

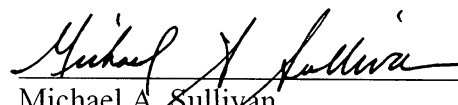
# City of Cambridge

June 13, 2003

Dear Councillor:

You are hereby notified to attend a *Special Meeting* of the City Council for **Monday, June 30, 2003** at 4:00 p.m. in the **Sullivan Chamber, 2<sup>nd</sup> floor, City Hall, 795 Massachusetts Avenue.**

By order of His Honor the Mayor.

  
Michael A. Sullivan  
Mayor

\*\*\*\*\*

The purpose of this Roundtable Meeting is an informal discussion with members of the Affordable Housing Trust. There will be no public comment, and no votes will be taken. **Meeting will not be televised.**

This meeting shall be subject to the Rules of the City Council as amended.

MEETING

**ROUNDTABLE MEETING**

**Affordable Housing Discussion with Affordable  
Housing Trust and Cambridge Housing  
Authority**

DATE

June 30, 2003  
4:17 P.M.

PRESIDING  
OFFICER

Mayor Sullivan

PRESENT

Mayor Sullivan, Vice Mayor Davis, Councillors  
Davis, Decker, Galluccio, Maher, Murphy, Reeves,  
Simmons and Toomey

Also present were City Clerk D. Margaret Drury,  
Deputy City Clerk Donna P. Lopez, and Sandra  
Albano City Council Assistant

Affordable Housing Trust members present: Robert  
W. Healy, Chair, Peter Daly, Michael Haran and  
Gwen Noyes

Cambridge Housing Authority staff present: Daniel  
Wuenschel, Executive Director, Michael Johnson,  
Director of Section 8 Program

City Administrative Staff present: Robert W. Healy,  
City Manager, Beth Rubenstein, Assistant City  
Manager for Community Development; Darcy  
Jameson, Housing Director, Community  
Development Department (CDD), Chris Cotter,  
Housing Division, CDD, Cassandra Arnoud,  
Housing Division, CDD, Louis DePasquale,  
Assistant City Manager for Finance, Julia Bowden,  
Assistant to the City Manager.

See attached summary of discussion points

AJOURNMENT

6:35 P.M., on motion of Vice Mayor Davis

## **ROUNDTABLE DISCUSSION**

**JUNE 30, 2003**

### **SUMMARY OF ISSUES AND REQUESTS**

City Manager Healy summarized the material sent to the City Council in preparation for this meeting. The material included a summary of active affordable housing projects, HUD income guidelines chart, affordability gap chart, an information sheet on Cambridge Affordable Homeownership Resources, a summary of the First-time Homebuyer Financial Assistance Program (Middle-income program), information sheet for the Pleasant Street homeownership units, an Affordable Housing Trust brochure and a Section 8 Housing Choice Voucher Program brochure. Copies of this material are attached to this summary.

Dan Weunschel, Executive Director of the Cambridge Housing Authority (CHA) announced that all Section 8 program funds are being utilized. This is good news in that if HUD determines that Section 8 vouchers are not being utilized, it can demand their return to HUD. However, there are no federal funds budgeted for any additional Section 8 vouchers, so they will be available on turnover only. The CHA has a total of 2390 Section 8 vouchers, 1582 through the Moving to Work program and 612 other Section 8 vouchers. Of the total, 75 vouchers are currently being used to rent housing outside of Cambridge. The CHA also manages 2800 units of conventional public housing.

There was a discussion of the concern of some members of the City Council that there is an erosion of the middle class in Cambridge that is bad for the public schools and the overall diversity of the city, as well as disappointing to families who would like to remain in Cambridge. The new First Time Homebuyer Financial Assistance Program can help these people. To date seven families have purchased families and another seven have been approved for assistance and are currently looking for homes. While the average household income of the participants has been 68-69% of median income, the program is available for families and individuals with incomes up to 120% of median income.

Development at North Point will likely generate somewhere between 2400 and 2700 new residential units over the next 20 years. It was noted that this is the time to look at the possibility of adding more flexibility to the inclusionary zoning ordinance. For example, the ordinance currently requires that the affordable units be the same size as the market units. It might be possible to add flexibility to encourage production of some affordable units with more bedrooms. Additionally, some councillors requested additional information about how units for middle-income families could be encouraged through some density bonus or zoning relief in addition to the inclusionary zoning provisions.

There was a request that CDD look at the possibility of tracking the effect of biotech development on housing and housing need in Cambridge.

There was a request that CDD continue to track as closely as possible the market demand for housing assistance, with particular attention to developing statistics regarding the income levels of the applicants and inquirers. In addition, there was a request that CDD provide, if possible, information about what happens to applicants who end up not being eligible for the affordable housing in which they were interested.



CITY OF CAMBRIDGE • EXECUTIVE DEPARTMENT

---

*Robert W. Healy, City Manager*

*Richard C. Rossi, Deputy City Manager*

---

June 27, 2003

To the Honorable, the City Council:

In preparation for the upcoming Roundtable with the Affordable Housing Trust, I am enclosing the attached materials for your reference.

- Summary of active affordable housing projects
- HUD Income Guidelines chart
- Affordability Gap Chart
- Cambridge Affordable Homeownership Resources
- Summary of First-time Homebuyer Financial Assistance Program (Middle-income Program)
- Pleasant Street homeownership units
- Affordable Housing Trust brochure
- Section 8 Housing Choice Voucher Program brochure

We look forward to discussing the City's housing programs with you.

Very truly yours,

Robert W. Healy  
City Manager

RWH/mec  
Attachments

**Cambridge Affordable Housing Trust**  
**Status of Active Trust Projects – June 2003**

PROJECT	Sponsor	Units	Project Type	Status
1. FTHB Financial Assistance Program	CDD	7	ownership	Scattered sites. 7 Closed to date, 7 households shopping.
2. 68 Bolton St	JAS	6	ownership	Awaiting final permitting.
3. Trolley Square	TBD	35-40	ownership / rental	Drafting Request for Proposals
4. 146-152 Prospect St. (Scouting Way)	JAS	13	rental	Construction expected to be underway in Fall 2003 - completing plans and financing.
5. 191-195 + 203 Prospect St.	CHA/CAHC	21	rental	CAHC acquired building 5/03. Affordability to be phased in.
6. 196 – 198 Auburn St.	CASCAP	7	rental	Construction underway - 7/03 completion projected.
7. 217 Western Avenue	CHA	6	rental	Construction underway.
8. 265 Ringe Avenue	Shelter	10	rental	Under construction.
9. 6 Ashton Place	CHA/CAHC	6	rental	Construction underway.
10. 8-10 Lancaster Street	CHA/CAHC	65	rental	1st Phase construction underway. (33 units)
11. Condo Acq. Project III	CHA/CAHC	10	rental	CHA closed 5 units in May & June. 6th unit under agreement.
12. Cast Apartments	HRI	42	rental	Unit and courtyard rehab underway.
13. CNAHS Rehab Loan Program.	CNAHS	36	rental	151-153 Auburn Street (13 SRO'S). 635 Cambridge Street (5 units). 10 Laurel St (6 units), 11 Sixth St (2 units), 1-3 Marcella St (10 units).
14. Bedrick Properties	HRI	95	rental	Rehab of units ongoing.
15. Harvard Properties	HRI	100	rental	Rehab of vacant units on-going.
16. Sullivan Plumbing(219-221 Monsignor O'Brien)	HRI	~50	rental	Negotiating site control with owner.
<b>TOTAL UNITS:</b>				<b>509-514</b>

