AREA FOUR
NEIGHBORHOOD STUDY

A Joint Report of the

Area Four Neighborhood Study Committee and the

Cambridge Community Development Department

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The Area Four Neighborhood Study Committee and the Community Development Department would like to thank the Cambridge School Department for allowing us the use of the Fletcher Elementary School and Patrica Bradshaw of the Fletcher Neighborhood Council for her assistance.

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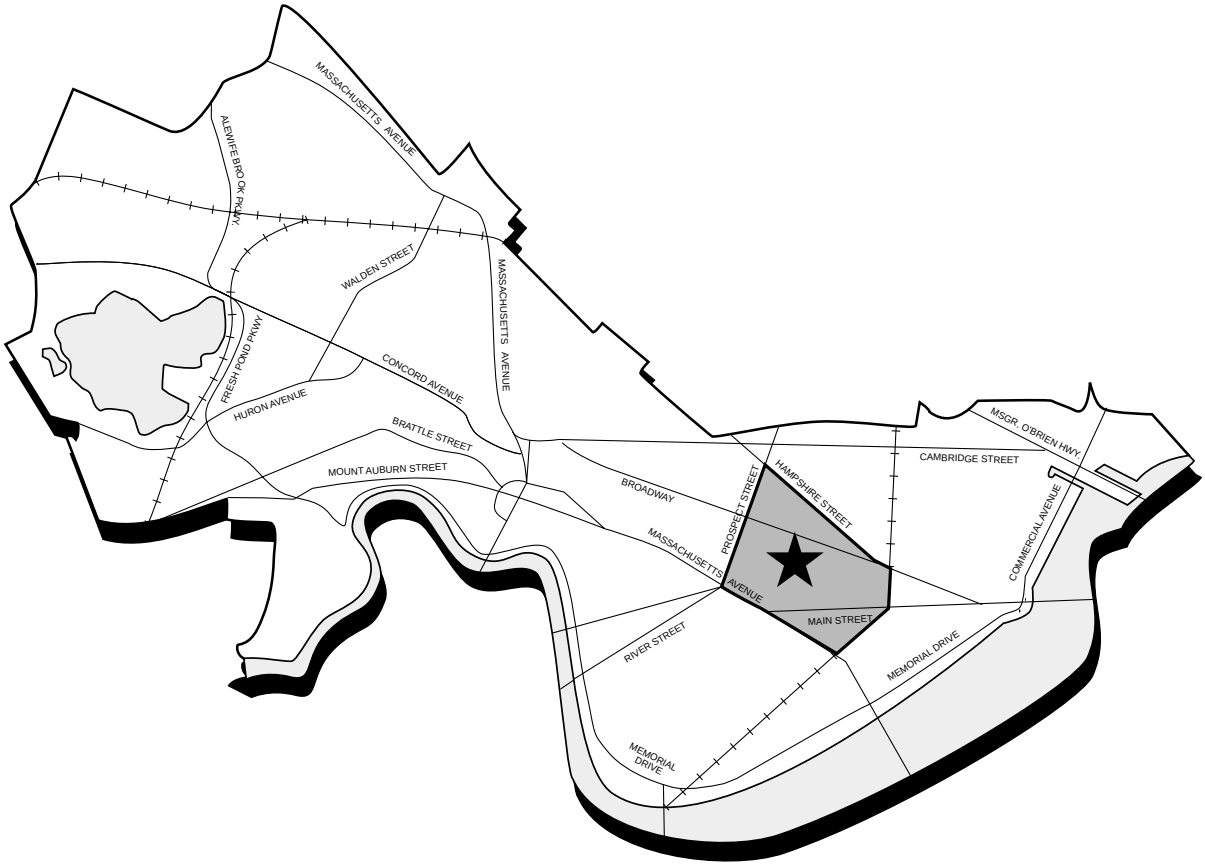
City of Cambridge
Area Four Neighborhood Location



Introduction

The Neighborhood Study Process

During the 1980s 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) through its neighborhood planning program has conducted comprehensive studies 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 Community Development Department, 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 Area Four Neighborhood Study

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

The Area Four Study Committee met weekly for seven months from January - July, 1992. The Committee reviewed, discussed, and debated issues of housing, parks, public safety, economic development, land use, zoning and urban design. They listened to a range of speakers, from representatives of nonprofit agencies working in Area Four, to 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

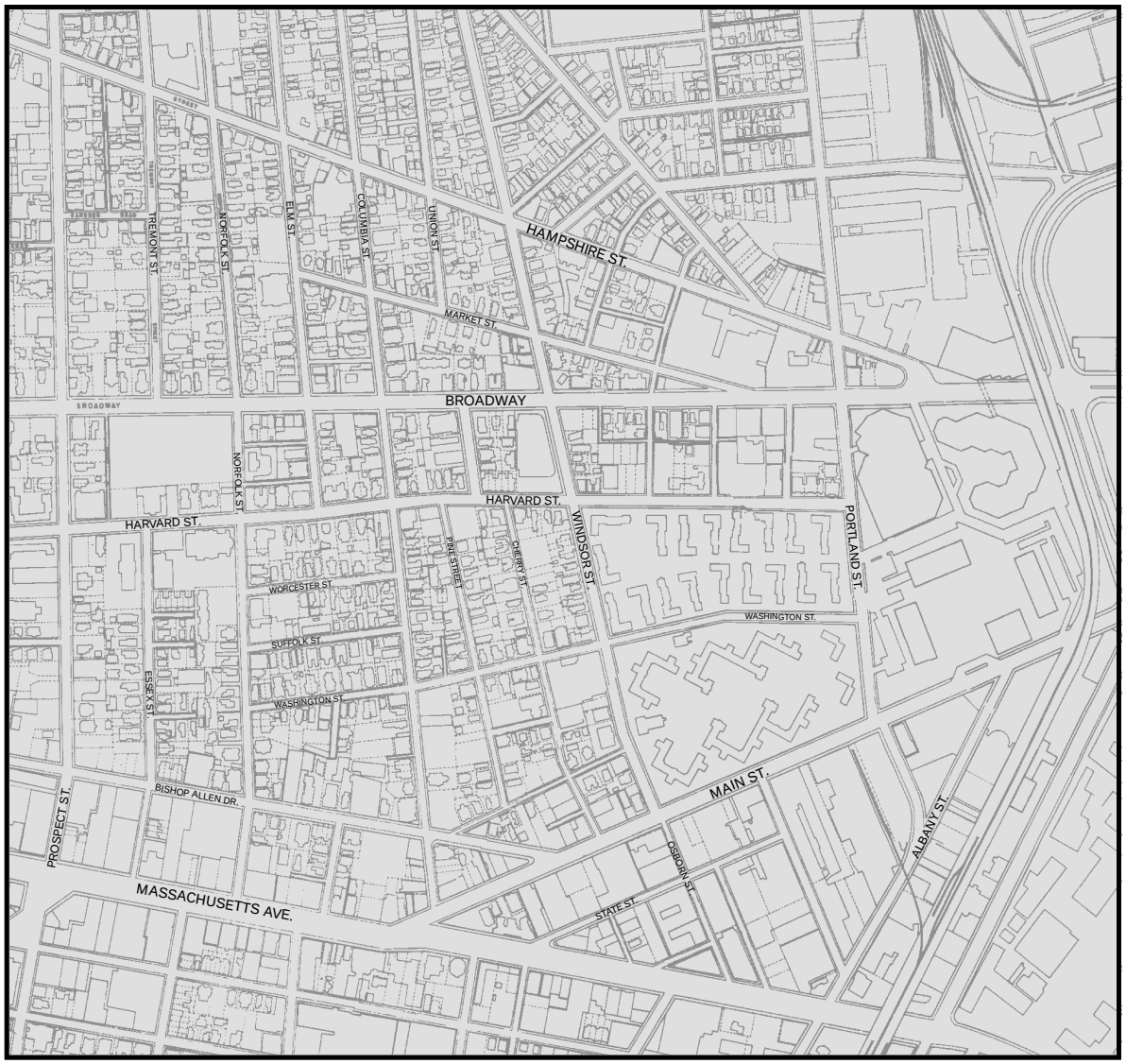
together to come up with recommendations for each topic.

