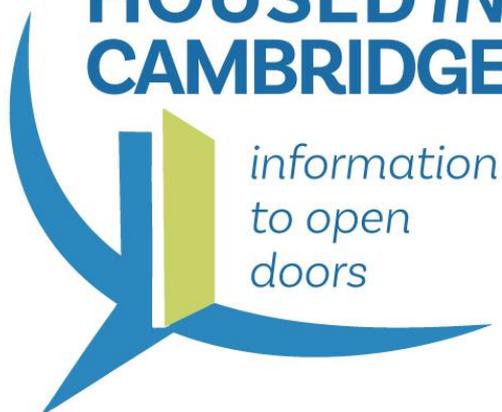


HOUSED IN CAMBRIDGE



information
to open
doors

Frequently Asked Questions About Housing in Cambridge



Where can I find help with:

Housing Support

page 4

Multi-Service Center (MSC)

Office of the Housing Liaison

Cambridge Economic Opportunity Committee (CEOC)

Just A Start

Cambridge Public Library

Community Learning Center (CLC)

Financial Assistance

page 10

Fuel Assistance

Cambridge Energy Alliance (CEA)

Affordable Housing

page 11

Cambridge Coordinated Access Network (C-CAN)

Cambridge Housing Authority (CHA)

Community Development Department (CDD)

Housing Laws

page 14

Housing Discrimination Testing Program (HDTP)

Cambridge and Somerville Legal Services (CASLS)

Cambridge Human Rights Commission (CHRC)

Massachusetts Attorney General's Office (AGO)

De Novo Center for Justice and Healing

Housing Safety

page 17

Homeowner's Rehab Inc. (HIP)

Advocacy

page 19

Cambridge Commission for Persons with Disability

Commission on Immigrant Rights and Citizenship (CIRC)

Alliance for Cambridge Tenants (ACT)

Find It Cambridge

Mediation

page 22

Community Dispute Settlement Center, Inc. (CDSC)

Cambridge Consumer Council

Housing Support

Multi-Service Center (MSC)

What is the Multi-Service Center?

The Multi-Service Center (MSC) is located on the first floor of 362 Green Street in Cambridge. We help homeless individuals and families, and people who are facing eviction in Cambridge. We provide services to Cambridge residents. We coordinate aid for people who are:

- Living on the street
- In emergency shelters
- At risk of losing their housing

How do I get help from staff at the Multi-Service Center?

You can call us and make an appointment at 617-349-6340. You can also arrive without an appointment.

The Multi-Service Center is located at 362 Green Street.

- Mondays from 9:00am-7:30pm
- Tuesdays from 9:00am-4:30pm
- Wednesdays from 9:00am-4:30pm
- Thursdays from 9:00am-4:30pm
- Fridays from 9:00am-11:30am

What services are located at the Multi-Service Center and what do they do?

MSC Case Management

Case managers support individuals and families who have a problem with their housing. Case managers can make referrals to shelters, food pantries, job training programs, and financial assistance programs. We also help with housing related costs including eviction prevention and move-in costs.

Housing Search Case Manager

Helps Cambridge residents search for and find housing. We host a Housing Search Workshop every Wednesday from 10:00am-11:30 am.

Cambridge Haitian Services

Addresses the social service needs of the Haitian community living in Cambridge with an emphasis on Haitians serving Haitians.

Cambridge and Somerville Legal Services (CASLS)

Provides free legal advice for low-income families and individuals in Cambridge. Clients must be working with an MSC case manager to get a CASLS appointment at the MSC.

Legal Assistance with De Novo

Offers legal assistance to low-income tenants. Clients must be working with an MSC case manager to get a De Novo appointment at the MSC.

Support from the Office of the Housing Liaison

See Office of the Housing Liaison on the next page.

Cambridge Coordinated Access Network (C-CAN)

See C-CAN in the Affordable Housing section.

The Carey Housing Program

Offers a permanent supportive housing program for 22 unhoused men and case management.

Eliot Community Human Services Mental Health Shelter Specialist

A clinical social worker who works closely with the MA Department of Mental Health. Clients must be working with an MSC case manager to get an Eliot appointment at the MSC.

Eliot Rapid Re-Housing (RRH) Housing Advocate

Serves homeless individuals who have income or have been issued a voucher.

Office of the Housing Liaison

What is the Office of the Housing Liaison?

