

1: Key Conditions and Trends in the Regional Housing Market**Growth**

Annual % Change in Population, 1990-2000 0.2

Income and Employment

Median Household Income, 1998

Annual % Change in Income, 1993-1998

Unemployment Rate, 1997 3.7

Racial & Ethnic Diversity

Minority % of Population, 2000 16.0

Black % of Population, 2000

Hispanic % of Population, 2000

Asian % of Population, 2000

Housing Affordability

House Price Growth Rate, 1995-2000 8.5

Rental Affordability Ratio, 1999 1.0

Worst Case Needs

% of Renters with Priority Housing Needs 14.0

HUD Assistance

HUD Assistance per Low-Income Renter, 1996 32.0

2: Housing Problems by Income Category

	Boston		Cambridge		Quincy Consortium		Newton Consortium	
	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98
Very Low Income	69332		13816		15776		8768	
Excess Cost Burden	15483	-9.93%	2852	6.18%	2824	1.30%	793	33.49%
Severe Cost Burden	30757	12.28%	6668	10.28%	8449	8.57%	5277	21.55%
Moderately Deficient	1564	-5.67%	0	#DIV/0!	0	#DIV/0!	336	-100.00%
Severely Deficient	2915	17.79%	360	-100.00%	360	26.21%	0	#DIV/0!
Overcrowded	1832	-4.07%	702	0.14%	0	#DIV/0!	0	#DIV/0!
One or More Problems	48413	6.42%	10250	8.04%	11274	6.92%	6070	23.39%
Low Income	41225		18613		14862		8897	
Excess Cost Burden	15412	1.52%	7012	-7.57%	5881	-8.84%	3585	9.89%
Severe Cost Burden	3830	14.04%	2739	-1.89%	998	-5.76%	696	32.69%
Moderately Deficient	691	-100.00%	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
Severely Deficient	1948	8.71%	802	-1.70%	347	30.03%	0	#DIV/0!
Overcrowded	737	21.17%	655	10.42%	0	#DIV/0!	0	#DIV/0!
One or More Problems	21275	3.68%	10075	-4.65%	6880	-5.82%	4281	15.75%
Moderate Income	40962		15161		14033		14805	
Excess Cost Burden	10774	4.51%	5702	-9.23%	1518	21.75%	5312	-8.07%
Severe Cost Burden	2029	15.25%	451	11.75%	345	0.74%	312	45.99%
Moderately Deficient	1175	-21.60%	0	#DIV/0!	345	-100.00%	0	#DIV/0!
Severely Deficient	713	21.87%	1406	-4.01%	417	11.36%	711	7.29%
Overcrowded	1179	-7.42%	332	1.12%	417	-100.00%	0	#DIV/0!
One or More Problems	15086	5.70%	7536	-7.77%	2280	15.87%	5980	-0.32%

3: Household Characteristics								
	Boston		Cambridge		Quincy Consortium		Newton Consortium	
	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98
Rental Unit Affordability								
- < 30% area median	44340	-5.47%	6869	-11.45%	5976	-3.46%	2608	13.03%
- 30-50% area median	33679	-2.64%	8141	-2.64%	2904	18.91%	2445	10.08%
- 50-80% area median	64929	-4.06%	25005	-1.10%	22737	-4.36%	14191	2.14%
- 80-95% area median	10329	10.80%	5130	-1.82%	98	82.20%	4949	-3.68%
- > 95% area median	10344	12.17%	1739	10.44%	377	-2.10%	7073	3.13%
Homeowner Unit Affordability								
- < 30% area median	3684	-10.21%	721	2.00%	436	35.68%	444	20.07%
- 30-50% area median	7997	3.87%	3548	-21.10%	451	8.53%	334	14.66%
- 50-80% area median	16006	-8.09%	6141	-25.90%	7051	-0.40%	2332	-15.06%
- 80-95% area median	8125	-2.40%	2396	-9.90%	3871	17.52%	1220	-3.12%
- > 95% area median	34500	7.03%	8415	16.15%	42568	-0.80%	51876	1.03%

4: Household Characteristics								
	Boston		Cambridge		Quincy Consortium		Newton Consortium	
	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98
Household Size								
- one person	83284	1.54%	24570	-2.04%	26683	-1.43%	21940	4.84%
- two people	60640	1.32%	23379	2.55%	26519	0.84%	28632	1.63%
- three people	35617	-3.03%	7874	-5.89%	14616	0.70%	15394	0.43%
- four people	23474	2.08%	7214	-5.56%	10627	6.68%	12130	4.43%
- five or more people	14720	3.05%	2781	9.17%	6614	4.88%	7961	-8.58%
Household Type								
- elderly	49486	-5.32%	12946	-3.14%	24271	-1.08%	20024	1.23%
- small related	80766	1.05%	24548	-1.91%	35876	2.35%	34979	3.76%
- large related	14342	3.06%	2781	9.17%	6614	4.88%	7596	-8.97%
- other	73140	3.98%	25543	0.81%	18297	0.78%	23457	2.55%
Household Race/Ethnicity								
- non-Hispanic white	142816	-0.75%	52862	-2.14%	79857	0.41%	78842	1.57%
- non-Hispanic black	46578	0.65%	4360	11.97%	1491	23.45%	1118	9.69%
- Hispanic	16166	5.48%	3799	-5.77%	1430	-0.45%	1791	-3.81%
- Asian	11333	0.38%	4068	0.32%	2280	6.85%	3949	8.27%
- other	842	63.98%	728	24.33%	0	#DIV/0!	356	-0.97%
Household Income								
- < 30% area median	69332	1.98%	13816	4.22%	15776	3.94%	8768	15.58%
- 30-50% area median	41225	-3.20%	18613	-9.95%	14862	-7.80%	8897	5.59%
- 50-80% area median	40962	1.87%	15161	-4.47%	14033	4.80%	14805	-2.50%
- 80-95% area median	15202	-0.60%	4112	3.04%	6296	2.08%	5946	7.39%
- > 95% area median	51013	2.29%	14116	6.54%	34092	1.61%	47640	-1.84%

