

"HOUSING DEVELOPMENT PROPOSAL"  
FOR TRACT NUMBER 17 OF THE WELLINGTON-HARRINGTON  
URBAN RENEWAL AREA, CAMBRIDGE, MASSACHUSETTS

BY

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1973

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1973

SUBMITTED IN PARTIAL FULFILLMENT  
OF THE REQUIREMENTS FOR THE  
DEGREE OF

MASTER IN CITY PLANNING

at the

MASSACHUSETTS INSTITUTE OF TECHNOLOGY  
January 1977

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"HOUSING DEVELOPMENT PROPOSAL"  
For Tract Number 17 of the Wellington-Harrington  
Urban Renewal Area, Cambridge, Massachusetts

By

FRANCIS JAMES MENDEZ RIGAU

Submitted to the Department of Urban Studies and Planning  
on January 21, 1977 in Partial Fulfillment of the  
Requirements for the Degree of Master in City Planning

ABSTRACT

The major thesis presented is that there is a demand for subsidized elderly units in the Wellington-Harrington Urban Renewal Area (WHURA) of Cambridge, and that the Wellington-Harrington Development Corporation (WHDC) should advocate and develop such units within its community, specifically at Tract Number 17 in the WHURA.

Chapter 1 provides an introduction and Chapter 2 follows with a brief history of the study area, starting back in 1630 when Cambridge was founded. Then Chapter 3 describes and reviews the WHURA, the Urban Renewal Plan, the area's public and private facilities, and the proposed site. Chapter 4 gives a description of the client, the WHDC, and its achievements. After Chapter 5 examines the area's housing characteristics and describes the publicly assisted units within the WHURA and the encompassing Model Cities Area, Chapter 6 goes on to examine the housing needs of low and moderate income families and determines the present demand for publicly assisted units in the WHURA and Cambridge. Chapter 7 does the same analysis for the elderly population. Chapter 8 then describes presently available government housing subsidy programs and determines what type of development costs can be supported by a project using those programs.

Thesis Supervisor: Philip David, Professor  
of Urban Land Development

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**CHAPTER 1**

**INTRODUCTION**

Many housing developments built in Cambridge during the 1970-1976 period have been publicly assisted in one form or another. As a result, the number of publicly assisted units rose from 1,693 in 1970 to 5,045 at the end of 1976. Units for low and moderate income families more than doubled in number (from 1,194 to 2,706) and elderly units tripled in number (from 601 to 1,894).

Several of these developments have been sponsored by community-based organizations such as the client in this study, the Wellington-Harrington Development Corporation (WHDC). Since it was first organized, WHDC has taken an active role in the revitalization and stabilization of its community. The group has been the sponsor of two very successful housing developments and is presently constructing a third housing complex, all of which use various forms of government subsidies.

Due to the high number of publicly assisted units built in recent years, there is a need to evaluate the early 1970's projections and determine the current need for additional subsidized housing units. This study analyzes the present housing needs of the City and the Wellington-Harrington Urban Renewal Area (WHURA) in order to determine whether or not the WHDC should advocate and develop additional subsidized units; and if so, whether these units should be directed at family or elderly households.

The study will also examine Tract Number 17 in the urban renewal area, the proposed site for development. This site has been assembled by the Cambridge Redevelopment Authority and is one of the two largest parcels still available for development within the WHURA. In addition, the study will also take a look at the available government subsidy programs, and estimate probable development costs.

### Thesis Organization

Chapter 2 presents a brief history of what is now the WHURA, starting back in 1630, when the City of Cambridge was founded. Chapter 3 then describes the WHURA and the Urban Renewal Plan, examining the proposed site and the public and private facilities around it. The Plan, as approved back in 1965, sets specific guidelines for the area. Tract 17 was designated as a housing site, zoned for low rise multi-family dwellings. This study will operate within the urban renewal plan guidelines because any change to the plan would require an environmental impact study for the entire urban renewal area, in addition to the approval of the community, local and state governments, and would delay any action for several years. Chapter 4 gives a description of the WHDC and its achievements. Although the WHDC has been very successful at producing quality housing for low and moderate income families in their community, the corporation is presently unsure of the need for additional publicly assisted units in the area, and the effect such housing will have upon the

community. In order for the WHDC to advocate and develop additional subsidized units, the study will have to indicate a strong need for such units and that any such development will provide a service and benefit to the renewal area and the neighborhood residents. Chapter 5 will examine the housing characteristics of the urban renewal area and the City, looking at the privately owned structures, the housing market, and the number of publicly assisted units and their impact on the community. Chapter 6 will examine the needs of the low and moderate income families in Cambridge and the WHURA. It will determine the present demand for subsidized family units based on economic need, local, state and national housing goals. This chapter will also examine the City's Department of Planning and Development 1972 housing projections and the effect of the large number of publicly assisted units built in the last few years. Chapter 7 will conduct a similar examination and determine the present demand for subsidized elderly housing in both the WHURA and the City of Cambridge. Chapter 8 looks at the subsidy programs presently available and determines the development costs that could be supported by a project using those programs. The major findings of the earlier chapters are presented in Chapter 9 in the form of conclusions and recommendations to the WHDC.

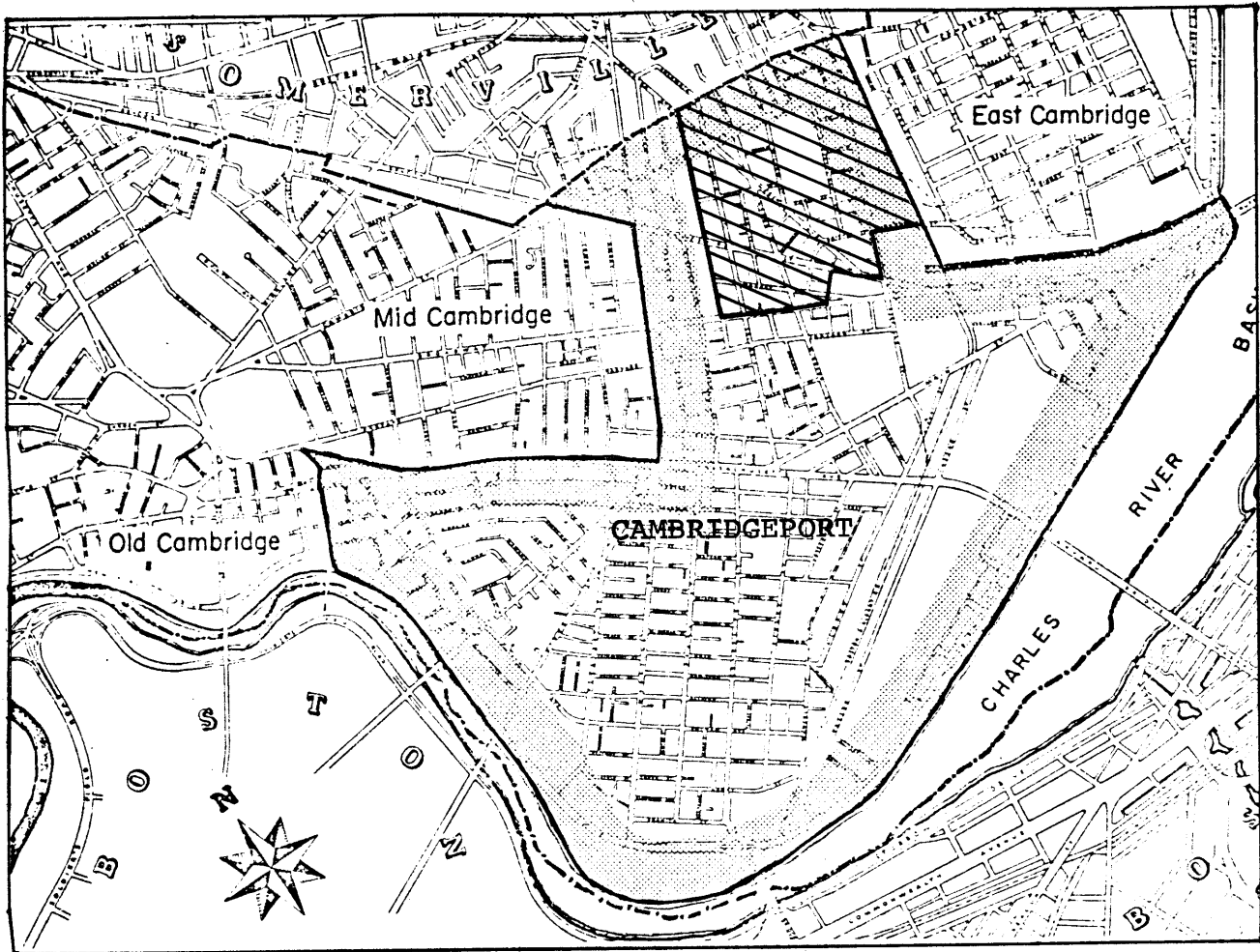
**CHAPTER 2**

**HISTORY OF THE STUDY AREA: 1630-1976**

The City of Cambridge was founded in 1630. The Wellington-Harrington Urban Renewal Area, the area examined in this dissertation, was part of 17th century Cambridgeport which consisted of low-lying, partially wooded land bordered by swamps and marshes along the Charles River. Cambridgeport's character was primarily agricultural until the opening of the West Boston Bridge (now known as Longfellow) in 1793. The building of this bridge initiated a period of development, and although short-lived, included efforts to develop the Charles River frontage into a major ocean seaport; thus the name Cambridgeport.<sup>(1)</sup> (See Map No. 1, p.12)


Throughout these years (1793-1815), Cambridgeport enjoyed moderate growth as a commercial and small scale manufacturing area and as a suburb of Boston. Irish and Canadians from Newfoundland were the first important groups to settle the area. They came to the area because of its employment opportunities.

The study area, relatively isolated from the centers of activity, the Central Square - Main Street areas, remained completely undeveloped until after the construction of the Grant Junction Line in 1853. This rail line sparked industrial development along its entire length and started what is known as Cambridgeport's period of industrialization (1850-1916). Food processing industries, soap-making and wood-working industries were the first to appear. Later on in the



Map No. 1

CAMBRIDGEPORT BOUNDARY LINES

 Wellington-Harrington Urban Renewal Area

century, metal industries, musical instruments manufacturing and other industries joined in. During this period, the Irish and Canadian residents were joined by immigrants from all over Europe, who also came in search of the employment opportunities. By 1910, Cambridgeport, including the study area (what is now known as the Wellington-Harrington Urban Renewal Area) was essentially a fully developed working class and lower middle class residential/industrial community which reflected a very mixed and varied ethnic heritage. To this date, the area still retains a large proportion of foreign born residents.

During the next few decades, the study area did not see much new development. After World War II, the expansion of M.I.T. and the related development of Kendall Square brought profound changes as heavy industry was gradually replaced by office and laboratory space. As time went by, the study area began to deteriorate, and in the mid-1960's the neighborhood under study was designated an urban renewal area.

In 1970, the study area's total population was 7300 persons, making up 7.3 percent of the total population of the City of Cambridge (the City's total population in 1970 was 100,631 persons).<sup>(2)</sup> The present population is well mixed, consisting of Blacks, Spanish-speaking, Portuguese, Italians, Lithuanians, as well as other whites of various ethnic backgrounds. An average of 20 percent of the population is Black. This varies from a low of under 10 percent in the Northeastern sections to a high of 30 percent

in the southwest. Spanish-speaking residents make up an average of 5 percent of the population, ranging from a low of 2.5 percent in the southwest. The Portuguese population has risen considerably in the last few years, now making up about 16 percent of the area's population and mostly residing in the eastern part of the neighborhood.

