



CAMBRIDGE CITY COUNCIL

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Jim Braude
City Councillor

In City Council June 18, 2001

Dear Colleagues:

Attached is a summary prepared by Darcy Jameson of the three community meetings held jointly by the Community Development Department and the Council's Housing Committee. Virtually all members of the Council attended one or more of the forums.

Important information was disseminated and tough questions from people in Cambridge seeking affordable housing were asked and answered directly and honestly. I believe that all involved saw the meetings as a success that merits repeating in the future

For the Committee,

Jim Braude
Councillor Jim Braude, Chair

Affordable Housing Community Outreach Meeting Minutes

Meeting Dates and Location:

March 14, 2001, 6-8:00 PM, Harrington School Cafeteria
March 20, 2001, 6-8:00 PM, 806 Massachusetts Avenue
March 28, 2001, 6-8:00 PM, Benjamin Banneker School

Facilitators:

Councilor Jim Braude, Housing Committee Chair
Darcy Jameson, Housing Director

Staff Resources:

Housing Staff from the Community Development Department and staff from local housing agencies including Homeowner's Rehab, Just A Start, CASCAP, and the Cambridge Housing Authority attended each meeting.

Materials:

A range of materials were available for residents, including: Trust Brochure; Guide to Cambridge Housing Programs; Rental application & Homeownership Database Form; First Time Homebuyer Registration Form; and information brochures from JAS, CHA, and HRI.

Number of Attendees:

Approximately 90 people attended the outreach meetings. Specifically, 17 attended the March 14 meeting, 41 attended the March 20 meeting, and 32 attended the March 28 meeting.

Opening Remarks and Introductions: Councilor Braude opened each meeting by welcoming residents, staff and local housing agencies. Councilor Braude stated that the goals of the meeting were to review the City's housing programs, provide information about how to access these programs and services, to provide the community with an opportunity to talk with housing staff about their questions or concerns, and seek input about possible future housing initiatives.

At each meeting, Councilor Braude asked everyone at the meeting to introduce themselves.

Overview of the Community Development Department's Housing Division: Darcy Jameson provided an overview of the Community Development Housing Division's programs.

➤ *Affordable Housing Development*

The City works in collaboration with four local non-profit organizations to acquire develop and/or rehabilitate housing throughout the City. The rental or homeownership units are owned and managed by the sponsoring organization and are available to households under 80% of the area median income. The projects are

funded by a range of sources including the Cambridge Affordable Housing Trust, Community Development Block Grant, HOME and other State and Federal funds. The properties are deed restricted to ensure their long-term affordability.

➤ ***Home Improvement Programs***

In collaboration with Homeowners Rehab. Inc. and Just A Start, the Home Improvement Program (HIP) is a rehabilitation program for low and moderate-income owners of one to four-unit buildings which provides financial and technical assistance through flexible financing, which includes low interest and deferred loans. Owners can use the funds to improve their buildings to meet HUD and City building code requirements. In addition, the Cambridge Neighborhood Apartment Services program (CNAHS) offers financial and technical assistance to owners of multifamily rental buildings who wish to rehabilitate their buildings. The program assists owners in determining the scope of the rehab needed and provides assistance in securing bank financing.

➤ ***First-time Homebuyer Education and Counseling***

The Cambridge Community Development Department offers homebuyer courses and special mortgage financing programs to those buying a home for the first time. The homebuyer course, free to any Cambridge resident, is a series of four two-hour classes, which covers issues ranging from the legal aspects of buying a home to how to hire an inspector. A special two-hour course on buying two- and three-family homes is also offered. Class graduates are eligible for individual homebuyer counseling. Graduates have access to subsidized mortgage products, such as the Soft Second Program.

➤ ***Inclusionary Zoning***

Inclusionary Zoning is a City ordinance that requires developers of any new or converted residential development with 10 or more units to provide 15% of the total number of units as affordable housing. In return, the developer receives up to a 30% increase in density. As these units are completed, they are rented or purchased by low to moderate-income families.

How to Access Affordable Housing in Cambridge: As part of Darcy Jameson's overview of each program area, she outlined how residents can access the various programs and services.

- **Affordable Rental:** The Housing Division in the Community Development Department (CDD) maintains a database of households interested in affordable rental opportunities. CDD notifies households of those opportunities through the inclusionary zoning program and shares its list with the non-profit agencies when there are new housing opportunities. CDD maintains an information sheet listing private developments in Cambridge that also have affordable units. Interested households must apply with each agency or private development. The database is not a substitute for applying for affordable rental apartments with organization listed in

the City's rental packet. Interested persons may call the City to be entered into the database or request the rental packet.

