CCM-101

City of Cambridge

7.

IN CITY COUNCIL

Councillor Walsh

January 14, 1991

WHEREAS: The designation of a banking institution as an active depository for City of Cambridge deposits and/or designation to be the sole banking institution to provide complete banking services to the City for a contractually determined period of time must be rooted in data far more extensive and community-imbedded than present criteria for such designation require; and

WHEREAS: That a banking institution be not only located "in" the City of Cambridge but have proven track record of being an active participant in the life "of" the City from a variety of aspects is both reasonable and a socially responsible necessity prior to any such designation. Technical professional expertise and a verified positive corporate presence within the community are and must be accepted as essential elements in the assessment process. It is not enough to require, as was specified in the most recent Request for Proposal - Banking Services - City of Cambridge Finance Department, that "The successful Offeror must be an Equal Opportunity Employer" (copy attached); and

WHEREAS: Referencing my Council Order of October 15, 1990, as adopted (Certified Copy of said Order and addenda attached), a most effective vehicle for assuring the expanded assessment is utilization of the content of Community Reinvestment Reports which, effective on July 1, 1990, are to be made available by individual banks to the general public for critique and assessment. As should be noted on the attached copy of same, the CRA Rating System ranges from "Outstanding" and "Satisfactory" to "Needs to Improve" to Substantial Noncompliance" so far as a particular bank's participation in the full life of the community is concerned; now therefore be it

ORDERED: That City Manager be and hereby is requested to begin to assemble the necessary mechanism which will incorporate these expanded criteria into the data for assessment for designation and/or renewal of designation of a bank as an active depository for City of Cambridge funds or as a bank empowered to provide complete Banking Services to the City during a contractually determined period of time; and be it further

ORDERED: That such mechanism assure that Bank Offerors, either as active depository or as entity to provide complete banking services, include Certified Copies of the two most recent CRA reports as an essential element in the submitted proposal. As part of the mechanism, Offerors should be advised that any grade less than "Satisfactory" on these reports will preclude their designation for the position being sought; and be it further

ORDERED: That the City Manager assure that, so far as active depositories are concerned, this mechanism be in place by July 1, 1991 and operative on January 1, 1992; so fare as the entity to provide complete banking services to the City, the mechanism be in place by September 1, 1991 and operative no later than six months prior to the next published Request for Proposal of same by the Purchasing Agent for the city of Cambridge; and be it further

ORDERED: That the City Manager provide this City Council with a progress update on this matter by February 25, 1991 and subsequent monthly updates of progress up to July 1, 1991.

In City Council January 14, 1991.
Adopted by the affirmative vote of nine members.
Attest:- Joseph E. Connarton, City Clerk.

A true copy; Joseph E. Connarton

ATTEST:-

Joseph E. Connarton
City Clerk

AMBRIDGE

E COMMISSIONERS

en that George Per-
Music and Gift Shop
old & Precious Metals
Square.
application will be held
January 8, 1991, at six
el J. Lombardi Munici-
r, 831 Massachusetts

James Thaddeus McDavitt
Anthony G. Pasilio
Thomas V. Scott
License Commission

AMBRIDGE

E COMMISSIONERS

der General Laws, Chapter
ambridge Lodge No. 839,
or, Manager, holder of an all
a club license at 394-396
d for a change of manager
r to Peter Larocca.
ation will be held on Tues-
1991, at six o'clock, in the
cipal Building, 2nd floor, 831
ambridge.

James Thaddeus McDavitt
Anthony G. Pasilio
Thomas V. Scott
License Commission

AMBRIDGE

E COMMISSIONERS

eral Laws, Chapter 138, as amend-
towne Grille and Steak House,
holder of an all alcoholic beverages
sing, at 1945-1947 Massachusetts
nge of manager from Socrates
oulos and Nicholas S. Touloupoulos,

2 video games in addition to a juke

l be held on Tuesday evening, Jan-
he Michael J. Lombardi Municipal
setts Avenue, Cambridge

James Thaddeus McDavitt
Anthony G. Pasilio
Thomas V. Scott
License Commission

AMBRIDGE

SE COMMISSIONERS

ral Laws, Chapter 138, as amended,
Haveli, Chander M. Kapas, Manager,
nse to sell all alcoholic beverages as
dge Street to The Royal Bharat, Inc.
ger at said address.
ows: dining room, bar and kitchen on
orage.
Royal Bharat, Inc. are: Mohan Singh,
aur, Treasurer, Clerk and Director.
ll be held on Tuesday evening, Jan-
Michael J. Lombardi Municipal Build-
Avenue, Cambridge.

James Thaddeus McDavitt
Anthony G. Pasilio
Thomas V. Scott
License Commission

CITY OF CAMBRIDGE

DEPARTMENT OF TRAFFIC AND PARKING

By force of the power vested in me by Special Act of the Legislature of 1961 (Chapter 455), I hereby amend the Traffic Regulations of the City of Cambridge by adding the following regulation.

REGULATION NO. 90-34

Regulation No. 66-1 Schedule 10 "Parking Time Limited On Certain Sides Of Certain Streets" is hereby amended by adding the following:

Fulkerson Street, east side, Bent Street to 132'N of Charles Street, 8A-6P, 2 Hrs., Except Sat. & Sun.

Charles Street, north side, Fulkerson Street to 196'E of Fulkerson Street, 8A-6P, 2 Hrs., Except Sat. & Sun.

Charles Street, south side, Fulkerson Street to 132'E of Fulkerson Street, 8A-6P, 2 Hrs., Except Sat. & Sun.

This regulation shall take effect 21 December 1990.

PROMULGATED DATE
November 26, 1990

George Teso
Traffic Director

(T) 12/4, 11, 18

COMMONWEALTH OF MASSACHUSETTS

PUBLIC HEARING. At 9:30 AM on Wednesday, December 19, 1990,. the Executive Council will hold a hearing on the nomination of Robert L. Moscow, Esq. of Newton Centre, as Clerk-Magistrate, Cambridge District Court. Persons wishing to testify in favor or opposition should notify in writing the Executive Secretary to the Council, Room 184, State House, Boston, MA 02133.

