be changed to allow multifamily in districts that now allow only single-family, two-family, or townhouse development, which cover approximately a quarter of the city. The Council's interest was centered on encouraging new housing construction and

creating more equitable zoning rules across the City. Consideration of this approach will continue in 2024.

### **Massachusetts Avenue Planning Study**

The City is undertaking a study process to consider zoning changes along this major mixed-use corridor. The Mass Ave Planning Study (MAPS), spearheaded by the Community Development Department (CDD), is creating a vision plan for what Massachusetts Avenue will look like in 2040 between Alewife Brook Parkway and Cambridge Common. The team will work with the community to develop a shared vision to shape future development types and scales, and lead an engagement process to listen to all the voices that live work or play along this section of Mass Ave.

Visit: <https://camb.ma/massavestudy>

### **Central Square Zoning**

CDD is now working on a process to develop zoning changes for Central Square, which would allow for and encourage the continued growth, redevelopment, and evolution of the district. In alignment with the prior planning processes undertaken by CDD, the focus of the updated zoning will be towards increasing housing, creating public spaces to build community, creating additional public open spaces, supporting our diverse retail, cultural, and non-profit community, and providing opportunities for centralized parking. The goal is to have new zoning ready for adoption by the City Council by the end of 2024 following community engagement, public hearings and discussion. This work is expected to rely on the community's vision and goals articulated in multiple studies completed in the past decade, including the C2 Planning Study (2013), the Central Square Commercial District Assessment Survey (2018), and the Central Square City Lots Study (2024). CDD has also completed a study of 10 City-owned properties in the Central Square area to see how these properties could be developed to advance several City goals and initiatives.

# Overview of Rental and Homeownership Programs Offered Through the City

## Inclusionary Housing Rental Program Makes Cambridge More Accessible

Since its adoption in 1998, the Inclusionary Housing provisions of the Zoning Ordinance has provided new affordable homes for low-, moderate-, and middle-income households in Cambridge. This program is a key component of the City's ongoing effort to provide residents with access to affordable homes. The Inclusionary Housing provisions engage the private sector to assist in creating new affordable homes. To-date, 1,497 inclusionary housing units have been completed or are now being built. These include both rental and homeownership units. Homeownership units are administered by the Housing Division of CDD along with City-funded affordable homes. Access to affordable rental units in privately-owned buildings is also offered through the Housing Division's Inclusionary Housing Rental Program.

*“Living in inclusionary housing has allowed me to live in the city that I grew up in,” said one resident. “This in turn has allowed me to raise my children in a place that I hold dear to my heart. If it weren't for this program, I would have never been able to afford to stay in my city.”*

In 2023, over 200 households moved into rental units through the program, which now offers access to more than 1,100 affordable apartments throughout the City. Over half of new households moved to affordable apartments from market-rate properties. Nearly a quarter of those tenants had an emergency need prior to moving, such as being unhoused, paying over 50% of their gross income for rent, or facing a no-fault eviction. Moving into inclusionary housing helped them remain stably housed in the city.

Eligible applicants for the program are identified through the Rental Applicant Pool. The Community Development Department manages this pool, determines eligibility, and refers qualified applicants to property owners or managers with available units. To enter the pool,

candidates complete a preliminary application. Preference is given to Cambridge residents, households with children, and households with an emergency housing need.

## HomeBridge Eases Financial Burden for First-Time Homebuyers

The City remains committed to expanding affordable housing opportunities through programs like HomeBridge, which provides funding to first-time homebuyers in Cambridge. With this support, participants search for homes on the market and make offers with a pre-approval for funding assistance from the City.

According to one resident, “I am extremely grateful for the opportunity the HomeBridge program has afforded me. I was able to buy a home in the community and neighborhood I love that I would have otherwise been priced out.”

Through the HomeBridge program, eligible buyers enter into an affordable housing restriction in exchange for financial assistance with a portion of the home's price. Last year, the Affordable Housing Trust approved changes to the program that increase the percentage of the price that can be paid with HomeBridge funds.

HomeBridge now provides up to 65% of the purchase price for a three-bedroom unit, 60% for a two-bedroom unit, and 50% for a one-bedroom unit. Eligible applicants must earn at least 60% and no more than 120% of Area Median Income, adjusted for household size.