5: Boston Local Assessment for the 1990s

Housing Market

- Boston's housing market is fairly tight. Vacancy rates fell throughout the 90's and fell to under two percent for for-sale units in 1998. The housing stock was approximately 228,000 occupied units in 1990. About 30 percent of these units are occupied by owners and 70 percent by renters. This is partially influenced by the housing stock itself, which is primarily made up of multi-family units. There are relatively few stand-alone houses in Boston.
- Most of Boston's units are old, with a median age of almost 70 years. Almost 75 percent of the housing stock was built before 1950. According to the American Housing Survey for 1993, approximately 3.3 percent of occupied units have physical problems, while 2.3 percent have severe physical problems.
- Rent control was abolished in Boston in 1997. This in combination with an increasing demand for rental housing has led to significant increases in rents. Housing sales values have also recently recovered from a downturn in the market in the mid-1990's and have continued to increase through the latter 90's.
- The primary problem faced by Boston residents is housing cost burden. Over 31 percent of households have a moderate cost burden, while 17 percent have a severe cost burden. Many households at up to 95 percent of the median also experience cost burden.
- The number of owner occupied units increased by about three percent annually from 1993-1998, while the number of renter occupied units increased by less than one percent during the same period.

Demographics

- The city of Boston grew by about one percent annually from 1993-1998, while the regional population fell by almost five percent annually.
- While Boston's population is still primarily white, Boston is increasingly becoming a racially and ethnically diverse city. Racial and ethnic minority populations increased by 30 percent from 1980 to 1990. In 1990, the city's population was approximately 63 percent white, 26 percent black, 11 percent Hispanic and about six percent Asian and other. While the city's white population decreased in the 90's, all other categories experienced growth. The city's total population increased from about 486,000 in 1993 to 512,000 in 1998, an increase of about five percent.
- All types of households except elderly increased in number from 1993-1998. The city's share of other households increased the most, by about four percent annually. Large-related households also increased by about three percent annually during this time. Small-related and other households made up approximately 75 percent of total households in 1998.
- Boston's elderly population fell during the 90's. However, the percentage of elderly households with severe cost burden increased over this period. There are approximately 5,050 elderly 1-2 person renter households with "worst-case" needs defined by HUD as households with incomes below 30% of the median and having a severe rent burden. Supportive housing for all special needs populations in the city is minimal and inadequate.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- The Boston Homeless Census revealed approximately 5,000 homeless in Boston in 1996-1998, or one percent of the total population. According to HUD's definition there were 23,000 households at risk of homelessness in 1990. The center for disease control reported 3750 living AIDS cases in the Boston MSA in 1997.

6: Boston Local Priorities and Strategies

CITY OF BOSTON				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Existing Homeowners	<ul style="list-style-type: none"> Prevent deterioration of existing units. 	<ul style="list-style-type: none"> Use CDBG and HOME Funds for low-cost rehab. Loans through Homeowner Rehab Program Target city resources to reduce housing abandonment. Offer technical assistance to rehabilitate vacant property. 	No five year targets given.	
Renters	<ul style="list-style-type: none"> Preserve the stock of existing public housing and privately-owned assisted housing that is at risk due to expiring use provisions. Rental Assistance Rental Housing Development-expand the stock of affordable rental housing. Expand homeownership opportunities. 	<ul style="list-style-type: none"> City will work with owners, tenants and advocacy groups to educate HUD, members of Congress, etc. about the need for additional funding for expiring-use projects and contracts. Provide technical assistance through the Tenants At Risk Program. Support the Rental Housing Development Program. Provide support for the extremely poor through Section 8 or the Mass Rental Voucher Program.. Encourage constituents to increase the fair market rent. Encourage provision of additional funds under HOME, CDBG, the state Housing Stabilization Fund and Section 202. Rental Housing Development Program, LIHTC. Provide counseling services, financial assistance, develop new single-family housing structures. 		
Homelessness	<ul style="list-style-type: none"> Reduce barriers to movement to permanent housing caused by a tight housing market. 	<ul style="list-style-type: none"> Improve information and referral systems among non-profits providers. Create permanent housing with services for single people and families with chronic substance abuse problems, mental illness, AIDS, and victims of domestic abuse. Develop supportive service and transitional housing units for families with victims of domestic abuse. Fund Economic Development programs for single people and families. 		
Elderly renters and owners	<ul style="list-style-type: none"> Expand the stock of affordable units. 	<ul style="list-style-type: none"> Continue to fulfill current Section 202 commitments. 	Section 202	
Non-Housing Community Development Priorities				
Economic Development Priorities	<ul style="list-style-type: none"> Stimulate private sector economic activity to benefit under/un-employed 	<ul style="list-style-type: none"> Provide assistance for businesses at risk of closing, provide assistance to businesses seeking to expand, and attract new businesses. This is done in part through the Commercial Real Estate Development Program using CDBG, Section 108 Loans, and Economic Development Initiative Funds. Technical assistance is provided through the Business Technical Assistance Program. Other programs include the Business Recruitment Program and the Boston Empowerment Center. 		

Public Services	<ul style="list-style-type: none"> ▪ Provide a wide range of much needed human services. 	<ul style="list-style-type: none"> ▪ Childcare, senior services, youth programs and adult literacy.
Youth Programs	<ul style="list-style-type: none"> ▪ Build non-profit capacity of those serving youth. 	<ul style="list-style-type: none"> ▪ Fund facilities improvements through the Partners with Non-Profits Program and the Jobs and Community Services Human Services Program.
Anti-Crime Programs	<ul style="list-style-type: none"> ▪ Reduce drug related crime. 	<ul style="list-style-type: none"> ▪ Fund the boarding of drug-related buildings and securing key vacant lots in drug control areas through the Project Pride Program and to fund the closing of rehabilitation of drug dens through the ten most wanted drug dens component of the Homeownership Development Program.
Public Facilities	<ul style="list-style-type: none"> ▪ Build non-profit capacity of those who serve low income people and those with special needs. 	<ul style="list-style-type: none"> ▪ Fund structural improvements to non-profits through the Partners with Non-Profits Program and the Grassroots Program.