# City of Cambridge Community Development Department Housing Division

Effective February 20, 2003

*Federal, State and Cambridge Income Limits for Housing Programs*

Household Size	50% of Median Section 8 HOME (Very-Low)	60% of Median HOME (Initial Occupancy for projects with 5 or > units)	80% of Median Section 8 (low) CDBG (max) Low-Mod HOME (High) Inclusionary Zoning	95% of Median Coop Max	100% of Median CHBI	120% of Median
<b>1 person</b>	\$28,300	\$33,960	\$43,850	\$53,770	\$56,600	\$67,920
<b>2 persons</b>	\$32,300	\$38,760	\$50,100	\$61,370	\$64,600	\$77,520
<b>3 persons</b>	\$36,350	\$43,620	\$56,400	\$69,065	\$72,700	\$87,240
<b>4 persons</b>	\$40,400	\$48,480	\$62,650	\$76,760	\$80,800	\$96,960
<b>5 persons</b>	\$43,650	\$52,380	\$67,650	\$82,935	\$87,300	\$104,760
<b>6 persons</b>	\$46,850	\$56,220	\$72,650	\$89,015	\$93,700	\$112,440
<b>7 persons</b>	\$50,100	\$60,120	\$77,650	\$95,190	\$100,200	\$120,240
<b>8 persons</b>	\$53,350	\$64,020	\$82,700	\$101,365	\$106,700	\$128,040

NOTES:

1. The Median Income Limit for the Boston Primary Metropolitan Statistical Area (PMSA) in Fy2003 for a 4-person family is \$80,800.

## HOUSING AFFORDABILITY CHART (for a family of four)

### HOUSING AFFORDABILITY AT 80% OF AMI (\$62,650)

Property Type	Affordable Price / Rent (at 30% of Gross)	Median Price / Rent in Cambridge
Single Family	\$214,213	\$610,000
Condo	\$214,213	\$349,000
2-BR Apartment	\$1,566	\$1,725

Income Needed (at 30% of Gross)	80% of AMI	Income Gap
\$159,904	\$62,650	\$97,254
\$93,758	\$62,650	\$31,108
\$69,000	\$62,650	\$6,350

### HOUSING AFFORDABILITY AT 100% OF AMI (\$80,800)

Property Type	Affordable Price / Rent (at 30% of Gross)	Median Price / Rent in Cambridge
Single Family	\$276,272	\$610,000
Condo	\$276,272	\$349,000
2-BR Apartment	\$2,020	\$1,725

Income Needed (at 30% of Gross)	100% of AMI	Income Gap
\$159,904	\$80,800	\$79,104
\$93,758	\$80,800	\$12,958
\$69,000	\$80,800	(\$11,800)

### HOUSING AFFORDABILITY AT 120% OF AMI (\$96,960)

Property Type	Affordable Price / Rent (at 30% of Gross)	Median Price / Rent in Cambridge
Single Family	\$331,526	\$642,000
Condo	\$331,526	\$349,000
2-BR Apartment	\$2,424	\$1,725

Income Needed (at 30% of Gross)	120% of AMI	Income Gap
\$159,904	\$96,960	\$62,944
\$93,758	\$96,960	(\$3,202)
\$69,000	\$96,960	(\$27,960)



## ***CAMBRIDGE AFFORDABLE HOMEOWNERSHIP RESOURCES***

### **Cambridge Community Development HOUSING DIVISION**

#### **Cambridge Homebuyer Classes & Counseling**

The Community Development Department (CDD) offers free education and counseling for first-time homebuyers. The First-Time Homebuyer Workshop is offered regularly throughout the year and consists of four 2-hour sessions designed to assist potential homebuyers in understanding the home buying process. Additional specialized classes are offered as well, including classes in foreign languages and trainings on buying multi-family properties.

Homebuyer class schedules can be found on CDD's website at [www.cambridgema.gov/CDD/housing](http://www.cambridgema.gov/CDD/housing).

**Income eligibility:** open to everyone.

#### **Cambridge Homebuyer Programs**

The City of Cambridge supports a number of financial assistance programs for residents looking to buy a home in Cambridge. For more information contact CDD's Homebuyer Coordinator at 617-349-4642.

##### **Down payment Assistance**

This program provides down payment and closing cost assistance of up to \$10,000 or 5% of the purchase price whichever is less for eligible first-time buyers. The assistance is in the form of a forgivable grant or deferred low interest loan. **Income eligibility:** up to 100% of the Area Median Income (AMI).

##### **Financial Assistance**

This program offers assistance to allow eligible first-time homebuyers to purchase a home on the private market with assistance from the City. Buyers may be eligible for a grant or for a low-interest second mortgage. Cambridge's Homebuyer Program has recently been expanded to include households earning up to 120% of the area median income. Contact CDD's Homebuyer Coordinator at 617-349-4642 for more information. Purchasers receiving assistance through this program must live in the property as their primary residence and agree to long-term restrictions limiting the future resale price of the property. **Income eligibility:** up to 120% the Area Median Income (AMI).

##### **Affordable Homeownership Units**

On a regular basis, non-profit organizations and for-profit developers create new affordable homeownership units in Cambridge. Affordable ownership units also become available when resales of affordable units in existing developments occur. These units are generally marketed by the local non-profit organizations or by the City and sold to income-eligible households. Purchasers of these units must live in the property as their primary residence and agree to long-term restrictions limiting the future resale price of the property. To receive information about these opportunities, please complete and return the enclosed database form. In addition, units are advertised in local newspapers and on CDD's website. **Income eligibility:** up to 80% of the area Median Income (AMI).

##### **Other Programs**

##### **Special Mortgage Programs**

There are several mortgage programs available to households purchasing homes in Cambridge. The **Soft Second Mortgage Program** reduces monthly mortgage payments by providing a low-interest first mortgage and an interest only second mortgage, which eliminates private mortgage insurance payment requirements. For more information on special mortgage programs call CDD's Homebuyer Coordinator at 617-349-4642. **Income eligibility:** varies by program.

### **Municipal Mortgage Program**

This program provides a zero downpayment mortgage too full-time, salaried city employees who purchase a home in Cambridge. You do not need to be a first-time homebuyer to participate in the program. The program also features more flexible underwriting than many conventional mortgage products. To be eligible you must:

- Be a full-time salaried employee of the City of Cambridge.
- Have an income no higher than \$94,500 for a family of four
- Complete the First-Time Home Buyer class

The municipal mortgage program is insured and administered by Mass Housing, a state agency ([www.masshousing.com](http://www.masshousing.com)). These loans are available through East Cambridge Savings Bank, Cambridgeport Bank and Wainwright Bank among other financial institutions.

### **Take the "T" Home Mortgage Program**

This program provides a zero down payment mortgage to qualified regular "T" riders who seek to buy a home in a community in close proximity to public transportation. Proof of "T" ridership can be proof participation in an employer sponsored pass program for the past year, a copy of an auto insurance policy showing a public transportation use discount, or presenting monthly passes from any ten months during the latest twelve-month period. Income eligibility: up to 135% the Area Median Income (AMI). For more information please view the [Masshousing.com](http://Masshousing.com) or contact a participating lender.