## Homeownership Resale Pool

When an affordable homeownership unit is being resold through the City, a new buyer is selected from the Homeownership Resale Pool administered by the Housing Division. The resale pool is open to households earning between 50% and 100% AMI adjusted for household size, and offers access to more than 550 affordable homes when current owners decide to sell.





Before



After

## Home Improvement Program

The City help support income-eligible homeowners in Cambridge make necessary home repairs through the Home Improvement Program (HIP). HIP offers low-interest loans to owners’ to cover the home repair costs. In addition, owners receive technical assistance to ensure it is completed to the highest standards. The program is administered by two non-profit organizations in close collaboration with the Housing Division.

## Lottery Process Makes New Affordable Homeownership Units Available to Residents

In 2023, four new affordable homes in North Cambridge were offered to first-time homebuyers through a lottery process conducted by CDD’s Housing Division. Buyers are now living in their new homes. In 2024, another three

new affordable homes in Wellington-Harrington are also now being made available to new homebuyers by lottery.

## Housed IN Cambridge

Housed IN Cambridge is a citywide campaign designed to educate and inform residents about housing opportunities and housing related resources and services. The Housed IN Cambridge team held four evening drop-in hours at the Cambridge Public Library locations in 2023. Staff provided up to 20 minutes of personalized, one-on-one assistance to over 85 attendees.

- **First-Time Homebuyer Education.** The Housing Division offers a free, CHAPA-certified homebuyer workshop 10 months a year, featuring presentations on the homebuying process by City staff and local real estate professionals. In 2023, over 375 individuals completed the City’s first-time homebuyer workshop.

# Work Underway Across the City for New Affordable Housing



There are a series of affordable housing developments underway across the City. Highlights include:

## Rindge Commons North

Just A Start (JAS) will be constructing two new buildings at 430-432 Rindge Avenue in North Cambridge, near Alewife Brook Parkway. This two-phased project, called Rindge Commons, will create 101 affordable apartments. All units will be affordable to households earning under 80% AMI, with some being more deeply affordable.

The first phase, Rindge Commons North, is nearing completion and will include 24 affordable one- and two-bedroom rental units, as well as several floors of non-residential space where JAS will be consolidating its training and education programs into a centralized location.

The City will also be leasing space to create three pre-school classrooms for children between ages three and

five years old, providing much needed affordable early education for Cambridge's working families.

The City has invested \$3 million to support the first residential phase of construction of this project. Planning for the second phase with 77 affordable units is now underway.

## 116 Norfolk Street

An AHO project, 116 Norfolk Street is sponsored by the Cambridge Housing Authority (CHA). Located in The Port neighborhood, the existing 38-unit SRO property is being renovated and expanded into 62 units of permanent supportive housing for residents at risk of or moving beyond homelessness. CHA will be partnering with Eliot Community Housing Services to provide residents with a robust set of supportive services. All units will be very affordable for individuals below 30% AMI. The renovation will meet Enterprise Green Communities standards

and will have features such as added insulation and rooftop solar arrays. Construction began in January 2023 and is being supported by more than \$10 million in City funding.

### **52 New Street**

52 New Street, an affordable housing project sponsored by Just A Start, is located in North Cambridge, immediately adjacent to Danehy Park and close to the Fresh Pond reservoir. The site is being developed into 106 affordable housing units with approximately 3,000 square feet of new retail space.

The majority of the units will be affordable to families at or below 60% AMI and many of them will also be two bedrooms or larger. This building is being designed to comply with Passive House standards and will include features to ensure maximum energy efficiency, such as a robust thermal envelope and eco-friendly materials.

This project is the first to be approved under the provisions of the Affordable Housing Overlay (AHO). Construction began on the property in January 2024 supported by more than \$18 million in City funds.

### **Jefferson Park**

After many years of planning, CHA is underway to replace 175 obsolete public housing units at their Jefferson Park Federal Public Housing development. Conditions at the site had deteriorated so significantly that 57 units were taken offline several years ago. The 1950's era public housing buildings have been demolished and work is underway to build 278 new affordable rental housing units in a reimagined site layout, which will better integrate the housing into the surrounding neighborhood.