At the end of the process, the Committee produced 54 recommendation ranging from increasing homeownership opportunities for community residents, creating a job training center in the public housing developments, to renovating and maintaining open space. The Committee offers this study and its recommendations to the Area Four 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.

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," 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 1992-3 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 community of important issues, recommending a plan of action to address the concerns, and utilizing current policies to implement change.



AREA FOUR
Neighborhood Boundary

City of Cambridge ■ Cambridge Community Development Department ■ May 1995

METHODOLOGY

Methodology

The Neighborhood Four Study Committee produced its recommendations through an extended process of issue identification, data collection and analysis, and further review and discussion. Community Development Department 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 Area Four residents, the Cambridge Assessing Department.

1. The U.S. Census: 1980 and 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 is available from the Community Development Department.

2. 1990 Random Telephone Survey of Area Four Residents

In 1991, the City contracted with the consulting firm, Atlantic Marketing Research Co., Inc., to conduct a random telephone survey of 339 households in Area Four to determine the demographic character of the neighborhood as well as residents' perceptions and attitudes on issues of community concern. Atlantic divided Area Four into two sections — north of Broadway and south of Broadway — for analytical purposes, because of distinct demographic and living patterns in those areas. The Area Four survey is one of a series of telephone surveys conducted by the Department in several neighborhoods in conjunction with the neighborhood study process.

The survey instrument is composed of 66 questions designed by the Community Development Department with the consultant. It is a combination of open-ended questions (those to which the respondent can give any response desired) and objective 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, in part, 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 Study 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, Community Development staff were able to use cross tabulations to pull out much more refined information than provided by the Census data. For example, the Committee could analyze the neighborhood's 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 conducting the telephone survey was to gather attitudinal information from residents. The survey asked residents questions about their feelings towards development and its positive or negative effects; 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 questions on other areas of concern in 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 towards the condition and availability of open space.

Census information and the telephone survey results are available from the Community Development Department.

3. 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 understand the market for renting or buying a house in Area Four, 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.

NEIGHBORHOOD OVERVIEW

History

In the mid-19th century, Area Four was a part of the Cambridgeport community which included the present day Riverside, Wellington-Harrington, and Cambridgeport neighborhoods. The area encompassed Portland Street and the Broad Canal on the east to Dana Street and the river on the west. The Cambridgeport name stems from a failed attempt to establish a deep-water port in what is the present day Kendall Square area.

The advent of the steam railroad in the 19th century was the most significant transportation advance laying the groundwork for industrialization of the area. By 1916, the Cambridgeport area was filled with heavy industries from Cambridge Street on the North to the river at Brookline Street on the South, with Kendall Square and the railroad forming an eastern boundary. *(Source: Survey of Architectural History in Cambridge, Cambridge Historical Commission)*

By the early 20th Century, Area Four was a fully developed working class and lower middle class residential and industrial community. During this period, Area Four's minority population was composed of Black Americans who migrated from the South. In recent years, there has been a substantial influx of Hispanic and Haitian immigrants.

AREA FOUR TODAY: A Demographic Profile

Population

The number of residents in Area Four has changed very little from the 6,532 reported in the 1980 Census. The 1990 Census shows 6,560 neighborhood residents, a negligible increase. The 1990 Census also reveals a 27% increase in the number of 30-44 year olds and a 13% increase in the number of 0-4 year olds. Twenty-five percent of the neighborhood's population are children under 18 years of age. This group is concentrated primarily in the Black and Hispanic communities, where children represent 35% and 33% of the respective populations. Of the 27% of the population with school age children, over two-thirds are concentrated in the south of Broadway sub-neighborhood.

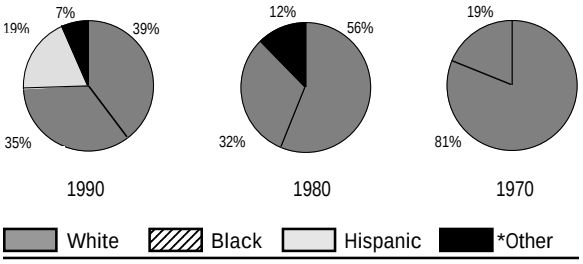
Race

Since 1970, Area Four's Black, Hispanic and Asian population has steadily increased while the White population has substantially decreased. In 1990, the Black community represented 34.5% of Area Four's population, which is the largest concentration within any of the City's neighborhoods. Area Four also has the largest overall percentage of ethnic minorities in the City, representing 60.1% of the total population, many of them recent immigrants. Two-thirds of the immigrant respondents to the Atlantic telephone survey live south of Broadway and more than one-half have lived in Area Four for more than five years.

Ethnic Composition of Area Four

	White	Black	Hispanic	*Other	Total
1990	2616	2264	1246	434	6560
1980	3684	2071	n/a	777	6532
1970	6022	1396	n/a	n/a	7418

By Percentage



**Hispanic (any race, 1980), Asian, Native American, other races (n/a means not available)*

Household Composition

The 1990 Census data reveals a sharp difference in Area Four family composition compared to the City. Between 1980 and 1990, Area Four experienced an increase in the number of families with children under eighteen and a decrease in married couple families. Both the City and Area Four experienced a decline in female headed households, with the percentage of Area Four female headed households almost double that of the City.

Family Types With Children

Area Four	1980	1990
Married couples w/children <18	22.87%	26.17%
Female headed household	46.0%	42.9%
Cambridge		
Married couples w/children <18	30.07%	29.17%
Female headed household	24.2%	21.8%

Families* as a Percent of All Households

	1980	1990
Area Four	56.67	57.77
Cambridge	44.87	44.97

** "Families" are households of two or more persons related by marriage, birth or adoption;"non-family" households are singles living alone or unrelated adults living together as roomates*

Education

The 1990 Census reveals that Area Four residents have made substantial strides since 1980 in increasing their educational levels. In 1980, Residents receiving less than a high school diploma stood at 40%, by 1990, the number had fallen to 12%. Between 1980 and 1990, the number of residents receiving a college degree had more than doubled.

Area Four Educational Levels

	Cambridge		Neighborhood Four	
	1980	1990	1980	1990
Less than High School Diploma	24%	16%	40%	12%
High School Diploma only	21%	16%	28%	28%
Some College	12%	14%	12%	14%
College Degree/ Higher Degree	43%	54%	20%	43%

Income

According to the 1990 Census, the median income of all neighborhoods city-wide has risen substantially over the past decade. The median family income in Area Four has risen 35% since 1980 as compared to a City-wide rise of 25.2%