The economic background of the residents is also highly mixed. The largest percentage of working residents in the area are still blue collar and clerical workers, although in recent years there has been an influx of professionals and other non-manufacturing workers, as well as students, moving into the neighborhood. This has been due to the area's proximity to M.I.T., Polaroid and other new employers. In general, the median income is below the City of Cambridge \$8,616. median income, with fifty percent of the areas families having 80 percent or less of that income (3) (HUD's definition of a low-income family).

Since the mid-sixties, when the neighborhood was designated as an urban renewal area, the community has started to change and is showing many signs of stabilization and improvements.

**CHAPTER 3**

**THE WELLINGTON-HARRINGTON URBAN RENEWAL AREA**

The Wellington-Harrington Urban Renewal Area (WHURA) is a Title I Urban Renewal Project, funded by the Department of Housing and Urban Development. (HUD). The urban renewal project went into execution in 1965.

The project area is 130 acres, located in the eastern section of Cambridge, Massachusetts (See Map No. 2, page17). The WHURA consists mostly of the area of Cambridge formerly known as Donnelly Field (or neighborhood 3) and also takes up parts of Cambridge's Central Neighborhood Four. The project area is also within Cambridge's Model City Neighborhood boundaries. (See Map No. 3, page18).

The urban renewal area boundaries as adopted and defined by the Cambridge Redevelopment Authority (CRA) and approved by the City Council, the Department of Community Affairs (DCA) and HUD, are described in the Wellington-Harrington Urban Renewal Plan (certified copy dated January 2, 1976) as follows:

"The Wellington-Harrington Neighborhood is the area bordered by the line identified as "Project Area Boundary" on the map entitled "Land Use Plan, Wellington-Harrington Urban Renewal Area, Cambridge Redevelopment Authority", prepared by the Cambridge Planning Board and dated April 22, 1965, and revised May 31, 1967, and is described as follows:

Beginning at a point at the intersection of the Cambridge-Somerville City Line and the north-easterly side of the Boston and Albany (Grand Junction Branch) Railroad right-of-way;

Thence, northwesterly along said City Line two thousand forty-three (2,043) feet to a point of intersection with the extended center line of Elm Street;



Map No. 2

**THE WELLINGTON-HARRINGTON  
URBAN RENEWAL AREA**



Map No. 3

--- MODEL CITIES AREA

Thence, southwesterly along said extended center line of Elm Street two thousand four hundred (2,400) feet to a point of intersection with the center line of Broadway;

Thence, southeasterly along said center line of Broadway one thousand one hundred ninety (1,190) feet to a point of intersection with the center line of Clark Street extended;

Thence, northeasterly along said center line of Clark Street and the extensions thereof four hundred (400) feet to a point of intersection with the center line of Hampshire Street;

Thence, southeasterly along the center line of Hampshire Street five hundred and seventy (570) feet to a point of intersection with the center line of Portland Street extended;

Thence, northeasterly along the center line of Portland Street five hundred and sixty (560) feet to a point of intersection with the center line of Binney Street extended;

Thence, southeasterly along said center line of Binney Street five hundred and eighty (580) feet to a point of intersection with the northeasterly side of the Boston and Albany (Grand Junction Branch) Railroad right-of-way;

Thence, northeasterly along the northeasterly property line of said railroad right-of-way, two thousand three hundred thirty-five (2,335) feet, to the point of beginning. All of the above dimensions are more or less as shown on the map." (4)

### The Wellington-Harrington Urban Renewal Plan

In the early 1960's, the need for an urban renewal program for the City of Cambridge was determined, and the Cambridge Redevelopment Authority (CRA), carrying out its public responsibilities determined that the area now known as Wellington-Harrington qualified for such a program. An urban renewal project would be carried out in accordance with the

urban renewal plan which was to be designed for that area.

The purpose of the program was:

"to promote the general welfare and sound growth of the community by eliminating existing substandard conditions and preventing the recurrence and spread of blight and deterioration within the City." (5)

The program objectives were to provide decent, safe and sanitary housing; strengthen the economic stability of the community and the tax base from which the City derives most of its revenue; and to the extent reasonably possible, preserve the existing neighborhood and structures which are in essentially good condition.

An original urban renewal plan, known as the Donnelly Field Urban Renewal Plan, drew an enormous amount of opposition from the area residents, because it was developed without community participation. As a result, in 1963, the Mayor formed the Wellington-Harrington Citizen's Committee (WHCC), a group of residents from the neighborhood which was to work in the planning and development of neighborhood renewal activities in the community. This group took the lead and together with the CRA developed a new plan which emphasized rehabilitation and stabilization of the existing community as opposed to massive demolition.

The new Wellington-Harrington Urban Renewal Plan (WHURP) as adopted by the CRA (in 1965) and approved by the City Council, HUD, and the Department of Community Affairs (DCA):

"seeks to eliminate and prevent the recurrence of factors which have blighted, and continue to

blight the area; and also to improve structural and environmental conditions in the area by application and enforcement of standards and controls designated to rehabilitate and conserve other properties, consistent with the long range aim and objectives of the program." (6)

Public improvements and facilities are to be provided in order to enhance the physical environment of both residential and non-residential areas.

In implementing the urban renewal plan, the CRA has the authority to pursue the following activities (actions): (7)

- a. Encouragement of voluntary repair and rehabilitation to meet sound property conservation standards, including the moving of sound structures to preferred locations.
- b. Demonstration rehabilitation by the CRA of a limited number of buildings.
- c. Enforcement of minimum code standards where non-compulsory approaches are insufficient.
- d. Installation, construction or reconstruction of streets, utilities, parks, playgrounds and other public improvements.
- e. Land assembly and redevelopment including acquisition and clearance of seriously blighted structures and uses.
- f. Disposition of sites for new housing, peripheral industrial uses and improved traffic patterns.

Through the power of eminent domain, the CRA has acquired most of the land it now holds and that which it has developed during the last few years. Most of the properties were either deteriorated or had extreme non-conforming uses deemed

detrimental to the health, safety and general welfare of the community, or not seen as providing a service or benefit to the renewal area and neighborhood residents. It is under these guidelines and following this plan, that the land in "The Site" Tract Number 17 was assembled.

The plan also sets forth the creation of a Land Use Plan (7) which has been coordinated with the City's Zoning Ordinance, as well as the Housing and Building Codes, and through which most of the land in the renewal area has been set aside for residential and business uses, with industry located in the Northwest corner near the Somerville town line.

#### Public and Private Facilities

The Wellington-Harrington Urban Renewal Area has a variety of public and private facilities which offer services to the community. There are a number of social service agencies, churches, schools and recreational facilities, within both the WHURA and the encompassing Model Cities area. (See Maps Numbered 4, 5, 6, and 7 pages 23 to 30 ).

The social service agencies include such facilities as: a variety of elderly services and neighborhood facilities, day care centers, health centers, head start programs, legal aid office, teen centers, family care centers, assistance groups/centers for the foreign born, English as a second language centers, women centers and others.

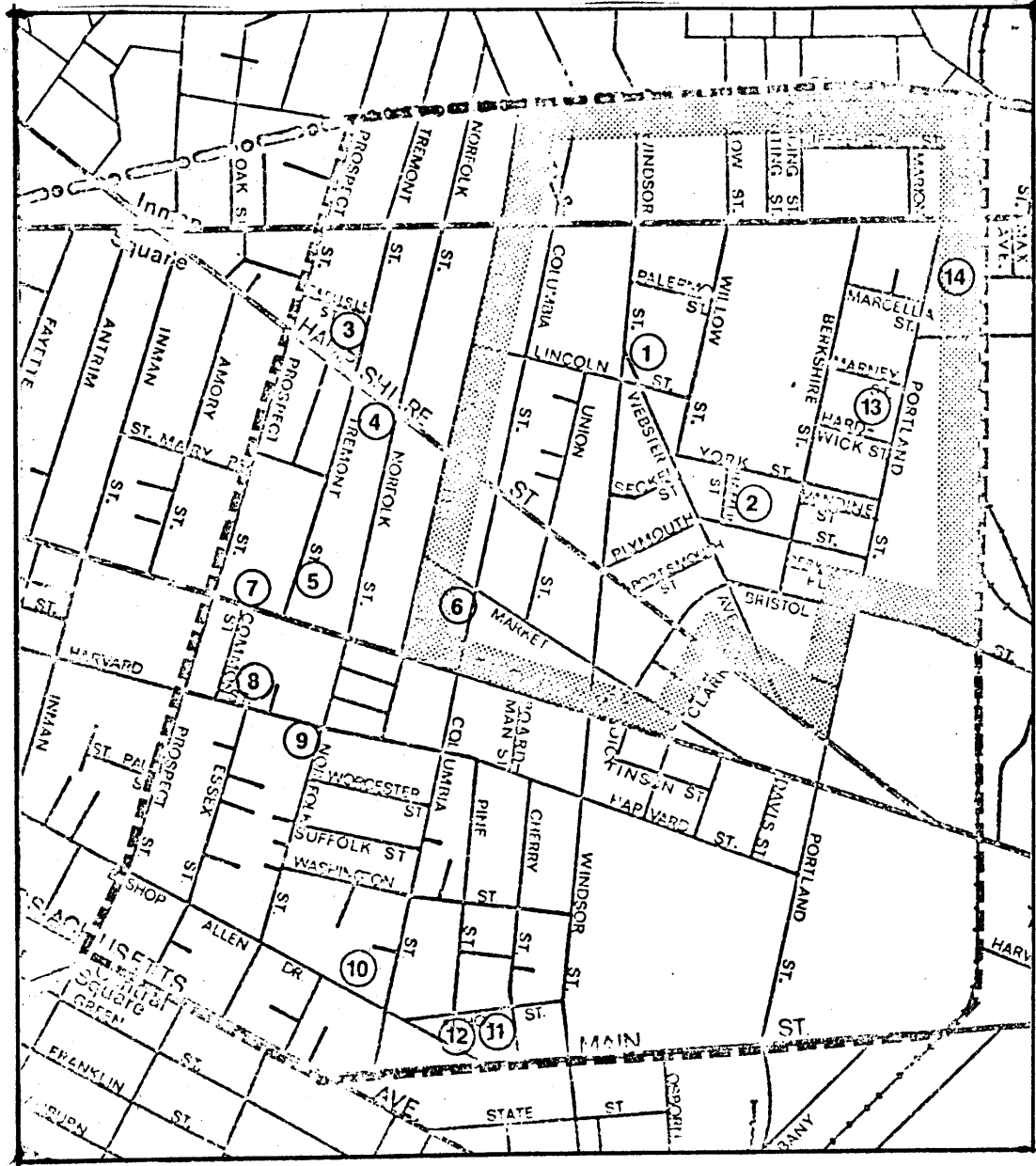
There are several churches - protestant and catholic -

KEY TO Map No. 4

Churches in the Model Cities Area & the WHURA

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1. Inmaculate Conception Roman Catholic Church
  2. St. Patricks Roman Catholic Church
  3. Church of Scotland
  4. Mass. Ave. Baptist Church
  5. Temple Askinas
  6. Church of the Apostolic Faith
  7. Faith Lutheran Church
  8. St. Bartholomea Episcopal Church
  9. St. Mary's Roman Catholic Church
  10. St. Paul's A.M.E. Church
  11. Rush Zion A.M.E. Church
  12. United Pentecostal House of Prayer
  13. St. Anthony's Roman Catholic Church
-



Map No. 4

- CHURCHES -

Model Cities Area & WHURA

KEY TO Map No. 5

Parks and Playgrounds in the Model Cities Area  
and the WHURA.