The City has committed more than \$43 million in funding to support the revitalization of this important housing resource.

### **4 Mellen Street/1627 Massachusetts Avenue**

4 Mellen Street is one of the newest projects to be proposed under the AHO. The property is located in the Baldwin neighborhood, between Harvard Square and Porter Square. It was previously owned by Lesley University. The parcel consists of a 6,500 square foot historically significant mansion, known as the Charles Saunders House, with a sizeable parking lot in the rear. Homeowners Rehab, Inc. (HRI) renovated the existing housing and added a new building in the rear, creating 29 new affordable units for people at 80% AMI or lower as well as amenity space for residents. The new rear addition will meet Passive House standards. The City has committed more than \$10 million in funding to this development and HRI is now assembling final funding to begin construction.

## **Other New Affordable Housing:**

**35 Harvey Street:** HRI is underway with rehab work to convert this former single-room occupancy (SRO) with shared facilities into 12 enhanced affordable apartment units for individuals moving beyond homelessness. This is expected to be completed later this year.

**49 Sixth Street:** Preservation of Affordable Housing (POAH) will build 46 new affordable housing units at the former Sacred Heart rectory, school, and convent in East Cambridge. It will be built through the AHO.

**87-101 Blanchard Road:** B'nai B'rith Housing, a non-profit housing developer, has proposed 110 new affordable senior housing units in Cambridge Highlands.

**Walden Square II:** WinnDevelopment, the owner of Walden Square Apartments, a 240-unit affordable housing development has proposed a plan to construct 95 new affordable rental units on their property.

**37 Brookline Street:** Just A Start recently acquired 37 Brookline Street, a property located in the Cambridgeport neighborhood. JAS plans to begin a community process in 2024 to create affordable housing on the site.

**35 Cherry Street:** JAS has been selected to build new affordable homeownership units here. Plans will be advanced in 2024.

**30 Wendell Street:** HRI recently purchased the property at 30 Wendell Street from Lesley University, located in the Baldwin neighborhood, and has begun its community process to propose new affordable housing here in 2024.



# Multi-Service Center and Office of Housing Liaison Go Above and Beyond to Help Residents Experiencing Housing Challenges

The City of Cambridge is committed to providing Housing Support Services for all residents.

Many departments in Cambridge work together to offer a comprehensive and coordinated approach to respond to the varied housing needs and issues of our residents and our city.

The Office of the Housing Liaison (OHL) and the Multi-Service Center (MSC) play key roles in addressing housing rights, eviction prevention, and homelessness to ensure that if you are housed in Cambridge, you have access to:

- information about tenant and landlord rights, and responsibilities
- assistance in navigating the complex world of affordable housing opportunities
- support in obtaining resources and services

The Multi-Service Center is part of the Department of Human Service Programs. It has been the go-to resource for eviction prevention and homeless services in Cambridge for almost 40 years. Staff administer financial rental assistance programs, refer and connect residents to support resources such as legal services, financial literacy programs, food pantries and shelters and offer housing search workshops and individualized assistance. The MSC is a direct service arm of the Continuum of Care (CoC), which offers a pathway to permanent supportive housing. Finally, MSC is the point of contact for many of the City's housing and homeless service provider partnerships.

The Office of the Housing Liaison was established in 2019. As a division of the City Manager's Office, it serves as a dedicated housing resource that responds to individual, programmatic and systemic housing needs and gaps. Staff educate tenants, homeowners, and landlords on housing rights and responsibilities; offer intensive field-based support services to stabilize housing; and help community members navigate complex housing situations such as building sales. The



OHL also acts as a convener to coordinate citywide responses to support populations who are particularly vulnerable to housing instability or access. Both OHL and MSC work together to respond to housing crises such as fires or other emergencies in the City.