Area Four Median Family Income

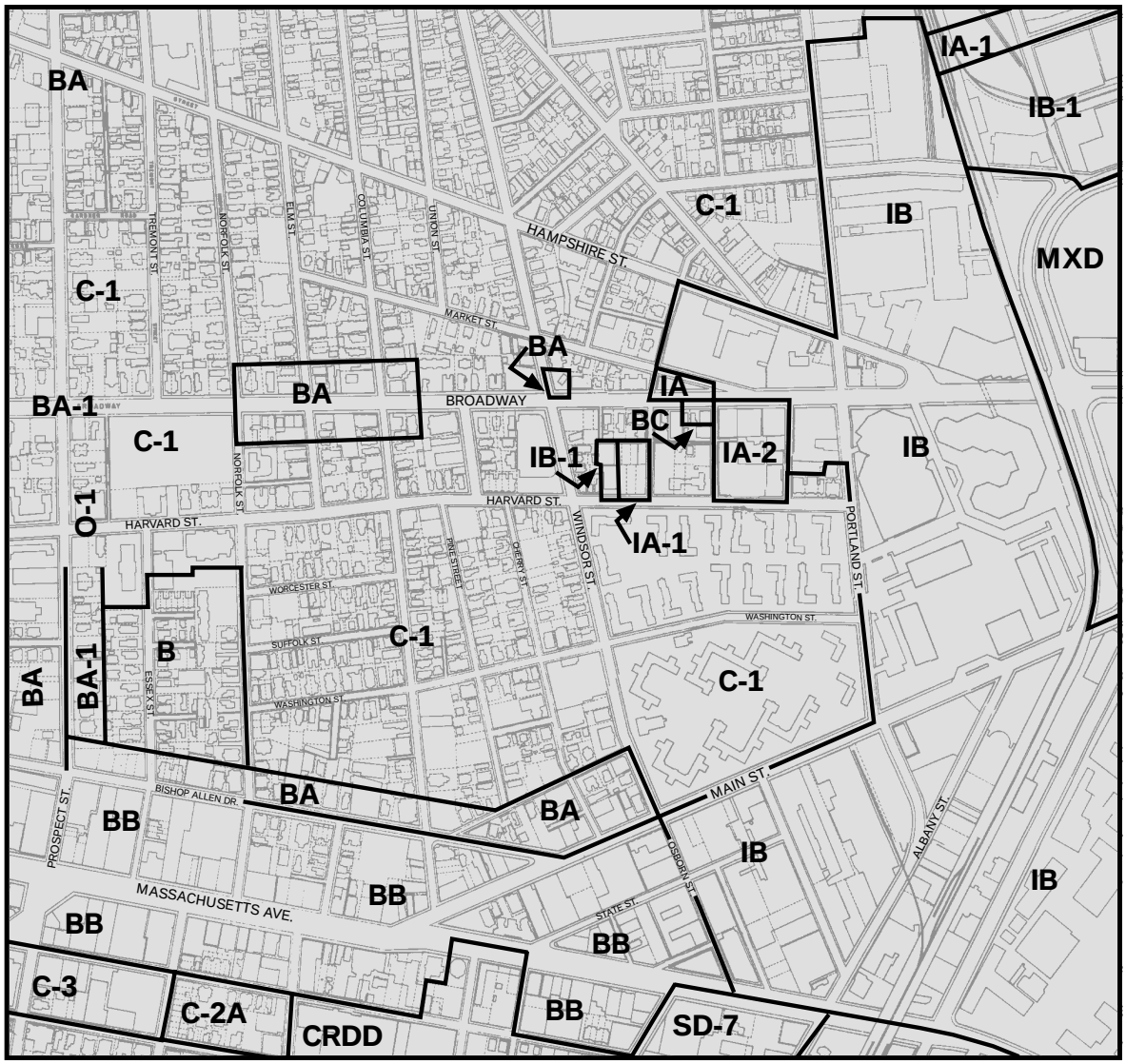
	1980	1990	% Change
Area Four	$19,821	$26,836	35.4%
Cambridge	$31,943	$39,990	25.2%

Conclusion

Census data and telephone survey results reveal that a majority of Area Four residents are ethnic minorities, particularly of African-American, Haitian, and Hispanic heritage. A sizeable number of residents are children under 18 years old primarily concentrated in the black and hispanic communities. The number of residents who completed high school or more increased dramatically from 1980-1990 and there was a slight increase in the number of residents employed during the same period.

Despite the gains made by the neighborhood during the 1980-1990 decade, Area Four is faced with a variety of challenges as the country moves into the 21st century. The following discussion outlines recommendations in Land Use and Zoning, Transportation, Housing, Economic Development and Employment, Open Space, and Public Safety to assist the community in meeting those challenges.

ANALYSIS AND RECOMMENDATIONS



AREA FOUR
Zoning Map

City of Cambridge ■ Cambridge Community Development Department ■ May 1995

Land Use

Background

Area Four is comprised of seventy-three densely populated residential acres with closely packed one, two and three-family frame structures on small lots and larger multi-family apartment buildings. Commercial and residential uses exist side by side in the neighborhood, especially along Broadway, Prospect and Hampshire Streets. Area Four has been a fully developed industrial/ commercial neighborhood since the early 1900s. Development issues usually arise around the development of existing property or the zoning designation of specific areas in the neighborhood.

The eastern end of the neighborhood *(Technology Square)* has the zoning designation *Industry B* which allows high density development and unrestricted building heights. In the 1980s, residents were concerned about numerous development projects adjacent to the residential neighborhood. The Industry B designation made for a difficult transition from this area to the area zoned *Residence C-1* along Hampshire and Clark Streets. Area Four residents developed a downzoning petition for the area in response to the US Trust Company's proposal to construct a 10-story office building at 196 Broadway. In 1988, neighborhood residents were instrumental in getting this zoning change for a four block area in the eastern section along Broadway, Hampshire, Market, Clark, and Portland Streets. The area was downzoned to a *Business C* district (commercial, retail, office with a 55 feet height limitation) Residence C-1, and other more restrictive industrial districts.

There is predominately commercial activity on Main Street and Massachusetts Avenue in Central Square, along Prospect Street, and in other scattered locations. These areas are designated *Business A* which allows for a mix of uses including retail stores, offices, and housing.

Survey Results

The 1991 Atlantic telephone survey shows that 49% of respondents felt that commercial development in Cambridge over the last five to ten years had a positive influence in the neighborhood. Respondents felt economic outcomes such as more jobs, businesses bringing money to the neighborhood, and improved neighborhood appearance, were the major benefits derived from commercial development. Thirty-four percent of respondents felt that overcrowding was a major negative associated with development activity.

Respondents had a guardedly positive view of institutional land use in the community, particularly, the influence of Massachusetts Institute of Technology (MIT) in the neighborhood. Forty-one percent of the respondents had a positive view of the effects of MIT on the community, 42% saw no impact, and 17% had a negative view.

A majority of survey respondents (87%) felt they were not adequately informed about development plans in the neighborhood. Renters were more likely to feel uninformed than homeowners. Respondents (79%) preferred to be kept informed by direct mail and neighborhood newsletters while 68% of the black respondents said they would like to get information through community meetings.

Committee Discussions

The discussion focused on zoning regulations, particularly where industrial and residential zones meet, and whether the City can control nonconforming uses in areas where zoning has been changed. The Committee wanted to know how the City was able to exercise some control over zoning in the Kendall Square area and how it affected Area Four. The Committee also expressed concern that an area like Kendall Square, which has an IB zoning designation and directly abuts Area Four, has the ability to affect quality of life in the neighborhood unless proper transitions from high density, industrial, and office, to residential use are made.

The Committee discussion touched on the issue of institutional land use; whether it is controlled or prohibited in a C-1 residential district. In particular, the Committee expressed concern about the Massachusetts Institute of Technology's ability under the current zoning regulations to expand into the Area Four residential neighborhood.

Land Use Recommendations

I. Regulate Potential Development in the Industrial B District.

- The Committee recommended that the City in cooperation with the community and the property owners should work together to regulate potential development in the Industrial B district, and ensure that office buildings do not encroach on abutting residences.
- The Committee recommended that housing be allowed in the Industrial B district and that design guidelines should be created to ensure an appropriate transition from the industrial and office uses to the residential area.