### **Energy Efficient Mortgages**

This program is available through participating Fannie Mae lenders. The program allows higher mortgages amounts and/or higher qualifying ratios for the purchase of energy efficient homes or for the refinancing of existing mortgages to access monies to undertake energy home efficiency improvements

## **Cambridge Homeowner Resources**

### **Home Improvement Program for 1-4 Family Properties**

In conjunction with two local nonprofit organizations, the City offers zero and low-interest home improvement loans to income-eligible owners of one to four-family buildings through the Home Improvement Program (HIP). For more information, contact CDD's Housing staff at 617-349-4622 or:

**Just A Start (JAS):**

Target neighborhoods: 1, 3, 4, 5, 7  
Joe Youngworth at 617-494-0444 x316

or

Allen Labella at 617-494-0444 x314

**Homeowner's Rehab Inc. (HRD):**

Target neighborhoods: 4, 6, 8, 9, 10, 11, 12, 13  
Deb Hall at 617-868-4858 x214

### **Home Improvement Program for Multi-family Properties**

The Cambridge Neighborhood Affordable Housing Services program (CNAHS) provides low-interest loans to owners of multi-family properties. For more information, please contact Bob Costa of CNAHS at 617-491-1545.

### **Lead Paint Abatement Assistance**

The City of Cambridge assists private property owners in deleading their residential units through its **Lead-Safe Cambridge** program. The program provides five-year forgivable loans for lead paint removal, assistance with arranging lead inspections and abatement, temporary relocation services, blood testing and medical follow-up for children under 6 years old, and educational materials and training on the dangers of lead paint and the steps that can be taken to ensure safety. This assistance is available to owners of properties in Cambridge that are occupied by low- or moderate-income households. For more information, please call 617-349-LEAD (5323).

**First-time Homebuyer  
Financial Assistance Program  
Information Sheet  
June 30, 2003**

Launched in October 2002, the Financial Assistance Program offers grants of up to \$130,000 to homebuyers with incomes up to 100% of area median income and low-interest loans of up to \$260,000 to homebuyers with incomes up to 120% of area median income.

To date, seven households have purchased units and an additional seven households have been approved and are currently looking for homes. As you will see from the snapshot below, the program has been serving a mix of household sizes including families, individuals, and people with disabilities.

Snapshot of who we are serving ....

- Couple, aged 39 and 33 with children aged 11, 5, 1 and another expected. This family grew up in Cambridge.
- Single 56-year-old female purchased a unit in Area 4. She has lived in Cambridge for over 30 years.
- Single 39-year-old disabled woman purchased a unit in Area 4. She has been a resident for over 15 years.
- Couple aged 34 and 31 with 2-year-old child purchased in Cambridgeport. This family has lived in Cambridge for several years.
- Single 39-year-old female teacher has lived in Cambridge for 6 years and purchased a unit in North Cambridge.
- Couple aged 35 and 34 with children aged 1 and 3 purchased a unit in Wellington Harrington. They have been Cambridge residents for over 4 years.
- Single 46-year-old female social service worker, her 70-year-old mother and 9-year-old child purchased a unit in Cambridgeport. They have been Cambridge residents for over 7 years.

# NEW

## City of Cambridge 18 Affordable Homeownership units

### PLEASANT STREET CONDOMINIUM DEVELOPMENT

The Pleasant Street Condominiums are located in the Cambridgeport neighborhood between Memorial Drive and Putnam Avenue. The units are owned by Harvard University and made affordable through the City's Inclusionary Zoning Program. These units will be sold to income eligible first-time homebuyers at an affordable price. These units are fully applianced with wood cabinets, washer and dryer, wall to wall carpeting, central air-conditioning and underground parking.

Unit sizes	# of units	Approximate Price	Estimated Monthly Costs
Studio	1	\$125,000	\$867
One-Bedroom	2	\$140,000	\$980
One-Bedroom (handicap accessible)	1	\$140,000	\$980
Two-Bedroom	6	\$150,000	\$1,076
Two-Bedroom (hearing impaired provisions)	1	\$150,000	\$1,076
Two-Bedroom (handicap accessible)	1	\$150,000	\$1,076
Two Bedroom w/Study	3	\$165,000	\$1,185
Three Bedroom	3	\$180,000	\$1,229

### Eligibility Requirements

- Applicants must have adequate income and/or savings to qualify for a mortgage in an amount sufficient to purchase the property, down payment and closing costs
- Applicants must have appropriate household size for available unit
- Applicants must not exceed the maximum income and asset guidelines

### Incomes below the following maximum limits:

Household Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
Maximum Income:	\$43,850	\$50,100	\$56,400	\$62,650	\$67,650	\$72,650

Eligible applicants will be prioritized according to the City ranking system (as outlined in the application packet). In the event of a tie in the ranking system, a lottery will be held to select the buyers for the units. These units are subject to resale restrictions.

**APPLICATION DEADLINE:**  
**Friday, July 25<sup>th</sup> by 1:00 pm**

City of Cambridge Community Development  
Department, 238 Broadway, Cambridge

For more information and to request an application,  
please call the Housing Division at 617-349-4622 or  
[www.cambridgema.gov/~CDD/Housing](http://www.cambridgema.gov/~CDD/Housing)

### Pleasant Street Condominium Orientation:

Thursday, June 26<sup>th</sup> 12-2 pm at the  
Central Square Library, 45 Pearl St.

Wednesday, July 9<sup>th</sup> 6-7:30 pm at the  
Senior Center, 806 Mass Avenue

Thursday, July 17<sup>th</sup> 6-7:30 pm at the  
Senior Center, 806 Mass Avenue

**Applicants are REQUIRED to attend ONE session.**

The City of Cambridge Community Development Department does not discriminate on the basis of disability. The Department will provide auxiliary aids and services, written materials in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon



163

A B R I D G E

# Affordable Housing

T R U S T

## **CAMBRIDGE AFFORDABLE HOUSING TRUSTEES**

---

Robert W. Healy      *Cambridge City Manager and Managing Trustee*

Peter Daly            *Executive Director, Homeowner's Rehab, Inc.*

Florrie Darwin        *Member, Cambridge Planning Board*

Michael Haran        *Executive Director, CASCAP, Inc.*

Gwendolyn Noyes    *President, Oaktree Development*

Susan Schlesinger    *Vice President, The Life Initiative*

Kathy Spiegelman    *Vice President, Harvard Planning and Real Estate*

James Stockard, Jr.   *Commissioner, Cambridge Housing Authority*

William Tibbs         *Member, Cambridge Planning Board*

**TABLE OF CONTENTS**

Letter from Robert W. Healy.....1  
*Cambridge City Manager and Managing Trustee*

About the Trust..... 2

Demographics..... 2-3

CITYHOME Initiatives..... 3

*Recently Completed Projects*

Harvard Place ..... 4-5

Churchill Court..... 6-7

Spring Street ..... 8-9

Memorial Drive ..... 10-11

Auburn Court & Garfield Street..... 12

Otis Street & Western Avenue ..... 13

List of Trust Projects..... 14-15

Conclusion..... 16

**LETTER FROM ROBERT W. HEALY** *Cambridge City Manager and Managing Trustee*

Over the years, the City of Cambridge has strived to maintain its socio-economic diversity through the creation and preservation of affordable housing for low and moderate-income residents.

The creation of the Affordable Housing Trust by the City Council in 1988 signaled an acknowledgment that the continued creation and maintenance of safe, decent, affordable housing for the people of Cambridge was a priority. That priority was further defined in 1995 when rent control was eliminated, requiring the City to re-focus on addressing the housing needs of its most vulnerable citizens.

I can think of no better example of Cambridge residents' commitment to rise to the challenges of a changing world than the successes of the Cambridge Affordable Housing Trust.

Since 1995, the City has backed up its philosophical commitment to maintain and expand its supply of affordable housing with a financial commitment unequaled by any other community of its size in the United States. The innovative approaches developed to address today's housing crisis are the result of the strong working relationship between the City, its highly effective non-profit community, and the Cambridge Housing Authority.