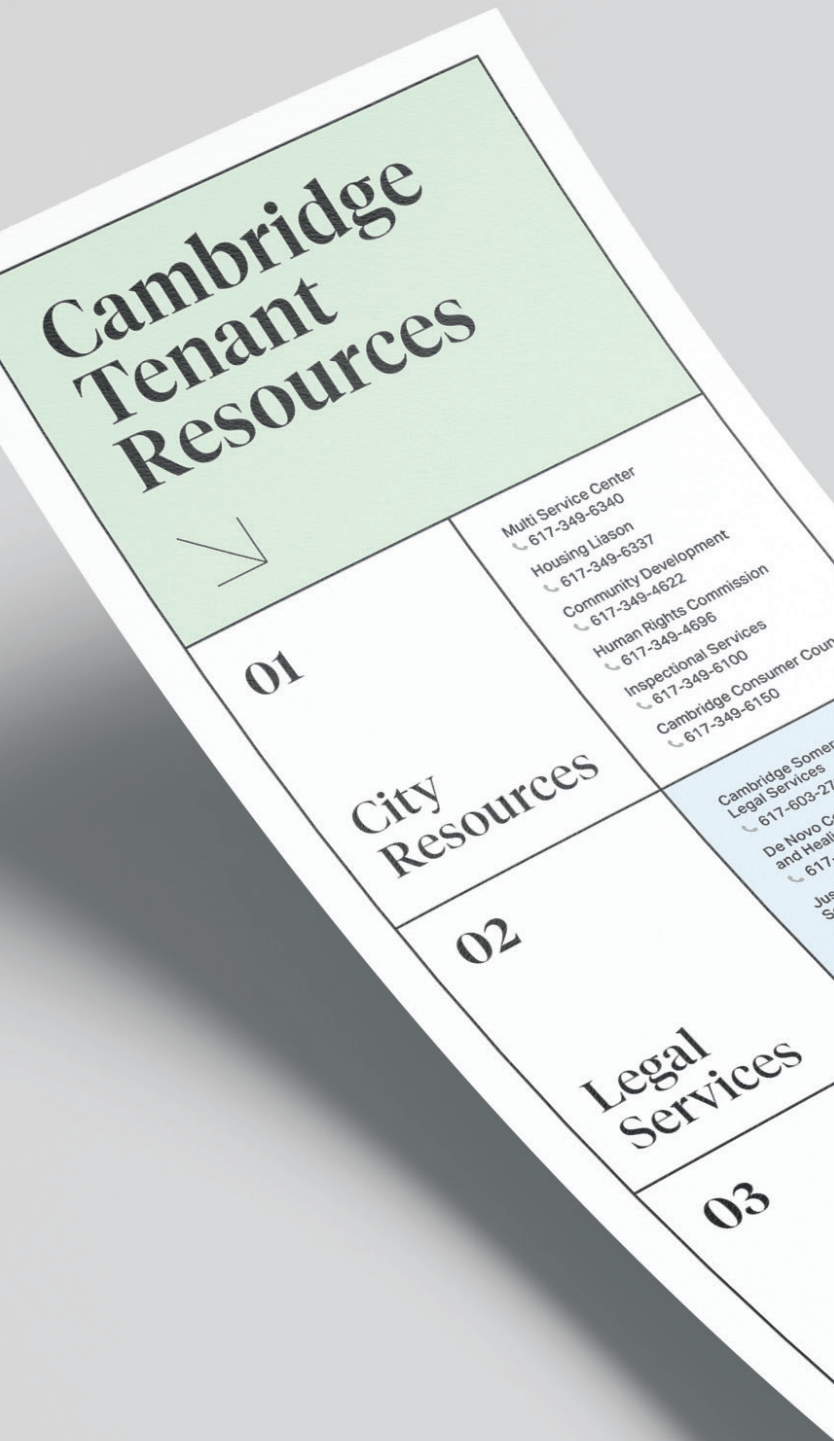
The City's commitment to housing is reflected in the work of OHL and MSC, as well as many city partners that are essential to ensuring that housing is affordable, accessible and safe.

Have a Question or Concern about Housing in Cambridge?

**Come to visit us! Both MSC and OHL are located at 362 Green Street on the first floor.**

Daily walk-in hours are available to residents who are facing housing or other challenges.