(T) 12/18

CITY OF CAMBRIDGE

BOARD OF LICENSE COMMISSIONERS

Notice is hereby given under General Laws, Chapter 138, as amended, that Paradise Café, Inc., Luke McSorley, Manager, holder of an all alcoholic beverages as a restaurant license at 180 Massachusetts Avenue has applied for a change of premises description.
The premises are described as follows: main entrance at 115 Albany Street. First floor: 2 bars, storage and kitchen area; basement: bar, office, entertainment area for dancing, disc jockey booth.
The applicant has also applied to correct its entertainment license: currently license for 4 videos should read 3 videos and 1 pool table.
The hearing on this application will be held on Tuesday evening, January 8, 1991, at six o'clock, in the Michael J. Lombardi Municipal Building, 2nd floor, 831 Massachusetts Avenue, Cambridge.

James Thaddeus McDavitt
Anthony G. Pasilio
Thomas V. Scott
License Commission

(T) 12/18

CITY OF CAMBRIDGE

BOARD OF ZONING APPEAL

The Board of Zoning Appeal meeting for the 13th of December, 1990 has been postponed to the 20th of December, 1990. It will be held in Room 200, City Hall, at 7:00PM.

7:00PM CASE NO. 6191 — Residence C-1 Zone
32 LEE STREET
RACHAEL DORR
Special Permit. To alter existing structure and change from 3 family dwelling to 2 family dwelling. Art. 8.000, Sec. 8.22 (c) (Nonconforming Structure).

7:15PM CASE NO. 6192 — Business A Zone
355 FRESH POND PARKWAY
JAMES GAKLIS & JAMES ALEX
Special Permit. To conduct a fast food service establishment. Art. 4.000, Sec. 4.35 (f) (Fast Food Establishment).

7:30PM CASE NO. 6193 — Residence C Zone
13 VALENTINE STREET
SHIOU PING CHANG
Special Permit. To excavate basement to be used as storage space. The height of basement less than 7'3" ceiling height. Art. 8.000, Sec. 8.22 (c) (Nonconforming Structure).

7:45PM CASE NO. 6194 — Business B Zone
14-18 PLYMPTON STREET
HARVARD CRIMSON TRUST II - GEORGE ABRAUS
Variance. To reduce the required amount of parking for the new addition to the building. Art. 6.000, Sec. 6.12 (b) (Applicability). Sec. 6.221 (Accessory Parking). Sec. 6.30 (Parking Requirements). Sec. 6.364D (General Office Use). Sec. 6.365K (Printing Shop)

8:00PM CASE NO. 6195 — Residence C-3 Zone
12 MOUNT AUBURN STREET
GEORGE ROTHMAN, TR. OF STU-LIN REALTY
Variance. To legalize baywindows and alterations to the nonconforming building. Art. 5.000, Sec. 5.31 (Table of Dimensional Requirements).

8:15PM CASE NO. 6196 — Residence B Zone
16 HARRINGTON ROAD
DEBRA & DANIEL CALVERT DOWD
Variance. To add second story to existing one story. Art. 5.000, Sec. 5.31 (Table of Dimensional Requirements).

8:30PM CASE NO. 6197 — Residence C-3 Zone
25 MOUNT AUBURN STREET
LINDA B. LEVINE
Variance. To delete existing open space and create four parking spaces to park within the required setbacks. Special Permit. To use driveway on a common driveway. Art. 5.000, Sec. 5.31 (Table of Dimensional Requirements). Art. 6.000, Sec. 6.442 (B) (Parking Requirements). Sec. 6.436 (Shared Parking).

8:45PM CASE NO. 6198 — Residence C Zone
55 HENRY STREET
PEPITA SOTO & JAMES W. HEADLEY
Appeal: From the finding of the Rent Controlled Board and endorsed by the Commissioner of Inspectional Services. Art. 10.000, Sec. 10.30 (Appeal).

(T) 12/18

CITY OF CAMBRIDGE

REQUEST FOR PROPOSAL
BANKING SERVICES
CITY OF CAMBRIDGE FINANCE DEPARTMENT
CAMBRIDGE, MASSACHUSETTS 02139

Sealed proposals will be received at the Office of the Purchasing Agent, Room 303, City Hall, 795 Massachusetts Avenue, until 11:00am, Thursday, January 3, 1991 for the furnishing of the following to the Finance Department.

The City of Cambridge is soliciting proposals for banking services from qualified, full-service banking institutions with demonstrable experience in the municipal area. The City will pay for these services on a direct fee basis. The successful Offeror will be required to provide complete banking services to the City commencing March 1, 1991.

Copies of the Request for Proposal may be obtained from the Office of the Purchasing Agent on and after December 13, 1990, between the hours of 8:30am and 5:00pm.

The successful Offeror must be an Equal Opportunity Employer.

The City of Cambridge reserves the right to reject any or all proposals, waive any informalities in the proposal process, or accept the proposal deemed to be in the best interest of the City.

Five sealed envelopes, four containing the non-price technical proposal marked "Proposal Banking Services (Non-Price)," and one containing the price proposal marked "Price Proposal – Banking Services," must be received by Barbara Duffy, Purchasing Agent, City of Cambridge, Room 303, City Hall, 795 Massachusetts Avenue, Cambridge, MA 02139 no later than 11:00am, on January 3, 1991.

Barbara L. Duffy
Purchasing Agent

(T) 12/18

CITY OF CAMBRIDGE

BOARD OF LICENSE COMMISSIONERS

Notice is hereby given under General Laws, Chapter 138, as amended, that Chedda's Pizzeria, Inc., Charles N. Pithis, Manager, has applied for an all alcoholic beverages as a restaurant license at 201 Alewife Brook Parkway.
The premises are described as follows: one dining room, two food preparation areas, office and storage all on first floor.
The officers and directors of Cheddar's Pizzeria, Inc. are: Charles N. Pithis, President, Treasurer, Clerk and Director.
The hearing on this application will be held on Tuesday evening, January 8, 1991, at six o'clock, in the Michael J. Lombardi Municipal Building, 2nd floor, 831 Massachusetts Avenue, Cambridge.

James Thaddeus McDavitt
Anthony G. Pasilio
Thomas V. Scott
License Commission

(T) 12/18

TAB

CCM-101

City of Cambridge

9.