5: Cambridge Local Assessment for the 1990s

Housing Market

- While demand has been high, the supply of housing in the City has remained relatively fixed. Vacancy rates fell by almost two percent from 1993-1998, falling to under two percent for for-sale units in 1998. The housing stock was approximately 64,231 occupied units in 1998. About 35 percent of these units were occupied by owners and 65 percent by renters. The percentage of owner occupied units increased over the five-year period.
- Most of Cambridge's units are old, with over two-thirds of Cambridge's dwelling units built before 1939. The great majority of the buildings are two and three-family buildings and larger multi-family buildings, many of which are now showing definite signs of age. A sizeable number of units were built in the 1970's when the City supported an ambitious program of large public housing and moderate-income high-rise developments through state and federal programs. It is estimated that a sizeable percentage of rental units and nearly half of owner-occupied units are substandard.
- The phasing out of Cambridge's rent control system had a significant impact on all segments of the housing market. On the rental side, rents increased, along with a turnover of longtime residents, and changing investment patterns. About 80 percent of homeowner units are affordable to those above 95 percent of the area median. Less than nine percent of homeowner units are affordable to those below 50 percent of the area median. In general, homeowner units became significantly less affordable to those at lower income levels from 1993 to 1998. About 53 percent of rental units are affordable to those earning 50-80 percent of the area median. About 24 percent of units are affordable to those below 50 percent of the area median. Rental units also became less affordable to those at lower income levels from 1993 to 1998.
- The primary problem faced by Cambridge residents is housing cost burden. Over 24 percent of households have a moderate cost burden, while 22 percent have a severe cost burden. Many households at up to 80 percent of the median also experience cost burden.

Demographics

- Cambridge grew by less than one percent from 1993-1998, while the regional population fell by almost five percent annually. The city's total population increased from about 138,480 in 1993 to 138,716 in 1998.
- While Cambridge's population is still primarily white, it is increasingly becoming a racially and ethnically diverse area. Racial and ethnic minority populations increased by more than 30 percent from 1993 to 1998, making up 26 percent of the population in 1998. In 1998, the city's population was approximately 74 percent white, 12 percent black, 4 percent Hispanic and about ten percent Asian and other. While the city's white and Hispanic populations decreased in the 90's, all other categories experienced growth.
- Elderly and small related households decreased in number from 1993-1998, while large related and other households grew. These changes were small; the greatest change was 2.6 percent over five years. Small-related and other households made up approximately 75 percent of total households in 1998. About 17 percent of the households in Cambridge were elderly.
- Cambridge's elderly population fell during the 90's. However, the percentage of elderly households with severe cost burden increased over this period. Supportive housing for all special needs populations in the city is minimal and inadequate.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- The point-in-time Census for homeless persons in 2000 counted 525 persons. The annualized program counts showed 1,900 unduplicated persons. There are 12,000 elderly residents of Cambridge. The Massachusetts Department of Public Health estimated that there were 1,004 adults with severe mental illness in Cambridge, approximately 60% of which are dually diagnosed with substance addictions. Cambridge has a cumulative AIDS case rate of 384 per 100,000 persons.

6: Cambridge Local Priorities and Strategies

CITY OF CAMBRIDGE			
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET
Low and moderate income renters	<ul style="list-style-type: none"> ▪ Preserve affordable rental housing and enhance access 	<ul style="list-style-type: none"> ▪ CDBG: for acquisition of existing rental properties by a network of local nonprofits. ▪ HOME: for acquisition and rehabilitation of rental properties through the city's CDHOs and other nonprofits. ▪ Lead-Safe Cambridge: comprehensive assistance program aimed at landlords who rent to low income families with children under age 6. ▪ LIHTCs: targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs and low income housing preservation. ▪ Section 8 Loan Guarantee Program: Loan proceeds used for an economic development related subset of CDBG eligible activities. ▪ Section 8 Project-Based Certificates: provide subsidy tied to a specific apartment that needs rehabilitation. ▪ Multi-Family Rehab Program: supports moderate levels of rehabilitation for owners of properties with 12 or fewer units by giving technical assistance and loan. ▪ State Programs: support acquisition and rehab of affordable rental properties. ▪ Cambridge Affordable Housing Trust: lends funds to local nonprofit housing development organizations to develop affordable housing. Also funds first-time homebuyer programs operated by the City. ▪ Inclusionary Zoning: requires any new or converted residential development with 10 or more units to provide 15% of the total number of units as affordable. ▪ Developer contributions/linkage: requires developer who are seeking a special permit to contribute to the Affordable Housing Trust Fund. ▪ Expiring Use Activities: address the long term needs of subsidized developments through technical assistance and acquisition. ▪ Nonprofit acquisition of rental buildings 	

	<ul style="list-style-type: none"> • Create new affordable rental units 	<ul style="list-style-type: none"> ▪ CDBG: for acquisition of existing rental properties by a network of local nonprofits. ▪ HOME: for acquisition and rehabilitation of rental properties through the city's CDHOs and other nonprofits. ▪ LIHTCs: targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs and low income housing preservation. ▪ Section 8 Loan Guarantee Program: Loan proceeds used for an economic development related subset of CDBG eligible activities. ▪ Section 8 Project-Based Certificates: provide subsidy tied to a specific apartment that needs rehabilitation. ▪ State Programs: support acquisition and rehab of affordable rental properties. ▪ Cambridge Affordable Housing Trust: lends funds to local nonprofit housing development organizations to develop affordable housing. Also funds first-time homebuyer programs operated by the City. ▪ Inclusionary Zoning: requires any new or converted residential development with 10 or more units to provide 15% of the total number of units as affordable. ▪ Developer contributions/linkage: requires developer who are seeking a special permit to contribute to the Affordable Housing Trust Fund. ▪ Condo Acquisition Program: purchase condos are used as scattered-site affordable rental units. ▪ Infill programs and adaptive reuse: development of new affordable housing on an infill basis on City-owned sites, purchased sites, and the adaptive reuse of nonresidential buildings. 	<p>248 units (100 through nonprofits, 100 privately owned units set aside under the inclusionary zoning ordinance, 48 through Harvard's 2020/2000 program.</p>	
<p>First-time low- and moderate-income buyers.</p>	<ul style="list-style-type: none"> ▪ Increase affordable ownership opportunities 	<ul style="list-style-type: none"> ▪ CDBG: for acquisition of existing rental properties by a network of local nonprofits. ▪ HOME: for acquisition and rehabilitation of rental properties through the city's CDHOs and other nonprofits. ▪ Housing Stabilization Fund Program: support a neighborhood restoration and affordable housing rehab program in the "East Side" and "North Side" neighborhoods. ▪ Soft Second Program: mortgage product that reduces a borrower's monthly mortgage costs. ▪ Cambridge Affordable Housing Trust: lends funds to local nonprofit housing development organizations 	<p>180 units (75 through nonprofits, 50 through the city's Homebuyer Initiative, 25 privately developed sites through inclusionary zoning, and 30 through Harvard's 2020/2000 program.</p>	