# Did you know?



- The City offers several programs supporting homeownership, including education and funding assistance for first-time homebuyers, and funding for homeowners to complete needed home repairs and improvements.
- The Housing Division offers a free, CHAPA-certified homebuyer workshop 10 months a year, featuring presentations on the homebuying process by City staff and local real estate professionals. In 2023, over 375 individuals completed the City's first-time homebuyer workshop.
- The City of Cambridge offers down payment and closing cost assistance to income-eligible first-time homebuyers purchasing a home in Cambridge. Buyers may be eligible for assistance of up to 6% of the purchase price. This assistance is in the form of a forgivable loan.
- Case managers at the Multi-Service Center host a weekly housing search workshop throughout the year.
- The City of Cambridge offers a comprehensive and coordinated response to housing and housing related concerns; from addressing homelessness to eviction prevention services and resources. Eviction prevention include:
  - Financial Assistance for arrears
  - Housing Stabilization funding
  - Tenant/Landlord information and support
  - Outreach and Education
  - Referral to legal service partners
  - Intensive Field Based Case Management



Or visit  
<https://camb.ma/tenantresources>

# Multilingual Highlights



## ENGLISH

### Cambridge's Ongoing Commitment to Affordable Housing

In this newsletter, readers will learn more about how Cambridge is making affordable housing one of its highest priorities, the ongoing challenges associated with today's housing market, how policy, zoning and programming have played important factors in making Cambridge more accessible for new and long-time residents, and where new development is taking place around the City. Learn what resources are available for people seeking to rent in the City, buy a home for the first-time, and/or remain in the community.



SCAN QR CODE FOR FULL EDITION

## AMHARIC

### እቅምን ለገናዘበ መኖሪያ ቤት በማቅረብ ላይ ካምብሪጅ ያለው ቀጣይ የሆነ ቁርጠኝነት

በዚህ ጋዜጣ ላይ፣ እንባቢዎች ስለ ካምብሪጅ እቅምን ያገናዘበ መኖሪያ ቤት ማቅረብን ከዋና ዋናዎቹ ቅድሚያ ከሚሰጣቸው ነገሮች ውስጥ አንዱ እንዴት እንደሚያደርገው፣ ከዛሬው የመኖሪያ ቤት ገበያ ጋር የተያያዙ ተግዳሮቶችን፣ ካምብሪጅን ለአዳዲስ እና ለረጅም ጊዜ ነዋሪዎች የበለጠ ተደራሽ በማድረግ፣ እና በከተማዋ ዙሪያ አዳዲስ ልማት በማካሄድ ረገድ፣ ፖሊሲ፣ የመሬት አከላለፊ እና ፕሮግራሚንግ እንዴት ጠቃሚ ሚና እንደተጫወቱ የበለጠ ይማራሉ። በከተማ ውስጥ ቤት ለመከራየት፣ ለመጀመሪያ ጊዜ ቤት ለመግዛት እና በወይም በማህበረሰቡ ውስጥ ለመቆየት ለሚፈልጉ ሰዎች ምን ዓይነት ግብዓቶች እንዲሉ ይወቁ።



ለሙሉ እትም የ□□ ኮድን ያንሱ

## ARABIC

### التزام كامبريدج المستمر بالإسكان الميسور التكلفة

في هذه النشرة الإخبارية، سيتعرف القراء على المزيد حول الكيفية التي تجعل فيها كامبريدج الإسكان الميسور التكلفة واحدًا من أهم أولوياتها، والتحديات المستمرة المرتبطة بسوق الإسكان اليوم، وكيف شكّلت السياسة وتقسيم المناطق والبرمجة عوامل مهمة في جعل كامبريدج في متناول السكان الجدد والمقيمين منذ فترة طويلة، وأين يحدث تطور جديد في جميع أنحاء المدينة. تعرّف على الموارد المتاحة للأشخاص الذين يسعون للاستئجار في المدينة، وشراء منزل لأول مرة، و/أو البقاء في المجتمع.