Growth Policy Context

The City's land use policy #4 addresses the issue of applying minimal transition standards to all activities which abut residential areas. Land use policy #5 suggests that any additions to the large institutions' physical plant occur within their existing boundaries.

Transportation

Background

Area Four is one of the most pedestrian-oriented neighborhoods in the city; 45% of the households have no automobile. The neighborhood has two major east/west arteries, Broadway on the north and Main Street on the south. Most of the neighborhood is located within one-half mile of the Central Square subway station and walking distance to the Kendall Square station. Bus routes run along Hampshire Street to the north of the neighborhood and Main Street to the south. The community is without a north/south bus connection to MIT or Massachusetts Avenue.

To accommodate increased traffic and parking demands in Area Four, the following improvements have been made: (1) repaving of Broadway and addition of bicycle lanes; (2) making on-street parking on Broadway available only to residential permit holders.

Survey Results

Respondents to the telephone survey cited traffic congestion and lack of parking as major concerns in the neighborhood.

- 54% of respondents cited lack of parking as a major concern, 25% saw it as a minor concern; and 22% do not consider it a problem.
- 47% of respondents viewed traffic congestion as a major concern, 37% see it as a minor problem and 16% do not consider it a problem.

Sixty percent of public housing respondents were concerned about availability of parking compared to 54% of home owners and 54% of renters in private housing.

Transportation Recommendations

I. Designate the area on Main Street next to Newtowne Court as"Residents Only Parking"

- The Committee felt this would be an improvement for the housing development and would coincide with the planned renovation of Newtowne Court.

II. Re-establish a Bus Line on Broadway

- The Committee felt certain the reinstatement of the Broadway bus line would have a beneficial impact on economic development in the neighborhood. The Committee believes residents will have better access to jobs through such a bus line.

Growth Policy Context

The city's transportation policies #18 and #19 address improving the MBTA service within the city and investigating "within the financial resources of the city, a paratransit system, utilizing taxi cabs where appropriate".

Housing

Background

Area Four has 2700 housing units mostly concentrated in large buildings. Fifty percent of the units are in buildings with four or more units (includes public housing and subsidized buildings), 50% of units are in one, two, or three family buildings. The neighborhood is densely built with more people and more dwellings per acre of land than in the city as a whole (87 persons per acre, versus 54 for the city and 36 dwelling units per acre, versus 24 for the city). During the 1980s, housing sales in Area Four were lower than other sections of the city. Sales prices were generally $25,000 to $50,000 below the median city price.

Area Four has more than twice the level of public/subsidized tax-exempt housing than the city as a whole (26% versus 10.4%). Four hundred fifty-seven units are located in CHA owned Washington Elms and Newtowne Court. Another 88 units are in the JFK housing for the elderly owned by the Cambridge Housing Authority. The remainder, though privately owned, are subsidized through a number of state and federal mortgage programs.

Forty-one percent of Area four's housing units are under rent control which is approximately the same city wide where 40% of the entire city's housing stock is rent controlled.

Development Activity

The Blouin Building located at 245-279 Columbia Street, was built in 1973 as part of the Model Cities Program. The site was originally given a *Business A* (mixed use - neighborhood retail, office) zoning designation but was rezoned in 1972 as a Residence C-1 zoning district. The City-owned site housed Associated Day Care Services of Metropolitan Boston (ADCS) until the Fall of 1993 when the building was torn down and ADCS relocated to the newly built Area Four Youth Center.

The Committee recommended the site be redeveloped as ownership housing for low/moderate income residents. Two local nonprofit developers, Homeowner's Rehab., Inc. and Just-A-Start Corporation, have been designated to build sixteen limited equity condominium units on the site. The project is scheduled for completion in 1995.

NONPROFIT HOUSING INITIATIVES

Cambridge Housing Authority (CHA)

The CHA owns and operates four developments (542 units) in Area Four: Washington Elms, Newtowne Court, John F. Kennedy Apartments, and 116 Norfolk Street. In addition, there are approximately 245 families with Section 8 certificates in Area Four, which is about 15% of all certificates in the City *(see Appendix for CHA activities in Area Four).*

Homeowners Rehab., Inc. (HRI)

HRI was formed in 1972 under the name the Cambridge Corporation as an outgrowth of the Model Cities Program. Area Four has always been a major focus of the organization's activities. HRI runs four distinct housing programs: The Home Improvement Program (HIP), the Work Equity Program, Cambridge Neighborhood Apartment Housing Services (CNAHS), and Cambridge Community Housing, Inc. *(see Appendix for HRI activities in Area Four).*

City Housing Programs

City housing programs include home improvement and home ownership programs, multifamily rehab programs, and support for affordable housing development initiatives *(see Appendix for CDD programs in Area Four).*

Survey Results

The 1991 Atlantic telephone survey revealed that 81% of respondents were renters. The table below shows that while 4% of Area Four residents pay less than $300 per month for rent compared to 22% citywide, the percentage who pay less than $600 is about the same.

Comparing Area Four with Citywide Rents*

Rent Level	Area Four	Cambridge
$300 or less	4%	22%
$301 - 450	37%	23%
$451 - 600	22%	20%
$601 - 750	19%	14%
Over $750	19%	20%

(not equal to 100% due to rounding)

*(Includes public and private rental units)

The survey showed that 81% of the rent controlled stock in Area Four is occupied by low- or moderate-income households and that occupancy of controlled units declines as income increases.

The survey revealed that 22% of black renters and 24% of Hispanic renters live in CHA units compared to 13% of white renters. Forty-three percent of sampled households contained couples with children or single parents, while 56% of CHA households had children. Traditionally, CHA developments have had larger unit sizes to accommodate families with children.

Homeowners made up nineteen percent of all respondent households. The survey also revealed that households headed by couples are more likely than others to own their home. One in three couples with children were home owners compared to one in five neighborhood households as a whole. The prospect of home ownership increased with age and income. Forty-percent of elderly respondents (aged 65 and up) owned their own homes while only 5% of those under 35 were home owners. Fifty-five percent of Area Four home owners had incomes above 80% of the Boston area median income compared to 25% of neighborhood renters. Fifty-seven percent of survey respondents stated that the condition of housing in Area Four is a major concern.

Survey respondents listed rental prices, housing prices, and displacement - due to housing costs - as their top three housing concerns.

Committee Discussions

The Committee felt that the city and nonprofit organizations serving the housing needs of Area Four were doing an impressive job but was concerned about the continuation of projects in the future due to uncertain funding sources. The Committee discussed how funding for housing projects could be augmented. The Committee expressed a desire to see the City and local nonprofit housing agencies broaden their housing efforts in Area Four, particularly in making information about various housing programs available to non-English speaking residents.

The Committee focused on home ownership and housing rehabilitation efforts as ways to address the long-term housing needs of the neighborhood. The city, through local non profit agencies, has applied The Home Improvement Program (HIP) in Area Four for over 20 years. The HIP program was cited by the Committee as one successful way to provide home owners with funds to make critical repairs on their homes and help stabilize Area Four by preserving home ownership. The discussion turned to additional ways to provide home ownership opportunities. The Committee expressed a desire to see Area Four residents better informed about home ownership programs managed by the city, particularly cooperative ownership.

The Committee discussed the condition of the many low rent buildings in Area Four. The overall consensus was that many of the buildings were in dire need of rehabilitation. The Committee felt a multi-faceted approach should be taken to accomplish this goal. The Committee reiterated the need for the Area Four community, tenants and owners, to become better informed about city programs such as *Work Equity Program*, and *Cambridge Neighborhoods Apartment Housing Services* which provide rehabilitation assistance.