		<p>to develop affordable housing. Also funds first-time homebuyer programs operated by the City.</p> <ul style="list-style-type: none"> ▪ Inclusionary Zoning: requires any new or converted residential development with 10 or more units to provide 15% of the total number of units as affordable. ▪ Homebuyer classes and counseling: free classes on issues including credit, finding a home, qualifying for a mortgage and the purchase process. ▪ Limited Equity resales: Technical and marketing assistance for resale of units. ▪ Affordable Unit Marketing: marketing assistance to both nonprofit and for-profit developers and owners of affordable units. 		
Owner-occupied one to four family buildings owned by low- and moderate-income households	<ul style="list-style-type: none"> ▪ Continue to stabilize these units. 	<ul style="list-style-type: none"> ▪ Home Improvement Program: technical assistance and reduced rate loans to low income owners of one to four family buildings. ▪ Lead-Based Paint Hazard Reduction Program: comprehensive deleading assistance program aimed at landlords who rent to low-income families with children under age 6. ▪ Rehab Assistance Program: provides training and education for youth rehab and deleading crews which provide labor for HIP. 	250 homeownership units	
Homelessness	<ul style="list-style-type: none"> • To sustain and expand efforts to prevent homelessness, so that as few as possible individuals and families become homeless. 	<ul style="list-style-type: none"> • Continue and expand prevention services • Support efforts of State mental health, corrections, and protective services to implement discharge planning practices • Maintain and enhance access to substance abuse treatment, mental health, and employment services • Continue and expand efforts to increase the supply of affordable housing. • Continue efforts to make existing housing more accessible to low income persons. 		
	<ul style="list-style-type: none"> • To maintain and expand access of homeless persons to programs and services which can meet their basic human needs. 	<ul style="list-style-type: none"> • Continue and enhance shelter and related services • Continue and enhance outreach efforts 		
	<ul style="list-style-type: none"> • To maximize the number of homeless who, with the help of resources available through the Cambridge Continuum of Care, are able to obtain housing and develop the necessary skills, resources, and self-confidence to sustain that 	<ul style="list-style-type: none"> • Sustain and expand the range of transitional housing, permanent supportive housing, and supportive services so as to maximize acceptability of resources appropriate to the diverse needs, obstacles, and strengths of homeless people in Cambridge. • Enhance awareness among consumers about programmatic and service options, and strengthen provider staff awareness of and appropriate 		

	housing and maximize that self-determination	referrals to the range of complementary resources available in the Cambridge CoC or in neighboring communities.		
Special Populations	<ul style="list-style-type: none"> Create a broader range of transitional and permanent housing with social services for extremely low and low income persons with special needs. 	<ul style="list-style-type: none"> Support for existing housing Support for non-profits and public agencies in their applications for federal and state funds to develop additional housing. Support the acquisition and rehabilitation of lodging houses. Apply for funding under Shelter Plus Care and Supportive Housing components of McKinney funding. Improve coordination of agencies and service providers. Implement the recommendations that emerged from the City's forums on AIDS housing. Promote more varied and extensive continuum of AIDS housing models with appropriate services. 		
Non-Housing Community Development Priorities				
Economic Development/ Opportunity	<ul style="list-style-type: none"> To preserve the City's diversified employment base and to strengthen the City's fiscal base 	<ul style="list-style-type: none"> Cultivate small business who want to relocate to Cambridge. Assist 3702 business to pay staff salaries, consultants, and outreach materials. Market Cambridge as a location for business by distributing 4400 brochures and cultivating 100 business contacts Support efforts to sustain a diverse array of employment opportunities Increase access to capital by small businesses Promote a real estate market that offers a diverse array of options for the development and leasing of business properties Promote thriving retail districts 		
Infrastructure	<ul style="list-style-type: none"> Enhance the quality of the City's physical environment and strengthen the City's fiscal base 	<ul style="list-style-type: none"> Traffic calming Street design and reconstruction Water system improvements Sewer reconstruction 		
Planning/ Administration	<ul style="list-style-type: none"> Stabilize the City's population, enhance the quality of the City's physical environment, preserve the City's diversified employment base and strengthen the City's fiscal base. 	<ul style="list-style-type: none"> Provide high quality technical assistance to staff members, the City, and residents. Provide public with information on planning and zoning. Work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments. Develop and implement urban design improvements and master plans. Staff and assist Planning Board. Provide parks, playgrounds and recreation site with design and construction supervision services. Increase the quality and availability of planning-related information to staff, other City departments, residents, property owners, developers, state and federal agencies. 		