IN CITY COUNCIL

October 15, 1990

COUNCILLOR WALSH

WHEREAS: The sharing of information with various sectors of the community by for-profit and non-profit institutions within the community is a community's lifeblood and, in few places is this truth more telling than in the pivotal position which financial institutions occupy in our community; and

WHEREAS: In 1978 the federal Community Reinvestment Act (CRA) was passed which requires every regulated financial institution to help meet the credit needs of the communities in which they are chartered, including the credit needs of low and moderate income residents and, to assure and advance compliance with the CRA, a CRA Rating System was initiated which specifies Performance Categories and Assessment Factors which must be considered in evaluating compliance with CRA on a bank by bank and community by community basis. (A copy of CRA Rating System Assessment Report is attached; and

WHEREAS: In 1989 a change was made in CRA whereby effective on July 1, 1990, Community Reinvestment Reports are to be made available by individual banks to the general public for examination and critique. Since this new policy has been operative for but a short time, it may be monentarily premature to expect exhaustive data to emerge at once, but the attached copies of the factors to be evaluated indicate that, among other things, there is tremendous potential and opportunity for local banks to be catalysts for affordable housing, both owned and rented, within this community whose credit needs they are urged to help; now therefore be it

RESOLVED: That it is the sense of this City Council that the Community Reinvestment Act, its evaluation process of individual banks and newly effective right of access by the public to the result of these evaluations are a powerful source of knowledge-sharing in Cambridge with the potential for mutually beneficial effects for both the Cambridge community and the financial institutions. To share this knowledge, not as adversaries but as advocates for complete community development, suggests that we begin an ongoing, long term dialogue with the principals of the banks in Cambridge so that we may assist them in meeting the high standards sought in the CRA Report so far as participation in the total life in all of Cambridge neighborhoods is concerned; and be it further

RESOLVED: It is the request of this City Council that, as a first step, Her Honor, the Mayor, host a "Community in Conversation" get-together as soon as possible to which will be invited the Chief Executive Officer of each financial institution in Cambridge, members of this City Council, members of the School Committee, the City Manager, Deputy City Manager, Assistant City Managers and representatives of the media, for the purpose of hearing from the banks' leaders what the result of the most recent CRA evaluation of their particular bank indicates. Further, that henceforth, on a semi-annual basis, this "Community in Conversation" get-together be hosted by the Mayor of Cambridge so as to foster both the continued sharing of valuable knowledge which the CRA Reports provide and using that knowledge to increase the value of the quality of life throughout Cambridge.

In City Council October 15, 1990.
Adopted by the affirmative vote of eight members.
Attest:- Joseph E. Connarton, City Clerk.

A true copy;

ATTEST:- Joseph E. Connarton

Joseph E. Connarton
City Clerk

Performance Categories and Assessment Factors	Outstanding	✓	Satisfactory	✓	Needs To Improve	✓	Substantial Noncompliance	✓
I. Ascertainment of Community Credit Needs (A) Activities to ascertain credit needs and efforts to communicate with community								
• contact with individuals and groups	Ongoing, meaningful		Regular contact		Limited contact		Few if any	
• contact with government officials and community leaders	Ongoing		Regular contact		Limited contact		Few if any	
• participation in public programs	Active		Some effort		Marginal effort		Nominal or none	
• relationships with private nonprofit developers and financial intermediaries resulting in public-private partnerships	Established and productive		Regular contacts		Lack of productive contact		Few if any	
• collection and analysis of local demographic data regarding lending activities	Regularly collected and analyzed		Periodically reviewed		Occasionally considered or analyzed		Unaware or ignorant of	
• responsiveness of board of directors and senior management in addressing community credit needs through product development and lending	Proactive attitude and highly responsive		Satisfactory		Limited		Rare or never	
• senior management review of lending services	Systematic and regular		Informal		Infrequent		Rare or none	
• credit products structured or varied to meet identified needs; may include government-insured and publicly sponsored programs	Well-suited products, including those that make use of government-insured or publicly sponsored programs		Reasonably suited products, including those that make use of government-insured and publicly sponsored programs		May not meet needs; insignificant participation in government-insured and publicly sponsored programs		Rare or none; nominal or no participation in government-insured and publicly sponsored programs	
• board of directors and senior management efforts to explore and offer conventional products with special features and more flexible lending criteria within safe and sound practices	Demonstrated willingness		May explore and offer		Limited effort		Little or no effort	
(C) Board of directors participation in formulating policies and reviewing institution's CRA performance								
• Extent of participation and review	Integral part of CRA process and activities		Generally involved		Limited involvement		Rare or no involvement	
• CRA program with goals, objectives, and methodology for self-assessment	Formal, written program		Articulated and generally understood, but possibly not explicitly reflected in formal program		Inadequate program		No program	
• policy oversight of CRA activities	Active oversight		Oversight exercised		Some oversight		Little or no oversight	
• review of CRA activities and performance	Regular review		Occasional review		Infrequent review		Rare or no review	
• analysis of disposition of loan applications to check fairness and nondiscrimination compliance	Annual or more frequent analysis		At least annual analysis		Only limited analysis		Rare or no analysis	
• activities designed to develop, improve, and enhance local community	Personally involved		Some involvement		Limited involvement		Rare or no involvement	
• prudent but innovative underwriting criteria to address community credit needs	Consistent support		Consideration given		May be reluctant to consider		Reluctant to consider	
• CRA training of personnel	Active support		Adequate support		Limited support		Little if any support	
• Expanded CRA Statement adoption	Yes; includes self-assessment and documentation of performance		Yes, but might not be fully descriptive of institution's performance		No		No	
• CRA technical regulatory requirements being met	Effective efforts to ensure compliance		Generally ensures		Lax		Rarely or never	
II. Marketing and Types of Credit Extended (B) Extent of marketing and special credit-related programs								
• marketing and advertising programs	Sound programs, approved, reviewed, and monitored by senior management and board		Adequate, but exist outside formal oversight of senior management and board		Limited oversight by senior management and board		If exist, are inadequate	
• programs inform all segments of the community of products and services offered	Yes		Designed to inform		May require revision or expansion		No	
• advertisements of credit services throughout community	Designed to stimulate awareness		Ads carried in widely circulated local media		Ads designed only to promote general financial services provider image		No	
• use of special advertisement media aimed at particular segments of community	Yes		Additional targeted advertising may be needed		No		No	

The ABA thanks the Individual Banking Regulatory Compliance Division of Chase Manhattan Bank, N.A., for developing the grid.