The Office of the Housing Liaison is part of the Cambridge City Manager's Office. We answer questions from tenants, homeowners, and landlords on housing rights and responsibilities. We also provide intensive, field-based case management services. Our goal is to prevent displacement and help stabilize housing. Our staff works to improve access to housing programs and create policies. We work closely with other City departments and local and state housing partners and providers. The Office is in the Multi-Service Center at 362 Green Street in Cambridge.

What types of problems can the Office of the Housing Liaison help with?

We are here to help with all sorts of housing related problems. We can explain tenant and owner rights and responsibilities. We can meet with residents in the office or as needed at a resident's home. We can go with residents to housing related meetings. We also assist with complex housing problems such as building sales, displacement from fires, and hoarding.

Who do you help at the Office of the Housing Liaison?

We help Cambridge residents who need support with their housing related problem. This includes both housed and unhoused people as well as owners.

Questions about housing in Cambridge? Contact the Office of the Housing Liaison at 617-349-6337. You can visit www.cambridgema.gov/Departments/officeofthehousingliaison to learn more.

What is "Housed IN Cambridge"?

Housed IN Cambridge is a city-wide project that involves staff from many City departments. We work to inform residents about housing opportunities and related resources. We host webinars on many topics including:

- Affordable housing

- Emergency housing
- Housing rights
- Legal and Mediation services
- Safe and healthy homes
- Financial assistance

Housed IN Cambridge also hosts events around the city to help residents with their housing questions.

Cambridge Economic Opportunity Committee (CEOC)

What types of housing problems does CEOC help with?

- Assistance with affordable housing from application to recertifications
- Eviction prevention
- Hoarding or housekeeping issues
- Referrals for Legal services
- Tenant’s rights education and advocacy
- Housing search

Call our Housing Department: 617-868-2900 ext. 302.

What additional services does CEOC provide?

In addition to housing assistance, CEOC provides services for additional support, including:

- Free tax preparation
- Health insurance assistance (MassHealth and Health Connector plans)
- SNAP and public benefits assistance
- Financial education and coaching
- Operates two food pantries

Give us a call at 617-868-2900 or visit our website: ceoccambridge.org

Just A Start (JAS)

What types of services does Just A Start provide?

We provide affordable housing, career training, financial coaching, landlord/tenant mediation, and other housing-related services. To find out more, visit: <https://justastart.org/>

How can Just A Start help Cambridge homeowners who need repairs to their homes?

JAS' Home Improvement Program (HIP) works with income-eligible homeowners by providing technical expertise. We also provide low/no interest loans to make home upgrades and repairs. We support homeowners by:

- Creating and assessing projects
- Helping homeowners get bids from qualified contractors
- Financing the work
- Monitoring the rehabilitation construction

For more information email Ethan Solomon:
ethansolomon@justastart.org

Where do I go to solve a problem with my landlord?

Just A Start provides mediation and conflict coaching for housing related issues. Email Elizabeth Winston to see if we can assist:
elizabethwinston@justastart.org

Cambridge Public Library

Why visit the Library?

There is a library in every neighborhood in Cambridge. It is free to visit and spend time in. With a library card, you can borrow items to take home like books, magazines, movies, laptops, hot spots for Wi-Fi, and more! We also have programs for all ages. You can be living in any city to visit, and you do not need to have a library card to spend time in our building. Visit www.cambridgema.gov/cpl to learn more.

How can the library assist with housing?

We have computers at all locations that anyone can use. You can use them for housing searches, housing applications, and learning about housing resources. You can borrow or request housing books and resources about tenant rights, budgeting and saving, buying a home, and other topics. The Library also offers housing drop-in hours where you can meet with housing advocates and ask housing questions.

Community Learning Center (CLC)

What does the CLC do?

We offer classes and programs to help adults transform their lives. We help our students to reach their potential through education, skills development, and community participation.

What kinds of classes and program does CLC provide?

- English (ESOL) classes
- High School Equivalency (HSE) test prep classes
- Bridge to College Program
- Certified Nursing Assistant (CNA) Training Program
- Early Childhood Career Training Program

How I find out more?

- Visit our website: cambridgema.gov/clc
- Contact us: 617-349-4396 or clc@cambridgema.gov
- Sign up for an information session: Camb.ma/CLCInfoSessions

Visit one of our two locations:

- 5 Western Avenue (in Central Square)
- 286 Rindge Avenue (in North Cambridge)

Financial Assistance

Fuel Assistance

What is the Fuel Assistance program?