---

1. Warren Pals Playground & Tot Lot
  2. Donnelly Field Playground
  3. Fletcher Tot Lot
  4. Market St. Playground
  5. Sennot Park
  6. Tot Lot
  7. Corner Park
  8. Donnelly Field Park
  9. Harwell Homes Tot Lot
  10. Temporary Tot Lot
  11. Roberts School Yard
  12. Park for All Seasons
  13. Model Cities Facility Play Area
-



Map No. 5

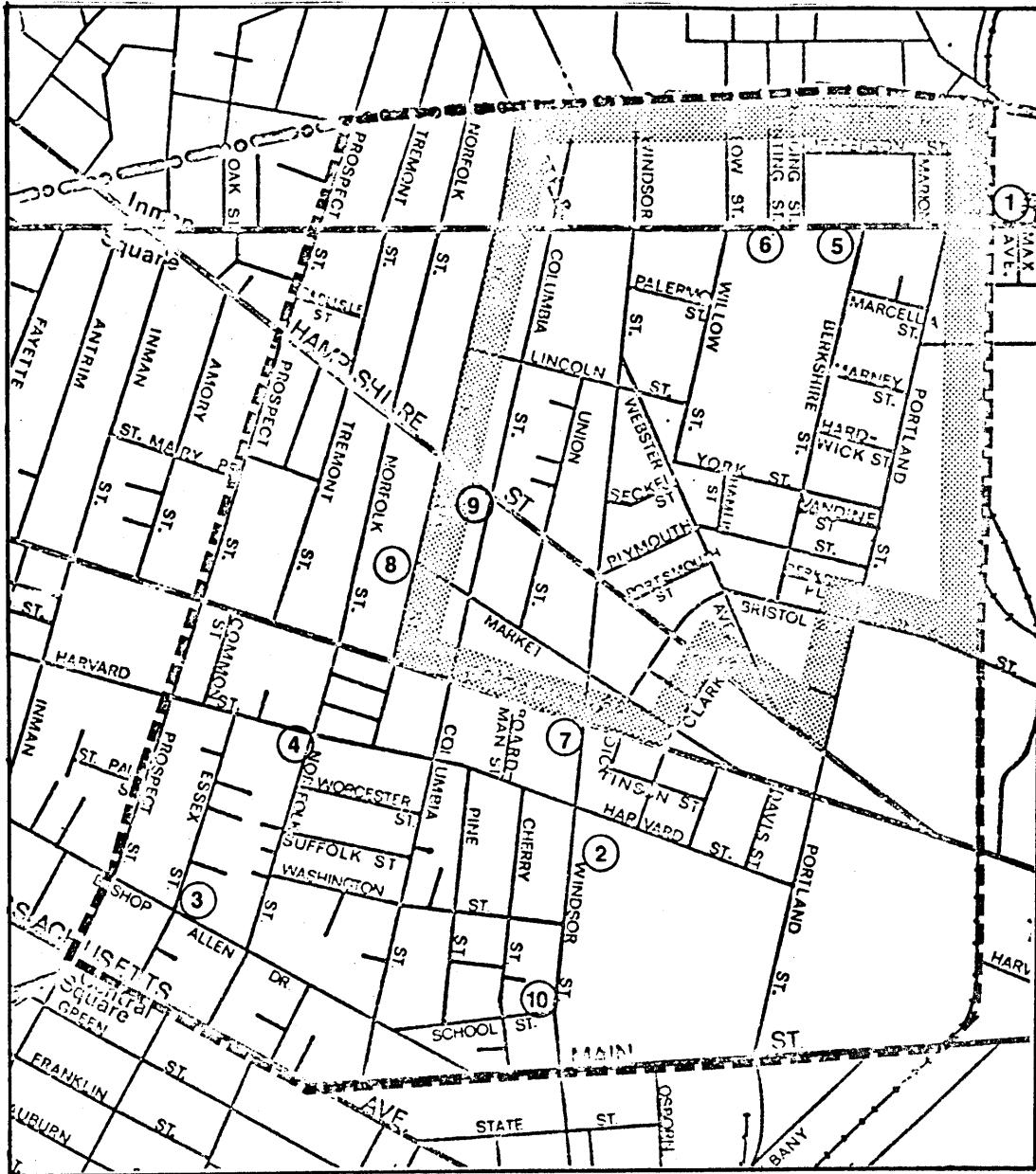
- PARKS AND PLAYGROUNDS -  
Model Cities Area & WILURA

KEY TO Map No. 6

Elderly Services and Facilities in the Model  
Cities Area and the WHURA.

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1. Elderly Services & Clinic
  2. Elderly Services
  3. Multi Service Center-Senior Citizen Facilities
  4. 116 Norfolk Congregate Housing - Lunch Program
  5. Public Library
  6. Harrington Community School Program
  7. Roberts Community School Program
  8. Fletcher Community School Program
  9. Model Cities Neighborhood Facility
  10. Neighborhood Health Center
-



Map No. 6

- ELDERLY SERVICES & FACILITIES -

Model Cities Area & WHURA

KEY TO Map No. 7

Commercial Facilities in the Model Cities Area  
and the WHURA.

- 
1. BAR
  2. DRUGSTORE
  3. RETAIL FOODS
  4. GAS STATION
  5. LAUNDRY
  6. RESTAURANT
  7. PROPOSED COMMERCIAL FACILITY
-



Map No. 7

- COMMERCIAL FACILITIES -

Model Cities Area & WHURA

as well as a synagogue throughout the area.

There are three public schools in or abutting the WHURA. The Fletcher and Roberts Schools both offer elementary grade instruction. The Charles G. Harrington School is for students from kindergarden through the eight grade. The Harrington School is a modern educational plant recently constructed to replace three older elementary schools in the area as a part of the City's effort to rehabilitate the neighborhood and to upgrade the school system. In addition, there is also St. Mary's Parochial School, which instructs students from the first through the twelfth grade.

There are a number of recreational and gymnasium facilities throughout the renewal area. They range from active to passive recreation, including public gymnasiums, swimming pools, outdoor playing field, playgrounds, tot-lots, bowling alley, art center, public library, and a number of small neighborhood parks which have been developed by the CRA in the last few years.

The Site: Tract Number 17

The proposed site in this study is Tract Number 17 of the Wellington-Harrington Urban Renewal Area. As assembled, Tract Number 17 has an area of 87,011 square feet (1.99 acres) (See Map No. 8, page 32 ). The site is located at the corner of Portland and Hampshire Streets, in the South corner of the WHURA. Tract Number 17 is at the boundary between the neigh-



Map No. 8

- THE SITE -

TRACT NUMBER 17 OF THE  
WELLINGTON-HARRINGTON URBAN RENEWAL AREA

borhod and what is known as Technology Square and the new Draper Laboratory Building is almost across the corner. On the other side of Portland Street there is a massive four story old industrial facility.

The center of Cambridge's industrial employment area is within walking distance and includes such major employers as M.I.T., Polaroid, Draper Labs, Nabisco, and others.

Although there are several single and multi-family structures on the city block where the site is located, as assembled, the site does not have any residential structures; therefore, no families will have to be relocated in case of development. There are several vacant lots, a car repair shop, an auto parts and salvage lot, and three buildings which are used temporarily by the CRA for some of its services.

The location offers great accessibility to most sections of the city. Tract No. 17 is located on the line of a bus route that runs from Kendall Square to Harvard Square via Broadway. Another bus runs from Kendall, by the site, to Spring Hill via Somerville's Union Square. In addition, Kendall Square is just a short walk away, and connections to most of the metropolitan area can be easily made through the MBTA Red Line or other buses. The site also is in the proximity of over a dozen small convenience shops and Central Square, a major shopping area, is easily accessible by car or public transportation. Public and parochial schools, community centers with day care services, Head Start, as well as centers for those of Spanish, Portuguese, Italian and

Lithuanian descent are all close by. There are several public parks, churches, a health center, elderly services, a public library and other such facilities within walking distance from Tract Number 17.

Tract Number 17 is presently zoned C-1, allowing for (22) multi-family dwellings with the following regulations:

- a. Maximum ratio of floor to lot area of 0.75.
- b. Minimum lot area for each dwelling unit of 1200 square feet.
- c. Maximum height of 35 feet.
- d. Minimum ratio of usable open-space to lot area of 15.
- e. One off-street parking for each dwelling unit (with special reductions allowed in the case of housing for the elderly).

The above requirements would allow the development of a maximum of 72 units on Tract Number 17.

Tract Number 17 is one of the two largest parcels still available for development within the WHURA. The other site is Tract Number 4, located one block east of Tract Number 17. The CRA recently contracted the planning firm Minot, DeBlois and Madison, Inc. of Boston, to explore the possibilities of uses for Tract Number 17. The planning firm recommended two possible uses: 1. A commercial facility with institutional, or 2. A light industrial facility with institutional. Development of a commercial facility on that tract would be very advantageous to the neighborhood and complementary to the development of housing on Tract Number 17.

Although 1.99 acres in area, and properly zoned for the development of up to a maximum of 72 units, Tract Number 17 as assembled by the CRA, circumvents a parcel containing three buildings on the eastern corner and another parcel containing one building on the western site. The omission of these structures from the development tract may present some difficulties in maximizing the potential use of the available land.

**CHAPTER 4**

**THE CLIENT**

The client of this study is the Wellington-Harrington Development Corporation (WHDC), an outgrowth of the Wellington-Harrington Citizens Committee (WHCC).

The Wellington-Harrington Citizens Committee (WHCC)

The Wellington-Harrington Citizens Committee, is a group of neighborhood residents formed by the Mayor in 1963, to plan, develop and oversee neighborhood renewal activities in the community. The group was formed at a time when grass roots citizen participation in community planning and development was rare. It came about because of vocal opposition to an original urban renewal plan for this area which had been put together without community participation (the Donnelly Field Urban Renewal Plan). The Citizen's Committee included representatives of the neighborhood churches, and all major ethnic groups. It took the lead in developing a new plan which emphasized rehabilitation and stabilization of the existing community versus demolition. The group has met regularly since its formation, guiding the implementation of the new plan and influencing the course of all development activities in the neighborhood. The WHCC works on a voluntary basis without monetary compensation.

Through the efforts of the WHCC over 1,000 dwelling units have been rehabilitated (using 312 loans), large sections of the area have been rezoned from industrial to residential use,

nonconforming and objectionable land uses removed and undesirable development prevented. Municipal improvements and five recreational facilities have been completed or updated and new residential and other developments been controlled and scaled down to the neighborhood wishes. As a result, the community is moving in a positive direction, and is being preserved as a viable urban neighborhood for low and moderate income people

#### The Development Corporation's Achievements

The Wellington-Harrington Development Corporation is a non-profit corporate development entity which has sponsored/developed two very successful low and moderate income multi-family developments:

- 1) Harwell Homes, WHDC's first development, has 56 units (new construction) and was completed in 1973.
- 2) Linwood Court Rehabilitation, the corporation's second development, has 45 dwelling units and was completed in late 1975.

The WHDC is presently in the process of converting the old Will Scientific Building from a mill building into 61 units oriented towards low and moderate income individuals between 45 and 65 years old. (These developments will be discussed in more detail in a following chapter.)

The achievements of the WHDC have been highly praised by the community and by local, state and federal entities as

well as by private professional organizations in the field of urban planning and architecture.

In 1975, the National Center for Voluntary Action bestowed their highest award to both the WHCC and the WHDC for the time, effort and success of their activities within the community.

In addition to their work in housing, they have been also working with local businessmen to assist them in either expanding those businesses that serve the community or working to keep them in the area as employers.