Public Facilities	<ul style="list-style-type: none"> ▪ Enhance the quality of the City's physical environment 	<ul style="list-style-type: none"> ▪ Improvements to fire stations with complete renovation of one station. ▪ Modernization of police facility ▪ Renovations of public buildings ▪ New construction of public works facility ▪ Reconstruction of streets and sidewalks ▪ Public art ▪ Library renovations ▪ Parks, playground and recreation renovations ▪ Open space acquisition
Public Services	<ul style="list-style-type: none"> ▪ Improve the quality of life for Cambridge residents by creating and coordinating public services 	<ul style="list-style-type: none"> ▪ Offer high quality school-age childcare to a diverse population. ▪ Expand opportunities for children within the Department's programs to increase their literacy skills by linking to libraries and school curriculum. ▪ Expand childcare staff knowledge of state-of-the-art practices in parent support techniques and in building children's literacy skills. ▪ Continue the number of adult literacy and English as a Second Language classes and instructional hours. ▪ Implement technology plan with existing resources. ▪ Improve transition from CLC programs to other education and training programs. ▪ Administration: provides leadership, personnel, financial, MIS and clerical support to the operating divisions. ▪ Workforce development: To increase job placements and employment referrals for adult residents of Cambridge. ▪ Increase training and education opportunities for Cambridge residents and businesses. ▪ Provide services to the Multi-Service Center homeless individuals and those at risk of homelessness. ▪ Provide homeless prevention counseling and housing search for homeless families and those at risk of homelessness. ▪ Contracting service to providers to serve disadvantaged residents. ▪ Provide high quality instruction to children and adults in swimming and recreation activities. ▪ Year-round recreational programming for young special needs clients. ▪ Maximize youth program usage of City's athletic fields. ▪ Offer high quality licensed pre-school childcare to a diverse population.
Senior Services	<ul style="list-style-type: none"> ▪ Improve the quality of life for Cambridge residents age 60 or older by creating and coordinating public services 	<ul style="list-style-type: none"> ▪ Provide comprehensive array of social and support services to Cambridge seniors. ▪ Operate Social Meals program and expand Food Pantry outreach. ▪ Transportation services for seniors. ▪ Coordinate provision of a series of home-based services to isolated seniors.
Youth Services	<ul style="list-style-type: none"> ▪ Improve the quality of life for Cambridge youth by creating and coordinating public services 	<ul style="list-style-type: none"> ▪ Provide out-of-school programs, summer, and vacation camps. ▪ Provide summer Arts in the Park events that support families of young children, preschools, and summer camps. ▪ Training for staff and residents in domestic violence prevention and assist in outreach programs. ▪ Assist youth in transition from school to further education or employment. ▪ Improve career awareness and work readiness. ▪ Enhance experience of Major's Summer Youth Employment Program. ▪ Cambridge Youth Program to serve preteens at five youth centers throughout the City.

5: Newton Local Assessment for the 1990s

Housing Market

- Newton's housing market is fairly tight. Vacancy rates fell by about six percent annually from 1993-1998, and fell to one percent for for-sale units in 1998. The housing stock was approximately 94,713 occupied units in 1998. About 60 percent of these units are occupied by owners and 40 percent by renters. The percentage of units occupied by owners fell during the five year period.
- The two primary obstacles to providing affordable housing in Newton are the lack of available, developable land for new construction and the high cost of acquiring existing buildings for rental or homeownership. The median price of a single family home in Newton is \$375,000. At this level, the majority of Newton residents could not purchase the homes they occupy today. About 93 percent of homeowner units are affordable to only those above 95 percent of the area median. Less than seven percent of homeowner units are affordable to those below 95 percent of the area median. While there are still very few units available to people at the lowest income levels, more units became affordable to those levels from 1993 to 1998. However, this increase was offset by a decrease in the number of units available to those at the 50-95 percent level.
- The lack of rental units also affects Newton's lower income residents. About 42 percent of rental units are affordable to those earning 50-80 percent of the area median. About 23 percent of units are affordable to those below 50 percent of the area median. More rental units also became affordable to those at lowest income levels from 1993 to 1998.
- The primary problem faced by Newton residents is housing cost burden. Over 17 percent of households have a moderate cost burden, while 21 percent have a severe cost burden. Many households at up to 95 percent of the median experience cost burden. Blacks, Hispanics, and the elderly, and renters experience higher than average rates of burden.

Demographics

- Newton's population grew by about one percent annually from 1993-1998, while the regional population fell by almost five percent annually.
- Newton is 90 percent white, two percent black, two percent Hispanic, six percent Asian and less than one percent other. The shares of black and Asian households increased slightly from 1993-1998. All other categories slight declines. The city's total population increased from 215,009 in 1993 to 223,507 in 1998.
- Small related and other households comprise 73 percent of the total households in Newton. About 23 percent of households are elderly, with very few large related households. Both of these groups decreased their shares of the total households from 1993-1998. All types of households except large related increased in number from 1993-1998.
- Newton's elderly population grew by about six percent during the five year period. The percentage of elderly households with cost burden increased even more dramatically over this period, from 23 to 54 percent. About 35 percent of those with cost burden have a severe burden. According to a study conducted by a non profit, 80 percent of Newton's elderly live in houses that no longer meet their needs.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- Of those persons in Newton with disabilities, 2,228 have mobility impairments, 2,478 have mental retardation, and 809 are mentally ill. According to Massachusetts AIDS Surveillance County Report there are 71 cases of HIV/AIDS in Newton. Among the other communities in the consortium, there are 86 cases in Waltham and 54 cases in Watertown. There is a major gap in the number of people with HIV/AIDS and the number of facilities to serve them. No count of the homeless was given in the plan.

6: Newton Local Priorities and Strategies

NEWTON CONSORTIUM				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Affordable Housing	<ul style="list-style-type: none"> Strengthen, support, and expand the capacity of Newton's nonprofit housing providers to develop and manage housing. 	<ul style="list-style-type: none"> Provide grants and deferred loans to CAN-DO for capacity building and development. Provide relief to nonprofit organizations from development-related fees associated with the production of affordable housing. Encourage joint ventures between community housing developers and human/social service providers. Expedite City approval and financial support of small-scale projects consisting of one to four units. Develop a revolving loan fund that nonprofit housing developers can access for development-related expenses. 		
Affordable Housing	<ul style="list-style-type: none"> Educate the Newton community including public officials on the importance and value of affordable housing. 	<ul style="list-style-type: none"> Public Outreach to 1) create a financial and policy-making environment that encourages the development and preservation of affordable units, 2) increase the number of rental property owners who are interested in HUD's Section 8 rental assistance program, 3) create neighborhood support where new developments will be located, 4) educate entities related to the housing industry, such as insurance carriers, who may not want to insure or charge higher premiums for insuring housing for low-income residents. Encourage joint ventures between housing developers and service providers. Advocate for a voluntary real estate transfer tax dedicated to housing, the Community Preservation Act, tax/financial incentive program, and a municipal tax for housing. Develop a program where escrow interest is voluntarily donated to housing fund. Build relationships among realtors, lenders, and contractors. Collaborate with religious congregation re elder outreach. Do targeted fundraising for specific projects/programs 	No five year targets given.	
Affordable Housing	Seek new funding for affordable housing.	<ul style="list-style-type: none"> Create a Housing Trust Fund to help finance the development and preservation of affordable units. Target all City-owned property for use as affordable housing through the public disposition process. Waive development and rehabilitation fees. 		