The program helps low-income households pay their winter heating bills between November 1 and April 30. Fuel Assistance is also known as the Home Energy Assistance Program.

Who is qualified for this program?

Renters and homeowners in Cambridge and Somerville are eligible to apply if they meet federal income guidelines.

How can I apply for fuel assistance?

You can find an application at www.cambridgema.gov/iwantto/applyforfuelassistance. You can call 617-665-6234 for help or for more information. You can each year before early May.

Cambridge Energy Alliance

What is the Cambridge Energy Alliance?

The Cambridge Energy Alliance (CEA) is a service provided by the City of Cambridge. We help residents, businesses, and institutions become more energy efficient and access renewable energy services. We can help renters, homeowners, and landlords. The Cambridge Energy Alliance is a part of the Community Development Department (CDD).

How do I reduce my energy bill or save money on energy?

There are many programs that you can be a part of, such as:

- No-cost Mass Save energy assessments for all Cambridge buildings
- No-cost weatherization services for low-income residents
- Financing options for solar energy and energy upgrades
- Educational resources on energy efficiency and renewables

I have a question about my electricity bill or gas bill.

The City of Cambridge has a helpline to help answer your energy-related questions. You can call at 617-430-6230. You can also find out more information on our website: cambridgeenergyalliance.org

Affordable Housing

Cambridge Coordinated Access Network (C-CAN)

What is C-CAN?

Cambridge Coordinated Access Network helps connect housing opportunities for people experiencing chronic homelessness in Cambridge. We cannot guarantee an opportunity for everyone. We rank based on a vulnerability assessment score. The C-CAN queue is a pool of applicants with their associated scores. We are different from the public housing authority's waitlist. The C-CAN queue is NOT a linear list where a client waits for an opportunity over time. Our current programs serve the highest-scoring clients. People with mid and low scores should consider other options. Our Housing Navigation services are also based on the assessment score. To contact C-CAN, call 617-349-7715 or email cambridgeCAN@cambridgema.gov

What can we answer questions about?

We can answer general questions about the process to move into permanent supportive housing.

Who qualifies for the C-CAN assessment?

You must be considered homeless by HUD standards to qualify for the C-CAN assessment. This means that you have no long-term place to stay. You are not eligible if you slept in a hotel or home the night before the assessment. This might exclude you if you are currently staying at a friend's house. If you are staying in a shelter or a place not meant for inhabitation, you are considered homeless. Additionally, most of the opportunities require "chronicity." This means that you have

experienced homelessness for longer than a year or experienced homelessness four or more times in the last three years.

Cambridge Housing Authority (CHA)

Cambridge Housing Authority provides long-term rental housing and rental assistance to low-income families, elders and disabled individuals through it's Public Housing and Housing Choice Voucher (HCV) Programs.

How do I apply for CHA assistance?

The application and information about open CHA waitlists is available on our Waitlist Application Information website:

<https://cambridge-housing.org/applicants/>

To apply, move down the website and click the red button titled: "Application for CHA Housing Programs."

How do I check my status on the CHA waitlists?

Go to the Applicant Portal to check your status on waitlists:

<https://cha.applicants4housing.com/Public/Login/Login.aspx>.

First time users will need to "Create an Account" to get started. This website is different from the online application.

Applicants may also call the Informational Switchboard/Waitlist line at 617-499-7041. For quicker self-service, applicants are encouraged to set up a portal account to check their status.

How do I know if I am eligible for CHA assistance?

CHA has different income limits for different programs. To qualify for assistance, your total household gross income must be below a certain amount, based on the number of adults living together. Income limits are set by the Department of Housing and Urban Development (HUD) and are updated annually. Information about the income limits for each program are available on the information for applicants page:

<https://cambridge-housing.org/applicants/>

Community Development Department (CDD), Housing Division

What housing programs are offered by CDD?

The Community Development Department's Housing Division offers access to affordable rental and homeownership units for low, moderate, and middle-income households through City programs. Interested and eligible applicants can apply to the City's Rental Applicant Pool, Middle-Income Rental Program, Homeownership Resale Pool, and the HomeBridge program.

Are there income guidelines to participate in the City's housing programs?