It is because of this feeling of responsibility towards the Wellington-Harrington Urban Renewal Area and the City of Cambridge, that the WHDC and WHCC are carefully re-evaluating their position and determining the present and future housing needs of the area in considering Tract Number 17, one of the last large parcels of land in the area, as a possible site for future housing development.

**CHAPTER 5**

**HOUSING CHARACTERISTICS IN THE WHURA**

The greatest number of dwelling units in need of improvement in the City of Cambridge are located at the eastern end of the City -- that is, in the Model Cities area, East Cambridge, and Cambridgeport extending into Riverside. The Wellington-Harrington Urban Renewal Area is located within the Model Cities area, and as reported in the City's 1975-1976 Housing Assistance Plan, one-half to three fourths of the structures are in need of major and minor repairs. (8) This condition exists in spite of the fact that a large number of the units have been improved through the efforts of the WHCC, the CRA, and other local and state government agencies.

#### General Background

The urban renewal area is primarily made up of residential uses, consisting of one, two, and three family houses, with some larger multi-family structures. As in most of Cambridge, four out of five of all private units are occupied by renters, although the area has many owner-occupied two and three family rental structures.

The majority of the structures (85-90%) in the urban renewal area and the surrounding neighborhoods are of wood frame construction. A large percentage of these have two and three layers of various siding materials over the original wood siding.

In the last decade, rents in the WHURA have soared.

Although, when compared with other areas of the City, the area still has the lowest median rents. The median gross rent (1969) was \$100-124 per month; lower than the City's median gross rent which stood at \$144. (See Tables No. 1 and 2, page 43).

The majority of both renters and owners have lived in the area for decades and have close ties with their neighborhood. Many owners of buildings rent to relatives and people who have been friends for years. This trend could be one of the reasons for the area's lower median rent level, but one must also have present the large number of units in need of repair, and that as a housing survey pointed out in 1970, 50-70 percent of the rental buildings in the area lacked central heat. <sup>(9)</sup> Another consideration is the fact that, excluding subsidized and institutional units, 10 percent of the dwelling units in the area are overcrowded, as compared to the City's overcrowded average <sup>(10)</sup> of 5.6 percent.

One reason for the soaring rents during the last several years, has been the increase in the number of students and professionals (non-family households) which have entered the area in search of housing which is closer to their schools and places of employment. In many cases, these new tenants can outbid the local residents in the amount they are able to spend on housing. Professionals in many cases have higher salaries; and the students, in many cases, double and triple up and can then also pay higher rents, while still maintaining each person's individual contribution down to the acceptable level.

Table No. 1

MONTHLY RENT OF CAMBRIDGE FAMILIES BY  
ANNUAL INCOME

Monthly Rent	Less Than 6000		6000- 9999		10,000- 14,999		15,000+		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Less Than \$100	1106	26.2	796	18.4	313	13.0	--	--	2215	17.0
\$100-149	1806	42.8	1937	44.8	1047	43.5	112	5.6	4902	38.0
\$150-200	908	21.5	1137	26.3	631	26.2	892	44.4	3568	27.5
\$200+	401	9.5	454	10.5	416	17.3	1004	50.0	2275	17.5
Total	4221	100.0	4324	100.0	2407	100.0	2008	100.0	12,960	100.0

Median Family Rental: \$144

Source: 1969 CDP Survey

Table No. 2

PERCENTAGE OF INCOME PAID FOR RENT BY  
CAMBRIDGE FAMILIES

% of Income	Less than 6,000		6,000- 9,999		10,000- 14,999		15,000+		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Under 25	718	16.7	2897	66.6	2094	87.0	1787	89.1	7496	57.8
25-34	1013	23.8	995	23.1	217	8.7	--	--	2225	17.2
35+	2490	59.5	432	10.3	96	4.3	221	10.9	3239	25.0
Total	4221	100.0	4324	100.0	2407	100.0	2008	100.0	12,960	100.0

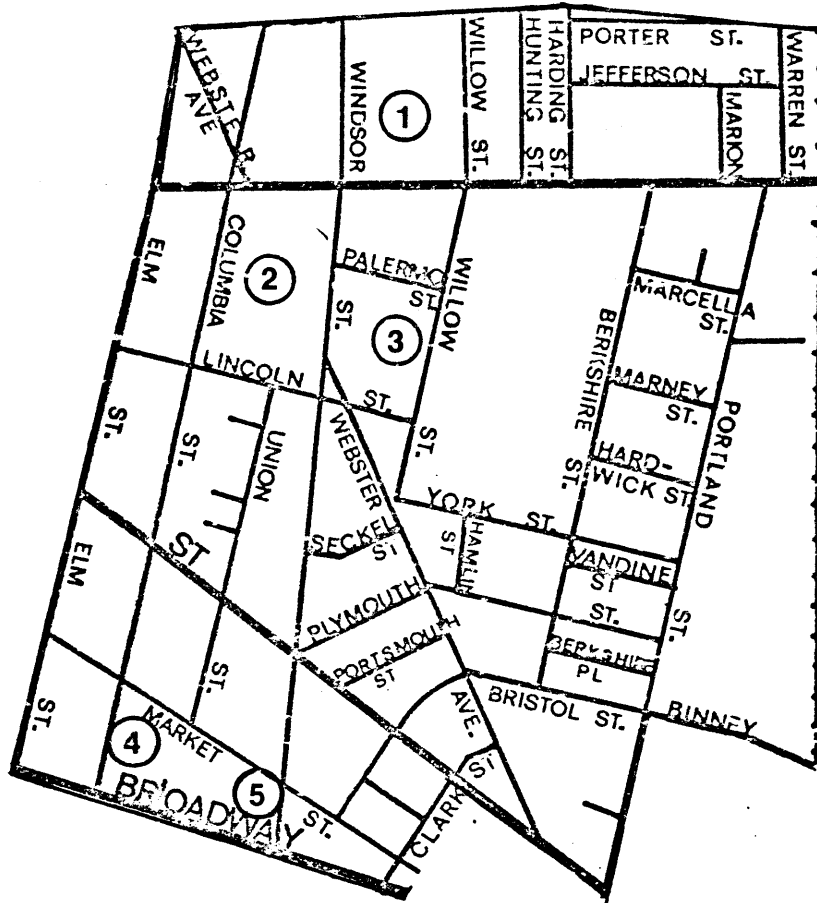
PUBLICLY ASSISTED UNITS WITHIN THE URBAN RENEWAL AREA

An important issue in the selection of sites for publicly assisted housing units in an area is the effect such housing will have upon the community and the rest of the City, with special consideration given to the number of low (and moderate) income units already existing in the area. The City's Planning and Development Department (Community Development), the Cambridge Housing Authority (CHA), the Massachusetts Housing Finance Agency (MHFA) and HUD have incorporated into their program/project selection criteria that high concentrations of low income housing in selected areas should be avoided.

In the case of the WHURA, the character of the subsidized units built since 1970, has been of such quality that the community has gained much by it. The housing has been very effective, it is both mixed income and racially and ethnically integrated. It has had a major impact on the area, acting as an anchor in a neighborhood that was in various transitional stages. The improvement in the overall housing stock has been coupled with the rebuilding of sidewalks and streets, as well as smaller parks and sitting areas, all of these with the help and funding provided by the CRA and the urban renewal funds. Another attribute has been that the rent levels, in some cases, have reduced the percentage of income paid for housing down to 25 percent for many of the area residents, freeing more spendable income so much needed by these families for the other necessities of life.

The publicly assisted developments within the Wellington-Harrington Urban Renewal Area are as follows:(See Maps 9 and 10, p. 46-48)

1. Roosevelt Towers, a 228 unit public housing project, is located in the northeastern section of the area, on Cambridge Street and next to the Somerville Town Line. This project has had many problems in the past years, and presently 40 percent of the units are uninhabitable and have been boarded up by the CHA. (These 90 units are located in the taller elevator building). Its present population is 9 percent elderly and 91 percent low-income families. During the past years, there have been several studies and attempts to improve the project, and the CHA is presently considering requesting funds to rehabilitate many of the units, and working with the tenants to create a sense of pride and care in the development.
2. Harwell Homes, completed in 1973, is another publicly assisted development in the area. It was developed by the WHDC and is presently operated as a cooperative (with no vacancies). The development has 56 units of low and moderate income households which were made possible through the joint efforts of the WHDC, the CRA and HUD. Harwell is a HUD's



Map No. 9

PUBLICLY ASSISTED DEVELOPMENTS

WITHIN THE WHURA

- |  |                        |
|--|------------------------|
| 1. Roosevelt Towers                    | 3. Willow St. Homes    |
| 2. Harwell Homes                       | 4. Linwood Court Apts. |
| 5. Close Building (under construction) |                        |