Performance Categories and Assessment Factors	Outstanding	✓	Satisfactory	✓	Needs To Improve	✓	Substantial Noncompliance	✓
• maintenance of advertising and marketing records	Complete, readily available		Adequate		Limited		Insufficient	
• review of advertising and marketing programs to ensure compliance with applicable laws and regulations	Internally reviewed		Occasionally reviewed; may have established but limited policies and procedures		Infrequently reviewed		Rarely or never reviewed	
• personnel involvement to assist individuals and groups applying for credit	Routinely provide assistance		Generally provide assistance		Limited effort		Little if any effort	
(I) Origination or purchase of loans within community								
* • meeting identified community credit needs through origination and purchase of loans	Affirmatively addresses a substantial portion of identified needs		Addresses significant portion of needs		Marginal		Minimal	
• lending levels in response to community credit needs	Exceptional responsiveness to most pressing needs		General responsiveness		Marginal responsiveness		Little if any responsiveness	
• number of loans within delineated community	Substantial majority		Significant volume		Significant volume may be outside delineated community		Substantial majority outside delineated community	
• loan volume relative to institution's resources and community's needs	Exceeds expectations		Adequate		Low		Excessively low	
• CRA Statement lists credit products available from the institution	Correctly listed		Majority correctly listed		Not accurately listed		Statement is materially inaccurate	
* (J) Participation in governmentally insured, guaranteed, or subsidized loan programs								
• approach to meeting identified community credit needs	Assumes leadership role		Generally takes some steps		Sometimes becomes involved		Rarely or never involved	
* • level of participation	Affirmatively participates		Frequently participates		Infrequently participates		Rarely or never participates	
II. Geographic distribution and record of opening and closing offices								
(*) Reasonableness of delineated community *not included as one of the 12 assessment factors, but considered under this category	Meets CRA purpose and does not exclude low- and moderate-income areas		Meets CRA purpose and does not exclude low- and moderate-income areas		Delineation unreasonable and may exclude low- and moderate-income areas; delineation guidelines need revision		Delineation unreasonable and excludes low- and moderate-income areas; delineation guidelines need substantial revision	
(E) Geographic distribution of credit extensions, applications, and denials								
• geographic distribution within delineated community	Documented analysis reflects reasonable penetration of all segments of community		Reasonable penetration of all segments of community		Unjustified, disproportionate pattern within delineated community compared with outside community, or regarding distribution within community		Unreasonable lending pattern inside and outside delineated community	
• procedures formulated to identify geographic distribution	Yes		N/A		N/A		N/A	
• geographic data documented and used by board and senior management to establish policies, products and services, and marketing plans	Yes		May be documented and used		N/A		N/A	
• awareness of board and senior management of geographic distribution	N/A		N/A		Unaware		Disregards	
• review by board and senior management of lending policies and practices and effect on geographic distribution	N/A		N/A		Inadequate or no review		N/A	
• corrective action on previously identified unreasonable lending patterns	N/A		N/A		Inadequate or no action		Limited or no action	
* • loan policies and procedures impact on local community	N/A		N/A		N/A		Contain restrictions that adversely affect loan availability	
(G) Record of opening and closing offices and providing services								
• accessibility of offices to all segments of community	Readily accessible		Reasonably accessible		Difficult to access		Limited access	

Performance Categories and Assessment Factors	Outstanding	✓	Satisfactory	✓	Needs To Improve	✓	Substantial Noncompliance	✓
• accommodation through business hours and services	Tailored to convenience and needs; ongoing review		Reviewed periodically to assure accommodation		May be inconvenient and infrequently reviewed		Inconsistent and rarely if ever reviewed	
• assessment of potential adverse impact of office closings	Detailed assessment prior to closing, including consultation with community members		Adequate, including contacts with community members		Inadequate; needs revision or expansion		Rare or none	
• record of opening and closing offices as it affects local community, particularly low- and moderate-income areas	No adverse impact		Level of service available in low- and moderate-income areas not adversely affected		Adverse impact; may be unintentional		Continuing pattern of adverse impact	
IV. Discrimination and Other Illegal Credit Practices (D) Practices to discourage applications for types of credit set forth in CRA Statement								
• solicitation of credit applications from all segments of community	Affirmatively solicits; strong focus on low- and moderate-income areas		Generally solicits from all segments of community		Possibility of isolated, illegal discouraging or prescreening		Rarely if ever considers credit applications from all segments of community; volume of applications from low- or moderate-income areas low or nonexistent	
• board of directors and senior management development of policies, procedures, and training programs to prevent illegal discouragement and prescreening of applicants	Effectively assures absence of illegal discouragement and prescreening of applicants		Adequate; minor revision or expansion may be required		Inadequate; requires significant revision or expansion		Nonexistent or needs substantial revision	
• adequacy of review and reporting mechanisms to assure nondiscriminatory policies, procedures, and training programs	Regularly assessed		Periodically assessed		Improvement needed		Inadequate and requires substantial revision; or no mechanisms exist	
(F) Evidence of prohibited discriminatory or other illegal credit practices								
• compliance with antidiscrimination laws and regulations	In substantial compliance		In compliance with substantive provisions		Not in compliance with substantive provisions		In substantial noncompliance	
• violations and corrective action	N/A		Nonsubstantive; promptly corrected		Substantive violations on isolated basis; violations may be repeated from previous exams		Demonstrates pattern or practice of prohibited discrimination or committed large number of substantive violations; violations may be repeated from previous exams	
V. Community Development (H) Participation, including investments, in local development and redevelopment projects and programs								
• awareness of programs	Thoroughly aware		Generally aware		Limited awareness		Unaware of or ignores programs	
• level or frequency of participation in programs	High level of participation, often in leadership role		Periodic participation		Rarely seeks out or participates		Little or no effort made to participate	
(K) Ability to meet community credit needs consistent with institution's characteristics								
• role in development projects to foster economic revitalization and growth	Leadership role		Generally supports projects		Limited role		Small if any role	
• level of contact with government and private sector representatives to identify community development needs and opportunities	Has established good working relationships		Informed others of interest and involved in aspects of planning or implementation		Rare		Little or none	
(L) Participation in other activities not covered under other performance categories that bear on extent to which institution meets community credit needs	Engages in other meaningful activities		Demonstrates willingness to explore		Demonstrates willingness to consider only when approached		Exhibits little or no interest	

CCM-101

City of Cambridge

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IN CITY COUNCIL

Councillor Walsh January 14, 1991

WHEREAS: The designation of a banking institution as an active depository for City of Cambridge deposits and/or designation to be the sole banking institution to provide complete banking services to the City for a contractually determined period of time must be rooted in data far more extensive and community-imbedded than present criteria for such designation require. And,