		<ul style="list-style-type: none"> ▪ Streamline the review and approval process for creating accessory apartments. ▪ Institute a tax incentive program that would allow favorable tax consideration for owners and developers of affordable housing that include long term affordability restrictions. ▪ Support the Community Preservation Act and work to establish local adoption. 		
Affordable Housing	<ul style="list-style-type: none"> ▪ Examine land use and zoning models to increase affordable housing. 	<ul style="list-style-type: none"> ▪ Improve the legislation, such as increasing the allowable square footage, changing the zoning to enable development without a special permit, and streamlining the application process. ▪ Adopt other means of working with density such as lowering the base density and allowing the maximum density only if a set amount of affordable housing is included. ▪ Create a linkage program to require non-residential commercial developers to provide a specific number of new affordable units, or make an in-lieu payment to a public fund for affordable housing. ▪ Allow a higher density in areas designated as residential. Alter policies to include mixed-use zoning as a way to incorporate residential use into certain commercial or industrial areas of the city. ▪ Permit shared housing under zoning. ▪ Formulate parcel-specific strategies for vacant land. 		
Affordable Housing	<ul style="list-style-type: none"> ▪ Create a revolving loan fund. 	<ul style="list-style-type: none"> ▪ Provide start-up funding and gap financing that is not available from conventional sources for non-profits and individuals. ▪ Advocate for voluntary real estate transfer tax dedicated to housing. ▪ Develop first time homebuyer program ▪ Establish Housing Trust Fund ▪ Pursue all feasible funding opportunities ▪ Recruit corporate sponsors ▪ Develop program where escrow interest is voluntarily donated to housing fund. 		
Affordable Housing	<ul style="list-style-type: none"> ▪ Acquire two-family or other properties and deed restrict for long term affordability 	<ul style="list-style-type: none"> ▪ Develop a homeownership program where CDBG and HOME funds are used to write down the acquisition/rehab cost for a moderate income owner. ▪ Establish a community land trust. Install deed restrictions on the land and retention of ownership by the land trust. 		
Affordable Housing	<ul style="list-style-type: none"> ▪ Update and revise the “10% Ordinance.” 	<ul style="list-style-type: none"> ▪ Review and update the ordinance to possibly include small developments, subdivisions, and commercial developments. 		
Affordable Housing	<ul style="list-style-type: none"> ▪ Expedite City approval and financial support of projects with 1 to 4 units. 	<ul style="list-style-type: none"> ▪ Allow developers to respond to potential developments in a more timely, systematic manner by streamlining the application process. 		

Affordable Housing	<ul style="list-style-type: none"> Provide relief for development related fees for affordable housing. 	<ul style="list-style-type: none"> Waive all or a percentage of special permit fees, site plan approval and extension fees, building permit fees, elevator fees, electrical/gas/sewer hook-up fees, land development application fees, administrative site/plan review fees, and accessory apartment review fees. 		
Affordable Housing	<ul style="list-style-type: none"> Advocate for a tax incentive program (particularly as an incentive for landlords). 	<ul style="list-style-type: none"> Consider a property rebate program that reduces or waives property taxes for Section 8 rent restricted housing, or on all affordable housing projects. 		
Affordable Housing	<ul style="list-style-type: none"> Give the Newton Community Development Authority or other entity the authority to acquire and develop property for affordable housing. 	<ul style="list-style-type: none"> Modify current legislation to facilitate the process of property acquisition by the Newton Community Development Agency. Specifically this would allow the NCDA to acquire property without Board of Alderman approval, clarify NCDA's ability to acquire blighted property through eminent domain, and give the NCDA the "right of first refusal" to buy affordable properties before they enter the market. 		
Affordable Housing	<ul style="list-style-type: none"> Support Comprehensive Permit process and extend terms of affordability. 	<ul style="list-style-type: none"> Use the application process as a way to influence availability of affordable units. Improve the process to include more input from the Newton Housing Partnership and other advocates. 		
Affordable Housing	<ul style="list-style-type: none"> Continue to support and finance large, multi-family housing developments. 	<ul style="list-style-type: none"> Target financing to these projects. Preserve expiring-use developments. 		
Affordable Housing	<ul style="list-style-type: none"> Continue to support and finance housing rehabilitation programs including the Newton Housing Rehabilitation Fund. 	<ul style="list-style-type: none"> Provide grants, deferred payment and loan interest loans for qualified owners and agencies that serve low and moderate income individuals. 		
Non-Housing Community Development Priorities				
Economic Development Priorities	<ul style="list-style-type: none"> Assist microenterprises in Newton village centers 	<ul style="list-style-type: none"> Refocus the Microenterprise Assistance Program to address the need for capital and startup costs of microenterprises in or near village business centers. Village centers will receive initial attention and subsequently the loan program will be promoted in other village business centers. 		
	<ul style="list-style-type: none"> Assist medium size businesses near Newton village centers 	<ul style="list-style-type: none"> Refocus the EDLP to assist businesses of medium size which have an impact on the viability of the village economic environment through services, payroll, retail traffic, etc. Address the need for expansion, capital, and other eligible costs while creating jobs for LMI individuals. 		
	<ul style="list-style-type: none"> Institute a formal linkage between CDBG-funded day care organizations and low- and moderate-income people who are working or looking for work. 	<ul style="list-style-type: none"> Work with CDBG-funded Day Care Scholarship Programs to reach out to unemployed Newton LMI people and provide them with affordable day care services to enable them to find suitable employment. Include employment considerations/criteria and job schooling considerations in day care client admission guidelines responsive to the needs of unemployed persons. 		
	<ul style="list-style-type: none"> Create Welfare-to-Work linkages in Newton 	<ul style="list-style-type: none"> Work with agencies and organizations that serve Newton WTW clients to inform them of job opportunities and microenterprise opportunities arising from CDBG-funded activities and the Business Loan Program. Include WTW outreach in the job creation process of the EDLP program and in the promotion of the Microenterprise Assistance Program. 		