Table No. 3

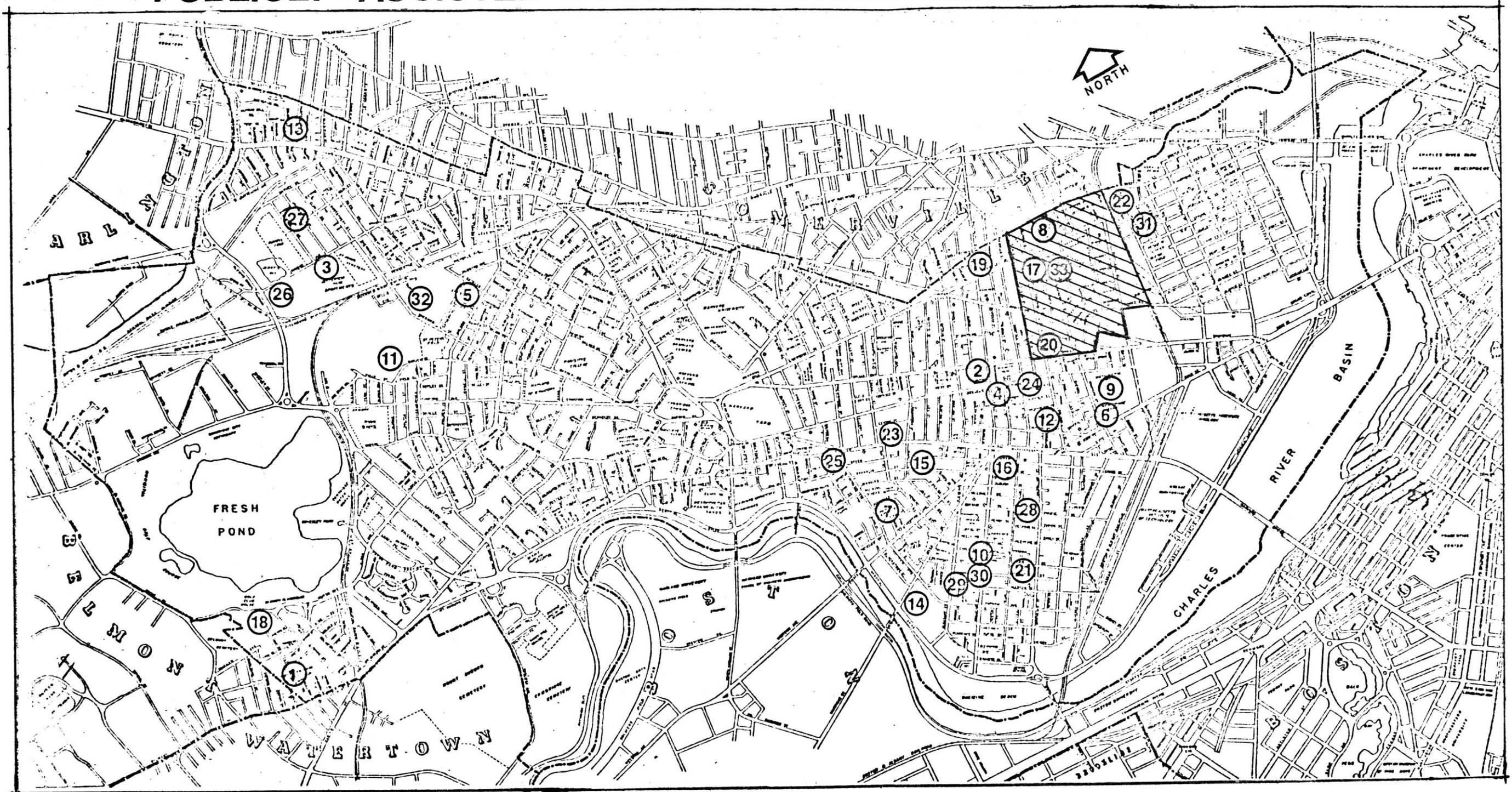
## PUBLICLY ASSISTED UNITS IN CAMBRIDGE

Name of Development	Type of Structure	Type of Assistance	No. of Units
1. Cocoran Park	Garden Apts.	Federal Public Housing	152
2. Jackson Gardens	Garden Apts.	State Public Housing	46
3. Jefferson Park	Garden Apts.	State Public Housing	309
4. John F. Kennedy	8 Story Elev.	Federal Public Housing	88
5. Lincoln Way	Garden Apts.	State Public Housing	60
6. Newtowne Court	Garden Apts.	Federal Public Housing	294
7. Putnam Gardens	Garden Apts.	Federal Public Housing	123
8. Roosevelt Towers	Garden/8 Story	State Public Housing	228
9. Washington Elms	Garden Apts.	Federal Public Housing	324
10. Woodrow Wilson	Garden Apts.	State Public Housing	69
11. Bristol Arms	Garden Apts.	MHFA & Section 236	154
12. Columbia Terrace	Walk-up	MHFA & Section 236	51
13. Daniel Burns	6 Story Elev.	Federal Turnkey	200
14. 808 Memorial Dr.	2 Towers	MHFA, S236, Rent Suppl.	301
15. 411 Franklin	High Rise	MHFA & S. 236	123
16. Manning Apts.	High Rise	State Public Housing	199
17. Harwell Homes	Town Houses	Section 236 & Rent Sup.	56
18. Huron Towers	20 Story	Section 221-d-3	247
19. Inman Sq. Apts.	13 Story	MHFA & Section 236	116
20. Linwood Court	Walk-up	MHFA & 707 Leased H.	45
21. Lyndon Johnson	Med. High Rise	Federal Turnkey	180
22. Millers River	High Rise	Federal Turnkey	304
23. 929 Mass. Ave.	16 Story	MHFA & Section 236	94
24. 116 Norfolk	4 Story	Chapter 707	42
25. Putnam-Mt. Auburn	12 Story	10c Leasing & MHFA	94
26. Rindge Towers	22 Story	221-d-3 & S. 236	774
27. Robert Weaver	Low Rise	Federal Turnkey	20
28. 35-45 Lopez St.	Walk-up	Federal Turnkey	12
29. 120 Pleasant St.	Walk-up	Federal Turnkey	6
30. 12 Prince St.	Walk-up	Federal Turnkey	12
31. Truman Houses	8 Story	Federal Public Housing	67
32. Walden Square	Town H. & 8 Sto.	Federal Public Housing	240
33. Willow St. Homes	Walk-up/ Row H.	Chapter 707	15

TOTAL NUMBER OF PUBLICLY ASSISTED UNITS.....5045

Note: In addition, the Cambridge Housing Authority has approximately 400 short term leased housing units in privately owned housing throughout the City; using Section 23, Section 8, and Chapter 707 funding.

# PUBLICLY-ASSISTED HOUSING DEVELOPMENTS IN CAMBRIDGE



Note: For Name and Description of the Developments see Table No. 3, p. 47

Section 236 development and in addition, 40 percent of its units receive rent supplement payments. The development has been very successful, upgrading and giving a sense of stability to the community. The development received an award from the Boston Society of Architects for its success and the manner through which it integrated with the neighborhood.

3. Willow Street Homes, recently completed after being held up for several years, is a 15 unit development sponsored by the Model Cities Administration and Better Cities, Inc. This development stood 85 percent completed, but vacant for 5 years because of complex problems during its original development. It houses 4 elderly and 11 low income families. The CHA recently acquired the ownership of this project.
4. Linwood Court, completed in late 1975, is another low and moderate income family development in the area. Linwood is a 45-unit rehabilitation of eight buildings on a site at the corner of Broadway and Columbia Streets, in the southwest corner of the area. The development was sponsored by the WHDC and ownership is presently being transferred

to the tenants, at which time it will become a cooperative. Twenty-two of the 45 units are leased to the CHA (for low income families) under the State's Chapter 707, and the remaining 23 units are for moderate income families and receive assistance under the State's Section 13-A (Mortgage Interest Reduction Payments). The development is being financed through the MHFA. This development has also been highly praised, and won awards from the Cambridge Historical Commission and an award from HUD for design excellence. Over 400 applications from prospective tenants were received and the units were substantially filled within weeks. There has been 100 percent occupancy ever since. This project was the last low and moderate income family development constructed in Cambridge.

5. Close Building, (also known as Will Scientific) is the third project undertaken by the WHDC in this area. It is now under construction and when finished, it will house 61 units oriented towards low and moderate income individuals between 45 and 65 years of age. Housing assistance payments will be provided for all the units by HUD through Section 8, and MHFA will provide the financing.

6. In addition to these units, the CHA has in the past provided about 45 short term leased units scattered throughout the neighborhood in privately owned units.

#### PUBLICLY ASSISTED UNITS WITHIN THE MODEL CITIES AREA

In addition to the developments mentioned above, there are some other subsidized developments outside the WHURA, but within the encompassing Model Cities Area. These developments have to be considered because of their proximity to the urban renewal area. They include older public housing projects (both state and federal), and developments assisted by Section 236, rent supplements, and MHFA financing.

1. Washington Elms is an older federal public housing project which has 324 units. (113 elderly and 211 low income family units). It is located to the south of the renewal area.
2. Newtowne Court is an older federal public housing project located next to Washington Elms. It has 294 family units. The CHA is in the process of converting 60 of Newtowne's one bedroom units into 30 two bedroom units, which will bring the total number of units in the development down to 264.
3. John F. Kennedy is another older federal public housing project with 88 units for the elderly. J.F.K. is located to the west of the renewal area.

4. Cast I and II, also known as Columbia Terrace, has 52 units; 6 elderly, 7 low and 38 moderate income family units. The development was constructed around 1970 with financing provided by MHFA. It is located to the south of the WHURA.
5. 116 Norfolk Street, a former convent, has just recently been converted into congregate housing with 42 units for the elderly. It is located to the southwest of the renewal area. The development has recently been purchased by the CHA.

**CHAPTER 6**

**LOW AND MODERATE INCOME FAMILIES**

City of Cambridge: Low and Moderate Income Family Housing Needs

In the decade from 1960 to 1970, rents in Cambridge increased by 90 percent, three times the median increase for the Boston Metropolitan Area and substantially greater than the consumer price index 24 percent increase for all U. S. cities. (11) These soaring rents, combined with the city's deteriorating housing and intense competition for suitable shelter have driven many long time residents to search for shelter outside of the City. These conditions have intensified the need for housing assistance to low and moderate income families in Cambridge. Roughly one third (4200) of all the renter families in the City of Cambridge have incomes below \$6,000 a year, and another 4300 have incomes between \$6,000 and \$10,000. Approximately 3500 of the low income families (families with incomes under \$6,000 per year) pay more than 25 percent of their income for rent, and 2500 of those pay in excess of 35 percent. Of the moderate income families (families with incomes between \$6,000 and \$10,000 per year), 1400 pay at least 25 percent and about 400 of those pay over 35 percent. (Figures do not include families already residing in public housing nor headed by the elderly.) (12) Although an excessive percentage of their income is spent on housing, many families are still unable to find suitable housing in the City (Suitable housing in terms of size, number of bedrooms, condition, and rent level).

The City's Department of Planning and Development published a study in March, 1972, stating it had determined a need

for an additional 3500 low income family units and 1400 moderate income family units throughout the City. <sup>(13)</sup> The study was based on 1970 U. S. Census Data, and the City's 1969 Community Development Program Household Survey. The determination was made following federal and state guidelines which indicate that families should only have to spend 25 percent of their income on decent suitable housing. In addition, the report stated that a sizeable number of families needed large apartments, and suggested the following breakdown:

Low Income Units : 1350 units of at least 3 bedrooms  
350 units of at least 4 bedrooms

Moderate Income Units : 550 units of at least 3 bedrooms  
150 units of at least 4 bedrooms

Although an important issue, economic need cannot be directly translated into a city-wide building program. Consideration has to be given to the amount of housing assistance that can be accommodated in existing housing through actions and programs such as leased housing, rent control, repair and rehabilitation. State and national goals have to be considered.

In Massachusetts, a state law requires that a certain percentage of all housing in the cities and towns of the Commonwealth should be directed at low and moderate income individuals. According to Chapter 774 of Acts of 1969, (M.G.L. Chapter 40B, Section 20), Cambridge should have a minimum of 3766 units of subsidized housing for families and the elderly (10 percent of all housing). Prior to 1970, there were only 1693 such units in publicly assisted developments, plus an additional

442 leased housing units in privately owned structures. (See Tables 4-5-6, p.57-59). Based on the above discussed figures and considerations, the City's Department of Planning and Development arrived at the conclusion that a target figure of approximately 1750 new and rehabilitated units of housing for low and moderate income families (not including elderly units) should be built during the 1970-1980 decade. This is an average of 175 units per year. Rent control, leased housing, repair of a number of existing units and other such measures would help to balance the additional need.

From 1970 to 1976, the number of publicly assisted units in the City rose from 1693 to 4690. (Of the total 5045 units developed, 355 are market rate units). The number of units developed exceeds the Chapter 774 requirement by a surplus of 924 units. It must be noted that the 4690 figure includes low and moderate income family and elderly units, and that the figure does not consider an additional 442 units of leased housing in privately owned structures. At the same time, it does not subtract the large number of uninhabitable units in some of the older public housing projects such as Roosevelt Towers which has 40 percent of its 228 units vacant and boarded up.

Examination of the number of units, newly constructed or rehabilitated from 1970 through 1976, (publicly assisted units only), yields that a total of 1512 units for low and moderate income families entered the City's housing market. This represents an average of 216 units per year, or 41 units per year

Table No. 4

## PUBLICLY ASSISTED DEVELOPMENTS IN CAMBRIDGE

	Low Income Elderly	Moderate Income Elderly	Market Rate Elderly	Low Income Family	Moderate Income Family	Market Rate Family	Uninhabitable Units	Total Units in the Developments
Number of Units Developed Prior to 1970	409 *			1194			90	1693
Number of Units Developed From 1970 thru 1976	1368	117	62	231	1281	293	90	3352
Total Number of Units	1777	117	62	1425	1281	293	90	5045

\* The number of elderly units was at one time 601, but in recent years the number of elderly in those projects has been decreasing.