WHEREAS: That a banking institution be not only located "in" the City of Cambridge but have a proven track record of being an active participant in the life "of" the City from a variety of aspects is both reasonable and a socially responsible necessity prior to any such designation. Technical professional expertise and a verified positive corporate presence within the community are and must be accepted as essential elements in the assessment process. It is not enough to require, as was specified in the most recent Request for Proposal - Banking Services - City of Cambridge Finance Department, that " The successful Offeror must be an Equal Opportunity Employer " (Copy attached). And,

WHEREAS: Referencing my Council Order of October 15, 1990, as adopted (Certified Copy of said Order and addenda attached), a most effective vehicle for assuring the expanded assessment is utilization of the content of Community Reinvestment Reports which, effective on July 1, 1990, are to be made available by individual banks to the general public for critique and assessment. As should be noted on the attached copy of same, the CRA Rating System ranges from "Outstanding" and "Satisfactory" to "Needs to improve" to "Substantial noncompliance" so far as a particular bank's participation in the full life of the community is concerned. Now therefore be it

RESOLVED: That it is the sense of this Council that the City Manager begin to assemble the necessary mechanism which will incorporate these expanded criteria into the data for assessment for designation and/or renewal of designation

CCM-101

City of Cambridge

Councillor Walsh

IN CITY COUNCIL

of a bank as an active depository for City of Cambridge funds or as a bank empowered to provide complete Banking Services to the City during a contractually determined period of time. Further, that such mechanism assure that Bank Offerors, either as active depository or as entity to provide complete banking services, include Certified Copies of the two most recent CRA reports as an essential element in the submitted proposal. As part of the mechanism, Offerors should be advised that any grade less than "Satisfactory" on these reports will preclude their designation for the position being sought. And, be it further

ORDERED: That the City Manager assure that , so far as active depositories are concerned, this mechanism be in place by July 1, 1991 and operative on January 1, 1992; so far as the entity to provide complete banking services to the City, the mechanism be in place by September 1, 1991 and operative no later than six months prior to the next published Request for Proposal of same by the Purchasing Agent for the City of Cambridge. And be it further

ORDERED: That the City Manager provide this Council with a progress update on this matter by February 25, 1991 and subsequent monthly updates of progress up to July 1, 1991.

(ADDENDA)

City of Cambridge

7.

IN CITY COUNCIL

Councillor Walsh

January 14, 1991

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JAN. 14 1991

City Council

Adopted by the affirmative vote of 9 members

Joseph E. Connarton City Clerk

CAMBRIDGE

ISE COMMISSIONERS

iven that George Per-
Music and Gift Shop
Gold & Precious Metals
I Square.
application will be held
, January 8, 1991, at six
ael J. Lombardi Munici-
oor, 831 Massachusetts

James Thaddeus McDevitt
Anthony G. Paolillo
Thomas V. Scott
License Commission

CAMBRIDGE

ISE COMMISSIONERS

nder General Laws, Chapter
Cambridge Lodge No. 839,
nor, Manager, holder of an all
a club license at 394-396
ed for a change of manager
nor to Peter Larocca.
lication will be held on Tues-
, 1991, at six o'clock, in the
nicipal Building, 2nd floor, 831
Cambridge.

James Thaddeus McDevitt
Anthony G. Paolillo
Thomas V. Scott
License Commission

CAMBRIDGE

ISE COMMISSIONERS

eneral Laws, Chapter 138, as amend-
ewtowne Grille and Steak House,
, holder of an all alcoholic beverages
closing, at 1945-1947 Massachusetts
change of manager from Socrates
poulos and Nicholas S. Toulopoulos,

for 2 video games in addition to a juke

will be held on Tuesday evening, Jan-
n the Michael J. Lombardi Municipal
husetts Avenue, Cambridge.

James Thaddeus McDevitt
Anthony G. Paolillo
Thomas V. Scott
License Commission

CAMBRIDGE

NSE COMMISSIONERS

eneral Laws, Chapter 138, as amended,
a Haveli, Chander M. Kapasi, Manager,
icense to sell all alcoholic beverages as
bridge Street to The Royal Bharat, Inc.
nager at said address.
follows: dining room, bar and kitchen on
storage.
a Royal Bharat, Inc. are: Mohan Singh,
Kaur, Treasurer, Clerk and Director.
will be held on Tuesday evening, Jan-
he Michael J. Lombardi Municipal Build-
s Avenue, Cambridge.

James Thaddeus McDevitt
Anthony G. Paolillo
Thomas V. Scott
License Commission

CITY OF CAMBRIDGE

DEPARTMENT OF TRAFFIC AND PARKING

By force of the power vested in me by Special Act of the Legislature of 1961 (Chapter 455), I hereby amend the Traffic Regulations of the City of Cambridge by adding the following regulation.

REGULATION NO. 90-34

Regulation No. 66-1 Schedule 10 "Parking Time Limited On Certain Sides Of Certain Streets" is hereby amended by adding the following:

Fulkerson Street, east side, Bent Street to 132'N of Charles Street, 8A-6P, 2 Hrs., Except Sat. & Sun.

Charles Street, north side, Fulkerson Street to 196'E of Fulkerson Street, 8A-6P, 2 Hrs., Except Sat. & Sun.

Charles Street, south side, Fulkerson Street to 132'E of Fulkerson Street, 8A-6P, 2 Hrs., Except Sat. & Sun.

This regulation shall take effect 21 December 1990.

PROMULGATED DATE
November 26, 1990

George Teso
Traffic Director

(T) 12/4, 11, 18

COMMONWEALTH OF MASSACHUSETTS

PUBLIC HEARING. At 9:30 AM on Wednesday, December 19, 1990,. the Executive Council will hold a hearing on the nomination of Robert L. Moscow, Esq. of Newton Centre, as Clerk-Magistrate, Cambridge District Court. Persons wishing to testify in favor or opposition should notify in writing the Executive Secretary to the Council, Room 184, State House, Boston, MA 02133.