	<ul style="list-style-type: none"> ▪ Enhance interagency cooperation re: Economic Development in Newton 	<ul style="list-style-type: none"> ▪ Find agencies and organizations willing and able to work with the City to promote, monitor and maintain information on the different economic development programs that exist in different agencies and organizations throughout the City. Outsource coordination and information gathering function to a suitable agency.
Human Services	<ul style="list-style-type: none"> ▪ Funding targeted to the programs and needs below. 	<ul style="list-style-type: none"> ▪ Demonstrate collaborative efforts among local service providers. ▪ Whenever possible, involve direct service costs, rather than administrative or support costs. ▪ Have potential for generating matching funds or leveraging additional funds. ▪ Are from agencies which have demonstrated effective financial management capabilities ▪ Are cost effective
	<ul style="list-style-type: none"> ▪ Children's Services Needs 	<ul style="list-style-type: none"> ▪ Scholarship aid to make childcare programs affordable ▪ Mental health services-family based ▪ Abuse/neglect services
	<ul style="list-style-type: none"> ▪ Adolescent Service Needs 	<ul style="list-style-type: none"> ▪ 'Drop-in center services-evening activities, and places to go with services ▪ Violence prevention services ▪ Mentoring services ▪ Substance abuse services ▪ Integrative services for middle and high school youth with disabilities ▪ Abuse/neglect services ▪ Crisis intervention ▪ Mental health services- to individuals and families
	<ul style="list-style-type: none"> ▪ Adult/Family Service Needs 	<ul style="list-style-type: none"> ▪ Case management services for multi-problem families ▪ Abuse/neglect services ▪ Parent education and support groups ▪ Substance abuse services ▪ Language training and orientation services for immigrant families and linguistic minorities ▪ Mental health services for individuals and families ▪ Crisis intervention ▪ Domestic violence services
	<ul style="list-style-type: none"> ▪ Elder Service Needs 	<ul style="list-style-type: none"> ▪ More widely available home health care-including small task services ▪ Support services to maintain elders in the community ▪ Integrative services for isolated elders, linguistic minorities, and immigrants ▪ Mental health services ▪ Adult day health care
	<ul style="list-style-type: none"> ▪ Special Needs Populations 	<ul style="list-style-type: none"> ▪ Family support services ▪ Job training, employment, and job coaching services ▪ Integrative social and recreational services ▪ Crisis intervention services ▪ Longer term case management for families who have members with special needs ▪ Support services to integrate adults with disabilities into the community
	<ul style="list-style-type: none"> ▪ Emergency Shelter and Homeless Prevention Needs 	<ul style="list-style-type: none"> ▪ Case management for families and individuals in the shelter care and transitional housing system and beyond the system ▪ Housing search assistance for people losing their living accommodations ▪ Emergency financial assistance for people at risk of losing their housing because of financial difficulties ▪ Alcohol and drug-abuse treatment for homeless people ▪ Legal assistance and advocacy for homeless people
Public Works and Facilities	<ul style="list-style-type: none"> ▪ Target development in Newton Corner, Nonantum, and West Newton. 	<ul style="list-style-type: none"> ▪ Development efforts including road reconstruction, new or restored curbing and trees, installation of traffic signals, traffic islands and plantings, new benches, bball court, pathways, wiring improvements, light fixtures, and sidewalks.

5: Quincy Local Assessment for the 1990s

Housing Market

- The housing prices in Quincy, like those in most communities in metropolitan Boston, have been on the rise from a low point in the early 1990's. However, a lack of developable land compounded by the high costs of both new construction and renovation have precluded the production of large numbers of housing units. This has had the effect of increasing supply at the highest price levels, while reducing it for low and moderate income households. Vacancy rates fell slightly from 1993-1998 and fell to under two percent for for-sale units in 1998. The housing stock was approximately 90,693 occupied units in 1998. About 65 percent of these units are occupied by owners and 35 percent by renters.
- The vast majority of the units in Quincy are at least 40 years old. Units affordable to households with moderate or lower incomes may have significant code violations that pose threats to the occupants' health and safety. About 30 percent of rental units were built prior to 1940 and are likely to have code violations.
- About 70 percent of homeowner units are affordable to those above 95 percent of the area median, with 26 percent affordable at 50-95 percent of the area median. Less than five percent of homeowner units are affordable to those below 50 percent of the area median. The percentage and number of homeowner units affordable to those at lower income levels increased from 1993 to 1998. About 53 percent of rental units are affordable to those earning 50-80 percent of the area median. About 35 percent of units are affordable to those below 50 percent of the area median. The percentage of rental units affordable at the lowest income level decreased over the five-year period, but increased at the second to lowest income level.
- The imbalance between the supply and demand for rental housing has resulted in dramatically increased rents across the City since the mid-1990s. The Fair Market Rent as set by HUD increased 16.3% from 1990-2000. Had the standard benchmark for FMR not changed in 1995, the increase would have been 26 percent. Median housing sales values rose 30-40 percent in each quarter in 1999, as compared to the same period in 1993.
- The primary problem faced by Cambridge residents is housing cost burden. Over 15 percent of households have a moderate cost burden, while 15 percent have a severe cost burden. Many households up to 95 percent of the median also experience cost burden.

Demographics

- The Consortium grew by about three percent annually from 1993-1998, while the regional population fell by almost five percent annually.
- While the vast majority of the Consortium's population is still primarily white, all racial and ethnic minority except Hispanics increased in number and as a percentage of the total population during the five year period. In 1998, the consortium's population was approximately 90 percent white, 5 percent black, 1.5 percent Hispanic and about four percent Asian and other. The city's total population increased from 201,515 in 1993 to 231,697 in 1998, an increase of about fifteen percent.
- All types of households except elderly increased in number from 1993-1998. The consortium's share of small related households increased the most, but only by two percent over five years. Small-related and other households made up approximately 65 percent of total households in 1998.
- The consortium's elderly population fell during the 90's. However, the percentage of elderly households with severe cost burden increased significantly over this period. Supportive housing for all special needs populations in the city is minimal and inadequate.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- Approximately 7,578 people in Quincy have physical disabilities and may need adaptive and/or supportive housing at some time in their lives. The Department of Mental Health has 90 clients living in group homes or supported housing. The Quincy Visiting Nurse Association, which provides services to individuals with HIV and AIDS, estimates that 79 people in Quincy are either HIV positive or have AIDS.