Table No. 5

PUBLICLY ASSISTED DEVELOPMENTS IN CAMBRIDGE  
CONSTRUCTED PRIOR TO 1970

Name of the Development	Low Income Elderly	Moderate Income Elderly	Market Rate Elderly	Low Income Family	Moderate Income Family	Market Rate Family	Uninhabitable Units	Total Units in the Development
1, Cocoran Park	29			123				152
2, Jackson Gardens	9			37				46
3, Jefferson Park	79			230				309
4, John F. Kennedy	88							88
5, Lincoln Way	3			57				60
6, Newtowne Court				294				294
7, Putnam Gardens	42			81				123
8, Roosevelt Towers	12			126			90	228
9, Washington Elms	113			211				324
10, Woodrow Wilson	34			35				69
TOTAL NUMBER OF UNITS	409			1194			90	1693

Table No. 6

PUBLICLY ASSISTED DEVELOPMENTS IN CAMBRIDGE  
CONSTRUCTED FROM 1970 to 1976

Name of the Development	Low Income Elderly	Moderate Income Elderly	Market Rate Elderly	Low Income Family	Moderate Income Family	Market Rate Family	Uninhabitable Units	Total Units in Development
11. Bristol Arms				39	46	69		154
12. Columbia Terrace	6			7	38			51
13. Daniel Burns	200							200
14. 808 Memorial Dr.				74	61	166		301
15. 411 Franklin	31	30	62					123
16. Manning Apts.	199							199
17. Harwell Homes	16				40			56
18. Huron Towers	62				155	30		247
19. Inman Square	10	87			19			116
20. Linwood Court				22	23			45
21. Lyndon Johnson	180							180
22. Millers River	304							304
23. 929 Mass. Ave.	33				33	28		94
24. 116 Norfolk	42							42
25. Putnam-Mt. Auburn	94							94
26. Rindge Towers	100				674			774
27. Robert Weaver	20							20
28. 35-45 Lopez				12				12
29. 120 Pleasant				6				6
30. 12 Prince				12				12
31. Truman Houses	67							67
32. Walden Square				48	192			240
33. Willow St.	4			11				15
<b>TOTAL NUMBER OF UNITS</b>	<b>1368</b>	<b>117</b>	<b>62</b>	<b>231</b>	<b>1281</b>	<b>293</b>		<b>3352</b>

over the City's target of 175 units per year and would lead us to believe that a major step in meeting the needs of this segment of the population has been achieved. However, further examination gives a different result. Of the 1512 units, only 231 have been directed at the low income families. The bulk of the new units (1281) are for moderate income families. In addition, approximately 81% of these units are small apartments:

<u>Unit Size - Percentage of Total Units</u>	
Efficiency & 1 bedroom	49%
2 bedrooms	32
3 bedrooms	16
4 bedrooms and above . . . . .	3
	<u>100%</u> Total

This indicates that the City's larger sized low income families are still likely to be paying excessive portions of their income for rent, live in crowded and unsuitable housing and are still in desperate need of assistance. (See Tables No. 7 and 8 , pages 61 and 62).

The Wellington-Harrington Urban Renewal Area:  
Low & Moderate Income Housing Needs

(14)

The family population of the WHURA is approximately 2100. Approximately 50 percent of these are low income families by HUD's definition. They have 80 percent or less of Cambridge's Median Family Income of \$8,616 (1969 figure). (By comparison, the City's low income family percentage is 33 percent). In some northern sections of the renewal area near the Somerville Town Line, and in the southern sections near Broadway, this percentage goes from 50 percent up to 66 percent.

Table No. 7

## SIZE OF CAMBRIDGE FAMILIES BY ANNUAL INCOME

No. of Persons	Less Than 6000		6000- 9999		10,000- 14,999		15,000+		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
2	1357	30.7	2256	40.7	1205	36.4	903	32.1	5715	35.5
3-4	2157	48.8	1947	35.2	1503	45.4	1407	50.0	7014	44.0
5-6	707	16.0	1023	18.5	603	18.2	503	17.9	2836	17.5
7-9	199	4.5	310	5.6					509	3.0
<b>Total</b>	<b>4420</b>	<b>100.0</b>	<b>5530</b>	<b>100.0</b>	<b>3311</b>	<b>100.0</b>	<b>2813</b>	<b>100.0</b>	<b>16074</b>	<b>100.0</b>

Average Family Size: 3.5 Persons

Source: 1969 CDP Survey

Table No. 8

SIZE OF DWELLING UNITS OF CAMBRIDGE  
FAMILIES BY ANNUAL INCOME

No. of Rooms	Less Than 6000		6000- 9999		10,000- 14,999		15,000+		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
2	102	2.3	304	5.5					406	2.5
3-4	2011	45.5	2014	36.4	1204	36.4	905	32.2	6134	38.2
5-6	2307	52.2	2610	47.2	1304	39.4	2106	39.3	7327	45.6
7+			602	10.9	803	24.2	802	28.5	2207	13.7
<b>Total</b>	<b>4420</b>	<b>100.0</b>	<b>5530</b>	<b>100.0</b>	<b>3311</b>	<b>100.0</b>	<b>2812</b>	<b>100.0</b>	<b>16,074</b>	<b>100.0</b>

Median Size of Family Dwelling Unit: 5.4

Source: 1969 CDP Survey

Until recently, the only low income housing units within the WHURA had been the 228 public housing units at an older housing project called Roosevelt Towers. Since 1973, an additional number of publicly assisted units have been completed in the area. The total number of "habitable" subsidized family units now stands at 222. (The distinction of "habitable" units has been made because the 90 uninhabitable units at Roosevelt Towers have been subtracted).

Habitable Low and Moderate Income Units Within The WHURA

Development Name	low inc. elderly	mod. inc. elderly	low inc. family	mod. inc. family	Combined Total
Roosevelt Towers	12	0	126	0	138
Harwell Homes	16	0	6	34	56
Linwood Court	0	0	22	23	45
Willow St. Homes	4	0	11	0	15
	32	0	165	57	254

Another subsidized development now under construction is the Will Scientific Building, with 61 units oriented towards low and moderate income persons between 45 and 65 years old. Will Scientific will not enter the rental market until late 1977. In addition, there are also approximately 36 short term leased family housing units in the area.

Some indication of the market and absorption rate of low and moderate income family units can be arrived at by looking at the figures on Linwood Court, the last subsidized family development completed in the City. The development was completed in late 1975, and it was substantially rented within a matter of weeks. One hundred percent occupancy has been maintained

throughout 1976, and a change is not expected.

Over 400 applications were received during the application period of October 10th to 20th , 1975. Of these, over 80 percent were for the low income units.

Breakdown of applications:

<u>Units Available</u> No.	<u>Type</u>	Number of Applications	Percentage of Total
2	Studios	26	7
11	2 bedrooms	124	31
28	3 bedrooms	165	41
2	4 bedrooms	48	12
2	5 bedrooms	37	9
<hr/>			
45		400	100%

Application for the Low Income Units (State's Chapter 707)

<u>Units Available</u> No.	<u>Type</u>	Number of Applications	Percentage Of Total	Rent Payment
2	Studios	26	7	25% of Income
3	2 bedrooms	99	29	"
13	3 bedrooms	139	40	"
2	4 bedrooms	48	14	"
2	5 bedrooms	37	10	"
<hr/>				
22	Total	349	100%	

Applications for the Moderate Income Units (State's Section 13-A-1\*

<u>Units Available</u> No.	<u>Type</u>	Number of Applications	Percentage Of Total	Rent - 2* Payment
8	2 bedrooms	25	49	\$210
15	3 bedrooms	26	41	\$240
<hr/>				
23	Total	51	100%	

- \*1. There were 10 additional applications for studios, 3 for 4 bedrooms and 2 for the 5 bedroom units under 13-A, but no such units were available.
- \*2. Rent payments are as indicated or 25 percent of adjusted income, if larger.

#### Geographic Origin of Linwood Court Residents

Area	No. of Families	% of Total
W.H.U.R.A.	23	51.1
Washington Elms*	1	2.2
Newtowne Courts*	3	6.6
Other areas in Cambridge	12	26.6
Boston	4	8.8
Somerville	2	2.2
	45	100%

Total No. of Cambridge residents was 39 (89%) and the figures for Boston and Somerville include one former resident of Cambridge in each, at the time of the application.

The number of applications for the units at Linwood Court is one of the indications pointing out that there is still an enormous demand for this type of housing in the City. Approximately 24 percent (96) of all the applications came from residents presently living in the WHURA. Another 14 percent (56) came from within the Model Cities Area. The number of applicants cannot alone be seen as an indication that there is a need for new units. Consideration must be given to the fact that some of the applicants did not qualify for the housing, and that it is possible that some applicants lived in adequate housing but were paying over 25 percent of their income for it. This last group could possibly be better helped by becoming re-

ipients of some rental assistance payments and not necessarily a new unit. Here, it must be mentioned again that according to the City's 1975-1976 Housing Assistance Plan, one half to two-thirds of the structures in the WHURA are in need of major and minor repairs.

Consideration must also be given to the fact that over 320 (80%) of the applications were for the 22 low income units. There were just slightly over 80 applications for the 23 moderate income units. It seems that the number of moderate income families interested in this type of housing (given the rent levels) is becoming harder to attract. If many more moderate income units are built throughout the City, there is a possibility that the developments will have a hard time finding prospective tenants. Linwood Court's 50-50 split between low and moderate income units was a major breakthrough for this type of development. In the past, MHFA financed projects had been restricted to a maximum of 40 percent low income. In many developments the number of low income units has been maintained at the legislated minimum of 25 percent. This is one of the reasons leading to the high number of moderate income family units (elderly housing units excluded) which entered the market from 1970 to 1976. (See Table No. 6, page 59 ).

One additional consideration is that in Linwood Court's low income units (CHA leased), there were 22 applications for each of the available large units (4 and 5 bedrooms), 13 applications for each studio, 33 for each 2 bedroom unit, and 10

for each 3 bedroom unit. This, when compared to the number of moderate income applications per dwelling unit (3 per each 2 bedroom, and under 2 per each 3 bedroom) would tend to reinforce the existence of a sizeable need for large apartments for low income families.

There are no figures available on the exact number of low and moderate income families in the WHURA actually in need of both new housing units and in need of rental assistance. But, based on the City's housing requirement calculations and the above mentioned considerations, it can be conservatively estimated that there are approximately 660 low income families in need of assistance (of those not living in public housing, and paying over 25 percent of income on rent). Some of these families live in adequate housing and can be aided through rental assistance payments. The remaining produce a demand for approximately 235 new and rehabilitated units for low income families. This estimate has been arrived by assuming that the City's projections are correct and that they can be similarly used in the WHURA .

(23)

**CHAPTER 7**

**LOW AND MODERATE INCOME ELDERLY**

## The City's Elderly

The City of Cambridge has an elderly population of 11,700, making up 11.65 percent of the City's total population of 100,561 (1970 U. S. Census Data). The elderly population has been the most stable population in terms of absolute numbers, over the past 25 years. Cambridge's 11.65 percent is somewhat higher than the national average elderly population which presently stands at just under 10 percent.

Because of their fixed (low) income status, the elderly have experienced hardships when it comes to achieving a decent life in our times. In Cambridge, rents went up drastically during the 1960-1970 decade, forcing the elderly to pay a disproportionately high percentage of their income on housing. In many cases, what is left after paying the rent is not enough to pay for other vital needs of this segment of society. Rent control regulations in the 1970's have slowed down the rent increases in the last few years, but these measures by themselves will not be able to assure the City's elderly population decent suitable housing at prices they can afford.

The City's Department of Planning and Development determined that the amount spent on housing by the City's elderly was between 35 to 50 percent and in some instances, up to 75 percent of their total income. (15)

Even when spending a large percentage of income on rent, the elderly still have trouble obtaining adequate housing. They are a segment of society which has special needs in the

areas of health, social services, recreation and overall housing requirements. In many cases, units that would be considered standard and suitable for other types of household's, would lack many design elements required by the elderly on a daily basis (such as wheelchair ramps, elevators, wider halls, security systems, accessibility to transportation . . .).