(T) 12/18

CITY OF CAMBRIDGE

BOARD OF LICENSE COMMISSIONERS

Notice is hereby given under General Laws, Chapter 138, as amended, that Paradise Café, Inc., Luke McSorley, Manager, holder of an all alcoholic beverages as a restaurant license at 180 Massachusetts Avenue has applied for a change of premises description.
The premises are described as follows: main entrance at 115 Albany Street. First floor: 2 bars, storage and kitchen area; basement: bar, office, entertainment area for dancing, disc jockey booth.
The applicant has also applied to correct its entertainment license: currently license for 4 videos should read 3 videos and 1 pool table.
The hearing on this application will be held on Tuesday evening, January 8, 1991, at six o'clock, in the Michael J. Lombardi Municipal Building, 2nd floor, 831 Massachusetts Avenue, Cambridge.

James Thaddeus McDevitt
Anthony G. Paolillo
Thomas V. Scott
License Commission

(T) 12/18

CITY OF CAMBRIDGE

BOARD OF ZONING APPEAL

The Board of Zoning Appeal meeting for the 13th of December, 1990 has been postponed to the 20th of December, 1990. It will be held in Room 200, City Hall, at 7:00PM.

7:00PM CASE NO. 6191 — Residence C-1 Zone
32 LEE STREET
RACHAEL DORR
Special Permit: To alter existing structure and change from 3 family dwelling to 2 family dwelling. Art. 8.000, Sec. 8.22 (c) (Nonconforming Structure).

7:15PM CASE NO. 6192 — Business A Zone
355 FRESH POND PARKWAY
JAMES GAKLIS & JAMES ALEX
Special Permit: To conduct a fast food service establishment. Art. 4.000, Sec. 4.35 (0) (Fast Food Establishment).

7:30PM CASE NO. 6193 — Residence C Zone
13 VALENTINE STREET
SHIOU PING CHANG
Special Permit: To excavate basement to be used as storage space. The height of basement less than 7'3" ceiling height. Art. 8.000, Sec. 8.22 (c) (Nonconforming Structure).

7:45PM CASE NO. 6194 — Business B Zone
14-18 PLYMPTON STREET
HARVARD CRIMSON TRUST II - GEORGE ABRAUS
Variance: To reduce the required amount of parking for the new addition to the building. Art. 6.000, Sec. 6.12 (b) (Applicability). Sec. 6.221 (Accessory Parking). Sec. 6.30 (Parking Requirements). Sec. 6.364D (General Office Use). Sec. 6.365K (Printing Shop).

8:00PM CASE NO. 6195 — Residence C-3 Zone
12 MOUNT AUBURN STREET
GEORGE ROTHMAN, TR. OF STU-LIN REALTY
Variance: To legalize baywindows and alterations to the nonconforming building. Art. 5.000, Sec. 5.31 (Table of Dimensional Requirements).

8:15PM CASE NO. 6196 — Residence B Zone
16 HARRINGTON ROAD
DEBRA & DANIEL CALVERT DOWD
Variance: To add second story to existing one story. Art. 5.000, Sec. 5.31 (Table of Dimensional Requirements).

8:30PM CASE NO. 6197 — Residence C-3 Zone
25 MOUNT AUBURN STREET
LINDA B LEVINE
Variance: To delete existing open space and create four parking spaces to park within the required setbacks. Special Permit: To use driveway on a common driveway. Art. 5.000, Sec. 5.31 (Table of Dimensional Requirements). Art. 6.000, Sec. 6.442 (B) (Parking Requirements). Sec. 6.436 (Shared Parking).

8:45PM CASE NO. 6198 — Residence C Zone
86 HENRY STREET
PEPITA SOTO & JAMES W. HEADLEY
Appeal: From the finding of the Rent Controlled Board and endorsed by the Commissioner of Inspectional Services. Art. 10.000, Sec. 10.30 (Appeal).

(T) 12/18

CITY OF CAMBRIDGE

REQUEST FOR PROPOSAL BANKING SERVICES CITY OF CAMBRIDGE FINANCE DEPARTMENT CAMBRIDGE, MASSACHUSETTS 02139

Sealed proposals will be received at the Office of the Purchasing Agent, Room 303, City Hall, 795 Massachusetts Avenue, until 11:00am, Thursday, January 3, 1991 for the furnishing of the following to the Finance Department.

The City of Cambridge is soliciting proposals for banking services from qualified, full-service banking institutions with demonstrable experience in the municipal area. The City will pay for these services on a direct fee basis. The successful Offeror will be required to provide complete banking services to the City commencing March 1, 1991.

Copies of the Request for Proposal may be obtained from the Office of the Purchasing Agent on and after December 13, 1990, between the hours of 8:30am and 5:00pm.
The successful Offeror must be an Equal Opportunity Employer.
The City of Cambridge reserves the right to reject any or all proposals, waive any informalities in the proposal process, or accept the proposal deemed to be in the best interest of the City.
Five sealed envelopes, four containing the non-price technical proposal marked "Proposal Banking Services (Non-Price)," and one containing the price proposal marked "Price Proposal – Banking Services," must be received by Barbara Duffy, Purchasing Agent, City of Cambridge, Room 303, City Hall, 795 Massachusetts Avenue, Cambridge, MA 02139 no later than 11:00am, on January 3, 1991.

Barbara L. Duffy
Purchasing Agent

(T) 12/18

CITY OF CAMBRIDGE

BOARD OF LICENSE COMMISSIONERS

Notice is hereby given under General Laws, Chapter 138, as amended, that **Cheddar's Pizzeria, Inc.**, Charles N. Pithis, Manager, has applied for an all alcoholic beverages as a restaurant license at 201 Alewife Brook Parkway.
The premises are described as follows: one dining room, two food preparation areas, office and storage all on first floor.
The officers and directors of Cheddar's Pizzeria, Inc. are: Charles N. Pithis, President, Treasurer, Clerk and Director.
The hearing on this application will be held on Tuesday evening, January 8, 1991, at six o'clock, in the Michael J. Lombardi Municipal Building, 2nd floor, 831 Massachusetts Avenue, Cambridge.

James Thaddeus McDevitt
Anthony G. Paolillo
Thomas V. Scott
License Commission

(T) 12/18

CITY OF CAMBRIDGE CITY OF CAMBRIDGE CITY OF CAMBRIDGE

TAB 12/18/90

CCM-101

City of Cambridge

9.