The Committee felt the abandoned and burned out buildings in the neighborhood should be targeted for rehabilitation by the city and/or local nonprofit agencies. The Committee also expressed frustration at the number of vacant lots in the neighborhood and felt the lots were dumping grounds for garbage and invited unsavory activity. The Committee discussed the possibility of the city pursuing such properties for conversion to affordable housing.

Housing Recommendations

I. Inform neighborhood residents about the City's housing programs.

- The City is called upon to mount an informational campaign about its various housing programs in Area Four. Particular attention should be paid to the non-English speaking residents in the community. City documents and brochures describing its housing efforts should have Spanish and Creole supplements to be accessible to the Hispanic and Haitian residents of the neighborhood.

II. Increase Home Ownership Opportunities in Area Four.

- The Study Committee supports all programs that are designed to offer home ownership opportunities to Area Four residents. Long-term residents, who are currently renters, should be particularly targeted for home ownership programs, through distribution of information that illustrates the range of ownership options available to them.
- Newly constructed housing in Area Four should offer as many affordable housing ownership opportunities to Area Four residents as possible.

III. Upgrade Existing Rental Housing Stock.

- The Committee recognizes the importance of the Home Improvement Program to low and moderate income homeowners in Area Four, and supports the City in its continued funding and implementation of the program in the community .
- The Committee recommends that the City enforce corrections of building code violations in a vigorous manner, particularly deterioriated, multifamily apartment buildings. The property of persistent violators should be targeted for nonprofit acquisition, and as candidate buildings for the Resident Cooperative Ownership Program.
- Augment efforts that seek to rehabilitate rent controlled buildings such as Cambridge Neighborhood Apartment Housing Services.
- The Committee recommends that the Rent Control Board streamline its regulations governing rehabilitation of rent controlled buildings and the reimbursement of owners for such efforts.

IV. Accommodate Housing Requirements of Disabled Residents.

- All newly constructed housing in Area Four should have a certain proportion of the units that are accessible to the disabled.

V. Encourage the Development of New Mixed-Income Housing on the Blouin site (245 Columbia Street).

- The Committee strongly supports construction of housing on the Blouin site. The new housing should be ownership oriented, and designed to accommodate a range of incomes. The City can use the funds from sale of market rate units to cross subsidize affordable housing

VI.Rehabilitate the Building on 290 Broadway and Build Mixed-Income Housing on the Rest of the Site.

- The Committee urges the renovation of the building at 290 Broadway. In addition to bringing the apartments into conformity with the building code, the Committee recommends that the retail uses on Broadway be maintained.
- The Committee further recommends that mixed-income housing be constructed on the rest of the site.

VII. Target Empty Lots and Abandoned Buildings for Development of Affordable Housing.

- The Committee recommends that the Community Development Department conduct an inventory of privately owned, vacant parcels and abandoned buildings in the neighborhood and approach the owners with the intent of developing housing.

  Specific Sites to be targeted:
- Burned house on 155 Washington Street (at the corner of Washington and Windsor)
- Empty lot at the corner of Columbia and Harvard Streets.
- Empty lot at 135-137 Cherry Street.

VIII. Enhance The Integration of Public Housing Developments into The Area Four Community

- The Committee recommends starting a dialogue with the CHA and the Pisani Center Tenant Council to explore all possible avenues of cooperation in addressing neighborhood issues.

Growth Policy Context

The City's current housing policies #30, #31, and #32 address rehabilitation of the existing housing stock. The policies call for concentrating efforts in low and moderate income neighborhoods such as Area Four. The housing policies also encourage and promote affordable home ownership and tenant and non profit ownership whenever possible.

Economic Development and Employment

Background

In 1991, the Community Development Department conducted a survey of 91 Cambridge employers "to determine the effects that the changes in the local economy have had on employment opportunities in the City". The preliminary findings of the survey reveal that employment in Finance, Insurance, Real Estate and Business Services expanded dramatically in the 1980s and along with the Education industry, supply over one-half of the jobs in the Cambridge economy. Nearly three-quarters of Cambridge employers would recommend their industry as a career to high school graduates.

The Cambridge economy is currently experiencing a growth in knowledge-based companies, particularly in the medical/biotechnical sector while the manufacturing and construction fields have seen a sharp loss in jobs. The employer survey indicates that "job opportunities are becoming increasingly oriented toward high skill occupations." Local employment trends indicate that unskilled production, skilled crafts, and clerical positions are the most likely to decline in the future. Newer companies established since 1985 are less likely to recommend their industry to applicants with only high school training. The highest paying positions within the City and technical/professional positions available through the new growth companies require higher levels of skills and education.

The employer survey shows that the makeup of the city's workforce is in transition: fewer residents, an increase in women, and a larger share from minority and immigrant backgrounds. The 1990's will have less young workers and more mid-life and older workers. Cambridge's minority residents face formidable challenges to their move into the labor force. They tend to be underemployed or employed in low skilled, low paying occupations.

Minority residents in Area Four, particularly Blacks and Hispanics, tend to be employed in low-paying, declining industries or unemployed. Many Area Four residents lack the necessary training to obtain employment in the new growth industries. At least one-quarter of the Area Four labor force needs some form of job training services. Half of the unemployed in the neighborhood have less than a college education. The employment outlook for individuals with a high school diploma or less continues to decline sharply while employers in the growth industries look for skilled, well-prepared applicants for every available position.

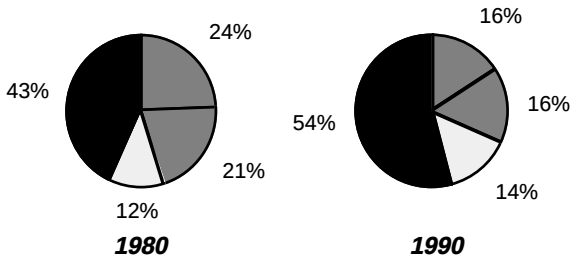
Survey Results

The 1991 Atlantic Research Inc. survey revealed an association between the economic status of Area Four residents and their level of education, the type of industry where they are employed, whether they are single parents, and their ethnic background.

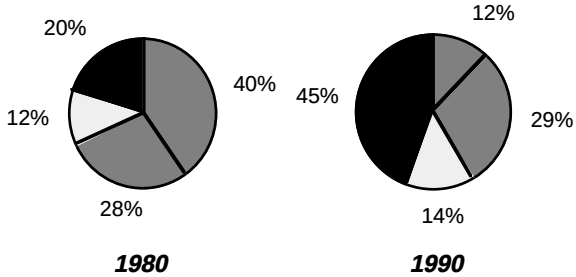
Education

The U.S. Census reveals that the education level of Area Four residents was a predictor of their financial future. The overall education level of Cambridge residents citywide has increased from 1980 to 1990 including a dramatic increase in overall Area Four education levels. Eighty-four percent of survey respondents with less than a high school education were classified as low income. In comparison, residents with a college degree or higher made up 43% of the population in 1990.

Educational Levels - Cambridge



Educational Levels - Area Four



Less Than High School Diploma
High School Diploma Only
Some College
College Degree/Higher Degree

Employment

Single parents in Area Four fare poorly on the economic ladder. The survey results showed forty-eight percent of the unemployed residents in Area Four were single parents. Residents who were employed worked in low level service, manufacturing, and repair industries which are experiencing a decline in jobs. Black residents made up 55% of unemployed respondents to the telephone survey. Black respondents were twice as likely to be unemployed than whites. Almost half of the respondents who classified themselves as employed in professional jobs (nurses, teachers, engineers, etc.) earned low to moderate incomes.