Yes, households must be income-eligible to participate in the City's housing programs. Different programs have different income guidelines, adjusted for household size. The income guidelines can be found on the Housing Division website, here:

[https://www.cambridgema.gov/-](https://www.cambridgema.gov/-/media/Files/CDD/Housing/incomelimits/hudincomeguidelines.pdf)

[/media/Files/CDD/Housing/incomelimits/hudincomeguidelines.pdf](https://www.cambridgema.gov/-/media/Files/CDD/Housing/incomelimits/hudincomeguidelines.pdf). For the City's rental program, income guidelines are waived for applicants that have a Mobile Section 8 Housing Voucher.

What is the wait time for the City's housing programs?

The wait time varies for the City's housing programs based on applicant preferences, available housing units, bedroom size needed, and the date/time an application was received by CDD.

Do I have to be a Cambridge resident to apply?

No, you do not have to be a Cambridge resident to apply to the City's housing programs, but Cambridge residents do receive preference.

How do I apply for housing through CDD?

Applications for all for the City's housing programs are available to download/print from the website:

<https://www.cambridgema.gov/CDD/housing/forapplicants>

You can email housing@cambridgema.gov or call 617-349-4622 for more information.

Housing Laws

Housing Discrimination Testing Program (HOTP)

What types of services does HOTP provide?

The Housing Discrimination Testing Program is part of Suffolk Law School. HOTP is a full-service fair housing center that conducts discrimination testing, enforcement, and academic studies. We also provide education, outreach, and curriculum development. HOTP has completed hundreds of housing discrimination tests and published research studies. We have brought thousands of dollars in damages to victims of discrimination. We continue to train thousands of people on housing rights and responsibilities and we work to create the next generation of civil rights attorneys.

What is testing?

Housing discrimination is illegal. Testing helps us uncover the problem. Testers reply to apartment listings, posing as potential renters, and then report on their experiences.

How do I become a tester?

You can become a tester after attending one of our testing trainings. Training is held a few times during the year. For more information, you can reach out to Kelly Vieira, Director of Investigations and Outreach at kvieira@suffolk.edu.

Cambridge and Somerville Legal Services (CASLS)

What types of services does CASLS provide?

CASLS is an office of the Greater Boston Legal Services nonprofit. We provide free civil legal representation and advice to low-income and elderly people. We focus on legal problems like evictions and subsidy

terminations and denials. Specifically, denials and terminations of these federal and state benefits:

- Federal disability benefits
- TAFDC (Transitional Aid to Families with Dependent Children)
- EAEDC (Emergency Aid to the Elderly Disabled and Children)
- SNAP (Supplemental Nutrition Assistance Program)
- Emergency family shelter

Who is eligible for legal services from CASLS?

Residents who are low income from Cambridge, Somerville, Arlington, Woburn, Belmont, and Winchester are eligible. We do not have strict financial guidelines for residents who are age 60 or older who live in Cambridge and Somerville. We give priority to low-income individuals. Call 617-603-2700 to request legal help. Find out more at www.gbls.org/our-work/cambridge-somerville-legal-services.

Cambridge Human Rights Commission (CHRC)

What does the CHRC do?

The CHRC investigates complaints of discrimination. These complaints can be about employment, housing, public accommodations, and education. CHRC also does community events, outreach, and education.

What kinds of complaints can CHRC investigate?

The CHRC accepts complaints of discrimination that:

- Happened in Cambridge,
- Happened within the last 180 days, and
- Are based on a protected class.

Protected classes include, race, color, sex, age, religious creed, disability, national origin or ancestry, sexual orientation, gender identity, marital status, family status, military status, and source of income. CHRC cannot investigate complaints against City of Cambridge agencies or departments.

How do I submit a complaint?

You can fill out our intake form on our website: cambridgema.gov/hrc. You can also call us at 617-349-4396 or come to our office at 51 Inman Street, 2nd floor.

Attorney General's Office (AGO)

What does the Attorney General (AG) do?

The Attorney General is an advocate and resource for the people of Massachusetts. The AG can help you regardless of resident or legal status. The AG's advocacy includes:

- Protecting consumers
- Combating fraud and corruption
- Investigating and prosecuting crime
- Protecting the environment, workers rights, and civil rights

Can the AG serve as my legal representative?