IN CITY COUNCIL

October 15, 1990

COUNCILLOR WALSH

WHEREAS: The sharing of information with various sectors of the community by for-profit and non-profit institutions within the community is a community's lifeblood and, in few places is this truth more telling than in the pivotal position which financial institutions occupy in our community; and

WHEREAS: In 1978 the federal Community Reinvestment Act (CRA) was passed which requires every regulated financial institution to help meet the credit needs of the communities in which they are chartered, including the credit needs of low and moderate income residents and, to assure and advance compliance with the CRA, a CRA Rating System was initiated which specifies Performance Categories and Assessment Factors which must be considered in evaluating compliance with CRA on a bank by bank and community by community basis. (A copy of CRA Rating System Assessment Report is attached; and

WHEREAS: In 1989 a change was made in CRA whereby effective on July 1, 1990, Community Reinvestment Reports are to be made available by individual banks to the general public for examination and critique. Since this new policy has been operative for but a short time, it may be monentarily premature to expect exhaustive data to emerge at once, but the attached copies of the factors to be evaluated indicate that, among other things, there is tremendous potential and opportunity for local banks to be catalysts for affordable housing, both owned and rented, within this community whose credit needs they are urged to help; now therefore be it

RESOLVED: That it is the sense of this City Council that the Community Reinvestment Act, its evaluation process of individual banks and newly effective right of access by the public to the result of these evaluations are a powerful source of knowledge-sharing in Cambridge with the potential for mutually beneficial effects for both the Cambridge community and the financial institutions. To share this knowledge, not as adversaries but as advocates for complete community development, suggests that we begin an ongoing, long term dialogue with the principals of the banks in Cambridge so that we may assist them in meeting the high standards sought in the CRA Report so far as participation in the total life in all of Cambridge neighborhoods is concerned; and be it further

RESOLVED: It is the request of this City Council that, as a first step, Her Honor, the Mayor, host a "Community in Conversation" get-together as soon as possible to which will be invited the Chief Executive Officer of each financial institution in Cambridge, members of this City Council, members of the School Committee, the City Manager, Deputy City Manager, Assistant City Managers and representatives of the media, for the purpose of hearing from the banks' leaders what the result of the most recent CRA evaluation of their particular bank indicates. Further, that henceforth, on a semi-annual basis, this "Community in Conversation" get-together be hosted by the Mayor of Cambridge so as to foster both the continued sharing of valuable knowledge which the CRA Reports provide and using that knowledge to increase the value of the quality of life throughout Cambridge.

In City Council October 15, 1990.
Adopted by the affirmative vote of eight members.
Attest:- Joseph E. Connarton, City Clerk.

A true copy;

ATTEST:- Joseph E. Connarton

Joseph E. Connarton
City Clerk

CRA Rating System

Performance Categories and Assessment Factors	*Outstanding*	✓	*Satisfactory*	✓	*Needs To Improve*	✓	*Substantial Noncompliance*	✓
I. Ascertainment of Community Credit Needs (A) Activities to ascertain credit needs and efforts to communicate with community								
• contact with individuals and groups	Ongoing, meaningful		Regular contact		Limited contact		Few if any	
• contact with government officials and community leaders	Ongoing		Regular contact		Limited contact		Few if any	
• participation in public programs	Active		Some effort		Marginal effort		Nominal or none	
• relationships with private nonprofit developers and financial intermediaries resulting in public-private partnerships	Established and productive		Regular contacts		Lack of productive contact		Few if any	
• collection and analysis of local demographic data regarding lending activities	Regularly collected and analyzed		Periodically reviewed		Occasionally considered or analyzed		Unaware or ignorant of	
• responsiveness of board of directors and senior management in addressing community credit needs through product development and lending	Proactive attitude and highly responsive		Satisfactory		Limited		Rare or never	
• senior management review of lending services	Systematic and regular		Informal		Infrequent		Rare or none	
• credit products structured or varied to meet identified needs; may include government-insured and publicly sponsored programs	Well-suited products, including those that make use of government-insured or publicly sponsored programs		Reasonably suited products, including those that make use of government-insured and publicly sponsored programs		May not meet needs; insignificant participation in government-insured and publicly sponsored programs		Rare or none; nominal or no participation in government-insured and publicly sponsored programs	
• board of directors and senior management efforts to explore and offer conventional products with special features and more flexible lending criteria within safe and sound practices	Demonstrated willingness		May explore and offer		Limited effort		Little or no effort	
(C) Board of directors participation in formulating policies and reviewing institution's CRA performance								
• Extent of participation and review	Integral part of CRA process and activities		Generally involved		Limited involvement		Rare or no involvement	
• CRA program with goals, objectives, and methodology for self-assessment	Formal, written program		Articulated and generally understood, but possibly not explicitly reflected in formal program		Inadequate program		No program	
• policy oversight of CRA activities	Active oversight		Oversight exercised		Some oversight		Little or no oversight	
• review of CRA activities and performance	Regular review		Occasional review		Infrequent review		Rare or no review	
• analysis of disposition of loan applications to check fairness and nondiscrimination compliance	Annual or more frequent analysis		At least annual analysis		Only limited analysis		Rare or no analysis	
• activities designed to develop, improve, and enhance local community	Personally involved		Some involvement		Limited involvement		Rare or no involvement	
• prudent but innovative underwriting criteria to address community credit needs	Consistent support		Consideration given		May be reluctant to consider		Reluctant to consider	
• CRA training of personnel	Active support		Adequate support		Limited support		Little if any support	
• Expanded CRA Statement adoption	Yes; includes self-assessment and documentation of performance		Yes, but might not be fully descriptive of institution's performance		No		No	
• CRA technical regulatory requirements being met	Effective efforts to ensure compliance		Generally ensures		Lax		Rarely or never	
II. Marketing and Types of Credit Extended (B) Extent of marketing and special credit-related programs								
• marketing and advertising programs	Sound programs, approved, reviewed, and monitored by senior management and board		Adequate, but exist outside formal oversight of senior management and board		Limited oversight by senior management and board		If exist, are inadequate	
• programs inform all segments of the community of products and services offered	Yes		Designed to inform		May require revision or expansion		No	
• advertisements of credit services throughout community	Designed to stimulate awareness		Ads carried in widely circulated local media		Ads designed only to promote general financial services provider image		No	
• use of special advertisement media aimed at particular segments of community	Yes		Additional targeted advertising may be needed		No		No	

The ABA thanks the Individual Banking Regulatory Compliance Division of Chase Manhattan Bank, N.A., for developing the grid.