6: Quincy Local Priorities and Strategies

QUINCY CONSORTIUM				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Permanent Housing for Low-Moderate Income Households	<ul style="list-style-type: none"> Develop additional housing to address the needs of low-moderate income households 	<ul style="list-style-type: none"> Develop affordable housing through Quincy's two CHDOs, Neighborhood Housing Services of the South Shore (NHS) and Quincy Community Action Program (QCAP). Acquire additional family rental units to be managed by NHS and QCAP with HOME funding. 	<ul style="list-style-type: none"> 20 units 20 units 	
Housing for Special Needs Households	<ul style="list-style-type: none"> Address the high need for permanent housing and the medium need for transitional housing. 	<ul style="list-style-type: none"> The Department of Mental Health and the Department of Mental Retardation will collaborate with the CDHO's to develop affordable housing for special needs households. Funding will come from DMH and/or DMR agency funds, HOME, CDBG, and private funds to match federal funds. 	14 units	
First Time Home Buyers	<ul style="list-style-type: none"> Provide down payment and closing cost assistance to first time homebuyers. 	<ul style="list-style-type: none"> City offers a 4 percent loan toward the down payment and closing costs along with a 5 percent loan from DHCD. The town of Weymouth offers a 2 percent loan toward the down payment and closing costs. 	80 homebuyers	
Rehabilitation of Owner Occupied Units	<ul style="list-style-type: none"> Prevent the deterioration of affordable housing 	<ul style="list-style-type: none"> Quincy's Office of Rehabilitation, Weymouth's Housing Program, and NHS will renovate low-moderate income owner occupied housing units using CDBG and HOME funds. 	270 units	
Rehabilitation of units for special needs populations	<ul style="list-style-type: none"> Expand the supply of housing for special needs groups 	<ul style="list-style-type: none"> Work with non-profits, Quincy's Office of Rehabilitation, Weymouth's Housing Program, and NHS to adapt and rehabilitate existing housing units to fit the needs of this population. 	20 units	
Rehabilitation of low-moderate income rental housing units	<ul style="list-style-type: none"> Address the need for affordable rental housing 	<ul style="list-style-type: none"> Quincy's Office of Rehabilitation, Weymouth's Housing Program, and NHS will work together to rehabilitate rental housing units 	201 units.	
Non-Housing Community Development Priorities				
Homeless and Special Needs	<ul style="list-style-type: none"> Homeless Prevention and Handicapped/HIV/AIDS 	<ul style="list-style-type: none"> Continue to fund existing programs and activities, such as FTHB, Housing Search and Counseling, Public Services, First Time Homebuyers and Quincy 2000 programs that create jobs for low to moderate income people. 		
	<ul style="list-style-type: none"> Permanent Housing Units for the Homeless 	<ul style="list-style-type: none"> Partner with CDHO's to increase the supply of affordable housing by developing 5 units for the homeless and families that were previously in emergency shelters or traditional housing. 		
	<ul style="list-style-type: none"> Transitional Housing Units for the Homeless 	<ul style="list-style-type: none"> Four transitional housing units will be created by the Quincy Interfaith Sheltering Coalition or the Commission on the Family. Funding will come from McKinney funds, HOME and CDBG funds and private funds to match federal funds. 		

	<ul style="list-style-type: none"> Emergency Housing for the Homeless 	<ul style="list-style-type: none"> The QISC or the Commission on the Family will provide 10 units for the homeless or unsheltered. Funding will come from the ESG, McKinney, HOME, and CDBG federal programs with private funds used as match dollars.
	<ul style="list-style-type: none"> Special Needs Housing Units for the Homeless 	<ul style="list-style-type: none"> The DMH and/or the DMR will provide 4 units of supportive services tied to housing units for special needs populations. Funding will come from the Mass. DMH or DMR funds, McKinney, HOME, and CDBG federal programs with private funds used as match dollars.
	<ul style="list-style-type: none"> Shelter plus Care Housing for the Homeless 	<ul style="list-style-type: none"> QISC through the Quincy Housing Authority and the Weymouth Housing Authority will provide 20 units of Shelter Plus Care for special needs populations. Funding will come from the federal Section 8 program or the McKinney program.
Lead Paint	<ul style="list-style-type: none"> Lead Abatement 	<ul style="list-style-type: none"> Provide full lead abatement funding to lower income owners and to investor owners who rent to or own units occupied by lower income tenants. Program provides 0% interest loans for abatement. Technical assistance will also be provided. Weymouth's goal is to abate 8 units annually for three years and to continue this pace for the remaining two years.
	<ul style="list-style-type: none"> Outreach and Education 	<ul style="list-style-type: none"> Disseminate information to homeowners, tenants and investor owners about the risks of lead poisoning and the availability of LPSI.
Obstacles to Meeting Underserved Needs	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> Foster public/private partnerships to produce affordable units and develop leveraging opportunities.
Construct, renovate, or repair non-profit public facilities providing valuable services to the city.	<ul style="list-style-type: none"> Maintain programs and eliminate code violations 	<ul style="list-style-type: none"> Target the Germantown Neighborhood Center and the Atlantic Neighborhood Center for renovation. These centers serve the highest concentration of low and moderate income persons in the city. Improve maintenance at beaches and recreation areas used by low/mod people. Improve health facilities in low/mod areas Increase parking facilities in Quincy's four commercial districts. Asbestos removal Fund non-residential historic preservation Expand health and community centers and facilities for seniors. Purchase building for a Youth Center. Renovate Cerebral Palsy of Mass.
Public Works improvements in Low and Moderate Income and Slums and Blighted Areas	<ul style="list-style-type: none"> Prevent further decline and preserve a business environment in the downtown and older commercial districts. 	<ul style="list-style-type: none"> Projects include street, sidewalk and roadway repair
Address flooding problems	<ul style="list-style-type: none"> Prevent repetitive damage to businesses, infrastructure and personal property in low-lying coastal and wetland area. 	<ul style="list-style-type: none"> Improve drainage systems and other public works solutions.
Foster economic stability and growth in the city's commercial, retail and industrial areas	<ul style="list-style-type: none"> Target vacant and underutilized space in Commercial Area Revitalization Districts. 	<ul style="list-style-type: none"> Efforts and resources are needed to assist businesses and to leverage private funding. Creating new jobs and retaining existing jobs requires continued effort.
Code Enforcement	<ul style="list-style-type: none"> Insure that housing units meet health and safety regulations. 	<ul style="list-style-type: none"> Code enforcement officers respond to complaints of violations and conduct inspections each year

7: Allocation of Housing Expenditures - Boston, MA