No. The AGO cannot represent individuals. Attorneys from the AG's Office can inform people about their rights and obligations.

When should I reach out to the AGO?

Common complaints that reach our office include:

- Consumer complaints (issues with products, cars, homebuying, utilities, etc.)
- Workplace complaints (when you believe your workplace is violating certain laws)
- Civil rights complaints (for when you believe a company, business, organization has violated your rights)

You can still reach out with your concerns even if your complaint isn't listed in the categories above. File a complaint at www.mass.gov/orgs/office-of-the-attorney-general or call 617-727-2200

De Novo Center for Justice and Healing

What does De Novo do?

De Novo provides free legal assistance to low-income tenants who live in the Cambridge and Somerville area. Our attorneys provide legal advice and representation to tenants in cases involving:

- Eviction and illegal lockouts
- Access to public or subsidized housing
- Denial or termination of housing subsidies (including Section 8 or other government-subsidized housing)
- Addressing substandard housing conditions

Who is eligible for legal assistance?

As a Cambridge tenant, to be eligible for legal help:

- Your household income must be at or below 80% of the Area Median Income or 200% of the Federal Poverty Guidelines, and
- You must be at risk of eviction (for example, your landlord has given you a Notice to Quit).

As with any legal office, there are sometimes ethical or administrative issues that prevent us from accepting all cases.

How can I get legal help?

To request legal help for a housing issue, call (617) 661-1010 from 9:00 am to 5:00 pm, Monday through Friday. You can find out more at denovo.org/housing.

Housing Safety

Homeowner's Rehab Inc. (HIP)

What services does the program provide?

Rehabilitation services for your home include:

- Perform free home building inspections

- Estimate home improvement needs assessment
- Assist in contractor, bid and scope of work process
- Assist with a loan application for low/no interest fixed financing
- Assist in securing other complimentary project funds and grants
- Oversee and monitor home improvement project
- Manage the escrow loan funds for accountability
- Offer owner home education and empowerment skills with tips and tools to safely age in place

What properties are eligible for HRI assistance?

Properties that are:

- Occupied by the owner
- Up to four units
- Where at least 50% of the home is residential

The applicant must also fall within the income limits set forth by the Community Development Block grant program. The owner must own their home for at least one year.

How do I apply?

To be prescreened for eligibility, email info@homeownersrehab.org or call 617-868-4858 ext. 200. If you qualify and want to apply, you will receive an application along with other documents to complete and return to the office.

How does the program work?

HIP staff works with property owners to determine the level of rehabilitation needed. Work specifications are written, and several contractors will review the proposed work to submit a bid. A financial analysis is performed to ensure that the loan is affordable. The loan closes and the rehabilitation begins when the loan is approved, and the contractor is selected. The entire project is supervised by HRI to assure it is done properly.

What type of housing rehabilitation is eligible?

HIP is a moderate rehabilitation program. Priority is given to the following needs:

- Health and safety hazards
- Weatherization and energy conserving improvements
- Lead paint hazards
- Remodeling to accommodate for disabilities
- Exterior upgrading

How does the program help property owners?

We make the entire rehabilitation process easier by providing financial and technical assistance to property owners. Our help makes buildings financially manageable and more attractive in the community.

How does the program help tenants?

The program's goal is to assist property owners in renovating apartments while keeping costs affordable. Below-market rehab loan financing allows owners to keep their costs low. Tenants will not only have improved housing conditions but will also be able to afford the rent.

Advocacy

Cambridge Commission for Persons with Disabilities (CCPD)

What types of services does CCPD provide?

Motivated by equity, CCPD staff help individuals, families, public agencies, and private organizations. We provide information, referrals, and technical assistance. We strive to eliminate discrimination against individuals with all types of disabilities.

CCPD also offers:

- Cambridge temporary disability parking permits
- Cambridge taxi discount coupons
- Exemptions for people who must bring out their trash/recycling before 6:00pm for disability-related reasons
- Monthly public meetings of the CCPD Advisory Board

Call 617-349-4692 or visit our office at 51 Inman Street 2nd Floor Cambridge, MA 02139 to learn more.

Can you help me if I'm experiencing discrimination based on my disability?

We can help you determine whether you were discriminated against based on disability. We do not handle the complaint process itself. We will refer you to file a complaint and the best next steps.

Can CDPD help me find accessible housing?