The strength of our City will continue by promoting the economic and racial diversity that makes it a special place to live and work. Only by continuing to support efforts to increase and maintain the supply of affordable housing can we hope to preserve the best of what Cambridge has to offer. I am proud of the work made possible by the Affordable Housing Trust and look forward to a future where the Trust continues its vital work in our community.

Sincerely,



Robert W. Healy  
*City Manager and Managing Trustee*

## ABOUT THE TRUST

The Cambridge Affordable Housing Trust was established in 1988 to help provide a solution to the City's affordable housing crisis. The nine-member Trust provides loan funding to help non-profit housing organizations and the Cambridge Housing Authority (CHA) build new affordable housing units, and finance the acquisition and substantial renovation of distressed properties.

The Declaration of Trust, adopted by the Trust Board in 1989, includes the following criteria for the Trust's evaluation of projects:

- Creation of long-term affordability
- Maximization of the number of low-income units and family-size units (two or more bedrooms)
- Utilization of Trust Fund money to leverage other funds
- Minimization of negative impacts on surrounding neighborhoods and displacement of existing tenants

In July 1995, the City of Cambridge began the CITYHOME Initiative, allocating \$2 million to the Affordable Housing Trust. The goal of the Initiative is to preserve and increase affordable rental and

homeownership opportunities for low and moderate-income Cambridge residents. The CITYHOME Initiative is the City's primary response to the major changes occurring in the Cambridge housing market, including the termination of rent control, changes in federal housing program policy, and escalating land and development costs.

CITYHOME is comprised of four programs. These include non-profit or CHA acquisition of multifamily properties, financial assistance for low and moderate-income buyers, the preservation of expiring use properties, and incentives for private owners to provide affordable housing through a rehab loan program.

Cambridge is one of only a few cities nationwide that spends significant local funds on affordable housing. Since 1995, the City has contributed over \$24.5 million to its CITYHOME program, and from the inception of the Affordable Housing Trust, more than 1,300 affordable\* units have been created or preserved, including completed projects as well as those currently under development.

## DEMOGRAPHICS OF FIRST-TIME HOMEBUYER HOUSEHOLDS SERVED BY THE TRUST

62% are households with children

**30% are single-parent households**

32% are two-parent households

28% are single-person households

34% have annual incomes below \$33,000

23% have annual incomes between \$33,000 and \$39,000

43% have annual incomes between \$39,000 and \$50,000

24% households are African-American

54% households are Caucasian

9% households are Hispanic

13% households are Asian

## DEMOGRAPHICS OF RENTER HOUSEHOLDS SERVED BY THE TRUST

45% are households with children

**33% are single-parent households**

12% are two-parent households

42% are single-person households

6% are elderly households

**60% have annual incomes below \$33,000**

20% have annual incomes between \$33,000 and \$39,000

20% have annual incomes between \$39,000 and \$50,000

49% households are African-American

34% households are Caucasian

**12% households are Hispanic**

5% households are Asian

## CITYHOME INITIATIVES

City funding, combined with federal Community Development Block Grant (CDBG) and HOME funds, has provided critical financing for the development of 1,022 completed units from 1989-1999. An additional 357 units are currently under development.

### NON-PROFIT ACQUISITION AND DEVELOPMENT OF MULTIFAMILY PROPERTIES

With financial support from the Trust, the City's non-profit and public housing agencies have acquired formerly rent-controlled properties for long-term affordable housing use, and taken advantage of rare opportunities for new development.

### HOMEBUYER INITIATIVE

This homeownership program provides financial and technical assistance to first-time homebuyers purchasing a condominium, townhouse, single family, or multifamily home in Cambridge. First-time homebuyer classes are conducted each month.

### PRESERVATION OF EXPIRING USE RESTRICTION PROPERTIES

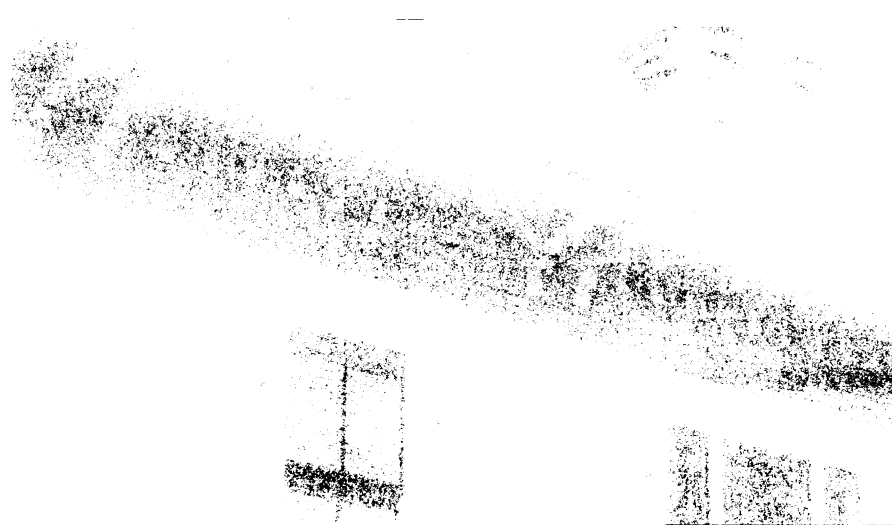
Cambridge has devoted significant resources to preserving federally-assisted rental housing that is in danger of being converted to market-rate housing. The City has provided both technical and financial assistance to tenants and owners of these properties. The City's efforts have succeeded in preserving the long-term affordability of four properties with over 1,000 affordable units.

### AFFORDABLE HOUSING REHAB LOAN PROGRAM

Working with our non-profit partner, Cambridge Neighborhood Apartment Housing Services, Inc. (CNAHS), this program provides low-interest rehabilitation financing to private owners of multifamily properties in return for a set-aside of units for low and moderate-income tenants.

\*Affordable means that the tenant or homebuyer pays no more than 30% of their income for housing costs, and that the tenant or homebuyer has an annual income at or below 80% of the area median income. Affordable rental and ownership units developed through the City of Cambridge programs remain affordable through a long-term deed restriction. On the rental side, these restrictions limit how much rent can be charged and the income of the household that can rent the unit. On the ownership side, the restrictions limit the resale price of the unit and income limits of new buyers, therefore, securing the long-term affordability of the units for income-eligible households.

## RECENTLY COMPLETED PROJECTS



### Harvard Place

Working together, the City, the Affordable Housing Trust, CASCAP, and the neighborhood restored an historic building and created 21 affordable assisted living apartments.

Developed by the Cambridge and Somerville Cooperative Apartment Program (CASCAP), the former Harvard Manor Nursing Home was converted to 21 units of assisted living for low-income elders in 1999. The nursing home had been vacant and boarded up since 1993.

This project would not have been possible without the City's intervention. In addition to owing state and federal taxes, the owner also owed the City significant back taxes. Foreclosure proceedings were instituted by the City after the nursing home was abandoned. After gaining ownership, the City conveyed the property to the Affordable Housing Trust. Through a public process, the community determined that given the history of the building, the property should be redeveloped with a similar use. The Trust issued a Request for Proposals for developing elderly housing on the site.

CASCAP was selected as the developer and restored the original 1860's French mansard-style house, which faces Harvard Street, and added additional units onto the back of the building. Residents of Harvard Place have their own kitchen, bathroom, bedroom and living area in the unit, and two of the units are wheelchair accessible. The Cambridge Housing Authority provides Section 8 rental assistance for one unit.