Employment Status by Race

Employment	*White*	*Black*	*Asian/ Other*	*Hispanic*
All Residents	40%	31%	11%	18%
Employed full-time	43%	29%	7%	21%
Employed part-time	54%	25%	3%	19%
Full-time student	31%	17%	39%	13%
Retired	44%	38%	8%	13%
Homemaker	43%	31%	0%	26%
Unemployed	27%	55%	8%	9%

Range of Occupations in Area Four

[% within Racial Groups]

	% of Total Respondents	*White*	*Black*	*Asian/ Other*	*Hispanic*
Executive	6%	5%	8%	0%	3%
Professional	34%	37%	32%	55%	25%
Technician	6%	8%	6%	11%	0%
Sales	7%	7%	6%	0%	12%
Administration	17%	16%	21%	22%	13%
Household Occupation	4%	6%	0%	0%	7%
Protective Services	1%	0%	3%	0%	0%
Service	13%	13%	11%	0%	19%
Skilled Labor	7%	7%	8%	11%	6%
Semi-skilled Labor	5%	2%	6%	0%	13%

Income

The survey revealed that 49% of Black households and 64% of Hispanic households in Area Four are low income. While the percentage of residents earning very low incomes declined citywide from 1980 to 1990 (19% to 16%), almost a quarter of Area Four residents earned very low incomes in 1990.

Distribution of Income/Race in All Households Surveyed

Income	*Low*	*Moderate*	*Middle*	*High*
Black	49%	26%	19%	5%
Hispanic	64%	15%	18%	2%
White	39%	22%	26%	13%
Asian/Other	77%	8%	6%	8%

****Income Definitions:***

- Low income is equal to or less than 50% of the Boston area median income
- Moderate income is 51-80% of the Boston area median income
- Middle income is 81-120% of the Boston area median income
- Higher income is more than 120% of the Boston area median income
- The 1990 Boston area median income for a family of four was $50,200 per year

Committee Discussions

The Committee stressed the importance of preserving the ethnic and economic diversity of Area Four. The neighborhood's diversity is considered an asset that should be enhanced.

The discussion focused on the creation of blue and white collar jobs for neighborhood residents. The new growth technology firms should be encouraged to offer subsidies to train and hire residents with a high school degree for entry level jobs. The Committee expressed satisfaction with local nonprofit organizations which utilize semi-skilled and unskilled workers and suggested that job counselling should be included in the nonprofits' programming.

The Committee discussed the availability of day care that residents could afford as a component of economic development in Area Four. The Committee felt affordable day care was lacking in the community and residents with children, particularly single parents, would not be able to access training programs unless day care was provided. The discussion turned to various forms of day care including resident-organized, private, public and company- sponsored.

The Committee noted barriers to economic advancement for immigrant groups in Area Four, particularly the Haitian population. The Committee's discussion focused on two segments of the Cambridge Haitian community; professionals and farm workers. The former, physicians and accountants in Haiti, tend to be underemployed in the United States because of difficulty getting their educational credentials validated. The latter come from the Haitian countryside; many are illiterate and cannot speak English. The Committee agreed that English as a Second Language programs needed to be expanded in the City. The Committee felt the Haitian community could benefit from an organized effort to match individuals with available employment opportunities.

Economic Development and Employment Recommendations

I. Create a Partnership between the City, Businesses, and the Schools to Provide Job Training for Promising Students.

- The Committee recommends the creation of a cooperative apprenticeship program between the School Department and emerging bio-tech industries. Students would be introduced to the field of study through on-the-job training. The City should provide the initial start up costs with the School Department and businesses absorbing the students training costs.

II. Build an "Environmental Center" in Area Four in cooperation with MIT.

- The Committee recommends the City establish a public/private partnership with MIT for the creation of an Environmental Center in Area Four. The center would offer training in environmentally related occupations, such as recycling, and would raise awareness about environmental issues in the neighborhood and the City as a whole.

III. Create a Job Training Center in the Public Housing Developments.

- The Committee recommends utilizing the vacant units in the Newtowne Court housing development for on-site job training. The Department of Employment and Training should establish a satellite office at Newtowne Court with one staff person and equipment. Low cost day care should be made available to participants in the job training program.

IV. Make Improvements in the Quality and Distribution of Employment and Training Literature.

- The Committee recommends the distribution of employment and job training information through a centralized location. The current material describing jobs and training opportunities were criticized as too bureaucratic in language, as well as being hard to obtain.

V. Increase recent immigrants' access to "English as a Second Language" classes. Particular attention should be paid to the Haitian population in the neighborhood.

Growth Policy Context

The City's Economic Development and Employment policies stress multiple benefits when "employment opportunities present in Cambridge are made available to City residents." Policies 40 and 41 outline the City's ongoing commitment to job training opportunities for City residents which includes reaching out to "portions of the resident population that have not benefitted in the past". Policy 46 addresses the development of entrepreneurial opportunities within the City's minority communities.

Open Space

Background

Area Four is a densely developed (87 persons per residential acre) neighborhood where 25 percent of the population are children under 18 years of age. The neighborhood has only 6.7 acres of the City's 377 acres of public recreational open space. The available park space is heavily used and, for many residents is the only source of recreational activity.

The City's Open Space Committee, comprised of 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. Four of the neighborhood's nine recreational sites are City-owned. The following is a description of those sites and their inventory rating.

Columbia and Pine Street Parks

Columbia Park is a 1.1 acre site which has a basketball court, tot-lot and allows for both active and passive uses. The park suffered from vandalism, design and construction problems, and severe public safety problems. In 1991, the City received from the Commonwealth of Massachusetts Executive Office of Communities and Development (EOCD) a Community Development Action Grant (CDAG) for improvements to Columbia Street Park. The City covered half of the cost of the park improvements. The park currently has a "B" rating.

New play equipment and sand surfacing was installed. To improve safety, lighting was installed on walkways, the play space was enclosed, an evergreen hedge was replanted at the back of the site for easier park surveillance. Wheelchair-accessible drinking fountains were installed and new fencing was placed at entrances. New shade trees were installed within a more clearly defined central sitting area. The project was completed in 1993.

Pine Street tot-lot is a 0.1 acre site located behind Columbia Park. Both parks were designed to work together; Columbia Park for older kids and Pine Street for younger kids. Renovated at the same time as Columbia Park, Pine Street tot-lot currently has a "B" rating.

Market Street Park

Market Street Park is a 0.1 acre tot-lot. Demolished and then completely restored in 1993, currently the park has an "A-" rating. Market Street Park is one of a limited number of tot lots in the neighborhood, and has always been considered a neighborhood park. For many years, the park was in severely deteriorated condition. It was rated "F", the lowest rating on the City's open space inventory. The equipment was vandalized and the park design made surveillance and child supervision impossible. In 1991, the City received an Urban Park and Recreation Recovery (UPARR) Program grant for improvements to Market Street park. The City contributed 30% in matching funds toward the park's rehabilitation.

The park renovation included demolition and site preparation, electrical and drainage work. The earthwork included new playground sand, and stone and gravel for curb work and paving. New park lights with bases, accessible drinking fountains, play equipment, park benches, tables, and trash receptacles were installed. The work was completed in 1993. Today the Park has an "A-" rating.

Harvard Street Park

Harvard Street Park is a 1.0 acre site with a tot lot, community garden, and tennis court. The park currently has a "D" rating and is scheduled for renovation in the Fall of 1995. Preliminary renovation recommendations include demolition/ site preparation and excavation work. The park will also receive curbing and paving repairs. Site improvements will include updating play equipment and resilient safety surfacing, fence repairs, wheelchair accessible drinking fountain(s) and new furniture.