- **Affordable Homeownership:** After completing the First time Homebuyer (FTHB) sessions participants are included in on the homeownership database. Graduates of the FTHB program are contacted each time a homeownership unit that is the appropriate size for the household becomes available.

All rental and homeownership units are advertised in the Cambridge Chronicle and Tab when they are available. Flyers are also distributed around the City to advertise the units.

At each meeting, Councilor Braude, and staff emphasized that there is not a right or wrong way to enter the “system.” You can begin by working with CDD through the FTHB program, getting on the City’s database for rental units, or through a local non-profit or the Cambridge Housing Authority. The most important thing is to pursue all of your options and keep your applications updated (e.g., if you have a change of address, change in household size, etc contact the City with your updated information).

Questions and Comments: The following section summarizes the major questions and comments from residents. Councilor Braude, CDD staff, and staff from the local housing agencies responded to questions. Responses are also included here.

- Q. The City of Chelmsford offers a rent to own program for the disabled. Can Cambridge consider offering that program using Section 8?
- A. The Cambridge Housing Authority has analyzed the feasibility of implementing a Section 8 Homeownership program in the City. With the high cost of real estate there's a big gap between what the Section 8 certificates offer and the actual mortgage that will be required. What HUD allows for fair market rent would only pay for about 50% of the mortgage. CHAPA, the states housing advocacy group, is researching ways to make the program more viable in high cost areas.
- Q. Is there one point of entry for accessing all of the City's housing services?
- A. Call the CDD Housing Division at CDD at (617) 349-4622, as a point of entry into various housing programs offered by and throughout the City. When you call the City you'll be placed on the rental and homeownership mailing list, and be contacted when units become available. In addition, information about other affordable rental opportunities in the City will be sent to you upon request. You should contact each organization or private owner and submit an application.
- Q. How can residents handle rent increases. My building is being sold and I'm afraid the new owner will increase the rent?
- A. The CHA has a priority point system for placing people in rental units when they have an emergency situation. If you are income eligible, the CHA may be able to offer you a Section 8 certificate for your current unit or place you on the waitlist for another affordable rental unit. The Cambridge Eviction Free Zone also helps tenants to get

organized to protect their housing and rents (617-354-1300). JAS (617.494.0444) has a tenant-and-landlord mediation service and can help in stabilizing rental housing.

Q. What's the Trust's plan for the Community Preservation Act, and funding for housing?

A. The City Council is considering whether or not to vote for the CPA to be included on the November ballot. If the voters accepted the CPA, the City could potentially raise over \$5 million dollars from the property surcharge and the State will match us dollar for dollar. Thirty percent of funds will be distributed evenly to housing, open space and historic preservation. The balance will be distributed to these three uses based on the recommendation of a committee.

Q. It seems impossible to get into inexpensive housing even though you say the units are affordable. It is especially hard to find larger family size units.

A. Affordable housing developed by the City is required to be affordable to households earning up to 80% of the area median income. There are not a lot of family units available but the City has several 2-4-bedroom units coming up through the inclusionary zoning ordinance.

Q. What programs are in place for sweat equity?

A. The City doesn't currently have a sweat equity program. Habitat for Humanity may have some sweat equity opportunities.

Q. What is the affordable price of housing for units in Cambridge we always hear about Market rates, but what's affordable?

A. Affordable housing is defined as being affordable to a household earning 80% or less than the area median income and not paying more than 30% of the household's monthly income. Residents of the Boston area with a family size of 4 and an annual income of \$52,500 falls at 80% of the area median income level established by HUD and is eligible for affordable housing in the City.

Q. What do other folks do when their phone calls aren't being answered or their concerns are otherwise being addressed?

A. Visit the City's website and contact the City Manager's Office or the City Council Office. Their contact information is listed. Staff strive to get back to folks because we want to hear from the community and address needs and concerns; to that end, we have decided to have these three community meetings.

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Committee Report #1

A communication was received from Councillor Jim Braude, transmitting a report from the Housing Committee and the Community Development housing staff for joint meetings held on March 14, 2001, March 20, 2001 and March 28, 2001 for the purpose of continuing discussion of affordable housing.

In City Council June 18, 2001

Report Accepted

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