#### DEVELOPMENT RESOURCES

U.S. Department of Housing and Urban Development Section 202 Program	\$ 1,785,400
Massachusetts Department of Housing and Community Development Housing Stabilization Fund	\$ 485,000
Massachusetts Department of Housing and Community Development Housing Innovations Fund	\$ 290,000
Federal Home Loan Bank	\$ 138,600
Cambridge Affordable Housing Trust	\$ 77,250
<b>TOTAL</b>	<b>\$ 2,776,250</b>

**“I was so happy when I got accepted.**

**It’s been really helpful because**

**I could never afford anything in**

**Cambridge on my own.”**





# Churchill Court

The new construction of 12 family-size rental apartments created much needed affordable housing on a formerly commercial site.

Developed by Just A Start Corporation (JAS) in 1999, Churchill Court consists of 12 family-size townhouses on the site of a former BankBoston branch. The development consists of two one-bedroom, three two-bedroom, and seven three-bedroom rental units, and includes the bank's ATM vestibule. The community embraced the final site plan, which incorporated neighborhood recommendations on issues relating to traffic patterns, density, and open space. JAS was able to secure Low Income Housing Tax Credits from the State to help leverage private financing and make the project a reality, while at the same time securing permanent affordability. The Cambridge Housing Authority provided seven Project-Based Section 8 subsidies, totaling \$105,720 in annual income for the property.

**DEVELOPMENT RESOURCES**

Low Income Housing Tax Credits	\$ 1,285,000
Cambridge Savings Bank	\$ 550,000
Community Development Block Grant Program	\$ 400,000
Cambridge Affordable Housing Trust	\$ 395,000
State HOME Program	\$ 330,000
Rent received during development	\$ 10,500
<b>TOTAL</b>	<b>\$ 2,970,500</b>

**“The help and care we received**

**from the staff who run the**

**program was exceptionally excellent.**

**Thank you!”**





## Spring Street

Six Cambridge families are now first-time homeowners after the rehabilitation of a long neglected and severely deteriorated property in East Cambridge.

When Just A Start Corporation purchased this six-unit rental property, it needed extensive repairs due to problems with underground water lines and structural deterioration.

Once these problems were addressed, an innovative architectural design was used to create family units from the existing small floor plans. The design was further enhanced by utilizing the open courtyard in the development, to provide an attractive green space for the new owners.

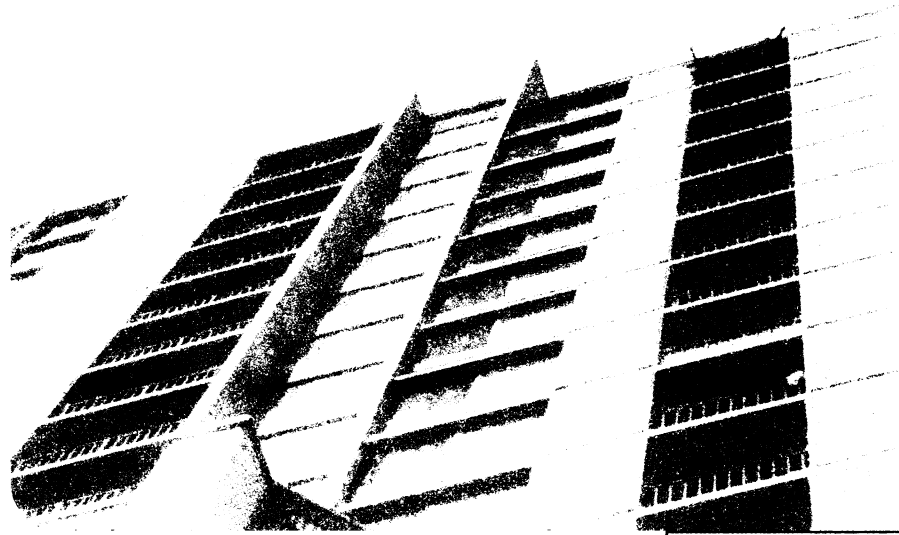
After the property was renovated in 1999, it was sold as affordable condominiums to first-time homebuyer families. JAS helped one existing elderly tenant remain in her unit. Upon turnover, the unit will be sold to a low or moderate-income first-time homebuyer. This development has revitalized the neighborhood by removing a severely blighted property and creating affordable ownership opportunities for six Cambridge families.

#### DEVELOPMENT RESOURCES

HUD HOME funds	\$ 505,653
Cambridge Affordable Housing Trust	\$ 408,000
<b>TOTAL</b>	<b>\$ 913,653</b>

**“The people from the City were  
very helpful. It feels great  
to be a homeowner. No more  
rent increases every year.”**





## Memorial Drive

Through the combined efforts of residents, the City, and Homeowner's Rehab, Inc. (HRI), this former "expiring use" property was successfully preserved.

The Memorial Drive property is a 300-unit apartment complex overlooking the Charles River. Of the total units, 212 are affordable to low and moderate-income families. The property was constructed in 1972 and received a low-interest, 40-year mortgage in exchange for a commitment to keep rents affordable on two-thirds of the units. Under the terms of the HUD Section 236 Program, owners could prepay the low-interest mortgages after 20 years and terminate the rent restrictions.

In 1992, the owner of the property announced his intention to prepay the mortgage. This would have forced the low and moderate-income tenants from their homes due to higher rents. Over a period of seven years, residents worked together with HRI and the City to acquire and renovate the property. Renovations were completed in 1998 and the development is permanently affordable.

#### DEVELOPMENT RESOURCES

Massachusetts Housing Finance Agency	\$ 15,700,000
U.S. Department of Housing and Urban Development Preservation Capital Grant	\$ 15,000,000
Related Capital Company Equity Investments	\$ 7,000,000
Community Development Block Grant and 121A Tax Relief	\$ 1,000,000
Massachusetts Department of Housing and Community Development Housing Stabilization Fund	\$ 500,000
Federal Home Loan Bank/Cambridgeport Bank	\$ 350,000
Cambridge Affordable Housing Trust	\$ 203,000
Neighborhood Reinvestment and Cambridge Neighborhood Apartment Housing Services	\$ 150,000
Massachusetts Department of Housing and Community Development Energy Grant	\$ 100,000
<b>TOTAL</b>	<b>\$ 40,003,000</b>

“Our lives changed dramatically

when we moved here.

As soon as we moved in,  
my self-esteem improved.”





## Auburn Court

Developed by Homeowner's Rehab, Inc. (HRI) in 1996, Auburn Court consists of 77 mixed-income rental housing units, the first phase of what will eventually be a 137-unit development. Of the 77 units, 39 (51%) will be rented to low and moderate-income tenants.

The construction of this development represents a victory for neighborhood residents, activists and community groups who have been advocates for affordable housing on this site for 25 years. Making this project a reality was a collaborative effort among many state, local, and federal subsidy providers, as illustrated below. Phase II of this development is currently under construction. The Cambridge Housing Authority will provide 69 Project-Based Section 8 subsidies to both phases of Auburn Court for a total annual operating subsidy of \$737,778.