Sennott Park

Sennott Park is a 2.7 acre site with a playing field, two basketball courts, and a tot-lot.
Although the park currently has a "B" rating, it is in need of renovation due to extreme overuse. The location of the new Area Four Teen Center and Associated Day Care center adjacent to the park has brought an influx of new people using the facility. The playing field is used for softball, league soccer and passive recreational use. The tot-lot needs updated regulation equipment. The Sennott Park tot lot's future improvements include new play equipment, fence repairs, benches, and trash receptacles.

Survey Results

The 1991 telephone survey reveals that respondents concern about the condition and availability of parks and open spaces in Area Four differed depending on their housing status. Public housing residents were more concerned about availability of recreational facilities than residents of private housing. Homeowners were more concerned than renters about the condition of parks/open space.

Committee Discussions

The Committee expressed concern about the relatively small amount of resources allocated for equipment replacement in the neighborhood parks ($15,000 Citywide). The Committee discussed the need for programming larger community activities in the park such as concerts and picnics.

The Committee discussions focused on the need for overall upkeep of neighborhood parks particularly after renovations. The Committee voiced strong concerns about security in the parks and the need for increased police presence around all the neighborhood parks.

The Committee felt there was a need for better animal control around the parks and enforcement of the City leash law. The Committee was supportive of citizen groups formed to watch over neighborhood parks through the City's Adopt A Park program and felt such a group would be beneficial for Market Street Park.

Open Space Recommendations

I. Allocate more Funds towards Park Maintenance.

- The committee supports the allocation of more City resources towards park maintenance. The community also recommends that a service contract be attached to all park renovation projects in the neighborhood.

II. Renovate Harvard Street Park.

- The Committee strongly recommends that Harvard Street Park be renovated as a primary priority of the open space recommendations.

III. Upgrade Area Four Community Garden on Broadway.

- The Committee would like to see the garden on Broadway upgraded. The improvements should include attractive fencing around the garden, better design for the individual plots, and sidewalk improvements to Boardman Street, next to the garden.

IV. Design and Construct a Small Sitting Area in Sennott Park.

- The Committee recommends the design of a sitting area within Sennott Park. The sitting area is to be located on the part of the park next to Broadway and Norfolk Street, away from abutting houses. The Committee envisions such an area to be surrounded by small hedges for a sense of enclosure, and to include sitting benches and chess tables.

V. Plant a Shade Tree in the Hampshire/Elm Sitting Area.

- The sitting area is not in Area Four proper, but is located in the Wellington-Harrington neighborhood. The Committee suggests the Wellington-Harrington Study Committee consider recommending planting a shade tree in the sitting area.

VI. Explore the possibility of adding the following sites to the neighborhood's open space system.

*20*6-210 Broadway

164 Harvard Street

197 Harvard Street

- All the sites are privately owned. The Committee felt that the vacant parcel at 165 Harvard Street was too small to be considered appropriate for housing. The Committee felt that 206-210 Broadway would be appropriate as open space. The Committee recommends that the Department of Public Works (DPW) should notify the owners about cleaning their property. If the owners fail to comply, DPW should clean the lots at the owners' expense.

VII. Schedule Street Trees for Periodic Trimming so that Tree Branches do not Obstruct Street Lights.

Growth Policy Context

The City's Open Space policy #70 emphasizes that maintenance and upgrading of existing facilities "should be the city's highest fiscal priority with regard to open space and recreational facilities." The policy also calls for the city to explore ways to involve the private sector in maintenance of public open space and recreational facilities.

Public Safety

Background

The public safety concerns in Area Four are being addressed through community partnerships and coalition building. The Area Four Crime Task Force and the Substance Abuse Task Force have been established in response to drug dealing and related crime in the neighborhood.

The City Manager initiated the creation of the Area Four Crime Task Force in 1989 to address residents complaints about drug activities in their neighborhood. Task Force members are residents of the Area Four community, area clergy, businesses, City agencies, and the Cambridge Police Department. Initially, the Task Force focused on physical planning in assessing the public safety issues in Area Four. An inventory was taken of the number of abandoned buildings, damaged street lights, and vacant lots in the neighborhood. A list of observations and recommendations was given to the City Manager and the Department of Public Works. The Crime Task Force publishes a monthly newsletter which is sent to 2600 households in Area Four, sponsors a successful Drug Free Fair annually at Sennott Park, helped to create an anonymous drug tip line, and has established a working relationship with police who patrol the Area Four neighborhood.

The Substance Abuse Task Force was formed in 1989 as a result of Mayor Alice Wolf's call for a "Comprehensive Policy for Children and Youth". The Task Force conducts prevention workshops and does outreach into the community to expand their membership. The Task Force works with City agencies and community groups to develop a comprehensive prevention plan that addresses the needs of all the City's neighborhoods.

Survey Results

When asked to rate physical conditions in the neighborhood with which they are most concerned, 61% of respondents chose crime as their major concern. Residents who lived south of Broadway were more likely to mention crime compared to residents north of Broadway 67% to 50%. Longer term residents were more likely than short-term residents to mention it, 67% to 50%.

Committee Discussions

Generally, the Committee discussion focused on physical planning and neighborhood upgrading to address public safety concerns. The Committee also discussed residents' concerns about criminal activity in the neighborhood. The Committee stressed the need for Area Four residents to become involved in crime prevention over the long term and to work together to foster a spirit of cooperation and interdependency among neighbors.

The Committee discussed the importance of educating neighborhood residents about crime and making them aware of crime prevention programs already in place (police drug tip line, Area Four Crime Task Force). The Committee felt that adequate street lighting and park illumi-

nation were critical in deterring crime and making the neighborhood feel safe. The Committee also stressed the need for an increased police presence around neighborhood parks.

The Committee expressed concerns about abandoned cars and vandalism in the neighborhood. The Committee also voiced frustration about cars going in the wrong direction on one-way streets particularly during rush hours. The Committee also stressed the importance of sidewalks being repaved and kept in good condition to increase safety for pedestrians.

Public Safety Recommendations

I. Monitor Street Lights in Area Four on a Regular Basis and Replace Damaged Lights Promptly.

- The committee recommends the Electrical Department conduct regular monitoring of the street lighting situation in Area Four.

II. Improve Sidewalk Conditions on the Streets Listed Below:

- Boardman Street (next to community garden)
- Cherry Street
- Main Street (next to Newtowne Court public housing development)
- Pine Street
- Washington Street (next to Windsor Street)
- The Committee felt the physical environment in Area Four needed to be cleaned up. The Committee recommended a manual be developed for property owners on how to remove graffiti and that the Department of Public Works pay more attention to the neighborhood.

III. Enhance Police Visibility on Bishop Allen Drive.

Growth Policy Context

Although the Growth Policy Document does not address the issue of crime prevention, it does touch on promoting public safety through physical planning. Transportation policy #15 suggests regulating land use to encourage nonautomobile mobility "creating a pleasant and safe pedestrian and bicycle environment..."

C O N C L U S I O N

Conclusion

This report reveals that Area Four is an ethnically diverse, low-income community characterized by families with school age children and a mix of new arrivals and long-term residents. The Area Four community is particularly concerned about quality of life issues such as crime and traffic congestion. Overall, residents see the positive influence of good neighbors as a stabilizing factor in the community.

The study suggests that in order to improve the quality of life in the Area Four community, there is a need to expand educational and economic opportunities for residents. The community also needs increased access to affordable, quality housing. Suggested recommendations encourage a partnership between public and private enterprises which provide services in the community.

The city has taken action to implement some recommendations made by the study committee. A brochure has been published to inform residents about city housing programs (translated into several different languages). Construction has begun on 16 new homeownership units at 245 Columbia Street (Blouin site). In addition, the city will begin renovating the Harvard Street Playground in the Fall of 1995.

The remaining recommendations will be incorporated into the city's decision-making process on future improvements in the Area Four neighborhood.