#### Housing NEED vs. Housing DEMAND

When the City of Cambridge, Department of Planning and Development, made their report on elderly housing in 1971, they differentiated between the NEED for housing and the DEMAND for housing. The NEED for housing was directly based on "economic need", or the percentage of income spent for housing in the private market. The DEMAND for housing was arrived at by determining the number of elderly who have an economic need for subsidized housing and who express an actual interest in living in publicly assisted units. (16) As will be shown later in this chapter, there is a big gap between the housing NEED and DEMAND figures. The City's report (1971) points out that the difference is primarily due to issues such as the elderly's reluctance to leave an established home, to move from their neighborhood, myths about public housing projects, being reluctant to sign on a waiting list for buildings that are not yet built, and overall misinformation and fear about application procedures.

In 1971, there were only 601 publicly assisted low income

elderly units throughout the City. At that time, the Department of Planning and Development determined that there was a NEED for 4250 subsidized units for the elderly population (those not already living in elderly public housing).<sup>(17)</sup> This was close to 40 percent of the total elderly population. The need for housing assistance was based on economic factors such as spending more than 25 percent of income on rent. The same report indicated a demand of 2570 units for low income elderly units. At that time, there were 1287 units being planned or under construction in the City, and the Planning Department recommended that those developments should proceed. It advised not to commit significant numbers of new units beyond that number (1287) until an evaluation of the absorption (consumer acceptance)<sup>(18)</sup> of those units was undertaken. The total demand figure of 2570 units indicated a possible demand for an additional 1300 units. The study also found a need for some 473 units of moderate income elderly housing.

Elderly Developments: 1971 through 1976

Between 1971 and the end of 1976, there were 1485 units of subsidized elderly housing built in Cambridge (1368 low income units and 117 moderate income units). The building types have been: high-rise, garden apartments, low-rise structures, new and rehabilitated, townhouses, and others. The total units built was 81 low income units over the recommendation and 1202 units below the total DEMAND projections. (2882 below the NEED projections). (See Table No. 6, p. 59)

City wide absorption of these units has been very good. The last elderly development completed in the City, Manning Apartments located at Central Square, has 199 units and is not having any rent up problems. Manning Apartments is over 90 percent rented after only a couple of months on the market, and the CHA is in the process of reviewing pending applications for the remaining units.

The current waiting list at the CHA for elderly housing stands at over 400, which is similar to the size of the waiting list back in 1970. Considering the way rents and the prices of other goods have continued to go up in the last few years, the number of elderly in need of rental assistance must have increased over the initial 1971 estimates. Coupled with the success and acceptability of elderly developments throughout the city, and particularly the fact that Section 8 rental assistance payments can be used by the moderate income elderly (previously excluded by the public housing limits), the City should support and encourage the additional development of 1202 low income units in fulfillment of the originally projected demand figure of 2587 units and 356 moderate income elderly housing units

#### Elderly Housing Within The WHURA

There has not been a substantial number of elderly units developed in the WHURA, however, some of the family developments contain elderly units. Roosevelt Towers presently has

12 low income elderly units. Harwell Homes has 16 elderly units subsidized through Section 236 and rent supplement payments and Willow Street Homes has 4 low income elderly units. In addition, there are also approximately 28 short-term leased housing units throughout the renewal area.

Around 30 percent of the subsidized elderly units constructed in Cambridge during the last few years are located in the neighborhoods on the periphery of the WHURA, and they must also be considered due to their proximity to the area. To the northwest, Inman Square has 10 low income and 87 moderate income elderly units (and 19 moderate income family units). Millers River, located in East Cambridge, is a high rise development containing 304 low income elderly units. Truman Houses is located south of Millers River and contains 67 units of low income elderly housing. These developments, planned during the late 60's and early 70's were targeted at the huge City wide lack of suitable subsidized elderly housing. These projects were built to attract elderly tenants from all over the City rather than respond to the specific needs of a given neighborhood. The location itself was not directed at the concentration of elderly in the areas where they were built. Millers River and Truman Houses, notwithstanding their high number of elderly units, are not located in an area with an above average elderly population. In addition, their location does not have outstanding transportation, service and shopping facilities. Even then, the high quality of design, and the reduced rents were correctly assumed to be an item strong

enough to attract the elderly from all around the City. (The actual geographic origin figures were not available from the CHA).

As the overall number of subsidized elderly units in the City has grown, (over 75 percent of the units were constructed between 1970 and 1976) the location of the new developments, as well as the special requirements of those elderly they are intended to serve, (those presently still in need of housing) has to be meticulously examined. Special attention should be given to such things as location, size of the developments and the actual units, as well as special amenities in addition to the typical community room.

Households surveys have indicated that elderly people generally prefer to remain in neighborhoods with which they are familiar. There is some barrier to movement into an area foreign to them. An important criteria in selecting a site is that it be located in an area which is accessible to shopping areas, community and elderly services, health facilities, and transportation. Issues such as the size of units (efficiencies vs. 1 bedrooms), the availability of balconies or yards also have to be considered.

#### The Elderly Population Within The WHURA

The WHURA has an elderly population of approximately 840. (19)  
This is about 11.4 percent of the area's total population, similar to the City's average of 11.7 percent and above the

national average of 10 percent.

The median income of the WHURA is below that of the City of Cambridge (50 percent of the households have under 80 percent of the City's median income). Over 85 percent of the elderly households have incomes below \$10,000 (59 percent under \$4,000 and 13 percent between \$4,000 and \$5,999, and 13 percent between \$6,000 and \$9,999). Over 70 percent of the elderly not already living in public housing pay more than the usually acceptable maximum of 25 percent of income on rent. Many pay over 35 percent of their income on housing

Based on the number of elderly in the WHURA, the income levels and the City's Department of Planning and Development guidelines, it can be conservatively estimated that there is a NEED for 329 additional units of low income elderly housing within the renewal area. Translated into DEMAND figures, it can be determined that there is at least a demand for 197 units of low income housing for the elderly not presently living in publicly assisted housing. In addition, there is a need for some 30 to 40 units of housing for moderate income elderly households living within the WHURA.

The above estimates of NEED and DEMAND are arrived at by assuming that the WHURA's ratio of elderly population to elderly households is similar to that in the City. Given that the City's 11,700 elderly individuals make up 7404 elderly headed households (20) then the WHURA's 840 elderly individuals make up a total of 530 households. The 60 elderly households already receiving assistance (12 at Roosevelt Towers, 16 at Harwell

Homes; 4 at Willow Street; 28 leased housing units) is subtracted from the total number of elderly headed households, yielding a total of 470 households not living in publicly assisted units. Of those, 70 percent have been reported to be paying more than 25 percent of their income for housing, so it follows that (due to economic need), there is NEED for 329 units. This NEED is in turn translated into a DEMAND for 197 units of low income elderly housing by again assuming the WHURA's NEED to DEMAND ratio is similar to the City's ratio (See part 2 of this chapter).

Some indication of the size of the units required can be arrived at by looking at the number of people in each elderly headed household. Again, based on the City's percentage (21) the demand figure of 197 households yields 102 (51.9%) one person households, 77 (39%) 2 person households, 15 (7.5%) 3 person households, and 3 (1.6%) households larger than 3 persons. This would roughly indicated that about 179 of the required units should be one bedroom units, about 15 should be two bedroom units, and possibly 3-three bedroom units could be required.

**CHAPTER 8**

**AVAILABLE PROGRAMS FOR DEVELOPMENT**

This chapter takes a look at the available government programs which in a direct way, encourage or assist the development of low and moderate income units. It is not intended to judge or scrutinize these programs, but only to describe them and determine what type of development costs could be supported by a project using these programs.

At the present time, the number of available programs is limited. The Massachusetts Housing Finance Agency, which in the past, provided funds for several thousand low and moderate income units throughout the state, is not accepting new applications due to the long waiting list and lack of subsidy funds.

The possibility of development at this time would have to be using the following federal programs:

1. Direct Loans: HUD-FHA Section 202
2. Housing Assistance Payments: HUD's Section 8
3. Mortgage Insurance: HUD-FHA 221-d-4

Direct Loans: HUD-FHA Section 202

PURPOSE

The HUD-FHA Section 202 program is designed to provide direct Federal construction loans for housing projects which will serve Elderly and Handicapped families and individuals.

The loans cannot be used to finance the construction of nursing homes, hospitals or intermediate and transitional care facilities. Projects may include structures suitable for use by families residing in the project or in the area such as

cafeterias or dining halls, community rooms or buildings, and workshops or other essential service facilities. Services may include, among others, health, continuing education, welfare, informational, recreational, homemaker, counseling and referral services, as well as transportation where necessary to facilitate access to social services. (Federal Register Vol. 41. No.38 Feb. 25, 1976 Rules and Regulations Section 202).

#### GENERAL POLICY

The loans shall be used only to finance the construction or substantial rehabilitation of projects for the elderly or handicapped which meet the requirements, and which will receive the benefit of housing assistance payments under the Section 8 program. This participation in the Section 8 program is a requirement and the actual approval of the S. 202 construction loan is subject to the feasibility of the proposal under Section 8. Section 8 funds will be set aside by HUD headquarters and these funds are separate from S. 8 funds already allocated to the field offices.

#### ELIGIBLE SPONSORS/DEVELOPERS

Loan eligibility is limited to private non-profit sponsors/corporations and cooperatives. No member of the sponsor group may profit directly or indirectly from the project.

#### PROJECT SIZE AND UNIT COST LIMITS

There is no formal limit on a per unit cost (based on number of bedrooms, etc.), however, there is a maximum limit of

300 units per developer within a single HUD region. Analysis of the relationship between the S. 8 fair market rents, and the S. 202 development costs, expense projections and construction administration will be necessary to develop a good project.

#### DESIGN

As in all HUD assisted construction, FHA minimum property standards are a requirement in every 202 project. In addition, the design should incorporate the physical limitations of the elderly or handicapped which the development plans to serve.

#### INTEREST RATES

Interest rates are based on the average market yield on U.S. obligations with comparable maturity periods, plus an administrative cost allowance of 1 percent.

#### EQUITY INVESTMENT

There is a minimum one half of 1 percent capital investment required by the developer (Borrower) (based on the total 202 loan amount and up to a maximum of \$10,000) which can be a cash or "in kind" investment. Seed money will be made available to sponsors in the form of interest free loans, to cover the cost of the preliminary expenses necessary to develop the project.

#### Housing Assistance Payments: HUD's Section 8

#### PURPOSE AND POLICY

HUD's Section 8 program is designed to provide housing assistance payments (HAP) on behalf of eligible families leas-

ing newly constructed, substantially rehabilitated, or existing housing. The program is intended to allow eligible families to live in decent housing, housing which they would otherwise be unable to afford with their own resources.

#### ELIGIBLE FAMILIES

Families which qualify as lower income families, that is families whose income does not exceed 80 percent of the median income for the area as determined by HUD, can receive S. 8 housing assistance payments. See Table No. 9 page 82 for Cambridge's S. 8 family income limits.

#### FAIR MARKET RENTS AND HAP

The HUD's area office annually determines the maximum (fair market) rent limits for various sizes and types of units in its area. See Table No. 10, page 83 for Cambridge's 1976 rent limits. The rent as indicated includes utilities (except telephone), ranges and refrigerators, parking and all maintenance, management and other services, and it is based on what would be required to be paid to obtain privately developed and owned rental housing of modest (non-luxury) nature.

The amount of the housing assistance payment (HAP) paid by HUD is the difference between the fair market rent and the family's share of the rent. The family pays between 15 and 25 percent of its gross income, depending on income, number of minors and medical and child care expenses.