### DEVELOPMENT RESOURCES

Federal National Mortgage Association	\$ 4,100,000
Massachusetts Housing Finance Agency	\$ 3,668,682
Massachusetts Government Land Bank	\$ 2,500,000
Community Development Block Grant	\$ 750,000
Cambridge Affordable Housing Trust	\$ 500,000
Massachusetts Department of Housing and Community Development Housing Innovations Fund	\$ 500,000
U.S. Department of Housing and Urban Development Section 108 Program	\$ 450,000
Massachusetts Department of Housing and Community Development Action Grant	\$ 390,000
Federal Home Loan Bank/Cambridgeport Bank	\$ 350,000
Cambridge Neighborhood Apartment Housing Services, Inc.	\$ 50,000
<b>TOTAL</b>	<b>\$ 13,258,682</b>



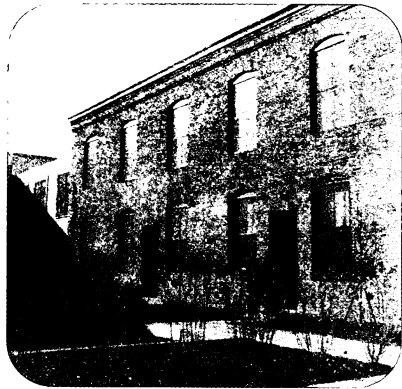
## Garfield Street

Eight newly constructed public housing rental units were developed by the Cambridge Housing Authority on the corner of Garfield Street and Massachusetts Avenue in 1998. The development has four two-bedroom units and four three-bedroom units, in a townhouse-

over-flat design. One of the two-bedroom units is fully handicapped accessible. Construction was funded through the U.S. Department of Housing and Urban Development's (HUD) Public Housing Development Program and a grant from the Cambridge Affordable Housing Trust. The land was acquired through a donation from the Massachusetts Bay Transit Authority. Strong design challenges were posed by the size and shape of the site (it includes a large vent shaft for the Porter Square subway station), as well as the need to integrate the project into the adjacent historic district. The successful development of the units was an outgrowth of the cooperation between the Cambridge Housing Authority and the Aggasiz Neighborhood Council.

### DEVELOPMENT RESOURCES

U.S. Department of Housing and Urban Development Public Housing Development Program	\$ 850,000
Cambridge Affordable Housing Trust	\$ 250,000
<b>TOTAL</b>	<b>\$ 1,100,000</b>



## 210 Otis Street

In 1998, Just A Start Corporation (JAS) purchased a vacant dilapidated warehouse on the site of a former fuel oil storage facility. It consisted of a two-story historic brick warehouse and a cinder block addition. Using the existing structures, JAS developed a creative adaptive reuse

of a blighted property and converted the buildings into eight affordable rental units. Extensive environmental clean up of the site was also necessary. JAS made use of the existing architectural elements in the historic building, and it consists of one to four-bedroom units. Four of the units will receive Project-Based Section 8 certificates provided by the Cambridge Housing Authority. These certificates provide \$42,384 in annual income for the development. The remaining six units are affordable to households with annual incomes below 60% of area median income.

### DEVELOPMENT RESOURCES

East Cambridge Savings Bank	\$ 505,000
Federal HOME Program	\$ 420,000
Cambridge Affordable Housing Trust	\$ 280,000
State HOME Program	\$ 180,000
Cambridge Historical Commission	\$ 17,500
Cambridge Community Fund	\$ 5,000
<b>TOTAL</b>	<b>\$ 1,407,500</b>



## 165 Western Avenue

This vacant, run-down single family property was purchased by the Cambridge and Somerville Cooperative Apartment Program (CASCAP) in 1998 and renovated into nine affordable units. This was the first property renovated under CASCAP's Affordable Small Apartment Preserva-

tion (ASAP) initiative, a Trust-funded initiative. The purpose of ASAP is to create and preserve one-bedroom and studio apartments to meet the needs of Cambridge's large low-income single person population. There are now five one-bedroom units and four studio units. Eight of the units are affordable to households earning less than 50% of median income. The ninth unit is affordable to a household earning less than 80% of median income. This development also received eight Project-Based Section 8 certificates from the Cambridge Housing Authority. The certificates provide an annual operating subsidy of \$59,808 to the property.

### DEVELOPMENT RESOURCES

Boston Community Capital	\$ 364,679
Cambridge Affordable Housing Trust	\$ 325,916
Massachusetts Department of Housing and Community Development Housing Innovations Fund	\$ 311,398
Community Economic Development Assistance Corporation	\$ 70,000
<b>TOTAL</b>	<b>\$ 1,071,993</b>

**1989-1999 CAMBRIDGE AFFORDABLE HOUSING TRUST: COMPLETED PROJECTS**

PROJECTS	SPONSORS*	TOTAL UNITS	PROJECT TYPES	TRUST FUNDS	LEVERAGED FUNDS
1. Portland Street/Marcella Street	HRI	9	rental	\$ 25,000	\$ 770,000
2. Howard Street	APC	3	rental	\$ 30,000	\$ 164,000
3. Magazine Street	CASCAP	10	SRO	\$ 131,000	\$ 768,000
4. Pearl Street	JAS	3	rental	\$ 45,000	\$ 181,000
5. Roberts Road	CHA	1	rental	\$ 28,000	\$ 22,000
6. YWCA	YWCA	109	SRO	\$ 60,000	\$ 1,130,000
7. Columbia Street	HRI	6	ownership	\$ 101,000	\$ 568,000
8. Pearl Street – SRO	Second Home	10	SRO	\$ 30,000	\$ 530,000
9. St. Patrick's Project	JAS	32	rental	\$ 125,000	\$ 3,794,000
10. Richdale Avenue	HRI	7	rental	\$ 100,000	\$ 722,000
11. Hildebrand Homes	Hildebrand	5	rental	\$ 83,114	\$ 328,000
12. Green Street	CASCAP	10	SRO	\$ 228,000	\$ 412,000
13. Swartz Properties	HRI	59	rental	\$ 250,000	\$ 4,495,000
14. Putnam Place	JAS	12	rental	\$ 133,600	\$ 1,354,000
15. RUAH	Ruah	7	SRO	\$ 70,000	\$ 372,000
16. Allston Street	HRI	6	rental	\$ 152,000	\$ 506,000
17. Auburn Court – Phase I	HRI	77	rental	\$ 500,000	\$ 12,759,000
18. Hampshire/Columbia	HRI/JAS	16	ownership	\$ 250,000	\$ 1,154,000
19. Garfield Street	CHA	8	rental	\$ 250,000	\$ 850,000
20. Pleasant Street	JAS	6	ownership	\$ 204,316	\$ 332,000
21. Webster/Bristol	JAS	9	rental	\$ 450,000	\$ 410,000
22. Memorial Drive	HRI	300	rental	\$ 203,000	\$ 39,800,000
23. Harvard Properties	HRI	100	rental	\$ 750,000	\$ 4,383,000
24. Harvard Place	CASCAP	22	rental	\$ 77,250	\$ 2,699,000
25. Webster Avenue	JAS	5	rental	\$ 266,200	\$ 418,000
26. Cardinal Medeiros Avenue	JAS	6	rental	\$ 374,500	\$ 301,000
27. CHA Condo Program	CHA	9	rental	\$ 354,400	\$ 797,000
28. Berkshire Street	JAS	6	rental	\$ 345,995	\$ 342,000
29. Affordable Housing Rehab	CNAHS	54	rental	\$ 663,000	N/A

Projects are listed in chronological order. Leveraged Funds are all non-Trust funds used in the development. Funds are rounded to the nearest hundred.