APPENDIX I

Housing

HomeOwners Rehab Inc. (HRI)

Home Improvement Program (HIP). A stabilization program for low and moderate income homeowners. The program works through extending financial and technical assistance to homeowners in the form of below market rate schedule payment loans, deferred loans, and in some cases, zero interest loans. HIP clients are primarily elderly couples as well as widows or widowers. They are people who either live alone, are unable to cope with the required repair, or cannot get financing for the repairs. A typical HIP loan is approximately $15,000. If the borrowers are not able to make any payments on the loan at all, the loan becomes "deferred", which means that payment is made from proceeds of the sale of the house, usually upon the death of the owner. HRI has two staff members working full time on the program. HIP is funded by the City out of Block Grant funds, as well as by the Massachusetts Housing Finance Agency (MHFA).

Work Equity Program. In the 1970's, HRI would buy a single, two or three family house, do up to 80 or 90% of the required repairs, then select a buyer. The buyer would complete the remaining 10 to 20% of the repairs under the supervision of HRI, and that would represent the down payment. The program enabled someone of moderate income to buy a house without a down payment, and, through doing the repairs, become skilled in maintenance requirements. Fifty to sixty properties in Area Four went through this program between the 1970's and 80's. In 1980, the market changed. Shells of two family houses that HRI used to buy for $20,000 cost $1000,000. The acquisition price became more than the houses could be sold for at the end of the process. Consequently, it is currently very rare for HRI to put single or two-family houses through the ***Work Equity Program.***

Recently, HRI directed the ***Work Equity Program*** towards multi-family housing. That stock is predominantly rent controlled, and, therefore, there is little speculation on it. A rent controlled apartment building can be bought for the same price as a two or a three family house in Cambridge. The first such building HRI did was the Fogerty Building at the corner of Harvard and Pine Streets. In this case, the developer who owned the building wanted to convert it into market rate condominiums. However, the bank did not believe that condominiums in Area Four would sell. The developer then sold the building to HRI at a reasonable price, and it was converted into a limited equity cooperative. Another project is the Cherry Street Townhouses. There are 8 town houses with lots of open space and landscaping, built in 1983. HRI used modular construction to keep the cost down. The project is very successful and stable, only one unit turned over since it was built.

HRI also rebuilt 125 Portland Street, which was purchased by U.S. Trust in the course of developing the parcel next door. The building was almost entirely burned down, and U.S. Trust did not do anything about it for a year, by which time the roof had collapsed, and all the inside framing of the building was ruined. U.S. Trust

intended to demolish the building. However, pressure from the neighborhood enabled HRI to acquire the building almost free and reconstruct it. The units at 125 Portland are HOP condominiums. HOP was a state program (no longer in existence), that provided low rate mortgages to low income households. HRI's most recent new construction are the six town houses on Columbia Street. Built on a vacant, City-owned lot, HRI and the City went through a neighborhood process to determine the best use of the lot. There was overwhelming support for ownership housing, particularly because of the crime situation in the area. The project was completed in 1991.

HRI's home ownership efforts are focused on cooperative and condominiums in multi-family housing. HRI tries to build long term affordability in its projects. When a unit is sold, the seller gets some equity, but nothing close to market rate. This way the subsidy that went into the project become permanent and the units remain affordable.

Cambridge Neighborhood Apartment Housing Service. This program is a partnership of owners, tenants, lenders, and City officials. Their job is to promote investment and improvements in large, multi-family, rent controlled buildings while keeping the rents affordable. They administer a common loan pool through which loans for improvements are passed at different interest rates, depending on the rent. If one tenant can afford less than the other, his or her interest rate will be lower. Landlords are required, through deed restrictions, to rent to low income families.

Cambridge Community Housing, Inc. A non-profit organization formed by HRI to purchase rent controlled property. The first property purchase by HRI was a 56-unit apartment building near Harvard Square. None of the units had been occupied by a minority household, a family with children, elderly people or Section 8 certificate holders. Through time and attrition, HRI was able to make those units available to minorities and people with special needs.

Three other buildings were purchased through the program. One is at the intersection of Cardinal Medeiros and Marcella Street, which had been owned by HUD. In addition to the building being in very bad condition, the apartments were small and badly designed. The original 6 two-bedroom and 3 three-bedroom design was changed to 4 five-bedrooms and 3 two-bedroom apartments. Priority was given to families who were previously homeless.

The second purchase was an apartment building at 901 Massachusetts Avenue and the third was an apartment building on Richdale Avenue which was in dilapidated condition.

Cambridge Housing Authority (CHA)

Newtowne Court was built in 1936 under the Public Works Administration. It predates the low income housing act, which was passed by Congress in 1937. The development was conceived primarily as a slum clearing project, and even though the CHA managed it for a long time, it did not own the development until the late 50's. Newtowne Court has 8 buildings on site, totalling 294 units. The development was difficult to modernize because the buildings face inward. The only activity that takes place on the street is parking. Some kitchen renovations took place in Newtowne Court during the 70's, but nothing else. In the early 80's, CHA began planning for the modernization of the development. This has now evolved into a $50 million redevelopment effort that began this summer.

Washington Elms was built in 1941, under the low income public housing act. In its early years, the development was used primarily to house "War Families", where a member of the family was in the armed services during WW II. Washington Elms was designed very differently from Newtowne Court. It has pass-through common stairways, and the units were significantly smaller than Newtowne Court. By the late 1970's over 50% of the units in the development were vacant. In 1981, the CHA began a gut rehab of the development. The project took four years. When it was completed in 1985, the development's design was completely changed. All apartments had a private entrance. The site was opened up to neighborhood streets through the introduction of entry ways all along the parameter. Private, enclosed courtyards replaced common open spaces. The number of units was cut from 324 to 175. The renovation of Washington Elms has won many awards.

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.

APPENDIX II

Growth Policy

Land Use Policies

Policy #4

Adequate transitions and buffers between differing scales of development and differing uses should be provided; general provisions for screening, landscaping and setbacks should be imposed while in especially complex circumstances special provisions should be developed.

Policy #5

The major institutions, principally Lesley College, Harvard University, Massachusetts Institute of Technology and the hospitals, should be limited to those areas that historically have been occupied by such uses and to abutting areas that are reasonably suited to institutional expansion, as indicated by any institutional overlay district formally adopted by the City.

Policy #6

For such institutions reasonable densities should be permitted in their core campuses to forestall unnecessary expansion into both commercial districts and low-density residential neighborhoods.

Transportation Policies

Policy #18

Improve MBTA public transportation service within the city including updating routes, schedules, sign, and bus stop placement.

Policy #19

Investigate the feasibility of developing and implementing, within the financial resources of the city, a paratransit system, utilizing taxi cabs where appropriate, in order to supplement the current MBTA system in Cambridge.

Housing Policies

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 #40

The City should actively assist its residents in developing the skills necessary for them to take full advantage of the City's changing economic makeup and to provide the personnel resources which would make Cambridge a desirable place to locate and expand.

Policy #41

The benefits of a strong employment base should be extended to portions of the resident population that have not benefitted in the past; the City should support appropriate training programs that advance this objective.

Policy #46

The diversity, quality, and vigor of the city's physical, ethnic, cultural, and educational environment should be nurtured and strengthened as a fundamental source of the city's economic viability. More specifically, minority businesses and economic entrepreneurship should be encouraged.

Open Space Policies

Policy #67

Acquisition of publicly owned or administered open space should be made in those dense residential areas clearly deficient in all forms of open space, but only where significant fiscal resources are provided through federal or state acquisition programs or a substantial portion of the cost is born privately; facilities of modest size and flexible in use characteristics, located close to the home of the person for whom they are intended should be encouraged.

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.