Performance Categories and Assessment Factors	Outstanding	✓	Satisfactory	✓	Needs To Improve	✓	Substantial Noncompliance	✓
• maintenance of advertising and marketing records	Complete, readily available		Adequate		Limited		Insufficient	
• review of advertising and marketing programs to ensure compliance with applicable laws and regulations	Internally reviewed		Occasionally reviewed; may have established but limited policies and procedures		Infrequently reviewed		Rarely or never reviewed	
• personnel involvement to assist individuals and groups applying for credit	Routinely provide assistance		Generally provide assistance		Limited effort		Little if any effort	
(I) Origination or purchase of loans within community								
* • meeting identified community credit needs through origination and purchase of loans	Affirmatively addresses a substantial portion of identified needs		Addresses significant portion of needs		Marginal		Minimal	
• lending levels in response to community credit needs	Exceptional responsiveness to most pressing needs		General responsiveness		Marginal responsiveness		Little if any responsiveness	
• number of loans within delineated community	Substantial majority		Significant volume		Significant volume may be outside delineated community		Substantial majority outside delineated community	
• loan volume relative to institution's resources and community's needs	Exceeds expectations		Adequate		Low		Excessively low	
• CRA Statement lists credit products available from the institution	Correctly listed		Majority correctly listed		Not accurately listed		Statement is materially inaccurate	
* (J) Participation in governmentally insured, guaranteed, or subsidized loan programs								
• approach to meeting identified community credit needs	Assumes leadership role		Generally takes some steps		Sometimes becomes involved		Rarely or never involved	
* • level of participation	Affirmatively participates		Frequently participates		Infrequently participates		Rarely or never participates	
II. Geographic distribution and record of opening and closing offices								
(*) Reasonableness of delineated community *not included as one of the 12 assessment factors, but considered under this category	Meets CRA purpose and does not exclude low- and moderate-income areas		Meets CRA purpose and does not exclude low- and moderate-income areas		Delineation unreasonable and may exclude low- and moderate-income areas; delineation guidelines need revision		Delineation unreasonable and excludes low- and moderate-income areas; delineation guidelines need substantial revision	
(E) Geographic distribution of credit extensions, applications, and denials								
• geographic distribution within delineated community	Documented analysis reflects reasonable penetration of all segments of community		Reasonable penetration of all segments of community		Unjustified, disproportionate pattern within delineated community compared with outside community, or regarding distribution within community		Unreasonable lending pattern inside and outside delineated community	
• procedures formulated to identify geographic distribution	Yes		N/A		N/A		N/A	
• geographic data documented and used by board and senior management to establish policies, products and services, and marketing plans	Yes		May be documented and used		N/A		N/A	
• awareness of board and senior management of geographic distribution	N/A		N/A		Unaware		Disregards	
• review by board and senior management of lending policies and practices and effect on geographic distribution	N/A		N/A		Inadequate or no review		N/A	
• corrective action on previously identified unreasonable lending patterns	N/A		N/A		Inadequate or no action		Limited or no action	
* • loan policies and procedures impact on local community	N/A		N/A		N/A		Contain restrictions that adversely affect loan availability	
(G) Record of opening and closing offices and providing services								
• accessibility of offices to all segments of community	Readily accessible		Reasonably accessible		Difficult to access		Limited access	

Performance Categories and Assessment Factors	*Outstanding*	✔	*Satisfactory*	✔	*Needs To Improve*	✔	*Substantial Noncompliance*	✔
• accommodation through business hours and services	Tailored to convenience and needs; ongoing review		Reviewed periodically to assure accommodation		May be inconvenient and infrequently reviewed		Inconsistent and rarely if ever reviewed	
• assessment of potential adverse impact of office closings	Detailed assessment prior to closing, including consultation with community members		Adequate, including contacts with community members		Inadequate; needs revision or expansion		Rare or none	
• record of opening and closing offices as it affects local community, particularly low- and moderate-income areas	No adverse impact		Level of service available in low- and moderate-income areas not adversely affected		Adverse impact; may be unintentional		Continuing pattern of adverse impact	
IV. Discrimination and Other Illegal Credit Practices (D) Practices to discourage applications for types of credit set forth in CRA Statement								
• solicitation of credit applications from all segments of community	Affirmatively solicits; strong focus on low- and moderate-income areas		Generally solicits from all segments of community		Possibility of isolated, illegal discouraging or prescreening		Rarely if ever considers credit applications from all segments of community; volume of applications from low- or moderate-income areas low or nonexistent	
• board of directors and senior management development of policies, procedures, and training programs to prevent illegal discouragement and prescreening of applicants	Effectively assures absence of illegal discouragement and prescreening of applicants		Adequate; minor revision or expansion may be required		Inadequate; requires significant revision or expansion		Nonexistent or needs substantial revision	
• adequacy of review and reporting mechanisms to assure nondiscriminatory policies, procedures, and training programs	Regularly assessed		Periodically assessed		Improvement needed		Inadequate and requires substantial revision; or no mechanisms exist	
(F) Evidence of prohibited discriminatory or other illegal credit practices								
• compliance with antidiscrimination laws and regulations	In substantial compliance		In compliance with substantive provisions		Not in compliance with substantive provisions		In substantial noncompliance	
• violations and corrective action	N/A		Nonsubstantive; promptly corrected		Substantive violations on isolated basis; violations may be repeated from previous exams		Demonstrates pattern or practice of prohibited discrimination or committed large number of substantive violations; violations may be repeated from previous exams	
V. Community Development (H) Participation, including investments, in local development and redevelopment projects and programs								
• awareness of programs	Thoroughly aware		Generally aware		Limited awareness		Unaware of or ignores programs	
• level or frequency of participation in programs	High level of participation, often in leadership role		Periodic participation		Rarely seeks out or participates		Little or no effort made to participate	
(K) Ability to meet community credit needs consistent with institution's characteristics								
• role in development projects to foster economic revitalization and growth	Leadership role		Generally supports projects		Limited role		Small if any role	
• level of contact with government and private sector representatives to identify community development needs and opportunities	Has established good working relationships		Informed others of interest and involved in aspects of planning or implementation		Rare		Little or none	
(L) Participation in other activities not covered under other performance categories that bear on extent to which institution meets community credit needs	Engages in other meaningful activities		Demonstrates willingness to explore		Demonstrates willingness to consider only when approached		Exhibits little or no interest	

Order # 7 F-36

Councillor Walsh re: complete banking services to the city.

In City Council,

January 14, 1991

Order adopted