CDPD does not provide housing services, but we can refer you to other departments and organizations that provide housing help.

Commission on Immigrant Rights and Citizenship (CIRC)

What is CIRC?

CIRC works to welcome, inform, connect, and support Cambridge's immigrant community. CIRC staff assist immigrant residents with accessing local services and resources:

- Housing
- Benefits
- English learning classes
- Citizenship classes
- Legal services

Call 617-349-4396 or email circ@cambridgema.gov to learn more.

Can you help me find an immigration lawyer or with my immigration application process?

CIRC coordinates a monthly virtual immigration legal clinic with De Novo. You can call 617-405-5479 before the third Wednesday of each month. Leave a message with your name and contact number. On the third week of the month, staff will call you and connect you with an attorney. For more information, visit:

<https://www.cambridgema.gov/circ>

We can also refer you to additional resources in the Greater Boston Area.

Do you provide housing services for newly arrived immigrants?

We do not provide housing services, but we can refer clients to Multi-Service Center (MSC), Community Development Department (CDD), and Cambridge Housing Authority (CHA).

The Multi-Service Center supports immigrants experiencing homelessness in accessing shelters and other housing resources.

Alliance for Cambridge Tenants (ACT)

What is the Alliance for Cambridge Tenants?

The Alliance of Cambridge Tenants is the citywide tenant organization. ACT provides public housing residents and voucher holders a way to communicate their concerns. ACT helps tenants with advocacy to their landlords and Cambridge Housing Authority.

How can I contact ACT?

Please call us at 617-499-7031. Leave your name, number, and a short message. Visit actcambridge.org for more information. We are an all-volunteer organization with limited hours.

Find It Cambridge

What is Find It Cambridge?

Find It Cambridge is a free service and website that can connect you to free events, programs, and other resources across Cambridge. Ask the Find It Manager for help – call/text 617-686-2998, email info@finditcambridge.org, or visit online at www.finditcambridge.org.

What does Find It do differently?

Find It is the only free service that can help you navigate anything you need for your family. Unlike most websites, you can call, email, or send us a text message – we're real people you can talk to for support. We can make program recommendations, research your questions, and

connect you directly to service providers that meet your needs. We can even get interpretation support if you arrange a time to speak to us (text us to schedule). When finding help feels hard or confusing, you can count on Find It Cambridge to lend you a hand.

Why should I use Find It Cambridge instead of Google?

Google is so easy!

Aside from the obvious reasons, like having a real person to help you, the Find It website allows you to access resources faster, easier, and with more certainty than search engines. You can search for resources by topic, someone's age, the neighborhood where it's offered, and even by financial assistance options. If you want to explore, compare, and connect to new opportunities, visit www.finditcambridge.org or contact us today and let us know what you need.

Mediation

Community Dispute Settlement Center

What is mediation?

Mediation is a process for people in conflict to talk things out with the help of a mediator who is a neutral, impartial third party. Mediation provides a non-judgmental, neutral option to aid in navigating conflict.

Mediation is confidential, self-directed, and in some cases, is an alternative to going to court. The process is aimed at improving communication between the parties and empowering each party to voice their needs. Mediators do not make decisions, nor do they decide who is right or wrong. Parties are encouraged to come up with their own creative solutions.

How can I benefit from Housing Mediation?

It's free! The parties get to decide the outcome in a mutually beneficial way. You can mediate at any stage (pre-court, in court, post judgement). We provide supportive resources before the mediation

process begins for a more productive outcome. Call 617-876-5376 or visit communitydispute.org to learn more.

Is the agreement enforceable in court?

The agreement is not a court order. It can be used in court if the parties are interested in making it a legal document. It can also be used in court if the agreement is broken.

Cambridge Consumers' Council

What is the Cambridge Consumers' Council?

We work with the MA Attorney General's Office (AGO) to provide consumer information and resources. We also work to resolve disputes between consumers and businesses.

What types of disputes do you assist with?

- Auto repair, sales, and leasing
- Credit and debt collection
- Home improvement and utilities
- Scams
- Landlord and Tenant issues
- Retail sales
- Travel

How do I file a complaint?

File your complaint with the AGO at www.mass.gov/ago or print the form at www.cambridgema.gov/consumerscouncil.

Acknowledgement and Disclaimer

The work that provided the basis for this publication was supported by funding under a cooperative agreement with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.