Table No. 9

SECTION 8 FAMILY INCOME LIMITS RELATED TO 1976 MEDIAN INCOMES

	Number of Persons Per Family							
	ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT+
Income								
Limit	\$9,600	11,000	12,300	13,700	14,600	15,400	16,300	17,200

Source: Boston's HUD Area Office

Table No. 10

SECTION 8 RENT LIMITS FOR 1976  
Cambridge Area

Type of Structure	Number of Bedrooms				
	0	1	2	3	4 or more
<b>A. New Construction &amp; Rehabilitation</b>					
Walk-up	290	364	400	430	495
Row House or Detached Units	-	364	410	520	575
Elevator Bldg.	312	384	464	-	-
<b>B. Existing</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4 or more</b>
Non-elevator Buildings	176	199	235	271	306
Elevator Bldg.	194	219	259	297	337

FINANCING

The program does not provide construction or permanent financing, but it provides long term commitments of housing assistance pursuant to HAP contracts which can be pledged as security for mortgage loans or loans obtained by State or local public agencies which issue tax exempt notes or bonds.

PROJECT SIZE

There is no formal limit on the total number of units the housing development may have, however, no more than 20 percent of the total number of units in a project can receive subsidies through S. 8 (HAP). If the development has less than 50 units, or if it is an elderly development, the above rule is waived.

Mortgage Insurance: HUD-FHA Section 221-d-4PURPOSE

The HUD-FHA Section 221-d-4 program is designed mortgage insurance for moderate income housing projects for families, elderly, physically handicapped and displaced single persons.

GENERAL POLICY

Section 221-d-4 is designed to assist in financing projects for occupancy by moderate income families by providing insurance on the loans. Priority in occupancy is extended to those displaced by urban renewal or other governmental action.

ELIGIBLE MORTGAGORS (DEVELOPERS/SPONSORS)

The mortgagor must be a private profit motivated corporate, trust, partnership or individual regulated as to sales, charges, capital structure, rate of return and methods of operation.

PROJECT SIZE AND UNIT COST LIMITS

The program covers construction or rehabilitation of multifamily housing with five or more units.

Maximum mortgage limits allowed on a per unit dwelling basis is determined on the number of bedrooms and is as follows:

<u>Unit Size</u>	<u>Non-elevator</u>	<u>Elevator Building</u>
0 bedrooms	\$ 9,200	\$10,925
1 bedroom	12,937	15,525
2 bedrooms	15,525	18,400
3 bedrooms	19,550	23,000
4 bedrooms	22,139	26,162

Note: These amounts may be increased by up to 45 percent depending on the HUD Field Office's determination of the cost level prevailing in the specific area.

Loan value ratios for new construction is 90 percent of replacement cost. The maximum mortgage term cannot exceed 40 years and the interest rate has to be within the limits approved by the Secretary of HUD.

RENTAL RATES

The maximum gross rental charge per unit is set by HUD-FHA on a project-by-project basis and it is based on a reasonable (fair return) percentage profit to the developer

(mortgagor) after all expenses, reserves, and mortgage obligations are determined.

### Development Costs

This section will estimate the maximum development cost (mortgage amount) that a development using a combination Section 202 loan and Section 8 HAP can support.

There is a strong relationship between the S.8 rent limits, the real estate taxes, the operating expenses, and the debt service. In the case of a non-profit developer/sponsor such as the WHDC, the relation can be seen through the following equation:

$$\text{Income} = \text{R.E. taxes} + \text{Operating expenses} + \text{Debt service.}$$

This equation can be used to determine the maximum mortgage that a development can support and likewise the maximum per unit development cost.

Although there is no formal maximum mortgage limit for S. 202 loans, HUD, by setting the maximum S.8 rent limits, has actually fixed one controlling part in the equation. This example will assume all units to be one bedroom units. Table No. 10 in page 81 indicates that the maximum S. 8 rent limit for such a unit is \$364 per month.

In the case of these projects, HUD expects the sponsor/developer to be able to work out a favorable tax agreement with the local government. In this example, the real estate tax will be assumed at \$500 per year per unit.

Operating expenses in this case need to include all the apartment utilities, management, maintenance, replacement

reserves, and all other customary expenses. A figure of \$1200 per year per unit will be used here.

The debt service amount would be based on the mortgage amount and the interest rates that HUD will be charging the sponsors. A 8.5 percent constant will be assumed.

A total of 72 units, the maximum allowed by present zoning on Tract Number 17 will be used in the example.

Assumptions:

Number of Apartments: 72 one bedroom units

Rent: \$364 a month per unit

Real Estate Taxes: \$500 a year per unit

Operating Expenses: \$1200 a year per unit

Mortgage Interest: 8.5% constant

Mortgage Amount: (Unknown) a 100% mortgage and a 40 year term are assumed.

Income = R.E. Taxes + Operating expenses + Debt service

\$314,496 = \$36,000 + \$96,400 + (.085x)

\$173,420 = (.085x)

\$2,259,952 = x

The maximum mortgage amount that could be supported by a development with the above assumptions would be \$2,259,952. That would come out to a maximum per unit development cost of \$31,388. Again, these are maximum amounts, based on the present S.8 rent limits allowed for the Cambridge area, and do not necessarily indicate actual development costs. However, examination of MHFA's average mortgage cost per unit for the last three years (1974: \$25,348; 1975: \$28,669; 1976: \$35,550) would tend to support the estimate.

**CHAPTER 9**

**CONCLUSIONS AND RECOMMENDATIONS**

In conclusion, this dissertation has shown that there is a need for low income family and low and moderate income elderly housing units in both the WHURA and the City of Cambridge. Furthermore, that this need has been translated into a demand for 235 low income family and 197 elderly, new and rehabilitated housing units in the WHURA. A very large number of moderate income family units were built in the last six years and the study indicates that the market for these units is fairly saturated and that new developments are likely to have a hard time finding tenants in this income level.

It is recommended that the WHDC presently advocate and develop additional subsidized elderly housing units in its community, specifically on Tract Number 17 of the WHURA. The WHDC should submit a proposal to the CRA stating that the development corporation wants to develop that site for housing for low and moderate income elderly. The number of units developed should be between 65 and the maximum of 72 allowed by present zoning, although this number would largely depend on the amount of funds available. (25) As indicated by Chapter 8, a combination S. 202 and S. 8 project could support a development cost of \$2,259,952 or \$31,388 per unit (given the mentioned assumptions).

#### Elderly Housing vs. Family Housing

Although the study indicates a demand for both subsidized

elderly and family housing, there are various reasons for recommending the development of elderly units.

1. The elderly make up only 11.4 percent of the WHURA's population, but yet an overwhelming 70 percent of them are in need of assistance. As Chapter 7 demonstrates, there is a demand for 197 new or rehabilitated units, which is 42 percent of all elderly households in the area.
2. At present, there are no major elderly developments in the urban renewal area. The WHDC has already helped the low and moderate income families in the area, enabling them to find suitable housing within their neighborhood. This would be an opportunity to balance the type of housing alternatives in the community and to help the elderly remain in an area which is familiar to them.
3. The housing vacated by the elderly is in many cases, suitable for (and likely to be taken over  
(24)  
by) families with children.
4. The site's location is adequate for such an elderly development. (It would also work well as a site for a family development).
5. An important consideration is the fact that in addition to the above mentioned issues, the government subsidized programs presently avai-

lable are directed at elderly housing, specifically at developments sponsored by non-profit groups such as the WHDC.

### The Site

Because of its location, the development of housing on this site has the potential to positively impact the surrounding housing stock. At present, the land uses occupying Tract Number 17 are not complementary to the surrounding residential areas; however, if housing were to be constructed on the site, residential properties in the neighborhood would benefit.

It is recommended that the WHDC propose to the CRA to include in Tract Number 17 the property at 9 Webster Ave. This property divides the site's Webster Ave. frontage in two and detracts from its "potential" as a housing site that can strengthen the character of the housing in the neighborhood. The acquisition of this additional square footage of land could either be used to add additional units (provided the funds are available) or to achieve more open space and a lower density on the site. Although acquisition and removal of the three structures on the eastern corner of the site, at the corner of Portland and Binney Streets, would enhance the potential of Tract Number 17, the cost of acquisition and the relocation of the families now living there seems to outweigh the benefits which would result from incorporating this land into the site.

It is also recommended that the elderly units be a minimum of 1 bedroom in size, with the possible inclusion of a few 2 bedroom units. Efficiency or studio units should be avoided. These units are impractical for long term tenancy, and the elderly usually tend to settle for long periods of time once they move into a unit. If financially possible, in addition to the usual facilities found in elderly housing, some effort should be made to include balconies and private or semi-private yards throughout the development.

In any case, if funds for an elderly project cease to be available, and subsidies for family housing are reinstated, then the WHDC should again consider building low income family units in this site since there is also a strong demand for this type of housing within the WHURA.

## - NOTES -

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2. 1970 U.S. Census
3. City of Cambridge, Community Development Block Grant Program: Housing Assistance Plan 1975-1976 (Cambridge, Mass.: City Manager), p. 39-40; Social Characteristics of Cambridge, 1970, Vol. II; Planning and Development Department, City of Cambridge.
4. Cambridge Redevelopment Authority, Neighborhood Renewal Plan - Wellington-Harrington Project - No. Mass.R-108 (Certified Copy of the Wellington-Harrington Urban Renewal Plan signed by Robert F. Rowland, Executive Director and Secretary of the CRA; dated January 2, 1976), Amendment No. 2, Article II.
5. Ibid., p.3
6. Ibid.
7. Ibid., p.6-7-8.
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10. Interview: January 5, 1977 - Conversation with Elizabeth Hepner of the Cambridge Dept. of Planning and Development, based on the 1970 U.S. Census.
11. Cambridge Department of Planning and Development, Housing Needs in Cambridge - Book 2 - The Family: Low and Moderate Income (Cambridge, Mass: City of Cambridge Community Development Program, March 1972), Part I, Summary and Conclusions, p.1
12. Ibid., p.2, Part II, p. 31.

13. Ibid., p.32.
14. Ibid., p. 17.
15. Cambridge Department of Planning and Development, Housing Needs in Cambridge - Book 1 - The Elderly (Cambridge Mass.; City of Cambridge Community Development Program, June 1971) Part II, p.8.
16. Ibid., p. 17 The determination was based on the 1969 (CDP) Community Development Program Household Survey.
17. Ibid., p. 11.
18. Ibid., p. 6 of Conclusions.
19. Ibid., p. 30.
20. Ibid., p. 5, Part I
21. Ibid., p. 3 of Conclusions.
22. City of Cambridge, Massachusetts, Zoning Ordinance (Cambridge: City Clerk, January 1970) Including updates through June 21, 1976.
23. Calculations are based on City data presented in Cambridge's Dept. of Planning and Development 1972 study: Housing Needs in Cambridge: Part 2, The Family, p. 26-29.  
Example calculations: (WHURA family population X the % of low income families) - (No. of families living in public housing) X (the City's average % of low income families paying over 25% of income for rent; results in the NEED figure) X (NEED to DEMAND ratio) = (Low income Demand for new and rehabilitated housing).
24. Cambridge Department of Planning and Development, Housing needs in Cambridge - Book 2 - The Family; Low and Moderate Income. (Cambridge, Mass.: City of Cambridge Community Development Program, March 1972), p. 16.
25. The recommendation of 65 units is based on the fact that in December 12, 1975 the WHDC, in reply to an invitation for application by HUD, placed a Section 202 'Request for Fund Reservation in the amount of \$1,920,000 for the development of 65 units. (No specific site was named in the application). This application still has not been accepted or turned down by HUD.

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