**\*Sponsors**

APC – Apostolic Pentecostal Church  
 CAHC – Cambridge Affordable Housing Corporation  
 CASCAP – Cambridge and Somerville Cooperative Apartment Program

CDD – Cambridge Community Development Department  
 CHA – Cambridge Housing Authority  
 CNAHS – Cambridge Neighborhood Apartment Housing Services  
 HRI – Homeowner's Rehab, Inc.  
 JAS – Just A Start Corporation  
 YWCA – Young Women's Christian Association

30. Western Avenue	CASCAP	9	rental	\$ 325,916	\$ 746,000
31. Spring Street	JAS	6	ownership	\$ 408,000	\$ 506,000
32. Cambridge Homebuyer Initiative	CDD	51	ownership	\$ 1,250,918	N/A
33. Otis Street	JAS	8	rental	\$ 280,000	\$ 1,127,500
34. Elm Street	HRI	6	rental	\$ 386,750	\$ 632,500
35. Churchill Court	JAS	12	rental	\$ 395,000	\$ 2,565,000
36. Union Street	HRI	6	rental	\$ 240,525	\$ 465,000
37. Hovey Avenue	JAS	17	rental	\$ 1,129,200	\$ 1,250,000
<b>TOTALS :</b>		<b>1,022</b>		<b>\$ <del>106,969,684</del></b> <i>10,696,684</i>	<b>\$ <del>876,538,000</del></b> <i>87,653,000</i>

**CAMBRIDGE AFFORDABLE HOUSING TRUST: PROJECTS UNDER DEVELOPMENT**

PROJECTS	SPONSORS*	TOTAL UNITS	PROJECT TYPES	TRUST FUNDS	LEVERAGED FUNDS
38. Cambridge Homebuyer Initiative	CDD	14	ownership	\$ 359,082	N/A
39. Auburn Court – Phase II	HRI	60	rental	\$ 1,318,197	\$ 10,884,000
40. Alewife Condos – Rindge Avenue	JAS	12	ownership	\$ 450,000	\$ 1,977,000
41. Putnam Avenue	CASCAP	8	rental	\$ 280,000	\$ 855,000
42. Norfolk Street	JAS	8	rental	\$ 525,000	\$ 988,000
43. Cambridge Street	CASCAP	14	rental	\$ 609,906	\$ 1,534,000
44. Bigelow Street	CASCAP	10	rental	\$ 810,000	\$ 1,117,000
45. Squirrel Brand Properties	JAS	21	rental	\$ 1,600,000	\$ 3,858,000
46. Squirrel Brand Properties	JAS	3	ownership	\$ 450,000	\$ 540,000
47. Cedar Street	Laity & Clergy	3	ownership	\$ 169,000	\$ 281,000
48. Affordable Housing Rehab	CNAHS	25	rental	\$ 500,000	N/A
49. CHA Condo Acquisition Program	CHA	5	rental	\$ 250,000	\$ 612,000
50. Prospect Street	CNAHS	6	rental	\$ 321,938	\$ 608,000
51. Bedrick Properties	HRI	95	rental	\$ 5,000,000	\$ 10,615,000
52. Lancaster Street	CAHC	65	rental	\$ 3,850,000	\$ 7,570,206
53. Cambridge Street	JAS	8	rental	\$ 493,315	\$ 1,307,674
<b>TOTALS :</b>		<b>357</b>		<b>\$ 16,986,438</b>	<b>\$ 42,746,880</b>

## CONCLUSION

Cambridge's Affordable Housing Trust is unique in the strength of its financial commitment to developing affordable housing, the variety of housing types it supports, and the diversity of people it serves. As Cambridge moves into the new millennium, the Affordable Housing Trust is embarking on a number of exciting new initiatives and projects.

In an unprecedented move, Harvard University has pledged \$10 million in loan funds to the City for affordable housing development over the next three years. Of these funds, \$6 million will flow through the Affordable Housing Trust and \$4 million will be channeled through two non-profit intermediaries to fund affordable housing projects in Cambridge. The Trust will issue low-interest loans for construction and permanent financing, and will initiate a middle-income homeownership pilot program for first-time buyers.

While low-income residents have long been priced out of the Cambridge housing market, middle-income families now find it difficult to achieve homeownership as well. Because the Trust has the flexibility to design programs to best suit the needs of city residents, a new program is being designed to benefit households at 80%–120% of area median income.

Another exciting new initiative was adopted by the City Council in March 1998. The City's Inclusionary Zoning ordinance now requires any new or converted residential development with 10 or more units to provide 15% of the total number of units as affordable housing. The Trust's role is to approve guidelines for this program.

These initiatives, along with ongoing development projects, demonstrate the responsiveness and flexibility of the Affordable Housing Trust. As federal and state housing resources have declined significantly over the last decade, the City of Cambridge has found creative ways to stay focused on expanding and maintaining the supply of affordable housing, *preserving the diversity and character that makes*

Cambridge *a vital and livable city.*



**CAMBRIDGE AFFORDABLE HOUSING TRUST**

**CITY OF CAMBRIDGE**

**COMMUNITY DEVELOPMENT DEPARTMENT**

57 Inman Street

Cambridge, MA 02139

617.349.4600

[www.ci.cambridge.ma.us/~CDD/housing](http://www.ci.cambridge.ma.us/~CDD/housing)

---

*Cambridge Housing Authority*

---

---

*Section 8 Housing  
Choice Voucher Program*



## About the Program

---

The Section 8 Housing Choice Voucher Program is a federally funded rental assistance program designed to improve housing opportunities for low-income individuals and families. The program provides rental subsidies to qualified households for use in private housing within the community of their choice. Under the Section 8 program, households pay approximately 30% of their income towards rent, thereby making safe, appropriate housing affordable.

Funded by the United States Department of Housing and Urban Development (HUD), the program is administered locally by the Cambridge Housing Authority (CHA).

CHA continues to take advantage of the flexibility allowed under its deregulated status. Through a partnership with Section 8 tenants and their landlords, CHA is working hard to tailor its Section 8 program to meet the needs of the Cambridge community.

---

## **How the Program Works**

---

Following a screening for income eligibility and a criminal record check, qualified families are given rental vouchers from the Cambridge Housing Authority. The families are then responsible for going into the community and selecting apartments that they wish to rent.

Once the family has selected a dwelling and has been approved by the landlord, the landlord and family must complete a Request For Lease Approval. This form is then submitted to the housing authority to initiate the inspection process. An inspector will contact the landlord to set up an appointment to conduct the inspection.

To qualify as an acceptable housing option, the apartment must meet Housing Quality Standards, meaning that the apartment meets the state's requirements for habitable conditions. The rent must also be reasonable considering the condition of the unit, location and amenities. If the apartment does not pass inspection, the landlord will have thirty days to make any necessary repairs.

Once the housing authority has determined that the apartment is eligible, a rental lease will be executed between the property owner and family. In addition, a Housing Assistance Payment (HAP) contract must be executed between the property owner and CHA. This allows the housing authority to make subsidy payments to the owner on behalf of the tenant.

---

## **Frequently Asked Questions**

---

### **What type of housing is eligible under the Section 8 program?**

Any type of rental housing (apartments, condominiums, houses, etc.) may be eligible under this program provided that it meets Housing Quality Standards (HQS) to assure that it is safe, decent and sanitary.

### **How much will CHA approve for rent on an apartment in the Section 8 program?**

CHA must certify that the rent is reasonable considering the Fair Market Rent payment standards determined by HUD. CHA must also take into consideration whether or not utilities are included in the rent, and how much a particular family is able to afford. (Under the Section 8 voucher program, families are able to pay more than 30% of their monthly income for rent, if they choose to do so.) In all cases, rents are approved on a case-by-case basis.

### **Once an apartment is accepted into the Section 8 program, who is responsible for move-in costs?**

The family is responsible for paying its portion of first and last month's rent, and up to a full month's rent for security deposit, if required. CHA will pay its portion of first month's rent at the time of lease-up. For eligible families, there may be funds available to assist in paying these costs.