امسح رمز الاستجابة السريعة ضوئيًا للحصول على الإصدار الكامل

## BANGLA

### সাশ্রয়ী মূল্যের আবাসনের জন্য কেমব্রিজের চলমান প্রতিশ্রুতি

এই প্রেক্ষিতে, আমরা ক্যামব্রিজ সিটির কিছু অনন্য প্রোগ্রামের অপ্রকাশ্য ঘটনা বিবেচনা করবো এবং কীভাবে সেগুলি কমিউনিটির উপরে প্রভাব ফেলছে তা খুঁটিয়ে দেখব। কীভাবে সিটি বিভিন্ন পরিবারগুলিকে তাদের মৌলিক চাহিদা পূরণে, কমিউনিটি তৈরি করতে এবং নতুন প্রকল্পে বিনিয়োগে সহায়তা করছে তা জানুন। ক্যামব্রিজের সার্বিক বিকাশ, নিরাপত্তা এবং উন্নতিতে সিটির অবদান সম্পর্কে জানতে এইগুলি সহ আরও কয়েকটি অন্যান্য খবর পড়ুন।



সম্পূর্ণ সংস্করণটি পেতে QR কোডটি স্ক্যান করুন



## SPANISH

### El compromiso continuo de Cambridge con el acceso asequible a una vivienda

En esta edición los lectores entenderán cómo Cambridge está convirtiendo la vivienda asequible en una de sus principales prioridades, los desafíos actuales asociados con el mercado de vivienda actual cómo las políticas, la zonificación y la programación son factores importantes para hacer que Cambridge sea más accesible, y en qué puntos de la ciudad se están desarrollando nuevas iniciativas. Descubra qué recursos están disponibles para quienes buscan rentar, comprar una primera vivienda o permanecer en comunidad en la ciudad.



Escanee el código QR para acceder a la edición completa

## CHINESE

### 剑桥对经济适用住房的持续承诺

在本期新闻简报中, 读者将进一步了解剑桥如何将经济适用住房作为其最高优先事项之一, 有哪些持续挑战与当今住房市场相关, 土地划分和方案规划如何在使新老居民更加受惠于剑桥方面发挥重要作用, 以及哪些城市周边地区正在进行新的开发项目。了解寻求在本市租房、首次购房和/或留在社区的人们可以获得哪些资源。



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## HAITIAN CREOLE

### Angajman san rete Cambridge pou Lojman Abòdab

Nan bilten sa a, lektè yo pral aprann plis sou fason Cambridge ap fè lojman abòdab youn nan pi gwo priyorite l yo, defi san rete ki asosye ak mache lojman jodi a, fason politik, zonaj ak pwogramasyon te jwe yon wòl enpòtan nan fè Cambridge pi aksesib pou nouvo rezidan ak rezidan alontèm, ak kote nouvo kay ap fèt atravè Vil la. Aprann ki resous ki disponib pou moun k ap chèche lwe kay nan Vil la, achte yon kay pou premye fwa, ak/oswa rete nan kominote a.



Eskane kòd QR pou edisyon konplè a

## PORTUGUESE

### Compromisso contínuo de Cambridge com a habitação acessível

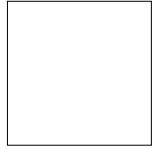
Nesta edição, veremos os bastidores de alguns dos programas inovadores da cidade de Cambridge e o impacto que estão a ter na comunidade. Saiba como a cidade está a ajudar as famílias a satisfazer as suas necessidades básicas, a construir uma comunidade e a investir em novos projetos. Leia estas e várias outras histórias para ver a dedicação da cidade ao bem-estar geral, à segurança e à vitalidade de Cambridge.



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# CityView



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## Fair Housing for All



Join us for the City of Cambridge's  
Fair Housing for All event on Saturday,  
April 27 at the Cambridge Senior Center.  
No registration required.

On Saturday, April 27 from 11-2:30 p.m., representatives from City departments, local organizations, and non-profits will be available to answer questions and provide resources related to fair and affordable housing in Cambridge, including:



Affordable housing programs



Homelessness, eviction, and foreclosure prevention services



Landlord / tenant mediation resources



Legal resources for housing in Cambridge



Enforcement of housing discrimination laws



Residents can sign up to be notified of upcoming affordable first-time homebuyer lottery opportunities in Cambridge. Lotteries take place when there are newly developed homeownership units created in the City. Visit <http://camb.ma/FTHBlottery>.



For more information, visit [cambridgema.gov/housing](https://cambridgema.gov/housing), call 617-349-4622 or email [housing@cambridgema.gov](mailto:housing@cambridgema.gov)

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