### **How does the owner receive the full rent payment?**

CHA first calculates 30% of the tenant's gross monthly income. This is then subtracted from the payment standard for the bedroom size he/she is eligible for or the size of the unit, whichever is smaller. The result determines the housing authority's portion of the rent (ie. the HAP

---

---

## **Frequently Asked Questions (cont'd)**

---

amount). Because the housing authority is limited to this portion, the tenant would assume responsibility for paying the difference on a rent that exceeds the payment standard.

### **What happens when the owner increases the rent?**

All requests for rent increases must be made in writing. CHA will approve an owner's request for an increase based on a rent survey comparing the unit to other non-assisted private market rental units in the neighborhood, and the availability of funds. If the family or CHA considers the rent increase excessive, the family will be issued a new subsidy so that they may move to a different unit.

## **Benefits To Property Owners and Managers Participating in the Section 8 Housing Choice Voucher Program**

---

By participating in the Section 8 program, property owners and managers are able to take advantage of several management/administrative cost savings, including access to a pool of tenants who are highly motivated to comply with the terms of their lease.

### **Benefits include:**

- ◇ Access to an established tenant referral system
  - ◇ Decreased advertisement and broker fees
  - ◇ Lower vacancy rates
  - ◇ Decreased tenant screening costs
  - ◇ Guaranteed monthly rental payments
  - ◇ Possibility of reimbursement for damages
  - ◇ Possibility of vacancy payments
-

## **Tenant Responsibilities in the Program**

---

Families and individuals participating in the Section 8 Housing Choice Voucher Program have several responsibilities, some of which include the following.

Tenants must:

- Abide by the terms of the lease.
  - Maintain the unit in a clean, safe and decent manner.
  - Respect the rights of neighbors to peacefully enjoy their housing.
  - Pay for all tenant-responsible utilities pursuant to the terms of the lease.
  - Not engage in any criminal activity by any family members.
  - Request CHA's and the landlord's review and approval to add any other family members as occupants of the unit.
  - Contact the property owner regarding repairs to the apartment and cooperate in allowing access for service personnel to make repairs within the unit.
  - Obtain the written consent of the property owner when changing the color of paint of the walls, changing floor coverings, and/or changing appliances.
  - Provide written notice to the property owner and CHA of the family's intention to vacate the unit.
  - Leave the apartment in good, clean condition upon vacating the unit.
  - Not engage in fraud, bribery, or any other corrupt or criminal acts in connection with the housing program.
  - Perform all obligations under the Section 8 program.
-

---

## **Landlord Responsibilities in the Program**

---

The major responsibilities of landlords participating in the Section 8 program include the following.

Landlords must:

- Determine suitability of tenants through the screening process.
- Comply with the HAP contract, lease and all fair housing laws.
- Collect the tenant's portion of rent on a monthly basis.
- Maintain the apartment in accordance with Housing Quality Standards (HQS) and make all necessary repairs.
- Comply with termination of tenancy requirements by adhering to state and local laws.
- Make reasonable accommodations for people with disabilities, if required.
- Perform all obligations under the Section 8 program.

---

## **CHA Responsibilities in the Program**

---

The major responsibilities of CHA include the following.

CHA must:

- Screen tenants in regard to income eligibility and criminal history.
  - Issue Section 8 vouchers to eligible applicants.
  - Assure compliance with equal housing opportunity requirements and affirmatively further fair housing.
  - Determine that apartments selected by Section 8 participants are safe, decent and affordable.
  - Inspect units prior to leasing and on an annual basis thereafter to insure that the unit complies with HQS.
  - Make housing assistance payments to landlords in a timely manner.
  - Perform all obligations under the Section 8 program.
-

Cambridge Housing Authority  
Department of Leasing and Occupancy  
19 Prospect Street  
Cambridge, MA 02139  
(617) 497-4040



The Cambridge Housing Authority is a public housing authority recognized nationally for its innovation and commitment to quality program administration.

The Cambridge Housing Authority consistently achieves “High Performer” designation from the U.S. Department of Housing and Urban Development (HUD) and is well known for its efforts to expand quality housing options for residents of Cambridge.

---



---

CITY OF CAMBRIDGE  
COMMUNITY DEVELOPMENT DEPARTMENT

---

BETH RUBENSTEIN  
*Assistant City Manager for  
Community Development*

SUSAN M. GLAZER  
*Deputy Director for  
Community Development*

**Memorandum**

**Date:** July 1, 2003  
**To:** Margaret Drury, City Clerk  
**cc:** Les Barber, Director of Land Use & Zoning  
Cassie Arnaud, Housing Planner  
**From:** Darcy Jameson, Housing Director  
**RE:** Increase to Incentive Zoning Rate

2004 JUL -3 P 2:01  
OFFICE OF THE CITY CLERK  
CAMBRIDGE, MASSACHUSETTS

---

This memo is to notify you that the Cambridge Affordable Housing Trust voted at its June 26, 2003 meeting to authorize an increase in the City of Cambridge's Incentive Zoning rate from the current \$3.28 to \$3.86, pursuant to Section 11.203(a) of the Zoning Ordinance.

This increase reflects the change in CPI Housing Index since the last increase in 2000, as further outlined in the attached memo. We are in the process of preparing the minutes from the June Trust meeting and will forward you a copy once complete.

In the meantime, if you have any questions or if there are any additional steps we need to take, please feel free to call me at x4645 or Cassie Arnaud at x4617.

Thank you.



CITY OF CAMBRIDGE  
COMMUNITY DEVELOPMENT DEPARTMENT

BETH RUBENSTEIN  
Assistant City Manager for  
Community Development

SUSAN M. GLAZER  
Deputy Director for  
Community Development

MEMORANDUM

To: Cambridge Affordable Housing Trust  
From: Darcy L. Jameson, Housing Director  
Date: June 20, 2003  
Re: Incentive Zoning Rate & CPI Increases

2004 JUL - 3 P 2 01  
OFFICE OF THE CITY CLERK  
CAMBRIDGE, MASSACHUSETTS

As you may recall, the Trust has the right to adjust the amount of the Incentive Zoning rate on an annual basis based on changes in CPI or other similar measure of inflation. The rate was last increased by the Trust in 2000. Although we could have requested similar increases since that time, we decided to postpone requests pending the outcome of the Incentive Zoning report and subsequent action by the City Council.

As the Council has not yet taken action to adjust the Incentive Zoning rate, we recommend that the Trust proceed with its annual increase at this time. Although we remain hopeful that the Council will vote to increase the rate by the amount recommended in the Incentive Zoning study, we recognize that this action is unlikely to take place for at least several months.

The CPI Housing Index for the Boston area has increased 17.7 % since 2000. If the Trust adjusts the Incentive Zoning rate by the amount of change in the CPI, it would increase the rate from \$3.28 to \$3.86 per square foot.

The following provides a summary of changes to the Incentive Zoning rate since the inception of the ordinance in 1988. The rate has been increased three times, twice by the Trust and once by the City Council as part of a package of zoning ordinance changes recommended by the Planning Board:

- 1988 – original rate of \$2.00 per square foot established
- July 1997 – Trust increased rate to \$2.65
- September 1997 – City Council increased rate to \$3.00
- August 2000 – Trust increased rate to \$3.28
- May 2003 – proposed increase to \$3.86

Recommendation: The staff recommends that the Trust adjust the Incentive Zoning fee, as specified in Section 11.203(a) of the Zoning Ordinance, from \$3.28 to \$3.86 per square foot effective immediately.

§ 220

Special Meeting of  
City Council for Mon.  
June 30, 2003 at 4:00 p.m.  
subject to rules of the  
City Council, with members  
of Affordable Housing Trust.

June 30, 2003